

# Strategic Housing Market Assessment

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Wirral Council

Final Draft Report

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# Executive Summary

## Introduction

The Wirral Strategic Housing Market Assessment (SHMA) 2019 provides the Council with up to date evidence to inform the preparation of its local plan. It also provides detailed, robust and defensible evidence to help determine local housing priorities and to inform the Council's housing and related strategies.

This research provides an up-to-date analysis of the social, economic, housing and demographic characteristics of the area. The SHMA establishes an appropriate housing need based on the latest MHCLG model outputs taking into account uplifts linked to jobs growth and/or policy interventions. It considers the need for affordable housing and the size, type and tenure of housing need for specific groups within the borough.

The SHMA (2019) incorporates:

- extensive review, analysis and modelling of existing (secondary) data;
- a comprehensive household survey (2,586 responses were received being a 14.9% response rate);
- interviews with estate and letting agents operating within the borough; and
- an online survey of stakeholders.

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

## Housing market context

### House prices

Median house prices in Wirral have mirrored the North West region since 2000<sup>1</sup>. Compared to England, prices have been consistently lower over time. Since 2009 Wirral prices have not risen at the same rate as national prices and the gap between the two has widened.

During 2018, median prices across the borough were £155,000, compared with £154,000 across the North West and £235,000 across England<sup>2</sup>.

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<sup>1</sup> Land Registry Price Paid Data

<sup>2</sup> Land Registry Price Paid Data

## Dwelling stock and household profiles

This 2019 study assumes a total of 148,270 dwellings<sup>3</sup>. There are<sup>4</sup> 4,955 vacant dwellings (3.3%). This is higher than the national vacancy rate of 2.5%<sup>5</sup> which suggests there are surplus vacant properties within the borough. The SHMA uses a base of 146,132 households across the borough<sup>6</sup>.

Based on the 2011 census, the tenure profile of Wirral is:

- 67.3% owner-occupied (38.2% owned outright and 29.1% owned with a mortgage or loan);
- 15.7% affordable (15.0% rented from a social landlord and 0.7% intermediate tenure (help to buy, discounted sale and shared ownership)); and
- 16.9% private rented or living rent free.

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

- 0.3% 1 -bedroom houses;
- 8.3% 2 -bedroom houses;
- 48.2% 3-bedroom houses;
- 17.0% 4 or more-bedroom houses;
- 7.1% 1-bedroom flats;
- 11.2% 2 or more-bedroom flats;
- 1.0% 1-bedroom bungalows;3
- 3.9% 2-bedroom bungalows; and
- 3.1% 3 or more-bedroom bungalows.

## Demographic drivers

The population of the borough is projected to increase over the period 2019-2035, from 323,200 in 2019 to 328,200 in 2035<sup>7</sup>, an overall increase of 1.5%. There will be a marked increase in the number and proportion of older residents. The population aged 65+ years is expected to increase by +30.0% from 70,700 in 2019 to 91,900 in 2035<sup>8</sup>. This compares with an increase of 40.1% across England over the same period. Population projections feed into household projections which form the basis of the standard method for calculating future housing need. However, the figures quoted are 'policy off' and do not take into account policy interventions which may lead to higher population and household growth.

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<sup>3</sup> 2018 VOA

<sup>4</sup> 2018 MHCLG

<sup>5</sup> 2017 MHCLG dwelling stock estimates and 2018 MHCLG vacant stock estimates

<sup>6</sup> 2014-based MHCLG household projections 2019 figure

<sup>7</sup> ONS 2016-based Subnational Population Projections

<sup>8</sup> ONS 2016-based Subnational Population Projections

## Economic drivers

Across Wirral, the household survey (2019) indicated that 58.6% of households are in employment or training and a further 29.1% are retired from work, 1.5% are unemployed, 0.3% are students and 10.6% are economically inactive.

According to the 2011 Census, 61.1% of residents in employment work within the borough, 6.9% had no fixed place of work and the remainder commute out of the borough to work. There are strong economic linkages with other areas, notably Liverpool.

The ONS identifies that across the borough, household incomes are lower than national averages. Lower quartile earnings in 2018 were £20,273, compared with £21,273 across England. Median incomes were £27,685 compared with £29,869 across England<sup>9</sup>.

## Dwelling need, type and mix

The SHMA report outlines the application of the standard MHCLG methodology to determine the minimum number of homes needed, from 2020 onwards, following National Planning Practice Guidance<sup>10</sup>. Based on the MHCLG standard methodology and 2018 affordability ratios, the minimum local housing need for Wirral Borough is 783 dwellings each year. This is higher than the council's current annual target of 500 dwellings for 2015 to 2020<sup>11</sup>. Over the past five years, net delivery has averaged 544 each year and over the last three years has increased to 562.

The council has had economic growth strategies in place, is developing infrastructure to facilitate housing delivery and the affordable needs analysis demonstrates a shortfall of affordable housing. PPG<sup>12</sup> allows authorities to take these circumstances into account and establish a higher level of need than the standard method suggests. However, in the case of Wirral, the evidence of past delivery would suggest that this is already an ambitious target. Further uplifts to the standard method figure are therefore not recommended and the analysis has not identified any exceptional circumstances for departing from the standard method calculation.

## Affordable housing need

As part of the SHMA the scale of **affordable housing requirements** has been assessed using latest (2019) household survey evidence and refined using housing register data. Modelling takes account of the requirements of Planning Practice Guidance (PPG) and the cost of buying and renting on the open market has been tested.

For buying, modelling assumes a 3.5x household income multiple and any savings/equity available and compares this with the cost of a lower quartile property. For private renting, modelling has considered the affordability of lower quartile prices and assumes that a household should spend no more than 25% of household income on rents.

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<sup>9</sup> ONS 2018 Annual Survey of Hours and Earnings

<sup>10</sup> PPG 2019 Paragraph 004 Reference ID: 2a-004-20190220

<sup>11</sup> The Wirral Plan: A 2020 Vision

<sup>12</sup> PPG 2019 Paragraph 010 Reference ID: 2a-010-20190220

Based on the 25% income for renting and 3.5x income plus equity/savings for buying, the gross annual shortfall of affordable housing is 1,489. Once annual supply through sales, lettings and pipeline supply is considered, the net shortfall is **705** each year. This should be seen as an overall affordable imbalance which justifies the need for a robust affordable housing policy to deliver against this shortfall.

Gross and net affordable need by sub-area is summarised in Table ES1. Note that gross annual need relates to the overall need and net need takes into account the supply of affordable housing through relets/sales each year. Across the borough it is recommended that 17.2% of new affordable dwellings have one-bedroom, 46.8% two-bedrooms, 29.7% three-bedrooms and 6.3% four or more-bedrooms.

Table ES1 Gross and net annual affordable imbalance								
Number of bedrooms	Settlement area (%)							Wirral Total (%)
	SA1	SA2/3	SA4	SA5	SA6	SA7	SA8	
One	24.1	15.4	19.3	16.3	16.1	7.4	21.0	17.2
Two	62.2	44.5	39.8	46.7	44.4	45.7	36.8	46.8
Three	5.6	33.3	39.8	29.3	21.9	43.8	30.5	29.7
Four	8.1	6.5	1.1	7.8	13.1	2.3	10.8	5.9
Five or more	0.0	0.4	0.0	0.0	4.3	0.8	0.9	0.4
Total	100.0	100.0	100.0	100.1	99.7	100.0	100.0	100.0
Gross need	289	428	204	222	116	199	31	<b>1,489</b>
Net need	139	199	71	95	55	131	14	<b>705</b>

Source: 2019 household survey table may have minor rounding errors

The analysis justifies the need for a robust affordable housing policy, but the actual scale of affordable delivery will be linked to government funding, housing association development programmes and the economic viability of delivery.

Based on this evidence, it is important that the council maintains an affordable housing target to ensure the continued delivery of affordable housing to support long-term community sustainability.

The SHMA would suggest that an overall target of at least 60% social and affordable rented housing and 40% intermediate tenure housing should be applied, subject to viability. This is based on the tenure preferences of households in affordable need and what they could afford. The dwelling type and size breakdown of affordable need is summarised in Table ES2.

Table ES2 Annual affordable housing need by dwelling type and size by sub-area								
Dwelling type/size	Sub-area							Wirral Borough
	SA1 Wallasey	SA 2/3 Commercial Core/Suburban Birkenhead	SA4 Bromborough & Eastham	SA5 Mid-Wirral	SA6 Hoylake and West Kirby	SA7 Heswall	SA8 Rural Areas	
1 -bedroom house	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2--bedroom house	32.7	22.0	19.6	16.3	16.2	15.5	28.6	20.8
3 -bedroom house	0.0	29.1	28.6	23.5	14.5	18.2	22.3	21.8
4 or more-bedroom house	8.1	11.1	0.0	7.2	14.6	0.0	10.2	7.3
1-bedroom bungalow	27.7	10.9	16.3	10.3	14.6	3.4	18.0	13.6
2-bedroom bungalow	31.4	6.7	6.8	17.7	21.3	22.1	10.5	13.0
3 or more-bedroom bungalow	0.0	1.8	0.0	1.3	4.9	0.0	3.5	1.1
1-bedroom flat	0.0	4.4	0.0	3.8	0.0	2.1	0.0	2.7
2-bedroom flat	0.0	13.0	12.7	18.5	8.2	24.7	3.3	13.8
3 or more-bedroom flat	0.0	1.2	7.7	1.3	1.6	14.0	3.5	3.7
1-bedroom other	0.0	0.0	0.0	0.0	4.0	0.0	0.0	0.2
2-bedroom other	0.0	0.0	3.2	0.0	0.0	0.0	0.0	1.1
3 or more-bedroom other	0.0	0.0	5.1	0.0	0.0	0.0	0.0	0.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Annual Need (gross)	289	428	204	222	116	199	31	<b>1,489</b>
Annual Need (net)	139	199	71	95	55	131	14	<b>705</b>

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



PPG asks councils to compare their current supply of affordable housing with future need. As Table ES3 shows, there is a particular shortfall of 2-bedroom affordable dwellings and a small number of larger affordable dwellings.

Table ES3 Comparison between affordable current supply and annual need				
Number of bedrooms	Current supply	%	Annual gross need %	Variance
1-bedroom	5,652	28.6	17.2	-11.5
2-bedroom	5,757	29.2	46.8	17.6
3-bedroom	7,610	38.6	29.7	-8.9
4-bedroom	697	3.5	5.9	2.4
5-bedroom	14	0.1	0.5	0.4
Total	19,730	100.0	17.2	

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

Table ES4 Affordable tenure split by sub-area				
Settlement	Tenure		Total (%)	
	Affordable/social rented (%)	Intermediate tenure (%)		
SA1 Wallasey	66.4	33.6	100	
SA2 Commercial Core/SA3 Suburban Birkenhead	52.9	47.1	100	
SA4 Bromborough & Eastham	68.0	32.0	100	
SA5 Mid-Wirral	51.1	48.9	100	
SA6 Hoylake and West Kirby	47.2	52.8	100	
SA7 Heswall	86.3	13.7	100	
SA8 Rural Areas	55.1	44.9	100	
Wirral Borough	58.6	41.4	100	

## Overall mix of housing

The overall market mix by dwelling type, size and tenure is summarised in Tables ES5 (by number of dwellings) and ES6 (by percentage of dwellings). This is based on a detailed assessment of the relationship between households and dwellings and how this is expected to change over the plan period 2020-2035 which is explained fully in the main report. The tables illustrate the mix based upon the Government's standard method estimate that overall 783 dwellings would be required each year, and assuming that 70% are market and 30% are affordable, subject to viability testing. Analysis indicates the following overall dwelling mix: 1-bedroom (8.1%), 2-bedroom (31.7%), 3-bedroom (40.9%) and four or more-bedroom 19.3%. Regarding dwelling type, analysis suggests a broad split of 60.1% houses, 21.5% flats, 17.9% bungalows (or level-access accommodation) and 0.4% other.

Dwelling type/size	Tenure		Total
	Market (70%)	Affordable (30%)	
1 -bedroom house	0	0	0
2--bedroom house	4	49	53
3 -bedroom house	216	51	267
4 or more-bedroom house	134	17	151
1-bedroom bungalow	17	6	23
2-bedroom bungalow	42	33	74
3 or more-bedroom bungalow	34	9	43
1-bedroom flat	9	32	41
2-bedroom flat	88	31	118
3 or more-bedroom flat	7	3	10
1-bedroom other	0	0	0
2-bedroom other	0	2	3
3 or more-bedroom other	-1	2	1
<b>Total</b>	<b>548</b>	<b>235</b>	<b>783</b>
Dwelling type	Market (70%)	Affordable (30%)	Total
House	354	117	471
Flat	103	65	169
Bungalow	93	48	140
Other	-2	5	3
<b>Total</b>	<b>548</b>	<b>235</b>	<b>783</b>
Number of bedrooms	Market (70%)	Affordable (30%)	Total
1	24	39	63
2	134	114	248
3	256	65	320
4	134	17	151
<b>Total</b>	<b>548</b>	<b>235</b>	<b>783</b>

Table ES6 Overall annual dwelling mix using standard method outputs 2020-2035 (%)			
Dwelling type/size	Tenure		Total
	Market (70%)	Affordable (30%)	
1 -bedroom house	-0.1	-0.1	-0.1
2--bedroom house	0.8	6.8	6.8
3 -bedroom house	39.4	34.1	34.1
4 or more-bedroom house	24.5	19.3	19.3
1-bedroom bungalow	1.6	5.2	5.2
2-bedroom bungalow	16.0	15.1	15.1
3 or more-bedroom bungalow	1.2	1.2	1.2
1-bedroom flat	3.0	3.0	3.0
2-bedroom flat	7.6	9.5	9.5
3 or more-bedroom flat	6.2	5.5	5.5
1-bedroom other	-0.1	0.0	0.0
2-bedroom other	0.0	0.3	0.3
3 or more-bedroom other	-0.2	0.1	0.1
Total	100.0	100.0	100.0
Dwelling type	Market (70%)	Affordable (30%)	Total
House	64.5	49.8	60.1
Flat	18.9	27.7	21.5
Bungalow	16.9	20.3	17.9
Other	-0.3	2.1	0.4
Total	100.0	100.0	100.0
Number of bedrooms	Market (70%)	Affordable (30%)	Total
1	4.4	16.5	8.1
2	24.4	48.7	31.7
3	46.7	27.5	40.9
4	24.4	7.3	19.3
Total	100.0	100.0	100.0
Base	548	235	783

## The needs of other groups

Over the period 2019 to 2035, the number of **older person households**<sup>13</sup> is going to increase by around 12,764, an increase of +20.8% in the borough. According to national survey data collected by arc<sup>4</sup>, the majority of older people want to stay in their home with help and support in the home when needed. In Wirral, the household survey (2019) found that for those aged over 65 years the majority (74.8%) want to stay in their own homes with help and support when needed.

There is a need to increase the supply and diversify the range of specialist older persons housing. Analysis suggests that across the borough there is a need for 2,799 more units of specialist older person (C3) dwellings such as extra care and retirement housing (which is part of the overall housing need); and an increase of around 1,330 units of C2 residential care dwellings. C2 and C3 are classifications defined in planning policy to distinguish between residential and institutional accommodation such as care homes.

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

Regarding **housing for people with disabilities**, the household survey (2019) indicates that 21.8% of all residents have an illness/disability. Around 9.1% of households live in properties which have either been purpose-built or adapted for someone with an illness or disability. There is expected to be an increase of around 877 dwellings needing major adaptation across all households to 2035.

Given the ageing population of the borough and the identified levels of disability amongst the population, it is recommended that 6% of new dwellings are built to wheelchair accessible M4(3) standard and a minimum of 20% all new dwellings are built to M4(2) accessible and adaptable standard.

# 1. Introduction

## Background, aims and objectives

- 1.1 The Wirral Strategic Housing Market Assessment (SHMA) 2019 provides the council with up to date evidence to inform the preparation of its local plan. It will also provide detailed, robust and defensible evidence to help determine local housing priorities and to inform the council's housing and related strategies.

### Aims

- 1.2 The aims of the SHMA are to:
- Establish an appropriate housing need based on the latest MHCLG model outputs taking into account uplifts linked to jobs growth and/or policy interventions;
  - Establish the housing requirement for the borough, an overall dwelling type, size and tenure mix;
  - Quantify the level of affordable housing needed and the appropriate mix of affordable housing;
  - Provide the evidence base to support the new local plan and local housing strategies and policies;
  - Identify the housing needs of different groups as outlined in the NPPF paragraph 61 within the borough, with a focus on 'different groups' such as older persons' needs and supported/special needs housing; and
  - Provide a clear and robust evidence base which all partners and agencies can use to better understand the current and future nature of the area's housing needs.
- 1.3 Data will be presented for the council area as a whole and broken down into 7 defined sub-areas, known as settlement areas.

## Geography

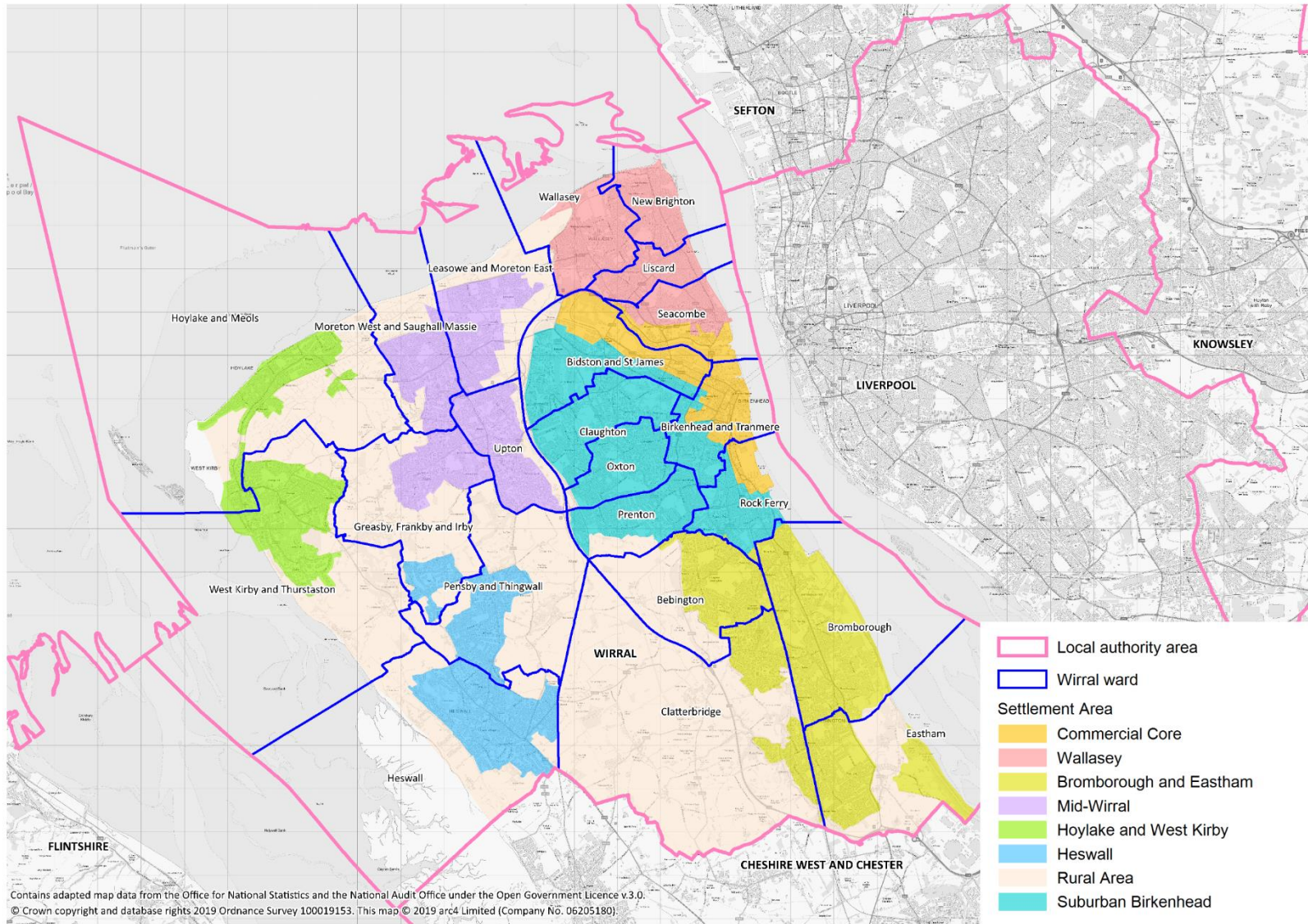
- 1.4 Wirral is a metropolitan borough in Merseyside located in the North West of England. It is located on a peninsula with Cheshire West and Chester to the south and contains several key transport corridors. The borough is also connected to Liverpool across the River Mersey. The resident population of the borough was estimated to be **323,235**<sup>14</sup> in 2018.
- 1.5 The diverse borough includes Birkenhead and a number of other towns and suburban areas and rural localities. For planning policy purposes, the borough is divided into 8 settlement areas:
- SA1 Wallasey
  - SA2 Commercial Core

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<sup>14</sup> ONS 2018 mid-year population estimate

- SA3 Suburban Birkenhead
  - SA4 Bromborough & Eastham
  - SA5 Mid-Wirral
  - SA6 Hoylake and West Kirby
  - SA7 Heswall
  - SA8 Rural Areas
- 1.6 These have formed the basis of outputs for the SHMA (Map 1.1), the only exception being the merger of SA2 and SA3 into one sub-area for surveying.
- 1.7 The SHMA also presents some data at Lower Super Output Area (LSOA) to provide a fine-grained analysis of selected household and housing market data.

**Map 1.1 Wirral Borough, settlement areas and wards**



## Research methodology

- 1.8 A multi-method approach has been adopted, which comprises:
- A sample survey of households across the borough. Households in the district were contacted during August and September 2019 and invited to complete a questionnaire. 2,586 questionnaires were returned and used in data analysis. This represents a 14.9% response rate overall and a sample error of +/-1.9% at borough level;
  - An online survey of stakeholders which included 58 representatives from strategic and local organisations;
  - Interviews with estate and letting agents operating within the borough;
  - A review of relevant secondary data including the 2011 Census, house price trends, ONS sub-national population projections and 2014 MHCLG household projections, CORE lettings data and MHCLG statistics;
  - Modelling of data; and
  - A review of particular client groups relevant to NPPF paragraph 61, including hard to reach and vulnerable groups.
- 1.9 Further information on the research methodology is presented at Appendix A.

## Presentation of data

- 1.10 Data presented in this SHMA will be based on the 2019 household survey unless otherwise stated. Where possible, data are 'triangulated' which means several sources are drawn upon to establish a robust output.
- 1.11 It is important to note that survey responses are 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 in this report is for weighted and grossed responses which are rounded up where appropriate.

## Report structure

- 1.12 The Wirral SHMA 2019 report will be structured as follows:
- **Chapter 2** reviews the national and regional policy context within which the research needs to be positioned;
  - **Chapter 3** considers the main features of the housing market dynamics including house price and rental trends, migration and travel to work patterns;
  - **Chapter 4** reviews the current housing stock and provides a detailed analysis of the main tenures;
  - **Chapter 5** considers housing needs in the borough;
  - **Chapter 6** considers the need for affordable housing;



- **Chapter 7** considers household groups with particular housing needs including those with a disability and additional needs;
  - **Chapter 8** sets out an assessment of dwelling type and mix for future housing development within the borough; and
  - **Chapter 9** concludes the report with a summary of findings and a consideration of strategic issues.
- 1.13 The report includes a technical appendix, which provides detailed material that underpins the core outputs of the SHMA. The technical appendix material includes:
- Research methodology (Appendix A);
  - Policy review (Appendix B);
  - Housing need calculations (Appendix C)
  - Dwelling type and mix modelling (Appendix D);
  - Stakeholder consultation responses and agent review (Appendix E);
  - Specialist Housing Need Review (Appendix F); and;
  - Affordable housing definitions (Appendix G).

## 2. Policy and strategic review

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

### National context

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

### National Planning Policy Framework

- 2.5 The latest National Planning Policy Framework (NPPF) was published in February 2019 which is supported by Planning Practice Guidance (PPG). The NPPF 2019 sets out the Government’s planning policies for England and how these are expected to be applied. Paragraph 10 of the NPPF states that plans, and decisions should apply a ‘*presumption in favour of sustainable development*’. As part of this, in relation to plan-making, it sets out that this means that ‘*strategic policies should, as a minimum, provide for objectively assessed needs for housing...*’.
- 2.6 Paragraph 59 provides an important context to the policy for housing delivery, as follows:
- ‘To support the Government’s objective of significantly boosting the supply of homes, it is important that a sufficient amount and variety of land can come forward where it is needed, that the needs of groups with specific housing requirements are addressed and that land with permission is developed without unnecessary delay’*

- 2.7 It goes on to state (paragraph 60) that:
- ‘To determine the minimum number of homes needed, strategic policies should be informed by a local housing need assessment, conducted using the standard method in national planning guidance – unless exceptional circumstances justify an alternative approach which also reflects current and future demographic trends and market signals. In addition to the local housing need figure, any needs that cannot be met within neighbouring areas should also be taken into account in establishing the amount of housing to be planned for.’*
- 2.8 The NPPF 2019 (paragraph 61) states that:
- ‘the size, type and tenure of housing need for different groups in the community, should be assessed and reflected in planning policies including but not limited to:*
- *those who require affordable housing;*
  - *families with children;*
  - *older people;*
  - *students;*
  - *people with disabilities;*
  - *service families;*
  - *travellers;*
  - *people who rent their homes; and*
  - *people wishing to commission or build their own homes.’*
- 2.9 In addition, the NPPF 2019 paragraph 62 sets out that:
- ‘where a need for affordable housing is identified, planning policies should specify the type of affordable housing required...’.*
- 2.10 The NPPF 2019 (paragraph 65) requires that:
- ‘strategic policy-making authorities should establish a housing requirement figure for their whole area, which shows the extent to which their identified housing need (and any needs that cannot be met within neighbouring areas) can be met over the plan period. Within this overall requirement, strategic policies should set out a housing requirement for designated neighbourhood areas which reflects the overall strategy for the pattern and scale of development and any relevant allocations.’*
- 2.11 The Localism Act 2010 introduced the ‘Duty to Co-operate’ as a replacement for Regional Spatial Strategy and this requirement is also established in National Planning Policy (NPPF 2019, paragraphs 24-27). Section 110 requires local authorities and other bodies, including Local Enterprise Partnerships to co-operate in maximising the effectiveness of strategic matters within development plan documents. The provision of housing development is a strategic priority and the council will have to ensure that it is legally compliant with the Localism Act at local plan examination.
- 2.12 The NPPF 2019 sets out definitions relating to affordable housing which can be found at Appendix F of the SHMA.

## Funding for new housing

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

## Regional Context

- 2.17 The Liverpool City Region Combined Authority (LCRCA) was established on 1 April 2014. The area includes Wirral and five other local authorities; Halton, Knowsley, Liverpool, Sefton and St Helens. The LCRCA works collaboratively with the Liverpool City Region Local Enterprise Partnership (LEP) to deliver economic growth.
- 2.18 The LCRCA Plan for 2018-2020<sup>15</sup> contains eight high level priorities, of which, priority five is;
- ‘Good quality and affordable housing’.*
- This priority is accompanied by the following vision;

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<sup>15</sup> A Plan for the Liverpool City Region Combined Authority 2018-2020

*'We want everyone in the city region to have access to a good-quality home in a safe neighbourhood - safe, secure, good quality housing is a basic human right'.*

To achieve this vision the LCRC is preparing a City Region Spatial Framework and Housing Strategy.

- 2.19 The LCR Strategic Housing & Employment Land Market Assessment (SHELMA)<sup>16</sup>, 2012-2037, has been produced to inform the Spatial Strategy and each local council's local plan. The SHELMA identifies that Wirral sits within the Central Liverpool City Region Housing Market Area.
- 2.20 The LCRC has adopted a 'brownfield first' approach to housing development and reports having around 400 sites on its register to help identify priority sites for sustainable urban housing.
- 2.21 The LCR is one of three places in England chosen to pilot an approach to homelessness known as Housing First. The £7.7 million pilot began work with homeless people in summer 2019.

## Local Policy Context

- 2.22 The Wirral Council Plan 2025<sup>17</sup> (2019) contains five priorities which the council and its partners are committed to achieving. Within the priority 'An Inclusive Economy' is the pledge to achieve the outcome *'Wirral residents will have access to great jobs and good quality, affordable housing'* and specifically the document states three actions relating to housing:
- Encourage quality, affordable homes
  - Bring empty properties back into use
  - Improve private sector properties
- 2.23 The Wirral Housing Strategy (July 2016)<sup>18</sup> sets out how the ambition for housing, set out in the Wirral Plan, will be achieved. The strategy contains three priorities:
- Building more homes to meet our economic growth ambitions;
  - Improving the quality of housing available to our residents; and
  - Meeting the housing and support needs of our most vulnerable people to enable them to live independently.
- 2.24 The Housing Strategy contains the targets of delivering at least 3,500 new homes, including 1,000 new homes at Wirral Waters and developing 300 new extra care units, both by 2020.
- 2.25 The aim of this SHMA (2019) report is to inform the development of the new Wirral Local Plan, for the time period 2020-2035. The Development Options Review consultation has finished, and comments will be fed into a draft Local Plan which will be subject to public consultation in early 2020. A final version of the Plan is due to be

<sup>16</sup> Liverpool City Regional SHELMA Executive Summary, March 2018, GL Hearn

<sup>17</sup> <https://democracy.wirral.gov.uk/documents/s50062011/Appendix%201%20Wirral%20Council%20Plan%202025.pdf>

<sup>18</sup> <https://www.wirral.gov.uk/sites/default/files/all/About%20the%20Council/Wirral%20Plan/Housing%20Strategy.pdf>

published around July 2020 with a likely submission date of November 2020. The Council is seeking to meet its housing needs in the urban area and on brownfield sites, if possible, thereby seeking to protect Green Belt land.

## Conclusion

- 2.26 The main purpose of this chapter has been to consider the general policy and strategic context within which this research needs to be positioned. The Government has established its housing and planning priorities within the context of local decision-making and accountability, reduced capital expenditure on housing, fundamental changes to welfare, a changing role for social rented housing, and a need for future housing investment to support economic growth.
- 2.27 The importance of having robust and up-to-date information to help inform decision making at local authority level is evermore essential. In a challenging economic climate, this SHMA provides the Council with an excellent range of material to inform the new Local Plan and shape local housing priorities.

## 3. Understanding Wirral Borough Market Dynamics

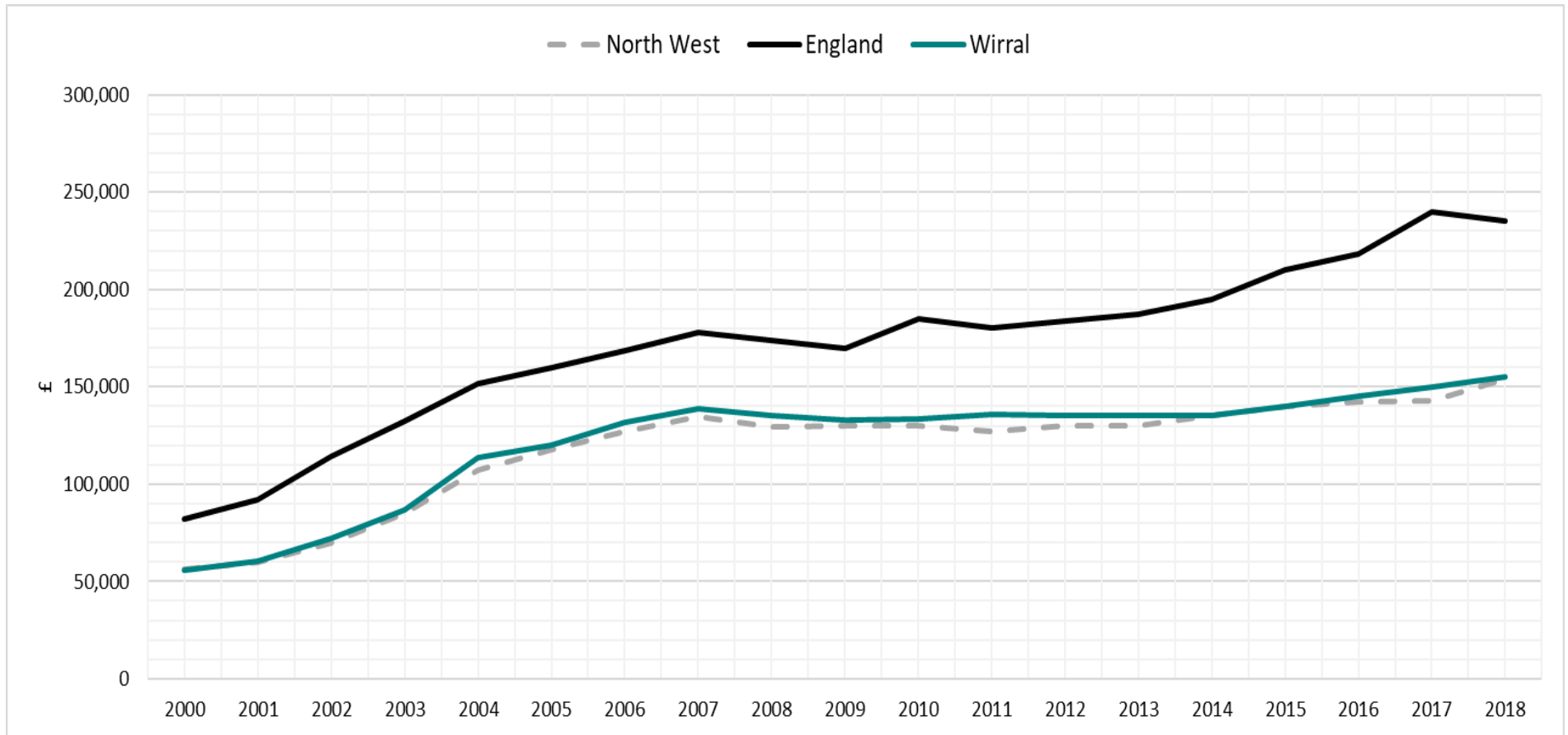
### Introduction

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

### House price trends

- 3.3 Figure 3.1 shows how house prices in the borough have changed over the years 2000 to 2018, based on full-year Land Registry price paid data. This is compared with the North West and England.
- 3.4 Median house prices across Wirral have tended to mirror regional prices since 2000. Compared to England, the borough's median prices have been consistently lower. Since 2009, England prices have risen faster than local and regional prices and the gap with England has widened over time. Overall, median prices have increased from £55,750 in 2000 to £155,000 in 2018, an increase of +178%. Tables 3.1 and 3.2 show how price change in Wirral compares with its neighbouring areas, the region and England.

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



Source: Data produced by Land Registry © Crown copyright 2019



Table 3.1 Comparative median house price change 2000-2018 with Liverpool City Region/neighbouring boroughs, North West and England			
Location	Median price (£)		% Change 2000-2018
	2000	2018	
England	82,000	235,000	186.6
<b>Wirral</b>	<b>55,750</b>	<b>155,000</b>	<b>178.0</b>
North West	56,250	154,000	173.8
Sefton	60,000	162,250	170.4
Liverpool	46,998	120,000	155.3
St. Helens	49,973	125,000	150.1
Knowsley	52,250	130,000	148.8
Halton	53,950	128,000	137.3
Cheshire West and Chester	n/a	189,353	n/a

Source: Data produced by Land Registry © Crown copyright 2019

- 3.5 Table 3.2 examines lower quartile (LQ) prices. Overall, LQ prices have almost doubled. The increase from £37,000 in 2000 to £110,000 in 2018, is a growth of +197.3%. This is the highest percentage increase amongst the comparison areas.

Table 3.2 Comparative lower quartile (LQ) house price change 2000-2018 with Liverpool City Region/neighbouring boroughs, North West and England			
Location	LQ price (£)		% Change 2000-2018
	2000	2018	
<b>Wirral</b>	<b>37,000</b>	<b>110,000</b>	<b>197.3</b>
North West	37,000	105,000	183.8
England	54,000	150,000	177.8
Liverpool	30,000	78,500	161.7
Sefton	45,000	115,000	155.6
Halton	35,000	85,000	142.9
Knowsley	39,500	94,000	138.0
St. Helens	35,000	82,500	135.7
Cheshire West and Chester	n/a	135,000	n/a

Source: Data produced by Land Registry © Crown copyright 2019

- 3.6 Table 3.3 sets out the change in house prices by sub-area over the period 2007 to 2018<sup>19</sup>. During this period, median prices increased by +10.8% overall but at sub-area level varies between -1.7% (SA2 Commercial Core/SA3 Suburban Birkenhead) and +15.7% (SA6 Hoylake and West Kirby). Table 3.3 also sets out LQ data for the same period, with an overall increase of +4.8% but an absolute decline in two sub-areas and highest growth in SA8 Rural Areas (+21.6%).

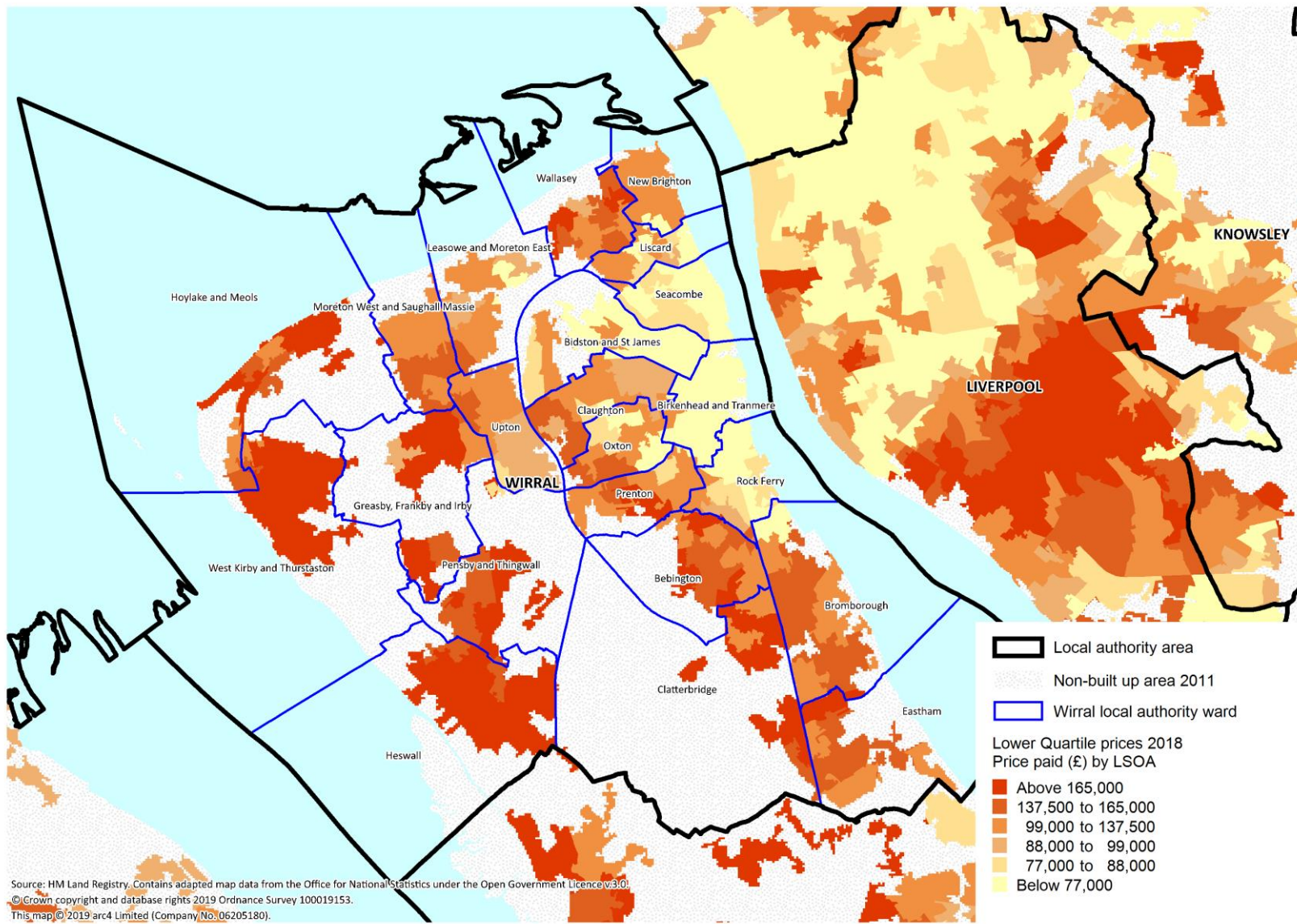
<sup>19</sup> Note Land Registry ward-level analysis is only possible from 2007

Settlement Area	LQ house price			Median house price		
	2007	2018	% change	2007	2018	% change
SA1 Wallasey	£92,000	£85,000	-7.6	£119,950	£125,000	+4.2
SA2 Commercial Core/SA3 Suburban Birkenhead	£87,500	£79,500	-9.1	£120,000	£118,000	-1.7
SA4 Bromborough & Eastham	£124,000	£135,000	+8.9	£149,000	£170,000	+14.1
SA5 Mid-Wirral	£114,950	£117,500	+2.2	£137,750	£155,000	+12.5
SA6 Hoylake and West Kirby	£153,025	£175,000	+14.4	£207,000	£239,500	+15.7
SA7 Heswall	£163,000	£174,950	+7.3	£205,000	£228,000	+11.2
SA8 Rural Areas	£148,050	£180,000	+21.6	£210,000	£231,000	+10.0
<b>Total Wirral Borough</b>	<b>£105,000</b>	<b>£110,000</b>	<b>+4.8</b>	<b>£139,950</b>	<b>£155,000</b>	<b>+10.8</b>

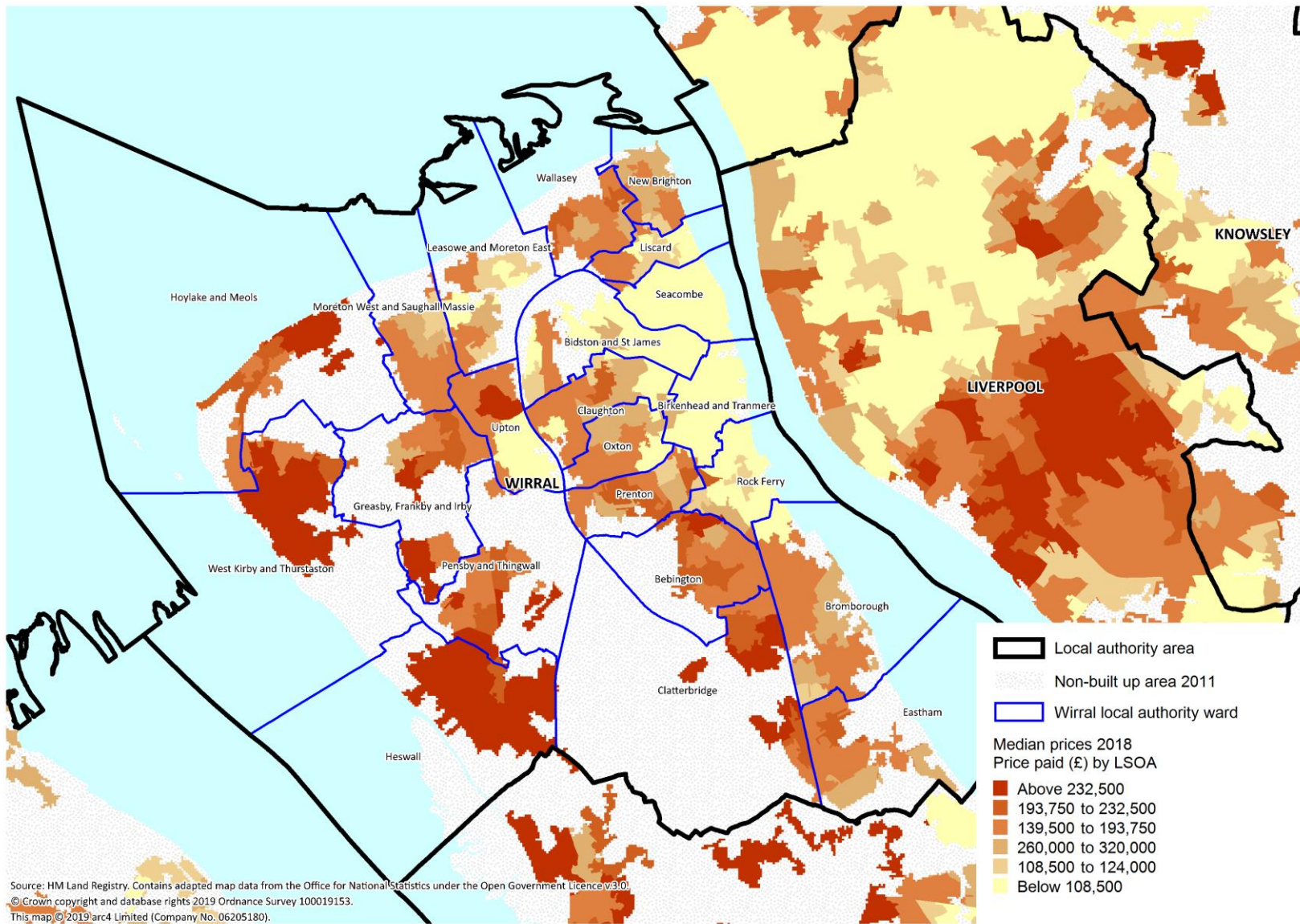
Source: Data produced by Land Registry © Crown copyright 2019

- 3.7 Maps 3.1 and 3.2 provide an illustration of LQ and median prices using Lower Super Output Area. The maps show the east to west drift of increasing house prices, from the northern banks of the River Mersey towards Hoylake and West Kirby and Heswall.
- 3.8 Map 3.3 explores real house price change over an 11-year period, 2007 to 2018, in the borough. It uses the Treasury Gross Domestic Product (GDP) deflator. The map indicates that most areas have experienced a real decline in prices, with some areas experiencing a decline of -25% or more. However, there is a small concentration of 'hot spots' where prices have increased by over 25% in real terms, notably in the Bidston and St James area, Bromborough and Heswall. The real terms price decline experienced in much of the borough is being experienced more widely across the north of England.

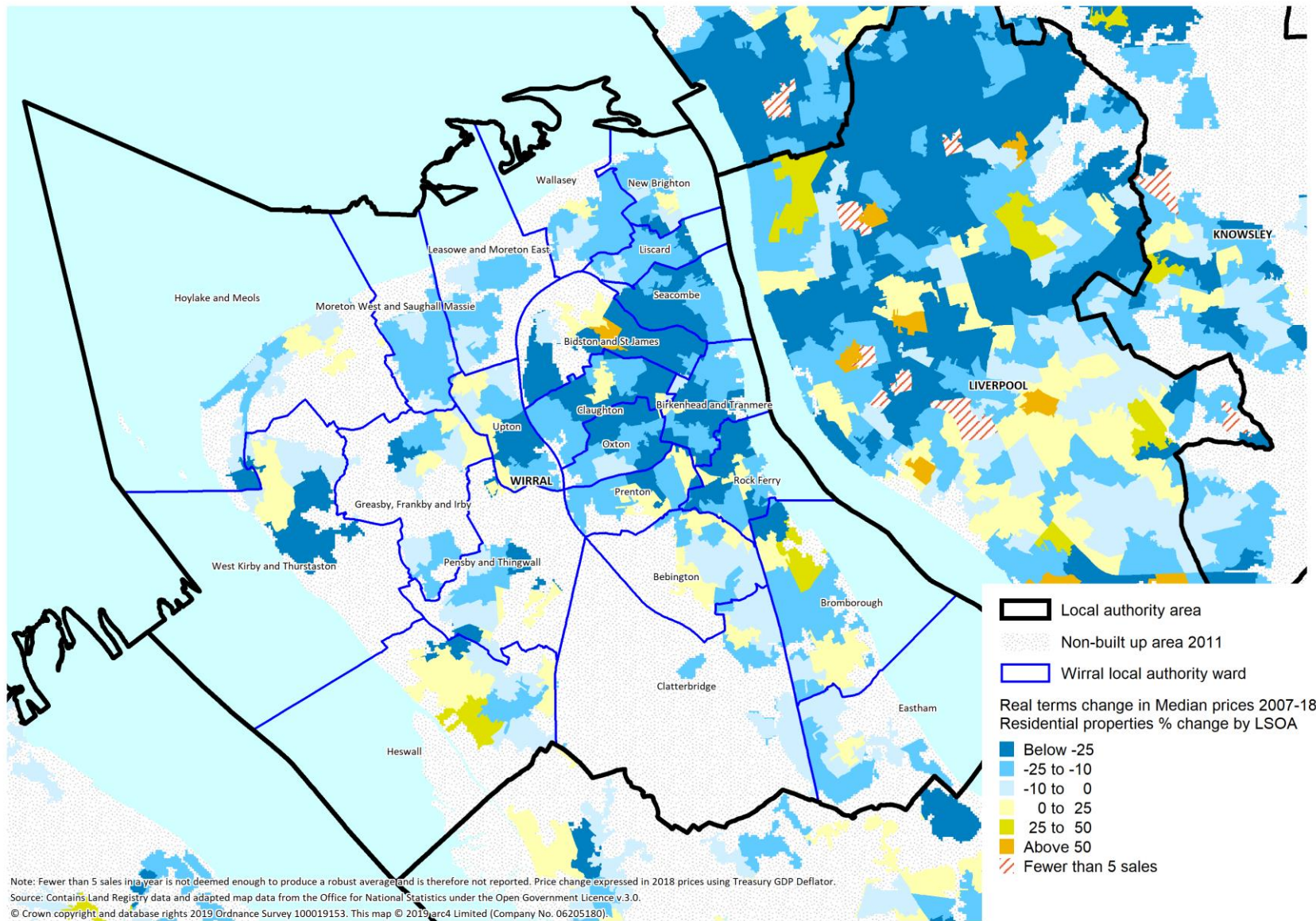
**Map 3.1 Lower quartile house prices 2018 by built-up areas within the LSOAs of Wirral**



**Map 3.2** Median house prices 2018 by built-up areas within the LSOAs of Wirral



**Map 3.3 Median real house price percentage change, 2007 to 2018, by built-up areas within the LSOAs of Wirral**



## Relative affordability

- 3.9 This section considers relative affordability of open market dwellings in the borough and Not presents comparisons with the other neighbouring/city region local authorities, the region and England. Tables 3.4 and 3.5 produced by ONS, are based on a ratio of earnings to house prices using Land Registry Price Paid data and ONS Annual Survey of Hours and Earnings data.
- 3.10 Relative affordability of lower quartile (LQ) price to earnings is ranked, based on 2018 least-to-most affordable. Wirral Borough is in the top half of affordability ratios compared with its neighbouring/city region authorities. The borough had a LQ house price to income ratio in 2018 of 6.28, i.e. lower quartile house prices are 6.28x lower quartile gross earnings.

**Table 3.4 Relative affordability of lower quartile (LQ) prices by local authority area, North West and England (workplace-based)**

Area	2016	2017	2018
England	7.16	7.26	7.29
Cheshire West and Chester	7.13	7.08	6.81
Sefton	6.50	6.55	6.72
<b>Wirral</b>	<b>5.81</b>	<b>5.97</b>	<b>6.28</b>
North West	5.47	5.60	5.62
St. Helens	5.09	5.35	5.12
Knowsley	4.36	4.57	4.43
Halton	4.62	4.52	4.25
Liverpool	3.80	3.84	4.24

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

- 3.11 Similarly, in terms of relative affordability based on median prices, Wirral has a higher affordability ratio than most of its neighbouring/city region authorities, also at 6.28x median gross earnings.

**Table 3.5 Relative affordability of median prices by local authority area, North West and England (workplace-based)**

Area	2016	2017	2018
England	7.72	7.91	8.00
Cheshire West and Chester	7.11	7.19	6.99
Sefton	6.61	6.57	6.48
<b>Wirral</b>	<b>5.70</b>	<b>5.92</b>	<b>6.28</b>
North West	5.64	5.79	5.86
St. Helens	5.34	5.63	5.33
Knowsley	4.41	4.57	4.11
Halton	4.92	4.76	4.85
Liverpool	4.43	4.63	4.70

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

## Household migration and travel to work

- 3.12 Previous PPG guidance asked councils to consider the extent to which their local authority area was a self-contained housing market area. This remains an important consideration for the council as the degree of interaction may require policy responses.
- 3.13 The 2011 Census reported that 79.1% of people living in Wirral, and had moved in the previous year, had originated in the borough, confirming a high degree of self-containment.
- 3.14 The 2019 household survey identified that 31.3% of households had moved home in the preceding five years. Of households who moved home in the previous five years:
- The majority moved from a house, 71.7%. Followed by 20.8% from a flat or apartment. The remaining 7.5% moved from other property types including bungalows, shared houses and maisonettes;
  - 11.8% moved from a dwelling with one bedroom/bedsit, 22.4% previously had two bedrooms, 43.7% had three bedrooms, 15.5% from four bedrooms and 6.6% previously had five or more bedrooms;
  - In terms of tenure, 38.1% of moving households previously lived in an owner-occupied dwelling, 35.8% previously lived in private rented or tied accommodation, around 9.3% had lived in affordable accommodation (including social rented, shared ownership and shared equity) and 16.8% had been living with family or friends;
  - The three main reasons for moving were forced to move (14.2%), wanting a nicer house (11.3%) and wanting to live closer to family or friends (11.1%);
  - 26.5% said they are planning to move again within the next 5 years, with around 4.6% stating they would like to move but are unable to;
  - Of those planning to move again, 69.5% would like to move to a house, 15.6% wanted to move to a flat, 13.3% a bungalow and 1.7% selected other property type. The majority (69.3) who wanted to move again would most likely move to owner-occupation.
- 3.15 The 2019 household survey found that 22,448 (17.7%) households plan to move in the next five years. A further 7,285 (5.8%) households would like to move but are unable to. 67.2% of these households said that this is because they cannot afford to move.
- 3.16 The household survey identified the following characteristics relating to those households planning to move in the next five years:
- 31.8% would like a two-bedroom dwelling and around 60.9% of households would like three or more bedrooms;
  - 37.0% of households would like a detached house, 21.7% would like a semi-detached house, 20% would like bungalow, 15.9% would like a flat or apartment, and 5.2% other dwelling types;
  - 69.6% stated they were most likely to move into owner occupation, 19.8% affordable housing (including social rented, shared ownership, shared equity, help to buy and rent to buy), and 10.6% private renting;

- The main reasons why households plan to move are wanting a nicer house (15.7%), wanting to live in a nicer area (12.2%), unable to manage their house due to the size of the house or garden (7.0%). A further 17.4% selected the category 'other reasons' for wanting to move.
- 3.17 Table 3.6 sets out the stated first-choice destination of households planning to move in the next five years. The majority of people (84.2%) want to remain living within Wirral Borough.

Table 3.6 First choice destination of households planning to move home in the next five years	
Destination	% stating as first preference
Wallasey	15.2
Birkenhead	15.2
South East Wirral	15.3
Mid Wirral	9.4
North West Wirral	12.9
South West Wirral	12.3
Rural Areas	3.9
Elsewhere within the Liverpool City region	1.1
Cheshire West and Chester	3.6
North Wales	3.0
Other (further afield)	8.1
Total	100
Base	26,673

- 3.18 The 2011 Census identified 140,681 economically active residents in Wirral. 61.1% lived and worked in Wirral Borough (including working from home), 32% worked outside the borough and 6.9% had no fixed place of work.
- 3.19 In terms of defining market areas, the ONS provides a definition of Travel to Work (TTW) areas as follows:
- 'The current criterion for defining TTWs is that generally at least 75% of an area's resident workforce in the area and at least 75% of the people who work in the area also live in the area...however, for areas with a working population in excess of 25,000, self-containment rates as low as 66.7% are accepted'*<sup>20</sup>
- 3.20 This would suggest that despite Wirral having a relatively high proportion of home workers, nearly one-third commute out of the borough to work. This indicates strong economic linkages with other areas, notably Liverpool.
- 3.21 From this analysis, Wirral is self-contained in terms of migration but the strong economic linkages with Liverpool mean it is part of a wider functional economic area. Overall it is an appropriate market area for the purposes of local plan policy making.

<sup>20</sup><https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/articles/commutingtoworkchangentotraveltoworkareas/2001to2011>



## Past trends in housing delivery

- 3.22 Over the past 13 years (2006/7 to 2018/19) 6,015 net new dwellings<sup>21</sup> have been built or converted across the borough (Table 3.7). In the past 5 years, an annual average of 544 net completions/conversions have been achieved. A comparison of annual completions with previous annual targets is presented in Figure 3.2.

Year	Total	Market	Affordable	Target	Balance
2006/07	506	336	170	160	346
2007/08	564	530	34	500	64
2008/09	334	286	48	500	-166
2009/10	200	127	73	500	-300
2010/11	97	-62	159	500	-403
2011/12	22	-87	109	500	-478
2012/13	252	160	92	500	-248
2013/14	302	114	188	500	-198
2014/15 <sup>22</sup>	537	222	315	754	-217
2015/16	498	219	279	695	-197
2016/17	328	245	83	680	-352
2017/18	704	551	153	718	-14
2018/19	654	482	172	795	-141
<b>TOTAL</b>	<b>4,998</b>	<b>3,123</b>	<b>1,875</b>	<b>7,302</b>	<b>-2,304</b>
<b>Total (past 5 years)</b>	<b>2,721</b>	<b>1,719</b>	<b>1,002</b>	<b>3,642</b>	<b>-921</b>
<b>Annual average (past 5 years)</b>	<b>544</b>	<b>344</b>	<b>200</b>	<b>728</b>	<b>-184</b>

Note: Total completions include net conversions (assumed to be market housing)

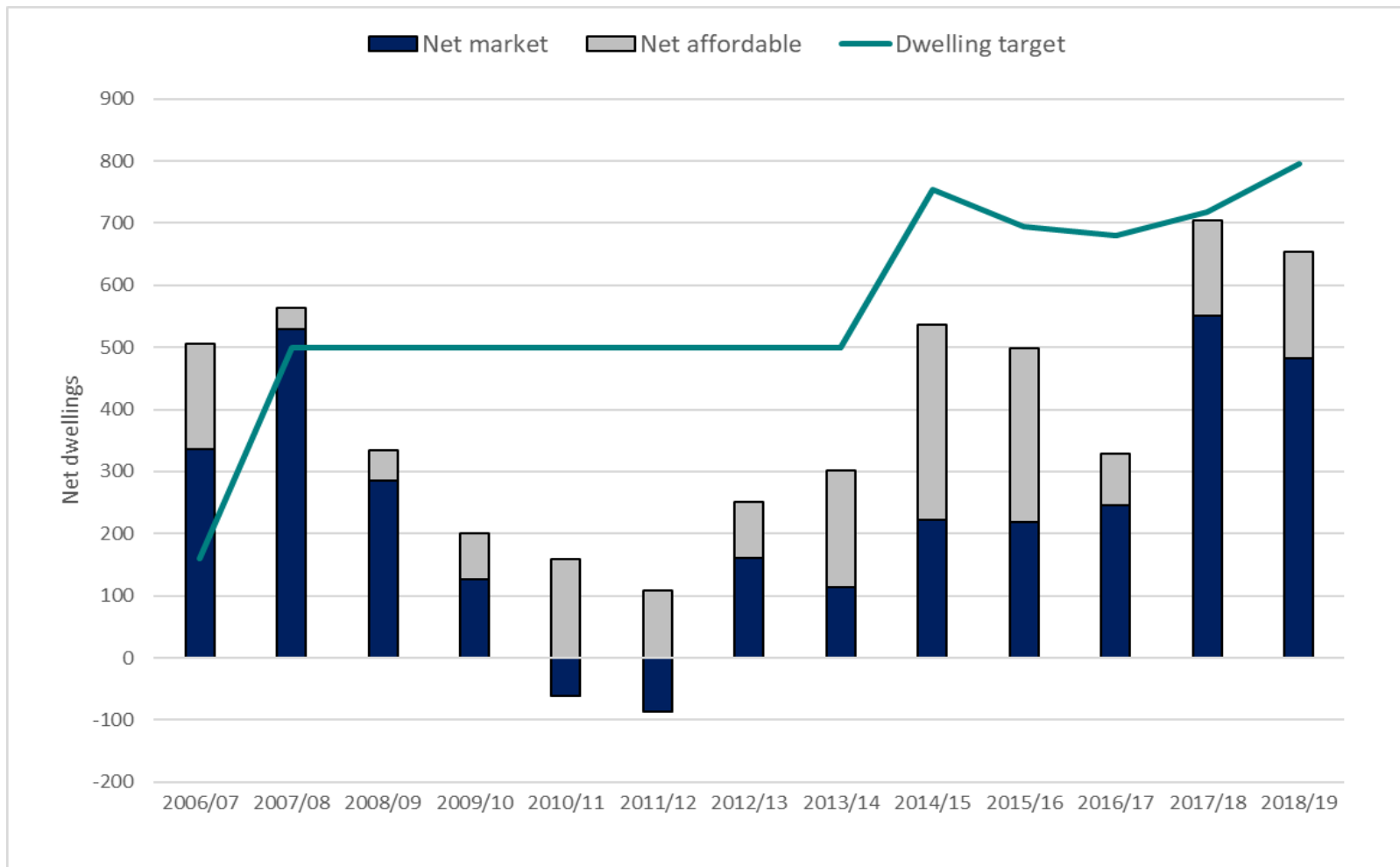
Source: Council Annual Monitoring Returns

- 3.23 Map 3.4 shows where new build sales activity has taken place over the period 2007-2018 by Lower Super Output Area. There are particular concentrations of development in the south east of the borough in Bromborough.

<sup>21</sup> A further 1,047 dwellings (gross), 1017 (net) were found to be complete on visual inspection in March 2013 but cannot be attributed to any previous year and have therefore been excluded from the analysis in Table 3.7, comprising 741 net new build and 276 net conversions and changes of use (306 gross)

<sup>22</sup> The Regional Spatial Strategy for the North West (September 2008) which set out increased annual requirements to 2021, backdated to 2003, was revoked by the Government in May 2013. Targets in the following years are based on the latest available household projections

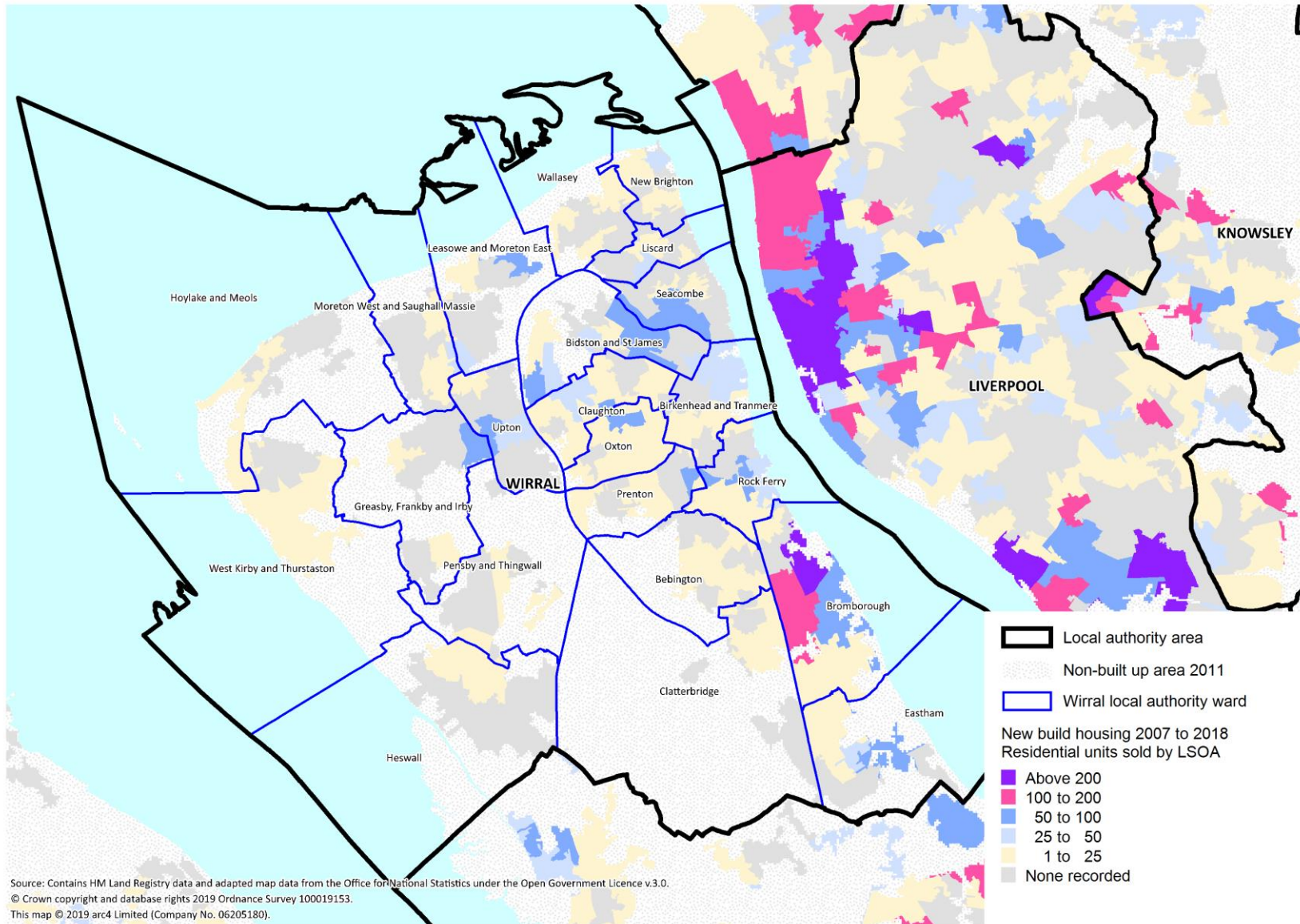
**Figure 3.2** Net dwelling completions, by type, compared with the annual target, 2006/07 to 2017/18



Note: 2009/10 gross completions is an adjusted figure made by the Council after the original AMR had been published and appeared in later Annual Monitoring Returns (AMR)

Source: Council AMRs, RPG15 (2003), RSS (2008); Housing Delivery Test data

**Map 3.4 New build development in Wirral 2007-2018**



## Qualitative information from observation and in-depth interviews with estate and letting agents

- 3.24 The following is a synopsis of information gathered. Further information is provided in the following chapter regarding owner occupied and private rented sector housing. A full report is provided in Appendix E.
- 3.25 Visits and observations were undertaken to all of Wirral's main settlements, the designated neighbourhood plan areas and the industrial and commercial areas to the east of the borough. Eight in-depth interviews were obtained from local estate and letting agents. The aim was to understand how Wirral's housing market interacts between the tenures, and whether there are local imbalances or gaps in supply.
- 3.26 Main findings were:
- at the time of our survey, we observed low volumes of new build under construction except on small sites and we were unable to obtain on site sales agent interviews on the small number of larger sites we came across. However, we observed that there had been a great deal of recent new build in many locations across the study area.
  - the rural west of the borough has higher house prices than the urban area to the east and prices in the east are very weak in some areas;
  - all agents told us that there was a significant gap between demand and supply of private rented sector housing across the study area particularly for good quality family housing ;
  - most agents doubted the ability of the small investor to create the supply needed to meet demand for private rented sector housing in all areas and noted that there was some interest from foreign investors;
  - there is some evidence of build to rent or commercial to residential conversions, but most are directed at the student market rather than the residential market; and
  - all agents reported a downturn in resale and re-let supply due to Brexit uncertainty.

## Stakeholder views on the market

- 3.27 All stakeholders responding to the survey were asked to give their opinion in regard to the strengths and weaknesses of Wirral's housing market. Stakeholders gave a range of views on this, with the main strengths being that Wirral has a strong housing market with a diversity and range of housing on offer and is also an attractive place to live. However, the main weaknesses identified in the area was the continuous undersupply of housing and the lack of an up-to-date Local Plan to help meet these needs, including a necessary review of Green Belt opportunities. These are outlined below.
- 3.28 Strengths identified included:
- A good range/diverse mix of housing available for all types and prices;

- A significant demand for all types of housing across the borough, schemes that have come online have sold well and contributed to the local economy;
- The value for money for developers that can be obtained from investment in low land value areas with high property demand;
- Good quality existing housing stock, attractive environments to west and south of Borough, good offering of high-end homes with attractive surroundings;
- Wirral has areas of significant affluence, especially in the west of the Borough, where many people who work in Liverpool and Chester live;
- Parts of Wirral are amongst the strongest locations across the Liverpool City Region in terms of the level of demand for new homes, owing to a range of factors including good highways connectivity, access to employment opportunities and quality of life factors such as proximity to the coast and a network of attractive, vibrant town centres; and
- Mid Wirral neighbourhoods such as Woodchurch and Moreton have become successful over the past few decades and are relatively affordable. Regeneration projects such as in Birkenhead have transformed an otherwise struggling neighbourhood.

### 3.29 Weaknesses identified included:

- Too many poor-quality lower end housing and old affordable housing stock. Insufficient affordable/social housing and starter homes. Undersupply of private rented property particularly for single people;
- Whilst variation may be a strong point, some of the high-end properties that are available/under construction do not take into account local affordability issues and this creates problems for the housing market;
- There is a general lack of housing offer across the borough for elderly residents which raises concerns given the ageing Wirral population. However, one respondent stated: We have an oversupply of Housing for Older People (sheltered accommodation) and therefore carry a number of voids at all times within Wirral;
- Limited availability of family homes across the borough. Limited availability of starter homes and small family homes to keep younger families and couples in the borough, leads to a loss of these demographics. Insufficient availability of mid-market 4/5 bed detached properties to retain family's/high and mid earners/employees within the borough;
- Any good quality but cheaper "new" accommodation being built is snapped up either by RSLs (to rent) or private sector Buy-to-Let investors, often stepping in before genuine first-time buyers can get to it. It is difficult for first time buyers to get on the housing ladder.
- An undersupply of new build housing to meet the identified need in the area.
- There is an identified need to release land from the Green Belt to deliver new homes in the area

- Across Wirral the employment offer has failed, and the borough is largely a dormitory for those working elsewhere.
- Although there are plenty of sites for building new affordable houses, demand overall is very weak, so no incentive for developers. In any case most would prefer to build much more expensive houses to maximise returns.

## Concluding comments

- 3.30 The purpose of this chapter has been to consider the general housing market context of the borough and its inter-relationships with other areas. By reviewing house prices, relative affordability, migration, travel to work patterns and dwelling completions, a picture of the market dynamics of the borough emerges.
- 3.31 Median house prices across the borough have been similar to the regional average since 2000. During 2018, median prices across the borough were £155,000, compared with £154,000 across the North West and £235,000 across England.
- 3.32 Wirral Borough has one of the highest lower quartile and median affordability ratios compared with its neighbouring/city region authorities. However, this is not consistent across the borough. Prices are significantly higher in the west than the east particularly in older settlements built to support the labour force for shipbuilding, docking and chemical industries.
- 3.33 The overall delivery of new housing was previously at or slightly above the target but after the 2008 economic crisis net housebuilding rates reduced significantly and have been slow to recover. Around 36.8% of all new development has been affordable housing although actual rates vary annually based on funding programme cycles.
- 3.34 Based on migration data, the borough can be described as a self-contained housing market area for the purposes of local plan policy making although there are strong economic linkages with Liverpool.

## 4. Housing stock and household review

### Introduction

- 4.1 The purpose of this chapter is to explore the characteristics of the borough's housing stock and households including the current stock profile; house condition and tenure characteristics. This includes a detailed analysis of the major tenures: owner occupation, private rented sector and affordable housing. The range of households living in the borough is also considered. The chapter concludes with an analysis of relative affordability in terms of the various tenure options in the borough.

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

- 4.2 There are several sources of information which can be used to establish the overall number of dwellings and households in the borough. The most recent data available for Wirral Borough is reported in Table 4.1.

<b>Data</b>	<b>Dwellings</b>	<b>Source</b>
2018 Valuation Office Agency (all dwellings)	148,270	VOA Table CTSOP3.0 and CTSOP1.0
2018 Valuation Office Agency (excluding annex and unknown)	147,520	VOA Table CTSOP3.0
2017 MHCLG Dwelling Stock Estimates	148,340	MHCLG Live Tables on Dwelling Stock Table 100
<b>Data</b>	<b>Households</b>	<b>Source</b>
2014-based DCLG Household Projections 2019 figure	146,132	DCLG (now MHCLG)
2016-based ONS Household Projections 2019 figure	143,394	ONS

- 4.3 The 2019 SHMA uses a base of **148,270** dwellings and **146,132** households across Wirral Borough.
- 4.4 According to 2018 MHCLG statistics, there are an estimated 4,955 vacant dwellings (representing 3.3% of the total dwelling stock). This is higher than the national rate of 2.5%). The vacancy rate in the borough is just above the 'transactional vacancy level' of 3%, which is the proportion of stock normally expected to be vacant to allow movement within the market: this suggests there are currently 507 surplus vacant properties within the borough.
- 4.5 Baseline dwelling and household statistics for each of the sub-areas is set out in Table 4.2.

Sub-area	Dwellings	Households
SA1 Wallasey	28,355	27,946
SA2 Commercial Core/SA3 Suburban Birkenhead	43,225	42,601
SA4 Bromborough & Eastham	25,154	24,791
SA5 Mid-Wirral	24,057	23,710
SA6 Hoylake and West Kirby	11,559	11,392
SA7 Heswall	12,815	12,630
SA8 Rural Areas	3,106	3,061
<b>Total</b>	<b>148,270</b>	<b>146,131</b>

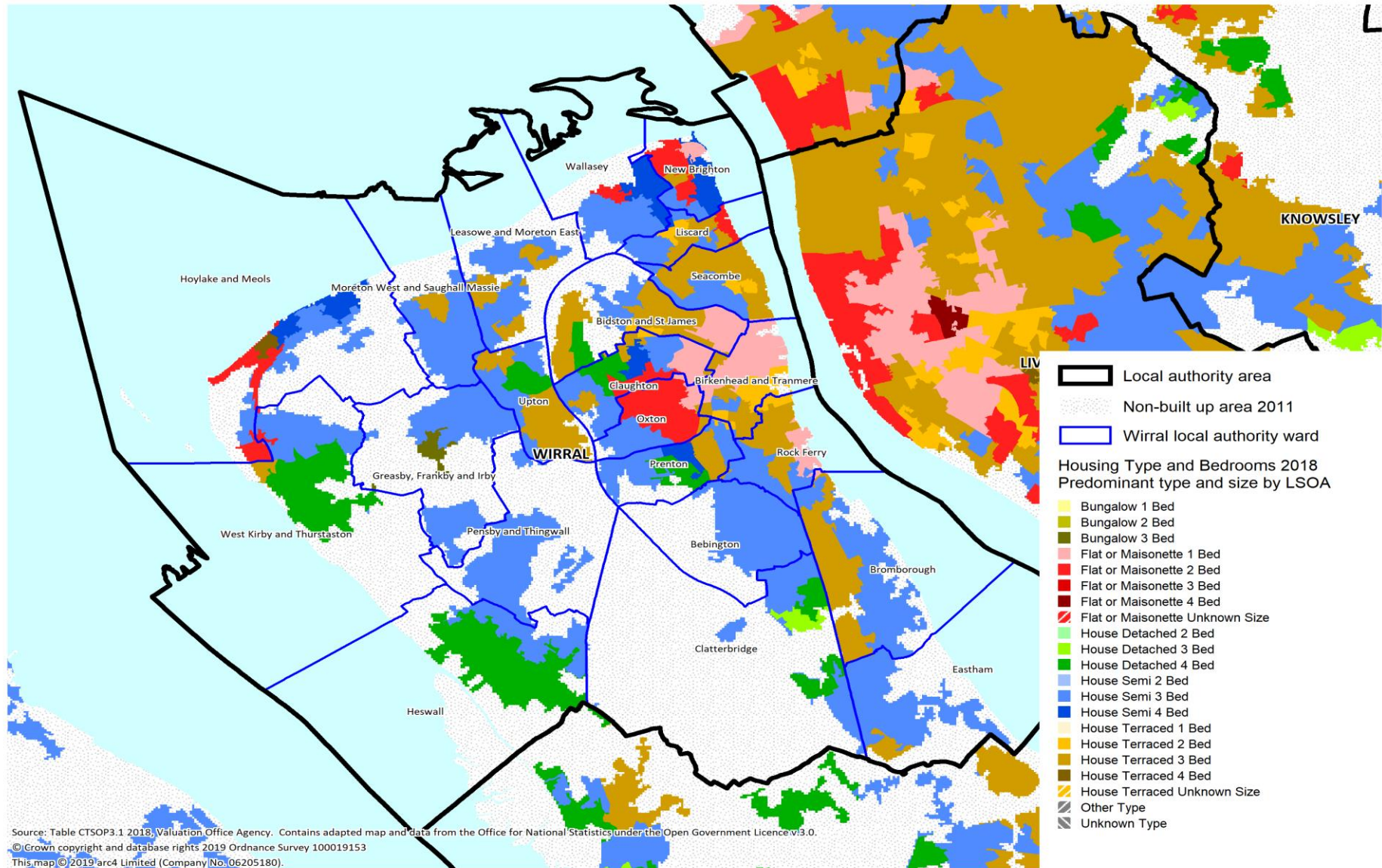
Source: Households - ONS 2016-based household projections for 2019, Dwellings – VOA 2018

### Dwelling size and type

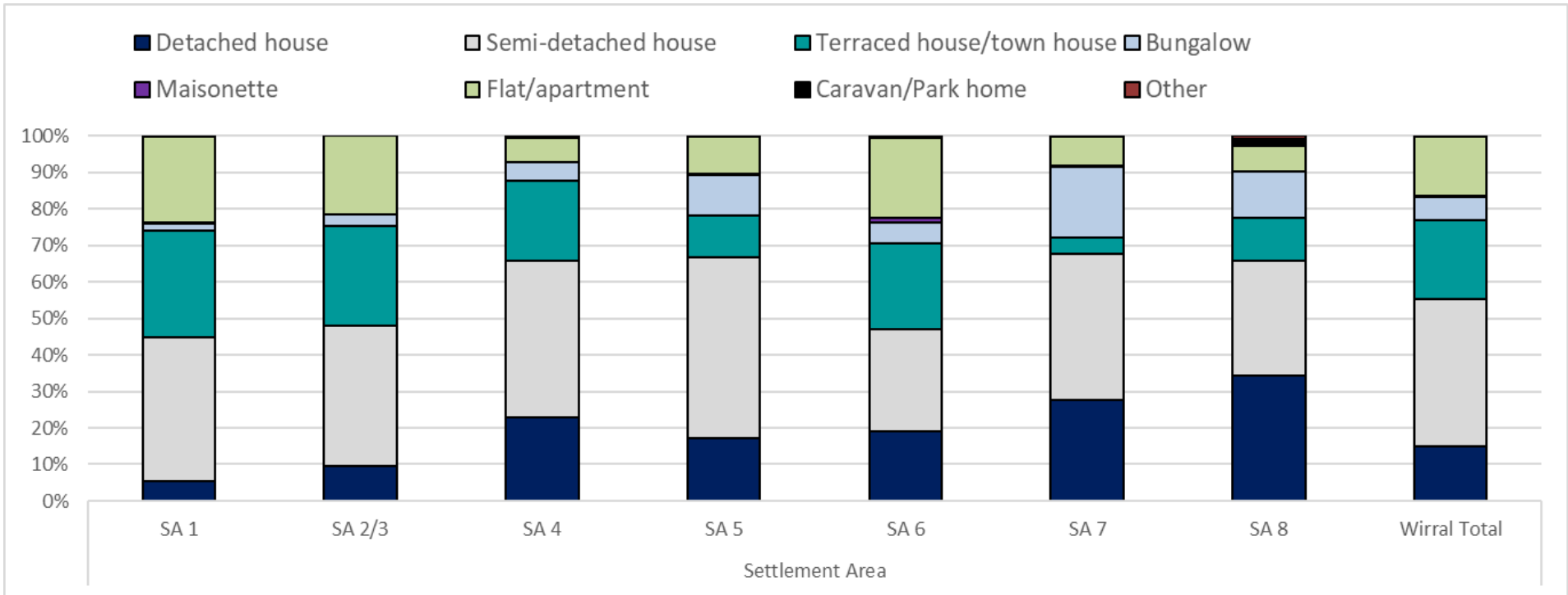
- 4.6 Map 4.1 illustrates the predominant dwelling type and size by LSOA based on 2018 Valuation Office Agency data.
- 4.7 Based on the 2019 household survey, the majority (77.0%) of occupied dwellings are houses (of which 15.0% are detached, 40.3% are semi-detached and 21.7% are terraced/town houses), 16.0% are flats/apartments, 6.3% are bungalows, 0.3% are maisonettes and 0.4% are other types of property including park homes/caravans.
- 4.8 How dwelling type and size vary by sub-area is set out in Figure 4.1 and Table 4.3 respectively, based on the 2019 household survey. Figure 4.1 shows dwelling type information for the each of the sub areas and the borough as a whole. The figure shows that several sub-areas have above-average concentrations of particular property. Across the whole district, 15.0% of dwelling stock is detached housing; this rises to 34.2% of stock in SA8 (Rural Areas). A further 21.7% of the housing in the borough is terraced/town houses, but in SA1 (Wallasey) this figure is 29.2%. While 6.2% of the borough's stock is bungalows, SA7 (Heswall) has 19.3% bungalow dwellings. Flats/apartments account for 16.0% of dwellings across the area, with highs of 23.4% in SA1 (Wallasey) and 21.7% in SA6 (Hoylake).
- 4.9 Of all occupied properties, 8.8% are one bedroom/bedsit/studio, 24.2% have two bedrooms, 43.0% have three bedrooms, 17.0% have four bedrooms and 7.3% have five or more bedrooms.



Map 4.1 Predominant dwelling type and size by built-up areas within LSOAs: Wirral



**Figure 4.1 Dwelling type by sub-area**



Sub-areas	1-bedroom	2-bedrooms	3-bedrooms	4-bedrooms	5 or more bedrooms	Bedsit/ studio	Total	Total count
SA1 Wallasey	9.1	29.3	35.6	16.2	9.5	0.3	100.0	27,872
SA2/3 Commercial Core & Suburban Birkenhead	9.6	31.2	39.1	10.4	8.5	1.2	100.0	41,988
SA4 Bromborough & Eastham	4.8	15.9	53	22.5	2.8	1.0	100.0	24,563
SA5 Mid-Wirral	9	16.4	56.2	15.2	3.1	0.0	100.0	23,497
SA6 Hoylake and West Kirby	7.3	27.6	26.1	23.0	15.8	0.2	100.0	11,331
SA7 Heswall	4.8	18.3	44.1	26.5	6.1	0.2	100.0	12,543
SA8 Rural Areas	4.3	20.6	39.0	23.8	12.3	0.0	100.0	3,031
<b>Total</b>	<b>7.9</b>	<b>24.2</b>	<b>43.0</b>	<b>17.0</b>	<b>7.3</b>	<b>0.6</b>	<b>100.0</b>	<b>144,825</b>

Source: 2019 household survey

Note: the base of 144,825 relates to actual responses from households and so differs to the base in Table 4.2

## The age and condition of Wirral's housing

- 4.10 The age profile of the dwelling stock in the borough is summarised in Table 4.4. More than one in five dwellings (27.6%) were built before 1919. The proportion built has declined for each time period reported and 14.8% have been built between 1983 and the present day.

Age of Dwellings	Number	%
pre-1919	40,820	27.6
1919-44	31,880	21.6
1945-64	27,160	18.4
1965-82	25,930	17.6
1983-99	12,920	8.7
post 1999	8,990	6.1
<b>Total</b>	<b>147,700</b>	<b>100.0</b>
<b>Unknown</b>	<b>570</b>	
<b>Grand Total</b>	<b>148,270</b>	

Source: VOA 2018

- 4.11 Estimates relating to stock condition can be derived from the English Housing Survey which produces national data on dwelling condition. Applying national trends to the stock profile of Wirral Borough would suggest that around 23.5% of dwelling stock is non-decent, which is above the national average of 20.6% (Table 4.5). The number of dwellings likely to fail the minimum standard of decent homes criteria is estimated to be 14.1% (compared with 11.9% nationally). The 2018 BRE stock modelling report

estimated failure of the minimum standard across all stock in Wirral to be 11.4%, with failure on disrepair estimated to be 4.8%.

4.12 A full definition of what constitutes a decent home is available from MHCLG<sup>23</sup> 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.

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<sup>23</sup> [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/7812/138355.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/7812/138355.pdf)

Table 4.5 Dwelling stock condition in England and Wirral estimates								
England			Fails decent homes criteria (%)				All dwellings	% dwellings
Dwelling age (ehs)		Non-decent	Minimum standard	Repair	Modern facilities and services	Thermal comfort	in group (000s)	
pre-1919		40.1	28.7	11.2	3.9	11.9	4,648	20.0
1919-44		24.1	13.1	7.6	1.7	7.6	3,930	16.9
1945-64		16.6	8.0	3.6	2.0	5.7	4,505	19.4
1965-80		17.5	8.8	1.8	1.9	7.6	4,757	20.5
1981-90		17.6	4.7	*	.9	13.5	1,953	8.4
post 1990		1.5	1.5	*	*	*	3,460	14.9
<b>Total</b>		<b>20.6</b>	<b>11.9</b>	<b>4.6</b>	<b>1.9</b>	<b>7.5</b>	<b>23,254</b>	<b>100.0</b>
Wirral Borough			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	16,378	11,710	4,572	1,573	4,870	40,820	27.6
1919-44	1919-44	7,668	4,177	2,407	547	2,422	31,880	21.6
1945-64	1945-64	4,519	2,163	989	530	1,552	27,160	18.4
1965-80	1965-82	4,530	2,274	474	493	1,964	25,930	17.6
1981-90	1983-1992	1,369	368	*	73	1,048	7,780	5.3
post 1990	Post 1992	207	207	*	*	*	14,130	9.6
<b>Total</b>		<b>34,671</b>	<b>20,899</b>	<b>8,443</b>	<b>3,216</b>	<b>11,856</b>	<b>147,700</b>	100.0
<b>% of all stock</b>		<b>23.5</b>	<b>14.1</b>	<b>5.7</b>	<b>2.2</b>	<b>8.0</b>		
<b>National %</b>		<b>20.6</b>	<b>11.9</b>	<b>4.6</b>	<b>1.9</b>	<b>7.5</b>		

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

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

## House condition and repair problems

- 4.13 The 2019 household survey reviewed the extent to which households were satisfied with the state of repair of their accommodation. Overall 80.8% of respondents expressed satisfaction (39.3% were very satisfied and 41.5% were satisfied); 11.2% were neither satisfied nor dissatisfied. A total of 8.0% expressed degrees of dissatisfaction, of whom 6.3% were dissatisfied and 1.7% were very dissatisfied.
- 4.14 Table 4.6 explores how the level of dissatisfaction with the quality of accommodation varies by tenure, type and age of property. Note that the data relates to perception and across the private and affordable rented sectors and this may be more reflective of tenant expectations in landlord responses to repairs.
- 4.15 Household survey data indicates that the proportion of households who are dissatisfied with their accommodation is two to three times higher in affordable and private rented accommodation than those living in owner occupation; around 15.8% and 10.5% for affordable and private rented respectively, compared to 5.5% for owner-occupation.
- 4.16 In terms of property type, dissatisfaction with the quality of accommodation was highest amongst households living in flats or apartments (9.6%). Residents who do not know the age of their property, report a dissatisfaction level of 15.5% compared to the borough average of 7.7%. Of those who do know the age of their property, dissatisfaction is highest amongst older properties; 7.6% for those built in 1944 or earlier.

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

Tenure	No. dissatisfied	% Dissatisfied	Base (households)
Owner occupier	5,440	5.5	98,340
Private rented	2,590	10.5	24,765
Affordable	3,641	15.8	23,027
<b>Total</b>	<b>11,671</b>	<b>8.0</b>	<b>146,132</b>
Property Type	No. dissatisfied	% Dissatisfied	Base (households)
Detached house	1,153	5.3	21,802
Semi-detached house	5,109	8.7	58,427
Terraced house / town house	2,495	7.9	31,407
Bungalow	623	6.8	9,179
Maisonette	31	8.2	377
Flat / apartment	2,237	9.6	23,244
Caravan/park home	-	0.0	74
Other	24	6.6	364
<b>Total (all households)</b>	<b>11,672</b>	<b>8.1</b>	<b>144,874</b>
Property Age	No. dissatisfied	% Dissatisfied	Base (households)
Pre 1919	2,032	7.6	26,572
1919 to 1944	2,410	7.6	31,522
1945 to 1964	907	4.2	21,576
1965 to 1984	1,049	5.2	20,266
1985 to 2004	498	5.1	9,831
2005 onwards	353	4.3	8,132
Don't know	3,565	15.5	23,038
<b>Total (all households)</b>	<b>10,814</b>	<b>7.7</b>	<b>140,937</b>

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

Source: 2019 household survey

- 4.17 Table 4.7 explores how the level of dissatisfaction with the quality of accommodation varies by the economic activity of the head of household. The proportion of households who are dissatisfied is above one in ten amongst permanently sick/disabled households (12.6%) and households headed by carers or volunteers (12.0%).

Economic activity	No. dissatisfied	% Dissatisfied	Base (households)
Employed	6,212	8.0	77,755
Unemployed	-	0.0	1,995
Retired	2,057	5.4	38,425
Student	-	0.0	336
Permanently sick/disabled	1,222	12.6	9,677
Looking after home/children	197	9.3	2,114
Carer or volunteer	268	12.0	2,236
<b>Total</b>	<b>9,956</b>	<b>7.5</b>	<b>132,538</b>

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

Source: 2019 household survey

- 4.18 Resident dissatisfaction with the state of repair of their home varies by settlement area (Figure 4.2). The household survey analysis reports that both SA 5 and SA 2/3 have higher levels of dissatisfaction than the borough average of 8.0%.

**Figure 4.2 Dissatisfaction with quality of accommodation by settlement area**

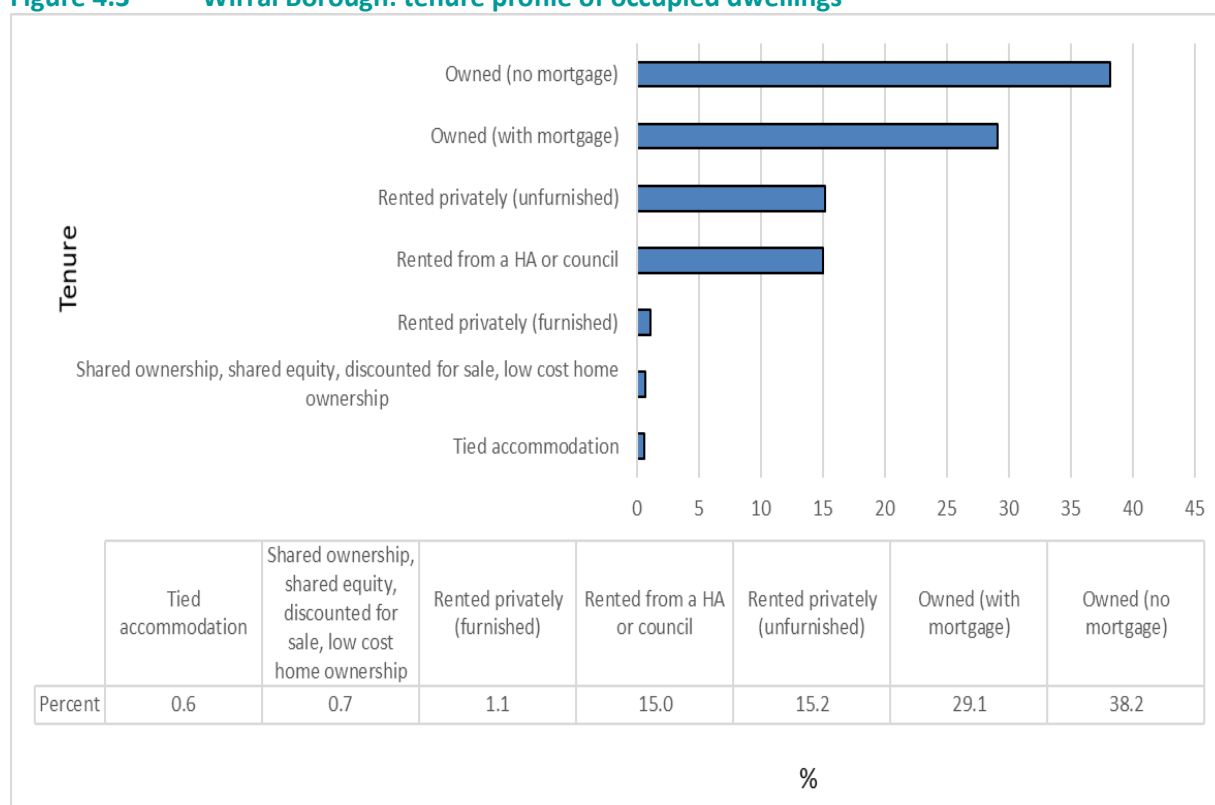


Source: 2019 household survey

## Housing tenure

- 4.19 Based on the 2011 Census, the tenure profile of the borough is:
- 67.3% owner occupied;
  - 15.7% affordable (15.0% rented from a social landlord and 0.7% intermediate tenure (help to buy, discounted sale and shared ownership)); and
  - 16.9% private rented/living rent free.
- 4.20 Figure 4.3 below displays the breakdown of each tenure category in the borough.

**Figure 4.3 Wirral Borough: tenure profile of occupied dwellings**



4.21 Table 4.8 shows how the tenure profile of occupied dwellings varies by sub-area. SA7 (Heswall) contains the highest proportion of owner-occupation in the borough; 86.5%. Private rented makes up almost one in four of households in SA1 (Wallasey), 24.9% compared to 16.9% for Wirral Borough as a whole. The two sub-areas with the lowest proportions of owner-occupation have the highest proportions of households living in affordable housing; SA2/3 (Commercial Core and Suburban Birkenhead) at 25.7% and SA5 (Mid-Wirral) at 18.9%.



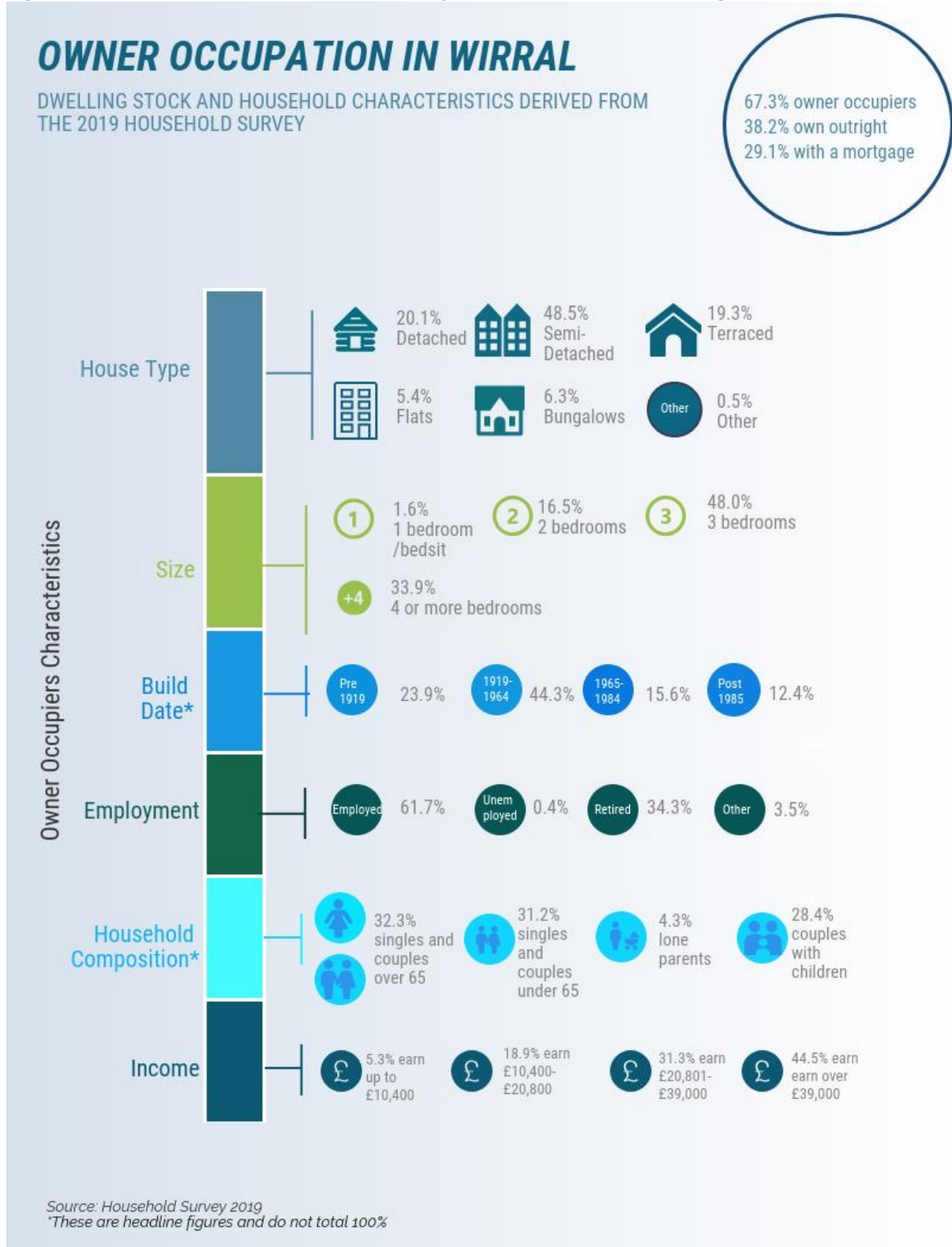
<b>Table 4.8 Property tenure split by sub-area</b>					
<b>Sub-area</b>	<b>Tenure (%)</b>			<b>Total</b>	<b>Base</b>
	<b>Owner occupied</b>	<b>Private rented</b>	<b>Affordable</b>		
SA1 Wallasey	63.1	24.9	12.0	100.0	27,945
SA2 Commercial Core/SA3 Suburban Birkenhead	52.7	21.6	25.7	100.0	42,601
SA4 Bromborough & Eastham	76.8	11.6	11.5	100.0	24,792
SA5 Mid-Wirral	69.8	11.3	18.9	100.0	23,711
SA6 Hoylake and West Kirby	81.7	13.6	4.8	100.0	11,391
SA7 Heswall	86.5	7.9	5.6	100.0	12,630
SA8 Rural Areas	79.3	15.4	5.3	100.0	3,061
<b>Wirral Borough</b>	<b>67.3</b>	<b>16.9</b>	<b>15.7</b>	<b>100.0</b>	<b>146,131</b>

Source: 2019 household survey

## The owner-occupied sector

4.22 Figure 4.4 sets out the general characteristics of owner-occupier households and dwellings across Wirral Borough.

Figure 4.4 Characteristics of owner-occupied households and dwellings



- 4.23 House prices were presented in Chapter 3 and Land Registry data reveals that over the period 2000 to 2018, lower quartile, median and average house prices across the borough increased sharply. This is summarised in Table 4.9 alongside income information.
- 4.24 It is interesting to note that in 2000, a household income of £9,514 was required for a lower quartile price to be affordable; by 2018 this had increased to £28,286. In comparison, an income of £14,336 was required for a median priced property to be affordable in 2000 compared with £39,857 in 2018.

Wirral	House price (£)		Income* required (£)	
	2000	2018	2000	2018
Lower quartile	37,000	110,000	9,514	28,286
Median	55,750	155,000	14,336	39,857

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

Source: Data produced by Land Registry © Crown copyright 2019

### Stakeholder views on the owner-occupied sector

- 4.25 A full analysis of the findings of the online stakeholder survey is set out in Appendix E. A short summary for the owner-occupied sector is provided here.
- 4.26 Stakeholders commented that Wirral has a high demand for market housing but demand is particularly high for first-time buyer and family homes under the £400,000 threshold. It was noted that buyers with loan offers of up to £120,000 have limited options in Wirral and may migrate to other areas.
- 4.27 An agent responding to the stakeholder survey noted that there are many low value properties that are difficult to sell if the valuers down value them for mortgage purposes. The slow legal and mortgage process was a barrier in speeding things up

### Agent views on the owner-occupied sector

- 4.28 A full analysis of the findings of the online stakeholder survey is set out in Appendix E. A short summary for the owner-occupied sector is provided here.
- 4.29 It is difficult to disaggregate the market for and characteristics of the owner-occupied housing sector. Agents told us that many landlord investors are disinvesting and returning dwellings to the market that they could not sell on to other investors, to reflect current trading conditions and market conditions differ considerably between east and west Wirral.
- 4.30 **Heswall** is a thriving town with an attractive retail offer. It attracts much higher house prices than other parts of the Wirral. Agents told us that the main market is £250,000 to £350,000 with asking prices of a small new build scheme over £400,000. We were told that the area attracts professionals especially and there was little scope for lower income groups getting a 'foot on the property ladder'. The agent said that the quality of

- primary schools and the existence of the grammar school were driving the market as well as quality of life factors. This applies to Heswall and the nearby settlements.
- 4.31 Travelling clockwise the settlements of **Caldy, West Kirby, Hoylake and Moreton** were visited but no agent interviews were obtained. We observed these to be smart residential areas some of which were situated on the west coast with high prices compared to the east of the borough. Map 3.3 confirms this and the fact that prices were similar across the western area. Although we attempted agent interviews it proved inconvenient for them to engage and we saw no reason to press for interviews given the nature of the area and the information we obtained from Heswall agents.
- 4.32 In the North-East tip of the borough we noted the character of the coastal area of **New Brighton** with an array of large Victorian residences and its street scene. However, prices were moderate compared to the above-mentioned western settlements (Map 3.3). This local market area is serviced by agents situated in Liscard Village within Wallasey.
- 4.33 The local housing market for **Wallasey, Leasowe and Seacombe** is a diverse area to the north of the Kingsway Tunnel. A wide range of price points exist with median averages being over £232,000 in the north west falling to £108,000 in the east as the area approaches the River Mersey.
- 4.34 **Liscard Village** is a large service centre which supports a large suburban residential area. To its east and south, the housing changes in character, as older settlements were established to house shipbuilders and dockworkers. The East and West Float is a natural boundary between this area and Birkenhead.
- 4.35 Agents at Liscard told us that the immediate area was sought after by incomers as housing was of decent quality at moderate prices. We were told that prices were not beyond the means of many first-time buyers. That said, the larger part of the market was driven by local churn – local households rightsizing. We were told that some elderly downsizers would have to re-locate as the local housing stock was mostly family housing. With the presence of the Mersey Kingsway Tunnel we enquired about travel to work and other connections with the City of Liverpool. We were told that this was very one-sided with local residents working, shopping and engaging in leisure facilities in Liverpool.
- 4.36 To the East, up to the river, housing is mostly terraced housing with small rear gardens or yards. We were told that many of these were occupied as private lettings. There is occasional infill with 20<sup>th</sup> century local authority houses and flats. Starting prices are in the region of £55,000. Some offers are purely residential, some are part residential bundled with a ground floor vacant retail unit. The latter can be found in fronting main roads such as Brighton Street, at values below lower quartile averages for the area. Lower quartile average prices will buy a decent 2-bedroom terraced house which are marketed by agents towards first time buyers rather than investors. For a similar price, more modern purpose built 1 and 2-bedroom flats and apartments in nicer residential areas are offered. To the west of Central Park entire blocks of newly built or recently built block of houses or flats were being marketed toward investors rather than being offered as individual plots.
- 4.37 Agents in **Birkenhead** were concerned about dilapidation of dwellings and the street scene. We were told that in the Whetstone Lane area a run-down shopping area and

the presence of hostel dwellers and street homeless meant there was little prospect of this areas housing market being lifted by investors or home owners that would help to address the failing local economy. With starting prices at £35,000 for a 2-bedroom terraced house or 1-bedroom converted flats the weakness of the local market was apparent. These prices were lower than seen at Wallasey. However, elsewhere in Birkenhead a large number of terraced dwellings were on offer at between £55,000 and £65,000. Marketing was aimed at both investors and first-time buyers.

- 4.38 Toward the south east of Birkenhead are the areas known as **Tranmere and New Ferry** which are typically densely developed terraced housing built originally to house dock workers and workers in other industries. Agents told us that these areas are of similar price and design to dwellings in Birkenhead and Wallasey.
- 4.39 Finally, agents at **Bromborough and Bebington** told us that terraced housing was less prevalent and as you travel west from the Mersey they become similar in character to Wirral settlements on the west coast in terms of character and price.

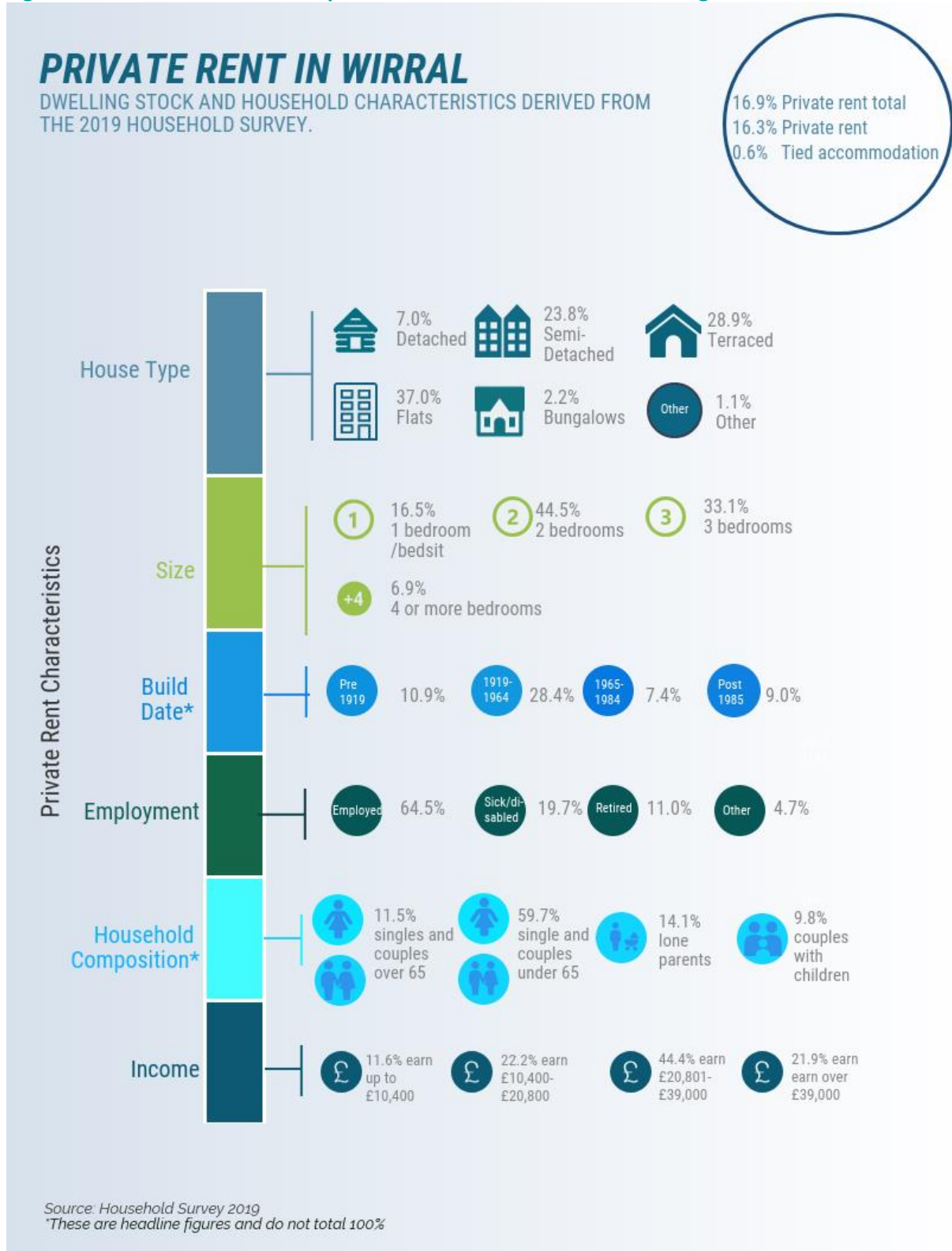
### The private rented sector

- 4.40 The Government's Housing Strategy (November 2011)<sup>24</sup>, set out the Government's plans to boost housing supply. It recognised an increasingly important role for the private rented sector, both in meeting people's housing needs and in supporting economic growth by enabling people to move to take up jobs elsewhere and to respond to changing circumstances.
- 4.41 The private rented sector in England is growing; the Census figures for 2011 confirmed that the sector now totals 16.8% of the dwelling stock, an increase from 8.8% in 2001. Increasing house prices pre-2007 and the struggling sales market when the downturn came are both factors that have underpinned the growth of the rental market for both 'active choice' renters and 'frustrated would-be' homeowners. Tenure reform and less accessible social rented housing are also likely to be an increasing factor to the growth in the private rented sector and the sector clearly now plays a vital role in meeting housing need, affordable need as well as providing an alternative to homeownership.
- 4.42 Local authorities have an important enabling and regulatory role in ensuring that the private rented sector meets these requirements. Balancing good quality supply with demand will help to stabilise rents and encouraging good quality management will improve the reputation of the sector and encourage longer term lets and lower turnover. However, this is a challenging task where existing partners need to be encouraged to participate and new partners and investors need to be identified.
- 4.43 Figure 4.5 sets out the general characteristics of private rented households and dwellings across the borough based on the 2019 household survey.

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<sup>24</sup> *Laying The Foundations; A Housing Strategy for England, 2011*

Figure 4.5 Characteristics of private rented households and dwellings



- 4.44 Table 4.8 indicates the proportion of households living in the private rented sector by sub-area. This shows that SA1 (Wallasey) contains 24.8% private rented households compared to an average of 16.9% across Wirral as a whole. In the borough there are almost 25,000 households living in the private rented sector, almost two-thirds of these live in two sub-areas, SA2/3 (37.2%) and SA1 (28.1%).
- 4.45 In terms of the cost of renting, Tables 4.10 and 4.11 set out the comparative median and lower quartile rents for Wirral Borough, the North West and England as a whole.
- 4.46 The tables indicate that 2018 median (£550 pcm) and lower quartile (£451 pcm) rental prices in the borough are below national and regional levels. The lower quartile price is similar to the region however the gap compared with England is larger, particularly for median prices; £550 compared to £1,075.
- 4.47 Comparing the rental price in 2018 with that in 2010 indicates that there has been around a 5% increase in median and lower quartile rental prices locally. The increase in lower quartile prices in the borough (+6.1%) is greater than that experienced by the region (1.1%). The local price increases are not comparable to those seen in England as a whole, at either median or lower quartile levels.

Table 4.10 Comparative median rental price 2010-2018			
Location	Median price by year (£)		% change 2010-2018
	2010	2018	
<b>Wirral</b>	<b>524</b>	<b>550</b>	<b>+5.0</b>
North West	546	594	+8.8
England	893	1,075	+20.4

Source: Zoopla PPD 2019

Table 4.11 Comparative lower quartile rental price 2010-2018			
Location	Lower quartile price by year (£)		% change 2010-2018
	2010	2018	
<b>Wirral</b>	<b>425</b>	<b>451</b>	<b>+6.1</b>
North West	472	477	+1.1
England	598	676	+13.0

Source: Zoopla PPD 2019

- 4.48 In terms of the sub-areas, Table 4.12 shows lower quartile and median rents in 2018. The data indicates that SA7 (Heswall) and SA8 (Rural Areas) experienced the highest rents at both the lower quartile and median level. SA1 (Wallasey) and SA2/3 (Commercial Core & Suburban Birkenhead) report borough average prices at the LQ level (£451) but below the median price of £550.

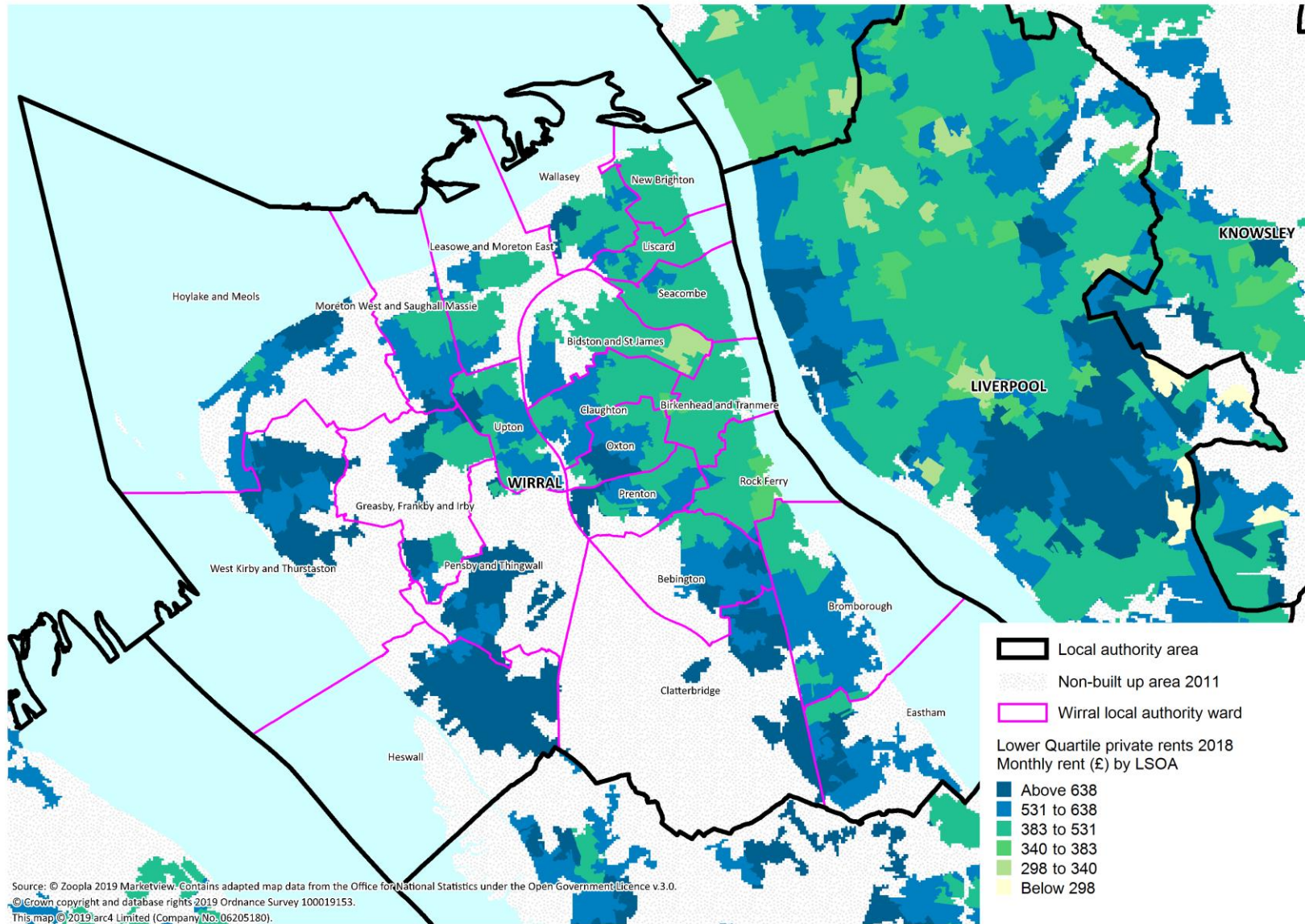
**Table 4.12 Lower quartile and median rents by sub-area, 2018**

Sub-area	Lower quartile (£ each month)	Median (£ each month)
SA1 Wallasey	451	498
SA2 Commercial Core/SA3 Suburban Birkenhead	451	494
SA4 Bromborough & Eastham	550	624
SA5 Mid-Wirral	524	594
SA6 Hoylake and West Kirby	598	693
SA7 Heswall	676	750
SA8 Rural Areas	650	785
<b>Wirral Borough</b>	<b>451</b>	<b>550</b>

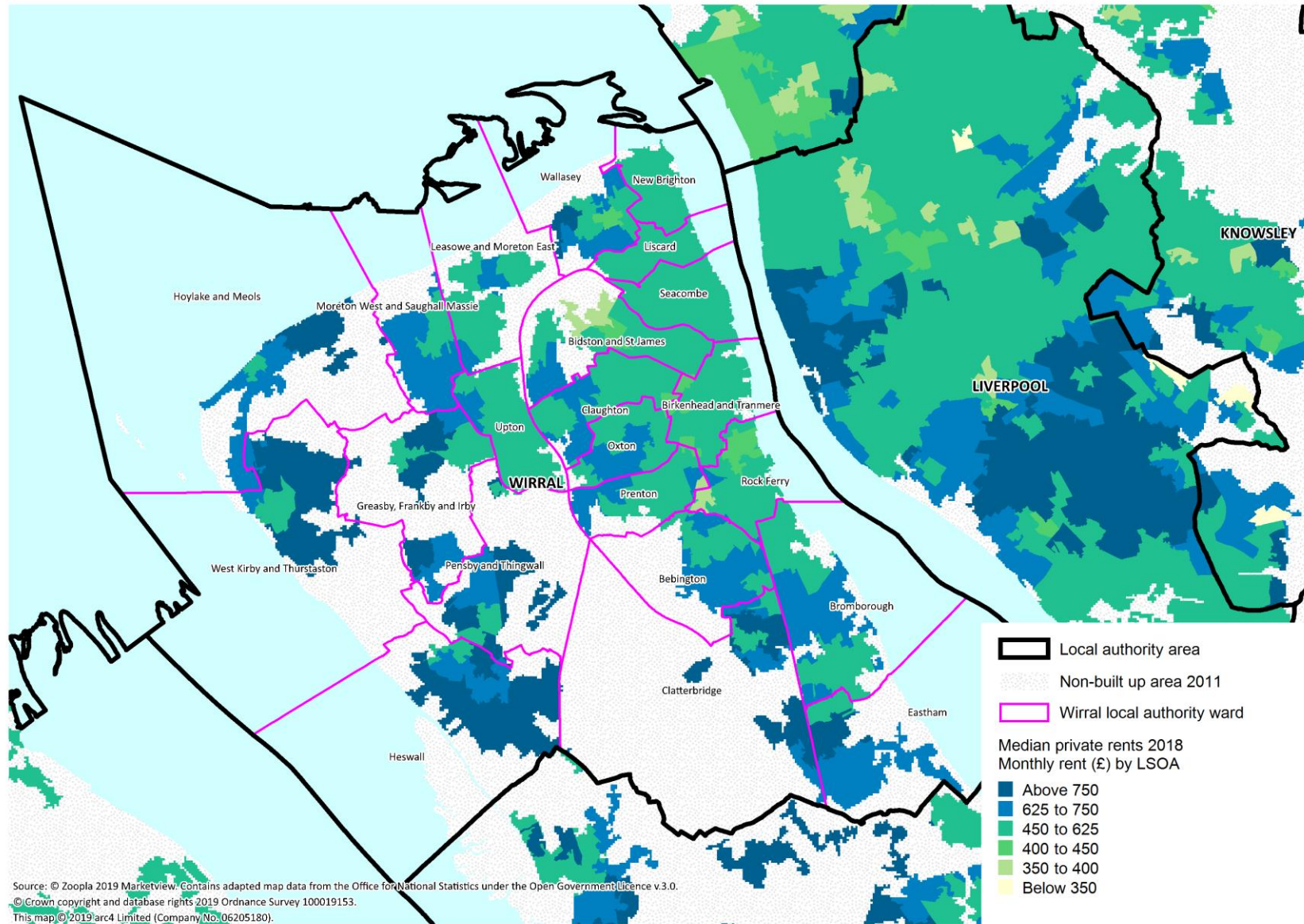
- 4.49 Further details on LQ and median rents within built-up areas at a small area level (Lower Super Output Areas) can be found in Maps 4.2 and 4.3 below. This illustrates the relatively low rental values in Birkenhead and higher values in peripheral areas.
- 4.50 Information on private rented sector ROI yields and private rented sector non passported housing benefit is also presented in Maps 4.4 and 4.5.



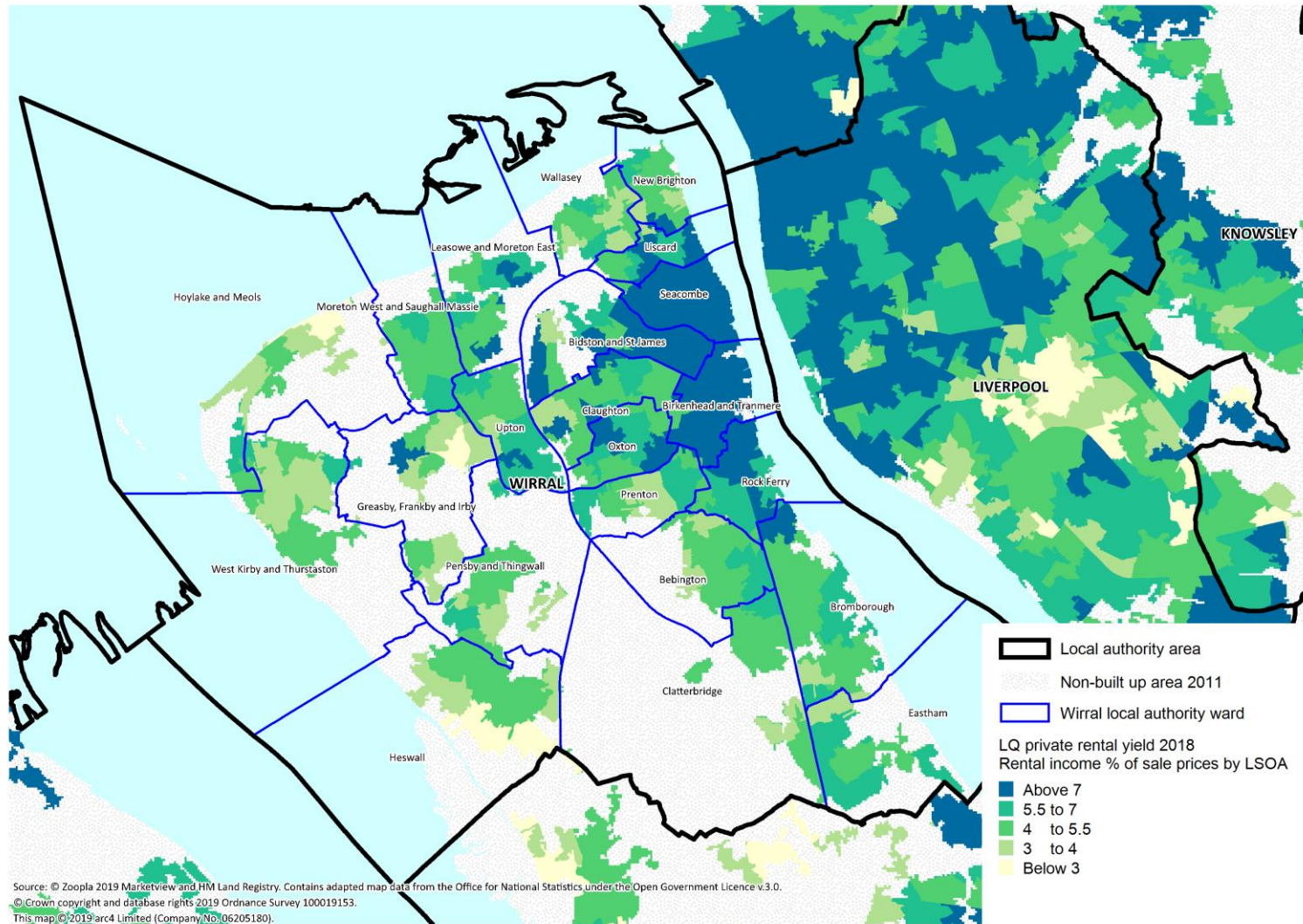
**Map 4.2** 2018 lower quartile rents across Wirral and adjacent authorities by built up areas within LSOAs



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

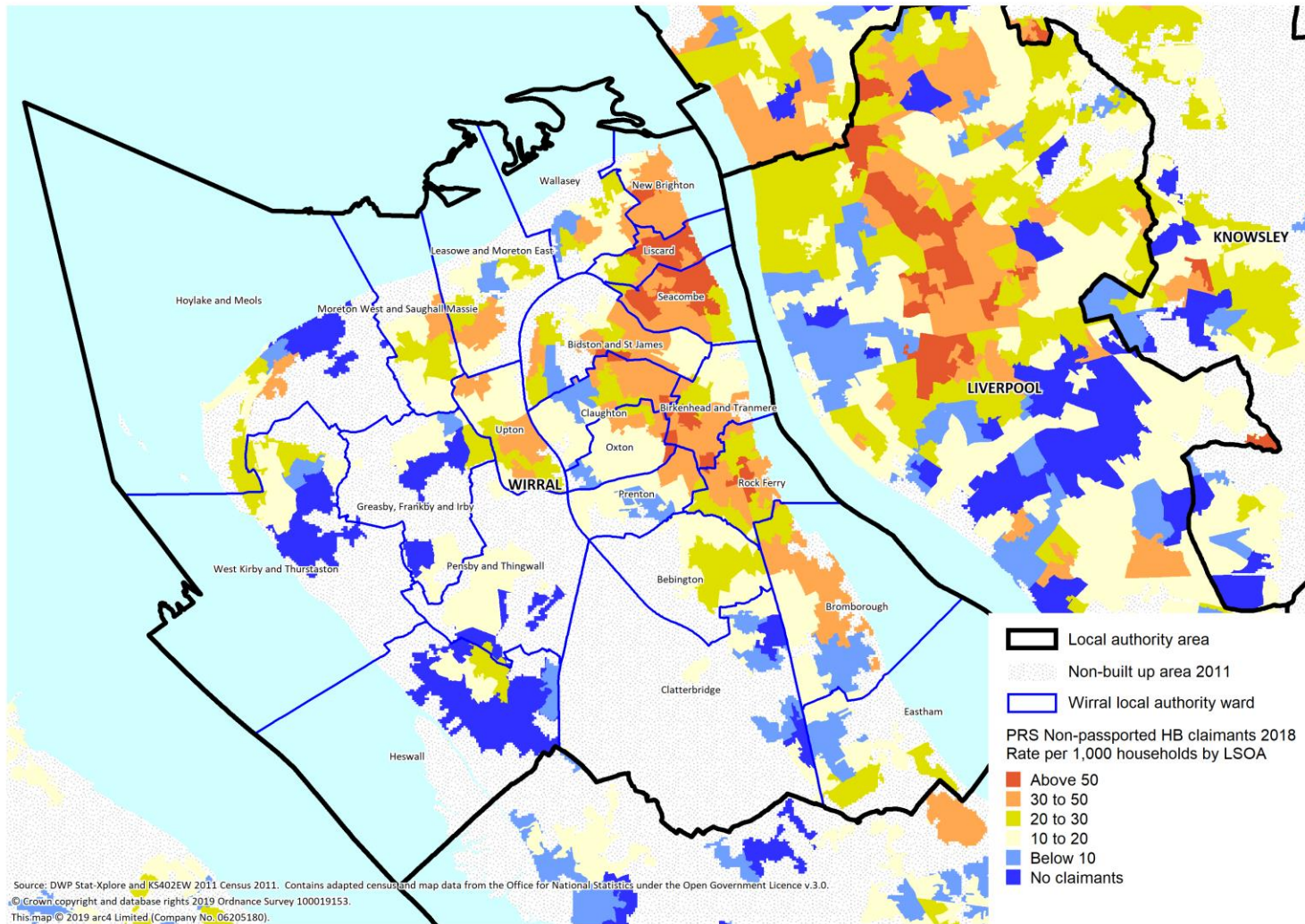


Map 4.4 Rental Yield 2018



Source: 2018 VOA

**Map 4.5 Private rented sector Non-Passported Housing Benefit 2018**



Source: 2018 VOA

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

4.52 The Local Housing Allowance rates for Wirral are:

#### **Wirral BRMA**

- Shared accommodation rate - £55.02 per week
- 1-bedroom rate - £86.30 per week
- 2-bedroom rate - £102.73 per week
- 3-bedroom rate - £126.58 per week
- 4-bedroom rate - £140.62 per week

### Stakeholder views on private rented sector

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

4.54 Stakeholders commented that there are high rates of private rented sector housing in some areas. However it was also noted that there is an undersupply of private rented property particularly for single people.

4.55 A theme emerged on the topic of private sector landlords who do not keep their properties fit for purpose. Equally, there were several comments calling for changes to enable landlords to invest in their properties, to be more proactive supporting tenants and developing units of higher quality. In the main these related to bringing back direct payments of housing allowance to landlords, council tax relief and the cost of selective license fees. In general it was felt that selective licensing should be extended to more areas.

### Agent view on private rented sector

4.56 It is difficult to disaggregate the market for and characteristics of the private rented sector as at any time landlord investors are constantly adjusting their portfolio to reflect trading conditions. Agents told us that this is happening to a very great extent in Wirral with many local landlords disinvesting and returning dwellings to the market that they could not sell on to other investors. Market conditions and tenure also differ considerably between east and west Wirral. Maps 4.4 and 4.5 show much better rental yields and much fewer housing benefit claims in the west. To the East of **Wallasey, Leasowe and Seacombe**, up to the river, housing is mostly terraced housing with small rear gardens or yards. We were told that many of these were occupied as private lettings. There is occasional infill with 20<sup>th</sup> century local authority houses and flats. Some offers are purely residential, some are part residential bundled with a ground floor vacant retail unit. The latter can be found in fronting main roads such as Brighton Street. We were told that these units were most probably private rented sector units that landlords wished to return to the market because of the weakness in the market for

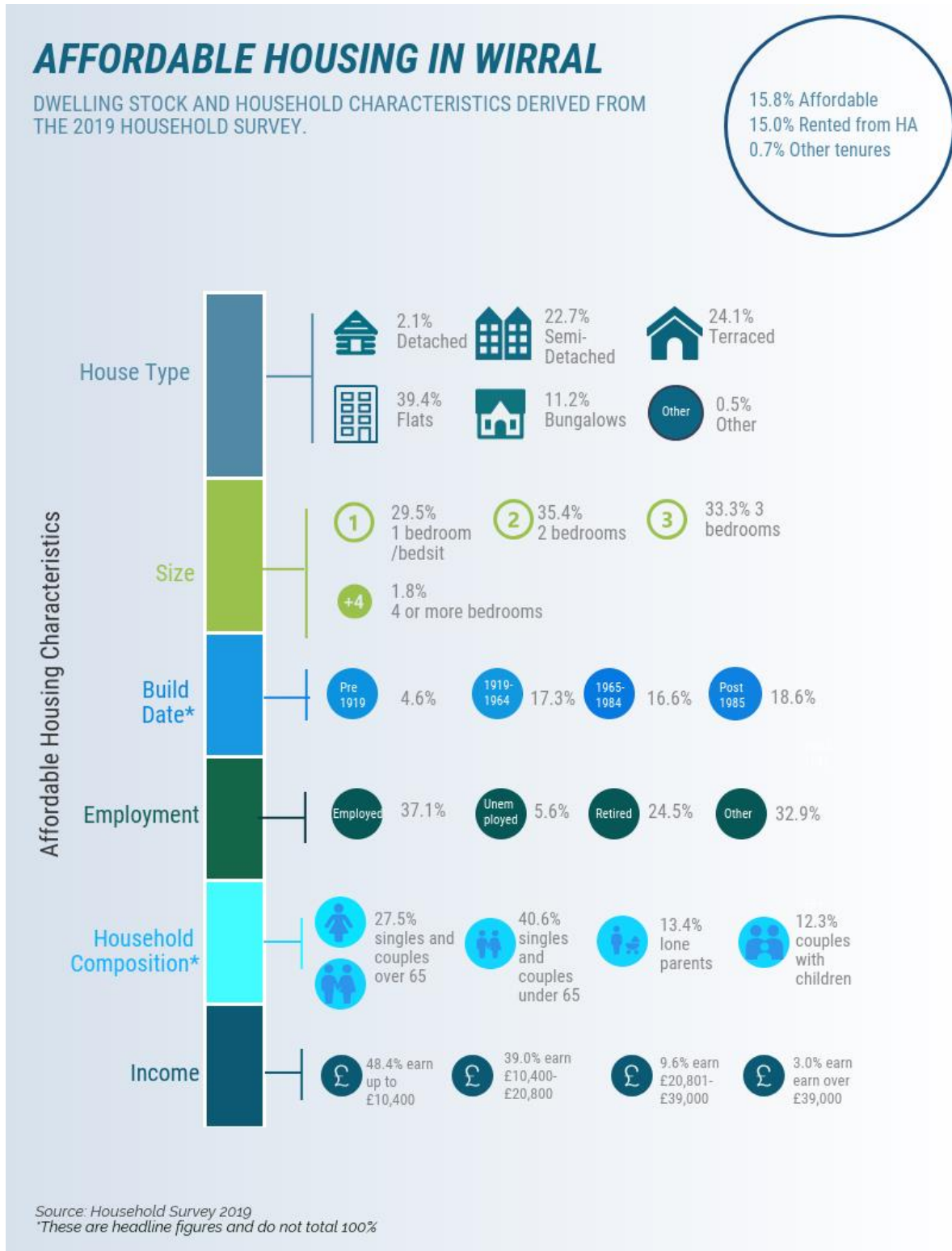
small shops. To the east of Central Park entire blocks of newly built or recently built blocks of houses or flats were being marketed toward investors rather than being offered as individual plots.

- 4.57 A specialist letting agency in **Wallasey** provided an in-depth interview. The business owned 60 dwellings and managed a further 300 dwellings across the eastern part of Wirral. We were told that there was a large gap in the market consisting of 3-bedroom family houses and dwellings suitable for people with disabilities. He explained that the gap of 3-bedroom homes was problematic due to landlords converting them into apartments. The agent thought that the Council should resist the conversion of family homes into flats. He went on to explain that there was currently a wave of foreign investors seeking to buy portfolios in the area. The agent thought that this investment was welcome due to many local clients reducing the size of their portfolio or leaving the market. However, these investors had high expectations regarding yields that were not being delivered. The agent told us that some small concentrations of vacant dwellings and occupied private rentals were in poor condition and some intervention or regeneration was needed especially where there were flats above unoccupied shops. He saw little prospect of build to rent investment in the immediate area to the west of the Mersey and East of Central Park.
- 4.58 Agents in **Birkenhead** were also concerned about dilapidation of dwellings and the street scene. We were told that in the Whetstone Lane area a run-down shopping area and the presence of hostel dwellers and street homeless meant there was little prospect of this areas housing market being lifted by investors or home owners that would help to address the failing local economy. The weakness of the local market was apparent and a large number of terraced dwellings were on offer.
- 4.59 Two large developments under construction were currently being offered to investors only. In the vicinity of Wirral Metropolitan College and the Hamilton Square Station is the Hamilton Hub which is a leasehold commercial to residential conversion scheme with on-site management aimed solely at investors to be let as student accommodation. According to the developer's website, this will house 200 students and will supply the Liverpool student housing market at competitive prices. Market Court Birkenhead is also a commercial to residential conversion of 59 1 and 2-bedroom apartments to be completed in 2021. This is being offered to investors 'off plan'.

## Affordable housing

- 4.60 The 2018 Statistical Data Return (SDR) reports a total of 23,234 affordable dwellings across Wirral Borough (22,823 affordable/social rented and 471 intermediate tenure).
- 4.61 Figure 4.6 sets out the general characteristics of affordable housing households and dwellings across the borough based on the 2019 household survey.

**Figure 4.6 Characteristics of affordable housing households and dwellings**



### Stakeholder views on affordable housing

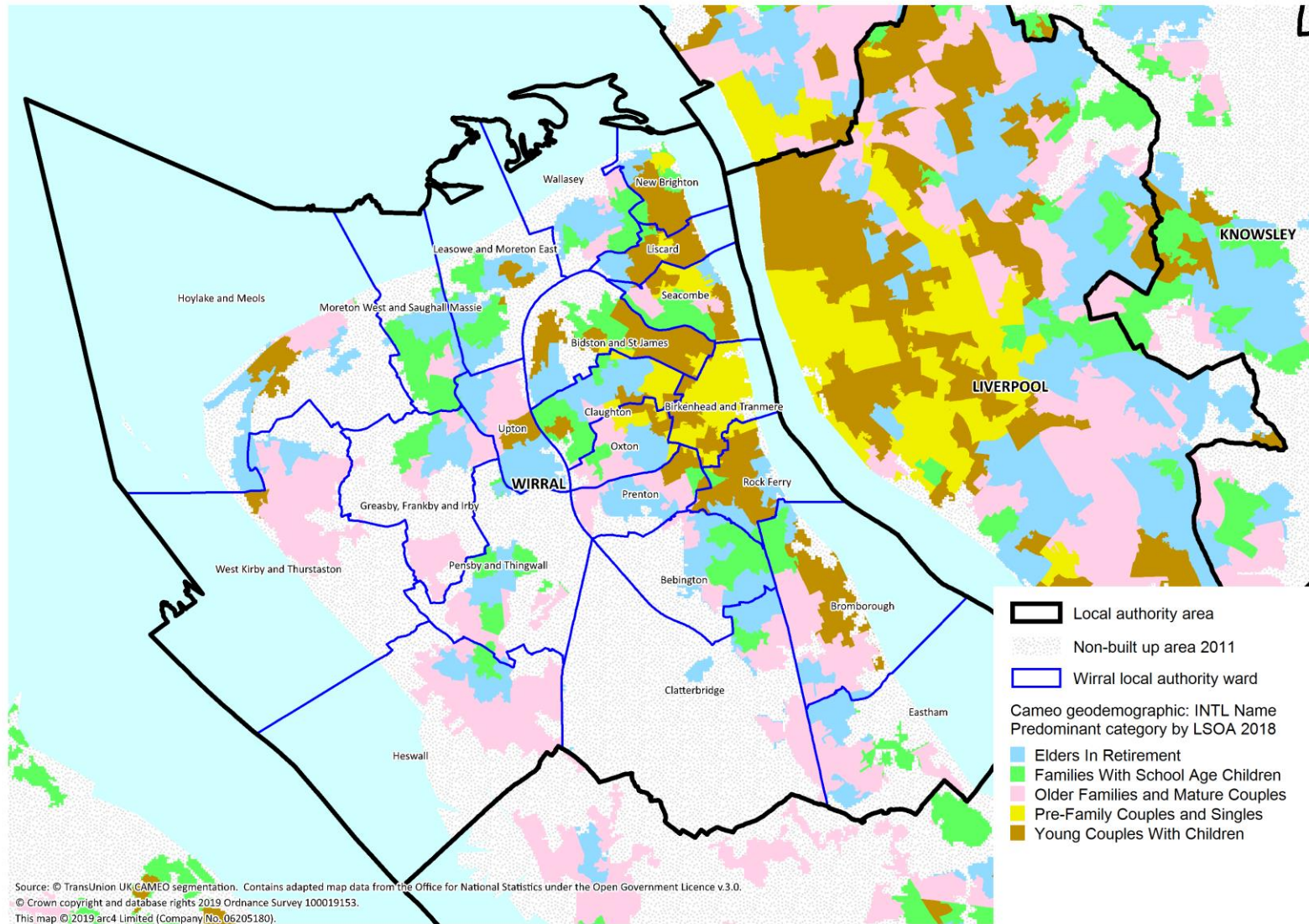
- 4.62 A full analysis of the findings of the online stakeholder survey is set out in Appendix E. A short summary for the affordable sector is provided here.
- 4.63 Stakeholders perceived the lack of affordable housing and the age of existing stock in the borough as a weakness to the housing market.
- 4.64 Registered Providers believed that there is a healthy demand for social and affordable rent in Wirral, although most supply is found in the major conurbations.
- 4.65 In relation to demand for intermediate housing products, stakeholders believed that shared ownership could help to meet the demand for affordable housing. Stakeholders stated that shared ownership works well in certain areas and can help people get into the housing market in high value areas. Also, stakeholders stated that there is strong demand for shared ownership due to high levels of recorded interest in this product.

### Household characteristics

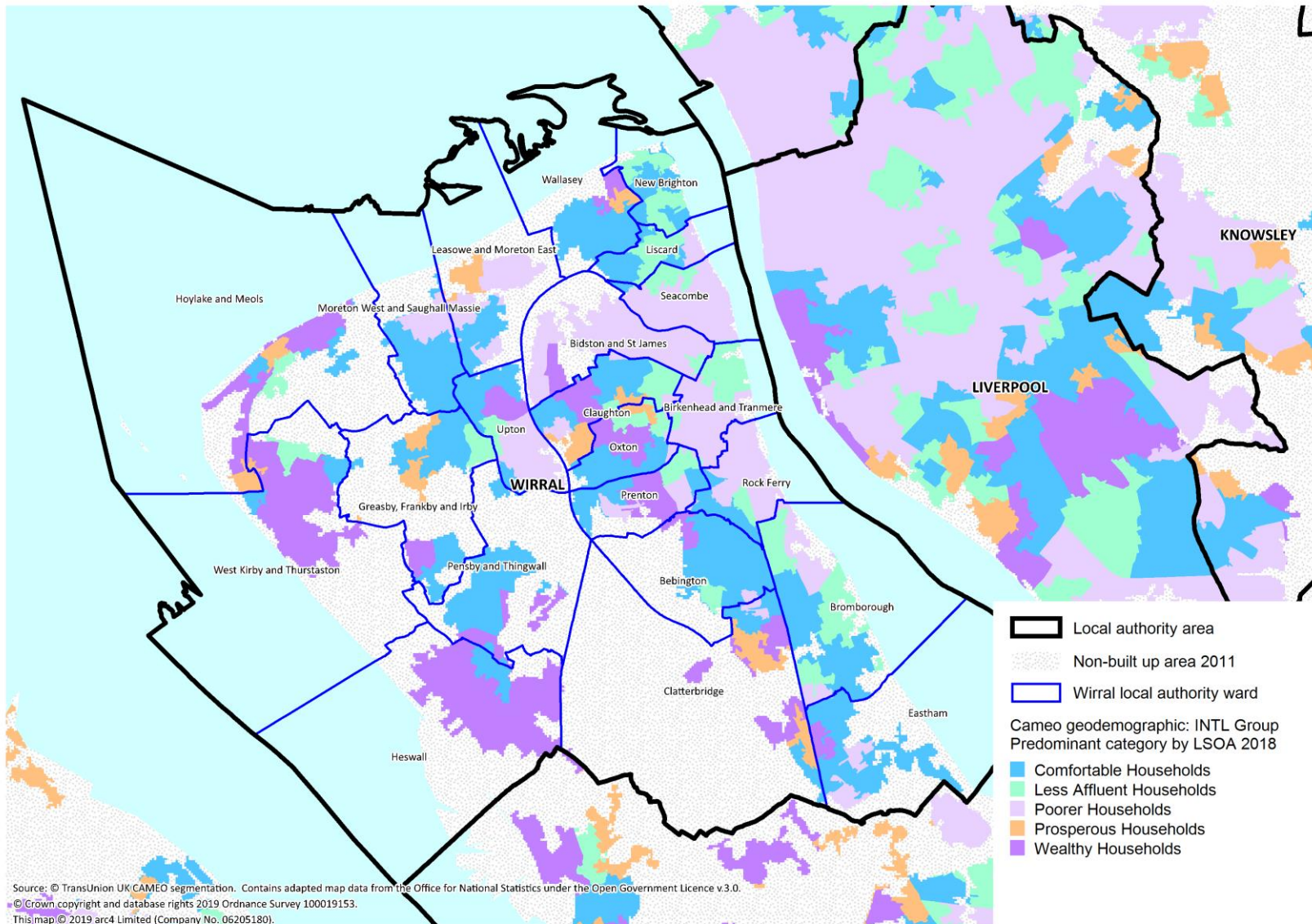
- 4.66 Having considered how the characteristics of households in different tenures varies, the range of households living in the borough is further illustrated in Maps 4.6 and 4.7. Map 4.6 illustrates the distribution of key household typologies and indicates a predominance of older households in suburban and rural areas; with younger households in the main urban centres. Map 4.7 focuses on income typologies and shows a predominance of wealthy and prosperous households in the suburban and rural areas in comparison to poorer households bordering the River Mersey.
- 4.67 Map 4.8 shows the distribution of household income and shows that, after housing costs, much of the east of the borough has a net annual income of below £25,000.



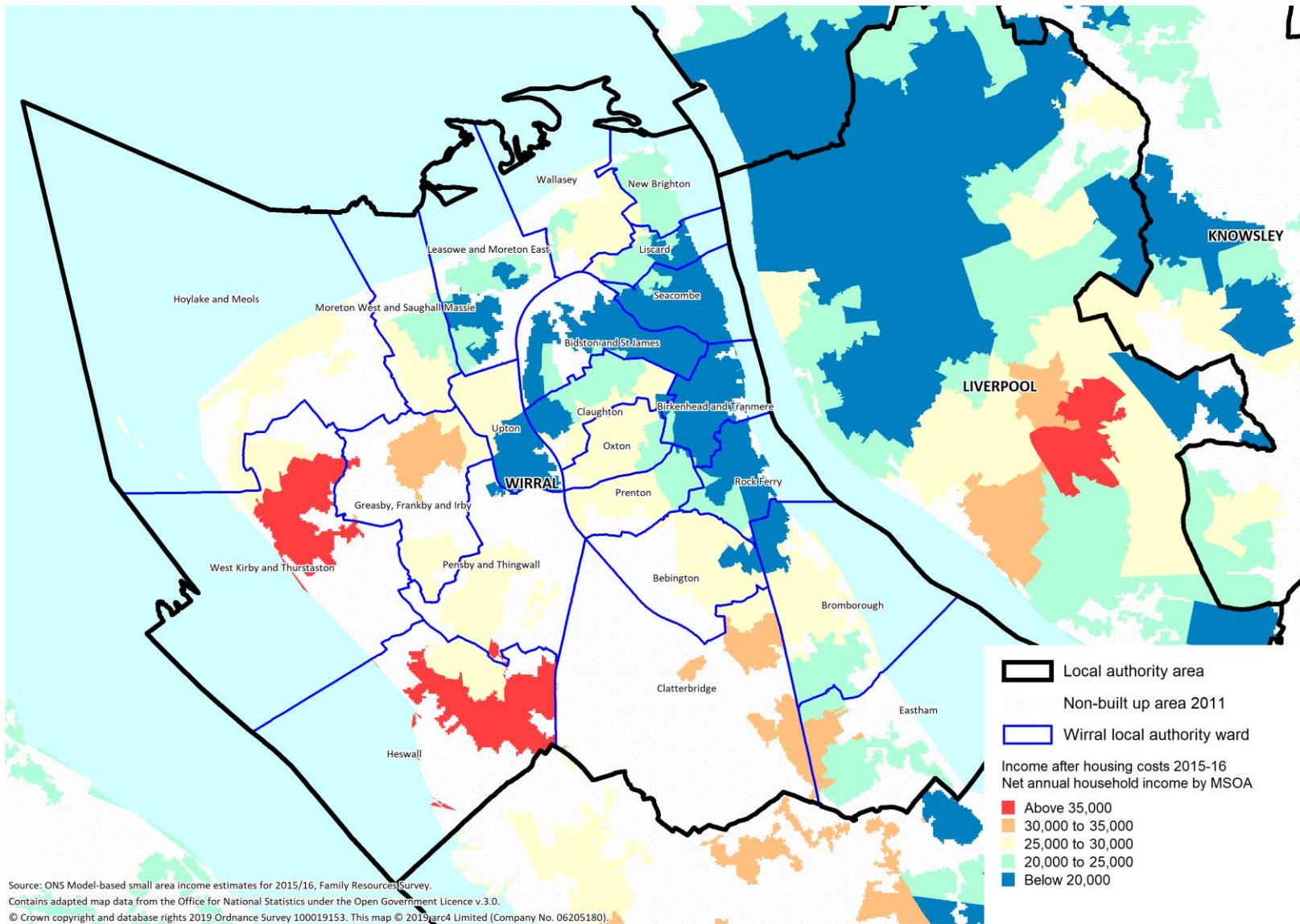
**Map 4.6 Household characteristics: household type by LSOA, 2018**



**Map 4.7 Household characteristics: income type, by LSOA, 2018**



**Map 4.8 Household characteristics: income after housing costs, by LSOA, 2015/16**



## Relative affordability of housing tenure options and defining genuinely affordable housing

- 4.68 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 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.

### Range of tenure options

- 4.69 Table 4.13 sets out the range of market and affordable tenures considered in analysis and any assumptions relating to the cost of properties.

### Cost of alternative tenure options

- 4.70 Table 4.14 sets out the cost of alternative tenure options by sub-area.

### Income required for tenure options

- 4.71 Table 4.15 sets out the indicative incomes required based on rental property being affordable if up to 25% of household income is spent on rent; and owning being affordable based on a 3.5x household income multiple. The analysis also assumes deposits of up to 10%. The impact of higher deposits on the income required to service a mortgage are summarised in Table 4.16 based on existing borough property prices; this demonstrates the considerable reduction in income requirements for a property to be affordable through higher deposits.

<b>Table 4.13 Summary of tenure (including affordable options), price assumptions and data sources</b>		
<b>Tenure</b>	<b>Tenure price assumptions</b>	<b>Data Source</b>
Social rent	2018 prices	Regulator of Social Housing Statistical Data Return 2018
Affordable Rent	2018 prices	Regulator of Social Housing Statistical Data Return 2018
Market Rent – lower quartile	2018 prices	Zoopla 2019
Market Rent – median	2018 prices	Zoopla 2019
Market Rent – upper quartile	2018 prices	Zoopla 2019
Market Sale – lower quartile	2018 prices	Land Registry Price Paid
Market Sale – median	2018 prices	Land Registry Price Paid
Market Sale – average	2018 prices	Land Registry Price Paid
Starter Home	20% discount on full value (assumed to be median), 10% deposit on discounted portion, remainder mortgage based on 3.5x income	Assumptions applied to Land Registry Price Paid data
Shared ownership (50%)	Total price based on median price and 50% ownership. Mortgage based on 40%. 10% deposit required; annual service charge £395, Annual rent based on 2.75% of remaining equity	Assumptions applied to Land Registry Price Paid data
Shared ownership (25%)	Total price based on median price and 25% ownership. Mortgage based on 20, 5% deposit required, annual service charge £395. Annual rent based on 2.75% of remaining equity	Assumptions applied to Land Registry Price Paid data
Help to buy	Total price based on median price. Mortgage based on 75% equity. 20% loan and deposit of 5%. Loan fee of 1.75% in year 6 of outstanding equity loan increasing annually from yr7 at RPI+1%	Assumptions applied to Land Registry Price Paid data
Discounted home ownership	70% of Average Price	Assumptions applied to Land Registry Price Paid data

Table 4.14 Cost of alternative tenures by sub-area								
Tenure option	Price (2018)							
	SA1 Wallasey	SA 2/3 Commercial Core/Suburban Birkenhead	SA4 Bromborough & Eastham	SA5 Mid- Wirral	SA6 Hoyle and West Kirby	SA7 Heswall	SA8 Rural Areas	Wirral Borough
Social Rent (average monthly)	£384	£384	£384	£384	£384	£384	£384	£384
Affordable Rent (monthly)	£469	£469	£469	£469	£469	£469	£469	£469
Market rent - lower quartile	£451	£451	£550	£524	£598	£676	£650	£451
Market rent - median	£498	£494	£624	£594	£693	£750	£785	£550
Market rent - upper quartile	£576	£576	£724	£676	£793	£949	£1,248	£650
Market sale - lower quartile	£85,000	£79,500	£135,000	£117,500	£175,000	£174,950	£180,000	£110,000
Market sale - median	£125,000	£118,000	£170,000	£155,000	£239,500	£228,000	£231,000	£155,000
Market sale - average	£137,510	£135,925	£182,188	£165,994	£282,731	£273,404	£307,763	£179,083
Starter home	£100,000	£94,400	£136,000	£124,000	£191,600	£182,400	£184,800	£124,000
Shared ownership (50%)	£62,500	£59,000	£85,000	£77,500	£119,750	£114,000	£115,500	£77,500
Shared ownership (25%)	£31,250	£29,500	£42,500	£38,750	£59,875	£57,000	£57,750	£38,750
Help to buy	£125,000	£118,000	£170,000	£155,000	£239,500	£228,000	£231,000	£155,000
Discounted home ownership	£96,257	£95,148	£127,532	£116,196	£197,912	£191,383	£215,434	£125,358

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

Table 4.15 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 (2018)							
	SA1 Wallasey	SA 2/3 Commercial Core/Suburban Birkenhead	SA4 Bromborough & Eastham	SA5 Mid- Wirral	SA6 Hoyle and West Kirby	SA7 Heswall	SA8 Rural Areas	Wirral Borough
Social Rent (average monthly)	£18,441	£18,441	£18,441	£18,441	£18,441	£18,441	£18,441	£18,441
Affordable Rent (monthly)	£22,518	£22,518	£22,518	£22,518	£22,518	£22,518	£22,518	£22,518
Market rent - lower quartile	£21,648	£21,648	£26,400	£25,152	£28,704	£32,448	£31,200	£21,648
Market rent - median	£23,904	£23,712	£29,952	£28,512	£33,264	£36,000	£37,656	£26,400
Market rent - upper quartile	£27,648	£27,648	£34,752	£32,448	£38,064	£45,552	£59,904	£31,200
Market sale - lower quartile	£21,857	£20,443	£34,714	£30,214	£45,000	£44,987	£46,286	£28,286
Market sale - median	£32,143	£30,343	£43,714	£39,857	£61,586	£58,629	£59,400	£39,857
Market sale - average	£35,360	£34,952	£46,848	£42,684	£72,702	£70,304	£79,139	£46,050
Starter home	£25,714	£24,274	£34,971	£31,886	£49,269	£46,903	£47,520	£31,886
Shared ownership (50%)	£24,386	£23,101	£32,647	£29,894	£45,405	£43,294	£43,845	£29,894
Shared ownership (25%)	£20,235	£19,182	£27,001	£24,745	£37,451	£35,721	£36,173	£24,745
Help to buy	£25,000	£23,600	£34,000	£31,000	£47,900	£45,600	£46,200	£31,000
Discounted home ownership	£25,538	£25,243	£33,835	£30,827	£52,507	£50,775	£57,156	£33,258
<b>CAMEO<sup>25</sup> income data for information</b>								
<i>LQ gross household income</i>	<i>£15,000</i>	<i>£15,000</i>	<i>£15,000</i>	<i>£15,000</i>	<i>£25,000</i>	<i>£25,000</i>	<i>£25,000</i>	<i>£15,000</i>
<i>Median gross household income</i>	<i>£15,000</i>	<i>£15,000</i>	<i>£25,000</i>	<i>£25,000</i>	<i>£35,000</i>	<i>£35,000</i>	<i>£35,000</i>	<i>£25,000</i>

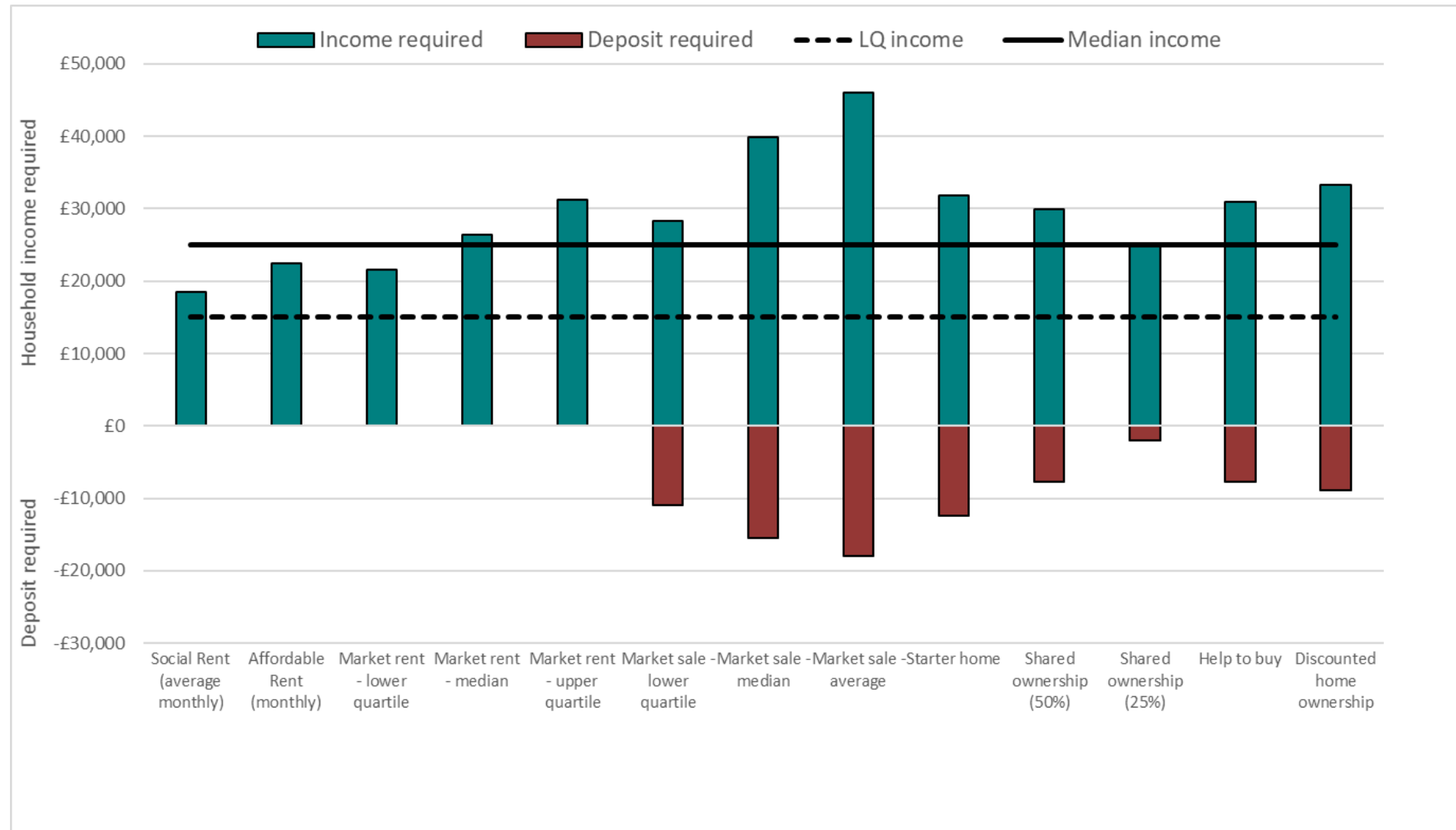
<sup>25</sup> CAMEO is a commercial data product which provides household income distribution estimates at a small area level. CAMEO is produced by TransUnion

<b>Table 4.16 Impact of alternative deposits on sale price and income required for open market properties</b>					
<b>Market sale price</b>	<b>Amount of deposit</b>				<b>Borough Average Price</b>
	10%	20%	30%	40%	
Market sale - lower quartile	£99,000	£88,000	£77,000	£66,000	£110,000
Market sale - median	£139,500	£124,000	£108,500	£93,000	£155,000
Market sale - average	£161,175	£143,267	£125,358	£107,450	£179,083
<b>Household income required (3.5x multiple)</b>	10%	20%	30%	40%	
Market sale - lower quartile	£28,286	£25,143	£22,000	£18,857	
Market sale - median	£39,857	£35,429	£31,000	£26,571	
Market sale - average	£46,050	£40,933	£35,817	£30,700	
<b>Household income required (5x multiple)</b>	10%	20%	30%	40%	
Market sale - lower quartile	£19,800	£17,600	£15,400	£13,200	
Market sale - median	£27,900	£24,800	£21,700	£18,600	
Market sale - average	£32,235	£28,653	£25,072	£21,490	

- 4.72 Figure 4.7 summarises in graphical form the relative affordability of alternative tenures at the borough level, setting out the incomes and deposits required for different options set against prevailing lower quartile and median earnings derived from 2018 CAMEO data.
- 4.73 This indicates that households on lower quartile incomes cannot afford any tenure option/product at the current borough prices, this equates to around 25% of households. For households on median incomes, social/affordable and lower quartile market rents are affordable, along with shared ownership at 25%. By comparison, households on median incomes cannot afford market sales at any of the price points or the majority of the intermediate tenure affordable products.
- 4.74 This comparison of local incomes with the cost of local house prices and rents illustrates the affordability challenge faced by residents within the borough. It shows the particular problem faced by households who do not have either existing equity or savings.



**Figure 4.7** Wirral Borough household income and housing costs



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

## What is genuinely affordable housing in the Wirral Borough context?

- 4.75 Having considered what a household needs to earn to afford alternative tenures, consideration is now given to the actual incomes of households across the borough and how this relates to prevailing prices. This analysis helps to establish what is genuinely affordable based on reasonable income multipliers for renting and buying. The analysis takes into account:
- Sub-area 2018 lower quartile and median household incomes from CAMEO<sup>26</sup> data;
  - 2018 entry-level incomes from a range of key worker occupations;
  - Incomes associated with 2018 minimum and living wages (using single, dual income and 1.5x income measures);
  - How much households could afford to spend on market rents by considering the percentage of income spent on housing. To do this, analysis considers what rent a household could afford if it spent 25%, 30%, 35%, 40%, 45% and 50% of income on rent. This is then compared with what lower quartile and median market rents actually were in 2018 to determine what is affordable to households;
  - The extent to which affordable rental options are genuinely affordable to households; and
  - The extent to which households could afford home ownership based on multiples of household income starting at 3.5x. The analysis does go up to a 7.5x income multiple (this is to illustrate the affordability challenges of home ownership although it is recognised that obtaining a mortgage would not be possible on such a multiple of income).

### *Genuinely affordable rents*

- 4.76 Table 4.17 sets out the lower quartile rent that could be afforded based on the percentage of income used to pay the rent by sub-area. For instance, in SA1 (Wallasey), the lower quartile rent in 2018 was £451 each month and lower quartile gross household incomes were £1,250 each month. The table shows that if 25% of income was spent on housing, a rent of £451 each month could not be afforded but rents would be affordable if 40% of income is spent on rent.
- 4.77 Table 4.17 also shows what could be genuinely afforded by households based on local incomes by considering the proportion of income spent on housing costs. If this is assumed to be 25%, then none of the lower quartile market rents across the borough would be affordable. When 35% of income is considered, lower quartile rents in three (out of seven) sub-areas are affordable. If 45% of household income is spent on a lower quartile rent, all sub-areas are affordable.
- 4.78 Table 4.18 presents the same analysis based on median rents and incomes. This shows that median rents are affordable in all sub-areas if 40% of household income is spent on rent. If 25% of income is spent on rent, only one sub-area is affordable.

<sup>26</sup> CAMEO is a commercial data product which provides household income distribution estimates at a small area level. CAMEO is produced by TransUnion

- 4.79 This analysis can help establish what would be a reasonable rent based on local incomes. Assuming that 25% of income is spent on housing, across the borough a genuinely affordable lower quartile market rent would be £313 based on local incomes and this would range between £313 and £521 at a sub-area level.

Sub-area	Monthly lower quartile rent that could be afforded by percentage of income spent on rent						LQ Rent and Income	
	25% of income	30% of income	35% of income	40% of income	45% of income	50% of income	Actual LQ rent 2018	LQ Gross household income 2018 (Monthly £)
SA1 Wallasey	£313	£375	£438	£500	£563	£625	£451	£1,250
SA 2/3 Commercial Core/Suburban Birkenhead	£313	£375	£438	£500	£563	£625	£451	£1,250
SA4 Bromborough & Eastham	£313	£375	£438	£500	£563	£625	£550	£1,250
SA5 Mid-Wirral	£313	£375	£438	£500	£563	£625	£524	£1,250
SA6 Hoylake and West Kirby	£521	£625	£729	£833	£938	£1,042	£598	£2,083
SA7 Heswall	£521	£625	£729	£833	£938	£1,042	£676	£2,083
SA8 Rural Areas	£521	£625	£729	£833	£938	£1,042	£650	£2,083
Wirral Borough	£313	£375	£438	£500	£563	£625	£451	£1,250

Sub-area	Monthly median rent that could be afforded by percentage of income spent on rent						Median Rent and Income	
	25% of income	30% of income	35% of income	40% of income	45% of income	50% of income	Actual median rent 2018	Median Gross household income 2018 (Monthly £)
SA1 Wallasey	£313	£375	£438	£500	£563	£625	£498	£1,250
SA 2/3 Commercial Core/Suburban Birkenhead	£313	£375	£438	£500	£563	£625	£494	£1,250
SA4 Bromborough & Eastham	£521	£625	£729	£833	£938	£1,042	£624	£2,083
SA5 Mid-Wirral	£521	£625	£729	£833	£938	£1,042	£594	£2,083
SA6 Hoylake and West Kirby	£729	£875	£1,021	£1,167	£1,313	£1,458	£693	£2,917
SA7 Heswall	£729	£875	£1,021	£1,167	£1,313	£1,458	£750	£2,917
SA8 Rural Areas	£729	£875	£1,021	£1,167	£1,313	£1,458	£785	£2,917
Total	£521	£625	£729	£833	£938	£1,042	£550	£2,083

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

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

- 4.80 The extent to which open market rents are affordable to selected keyworkers and those on minimum and living wages are explored in Table 4.19. This establishes that lower quartile prices are not affordable to households with a single earner on minimum or living wage; but they are affordable to most of the key workers except nurses. Lower quartile rents are affordable to households where there are two full-time/1.5 time living wage incomes and 25% of income is spent on rent. Median rents are unaffordable to all of the selected key worker groups until at least 30% of income is spent on rent; but median rents are affordable to dual full-time living wage/minimum wage households where at least 25% of income is spent on rent.

Occupation/Wage	Gross Household Income 2018 (£)	Monthly lower quartile rent that could be afforded by % of income spent on rent						LQ Rent and Income	
		25% of income	30% of income	35% of income	40% of income	45% of income	50% of income	Actual LQ rent 2018	Gross household income 2018 (Monthly £)
		Police officer	£23,124	£482	£578	£674	£771	£867	£964
Nurse	£17,652	£368	£441	£515	£588	£662	£736	£451	£1,471
Fire officer	£23,862	£497	£597	£696	£795	£895	£994	£451	£1,989
Teacher	£23,720	£494	£593	£692	£791	£890	£988	£451	£1,977
Min Wage (single household)	£16,010	£334	£400	£467	£534	£600	£667	£451	£1,334
Min Wage (1 FT/1PT)	£24,014	£500	£600	£700	£800	£901	£1,001	£451	£2,001
Min Wage (two working adults)	£32,019	£667	£800	£934	£1,067	£1,201	£1,334	£451	£2,668
Living Wage (single)	£17,550	£366	£439	£512	£585	£658	£731	£451	£1,463
Living wage (1 FT/1 PT)	£26,325	£548	£658	£768	£878	£987	£1,097	£451	£2,194
Living Wage (two workers)	£35,100	£731	£878	£1,024	£1,170	£1,316	£1,463	£451	£2,925
Occupation/Wage	Gross Household Income 2018 (£)	Monthly median rent that could be afforded by % of income spent on rent						Median Rent and Income	
		25% of income	30% of income	35% of income	40% of income	45% of income	50% of income	Actual Median rent 2018	Gross household income 2018 (Monthly £)
		Police officer	£23,124	£482	£578	£674	£771	£867	£964
Nurse	£17,652	£368	£441	£515	£588	£662	£736	£550	£1,471
Fire officer	£23,862	£497	£597	£696	£795	£895	£994	£550	£1,989
Teacher	£23,720	£494	£593	£692	£791	£890	£988	£550	£1,977
Min Wage (single household)	£16,010	£334	£400	£467	£534	£600	£667	£550	£1,334
Min Wage (1 FT/1PT)	£24,014	£500	£600	£700	£800	£901	£1,001	£550	£2,001
Min Wage (two working adults)	£32,019	£667	£800	£934	£1,067	£1,201	£1,334	£550	£2,668
Living Wage (single)	£17,550	£366	£439	£512	£585	£658	£731	£550	£1,463
Living wage (1 FT/1 PT)	£26,325	£548	£658	£768	£878	£987	£1,097	£550	£2,194
Living Wage (two workers)	£35,100	£731	£878	£1,024	£1,170	£1,316	£1,463	£550	£2,925

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

*Buying a home*

- 4.81 Table 4.20 considers lower quartile house prices and incomes. It indicates the buying potential based on multiples of income and excludes deposits. The analysis demonstrates that it is effectively not possible to access lower quartile properties unless income multiples exceed 7.5x. A similar pattern for median house prices and incomes is shown in Table 4.21.

Sub-area	Potential buying capacity of lower quartile price properties based on income multiples				Lower quartile price and income	
	3.5x	5x	7.5x	10x	Actual LQ price 2018	LQ Gross household income 2018 (Monthly £)
SA1 Wallasey	£52,500	£75,000	£112,500	£150,000	£85,000	£1,250
SA 2/3 Commercial Core/Suburban Birkenhead	£52,500	£75,000	£112,500	£150,000	£79,500	£1,250
SA4 Bromborough & Eastham	£52,500	£75,000	£112,500	£150,000	£135,000	£1,250
SA5 Mid-Wirral	£52,500	£75,000	£112,500	£150,000	£117,500	£1,250
SA6 Hoylake and West Kirby	£87,500	£125,000	£187,500	£250,000	£175,000	£2,083
SA7 Heswall	£87,500	£125,000	£187,500	£250,000	£174,950	£2,083
SA8 Rural Areas	£87,500	£125,000	£187,500	£250,000	£180,000	£2,083
Total	£52,500	£75,000	£112,500	£150,000	£110,000	£1,250

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

Sub-area	Potential buying capacity of median price properties based on income multiples				Median price and income	
	3.5x	5x	7.5x	10x	Actual Median price 2018	Median Gross household income 2018 (Monthly £)
SA1 Wallasey	£52,500	£75,000	£112,500	£150,000	£125,000	£1,250
SA 2/3 Commercial Core/ Suburban Birkenhead	£52,500	£75,000	£112,500	£150,000	£118,000	£1,250
SA4 Bromborough & Eastham	£87,500	£125,000	£187,500	£250,000	£170,000	£2,083
SA5 Mid-Wirral	£87,500	£125,000	£187,500	£250,000	£155,000	£2,083
SA6 Hoylake and West Kirby	£122,500	£175,000	£262,500	£350,000	£239,500	£2,917
SA7 Heswall	£122,500	£175,000	£262,500	£350,000	£228,000	£2,917
SA8 Rural Areas	£122,500	£175,000	£262,500	£350,000	£231,000	£2,917
Total	£87,500	£125,000	£187,500	£250,000	£155,000	£2,083

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

#### *Buying a home: selected key workers and wage earners*

- 4.82 Table 4.22 shows the buying potential (excluding deposits) for selected keyworkers and those on minimum and living wages applied to borough-wide figures of £110,000 (lower quartile price) and £155,000 (median price). This shows that selected key workers would require a minimum 5x income multiple to buy a lower quartile property and 7.5x for a median priced property. Households on dual full-time minimum/living wages would require an income multiple of at least 3.5x for a lower quartile property to be affordable.



Table 4.22 House prices compared with household incomes							
Lower quartile prices							
Benchmark incomes	Gross household income 2018 (£)	3.5x	4x	4.5x	5x	7.5x	LQ price 2018
Police officer	£23,124	£80,934	£92,496	£104,058	£115,620	£173,430	£110,000
Nurse	£17,652	£61,782	£70,608	£79,434	£88,260	£132,390	£110,000
Fire officer	£23,862	£83,517	£95,448	£107,379	£119,310	£178,965	£110,000
Teacher	£23,720	£83,020	£94,880	£106,740	£118,600	£177,900	£110,000
Min Wage (single household)	£16,010	£56,033	£64,038	£72,043	£80,048	£120,071	£110,000
Min Wage (1 FT/1PT)	£24,014	£84,050	£96,057	£108,064	£120,071	£180,107	£110,000
Min Wage (two working adults)	£32,019	£112,067	£128,076	£144,086	£160,095	£240,143	£110,000
Living Wage (single)	£17,550	£61,425	£70,200	£78,975	£87,750	£131,625	£110,000
Living wage (1 FT/1 PT)	£26,325	£92,138	£105,300	£118,463	£131,625	£197,438	£110,000
Living Wage (two workers)	£35,100	£122,850	£140,400	£157,950	£175,500	£263,250	£110,000
Median prices							
Benchmark incomes	Gross household income 2018 (£)	3.5x	4x	4.5x	5x	7.5x	Median price 2018
Police officer	£23,124	£80,934	£92,496	£104,058	£115,620	£173,430	£155,000
Nurse	£17,652	£61,782	£70,608	£79,434	£88,260	£132,390	£155,000
Fire officer	£23,862	£83,517	£95,448	£107,379	£119,310	£178,965	£155,000
Teacher	£23,720	£83,020	£94,880	£106,740	£118,600	£177,900	£155,000
Min Wage (single household)	£16,010	£56,033	£64,038	£72,043	£80,048	£120,071	£155,000
Min Wage (1 FT/1PT)	£24,014	£84,050	£96,057	£108,064	£120,071	£180,107	£155,000
Min Wage (two working adults)	£32,019	£112,067	£128,076	£144,086	£160,095	£240,143	£155,000
Living Wage (single)	£17,550	£61,425	£70,200	£78,975	£87,750	£131,625	£155,000
Living wage (1 FT/1 PT)	£26,325	£92,138	£105,300	£118,463	£131,625	£197,438	£155,000
Living Wage (two workers)	£35,100	£122,850	£140,400	£157,950	£175,500	£263,250	£155,000

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

### The affordability of affordable housing options

- 4.83 The final section of analysis considers the extent to which affordable housing options are genuinely affordable to households across Wirral Borough. This uses borough-wide data and is tested against 2018 CAMEO income data, the incomes of selected key workers and households where members are earning minimum and living wages. This analysis does not factor in benefits which may be available to households.

- 4.84 For social and affordable rented tenures, Table 4.23 shows that social renting would be affordable to most of the selected key worker households and households with multiple minimum/living wage earners. Affordable rent would be affordable to most of the key workers and dual full-time earning households on minimum and living wages.
- 4.85 Table 4.23 also shows the basic income multiples associated with the equity components of alternative affordable purchase options. The analysis specifically considers the relative affordability of the equity components of intermediate tenure options and therefore does not take into account any rental component. The data indicates that help to buy and discounted home ownership are less realistic options except where substantial deposits can be made.
- 4.86 This analysis clearly demonstrates that social and affordable renting remains the most affordable tenure option available to households. The affordability of the equity components of intermediate tenures is highly variable and the ability to access this market is challenging for the selected key workers and wage earners considered in analysis. Although the definitions in the NPPF have been widened to include a broader range of intermediate tenure options, these only remain affordable to a minority of households.

Table 4.23 Affordability of intermediate tenure options										
Tenure option>>>				Social rent (monthly cost)	Affordable rent (monthly cost)	Starter home	Shared ownership (50%)	Shared ownership (25%)	Help to buy	Discounted home ownership
Occupation/Wage	Gross household income 2018 (Annual £)	Gross household income 2018 (Monthly £)	Monthly rent / purchase price>>>	Household income required (assuming 25% spent on rent is affordable)		Income multiple required for equity component (excluding deposit)				
				£1,537	£1,877					
				£384	£469	£124,000	£77,500	£38,750	£155,000	£125,358
Police	£23,124	£1,927		£1,927	£1,927	5.4	3.4	1.7	6.7	5.4
Nurse	£17,652	£1,471		£1,471	£1,471	7.0	4.4	2.2	8.8	7.1
Fire	£27,492	£2,291		£2,291	£2,291	4.5	2.8	1.4	5.6	4.6
Teacher	£29,664	£2,472		£2,472	£2,472	4.2	2.6	1.3	5.2	4.2
Min wage (single household)	£16,010	£1,334		£1,334	£1,334	7.7	4.8	2.4	9.7	7.8
Min wage (1 FT/1PT)	£24,014	£2,001		£2,001	£2,001	5.2	3.2	1.6	6.5	5.2
Min wage (two working adults)	£32,019	£2,668		£2,668	£2,668	3.9	2.4	1.2	4.8	3.9
Living wage (single)	£17,843	£1,487		£1,487	£1,487	6.9	4.3	2.2	8.7	7.0
Living wage (1 FT/1 PT)	£26,764	£2,230		£2,230	£2,230	4.6	2.9	1.4	5.8	4.7
Living wage (two workers)	£35,685	£2,974		£2,974	£2,974	3.5	2.2	1.1	4.3	3.5

Note: income requirements for rental options assumes 25% of household income is affordable

## Concluding comments

- 4.87 This chapter has explored the current housing market dynamics affecting and influencing the housing market within the borough. It has provided detail on the current profile of dwellings by type, tenure and size along with house condition and prices.
- 4.88 This chapter has considered the affordability of housing options in considerable detail. Analysis has established the levels of income required to afford open market prices and rents and affordable tenure options. These have then been tested against local incomes and the incomes of selected key workers and those on minimum and living wages. The analysis raises concerns over the relative affordability of accommodation across most tenures within the borough. Arguably, the ability of households to enter the general market without very substantial deposits is restricted.
- 4.89 Using the evidence presented in this chapter, it is possible to establish what would be a genuinely affordable rent and purchase price across the borough (Table 4.24). 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.

**Table 4.24 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)
SA1 Wallasey	£313	£313	£52,500	£52,500
SA 2/3 Commercial Core/Suburban Birkenhead	£313	£313	£52,500	£52,500
SA4 Bromborough & Eastham	£313	£521	£52,500	£87,500
SA5 Mid-Wirral	£313	£521	£52,500	£87,500
SA6 Hoylake and West Kirby	£521	£729	£87,500	£122,500
SA7 Heswall	£521	£729	£87,500	£122,500
SA8 Rural Areas	£521	£729	£87,500	£122,500
Total	£313	£521	£52,500	£87,500

- 4.90 It is clear that at the present time there is significant change in patterns of ownership and investment. Local investors are withdrawing from the market. Ex rental dwellings coming onto the market can be problematic especially if involving shop units and prices are very weak. International investors are entering the market but generally agents are of the view that the gap between supply and demand will widen due to shortage of supply. The problem is not so apparent at the moment as supply for both market and rental housing is suppressed because of Brexit uncertainty.
- 4.91 Potentially build to rent and commercial to residential conversions can fill the gap and there is evidence of this in Birkenhead (commercial to residential) and Wallasey (build to rent) where specific schemes are being marketed to investors only, some 'off plan'. However, the larger scheme in Birkenhead is being targeted on the student rather than the residential market.

## 5. Housing need in Wirral

### Establishing housing need

- 5.1 The 2019 National Planning Policy Framework (NPPF) (Paragraph 60) states ‘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 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’. In February 2019, Planning Practice Guidance was updated to take account of the standard methodology for assessing overall housing need which involves setting a baseline, adjusting for market signals, taking account of existing strategic plans and any need which cannot be met from neighbouring authorities. 2019 PPG defines housing need as ‘an unconstrained assessment of the number of homes needed in an area’<sup>27</sup>
- 5.2 The plan period being considered in this SHMA is the period 2020-2035 (15 years).
- 5.3 Although 2016-based household projection data from MHCLG was published in September 2018, PPG states ‘any method which relies on using the 2016-based household projections will not be considered to be following the standard method’<sup>28</sup>. It is also expected that the Council will keep the housing need figure under regular review in response to changing information up to the submission of the Local Plan.

### Step 1: Setting the baseline

- 5.4 2019 Planning Practice Guidance<sup>29</sup> states that a baseline should be set using national household projections for the local authority area. The most recent projections need to be used to calculate the average annual household growth over a 10-year consecutive period. Latest Government advice recommends the use of 2014-based rather than the recently released 2016-based household projections in calculating future housing need.
- 5.5 As 2020 is the first year of the plan period, the period 2020 to 2030 has been chosen to set the baseline for this SHMA. Over the period, the total number of households under the 2014-based household projections is set to increase by 6,847 or 685 each year (Table 5.1). If the period 2019 to 2029 is selected, the total increase is 6,996 or 700 each year. This element of the baseline will change when revised household projections are published in 2020.

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<sup>27</sup> PPG 2019 Paragraph: 001 Reference ID: 2a-001-20190220

<sup>28</sup> PPG 2019 Paragraph 015 Reference ID: 2a-015-20190220

<sup>29</sup> PPG 2019 Paragraph 004 Reference ID: 2a-004-20190220

Projection	2020 households	2030 households	2020-30 household change	Annual change
DCLG 2014-based	146,891	153,738	6,847	685

## Step 2: An adjustment to take account of affordability

- 5.6 Planning Practice Guidance recommends a further market signals adjustment based on the affordability of the area. PPG states ‘then adjust the average annual projected household growth figure (generated in step 1) based on the affordability of the area. The most recent median workplace-based affordability ratios published by the ONS at a local authority level should be used’<sup>30</sup>.
- 5.7 The adjustment is based on an affordability ratio using median house prices to median earnings, with data published annually by the Office for National Statistics. An adjustment factor is applied to the underlying household change data to establish what the level of uplift is to respond to market signals:

$$\text{Adjustment factor} = 1 + ((\text{Local Affordability Ratio} - 4)/4) * 0.25$$

- 5.8 The latest affordability ratio (2018) and associated affordability uplift is set out in Table 5.2. This figure will change when the affordability ratios for 2019 are published in March 2020.

Year	Median price to income affordability ratio	Adjustment factor*
2018	<b>6.28</b>	1.1425

\* Adjustment factor is  $1 + ((\text{Local Affordability Ratio} - 4)/4) * 0.25$

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

- 5.9 The reason for the affordability adjustment is set out in PPG 2019:
- ‘An affordability adjustment is applied as household growth on its own is insufficient as an indicator of housing demand because:*
- household formation is constrained to the supply of available properties – new households cannot form if there is nowhere for them to live; and*

<sup>30</sup> PPG 2019 Paragraph 004 Reference ID: 2a-004-20190220

- *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.*

*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.<sup>31</sup>*

- 5.10 Table 5.3 sets out the components of the dwelling need calculation using 2020 as a base and applying the latest available (2018) affordability ratios. The basic demographic need under the 2014-based DCLG household projections are presented along with the affordability adjustment to establish the total annual dwelling need using the standard methodology. The equivalent figure using a 2019 base is currently 800. This figure will change again when revised affordability ratios are published in March 2020.

Base Year 2020	Baseline demographic need	Affordability Adjustment	Total dwelling need under standard methodology
DCLG 2014-based	685	98	783

### Step 3: Capping the level of any increase

- 5.11 PPG states that ‘the standard methodology may identify a minimum local housing need figure that is significantly higher than the number of homes currently being planned for. The cap is applied to help ensure that the minimum local housing need figure calculated using the standard methodology is as deliverable as possible’<sup>32</sup>. The PPG continues ‘the cap reduces the minimum number generated by the standard method but does not reduce housing need itself. Therefore, strategic policies adopted with a cap applied may require an early review and updating to ensure that any housing need above the capped level is planned for as soon as is reasonably possible’<sup>33</sup>
- 5.12 How the cap is calculated ‘depends on the current status of relevant strategic policies for housing’<sup>34</sup>.
- 5.13 The last officially endorsed annual dwelling target for Wirral, from 2003 to 2021, was 500 this was based on the 2008 Regional Spatial Strategy, which was revoked in May 2013.

<sup>31</sup> PPG 2019 Paragraph 006 Reference ID: 2a-006-20190220

<sup>32</sup> PPG 2019 Paragraph 007 Reference ID: 2a-007-20190220

<sup>33</sup> PPG 2019 Paragraph 007 Reference ID: 2a-007-20190220

<sup>34</sup> PPG 2019 Paragraph 004 Reference ID: 2a-004-20190220

- 5.14 The PPG states *‘where the relevant strategic policies for housing were adopted more than 5 years ago (at the point of making the calculation), the local housing need figure is capped at 40% above whichever is higher of:*
- A. the projected household growth for the area over the 10-year period identified in Step 1 (685) or;*
  - B. the average annual housing requirement figure set out in the most recently adopted strategic policies (500)<sup>35</sup>*
- 5.15 The 40% cap which would therefore apply to Wirral Borough would be based on A (685) and would be **959 dwellings each year** (685+ (40% x 685)).
- 5.16 Under the parameters set out in the PPG no cap on delivery needs to be applied.

### Housing need using the standard methodology

- 5.17 Based on the MHCLG standard methodology and 2018 affordability ratios, the minimum local housing need for Wirral Borough, from 2020, is 783 dwellings each year.

### Potential adjustments to the evidence base

- 5.18 The MHCLG have indicated that the standard methodology is to be revised to ensure that the Government target of delivering 300,000 dwellings by the mid-2020s is achieved. As a temporary measure, the MHCLG recommends the use of 2014-based household projections in the assessment of housing need. The needs calculation methodology may be subject to further revision, but it is believed this is unlikely before the release of the 2018-based population and household projections in 2020.

### Housing need uplift

- 5.19 PPG 2019 also considers where a higher figure than the standard methodology may need to be considered:

*‘The standard method for assessing local housing need provides the minimum starting point in determining the number of homes needed in an area. It does not attempt to predict the impact that future government policies, changing economic circumstances or other factors might have on demographic behaviour. Therefore, there will be circumstances where it is appropriate to consider whether actual housing need is higher than the standard method indicates.*

*This will need to be assessed prior to, and separate from, considering how much of the overall need can be accommodated (and then translated into a housing requirement figure for the strategic policies in the plan). Circumstances where this may be appropriate include, but are not limited to situations where increases in housing need are likely to exceed past trends because of:*

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<sup>35</sup> PPG 2019 Paragraph 004 Reference ID: 2a-004-20190220



- *growth strategies for the area that are likely to be deliverable, for example where funding is in place to promote and facilitate additional growth (e.g. Housing Deals);*
- *strategic infrastructure improvements that are likely to drive an increase in the homes needed locally; or*
- *an authority agreeing to take on unmet need from neighbouring authorities, as set out in a statement of common ground.*

*There may, occasionally, also be situations where previous levels of housing delivery in an area, or previous assessments of need (such as a recently produced Strategic Housing Market Assessment) are significantly greater than the outcome from the standard method. Authorities will need to take this into account when considering whether it is appropriate to plan for a higher level of need than the standard model suggests.*<sup>36</sup>

### *Growth Strategies*

- 5.20 The Wirral Growth Plan 2015 to 2020 seeks to attract and guide investment into Wirral and feed into the work of the Liverpool City Region Combined Authority, the delivery of the Northern Powerhouse agenda, including supporting the re-balancing of the economy, and the implementation of the Devolution Deal agreed with Government in 2015.
- 5.21 The plan set out to raise the level of new housebuilding, to build 3,500 new homes by 2020, improve 2,250 private sector properties and bring 1,250 empty properties back into use.

### *Strategic Infrastructure improvements*

- 5.22 The Wirral Growth Plan will support the delivery of infrastructure and housing to enable growth to take place.
- 5.23 The Council working with strategic partners has made significant investment in providing new infrastructure to enable the commencement of housing delivery at Wirral Waters during the early part of the local plan period.
- 5.24 A Baseline Transport Modelling Report has been produced as part of the evidence for considering the need for infrastructure in each of options in the proposed Local Plan. Areas likely to experience exacerbated congestion at junctions in the future include those in the vicinity of Wirral Waters, along the A41 south near to Wirral International Business Park, junctions 4 and 5 of the M53 and existing congestion hotspots on key routes to the M53 including the A552.
- 5.25 The development of a Wirral Strategic Transport Framework and transport studies at Wirral Waters, and A41 North, have been undertaken with a further A41 south study planned to identify transport improvement schemes to support sustainable development within and beyond the Local Plan period.

<sup>36</sup> PPG 2019 Paragraph 010 Reference ID: 2a-010-20190220

- 5.26 The Birkenhead Regeneration Framework (commissioned in November 2019) is intended to provide the context for further strategic infrastructure improvements to facilitate the comprehensive regeneration of Birkenhead as a major focus for new mixed use communities in the Borough and to accelerate the delivery of Wirral Waters.
- 5.27 A strategic water supply study for the Wirral is currently being undertaken by United Utilities to consider the challenges in providing water supply to planned development northern parts of the Wirral as the public water supply to the peninsula only comes from the south.
- 5.28 School place planning and implications for NHS services are a particularly important consideration. Where development could increase pressure on a number of schools already nearing capacity and on limited number of GP practices opportunities for new or expanded provision are being reviewed.
- 5.29 Opportunities for sustainable energy generation in Wirral Waters and Birkenhead are currently being investigated through a Department for Business, Energy and Industrial Strategy funded study.

#### *Previous delivery levels*

- 5.30 As shown in Table 3.7, overall net housing completions over the period 2006/7 to 2016/17 have fallen short of annual targets in most years since the market downturn in 2008. Over the past 5 years, the gap between delivery and target has reduced.
- 5.31 Overall, the evidence indicates that delivery against the standard method outcome will be challenging for Wirral and an uplift to the number would not be recommended on the basis of past delivery levels.

#### *Affordable housing need*

- 5.32 The 2019 SHMA considers the scale of affordable housing need in Chapter 6 below. 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. However, no further uplifts to the housing number are recommended.

### Concluding comments on housing need

- 5.33 The current application of the standard method from 2020 establishes an annual need for 783 dwellings. Over the past five years, net delivery has averaged 544 each year and over the last three years has increased to 562. The council has had economic growth strategies in place, is developing infrastructure to facilitate housing delivery and there is a shortfall in affordable housing.
- 5.34 PPG<sup>37</sup> allows authorities to take these circumstances into account and establish a higher level of need that the standard method suggests. However, in the case of Wirral,

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<sup>37</sup> PPG 2019 Paragraph 010 Reference ID: 2a-010-20190220

evidence of past delivery would suggest that this is an ambitious target and further uplifts to the standard method figure are therefore not recommended.

## 6. Affordable housing need

### Introduction

- 6.1 The 2019 NPPF (Paragraph 61) requires that the size, type and tenure of housing needed for different groups in the community should be assessed and reflected in planning policy which includes affordable housing. The 2019 NPPF (Paragraph 62) states that where a need for affordable housing is identified, planning policies should specify the type of affordable housing required.
- 6.2 This chapter will use evidence from the 2019 household survey and secondary data relating to house prices, rents and affordable lettings/sales to assess affordable housing requirements in Wirral. The evidence presented will assist the Council and its strategic partners in making policy decisions regarding future housing development.

### Affordable Housing Needs Assessment

- 6.3 The 2019 NPPF defines affordable housing as follows:  
*‘housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers) ...’* (Annex 2).
- 6.4 This section considers affordable housing need for those households who cannot afford to meet their needs in the open market through home ownership or private rental.
- 6.5 PPG 2019 states *‘all households whose needs are not met by the market can be considered in affordable housing need’*<sup>38</sup>.
- 6.6 A detailed analysis of the following factors quantifies the shortfall of affordable housing:
- households currently in housing which is unsuitable for their use and who are unable to afford to buy or rent in the market;
  - new households forming who cannot afford to buy or rent in the market;
  - existing households likely to fall into need; and
  - the supply of affordable housing through social/affordable renting and intermediate tenure stock.

### Assessing affordable housing need using the 2019 household survey

- 6.7 The 2019 household survey provided a range of evidence on the scale and range of need within communities across the borough. Detailed analysis is presented at Appendix C of this report and follows PPG.

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<sup>38</sup> PPG 2019 Paragraph 018 Reference ID: 2a-018-20190220

- 6.8 Table 6.1 sets out the reasons for housing need as evidenced in the 2019 housing survey. This shows that there are 12,705 existing households in need, which represents 8.7% of all households.

Table 6.1 Housing need in Wirral Borough		
Category	Factor	Total
Homeless households or with insecure tenure	N1 Under notice, real threat of notice or lease coming to an end	1,580
	N2 Too expensive, and in receipt of housing benefit or in arrears due to expense	2,322
Mismatch of housing need and dwellings	N3 Overcrowded according to the 'bedroom standard' model	3,621
	N4 Too difficult to maintain	4,187
	N5 Couples, people with children and single adults over 25 sharing a kitchen, bathroom or WC with another household	79
	N6 Household containing people with mobility impairment or other special needs living in unsuitable accommodation	3,677
Dwelling amenities and condition	N7 Lacks a bathroom, kitchen or inside WC and household does not have resource to make fit	31
	N8 Subject to major disrepair or unfitness and household does not have resource to make fit	304
Social needs	N9 Harassment or threats of harassment from neighbours or others living in the vicinity which cannot be resolved except through a move	1,016
<b>Total no. households in need (with one or more housing needs)</b>		<b>12,705</b>
Total Households		146,132
<b>% households in need</b>		<b>8.7</b>

**Note:** A household may have more than one housing need, but the table shows the main reason for need. The total number of households in need (12,705) is the total number of households with one or more needs. It is not the sum of the number of households identified as having a particular need.

Source: 2019 household survey

- 6.9 Table 6.2 summarises overall housing need (before further analysis to test the extent to which households can afford open market provision to offset their need) by sub-area and the extent to which housing need varies across the borough. The proportion of households in need is highest in SA2/3 (Commercial Core & Suburban Birkenhead), 12.8% and SA7 (Heswall), 10.1%. The proportion is lowest in SA5 (Mid-Wirral) with 5.8%.

Sub-area	No. of households in need	% of households in need	Total No. Households
SA1 Wallasey	1,816	6.5	27,946
SA 2/3 Commercial Core/Suburban Birkenhead	5,471	12.8	42,601
SA4 Bromborough & Eastham	1,683	6.8	24,791
SA5 Mid-Wirral	1,369	5.8	23,710
SA6 Hoylake and West Kirby	817	7.2	11,392
SA7 Heswall	1,276	10.1	12,630
SA8 Rural Areas	273	8.9	3,061
<b>Total</b>	<b>12,705</b>	<b>8.7</b>	<b>146,131</b>

Source: 2019 household survey

6.10 Table 6.3 demonstrates how the proportions of existing households in housing need vary by tenure. It indicates that just under half of households in need are owner occupiers (44.2%) and just under a third are private renters (31.1%). In the private rented sector, 16.0% of households are in housing need, compared to 13.6% of those in affordable housing and 5.7% of those in owner occupation.

Tenure	No. households in need	% of need	% of households in tenure in need
Owner occupier	5,617	44.2	5.7
Private rented	3,955	31.1	16.0
Affordable	3,132	24.7	13.6
<b>Total</b>	<b>12,705</b>	<b>100.0</b>	<b>8.7</b>

Source: 2019 household survey

6.11 Table 6.4 summarises the range of households in housing need by age group and Table 6.5 by household type. Housing need peaks in the middle age categories with over half of all need (57.2%) from households with a Household Reference Person (HRPs) aged between 45 and 64 years. Table 6.5 shows that the profile of households in need in Wirral is dominated by single adults aged under 65 years (27.2%) followed by other types of households (17.3%). The following three categories all account for around 10% of need each; lone parents with children aged over 18 years (10.5%), couples under 65 years (10.0%) and older couples (10.0%).

Age of HRP	No. households in need	%
16-24	53	0.4
25-34	562	4.4
35-44	1,509	11.9
45-54	3,123	24.6
55-64	4,138	32.6
65-74	1,515	11.9
75-84	931	7.3
85+	281	2.2
Not Specified	593	4.7
<b>Total</b>	<b>12,705</b>	<b>100.0</b>

Source: 2019 household survey

Household type	No. households in need	%
Single adult (under 65)	3,462	27.2
Single adult (65 or over)	908	7.1
Couple only (both under 65)	1,270	10.0
Couple only (one or both over 65)	1,274	10.0
Couple with at least 1 or 2-children under 18	623	4.9
Couple with 3 or more-children under 18	307	2.4
Couple with children aged 18+	684	5.4
Lone parent with at least 1 or 2-children under 18	642	5.1
Lone parent with 3 or more-children under 18	-	0.0
Lone parent with child(ren) aged 18+	1,339	10.5
Student household	-	0.0
Other	2,195	17.3
<b>Wirral total (all households in need)</b>	<b>12,705</b>	<b>100.0</b>

Source: 2019 household survey

- 6.12 In addition to establishing overall affordable housing requirements, analysis considers the supply/demand variations by analysis area, and property size (number of bedrooms). Analysis provides a gross figure (absolute shortfalls in affordable provision) and a net figure (which takes into account supply of existing affordable accommodation). Modelling suggests an annual gross imbalance of **1,489** dwellings (Table 6.6) and after taking account of affordable supply an annual net imbalance of **705** affordable dwellings across Wirral Borough as shown in Table 6.7. The detailed workings of the affordable needs assessment is presented at Appendix C.
- 6.13 In terms of the size of affordable housing required, when the likely annual affordable supply is taken into account, the overall shortfalls are 17.2% one-bedroom, 46.8% two-bedroom, 29.7% three-bedroom and 6.4% four or more-bedroom. It is therefore

appropriate for the continued delivery of affordable housing to reflect underlying need and in particular a focus on delivering dwellings with 3 or fewer-bedrooms.

- 6.14 This compares with a higher need for one-bedroom dwellings as shown on the housing register. The latest (2019) housing register indicates the following breakdown of need: 59.6% one-bedroom, 26% two-bedroom, 9.9% three-bedroom and 4.6% four or more-bedroom.
- 6.15 The reason for the difference can be attributed to the sources of data. Housing registers are generally skewed to reflect the range of dwellings available to households and the bedroom tax has resulted in an increase in need for smaller dwellings. In contrast, the SHMA household survey provides a broader measure of affordable housing need. Ultimately, both data sources point to the majority of affordable need for 1- and 2-bedroom dwellings (85.6% from the housing register and 64% from the SHMA household survey).
- 6.16 The analysis is based on needs identified within the next five years and in the absence of any updated information should be extrapolated forward to the Local Plan period.
- 6.17 A geographical summary is set out in Table 6.6 and Table 6.7. Around half of gross need (717 dwellings) is across the three settlements areas SA1, SA2 and SA3. The imbalance relating to one and two bedroom properties is greatest in SA1; 24.1% and 62.2% respectively. Across Wirral the shortfall for three-bedroom properties is 29.7% but in SA4 this increases to 39.8% and in SA7, 43.8%.



Number of bedrooms	Settlement area							Wirral Total (no.)
	SA1	SA2/3	SA4	SA5	SA6	SA7	SA8	
One	70	66	39	36	19	15	6	256
Two	180	190	81	104	52	91	11	696
Three	16	142	81	65	25	87	9	441
Four	23	28	2	17	15	5	3	88
Five or more	0	2	0	0	5	2	0	7
<b>Total</b>	<b>289</b>	<b>428</b>	<b>204</b>	<b>222</b>	<b>116</b>	<b>199</b>	<b>31</b>	<b>1,489</b>

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

Number of bedrooms	Settlement area (%)							Wirral Total (%)
	SA1	SA2/3	SA4	SA5	SA6	SA7	SA8	
One	24.1	15.4	19.3	16.3	16.1	7.4	21.0	17.2
Two	62.2	44.5	39.8	46.7	44.4	45.7	36.8	46.8
Three	5.6	33.3	39.8	29.3	21.9	43.8	30.5	29.7
Four	8.1	6.5	1.1	7.8	13.1	2.3	10.8	5.9
Five or more	0.0	0.4	0.0	0.0	4.3	0.8	0.9	0.4
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.1</b>	<b>99.7</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Gross need	289	428	204	222	116	199	31	<b>1,489</b>
Net need	139	199	71	95	55	131	14	<b>705</b>

Source: 2019 household survey table may have minor rounding errors

**Key:**

SA1 Wallasey	SA6 Hoylake and West Kirby
SA2 Commercial Core/SA3 Suburban Birkenhead	SA7 Heswall
SA4 Bromborough & Eastham	SA8 Rural Areas
SA5 Mid-Wirral	

## Tenure split

- 6.18 In order to consider an appropriate affordable housing tenure split between social/affordable rented and intermediate tenure options such as shared ownership and discounted for sale, the preferences and ability of households to afford different options has been considered.
- 6.19 The 2019 household survey provides details of tenure preferences and has been used to establish an appropriate tenure split. The ability of households to afford different intermediate tenure options has then been tested.
- 6.20 Table 6.8 considers appropriate tenure splits based on the affordability of affordable/social rented and intermediate tenure options. Analysis indicates that an appropriate tenure split for Wirral Borough would be around 60% social/affordable rented and 40% intermediate tenure. Within the borough, the proportion of intermediate tenure could range between 13.7% and 52.8% in specific sub-areas.

Table 6.8 Overall tenure splits by sub-area		
Sub-area	% households able to afford	
	Affordable/social rented	Intermediate tenure options
SA1 Wallasey	66.4	33.6
SA 2/3 Commercial Core/Suburban Birkenhead	52.9	47.1
SA4 Bromborough & Eastham	68.0	32.0
SA5 Mid-Wirral	51.1	48.9
SA6 Hoylake and West Kirby	47.2	52.8
SA7 Heswall	86.3	13.7
SA8 Rural Areas	55.1	44.9
Total	58.6	41.4

Source: 2019 household survey

6.21 Further testing of affordability (Tables 6.9 and 6.10) confirms a range of affordable and intermediate tenure options are affordable to both existing and newly forming households.

Table 6.9 Intermediate tenure options			
Intermediate product	Wirral Borough price	% existing households can afford	% newly forming households can afford
Discounted home ownership	£127,938	33.0	14.0
Help to buy	£150,000	38.7	19.1
50% Shared ownership	£75,000	40.1	20.3
25% Shared ownership	£37,500	52.1	31.2

Source: 2019 household survey

Table 6.10 Affordable tenure options			
Affordable product	Income required	% existing households can afford	% newly forming households can afford
Social rent	£18,441	65.7	51.0
Affordable rent	£22,518	54.1	34.6

### Affordable housing type and size summary

6.22 Table 6.11 summarises the type and size requirements of affordable housing based on the annual gross imbalance. This analysis is based on what existing households in need expect to move to, along with the type/size of dwelling newly forming households actually moved to. This would suggest an overall dwelling mix of 49.9% houses, 20.3% flats and 27.7% bungalows. This analysis also feeds into the overall market mix analysis carried out as part of the SHMA.

Dwelling type/size	Sub-area							Wirral Borough
	SA1 Wallasey	SA 2/3 Commercial Core/Suburban Birkenhead	SA4 Bromborough & Eastham	SA5 Mid-Wirral	SA6 Hoylake and West Kirby	SA7 Heswall	SA8 Rural Areas	
1 -bedroom house	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2--bedroom house	32.7	22.0	19.6	16.3	16.2	15.5	28.6	20.8
3 -bedroom house	0.0	29.1	28.6	23.5	14.5	18.2	22.3	21.8
4 or more-bedroom house	8.1	11.1	0.0	7.2	14.6	0.0	10.2	7.3
1-bedroom bungalow	27.7	10.9	16.3	10.3	14.6	3.4	18.0	13.6
2-bedroom bungalow	31.4	6.7	6.8	17.7	21.3	22.1	10.5	13.0
3 or more-bedroom bungalow	0.0	1.8	0.0	1.3	4.9	0.0	3.5	1.1
1-bedroom flat	0.0	4.4	0.0	3.8	0.0	2.1	0.0	2.7
2-bedroom flat	0.0	13.0	12.7	18.5	8.2	24.7	3.3	13.8
3 or more-bedroom flat	0.0	1.2	7.7	1.3	1.6	14.0	3.5	3.7
1-bedroom other	0.0	0.0	0.0	0.0	4.0	0.0	0.0	0.2
2-bedroom other	0.0	0.0	3.2	0.0	0.0	0.0	0.0	1.1
3 or more-bedroom other	0.0	0.0	5.1	0.0	0.0	0.0	0.0	0.8
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Annual Need (gross)</b>	<b>289</b>	<b>428</b>	<b>204</b>	<b>222</b>	<b>116</b>	<b>199</b>	<b>31</b>	<b>1,489</b>
<b>Annual Need (net)</b>	<b>139</b>	<b>199</b>	<b>71</b>	<b>95</b>	<b>55</b>	<b>131</b>	<b>14</b>	<b>705</b>

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

## Summary

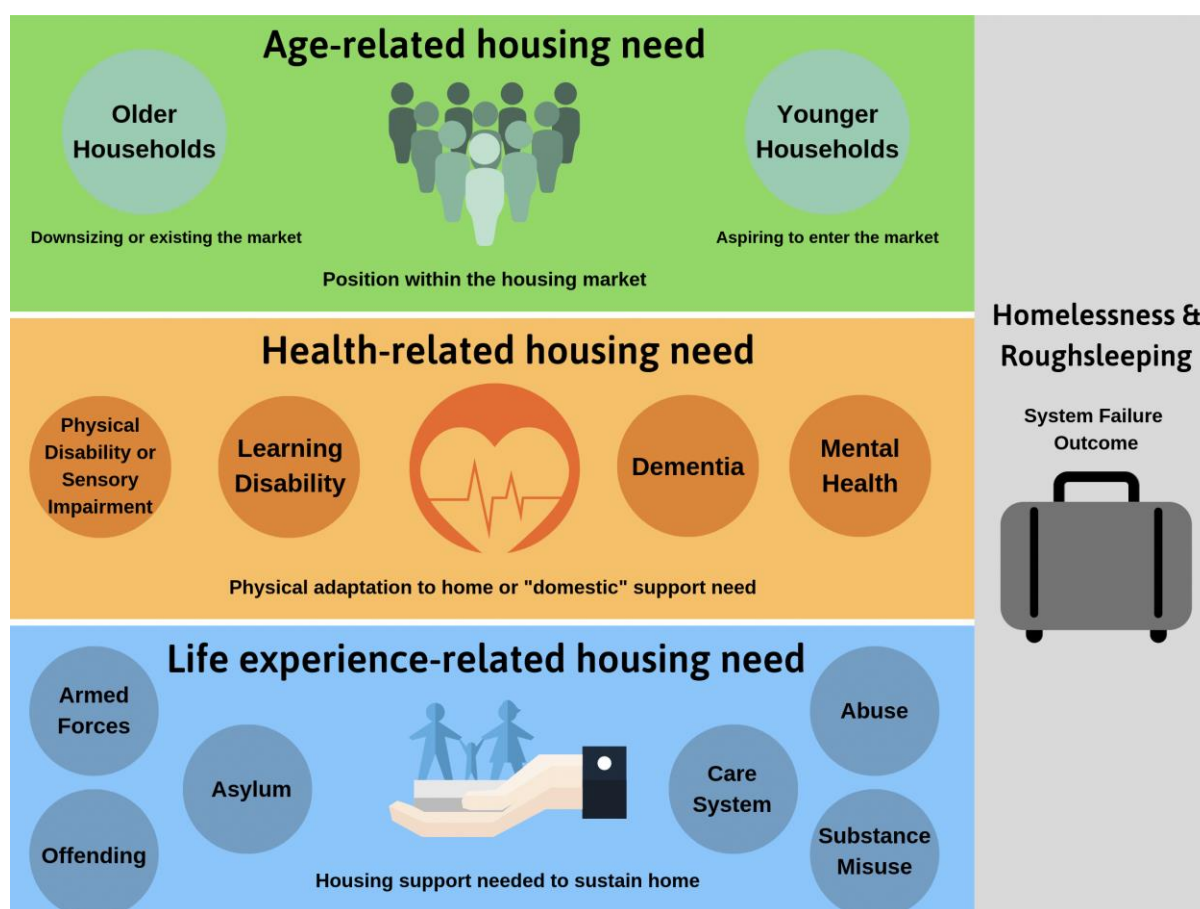
- 6.23 This chapter and the associated appendices provide a clear definition of housing need and affordable housing required in Wirral, along with a step-by-step explanation of the housing needs assessment model.
- 6.24 Analysis has identified a total of 12,705 existing households in housing need, representing 8.7% of all households across Wirral Borough based on 2019 household survey evidence.
- 6.25 Affordable housing need analysis reveals that there is a net annual imbalance of 705 affordable dwellings across the borough.
- 6.26 Overall, analysis would suggest an affordable tenure split of 60% social rented and 40% intermediate tenure based on the analysis of local incomes to indicative intermediate tenure house prices.
- 6.27 In terms of the size of affordable dwellings required, analysis based on the household survey indicates the following affordable need by dwelling size: 17.2% one-bedroom, 46.8% two-bedroom, 29.7% three-bedroom and 6.3% four or more-bedroom.

## 7. The needs of different groups

### Introduction

- 7.1 The NPPF (2019) (Paragraph 61) acknowledges that there are a range of household groups who have particular housing requirements. It sets out that the needs of different groups should be assessed and reflected in planning policy in terms of the size, type and tenure of housing. It states that these households include but are not limited to those who require affordable housing, families with children, older people, students, people with disabilities, service families, travellers, people who rent their homes and people wishing to commission or build their own homes.
- 7.2 The needs of those who require affordable housing have been addressed in the previous chapter. The following sections look at the remaining paragraph 61 groups which we also extend to include other vulnerable groups.
- 7.3 For older people, people with disabilities and other vulnerable groups, it is important that the evidence base considers those needing specific housing and housing-related support. This is a complex area of research. Gathering evidence can be challenging and some people fall into multiple needs groups. Ultimately, evidence needs to translate to clear policy recommendations.
- 7.4 Figure 7.1 begins to explore our understanding of the various elements of specialist housing need and population groups which should be considered:
- **Age-related housing need** – this concerns the position of particular age groups in the housing market due to life events and the demand this creates for accommodation units of a certain size or affordability.
  - **Health-related housing need** – a household's health may be a determining factor in the type of accommodation they require or the support they need to receive. For most in this group the need for specialist accommodation or support is likely to be a lifelong need.
  - **Life-experience related housing need** – supported accommodation may be needed by those affected by life experiences which may have disadvantaged their ability to live independently. The support required here may be shorter term with the intention of promoting independence in the longer term.
  - **Cultural heritage related housing need** – for those from a minority ethnic background there may be cultural heritage or religion related determined needs which impact on the type of accommodation required.
- 7.5 A link to homelessness and rough sleeping is also made. Homelessness and rough sleeping can be a failure outcome of not providing appropriate accommodation for residents, along with an often complex interplay of one or more of the following; poverty, unemployment and life events. Homelessness goes beyond the presence of households rough sleeping, reflecting the broad statutory definitions of homelessness to include those in inadequate or inappropriate accommodation who may be hidden from society's view.

Figure 7.1 Establishing need associated with age, health and life experience



- 7.6 This is a complex area of work and Technical Appendix F sets out detailed of information gathered to consider the needs of different groups and provides a broader policy context for this material. Key findings are presented in this chapter. Our primary focus has been to fulfil the requirements of the PPG, hence greater detail being given on the needs of older person households and those with physical disabilities.

### Age-related housing need

- 7.7 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 chapter we therefore focus upon the needs of older persons for particular unit types.
- 7.8 By way of context, over the period 2020-2035:
- the number of residents aged 65 and over is expected to increase by around 30% overall'
  - the proportion aged 75 and over is expected to increase by 48.9%;
  - the proportion aged 85 and over is expected to increase by 71.6%; and

- The number of households headed by someone aged 60 and over is expected to increase by 22.4%;
- 7.9 Regarding the number of older person households (where the HRP is aged 65 or over) and types of dwelling occupied, the 2019 household survey indicates that:
- older person households account for 28.1% of all households and 42% of older person households live in two sub-areas: SA2/3 and SA1;
  - older person households (are most likely to live in three bedroom houses (40.5%), 4 or more bedroom houses (19.7%) and 1 and 2 bedroom flats (17.1%), with 22.7% living on other types and sizes of dwelling;
- 7.10 10.3% (3,086) of older person households were planning to move in the next 5 years and 5.2% (1,570) would like to move but felt unable to (mainly due to affordability issues). Most intended to stay in the borough (74.1%) and over 90% of those in SA5 and SA6 planned on remaining in the same neighbourhood area. There was a particular interest on moving to two bedroom flats and two bedroom bungalows.
- 7.11 The main reasons for moving concerned the existing house and being unable to manage it (27.7% stated the house/garden was too big, 12% were unable to manage the stairs and 0.4% could not afford their home). For the 85+ group, 45.8% wanted to live closer to family/friends and 33.3% of the 65-74 stated their house/garden was too big.
- 7.12 In terms of moving, the majority of moving households expected to move to a smaller property (70.9%) (that is fewer bedrooms), 20.5% expected to move to a property with the same number of bedrooms and 9.7% expected a larger number of bedrooms.
- 7.13 The overall impact of older persons housing need is considered in the dwelling type and mix analysis in Chapter 8.

### *Assistance in the home*

- 7.14 Growing older can come with an increased need for help and support within the home. Survey data captured the responses from older households on the type of support or assistance they may need now or in the near future. In Table 7.1 the range of practical assistance required from households under 65 is compared to those households aged 65-74, 75-84 and 85+ age. The proportion of households selecting the category 'help with repair and maintenance' now, decreases with age until the 85 years plus category which see an increase. The proportions needing 'help with gardening' now, increases with age until the 85 years plus category which see a decrease. Company and friendship is selected as needed now by around one in five households aged 85 years and over.

Type of assistance	Under 65		65-74		75-84		85+	
	Need now	Need in 5 years	Need now	Need in 5 years	Need now	Need in 5 years	Need now	Need in 5 years
Help with repair and maintenance of home	66.6	72.0	58.4	64.4	46.4	62.4	54.4	50.9
Help with gardening	43.5	37.2	55.7	52.3	74.1	45.9	63.9	56.2
Help with cleaning home	42.8	28.4	27.4	38.7	50.5	42.3	59.1	49.8
Help with other practical tasks	36.7	24.7	21.9	26.2	33.6	24.4	53.5	44.6
Help with personal care	28.4	24.3	17.9	16.2	13.6	22.6	20.3	45.1
Want company / friendship	17.3	9.8	11.0	7.9	6.1	8.3	19.1	16.0
<i>Base (All households)</i>	<i>86,084</i>		<i>18,364</i>		<i>10,626</i>		<i>3,988</i>	

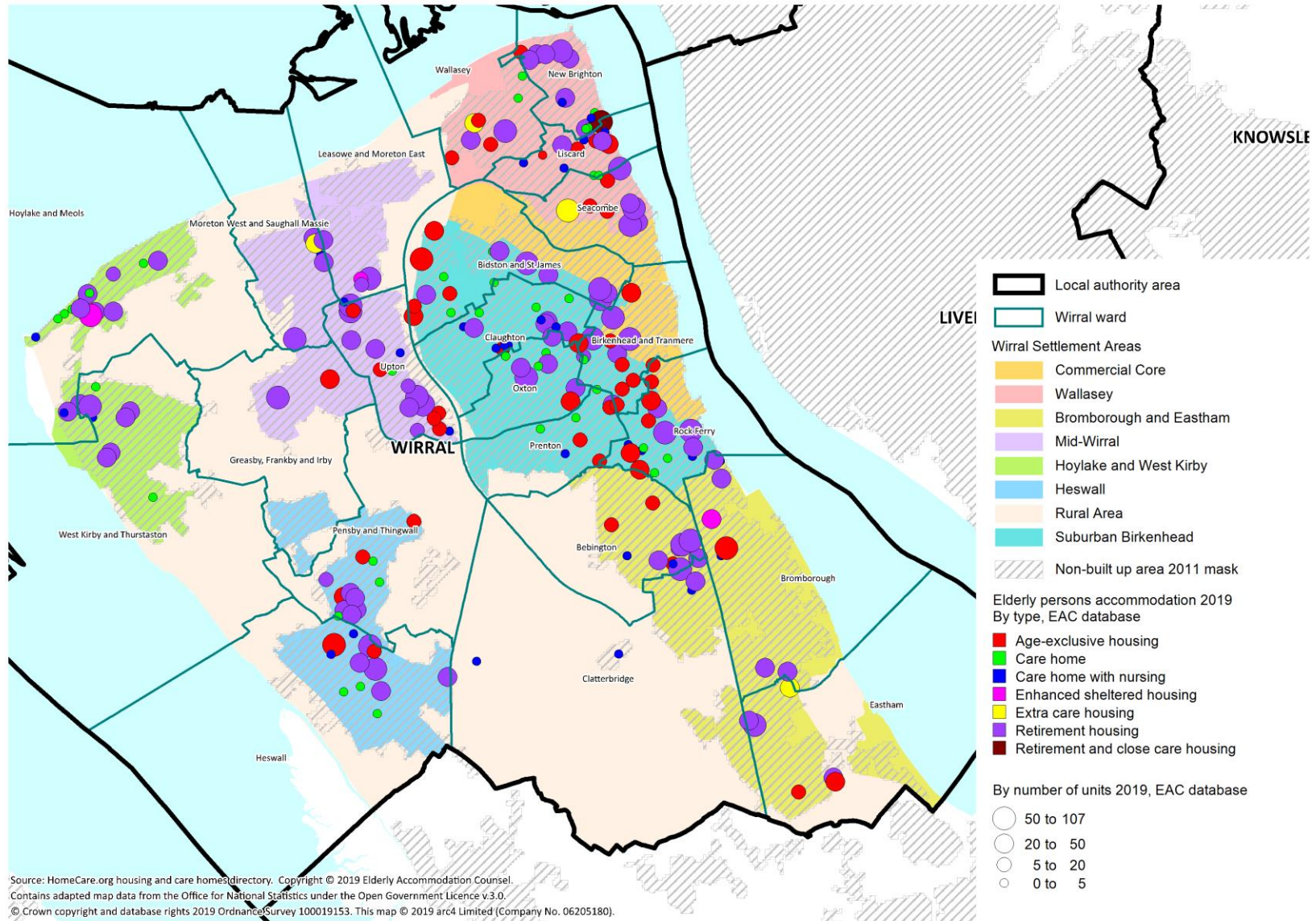
Source: 2019 Household Survey

### Future need for specialist older person accommodation and residential care provision

- 7.15 Across the borough, there are around 8,238 units of specialist older persons accommodation. This includes 2,719 units of residential care (C2 planning use class) and 5,519 units of specialist older person accommodation (C3 planning use class). Map 7.1 shows the current older persons provision across the borough
- 7.16 Given the ageing of the population, the need for specialist older person accommodation is expected to increase. Based on population projections to 2035, there is an additional need for 2,799 additional specialist older persons' accommodation (C3) and 1,330 additional units of residential care provision (C2) (see Appendix F Table F.10 for further details)



Map 7.1 Current older persons accommodation across Wirral



## Need for specialist older person housing evidenced in the Household Survey

- 7.17 In addition to the current and projected specialist accommodation in Wirral Borough, the 2019 household survey also captured data on older persons need for specialist housing. The survey asks, 'If you think it is relevant to you, which of the following older persons' housing options would you seriously consider either now or in the next 5 years?' Table 7.2 reports the number of households who would consider different older persons' housing options (respondents could tick more than one option) across the borough.
- 7.18 Overall, of respondents aged 65 and over, 79.1% were planning to continue to live in their current home with support when needed. Sheltered accommodation and extra care housing were also considered favourably, with 18.9% stating they would consider renting sheltered accommodation and 16.9% buying, and 16.6% stating they would consider renting extra care housing. Table 7.3 reports the options preferred by older households by their current tenure. There is a clear desire for older households to maintain their current tenure.

Housing option	65-74 (%)	75-84 (%)	85+ (%)	All 65+ (%)
Continue to live in current home with support when needed	67.9	84.5	96.1	79.1
Buying a property in the open market	15.4	9.4	5.8	11.5
Rent a property from a private landlord	3.8	0.7	2.3	2.4
Rent from a council or housing association	10.9	5.6	5.4	8.0
Sheltered Accommodation - Renting	21.3	14.2	22.3	18.9
Sheltered Accommodation - Buying	19.1	17.3	11.1	16.9
Sheltered Accommodation - Shared ownership	6.4	6.6	5.3	6.3
Extra Care Housing – Renting	18.0	13.8	18.8	16.6
Extra Care Housing – Buying	8.7	14.4	10.6	11.1
Extra Care Housing - Shared ownership	5.4	7.4	5.3	6.1
Supported Housing	3.9	0.0	0.0	1.8
Residential Care Home	7.1	10.7	20.9	10.9
Co-housing	13.4	15.9	10.7	13.8
Go to live with children or other relatives	7.8	8.0	3.0	7.0
Other	2.5	1.5	1.5	2.0
<i>Base (total households responding)</i>	<b>6,112</b>	<b>4,831</b>	<b>2,464</b>	<b>13,406</b>

Source: 2019 Household Survey

Note: This shows the percentage of households who would consider this option. Respondents could tick more than one option. The table therefore adds up to more than 100% of respondents

<b>Table 7.3 Older persons' housing preferences by tenure</b>				
<b>Housing option</b>	<b>Owner occupied</b>	<b>Private rented</b>	<b>Affordable</b>	<b>Total</b>
Continue to live in current home with support when needed	80.8	5.4	13.8	100.0
Buying a property in the open market	98.3	1.7	0.0	100.0
Rent a property from a private landlord	42.5	57.5	0.0	100.0
Rent from HA	43.7	44.4	12.0	100.0
Sheltered Accommodation - Renting	58.1	24.7	17.2	100.0
Sheltered Accommodation - Buying	100.0	0.0	0.0	100.0
Sheltered Accommodation - Shared Ownership	100.0	0.0	0.0	100.0
Extra Care Housing – Renting	64.1	21.9	14.0	100.0
Extra Care Housing – Buying	100.0	0.0	0.0	100.0
Extra Care Housing - Shared Ownership	100.0	0.0	0.0	100.0
Supported Housing	46.7	0.0	53.3	100.0
Residential Care Home	84.7	11.0	4.4	100.0
Co-housing	93.5	4.9	1.7	100.0
Go to live with children or other relatives	71.6	11.7	16.7	100.0
Other	71.1	28.9	0.0	100.0
<i>Base (total households responding)</i>	<i>10,414</i>	<i>1,114</i>	<i>1,878</i>	<i>13,406</i>

7.19 Table 7.4 illustrates housing preferences by which sub-area they currently live in. Given the high proportion of older households who want to continue living in their own home, the provision of home-based assistance, support and care is an increasingly important issue in the meeting of housing needs for older people. The key challenge for local authorities is the funding of services for growing numbers of older people.

Housing option	Sub-area							Wirral Borough
	SA 1	SA 2/3	SA 4	SA 5	SA 6	SA 7	SA 8	
Continue to live in current home with support when needed	71.2	68.2	82.2	88.9	85.1	85.1	83.5	79.1
Buying a property in the open market	6.0	14.0	15.0	3.7	12.5	17.4	15.2	11.5
Rent a property from a private landlord	0.0	7.9	2.1	0.0	2.2	0.0	6.2	2.4
Rent from a council or housing association	7.3	15.4	9.2	5.5	3.5	1.2	12.7	8.0
Sheltered Accommodation – Renting	28.8	15.0	25.5	20.9	8.7	6.4	22.8	18.9
Sheltered Accommodation – Buying	6.0	16.3	30.1	14.7	16.0	15.9	22.0	16.9
Sheltered Accommodation - Shared Ownership	3.0	4.7	15.0	5.5	5.3	2.5	3.5	6.3
Extra Care Housing – Renting	28.8	7.0	23.3	19.9	7.8	6.1	22.8	16.6
Extra Care Housing – Buying	8.9	2.3	23.6	11.0	13.4	6.1	17.1	11.1
Extra Care Housing - Shared Ownership	3.0	4.7	15.0	5.5	5.3	1.2	3.5	6.1
Supported Housing	3.0	4.7	0.0	1.8	0.0	0.0	0.0	1.8
Residential Care Home	14.9	2.3	11.9	14.7	11.6	11.0	16.5	10.9
Co-housing	8.9	14.0	23.6	14.3	13.3	4.9	16.5	13.8
Go to live with children or other relatives	12.5	2.3	2.1	12.5	10.2	3.7	11.4	7.0
Other	3.0	5.1	0.0	1.8	0.9	0.0	0.0	2.0
Base	2,459	2,726	2,628	2,094	1,338	1,793	369	13,406

Source: 2019 household survey

## Senior cohousing communities

- 7.20 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.'*
- 7.21 The household survey identified a total of 1,850 older person households interested in cohousing, with a particular interest in two-bedroom flats and two-bedroom bungalow.

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

- 7.22 The provision of appropriate adaptations can help people lead independent lives. Given that the majority of older people want to remain in their own homes with help and support when needed, the extent to which their properties need to be adapted needs careful consideration. Additionally, the need to adapt properties for people aged under 65, and for families with children with adaptation needs, also needs to be considered. Local authorities will therefore need to identify the role that general housing may play as part of their assessment.' There are also around 11,840 bungalows in Wirral accounting for 8.0% of overall stock and 26,940 flats accounting for 18.3% of stock which will be providing accommodation for older people.
- 7.23 Table 7.6 shows data from the household survey 2019. It shows how many homes in each sub-area have already been adapted, whether care and support are required and whether there is sufficient space for a carer to stay overnight if needed. Key findings from the survey reported in Table 7.5 are that:
- SA1 and SA5 have the highest number of households who have had their dwellings adapted/purpose-built for someone with a long-term illness, health problem or disability, with only 5.6% in SA8 (Rural Areas);
  - Around 10% of households in SA1, SA2/3 and SA5 require care or support to remain in their current home: over a third (35.9%) live in SA2/3 (Commercial Core & Suburban Birkenhead) and around one in five (21.1%) live in SA1 (Wallasey); and
  - The majority of households across the borough have sufficient space in their home for a carer to stay overnight although this is lowest in SA1, SA2/3 and SA5.

<b>Table 7.5 Adaptations, support requirements and space for carer to stay by sub-area</b>			
	Current home has been adapted or purpose-built for a person with a long-term illness, health problem or disability	You or other members of your household require care or support to enable you/them to stay in this home	Sufficient space in your home for a carer to stay overnight, if this was needed, is available
Sub-area	% yes	% yes	% yes
SA1 Wallasey	11.4	9.6	67.5
SA 2/3 Commercial Core/ Suburban Birkenhead	9.3	10.8	64.6
SA4 Bromborough & Eastham	7.2	4.0	70.1
SA5 Mid-Wirral	11.0	10.1	63.0
SA6 Hoylake and West Kirby	9.1	7.1	76.9
SA7 Heswall	6.6	8.8	75.6
SA8 Rural Areas	5.6	5.3	77.2
Total	9.3	8.7	68.0
Base	146,131	146,131	146,131

Source: 2019 household survey

7.24 The 2019 household survey asked whether adaptations were required by households (Table 7.6), in line with the PPG which asks councils to consider the extent to which existing dwelling stock can help meet the needs of older people<sup>39</sup>. When asked about adaptations and home improvements required in the home now, households aged under 65 focused more on the house itself, specifically, more insulation, better heating and security alarms. However, households aged over 75 needed assistance in the home, including a downstairs WC, internal and external handrails, adaptations to bathrooms and a stair lift. These requirements are self-determined by residents responding to the household survey and may not necessarily reflect actual requirements following an independent assessment in the home.

<sup>39</sup> PPG 2019 Paragraph: 017 Reference ID: 2a-017-20190220

Adaptation/improvement required	Age group (% of households)			Total
	Under 65 years	65-74 years	75+	
More insulation (loft, wall cavities)	28.5	19.7	9.9	25.3
Security alarm	28.3	15.0	11.4	24.7
Adaptations to bathroom	19.5	36.0	29.8	22.8
Better heating	24.2	22.1	12.3	22.6
Double glazing	22.2	20.2	9.5	20.5
Internal handrails / grab rails	13.9	17.0	23.9	15.4
Improved ventilation	14.4	9.3	4.6	12.7
Sound proofing	13.0	11.4	7.1	12.1
Downstairs WC	9.6	13.1	25.9	11.9
Increase the size of property (e.g. extension, loft conversion)	12.3	3.4	5.6	10.4
Adaptations to kitchen	10.7	4.6	9.2	9.7
External handrails /grab rails	4.5	15.2	23.0	7.9
Support with keys / fob access to property	6.8	2.0	13.0	6.8
Stair lift / vertical lift	4.6	7.5	20.0	6.7
Adaptations relating to sensory needs	5.4	5.9	3.7	5.3
Community alarm service	3.8	4.1	12.2	4.8
Improvements to access (e.g. level access in and around home)	3.7	3.9	12.2	4.7
Opening or closing front door / accessing communal entrance	4.2	3.5	3.8	4.0
Wheelchair adaptations (including door widening and ramps)	2.3	3.1	9.5	3.2
Additional entrances / exits	2.7	0.0	4.6	2.6
Lever door handles	2.1	1.4	5.0	2.3
Room for a carer	1.9	1.0	3.9	2.0
Base (all households)	100,789	22,477	17,330	140,596

## Key

	Home improvements
	Adaptions

Source: 2019 household survey

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

## Estimating future need for adaptations

- 7.26 The 2019 Household Survey indicates that 9.1% of households live in properties that have been adapted or purpose built for those with an illness/disability. Analysis of demographic data (Technical Appendix F Table F.12) would suggest that the number of generally adapted properties will need to increase by 877 over the plan period. This figure has been derived from data on the number of households with adaptations by age group of the Household Reference Person; how the number of households by HRP age group is expected to change; and applying the proportion of adapted properties to future household numbers by age group.
- 7.27 The volume of adaptations needed, and their cost is significant and in the long-term adoption of these standards would help to reduce the need for adaptations.

## Stakeholder views on older persons' housing

- 7.28 A theme which emerged from the online stakeholder survey was a lack of suitable older person's housing. However, respondents commented that there was possibly an oversupply of sheltered accommodation (evidenced by the number of voids) as some schemes do not meet expectations of older people in terms of size and location.
- 7.29 The gaps in provision were listed as older persons bungalows and apartments with particularly high demand for two-bedroom bungalows to accommodate informal and formal carers. Accessible housing was considered to be generally lacking across the borough. Additionally, it was suggested that there is demand for older person's 'extra care light' housing.
- 7.30 The Wirral Plan: A 2020 Vision includes a target of an additional 300 extra care units for older people and people with learning disabilities and/or autism by 2020. WHaCC are working jointly with developers and housing associations to develop Extra Care schemes across the Borough to meet the future demand of Wirral residents.

## Health-related housing need

- 7.31 A range of sources can be drawn upon to establish the overall scale of disability/support needs across the borough. The extent to which specific accommodation for different groups may be required is then explored using available data and specific gaps in understanding are also highlighted.
- 7.32 The 2011 census reported that across the borough:
- 78.8% were in very good or good health, 13.9% were in fair health and 7.3% in bad/very bad health (particularly across older age groups). A total of 67,100 residents (21.2%) were in fair/bad/very bad health which compares with 18.3% across England;
  - 11.3% of residents reported that their daily activities were limited 'a lot' and 10.6% 'a little' which compares with 8.3% and 9.3% respectively across England. This is particularly associated with older age groups.



- 7.33 The Department of Work and Pensions (DWP) publishes borough-level information about the number of people receiving Disability Living Allowance (DLA) by age group and the conditions associated with the claim:
- 4.3% of the population receive DLA, mainly amongst the 65 and over and under 16 age groups;
  - the most prevalent conditions for claimants are arthritis and learning difficulties.
- 7.34 The ONS Family Resources Survey provides national data on the number of people with disabilities by age group. This can be applied to population projections to establish the potential number of residents who have a disability at the start of the plan period in 2020. The data can be modelled to see how this is likely to change over the plan period up to 2035 (Table 7.7). The number of people identified does not necessarily translate to a specific housing need, although it provides a further insight into the likely level of disability experienced by residents in the borough.

<b>Table 7.7 Estimate of the number of people with a disability</b>			
	<b>Estimate of residents with a disability</b>		
	<b>Year</b>		<b>Change</b>
	<b>2020</b>	<b>2035</b>	
Base (total in households with disability)	73,481	81,442	7,961
% of population with disability	22.7	24.8	

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

- 7.35 The 2019 household survey data invited respondents to provide data on any illness or disability present in their current household. Table 7.8 shows the results for the number of people stating an illness/disability and the type of condition. The most frequently mentioned illness/disability was longstanding illness or health condition (11.0%) followed by physical/mobility impairment (8.6%).

<b>Table 7.8 Number of people stating illness/disability</b>		
<b>Illness/disability</b>	<b>Number of people</b>	<b>% of population</b>
Physical / mobility impairment	27,728	8.6
Learning disability / difficulty	7,417	2.3
Mental health issue	24,082	7.4
Visual impairment	8,889	2.7
Hearing impairment	16,374	5.1
Long standing illness or health condition	35,609	11.0
Older Age-related illness or disability	5,937	1.8
Other	20,477	6.3
<i>Base (Number of people with illness/disability)</i>	<b>92,329</b>	28.5

Source: 2019 household survey

## Optional accessibility and wheelchair standard housing

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

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

*‘Planning policies for accessible housing need to be based on evidence of need, viability and a consideration of site-specific factors’.*<sup>40</sup>

7.37 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<sup>41</sup> as set out in Table 7.9. The M4(1) visitable dwelling is the mandatory minimum standard applied to all new dwellings. Only one accessible housing standard can apply to any dwelling. The M4(2) accessible and adaptable dwelling standard is based on, and in 2015 effectively replaced, the ‘Lifetime Homes’ standard. Figures 7.2 and 7.3 define these optional accessibility standards further. The optional standards are now being proposed by local authorities in their local plans.

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

<sup>40</sup> PPG June 2019 Paragraph: 009 Reference ID: 63-009-20190626

<sup>41</sup>[https://www.planningportal.co.uk/info/200135/approved\\_documents/80/part\\_m\\_-\\_access\\_to\\_and\\_use\\_of\\_buildings](https://www.planningportal.co.uk/info/200135/approved_documents/80/part_m_-_access_to_and_use_of_buildings)

**Figure 7.2 Explanation of optional accessibility standard M4(1)**

In the Secretary of State's view, Requirements M4(1) will be met when a new dwelling makes reasonable provision for most people, including wheelchair users, to approach and enter the dwelling and to gain access to habitable rooms and sanitary facilities on the entrance storey. The objective is to make reasonable provision to ensure that:

- a. Within the curtilage of the dwelling or the building containing the dwelling, it is possible to approach and gain access to the dwelling
- b. It is possible to gain access to the dwelling, or the building containing the dwelling, from the most likely point of alighting from a car.
- c. Most people can enter the principal private entrance in blocks of flats where this is located on the same level as the entrance.
- d. An ambulant disabled person is able to visit the occupants of any dwelling in a building containing one or more dwellings.
- e. Visitors can access and use the habitable rooms and a WC within the entrance storey of the dwelling (or the principal storey where the entrance storey does not contain a habitable room).
- f. There is step-free access between the habitable rooms and the WC where these are located on the entrance storey.
- g. Wall-mounted switches and socket outlets in habitable rooms are reasonably accessible to people who have reduced reach.

**Figure 7.3 Explanation of optional accessibility standard M4(2)**

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

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

**Figure 7.4 Explanation of optional accessibility standard M4(3)**

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

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

7.38 The 2019 household survey has indicated that residents in 1,175 households (0.8%) require wheelchair adapted dwellings either now or within the next five years (Table 7.10). Over the plan period, this number is expected increase by a further 77 resulting in an overall need for 1,252 wheelchair adapted dwellings. This will be achieved through the adaptation of existing properties and through newbuild. It is important to consider that some dwellings will not be capable of adaptation or they are situated in an area that is unsuitable for people with disabilities. For example, dwellings that are built on a hill, have poor vehicular access, or are located some distance from health care, support and retail facilities.

Age Group	Year			% properties needing wheelchair adaptations	Number of wheelchair adapted properties required by age group		
	2020	2035	change		2020	2035	Change
15-24	3,656	4,326	670	0.0	0	0	0
25-34	17,618	14,892	-2,726	0.2	35	30	-5
35-44	22,337	24,607	2,270	0.0	0	0	0
45-59	41,947	38,605	-3,342	1.2	503	463	-40
60-74	37,444	39,798	2,354	0.4	150	159	9
75-84	16,829	21,757	4,928	1.1	185	239	54
85+	7,061	12,543	5,482	5.2	367	652	285
Total	146,891	156,528	9,637	0.8	1,175	1,252	77
Source	MHCLG2014-based household projections			2019 Household Survey	2019 survey applied to MHCLG 2014-based household projections		

7.39 In order to establish an appropriate target for M4(3) dwellings, Table 7.11 sets out a series of assumptions regarding wheelchair use and the resulting annual need for newbuild wheelchair adapted properties.

<b>Assumption</b>	<b>% requirement</b>	<b>Number each year (based on target of 783)</b>
Wheelchair use from the English Housing Survey 2014/15 – households using wheelchair all the time	1%	8
Wheelchair use from the English Housing Survey 2014/15 – households using wheelchair either indoor or outdoors	3.6%	28
Aspire report on wheelchair accessible housing <sup>42</sup>	10%	78
Wirral 1,252 need over plan period (divided by 15 years) assuming all met through newbuild	10.7%	83

7.40 According to PPG<sup>43</sup> ‘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. Any final targets should be set within the context of likely levels of delivery.

7.41 Given the ageing population in the borough and the identified levels of disability amongst the population, it is recommended that a policy to provide new homes built to accessibility standards is included in the Local Plan. On the basis of available evidence, it is therefore suggested that:

- A range of between 1% (minimum) and 10.7% (maximum) of new dwellings are built to M4(3) wheelchair accessible standard (this would imply an average target of 6% or 47 each year); and
- A minimum of 20% of new dwellings are built to M4(2) standard based on the proportion of households in the borough who would currently benefit from M4(2) accessible housing. Evidence indicates that 22.7% of residents in households are estimated to have a disability and 21.8% of residents in households have their activities limited in some way.

7.42 It should be noted however that any percentage requirements for accessible housing are subject to cumulative viability testing. It is also recommended that needs are monitored closely given the ageing population over the Plan Period.

<sup>42</sup> 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

<sup>43</sup> Paragraph: 009 Reference ID: 56-009-20150327

## Local strategic and commissioning context - specialist housing

- 7.43 This is considered in detail at Appendix F and is now summarised.
- 7.44 The Wirral Plan: A 2020 Vision includes a target of an additional 300 extra care units for older people and people with learning disabilities and/or autism by 2020. WHaCC are working jointly with developers and housing associations to develop Extra Care schemes across the Borough to meet the future demand of Wirral residents. Wirral's All Age Disability Ability Strategy<sup>44</sup> provides the following details to supplement our analysis:
- Wirral Council Social Services provide long term support to around 4,208 adults and children in Wirral with physical, sensory and learning disabilities, mainly through community based services but also through nursing and residential care;
  - By 2030 it is estimated that around 64,000 Adults (18+) in Wirral will have some form of limiting long term illness or disability that would be around 1 in 4 of the projected adult populations; and
  - People in Wirral with a long term health condition, on average have a lower quality of life score when compared with the rest of England.
- 7.45 The strategy's vision is that by 2020 *'we want to support disabled people of all ages and their families to live, independent and happy lives, playing a full and active part in their communities.'*
- 7.46 Three priorities are identified:
- All people with disabilities are well and live healthy lives;
  - All young people and adults with disabilities have access to employment and are financially resilient; and
  - All people with disabilities have choice and control over their lives.
- 7.47 This highlights that that the range of housing options available for disabled people can sometimes be limited. By working together with partners in the public and private sector the Council aims to can identify opportunities to enable disabled people to have more choice and control over where they want to live, including the opportunity to live as tenants or own their own homes.
- 7.48 By 2020, partners in Wirral aim to deliver 300 extra care homes for people with additional needs, such as vulnerable older people and people with physical and / or learning disabilities. These homes will provide a wider range of options when deciding where to live and will help to maximise independence.
- 7.49 The market position statement <sup>45</sup>suggests that approximately 780 people across all client groups are accessing supported living accommodation. Supported Living includes supporting people who are living in their own property or who are living in shared accommodation with other people.
- 7.50 The commissioning intentions of the Council are to:

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<sup>44</sup> <https://www.wirral.gov.uk/sites/default/files/all/About%20the%20council/Wirral%20Plan/All%20Age%20Disability%20Strategy.pdf>

<sup>45</sup>

<https://www.wirral.gov.uk/sites/default/files/all/Health%20and%20social%20care/adult%20social%20care/Market%20Position%20Statement%20WhaCC%20-%202019-2024.pdf>

- move towards actively improving the outcomes for people who live in shared supported living settings by working with providers to promote independent living and operate a positive risk-taking approach;
- decommission shared accommodation services where they are not delivering the best outcomes for the people who live there; and
- commission apartment style schemes where people live with 'their own front door' and can have access to background support when needed.

7.51 The emerging Homelessness Review highlighted a growing level and complexity of support needs amongst homeless households leading to a rise in challenging behaviour and a lack of engagement. There were indications that that some support housing provision may require reconfiguration to fully meet the increasing complexity of need that clients are presenting with.

### Stakeholder views on specialist housing

7.52 A theme which emerged from the online stakeholder survey was a lack of specialist housing provision. Registered providers expressed concerns with specialist housing provision and made the following comments:

- There is a healthy demand for social and affordable rent properties in the Wirral area and there is a lack of specialist provision. We would like to see Extra Care housing given a higher priority but believe there is room for improvement in the commissioning models for these services (with rents being set too low, making new provision unviable);
- Viability is a key concern. The lack of and future instability of revenue and capital funding means that specialist housing is high risk to build. This needs to be addressed or delivery will be limited. There is a lack of support and political opposition for specialist housing in west Wirral which means that east Wirral has a higher density and concentrates too many problems in too little an area. There is no even spread of specialist housing provision across the Borough;
- Affordable is not affordable to some people. People of working age who require specialist accommodation e.g. bungalows, sheltered, extra care in receipt of Universal Credit do not have the cost of Intensive Housing Management to deliver tenancy support. Such people will be therefore be precluded from access to suitable accommodation as they are unable to sustain a tenancy without support. There are only two types of specialist accommodation for older people that will be funded through the new Sheltered Rent (as per consultation on funding for supported Housing) i.e. sheltered and extra care. However, basic and accessible accommodation (with lifts) with integral technology for future remote monitoring should be developed within new low-rise schemes for individuals. The more expensive extra care model with multiple communal areas should become the hub; and
- There are no real housing options for people with learning disabilities under the age of 55 years of age although physically, many are beyond this age due to their mental disability and related issues. The quality of some schemes is poor due to the nature

of the buildings. More new build schemes are required rather than trying to utilise old and inflexible accommodation.

- 7.53 Specialist housing providers believe that there is not enough specialist housing in Wirral. In particular, there is a shortage of specialist supported housing, extra care schemes, sheltered housing, move on accommodation for people leaving care or temporary accommodation.
- 7.54 With regard to supply and demand issues for particular types of specialist housing products in the area, the following was mentioned:
- Lack of disabled adapted living spaces, homes that can manage transition to older age;
  - The uncertainty of short-term commissioning means there will never be long term investment as this is too risky for smaller providers;
  - Availability of land – availability at a reasonable value which is allocated for such and therefore not at the mercy of the private housing market;
  - With regards to learning and disability there is no planning from age 14 years for suitable housing options. There are also supply issues for housing suitable for young disabled people;
  - There is an issue with letting specialist supported accommodation for those with learning disabilities which results in excessive void loss for housing providers. There needs to be a consistent, accessible way of dealing with vacancies to minimise void loss. Something similar to the previous Learning Disability Panel could be re-established to give confidence to housing providers that their homes will be let quickly which may encourage them to provide more of this type of accommodation.

## Life experience-related housing need

- 7.55 Supported accommodation in its broadest sense is generally provided for those individuals or households who are vulnerable to tenancy failure. For many this will be due to life experiences which may have disadvantaged their ability to live independently. These may include time in an institution or care, asylum or a history of abuse. The support required here may be shorter term which the intention of promoting independence in the longer term.
- 7.56 In response to the stakeholder survey respondents highlighted the need for support packages for residents with drug and alcohol dependency issues moving into sheltered schemes. There was recognition that there had been improvements in the supply of longer-term housing but there was a view that more was needed for both substance misusers and care leavers.
- 7.57 Appendix F reviews the following groups:
- Armed forces;
  - Young care leavers;
  - People fleeing domestic abuse;
  - Substance misusers; and



- Those experiencing homelessness

- 7.58 Key findings which have emerged from the current Homelessness Review are that despite significant levels of housing-related support provision across Wirral for homeless and socially excluded clients, demand for this accommodation outstrips supply. The gap between demand and supply is increasing on an annual basis.
- 7.59 The waiting list for accessing supported housing peaked at its highest level in December 2019 with 196 people waiting to access supported housing. This is linked to the lack of move-on options for people in supported provision.

#### *Increasingly complex needs*

- 7.60 There are a number of refusals by providers due to high levels of risk and clients' needs being too high. This may indicate that some provision may require reconfiguration to fully meet the increasing complexity of need that clients are presenting with.
- 7.61 While the majority of people move on from supported accommodation in a planned way into alternative accommodation, eviction is the second-highest single reason for leaving supported housing and accounts for 18% of all moves. This may link to the higher and more complex support needs that clients are presenting with, leading to a rise in challenging behaviour and a lack of engagement.

#### *Suitability and gaps in provision*

- 7.62 Some issues have been identified concerning the physical nature of some of the supported housing projects, with concerns that these may not provide the best environment for recovery out of homelessness. The lack of provision of supported accommodation specifically for women was also identified.
- 7.63 There is a need to undertake a detailed needs assessment and review of housing-related support services, in order to respond to the current identified need and shape what future provision should look like. The findings from this should be used to inform a robust commissioning plan.

#### *Move-on*

- 7.64 There is a significant issue concerning a lack of move-on from supported accommodation. Progressing the existing review of the current 'virtual' Move on Priority Panel and developing a coordinated private landlord offer could help improve move-on options.
- 7.65 Finally, the Homelessness Review has found that an increased awareness is needed of domestic abuse support services.

### **Cultural heritage related housing need**

- 7.66 For those from a minority ethnic background there may be cultural heritage or religion related determined needs which impact on the type of accommodation required. This

would include the specific needs of particular BAME<sup>46</sup> households as well as those from travelling communities.

### BAME households

- 7.67 The BAME population increased from 3.5% in 2001 to 5.5% in 2011 and this is likely to have continued during the 2010s. The annual School Census (2017) reported that BAME pupils accounted for 8.1% of the overall school population.
- 7.68 Table 7.12 illustrates the distribution of BAME households based in the 2017 household survey and shows that half of BAME households live in the SA2/3 settlement area.

Settlement Area	BAME households	% of all households BAME	% of BAME population	All households
SA 1	739	2.6	12.3	27,946
SA 2/3	3,023	7.1	50.3	42,601
SA 4	542	2.2	9.0	24,791
SA 5	707	3.0	11.8	23,710
SA 6	448	3.9	7.5	11,392
SA 7	477	3.8	7.9	12,630
SA 8	3,061	100.0	1.2	3,061
Total	6,008	4.1	100.0	146,131

Source: 2019 household survey

- 7.69 Table 7.13 shows that BAME households were twice as likely to be in housing need compared with all households, with overcrowding, insecurity of tenure and difficulty in maintaining the home as key reasons for being in need.

Reason for housing need	BAME (%)	All Households (%)
N1 Under notice	4.5	1.1
N2 Too expensive	0.0	1.6
N3 Overcrowded	5.0	2.5
N4 Too difficult to maintain	5.5	2.9
N5 Sharing facilities	0.0	0.1
N6 Mobility/special need and unsuitable	3.1	2.5
N7 Lacks amenities	0.0	0.0
N8 Major disrepair	0.0	0.2
N9 Harassment/threats of harassment	1.9	0.7
Total in need	17.6	8.7
Base	6,008	146,131

Source: 2019 household survey

<sup>46</sup> Households not identifying as 'White British'

## Gypsy and Traveller Households

- 7.70 Wirral Borough has no pitch provision for Gypsies and Travellers nor yard provision for Travelling Showpeople. An updated Gypsy and Traveller Accommodation Assessment was prepared during 2019 which showed no current need for any additional specific specialist provision but did identify some more specific needs which could be addressed through the normal housing register.

## Other groups with particular housing requirements

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

### People who rent their homes

- 7.72 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

- 7.73 The National Planning Policy Framework (NPPF) 2019 set out that the Government wants to enable more people to build their own homes and wants to make this form of housing a mainstream housing option. The Self-Build and Custom Housebuilding Act 2015 and subsequent Self-Build and Custom Housebuilding (Register) Regulations 2016 require authorities to maintain a register of those who have expressed an interest in buying serviced plots. Local authorities are under a duty to have regard to these registers in carrying out their planning function.
- 7.74 The following section presents key findings from the register between March 2016 up to November 2018 from a policy perspective:
- there were 186 applicants;
  - all but 2 met eligibility criteria;
  - 10 applicants were currently living outside Wirral and stated that they had ‘no connection with the area’;
  - all applicants stated they were ‘individual’ applications - not part of a group or association;
  - 42 applicants (23%) stated that they had previous experience of self or custom build projects;
- 7.75 Regarding preferred plot size, many gave multiple answers. This is an analysis of the minimum size requested:
- 3 applicants stated less than 150sqm
  - 52 stated 150 – 299 sqm
  - 20 stated 300-499 sqm

- 14 stated 500 sqm or more
  - 95 stated 'don't know; and
  - 2 did not respond.
- 7.76 Regarding preferred number of bedrooms, many gave multiple answers. The minimum number were as follows:
- 8 stated 1-bedroom;
  - 11 stated 2-bedroom;
  - 21 stated 2 or 3-bedroom;
  - 32 stated 3-bedroom;
  - 24 stated 2 or 3-bedroom;
  - 59 stated 4-bedroom;
  - 6 stated 4, 5 or more-bedroom;
  - 13 stated don't know; and
  - 2 did not respond.
- 7.77 Location was difficult to analyse since most applicants stated many multiple locations:
- 32 stated specific locations (most either Bebington/Bromborough or Hoylake and West Kirby or Wallasey and New Brighton);
  - only 3 stated 'the rural area';
  - 134 were multiple choices;
  - 18 stated no preference; and
  - 1 did not respond.
- 7.78 The following table is a total count of the multiple preferences. Table 7.14 sums to the total number of locations of preference expressed. The rural area scored most highly.

Location	Number	Percent
Bebington/ Bromborough	52	10.3
Commercial Birkenhead	6	1.2
Heswall	97	19.2
Hoylake/ West Kirby	82	16.2
Mid Wirral	80	15.8
Rural Area	119	23.6
Suburban Birkenhead	34	6.7
Wallasey/ New Brighton	35	6.9
Total	505	100

### *Planning applications*

- 7.79 We analysed weekly planning lists for 12 consecutive weeks. We found 13 applications for construction of individual dwellings. Whilst we have no evidence that these would be self or custom build projects, it indicates that there was a low level of building on individual plots. There were planning applications for 104 dwellings in this period and all but 13 were for 2 or more-dwellings.

### Student housing need

- 7.80 In the 2011 Census there were 16,249 students aged 16-74 in Wirral Borough. There are currently 4 communal establishments associated with education with 52 people living in them.
- 7.81 The stakeholder survey received one comment on student housing in response to what the council should consider when assessing the future requirements of housing. It was highlighted that Wirral is two miles from a university city. It was suggested that the council needs to:
- Work with stakeholders to address the river barrier and develop student accommodation and the student economy to regenerate Birkenhead/Seacombe; and
  - Encourage Liverpool universities to extend into Wirral (e.g. similar to Chester Univ.).

### Conclusion

- 7.82 In accordance with PPG, the SHMA has considered the future need for specialist accommodation, the need for residential care and considered the role of general housing in meeting needs, in particular bungalows and homes that can be adapted to meet a change in needs.
- 7.83 The number of households headed by someone aged 65 or over is expected to increase by 13,579 (+22.4%) by 2035. The majority of older people 65 and over (79.1%) want to continue to live in their current home with support when needed according to the household survey, with help with repair/maintenance, gardening, cleaning and other practical tasks, which would help people remain in their own home (the need for this key support is discussed in the next section). However, the household survey also points to a need to deliver a range of smaller dwellings (particularly bungalows/level access accommodation) for older people in the general market and specialist older persons housing provision.
- 7.84 Across the borough, there are currently around 8,238 units of specialist older persons accommodation. This includes 2,719 units of residential care (C2) dwellings and 5,519 specialist older persons dwellings (C3). It is estimated that an additional 2,799 units of specialist older person (C3) and 1,330 units of residential care (C2) will be required by 2035. The SHMA 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'*<sup>47</sup>

- 7.85 A key conclusion is that there needs to be a broader housing offer for older people across the borough and the SHMA has provided evidence of the scale and range of dwellings needed.
- 7.86 A wealth of information has been assembled from various sources which helps to scope out the likely level of disability across the borough's population. Although it is a challenge to quantify the precise accommodation and support requirements, the SHMA has helped to scope out where needs are arising and has provided indicators of specific needs across various needs groups.
- 7.87 Regarding **housing for people with disabilities**, the household survey (2019) indicates that 21.8% of all residents have an illness/disability. Around 9.1% of households live in properties which have either been purpose-built or adapted for someone with an illness or disability. There is expected to be an increase of around 877 dwellings needing major adaptation across all households to 2035.
- 7.88 Given the ageing population of the borough and the identified levels of disability amongst the population, it is recommended that 6% of new dwellings are built to wheelchair accessible M4(3) standard and a minimum of 20% all new dwellings are built to M4(2) accessible and adaptable standard.

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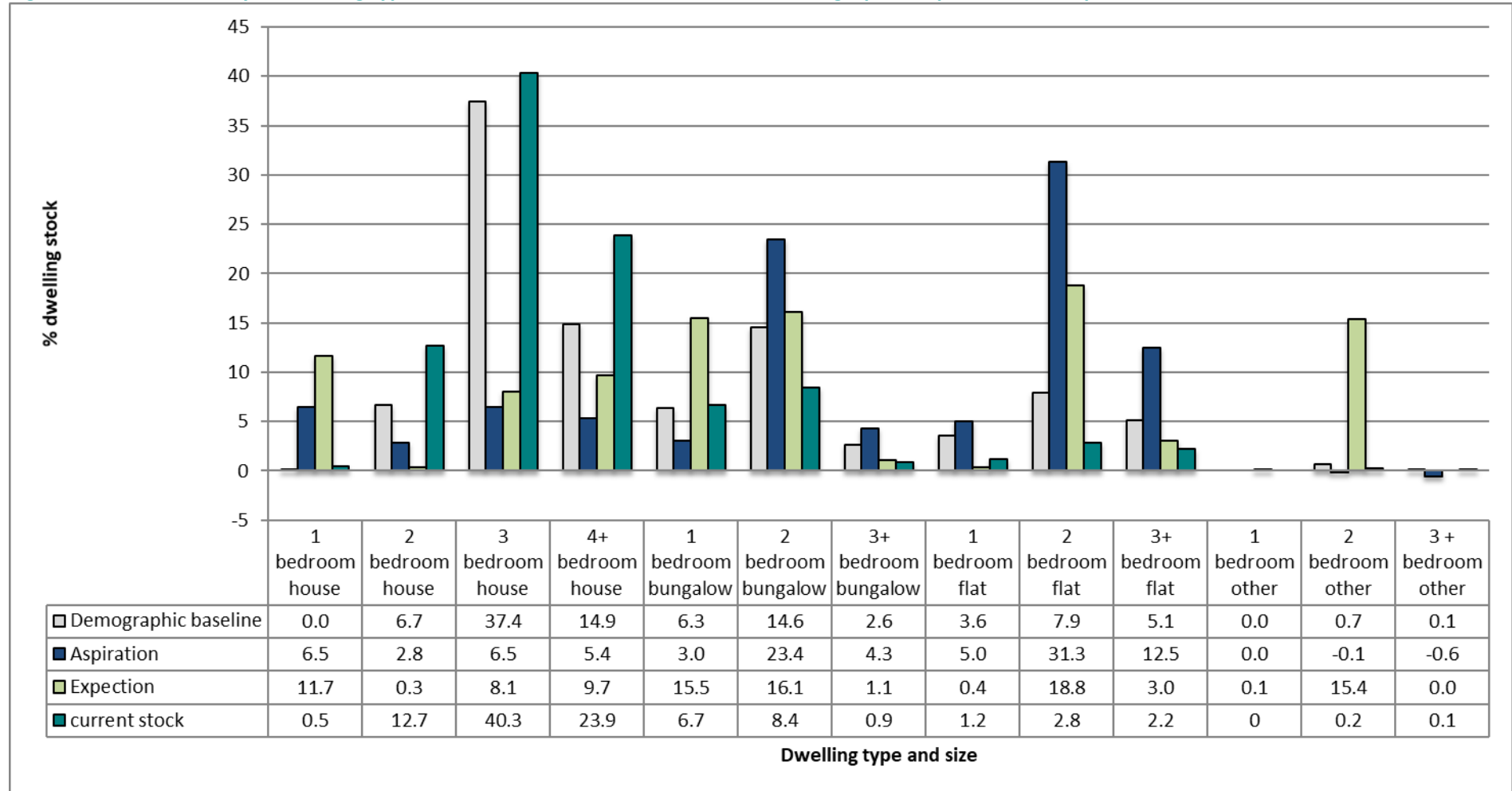
<sup>47</sup> PPG June 2019 Paragraph: 010 Reference ID: 63-010-20190626

## 8. Overall dwelling type and mix

### Introduction

- 8.1 Having considered the overall housing need, affordable need and the needs of particular groups, this chapter establishes an overall dwelling type, size and tenure mix for Wirral Borough. The detailed analysis underpinning this chapter is presented in Appendix D.
- 8.2 In summary, the analysis uses the following data sources:
- household projections;
  - dwelling stock information;
  - national estimates of the relationships between households and dwellings derived from the 2019 household survey; and
  - data from the affordable housing need calculation.
- 8.3 The analysis considers overall dwelling type and mix under three scenarios:
- A **baseline demographic** scenario which assumes the relationship between households and the dwellings they occupy remains the same over the plan period;
  - An **aspirations** scenario which looks at the aspirations of households by age group and household type; and
  - An **expectations** scenarios which considers what households expect to move to by age group and household type.
- 8.4 The results of the scenarios are then compared with the current dwelling stock profile.
- 8.5 Figure 8.1 illustrates the variance between current stock and the alternative dwelling mix scenarios. Under the baseline demographic scenario, delivery of an increasing proportion of larger flats and bungalows is identified. However, under the aspiration and expectation scenarios, there would also be a marked shift towards bungalows/level access accommodation, which reflects the underlying demographic change which is expected to happen over the plan period.

**Figure 8.1 Summary of dwelling types in current stock and under baseline demographic, aspiration and expectation scenarios**



Source: 2019 household survey



## Summary of scenarios

- 8.6 Table 8.1 summarises the outcome of the dwelling type/mix scenario analysis. Taking into account what people aspire to and what they expect to, there is an increased emphasis on 2 and 3-bedroom flats and bungalows compared with houses.

Dwelling type/size	Scenario			Current stock (%)
	Demographic baseline (%)	Aspiration (%)	Expectation (%)	
1 -bedroom house	0.0	6.5	11.7	0.5
2-bedroom house	6.7	2.8	0.3	12.7
3-bedroom house	37.4	6.5	8.1	40.3
4 or more-bedroom house	14.9	5.4	9.7	23.9
1-bedroom flat	6.3	3.0	15.5	6.7
2-bedroom flat	14.6	23.4	16.1	8.4
3 or more-bedroom flat	2.6	4.3	1.1	0.9
1-bedroom bungalow	3.6	5.0	0.4	1.2
2-bedroom bungalow	7.9	31.3	18.8	2.8
3 or more-bedroom bungalow	5.1	12.5	3.0	2.2
1-bedroom other	0.0	0.0	0.1	0
2-bedroom other	0.7	-0.1	15.4	0.2
3 or more-bedroom other	0.1	-0.6	0.0	0.1
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>103.3</b>	<b>100.0</b>
Dwelling type	Demographic baseline (%)	Aspiration (%)	Expectation (%)	Current stock (%)
House	60.1	32.7	41.1	77.4
Flat	21.5	19.4	31.4	16.0
Bungalow	17.9	49.1	16.6	6.2
Other	0.4	-1.3	10.9	0.4
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Number of bedrooms	Demographic baseline (%)	Aspiration (%)	Expectation (%)	Current stock (%)
1	8.1	9.0	19.7	8.5
2	31.7	37.5	54.4	24.1
3	40.9	45.4	16.8	43.5
4	19.3	8.1	9.0	23.9
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

Source: 2019 household survey

## Overall dwelling mix by tenure

- 8.7 Table 8.2 summarises dwelling type/size mix based on the demographic scenario by the annual number of dwellings needed by tenure. Note that the only major difference under the aspiration and expectation scenarios is a much higher proportion of bungalows/level access dwellings. This analysis assumes an annual target of 783

dwellings, an overall affordable housing target of around 30% and factors in the dwelling type/size analysis carried out as part of the affordable housing need calculation. Table 8.3 presents the percentage breakdown of the dwelling type/size and tenure mix.

Dwelling type/size	Tenure		Total
	Market (70%)	Affordable (30%)	
1 -bedroom house	0	0	0
2--bedroom house	4	49	53
3 -bedroom house	216	51	267
4 or more-bedroom house	134	17	151
1-bedroom bungalow	17	6	23
2-bedroom bungalow	42	33	74
3 or more-bedroom bungalow	34	9	43
1-bedroom flat	9	32	41
2-bedroom flat	88	31	118
3 or more-bedroom flat	7	3	10
1-bedroom other	0	0	0
2-bedroom other	0	2	3
3 or more-bedroom other	-1	2	1
<b>Total</b>	<b>548</b>	<b>235</b>	<b>783</b>
Dwelling type	Market (70%)	Affordable (30%)	Total
House	354	117	471
Flat	103	65	169
Bungalow	93	48	140
Other	-2	5	3
<b>Total</b>	<b>548</b>	<b>235</b>	<b>783</b>
Number of bedrooms	Market (70%)	Affordable (30%)	Total
1	24	39	63
2	134	114	248
3	256	65	320
4	134	17	151
<b>Total</b>	<b>548</b>	<b>235</b>	<b>783</b>

- 8.8 The current affordable target is 20% on newbuild and 10% within areas that are less viable to develop. However, the SHMA has evidenced a shortfall of 705 and it is recommended that the affordable target is increased to reflect this subject to economic viability considerations. Additionally, as Table 3.7 showed, 36.8% of new housing build in the past five years has been affordable. A 30% target supports a more ambitious programme of affordable housing delivery commensurate with the scale of need evidenced and recent trends in delivery.

Dwelling type/size	Tenure		Total
	Market (70%)	Affordable (30%)	
1 -bedroom house	-0.1	-0.1	-0.1
2--bedroom house	0.8	6.8	6.8
3 -bedroom house	39.4	34.1	34.1
4 or more-bedroom house	24.5	19.3	19.3
1-bedroom bungalow	1.6	5.2	5.2
2-bedroom bungalow	16.0	15.1	15.1
3 or more-bedroom bungalow	1.2	1.2	1.2
1-bedroom flat	3.0	3.0	3.0
2-bedroom flat	7.6	9.5	9.5
3 or more-bedroom flat	6.2	5.5	5.5
1-bedroom other	-0.1	0.0	0.0
2-bedroom other	0.0	0.3	0.3
3 or more-bedroom other	-0.2	0.1	0.1
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Dwelling type	Market (70%)	Affordable (30%)	Total
House	64.5	49.8	60.1
Flat	18.9	27.7	21.5
Bungalow	16.9	20.3	17.9
Other	-0.3	2.1	0.4
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Number of bedrooms	Market (70%)	Affordable (30%)	Total
1	4.4	16.5	8.1
2	24.4	48.7	31.7
3	46.7	27.5	40.9
4	24.4	7.3	19.3
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Base	548	235	783

## Conclusions

- 8.9 The purpose of this chapter has been to explore the relationship between households and dwellings occupied to establish an indication of appropriate dwelling mix for Wirral Borough over the plan period.
- 8.10 Having established future household change and the implications this has for dwelling type, size and tenure mix, the Council can make an informed strategic decision on the range and size of dwellings that will need to be built to meet need and aspiration over the plan period.

## 9. Conclusion: policy and strategic issues

- 9.1 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.
- 9.2 The Wirral SHMA 2019 will help the Council plan for a mix of housing based on current and future demographic trends, market trends and the needs of different groups in the community. Specifically, the SHMA identifies the size, type and tenure of housing required by considering current market demand relative to supply; and also identifies a continued affordable housing imbalance across the borough.
- 9.3 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

- 9.4 The MHCLG standard method establishes an annual need of 783 dwellings each year. Over the past five years, net delivery has averaged 544 each year and over three years it has increased to 562. The Council has had economic growth strategies in place, is developing infrastructure to facilitate housing delivery and there is a shortfall in affordable housing.
- 9.5 PPG<sup>48</sup> allows authorities to take these circumstances into account and establish a higher level of need than the standard method suggests. However, in the case of Wirral, evidence of past delivery would suggest that this is an ambitious target. Further uplifts to the standard method figure are therefore not recommended. The analysis has not identified any exceptional circumstances for departing from the standard method calculation.

### Dwelling type, tenure and mix

- 9.6 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. The baseline demographic scenario, which considers the relationship between household type, age and dwelling stock, indicates the following overall dwelling mix: 1-bedroom (8.5%), 2-bedroom (24.1%), 3-bedroom (43.5%) and four or more bedroom 23.9%. Regarding to dwelling type, the analysis suggests a broad split of 77.4% houses, 16% flats, 6.2% bungalows (or level-access accommodation) and 0.4% other.
- 9.7 Alternative scenarios which consider households aspirations and expectations are driven by the ageing population profile of the borough and point to a higher need for bungalows/level access accommodation.

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<sup>48</sup> PPG 2019 Paragraph 010 Reference ID: 2a-010-20190220

- 9.8 Regarding affordable need, there is an annual imbalance of 705. Analysis indicates that an appropriate dwelling profile would be 17.2% one-bedroom, 46.8% two-bedroom, 29.7% three-bedroom and 6.3% four or more-bedroom. An appropriate affordable tenure split for Wirral Borough would be around 60% rented and 40% intermediate tenure.
- 9.9 The SHMA would suggest that an overall target of 30% affordable housing should be applied, subject to viability. The current affordable target is 20% on newbuild and 10% within areas that are less viable to develop. However, the SHMA has evidenced a shortfall of 705 and it is recommended that the affordable target is increased to reflect this subject to economic viability considerations. Additionally, as Table 3.7 showed, 36.8% of new housing build in the past five years has been affordable. A 30% target supports a more ambitious programme of affordable housing delivery commensurate with the scale of need evidenced and recent trends in delivery.

### Meeting the needs of older people and those with disabilities

- 9.10 There is evidence to support a programme of accommodation delivery to help meet the needs of older people and those with disabilities. Although the vast majority of older people want to remain in their own home with support when needed, there is a need to diversify options available to older people wanting to move to more appropriate accommodation.
- 9.11 Currently there are around 8,238 units of specialist older person accommodation comprising 2,719 units of residential care (C2 use class) dwellings and 5,519 units of specialist older person dwellings (C3 use class) such as sheltered and extra care. Analysis of demographic change would suggest a need for an additional 1,330 additional units of residential (C2) units and 2,799 units of specialist (C3) units and to 2035.
- 9.12 A key conclusion is that there needs to be a broader housing offer for older people across Wirral Borough and the SHMA has provided evidence of scale and range of dwellings needed.
- 9.13 A range of information has been assembled from various sources which helps to scope out the likely level of disability across Wirral's population. Although it is a challenge to quantify the precise accommodation and support requirements, the SHMA has helped to scope out where needs are arising.
- 9.14 Given the ageing population of the borough and the identified levels of disability amongst the population, it is recommended that 6% of new dwellings are built to M4(3) wheelchair accessible standard and a minimum of 20% of dwellings are built to M4(2). It is also assumed that there will be ongoing adaptation of existing dwellings to support those with additional needs.

### Final comments

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

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

## List of Technical Appendices

- Technical Appendix A: Research methodology
- Technical Appendix B: Policy review
- Technical Appendix C: Housing need
- Technical Appendix D: Dwelling type and mix analysis
- Technical Appendix E: Stakeholder consultation responses and agent review
- Technical Appendix F: Affordable housing definitions

## Technical Appendix A: Research methodology

### Overall approach

- A.1 A multi-method approach was adopted in order to prepare a robust and credible Strategic Housing Market Assessment for the Wirral Borough:
- A survey of households across Wirral. 17,390 households in the borough were selected using structured random sampling to complete a questionnaire between August 9<sup>th</sup> 2019 and September 23<sup>rd</sup> 2019. 2,586 valid questionnaires were returned and used in data analysis. This represents a 14.9% response rate overall resulting in a borough-level sample error of +/-1.9%;
  - An online survey of key stakeholders including representatives from district and county councils, district and parish councillors, housing associations, voluntary groups and some independent representatives;
  - Interviews with estate and letting agents operating within the borough; and
  - A review of relevant secondary data including the 2011 Census, house price trends, CORE lettings data and MHCLG Statistics.

### Baseline dwelling stock information and Household Survey sample errors

- A.2 Table A.1 summarises total dwelling stock and the number of households contacted by survey area, achieved responses and sample errors.

Settlement Area	HOUSEHOLDS FROM 2019 Address data	SAMPLE SIZE		SAMPLING ERROR	
		15% Response Rate			
		Target		Result	
Settlement Area 1	27,946	221	±	6.6%	
Settlement Area 2/3	42,601	385	±	5.0%	
Settlement Area 4	24,791	277	±	5.9%	
Settlement Area 5	23,710	405	±	4.8%	
Settlement Area 6	11,392	613	±	3.9%	
Settlement Area 7	12,630	383	±	4.9%	
Settlement Area 8	3,061	302	±	5.4%	

Source: Council Tax Data 2019

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

### Weighting and grossing

- A.3 In order to proceed with data analysis, it is critical that survey data is weighted to take into account response and non-response bias and grossed up to reflect the total number of households. Weighting for each survey area was based on:



- **Tenure** (the proportion of affordable (social rented and intermediate tenure) and open market dwellings based on 2011 Census data);
- **Age of Household Reference Person** based on the proportions of household reference people aged under 65 and 65 or over living in affordable and open market provision derived from the 2011 Census; and
- **Council Tax occupied dwellings** based on the number of occupied dwellings and used as a grossing factor in the weighting to ensure that there is a suitable uplift on the Census 2011 data.

A.4 Ultimately, the survey element of the assessment is sufficiently statistically robust to undertake detailed analysis and underpin core outputs of the study down to the survey areas presented in Table A1. Furthermore, the survey findings are enhanced and corroborated through analysis of secondary data and stakeholder consultation.

## Technical Appendix B: Policy review

- B.1 The purpose of this Appendix is to set out the national policy agenda of relevance to this Strategic Housing Market Assessment.

### Introduction

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

### 2010-2015 (Coalition Government)

- B.6 Following the Coalition Agreement of May 2010, the Localism Act 2011 was passed with the express intention of devolving power from central government towards local people. The Localism Act set out a series of measures to seek a substantial and lasting shift of powers including:
- new freedoms and flexibilities for local government, including directly elected mayors and empowering cities and other local areas;

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

document states that *'at the heart of the National Planning Policy Framework is a presumption in favour of sustainable development, which should be seen as a golden thread running through both plan-making and decision-taking.'*

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

## 2015-2016 (Conservative Government under David Cameron)

- B.15 Following the election of a majority Conservative Government in May 2015 under David Cameron, the Government's **Summer Budget 2015** was presented to Parliament by the then-Chancellor George Osborne. The Budget set out widespread reforms to the welfare system, including a four-year freeze on working-age benefits; a reduction in the household benefit cap; restrictions on Child Tax Credit; training requirements for those on Universal Credit aged 18 to 21; the removal of automatic entitlement to Housing Benefit for those on Universal Credit aged 18 to 21; and the removal of the Family Premium element of Housing Benefit for new claims from April 2016. Alongside these welfare cuts, it was announced that rents for social housing will be reduced by 1% per year for four years, while tenants on incomes of over £30,000, or £40,000 in London, will be required to pay market rate (or near market rate) rents. A review of 'lifetime tenancies' was confirmed, with a view to limiting their use to ensure the best use of social housing stock. Support for home ownership measures was reiterated with measures such as the extension of the Right to Buy to housing association tenants and the introduction of Help to Buy ISAs.
- B.16 Alongside the Summer Budget 2015 the Government published a '**Productivity Plan**', ***Fixing the foundations: Creating a more prosperous nation*** (10th July 2015). This sets out a 15-point plan that the Government will put into action to boost the UK's productivity growth, centred around two key pillars: encouraging long-term investment and promoting a dynamic economy. Of particular relevance to housing was the topic regarding 'planning freedoms and more houses to buy'. This set out a number of proposals in order to increase the rate of housebuilding and enable more people to own their own home, including a zonal system to give automatic planning permission on suitable brownfield sites; speeding up local plans and land release, stronger compulsory purchase powers and devolution of planning powers to the Mayors of London and Manchester, extending the Right to Buy to housing association tenants, delivering 200,000 Starter Homes and restricting tax relief to landlords.

- B.17 The Spending Review and Autumn Statement 2015 (November 2015) continued the policy themes of the Summer Budget. This included:
- Plans to extend the ‘Local Housing Allowance’ to social landlords so that the Housing Benefit paid to tenants living in housing association properties will be capped at the LHA rate;
  - A new ‘Help to Buy Shared Ownership’ scheme, removing restrictions on who can buy shared ownership properties to anyone with a household income of less than £80,000 outside London and £90,000 in London;
  - ‘London Help to Buy’ – an equity loan scheme giving buyers 40% of the new home value (as opposed to 20% under the Help to Buy scheme);
  - 200,000 ‘Starter Homes’ to be built over the following five years;
  - From 1st April 2016 an extra 3% in stamp duty to be levied on people purchasing additional properties such as buy-to-let properties or second homes;
  - Right to Buy extension to housing association tenants;
  - £400 million for housing associations and the private sector to build more than 8,000 new ‘specialist’ homes for older people and people with disabilities;
  - Consulting on reforms to the New Homes Bonus, with a preferred option for savings of at least £800 million which can be used for social care; and
  - A commitment to extra funding for targeted homelessness intervention.
- B.18 In December 2015, DCLG published a **Consultation on proposed changes to national planning policy**, which was open for consultation until February 2016. This consultation sought views on some specific changes to NPPF in terms of the following:
- broadening the definition of affordable housing, to expand the range of low-cost housing opportunities for those aspiring to own their new home;
  - increasing residential density around commuter hubs, to make more efficient use of land in suitable locations;
  - supporting sustainable new settlements, development on brownfield land and small sites, and delivery of housing allocated in plans; and
  - supporting the delivery of Starter Homes.
- B.19 The 2015-16 Parliament saw several Acts passed with special relevance to housing and planning, implementing some of the policies set out in the preceding Budgets:
- The Cities and Local Government Devolution Act 2016 makes provision for the election of mayors for the areas of combined authorities established under Part 6 of the Local Democracy, Economic Development and Construction Act 2009. It makes provision about local authority governance and functions; to confer power to establish, and to make provision about, sub-national transport bodies; and for connected purposes. This Act is central to the Government’s devolution plans for England, facilitating its vision of a ‘Northern Powerhouse’.
  - The Welfare Reform and Work Act 2016 makes provisions relating to a range of welfare benefits and employment schemes, including the benefit cap, social security

and Tax Credits, loans for mortgage interest, social housing rents and apprenticeships. Secondary legislation (Social Housing Rents Regulations, March 2016) sets out that the 1% cut to social housing rents will not apply to households with an income of £60,000 or more.

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

## Post EU-Referendum (Theresa May Administration)

- B.22 The resignation of David Cameron following the European Union Referendum of June 2016 and subsequent appointment of Theresa May as Prime Minister led to a Cabinet reshuffle and a change in the policy climate within Government. The **Autumn Statement (2016)** brought an important focus onto housing; provisions included:
- £1.4 billion of extra cash to build 40,000 affordable homes, with a relaxation of restrictions on grant funding;
  - £2.3 billion Housing Infrastructure Fund to pave the way for up to 100,000 new homes to be built in areas of high demand;
  - £3.15 billion of the Affordable Homes Programme will be given to London to deliver 90,000 homes;
  - New regional pilots of the Right to Buy extension, allowing more than 3,000 tenants to buy their properties;

- £1.7 billion to pilot ‘accelerated construction’ on public sector land;
  - Letting agents in the private rented sector to be banned from charging fees; and
  - Confirmation that compulsory Pay to Stay will not be implemented for councils.
- B.23 The Autumn Statement indicated a clear shift in housing policy, away from an exclusive focus on homeownership and towards boosting overall housing supply. A removal of grant-funding restrictions will allow housing associations to increase the delivery of sub-market rented housing, including affordable rented, shared ownership and rent-to-buy homes.
- B.24 Many of the ‘flagship’ housing policies of the Cameron Administration have their legislative basis in the provisions of the Housing and Planning Act 2016 but require further secondary legislation. Their implementation has been subject to ongoing delay and seem increasingly unlikely to be carried forward in practice as originally envisaged. These schemes include the Voluntary Right to Buy, the higher asset levy (intended to fund the building of new homes) and Pay to Stay (no longer compulsory for councils).
- B.25 The **Housing White Paper, *Fixing our broken housing market***, was published in February 2017. The White Paper proposed a number of changes to reshape the approach to housebuilding and increase housing supply. These changes centred around the following four areas:
- Planning for the right homes in the right places, by making it simpler for local authorities to put Local Plans in place and keep them up-to-date, ensuring sufficient land is allocated to meet housing needs and building upon neighbourhood planning to ensure communities have control over development in their area. The White Paper aims to make more land available for homes by maximising the contribution from brownfield and surplus public land, regenerating estates, releasing more small and medium sized sites, allowing rural communities to grow and making it easier to build new settlements. It reaffirms that the existing protections for the Green Belt remain unchanged and emphasises that authorities should only make exceptional amendments to Green Belt boundaries.
  - Building homes faster, by increasing certainty around housing numbers, aligning new infrastructure with housing, supporting developers to build more quickly and improving transparency. White Paper proposals include amending the NPPF to give local authorities the opportunity to have their housing land supply agreed on an annual basis and fixed for a one-year period, in order to create more certainty about when an adequate land supply exists. Authorities taking advantage of this would have to provide a 10% larger buffer on their five-year land supply. In addition, the White Paper suggests changing the NPPF to introduce a housing delivery test for local authorities. If delivery falls below specified thresholds extra land would be added onto the five-year land supply as well as further thresholds which would allow the presumption in favour of sustainable development to apply automatically.
  - Diversifying the market, by establishing a new Accelerated Construction Programme, supporting more Build to Rent developments, supporting housing associations to build more housing and boosting innovation. The White Paper proposes ensuring that the public sector plays its part by encouraging more building by councils and reforming the Homes and Communities Agency.

- Helping people through Help to Buy, Right to Buy, the Shared Ownership and Affordable Homes Programme (SOAHP), the new Lifetime ISA, amendments to Starter Homes requirements and the announcement of a new statutory duty on planning to meet the needs of older and disabled people.
- B.26 In April 2017 some of the welfare reform provisions came into effect. This included Universal Credit claimants aged 18-21 no longer being able to claim benefits to support their housing costs unless they fit into at least one of 11 exemption categories. However, the Government also announced that they were cancelling controversial plans to cap benefit for Supported Housing tenants at the LHA rates.
- B.27 During the 2016-17 Parliament there were two Acts that gained Royal Assent that have particular relevance to emerging housing policy:
- The Neighbourhood Planning Act 2017 aims to speed up the delivery of new homes by strengthening neighbourhood planning, limiting the use of pre-commencement planning conditions, use of the planning register and the reform of compulsory purchase. During its passage through Parliament, the Bill was subject to various amendments, including changes to the Local Plan process to allow the Secretary of State to intervene and invite county councils to prepare or revise Local Plans where Authorities have not delivered and to allow the preparation of joint Local Plans where there are cross-boundary issues between two or more local authorities. This followed the recommendations of the Local Plans Expert Group (LPEG) report of March 2016. Some of the provisions of the Act require secondary legislation. A commencement order introduced in July 2017 under the Act requires post-examination neighbourhood plans to be treated as ‘material considerations’ in the determination of planning applications.
  - The Homelessness Reduction Act 2017 requires councils to seek to prevent homelessness by starting work with households threatened with homelessness 56 days in advance of the date on which they are expected to become homeless (28 days earlier than under the previous legislation). It also requires the provision of advisory services to specified groups including (but not limited to) people leaving prison, young people leaving care, people leaving armed forces, people leaving hospital, people with a learning disability and people receiving mental health services in the community. The Act sets out that councils must assess and develop a personalised plan during the initial presentation to the service. In addition, they must help prevent an applicant from becoming homeless and take reasonable steps to help those who are eligible for assistance to secure accommodation for at least six months (during a 56-day period before a homeless decision can be made). The Act dissolves the local connections rules apart from a duty to provide care leavers with accommodation (under the Children Act 1989) to the age of 21.
- B.28 Following the snap General Election in June 2017, Theresa May’s Conservative Government formed an alliance with the DUP and the Cabinet was subject to another reshuffle.
- B.29 ***Planning for homes in the right places*** was published for consultation in September 2017, setting out the Government’s proposals for a standardised approach to assessing housing need. The overall rationale is that local authorities across England currently use inconsistent methods to assess housing requirements, leading to long debates over



whether local plans include the correct housing targets. The proposed new standardised approach to assessing housing need therefore aims to have all local authorities use the same formula to calculate their housing requirement. The standardised approach would set a minimum figure, but local authorities would be able to increase their target from this baseline, for example if they plan for employment growth and want to provide an uplift in housing provision to account for this. The consultation document proposed that the new housing need calculation method would be applied for assessing five-year housing land supply from 31st March 2018 onwards.

B.30 The **Autumn Budget 2017** (November 2017) included a range of provisions focused on housing, although these were welcomed cautiously by some who would have preferred a greater emphasis on affordability. Provisions included:

- A commitment to be providing 300,000 new homes per year by the mid-2020s;
- A total of £15.3 billion of new capital funding, guarantee and loan-based funding;
- £1 billion of extra borrowing capacity for councils in high demand areas to build new affordable homes;
- £1.5 billion of changes to Universal Credit, including scrapping the seven-day waiting period at the beginning of a claim, making a full month's advance available within five days of making a claim and allowing claimants on housing benefit to continue claiming for two weeks;
- £125 million increase over two years in Targeted Affordability Funding for LHA claimants in the private sector who are struggling to pay their rents;
- Stamp duty scrapped on the first £300,000 for first-time buyers (on properties worth up to £500,000);
- New Housing First pilots announced for West Midlands, Manchester and Liverpool;
- Power to councils to charge 100% Council Tax premium on empty properties;
- Five new garden towns; and
- A review to look at land banking, including considering compulsory purchase powers.

B.31 In December 2017 the Government announced new measures to crack down on bad practices, reduce overcrowding and improve standards in the private rented sector. The measures have been introduced under the provisions of the Housing and Planning Act 2016.

B.32 The £5 billion Housing Infrastructure Fund is a Government capital grant programme to help unlock new homes in areas with the greatest housing demand, assisting in reaching the target of building 300,000 homes a year by the mid-2020s. Funding is awarded to local authorities on a highly competitive basis. The fund is divided into 2 streams, a Marginal Viability Fund (available to all single and lower tier local authorities in England to provide a piece of infrastructure funding to get additional sites allocated or existing sites unblocked quickly with bids of up to £10 million) and a Forward Fund (available to the uppermost tier of local authorities in England for a small number of strategic and high-impact infrastructure projects with bids of up to £250 million). On 1<sup>st</sup> February 2018, the Minister for Housing, Communities and Local Government Sajid Javid and

Chancellor Philip Hammond announced that 133 council-led projects across the country will receive £866 million investment in local housing projects, the first wave of funding from the £5 billion Housing Infrastructure Fund. The finances will support vital infrastructure such as roads, schools and bridges. On 18<sup>th</sup> February 2018, Housing Minister Dominic Raab announced a £45 million cash injection into 79 key community projects across 41 local authorities to councils to combat barriers that would otherwise make land unusable for development. This will support building up to 7,280 homes on council-owned land.

- B.33 In March 2018 the Ministry of Housing, Communities and Local Government (MHCLG) published a **Draft Revised National Planning Policy Framework** (Draft Revised NPPF) for consultation. Alongside this the Government also published **Draft Planning Practice Guidance** (Draft PPG) on the following topics: Viability, Housing Delivery, Local Housing Need Assessment, Neighbourhood Plans, Plan-making and Build to rent.
- B.34 **Draft PPG: Housing Delivery** requires that authorities demonstrate a five-year land supply of specific deliverable sites to meet their housing requirements. The five-year land supply should be reviewed each year in an annual position statement. Areas which have or are producing joint plans will have the option to monitor land supply and the Housing Delivery Test over the joint planning area or on a single-authority basis. Draft PPG sets out that where delivery is under 85% of the identified housing requirement, the buffer will be increased to 20% with immediate effect from the publication of Housing Delivery Test results.
- B.35 **Draft PPG: Local Housing Need Assessment** sets out the expectation that strategic plan-making authorities will follow the standard approach for assessing local housing need, unless there are exceptional circumstances that justify an alternative. This approach is set out in three steps: setting the baseline using household projections; an adjustment to take account of market signals (particularly affordability); and the application of a cap on the level of increase required. The draft guidance states that the need figure generated by the standard method should be considered as the 'minimum starting point' in establishing a need figure for the purposes of plan production.
- B.36 The **Revised National Planning Policy Framework (NPPF)** was published in July 2018 and updated in February 2019. It introduces a housing delivery test for local authorities, which will measure the number of homes created against local housing need. The Revised NPPF 2018/9 also introduces a new standardised method of calculating housing need; this approach uses the Government's household growth projections and applies an affordability ratio to the figures, comparing local house prices with workplace earnings to produce a need figure. The Government has said that it will consider adjusting the methodology in order to ensure it meets the target of delivering 300,000 new homes per year by the mid-2020s. The presumption in favour of sustainable development includes a requirement that strategic policies should, as a minimum, provide for objectively assessed needs for housing.
- B.37 **The Housing Delivery Test Measurement Rule Book** was also published in July 2018. This sets out the methodology for calculating the Housing Delivery Test (HDL) measurement. The HDL is the annual measurement of housing delivery performance, to commence in November 2018.

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

## Technical Appendix C: Housing need calculations

### Introduction

- C.1 The purpose of this section is to set out the affordable housing need calculations for Wirral Borough using the framework for analysis established in the PPG 2019.
- C.2 All households whose needs are not met by the market can be considered (to be) in affordable housing need<sup>49</sup>. PPG 2019 then considers how affordable housing need should be calculated:
- ‘Strategic policy-makers will need to estimate the current number of households and projected number of households who lack their own housing or who cannot afford to meet their housing needs in the market. This should involve working with colleagues in their relevant authority (e.g. housing, health and social care departments).’<sup>50</sup>*
- C.3 The 2019 household survey provides an appropriate source of data from which a robust assessment of need can be calculated.
- C.4 Affordable housing need analysis and modelling has been prepared in accordance with PPG guidance at the borough and settlement level. In summary, the model reviews in a stepwise process:
- Stage 1: Current housing need (gross backlog)
  - Stage 2: Newly arising need
  - Stage 3: Likely future affordable housing supply
  - Stage 4: Total and annual need for affordable housing
- C.5 Table C.1 provides an overall summary of needs analysis and a description of each stage of the model is then discussed in detail in this Appendix. Table C2 provides analysis at Settlement area level.

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<sup>49</sup> PPG 2019 Paragraph: 018 Reference ID: 2a-018-20190220

<sup>50</sup> PPG 2019 Paragraph: 019 Reference ID: 2a-019-20190220

<b>Table C.1 Affordable housing need calculation for Wirral Borough</b>			
<b>Step</b>	<b>Stage and Step description</b>	<b>Calculation</b>	<b>Borough total</b>
		<b>Total households =</b>	<b>146,132</b>
<b>Stage1: CURRENT NEED</b>			
<b>1.1</b>	<b>Total existing households in need</b>	<b>Total</b>	<b>12,705</b>
<b>1.2</b>	<b>% in need who cannot afford open market (buying or renting)</b>		<b>57.7</b>
<b>1.3</b>	<b>TOTAL in need and cannot afford open market (buying or renting)</b>		<b>7,326</b>
<b>Stage 2: FUTURE NEED</b>			
<b>2.1</b>	New household formation (Gross per year)	Based on blend of national formation/households formed and households expected to form	<b>1,744</b>
<b>2.2</b>	% of new households requiring affordable housing	% based on actual affordability of households forming	<b>36.2</b>
	Number of new households requiring affordable housing	Number cannot afford	<b>631</b>
<b>2.3</b>	Existing households falling into need	Annual requirement	<b>99</b>
<b>2.4</b>	<b>TOTAL newly arising housing need (gross each year)</b>	<b>2.2 + 2.3</b>	<b>730</b>
<b>Stage 3: AFFORDABLE HOUSING SUPPLY</b>			
<b>3.1</b>	Affordable dwellings occupied by households in need	Based on 1.1	<b>3,132</b>
<b>3.2</b>	Surplus stock	Vacancy rate <2% so no surplus stock assumed	<b>0</b>
<b>3.3</b>	Committed supply of new affordable units	Annual average	<b>402</b>
<b>3.4</b>	Total affordable housing stock available	3.1+3.2+3.3-3.4	<b>3,534</b>
<b>3.5</b>	Annual supply of social re-lets (net)	Annual supply (3 year average)	<b>763</b>
<b>3.6</b>	Annual supply of intermediate affordable housing available for re-let or resale at sub-market levels	Annual supply (3 year average)	<b>21</b>
<b>3.7</b>	<b>Annual supply of affordable housing</b>	<b>3.5+3.6</b>	<b>784</b>
<b>Stage 4: ESTIMATE OF ANNUAL HOUSING NEED</b>			
<b>4.1</b>	Total backlog need	1.1-3.4	<b>3,793</b>
<b>4.2</b>	Quota to reduce over plan period	Annual reduction	<b>20%</b>
<b>4.3</b>	Annual backlog reduction	Annual requirement	<b>759</b>
<b>4.4</b>	Newly arising need	2.4	<b>730</b>
<b>4.5</b>	Total annual affordable need (gross need)	4.3+4.4	<b>1,489</b>
<b>4.6</b>	Annual affordable capacity	3.7	<b>784</b>
<b>4.7</b>	<b>NET ANNUAL SHORTFALL (4.5-4.6)</b>	<b>NET</b>	<b>705</b>

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

**Table C.2 Affordable housing need calculation for Wirral Borough by Settlement Area**

Step	Stage and Step description	SETTLEMENTS	SA1	SA2/3	SA4	SA5	SA6	SA7	SA8	WIRRAL TOTAL
	<b>Stage1: CURRENT NEED</b>									
1.1	Total in need		1,816	5,471	1,683	1,369	817	1,276	273	12,705
1.2	% in need who cannot afford open market (buying or renting)		57.4	52.6	69.8	65.6	42.7	67.0	47.2	57.7
1.3	TOTAL in need and cannot afford open market (buying or renting)	<b>Total</b>	1043	2878	1174	898	349	854	129	7326
	<b>Stage 2: FUTURE NEED</b>									
2.1	New household formation (Gross per year)	Based on blended rate of national formation/future households forming and households formed in the past 5 years	343	640	395	305	167	180	48	1,744
2.2	Number of new households requiring affordable housing	% Based on actual affordability of households forming	33.2	29.4	19.3	48.3	31.9	22.7	23.5	36.2
		Number cannot afford	114	188	76	147	53	41	11	631
2.3	Existing households falling into need	Annual requirement	7	86	0	0	2	0	4	99
2.4	<b>Total newly-arising housing need (gross each year)</b>	<b>2.2 + 2.3</b>	121	275	76	147	56	41	15	730
	<b>Stage 3: AFFORDABLE HOUSING SUPPLY</b>									
3.1	Affordable dwellings occupied by households in need	(based on 1.1)	184	1978	460	400	29	34	47	3132
3.2	Surplus stock	Vacancy rate <2% so no surplus stock assumed	0	0	0	0	0	0	0	0
3.3	Committed supply of new affordable units	Annual	20	133	74	122	19	31	3	402
3.4	Units to be taken out of management	None assumed	0	0	0	0	0	0	0	0
3.5	Total affordable housing stock available	3.1+3.2+3.3-3.4	204	2111	534	522	48	65	50	3534
3.6	Annual supply of social re-lets (net)	Annual Supply (3 year average)	146	222	129	124	59	66	16	763
3.7	Annual supply of intermediate affordable housing available for re-let or resale at sub-market levels	Annual Supply (3 year average)	4	6	4	3	2	2	0	21
3.8	Annual supply of affordable housing	3.6+3.7	150	229	133	127	61	68	16	784
	<b>Stage 4: ESTIMATE OF ANNUAL HOUSING NEED</b>									
4.1	Total backlog need	1.1-3.5	839	767	640	376	301	790	79	3793
4.2	Quota to reduce over plan period	Annual reduction	20%	20%	20%	20%	20%	20%	20%	20%
4.3	Annual backlog reduction	Annual requirement	168	153	128	75	60	158	16	759
4.4	Newly-arising need	2.4	121	275	76	147	56	41	15	730
4.5	Total annual affordable need	4.3+4.4	289	428	204	222	116	199	31	1489
4.6	Annual affordable capacity	3.8	150	229	133	127	61	68	16	784
4.7	<b>Net annual imbalance</b>	<b>4.5-4.6 NET</b>	<b>139</b>	<b>199</b>	<b>71</b>	<b>95</b>	<b>55</b>	<b>131</b>	<b>14</b>	<b>705</b>

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

## Stage 1: Current households in affordable housing need

- C.6 PPG 2019<sup>51</sup> states that ‘strategic policy-making authorities can establish the unmet (gross) need for affordable housing by assessing past trends and current estimates of:
- the number of homeless households;
  - the number of those in priority need who are currently housed in temporary accommodation;
  - the number of households in over-crowded housing;
  - the number of concealed households;
  - the number of existing affordable housing tenants in need (i.e. householders currently housed in unsuitable dwellings); and
  - the number of households from other tenures in need and those that cannot afford their own homes, either to rent or to own if that is their aspiration.’
- C.7 PPG 2019 notes that care should be taken to avoid double-counting and to only include those households who cannot afford to access suitable housing in the market.
- C.8 Using evidence from the 2019 household survey, a total of 12,705 households are identified to be in housing need representing 8.7% of all households across Wirral Borough.

## Homeless households and households in temporary accommodation

- C.9 Table C.3 considers trends in decisions and acceptances of homeless households and indicates that an annual average of 164 households have been accepted as homeless over the period 2010/11 to 2017/18.

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

Source: MHCLG Homelessness Statistics

- C.10 The 2019 household survey identifies a total of **1,580** households who are either homeless or living in temporary accommodation.

<sup>51</sup> Paragraph: 020 Reference ID: 2a-021-20190220

### Overcrowding and concealed households

- C.11 The extent to which households are overcrowded is measured using the 'bedroom standard'. This allocates a standard number of bedrooms to each household in accordance with its age/sex/marital status composition. A separate bedroom is allocated to each married couple, any other person aged 21 or over, each pair of adolescents aged 10-20 of the same sex and each pair of children under 10. Any unpaired person aged 10-20 is paired if possible, with a child under 10 of the same sex, or, if that is not possible, is given a separate bedroom, as is any unpaired child under 10. This standard is then compared with the actual number of bedrooms (including bedsits) available for the sole use of the household.
- C.12 The 2019 household survey identifies a total of **3,621** households living in overcrowded conditions (2.5% of all households).

### Existing affordable tenants in need

- C.13 The 2019 household survey identified a total of **3,132** affordable tenants in housing need.

### Households in other tenures in need

- C.14 The 2019 household survey identified a total of **9,572** other households in need. Other tenures refers to households not living in affordable housing so includes owner occupation and private renting.

### Summary of existing households in need

- C.15 Table C.4 provides a summary of the number of existing households in need and after taking into account households with more than one need, the final figure of 12,705 is established. Note that the components of need do not sum to 12,705 because a household may have more than one need.

Reason for need	Total in need
Homeless household / in temporary accommodation	1,580
Overcrowded/concealed	3,621
Existing affordable tenants in need	3,132
Other tenures in need	8,484
All households in need	12,705

Source: 2019 household survey



- C.16 The total of 12,705 households who are in housing need represents 8.7% of all households (arc<sup>4</sup> would expect between 5 and 10% of households in need based on our other studies).
- C.17 Step 1.2 then considers the extent to which households can afford open market prices or rents, tested against lower quartile prices at settlement level (Table C.5). This analysis has been based on lower quartile prices for 2018 derived from Land Registry address-level data and private sector rents from lettings reported by Zoopla during 2018.
- C.18 This analysis demonstrates that across the borough 57.7% of existing households in need could not afford open market prices or rents (7,326 households).

Settlement	Lower quartile price (£)	Lower quartile private rent (£ each month)
SA1 Wallasey	85,000	451
SA2 Commercial Core/SA3 Suburban Birkenhead	79,500	451
SA4 Bromborough & Eastham	135,000	550
SA5 Mid-Wirral	117,500	524
SA6 Hoylake and West Kirby	175,000	598
SA7 Heswall	174,950	676
SA8 Rural Areas	180,000	650
Wirral Borough	110,000	451

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

## Stage 2: Newly arising affordable need

- C.19 The 2019 PPG considers how the number of newly-arising households likely to need affordable housing: *‘Projections of affordable housing need will have to reflect new household formation, the proportion of newly forming households unable to buy or rent in the market area, and an estimation of the number of existing households falling into need. This process will need to identify the minimum household income required to access lower quartile (entry level) market housing (strategic policy-making authorities can use current cost in this process but may wish to factor in anticipated changes in house prices and wages). It can then assess what proportion of newly-forming households will be unable to access market housing.’*<sup>52</sup>

<sup>52</sup> Paragraph: 021 Reference ID: 2a-021-20190220

### New household formation (gross per year)

- C.20 An overall view on household formation can be derived from national estimates and household survey data. The national household formation rate reported in the English Housing Survey is currently 1.48% based on the latest three-year average national rate reported in the English Housing Survey over the period 2015/16 to 2017/18. Applying this to the borough population results in a gross formation rate of **2,163**.
- C.21 The household survey indicated that an average of **1,198** households have actually formed in the past 5 years but **2,870** expect to form in the next five years.
- C.22 The overall average of these three figures results in an annual formation rate of **1,744** which is used in analysis.
- C.23 Household survey income data was analysed to identify the proportion of newly forming households who could afford lower quartile house prices and/or rents. Overall 36.2% could not afford open market prices or rents (**631** each year).

### Existing households expected to fall into need

- C.24 The household survey identified an annual need of **99** households who are likely to fall into need. This is based on the number of households who moved into social renting because they fell into need based on survey evidence.

### Total newly arising housing need (gross per year)

- C.25 Total newly arising need is calculated to be **730** households each year across Wirral Borough.

### Stage 3: Affordable housing supply

- C.26 The 2019 PPG states how the current stock of affordable housing supply should be calculated:
- *the number of affordable dwellings that are going to be vacated by current occupiers that are fit for use by other households in need;*
  - *suitable surplus stock (vacant properties); and*
  - *the committed supply of new net affordable homes at the point of the assessment (number and size).<sup>53</sup>*
- C.27 Total affordable housing stock available = Dwellings currently occupied by households in need + surplus stock + committed additional housing stock – units to be taken out of management.

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<sup>53</sup> Paragraph: 022 Reference ID: 2a-022-20190220

### Step 3.1 Affordable dwellings occupied by households in need

- C.28 This is an important consideration in establishing the net levels of housing need as the movement of these households within affordable housing will have a nil effect in terms of housing need.
- C.29 A total of **3,132** households are current occupiers of affordable housing in need. Although the movement of these households within affordable housing will have a nil effect in terms of housing need (i.e. they already live in affordable housing), the model assumes that these households will move in the next 5 years to address their housing need.

### Step 3.2 Surplus stock

- C.30 A proportion of vacant properties are needed to allow households to move within housing stock. Across the social rented sector, this proportion is generally recognised as being 2%. Stock above this proportion is usually assumed to be surplus stock. Modelling assumes no surplus social rented stock across the borough.

### Step 3.3 Committed supply of new affordable units

- C.31 Using data from the Council's committed residential sites records 2017 and 2018 as an as an indication for future supply, it is assumed there is a committed supply of **402** affordable dwellings. This is based on 20% of the total residential supply being affordable.

### Step 3.4 Total affordable housing stock available

- C.32 It is assumed that there are 3,132 social (affordable) dwellings available arising from households currently living in affordable housing and assuming they will move to address their housing need in the future and an annual average of 402 affordable new build units. This results in a total of **3,534** units of housing stock available.

### Step 3.5 Annual supply of social re-lets

- C.33 Over the three period 2015/16 to 2017/18 there were a total of 2,290 lettings made across Wirral Borough, with an annual average of **763** affordable dwellings let.

### Step 3.6 Annual supply of intermediate re-lets/sales

- C.34 Over the three period 2015/16 to 2017/18 there were a total of 63 intermediate tenure lettings across Wirral Borough, which is an annual average of **21**.

## Summary of Stage 3

- C.35 Overall, the model assumes a stock of **3,534** affordable dwellings coming available from either existing household's moving or new build. In addition, the model assumes there is an annual affordable supply through general lettings of **763** dwellings and **21** intermediate sales/relets.

## Stage 4: Estimate of total annual need for affordable housing

### Overview

- C.36 Analysis has carefully considered how housing need is arising within Wirral Borough by identifying existing households in need (and who cannot afford market solutions), newly forming households in need and existing households likely to fall into need in line with PPG.
- C.37 This has been reconciled with the overall supply of affordable dwellings. Based on the affordable needs framework model, analysis suggests that **there is an overall annual net imbalance of 705 dwellings each year**.
- C.38 Stage 4 brings together the individual components of the needs assessment to establish the total net annual shortfall.

### Step 4.1 Total backlog need

- C.39 Step 4.1 is the total backlog need which is derived from the number of households in Step 1.3 minus total affordable housing stock available (Step 3.5). The total backlog need is **3,793**.

### Steps 4.2 to 4.6

- C.40 Step 4.2 is a quota to reduce the total backlog need which is assumed to be 20% (this was the standard modelling assumption in former CLG guidance). This also reflects the urgency for which households in need ought to be provided with alternative and more appropriate accommodation.
- C.41 Step 4.3 is the annual backlog reduction based on Step 4.2 (**759** each year).
- C.42 Step 4.4 is a summary of newly arising need from both newly forming households and existing households falling into need (**730** each year).
- C.43 Step 4.5 is the total annual affordable need based on Steps 4.3 and 4.4 (**1,489** each year) (*this is also the gross need*).
- C.44 Step 4.6 is the annual social/affordable rented and intermediate tenure capacity based on Step 3.7 (**784** each year).

## Total gross and net imbalance

- C.45 The overall gross imbalance across Wirral Borough is **1,489** affordable dwellings each year. After taking into account supply of affordable accommodation, the net imbalance is **705** each year. This justifies a continued need for a robust affordable housing policy.

## Relationship between current housing stock and current and future needs

- C.46 The 2019 PPG states that '*Strategic policy-making authorities will need to look at the current stock of different sizes and assess whether these match current and future needs*'<sup>54</sup>. The analysis of affordable housing need therefore includes a review of the dwelling sizes of new affordable units.
- C.47 Table C.6 breaks down the overall gross need for **1,489** affordable dwellings by size (number of bedrooms) each year. Table C.7 calculates the need as a percentage and summarises the gross and net shortfalls by settlement.

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<sup>54</sup> 2019 PPG Paragraph 023 Reference ID: 2a-023030190220

Table C.6 Gross annual imbalance of affordable dwellings by Settlement and number of bedrooms								
Number of bedrooms	Settlement Area							Wirral Total
	SA1	SA2/3	SA4	SA5	SA6	SA7	SA8	
One	70	66	39	36	19	15	6	256
Two	180	190	81	104	52	91	11	696
Three	16	142	81	65	25	87	9	441
Four	23	28	2	17	15	5	3	88
Five or more	0	2	0	0	5	2	0	7
<b>Total</b>	<b>289</b>	<b>428</b>	<b>204</b>	<b>222</b>	<b>116</b>	<b>199</b>	<b>31</b>	<b>1,489</b>

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

Table C.7 Net annual imbalance								
Number of bedrooms	Settlement Area							Wirral Total
	SA1	SA2/3	SA4	SA5	SA6	SA7	SA8	
One	24.1	15.4	19.3	16.3	16.1	7.4	21.0	17.2
Two	62.2	44.5	39.8	46.7	44.4	45.7	36.8	46.8
Three	5.6	33.3	39.8	29.3	21.9	43.8	30.5	29.7
Four	8.1	6.5	1.1	7.8	13.1	2.3	10.8	5.9
Five or more	0.0	0.4	0.0	0.0	4.3	0.8	0.9	0.5
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.1</b>	<b>99.7</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Gross need	289	428	204	222	116	199	31	<b>1,489</b>
Net need	139	199	71	95	55	131	14	<b>705</b>

Source: 2019 household survey table may have minor rounding errors

SA1 Wallasey	SA6 Hoylake and West Kirby
SA2 Commercial Core/SA3 Suburban Birkenhead	SA7 Heswall
SA4 Bromborough & Eastham	SA8 Rural Areas
SA5 Mid-Wirral	

- C.48 Table C.8 compares the current supply of affordable housing with the gross imbalance and indicates that there is a particular shortfall of 2 and 4 or more-bedroom affordable dwellings.

<b>Number of bedrooms</b>	<b>Current supply</b>	<b>%</b>	<b>Annual gross imbalance need %</b>	<b>Variance</b>
1-bedroom	5,652	28.6	17.2	-11.5
2-bedroom	5,757	29.2	46.8	17.6
3-bedroom	7,610	38.6	29.7	-8.9
4-bedroom	697	3.5	5.9	2.4
5-bedroom	14	0.1	0.5	0.4
<b>Total</b>	<b>19,730</b>	<b>100.0</b>	<b>17.2</b>	

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

## Dwelling type and size

- C.49 Table C.9 shows the type and size requirements of affordable housing based on the annual gross imbalance. This analysis is based on what existing households in need expect to move to along with the type/size of dwelling newly forming households moved to. This would suggest an overall dwelling mix of 49.9% houses, 20.3% flats and 27.7% bungalows. This analysis also feeds into the overall market mix analysis of the SHMA.

Table C.9 Affordable dwelling size and type								
Dwelling type/size	SA1	SA2/3	SA4	SA5	SA6	SA7	SA8	Wirral Total
1- or 2-bedroom house	32.7	22.0	19.6	16.3	16.2	15.5	28.6	20.8
3-bedroom house	0.0	29.1	28.6	23.5	14.5	18.2	22.3	21.8
4 or more-bedroom house	8.1	11.1	0.0	7.2	14.6	0.0	10.2	7.3
1 bedroom flat	0.0	4.4	0.0	3.8	0.0	2.1	0.0	2.7
2/3 bedroom flat	0.0	14.2	20.3	19.9	9.9	38.7	6.9	17.6
1- or 2-bedroom bungalow	59.1	17.6	23.1	28.0	36.0	25.5	28.5	26.6
3 or more-bedroom bungalow	0.0	1.8	0.0	1.3	4.9	0.0	3.5	1.1
Other	0.0	0.0	8.3	0.0	4.0	0.0	0.0	2.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: 2019 household survey

SA1 Wallasey	SA6 Hoylake and West Kirby
SA2 Commercial Core/SA3 Suburban Birkenhead	SA7 Heswall
SA4 Bromborough & Eastham	SA8 Rural Areas
SA5 Mid-Wirral	



## Tenure split

- C.50 In order to consider an appropriate affordable housing tenure split, the HNA considers the expressed tenure preferences of existing households in need and newly forming households and the relative affordability of alternative tenure options.
- C.51 The NPPF states that 10% of dwellings on larger sites should be made available for affordable home ownership.
- C.52 Table C.10 sets out the tenure split based on the tenure preferences of existing and newly forming households. Analysis indicates that an appropriate tenure split for Wirral Borough would be around 60% social/affordable rented and 40% intermediate tenure.

Settlement	Tenure		
	Affordable/social rented	Intermediate tenure	Total
SA1 Wallasey	66.4	33.6	100
SA2 Commercial Core/SA3 Suburban Birkenhead	52.9	47.1	100
SA4 Bromborough & Eastham	68.0	32.0	100
SA5 Mid-Wirral	51.1	48.9	100
SA6 Hoylake and West Kirby	47.2	52.8	100
SA7 Heswall	86.3	13.7	100
SA8 Rural Areas	55.1	44.9	100
Wirral Borough	58.6	41.4	100

Source: 2019 household survey

- C.53 Further tests of affordability (Tables C.11 and C.12) confirms a range of affordable and intermediate tenure options are affordable to both existing and newly-forming households.

Intermediate product	Wirral Borough price	% existing households can afford	% newly forming households can afford
Discounted home ownership	£127,938	33.0	14.0
Help to buy	£150,000	38.7	19.1
50% Shared ownership	£75,000	40.1	20.3
25% Shared ownership	£37,500	52.1	31.2

Source: 2019 household survey

<b>Table C.12 Affordable tenure options</b>			
<b>Affordable Product</b>	<b>Income Required</b>	<b>% existing households can afford</b>	<b>% newly forming households can afford</b>
Social rent	£18,441	65.7	51.0
Affordable rent	£22,518	54.1	34.6

Source: 2019 Household Survey

## Technical Appendix D: Dwelling mix and modelling

### Introduction

- D.1 This technical appendix describes the method used by arc<sup>4</sup> to establish future dwelling type and size mix across the borough. It presents the baseline data used as a starting point for the analysis and how data are interpreted to establish a reasonable view on dwelling type and mix.

### Starting points

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

### Household projections

- D.3 These are used to establish the number of households by Household Reference Persons (HRP) and household type using the 2014-based data, and how this is expected to change over the local plan period 2020 to 2035.
- D.4 The change in the number of households over this period can be established and, assuming that the dwelling needs of these households do not change significantly over the plan period, the potential impact on type and number of bedrooms of future dwellings can be determined.

### Dwelling stock

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

### Relationship between households and dwellings

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

- D.9 By combining this range of data, it is possible to model the likely change in dwelling type/size requirements with reference to:
- the current relationship between HRP/household type and dwelling type/size and this remains constant over the plan period (demographic baseline);
  - household aspirations by HRP/household type (aspirations); and
  - what households would expect by HRP/household type (expect).

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

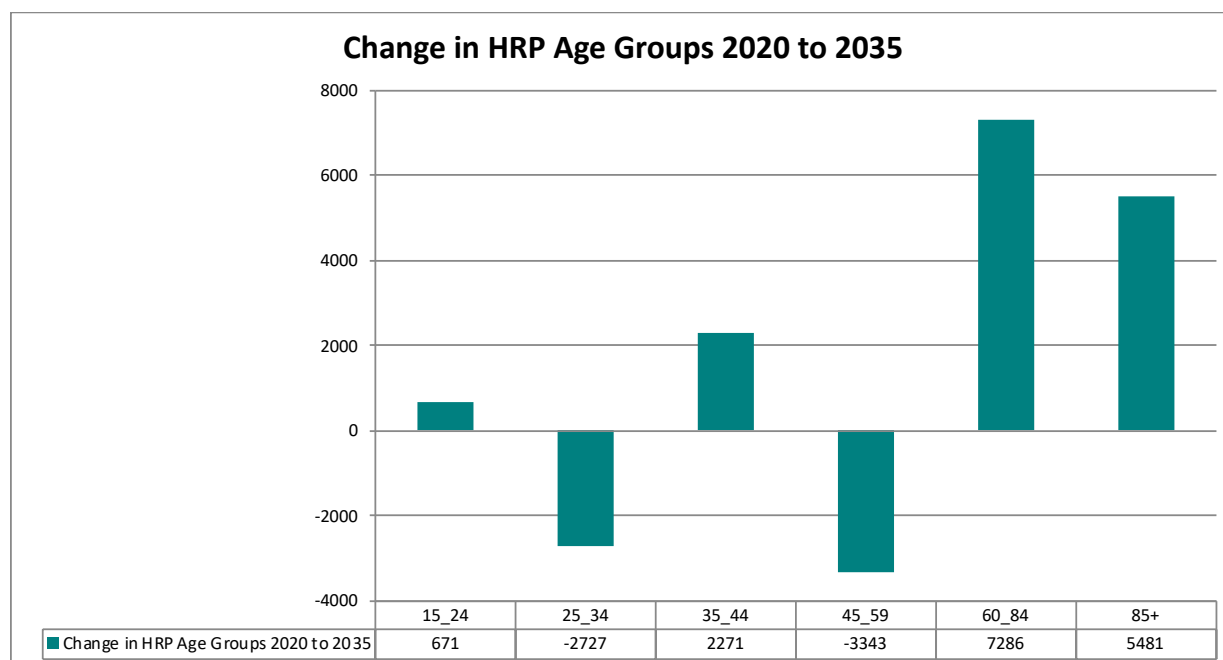
Source: Household survey 2019

### Applying the data at borough level

- D.10 Applying the data at borough level is done in a systematic way. Firstly, the change in the number of households by age group and household type is established from household projections. Assuming that the dwelling needs of these households do not change over the plan period, the overall impact on type/size of dwellings can be determined.
- D.11 This is further explained by a worked example.
- In 2020, 23.8% of couples (852) with an HRP aged 25-34 are expected to be living in a two-bedroom house and there are a total of 3,578 households in this age and HRP cohort. By 2035, the number of households in this cohort is expected to reduce slightly to 3,392 and assuming that 23.8% live in a two-bedroom house, there will be 807 living in two-bedroom houses. There will be a net decrease in need by 45 from this particular cohort for two-bedroom houses;
  - In contrast, the number of couples aged 60-84 is expected to increase from 54,272 in 2020 to 61,558 in 2035. In 2020, 6.1% (1,277) are expected to be living in two-bedroom houses and this would increase to 1,497 in 2035. There would be a net increase in need of 220 from this particular cohort for two-bedroom dwellings.

D.12 Tables D.2A and D.2B present the baseline demographic data for the borough. The total number of households is expected to increase by around 9,637 over the plan period 2020-2035 using 2014-based MHCLG household projections. Growth is mainly expected across older age cohorts, with absolute declines in HRPs aged 25-34 and 45-49. Figure D.1 illustrates how the number of households by HRP age is expected to change over the plan period 2020-2035.

**Figure D.1** Change in HRP age groups 2020-2035



Source: 2014-based MHCLG household projections

Table D.2A Change in number of households by age group 2020-2035				
Age group	Household (HH) Type	Year		Change in households 2020-2035
		2020	2035	
15-24	One person	1,180	1,488	308
	Couple only	373	377	4
	Household with 1 or 2-children	1,690	2,014	324
	Household with 3-children	108	118	10
	Other multi-person household	304	329	25
	<b>Total</b>	<b>3,655</b>	<b>4,326</b>	<b>671</b>
25-34	One person	3,504	2,549	-955
	Couple only	3,578	3,392	-186
	Household with 1 or 2-children	7,688	6,421	-1,267
	Household with 3-children	1,766	1,404	-362
	Other multi-person household	1,081	1,124	43
	<b>Total</b>	<b>17,617</b>	<b>14,890</b>	<b>-2,727</b>
35-44	One person	5,133	6,308	1,175
	Couple only	1,940	1,998	58
	Household with 1 or 2-children	11,690	13,115	1,425
	Household with 3-children	2,492	2,051	-441
	Other multi-person household	1,081	1,135	54
	<b>Total</b>	<b>22,336</b>	<b>24,607</b>	<b>2,271</b>
45-59	One person	12,466	12,454	-12
	Couple only	5,818	3,164	-2,654
	Household with 1 or 2-children	12,926	13,747	821
	Household with 3-children	1,472	1,539	67
	Other multi-person household	9,266	7,701	-1,565
	<b>Total</b>	<b>41,948</b>	<b>38,605</b>	<b>-3,343</b>
60-84	One person	22,851	24,263	1,412
	Couple only	20,939	24,543	3,604
	Household with 1 or 2-children	1,277	1,790	513
	Household with 3-children	64	78	14
	Other multi-person household	9,141	10,884	1,743
	<b>Total</b>	<b>54,272</b>	<b>61,558</b>	<b>7,286</b>
85+	One person	4,543	7,316	2,773
	Couple only	1,403	2,770	1,367
	Household with 1 or 2-children	47	126	79
	Household with 3-children	0	0	0
	Other multi-person household	1,068	2,330	1,262
	<b>Total</b>	<b>7,061</b>	<b>12,542</b>	<b>5,481</b>

Continued overleaf/...

Table D.2B Change in number of households 2020-2035				
Age group	Household Type	Year		Change in households 2020-2035
		2020	2035	
ALL	One person	49,676	54,376	4,700
	Couple only	34,053	36,245	2,192
	Household with 1 or 2-children	35,319	37,213	1,894
	Household with 3-children	5,904	5,191	-713
	Other multi-person household	21,940	23,504	1,564
	<b>Total</b>	<b>146,891</b>	<b>156,528</b>	<b>9,637</b>

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

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

Table D.3 Change in number of households by age group 2020-2035							
Year and Household Type	Household Reference Person Age Group						
2020	15_24	25_34	35_44	45_59	60_84	85+	Total
One person	1,180	3,504	5,133	12,466	22,851	4,543	49,677
Couple only	373	3,578	1,940	5,818	20,939	1,403	34,051
Household with 1 or 2-child(ren)	1,690	7,688	11,690	12,926	1,277	47	35,318
Household with 3-children	108	1,766	2,492	1,472	64	0	5,902
Other multi-person household	304	1,081	1,081	9,266	9,141	1,068	21,941
<b>Total</b>	<b>3,655</b>	<b>17,617</b>	<b>22,336</b>	<b>41,948</b>	<b>54,272</b>	<b>7,061</b>	<b>146,889</b>
2035	15_24	25_34	35_44	45_59	60_84	85+	Total
One person	1,488	2,549	6,308	12,454	24,263	7,316	54,378
Couple only	377	3,392	1,998	3,164	24,543	2,770	36,244
Household with 1 or 2-child(ren)	2,014	6,421	13,115	13,747	1,790	126	37,213
Household with 3-children	118	1,404	2,051	1,539	78	0	5,190
Other multi-person household	329	1,124	1,135	7,701	10,884	2,330	23,503
<b>Total</b>	<b>4,326</b>	<b>14,890</b>	<b>24,607</b>	<b>38,605</b>	<b>61,558</b>	<b>12,542</b>	<b>156,528</b>
Change 2020-35	15_24	25_34	35_44	45_59	60_84	85+	Total
One person	-308	955	-1,175	12	-1,412	-2,773	-4,701
Couple only	-4	186	-58	2,654	-3,604	-1,367	-2,193
Household with 1 or 2-child(ren)	-324	1,267	-1,425	-821	-513	-79	-1,895
Household with 3-children	-10	362	441	-67	-14	0	712
Other multi-person household	-25	-43	-54	1,565	-1,743	-1,262	-1,562
<b>Total</b>	<b>-671</b>	<b>2,727</b>	<b>-2,271</b>	<b>3,343</b>	<b>-7,286</b>	<b>-5,481</b>	<b>-9,639</b>

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

D.14 Table D.4 applies household survey data on dwelling occupancy to the demographic trends across the borough over the period 2020-2035. The two right hand columns indicate the likely change in demand for dwelling types and sizes and how this translates to an overall percentage change in dwelling requirement. The majority of need will be

for 3-bedroom (40.9%) followed by 2-bedroom (31.7%), 4 or more-bedroom (19.3%) and 1-bedroom (8.1%). Regarding dwelling type, analysis suggests a broad split of 60.1% houses, 21.5% flats, 17.9% bungalows (or level-access accommodation) and 0.4% other.

Dwelling type/size	Age group of Household Reference Person						Total	% change
	15-24	25-34	35-44	45-59	60-84	85+		
1-bedroom house	0	-1	0	-35	18	11	-6	-0.1
2-bedroom house	497	-578	379	-659	791	221	652	6.8
3-bedroom house	8	-1,195	743	-1,548	2,849	2,432	3,289	34.1
4 or more-bedroom house	1	-463	544	-924	1,863	839	1,860	19.3
1-bedroom flat	56	-355	277	-7	324	205	499	5.2
2-bedroom flat	108	-70	305	-55	542	628	1,458	15.1
3 or more-bedroom flat	1	-7	0	7	68	48	117	1.2
1-bedroom bungalow	0	0	16	-27	58	237	285	3.0
2-bedroom bungalow	0	-5	0	-55	428	547	915	9.5
3 or more-bedroom bungalow	0	0	7	-43	329	235	528	5.5
1-bedroom other	0	0	0	0	0	0	0	0.0
2-bedroom other	0	-53	0	0	6	79	32	0.3
3 or more-bedroom other	0	0	0	0	9	0	9	0.1
<b>Total</b>	671	-2,727	2,272	-3,346	7,286	5,481	9,637	100.0
Dwelling size	Age group of Household Reference Person						Total	% change
	15-24	25-34	35-44	45-59	60-84	85+		
1	56	-356	293	-69	400	452	777	8.1
2	604	-706	685	-768	1,768	1,475	3,057	31.7
3	10	-1,202	751	-1,585	3,255	2,714	3,943	40.9
4 or more	1	-463	544	-924	1,863	839	1,860	19.3
<b>Total</b>	671	-2,727	2,272	-3,346	7,286	5,481	9,637	100

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

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

## Aspiration scenario

D.15 Under the aspiration scenario, the relationship between HRP/household type and dwelling type/size is based on the aspirations of households who are intending to move in the next 5 years. The profile of dwellings is applied to changes in HRP/household type over the plan period. The impact of this on overall dwelling type/mix is shown in Table D.5. Analysis indicates that the highest level of need is for 3-bedroom (45.4%) and 2-bedroom (37.5%) dwellings followed by 1-bedroom (9%) dwellings and 4 or more-bedroom dwellings (8.1%). Regarding dwelling type, analysis suggests a continued need for houses but a marked shift towards bungalow/level access accommodation, with broad split of 32.7% houses, 49.1% bungalows (or level-access accommodation), 19.4% flats and -1.3% in other property types (for instance older persons specialist accommodation).



Dwelling type/size	Age group of Household Reference Person						Total change	% change
	15-24	25-34	35-44	45-59	60-84	85+		
1-bedroom house	0	0	43	0	0	374	418	4.3
2-bedroom house	40	-167	43	-408	852	0	360	3.7
3-bedroom house	590	-701	1,284	-723	1,152	0	1,602	16.6
4 or more-bedroom house	41	-1,548	606	-100	891	886	776	8.1
1-bedroom flat	0	-239	0	-1	237	0	-3	0.0
2-bedroom flat	0	12	0	-423	818	1,043	1,450	15.0
3 or more-bedroom flat	0	1	180	-424	189	481	427	4.4
1-bedroom bungalow	0	0	0	0	456	0	456	4.7
2-bedroom bungalow	0	-46	114	-1,064	1,582	1,219	1,805	18.7
3 or more-bedroom bungalow	0	-40	0	-79	1,110	1,478	2,470	25.6
1-bedroom other	0	0	0	0	0	0	0	0.0
2-bedroom other	0	0	0	0	0	0	0	0.0
3 or more-bedroom other	0	0	0	-122	0	0	-122	-1.3
<b>Total</b>	671	-2,727	2,271	-3,343	7,286	5,481	9,639	100.0

Dwelling size	Age group of Household Reference Person						Total change	% change
	15-24	25-34	35-44	45-59	60-84	85+		
1	0	-239	43	-1	693	374	871	9.0
2	40	-201	157	-1,895	3,252	2,261	3,615	37.5
3	590	-739	1,464	-1,347	2,451	1,959	4,377	45.4
4 or more	41	-1,548	606	-100	891	886	776	8.1
<b>Total</b>	671	-2,727	2,271	-3,343	7,286	5,481	9,639	100.0

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

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

## Expectation scenario

D.16 Under the expectation scenario, the relationship between HRP/household type and dwelling type/size is based on what households would accept to move to if they are intending to move in the next 5 years. The profile of dwellings is applied to changes in HRP/household type over the plan period. The impact of this on overall dwelling type/mix is shown in Table D.6. Analysis indicates a shift in need towards 2-bedroom (54.4%) and 1-bedroom (19.7%) dwellings followed by 3-bedroom (16.8%) and larger 4 or more-bedroom dwellings (9%). Regarding dwelling type, analysis continues to suggest a shift away from houses, with broad split of 41.1% houses, 31.4% flats, 16.6% bungalows (or level-access accommodation), 10.9% other property types (principally older persons specialist accommodation).

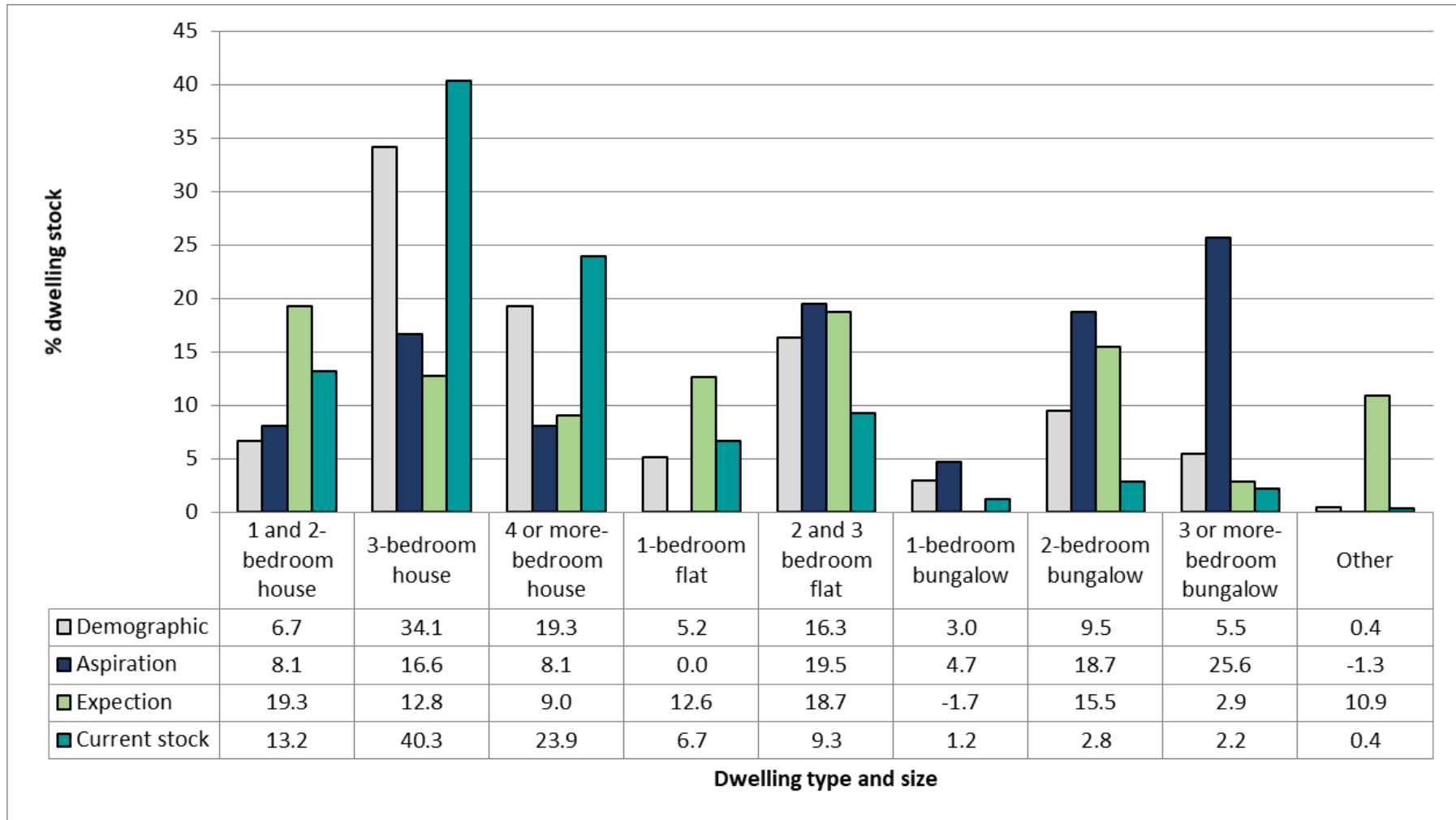
Dwelling type / size	Age group of Household Reference Person						Total change	% change
	15-24	25-34	35-44	45-59	60-84	85+		
1-bedroom house	0	0	0	0	119	688	807	8.4
2-bedroom house	373	-616	505	-165	627	327	1,051	10.9
3-bedroom house	256	1,018	1,351	1,348	1,492	498	1,231	12.8
4 or more-bedroom house	42	1,046	249	-198	822	1,002	871	9.0
1-bedroom flat	0	-21	45	-317	824	688	1,218	12.6
2-bedroom flat	0	12	0	-230	756	1,158	1,695	17.6
3 or more-bedroom flat	0	1	0	0	105	3	109	1.1
1-bedroom bungalow	0	0	79	-375	100	32	-164	-1.7
2-bedroom bungalow	0	-40	0	-583	2,083	31	1,492	15.5
3 or more-bedroom bungalow	0	1	0	-127	358	45	277	2.9
1-bedroom other	0	0	40	0	0	0	40	0.4
2-bedroom other	0	0	0	0	0	1,009	1,009	10.5
3 or more-bedroom other	0	0	3	0	0	0	3	0.0
<b>Total</b>	671	2,727	2,271	3,343	7,286	5,482	9,640	100.0
Dwelling size	Age group of Household Reference Person						Total change	% change
	15-24	25-34	35-44	45-59	60-84	85+		
1	0	-21	163	-692	1,043	1,408	1,901	19.7
2	373	-644	505	-978	3,466	2,525	5,247	54.4
3	256	1,016	1,353	1,475	1,956	546	1,621	16.8
4 or more	42	1,046	249	-198	822	1,002	871	9.0
<b>Total</b>	671	2,727	2,271	3,343	7,286	5,482	9,640	100

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

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

D.17 Figure D.2 provides a further illustration of the variance between current stock and the alternative dwelling mix scenarios. Under the baseline demographic scenario, delivery of an increasing proportion of two and three-bedroom flats and bungalows is identified. Under the aspiration and expectation scenarios, there is again the shift towards two and three-bedroom flats and two-bedroom bungalows. There is a clear aspiration for 3 or more-bedroom bungalows and also expectations of other housing types.

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



## Summary of scenarios

D.18 Table D.7 summarises the outcome of the dwelling type/mix scenario analysis. The key message is by taking into account what people aspire to and what they expect to, there is an increased emphasis on bungalows/level access accommodation, flats and particularly these types of dwellings with 2-bedrooms .

Dwelling type/size	Scenario			Current stock (%)
	Demographic baseline (%)	Aspiration (%)	Expectation (%)	
1 and 2-bedroom house	6.7	8.1	19.3	13.2
3-bedroom house	34.1	16.6	12.8	40.3
4 or more-bedroom house	19.3	8.1	9.0	23.9
1-bedroom flat	5.2	0.0	12.6	6.7
2 and 3-bedroom flat	16.3	19.5	18.7	9.3
1-bedroom bungalow	3.0	4.7	-1.7	1.2
2-bedroom bungalow	9.5	18.7	15.5	2.8
3 or more-bedroom bungalow	5.5	25.6	2.9	2.2
Other	0.4	-1.3	10.9	0.4
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>103.3</b>	<b>100.0</b>
Dwelling type	Demographic baseline (%)	Aspiration (%)	Expectation (%)	Current stock (%)
House	60.1	32.7	41.1	77.4
Flat	21.5	19.4	31.4	16.0
Bungalow	17.9	49.1	16.6	6.2
Other	0.4	-1.3	10.9	0.4
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Number of bedrooms	Demographic baseline (%)	Aspiration (%)	Expectation (%)	Current stock (%)
1	8.1	9.0	19.7	8.5
2	31.7	37.5	54.4	24.1
3	40.9	45.4	16.8	43.5
4	19.3	8.1	9.0	23.9
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

Source: 2019 household survey

## Overall dwelling mix by tenure

D.19 Table D.8 summarises dwelling type/size mix based on the demographic scenario. Note that the only major difference under the aspiration and expectation scenario is a higher proportion of bungalows/level access dwellings. This analysis assumes an annual target of 783 dwellings based over the period 2020-2035, an overall affordable housing delivery of around 30% in line with current planning policy and factors in the dwelling type/size analysis carried out as part of the affordable housing need calculation. The analysis can be revised if annual targets and affordable housing delivery targets are updated.

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

Dwelling type/size	Tenure		Total
	Market (70%)	Affordable (30%)	
1 and 2-bedroom house	4	49	53
3-bedroom house	216	51	267
4 or more-bedroom house	134	17	151
1-bedroom flat	9	32	41
2 and 3-bedroom flat	95	33	128
1-bedroom bungalow	17	6	23
2-bedroom bungalow	42	33	74
3 or more-bedroom bungalow	34	9	43
Other	-2	5	3
<b>Total</b>	<b>548</b>	<b>235</b>	<b>783</b>
Dwelling type	Market (70%)	Affordable (30%)	Total
House	354	117	471
Flat	103	65	169
Bungalow	93	48	140
Other	-2	5	3
<b>Total</b>	<b>548</b>	<b>235</b>	<b>783</b>
Number of bedrooms	Market (70%)	Affordable (30%)	Total
1	24	39	63
2	134	114	248
3	256	65	320
4	134	17	151
<b>Total</b>	<b>548</b>	<b>235</b>	<b>783</b>

## Technical Appendix E: Stakeholder consultation responses and agent review

### Agent review synopsis

- E.1 Visits and observations were undertaken to all of Wirral's main settlements, the designated neighbourhood plan areas and the industrial and commercial areas to the east of the borough. Eight in-depth interviews were obtained from local estate and letting agents. The aim was to understand how Wirral's housing market interacts between the tenures, whether there are local imbalances or gaps in supply, how settlements connect within Wirral and its neighbouring local authority areas.

### Main findings

- E.2 At the time of our survey, we observed low volumes of new build under construction except on small sites and we were unable to obtain on site sales agent interviews on the small number of larger sites we came across. However, we observed that there had been a great deal of recent new build in many locations across the study area.
- E.3 The rural west of the borough has higher house prices than the urban area to the east and prices in the east are very weak in small areas.
- E.4 All agents told us that there was a significant gap between demand and supply of private rented sector housing across the study area particularly for good quality family housing;.
- E.5 Most agents doubted the ability of the small investor to create the supply needed to meet demand for private rented sector housing in all areas and noted that there was some interest from foreign investors.
- E.6 There is some evidence of build to rent or commercial to residential conversions, but most are directed at the student market rather than the residential market.
- E.7 All agents reported a downturn in resale and re-let supply due to Brexit uncertainty.

### More detailed findings by area.

- E.8 **Heswall** is a thriving town with an attractive retail offer. It attracts much higher house prices than other parts of the Wirral. Agents told us that the main market is £250,000 to £350,000 with asking prices of a small new build scheme over £400,000. We were told that the area attracts professionals especially and there was little scope for lower income groups getting a 'foot on the property ladder'. The agent said that the quality of primary schools and the existence of the grammar school were driving the market as well as quality of life factors. This applies to Heswall and the nearby settlements.
- E.9 Another agent with a larger rental portfolio across the Wirral said that in this area, investors were uncommon due to the high price of buying. Some of his clients across the Wirral were disinvesting.
- E.10 Travelling clockwise the settlements of **Caldy, West Kirby, Hoylake and Moreton** were visited but no agent interviews were obtained. We observed these to be smart residential areas some of which were situated on the west coast with high prices

- compared to the east of the borough. Map 3.3 confirms this and the fact that prices were similar across the western area. Although we attempted agent interviews it proved inconvenient for them to engage and we saw no reason to press for interviews given the nature of the area and the information we obtained from Heswall agents.
- E.11 We thought it more important to concentrate on the eastern part of the borough where the housing market was more complex.
- E.12 In the North-East tip of the borough we noted the character of the coastal area of **New Brighton** with an array of large Victorian residences and its street scene. However, prices were moderate compared to the above-mentioned eastern settlements (map 3.3). This local market area is serviced by agents situated in Liscard Village within Wallasey.
- E.13 The local housing market for **Wallasey, Leasowe and Seacombe** is a diverse area to the north of the Kingsway Tunnel. A wide range of price points exist with median averages being over £232,000 in the north west falling to £108,000 in the east as the area approaches the River Mersey.
- E.14 **Liscard Village** is a large service centre which supports a large suburban residential area. To its east and south, the housing changes in character, as older settlements were established to house shipbuilders and dockworkers. The East and West Float is a natural boundary between this area and Birkenhead.
- E.15 Agents at Liscard told us that the immediate area was sought after by incomers as housing was of decent quality at moderate prices. We were told that prices were not beyond the means of many first-time buyers. That said, the larger part of the market was driven by local churn – local households rightsizing. We were told that some elderly downsizers would have to re-locate as the local housing stock was mostly family housing. With the presence of the Kingsway Tunnel we enquired about travel to work and other connections with the City of Liverpool. We were told that this was very one-sided with local residents working, shopping and engaging in leisure facilities in Liverpool.
- E.16 To the east, up to the river, housing is mostly terraced housing with small rear gardens or yards. We were told that many of these were occupied as private lettings. There is occasional infill with 20<sup>th</sup> century local authority houses and flats. Starting prices are in the region of £55,000. Some offers are purely residential, some are part residential bundled with a ground floor vacant retail unit. the latter can be found in fronting main roads such as Brighton Street, with values below the lower quartile averages for the area. Lower quartile average prices will buy a decent 2-bedroom terraced house which are marketed by agents towards first time buyers rather than investors. For a similar price, more modern purpose built 1 and 2-bedroom flats and apartments in nicer residential areas are offered. It was noteworthy that to the east of Central Park entire blocks of newly built or recently built block of houses or flats were being marketed toward investors rather than being offered as individual plots. We also noted some housing association lettings being advertised to the over 55s. A nearby agent explained that these were very small units in a development that otherwise let through the normal channels.
- E.17 A specialist letting agency in **Wallasey** provided a depth interview. The business owned 60 dwellings and managed a further 300 dwellings across the eastern part of the Wirral.

We were told that there was a large gap in the market consisting of 3-bedroom family houses and dwellings suitable for people with disabilities. The agent explained that the gap of 3-bedroom homes was problematic due to landlords converting them into apartments. The agent thought that the Council should resist the conversion of family homes into flats. He went on to explain that there was currently a wave of foreign investors seeking to buy portfolios in the area. He thought that this investment was welcome due to many local clients reducing the size of their portfolio or leaving the market. However, these investors had high expectations regarding yields that were not being delivered. The agent told us that some small concentrations of vacant dwellings and occupied private rentals were in poor condition and some intervention or regeneration was needed especially where there were flats above unoccupied shops. He saw little prospect of build to rent investment in the immediate area west of the Mersey and East of the Central Park.

- E.18 Agents in **Birkenhead** were also concerned about dilapidation of dwellings and the street scene. We were told that in the Whetstone Lane area a run-down shopping area and the presence of hostel dwellers and street homeless meant there was little prospect of this area's housing market being lifted by investors or home owners that would help to address the failing local economy. With starting prices at £35,000 for a 2-bedroom terraced house or 1-bedroom converted flats the weakness of the local market was apparent. These prices were lower than seen at Wallasey. However, elsewhere in Birkenhead a large number of terraced dwellings were on offer at between £55,000 and £65,000. Marketing was aimed at both investors and first-time buyers.
- E.19 Two large developments under construction were noteworthy and were currently being offered to investors only. In the vicinity of Wirral Metropolitan College and the Hamilton Square station is the Hamilton Hub which is a leasehold commercial to residential conversion scheme with on-site management aimed solely at investors to be let as student accommodation. According to the developer's website, this will house 200 students and will supply the Liverpool student housing market at competitive prices. Market Court Birkenhead is also a commercial to residential conversion of 59 one and 2-bedroom apartments to be completed in 2021. This is being offered to investors 'off plan'.
- E.20 Toward the south east of the borough are the areas known as **Tranmere and New Ferry** which are typically densely developed terraced housing built originally to house dock workers and workers in other industries. Agents told us that these areas are of similar price and design to dwellings in Birkenhead and Wallasey
- E.21 To the south approaching the industrial area of **Bromborough Pool** is the **Port Sunlight Model Village** built by the Lever Brothers to house people working in their soap and detergent industry.
- E.22 Finally, agents at **Bromborough and Bebington** told us that terraced housing was less prevalent as you travel west from the Mersey the areas become similar in character to Wirral settlements on the west coast in terms of character and price.



## Stakeholder survey responses

### General stakeholder responses summary

- E.23 Stakeholders were invited to participate in a general questionnaire survey aimed at identifying a range of information, including establishing the key perceived housing market issues in Wirral. Stakeholders were asked to respond to any of the questions within the survey that they felt related to their area of knowledge or experience and certain sections of the survey related to certain stakeholder groups. A total of 56 separate responses to the stakeholder consultation were obtained. This is a qualitative summary of the views expressed by stakeholders responding to the online survey and is split into the different stakeholder groups.
- E.24 40.4% of stakeholders responding to the survey stated that they work within the Wirral Council area, 13.5% of stakeholders stated that work outside of the borough and 46.1% stated that they work in both of the above.

### All stakeholders

- E.25 All stakeholders responding to the survey were asked to give their opinion in regard to the strengths and weaknesses of Wirral's housing market. Stakeholders gave a range of views on this, with the main strengths being that Wirral has a strong housing market with a diversity and range of housing on offer and is also an attractive place to live. However, the main weaknesses identified in the area was the continuous undersupply of housing and the lack of an up-to-date Local Plan to help meet these needs, including a necessary review of Green Belt opportunities. These are outlined below.

#### Strengths:

- A good range/diverse mix of housing available for all types and prices
- A significant demand for all types of housing across the borough, schemes that have come online have sold well and contributed to the local economy
- A diversified housing market with well-defined separate communities
- Wirral is an attractive place to live and work; the strong reputation of Wirral's towns and villages, as places where people aspire to live. Good schools and huge potential for regeneration.
- The value for money for developers that can be obtained from investment in low land value areas with high property demand.
- Good quality existing housing stock, attractive environments to west and south of Borough, good offering of high-end homes with attractive surroundings.
- More expensive houses are being built and sold bringing more money into the borough
- Wirral is popular due to its attractive coastal towns and villages and its proximity to the large cities of Manchester, Liverpool and Chester which provide a range of job opportunities within commutable distance.
- Parts of Wirral are amongst the strongest locations across the Liverpool City Region in terms of the level of demand for new homes, owing to a range of factors including

good highways connectivity, access to employment opportunities and quality of life factors such as proximity to the coast and a network of attractive, vibrant town centres.

- Mid Wirral neighbourhoods such as Woodchurch and Moreton have become successful over the past few decades and are relatively affordable. Regeneration projects such as in Birkenhead have transformed an otherwise struggling neighbourhood.
- Strong housing market area.
- Wirral has areas of significant affluence, especially in the west of the Borough, where many people who work in Liverpool and Chester live
- The Wirral has a relatively high degree of self-containment with only relatively modest overlap with the Liverpool and Cheshire housing market areas. As such, it is imperative that Wirral Borough Council caters for the full extent of its own housing need and does not rely on adjacent districts to cater for some of its housing need.

#### Weaknesses:

- Too many poor-quality lower end housing and old affordable housing stock. Insufficient affordable/social housing and starter homes. Undersupply of private rented property particularly for single people
- Whilst variation may be a strong point, some of the high-end properties that are available/under construction do not take into account local affordability issues and this creates problems for the housing market.
- There is a general lack of housing offer across the borough for elderly residents which raises concerns given the ageing Wirral population. However, one respondent stated: We have an oversupply of Housing for Older People (sheltered accommodation) and therefore carry a number of voids at all times within Wirral.
- Limited availability of family homes across the borough. Limited availability of starter homes and small family homes to keep younger families and couples in the borough, leads to a loss of these demographics. Insufficient availability of mid-market 4/5 bed detached properties to retain family's/high and mid earners/employees within the borough.
- There are some awful private landlords who do not keep properties fit for purpose
- Any good quality but cheaper "new" accommodation being built is snapped up either by RSLs (to rent) or private sector Buy-to-Let investors, often stepping in before genuine first-time buyers can get to it. It is difficult for first time buyers to get on the housing ladder.
- Market failure in some areas, crime and general ASB not tackled effectively, low wage economy and poverty affecting housing standards.
- The viability of developments in the more deprived areas
- The continuous undersupply of housing to meet the identified need in the area.

- The most efficient way of significantly increasing the delivery of affordable housing is by allocating an appropriate level of housing land on viable and deliverable sites to meet needs. Poor planning.
- There is an identified need to release land from the Green Belt to deliver new homes in the area
- There are housing markets to the west and centre of the Borough, as well as parts of Birkenhead and Wallasey where the situation is more challenging – Indices of Multiple Deprivations (2019) highlights the stronger and weaker market areas.
- The desirability to live in Wirral combined with relatively low wages has led to a number of challenges relating to affordability, with many residents struggling to access the housing market. This is acknowledged in the 2016 SHMA, with clear contrasts between east and west Wirral, with much of the lower value properties and land being in the east.
- Complete absence of new build homes for many years. Under delivery against the number of homes requires. Absence of sustainable proportional development of appropriate growth to maintain dynamic, vibrant communities
- A fundamental weakness of the Wirral's housing market stems from a failure to progress a Local Plan. The Wirral's Unitary Development Plan was adopted in 2000 and no substantial progress has been made in the preparation of a new Local Plan since. The result of the above is that there has been a failure to strategically plan for new housing.
- Wirral is tightly constrained by the existing Merseyside Green Belt which represents a significant barrier to sustainable housing growth. This has partly contributed to an overall lack of supply of housing land to meet the future needs of the borough and low completion rates in recent years.
- Wirral has a great number of contrasts in its housing market. Extremely expensive areas and deprived areas in need of investment and regeneration.
- A misdirected council. Lack of proper programmes for (i) regeneration; (ii) return of 'empty houses' to occupancy; (iii) encouragement of Peel at 'Wirral Waters'; (iv) delivery of new homes, mainly of smaller type for starter homes, downsizing and 'affordable' homes; and (v) site assembly including for shared homes for those needing varying degrees of support.
- Over inflated land values on available land making it extremely difficult to deliver specialist supported housing for vulnerable adults. Almost impossible to find sustainable sites to deliver extra care at sensible land values because of the lack of land supply.
- In some areas there is disparity between the kind of properties residents want, and what there is available.
- There is a lack of cross-party political support to address the housing demand issues which appears to result in a dysfunctional approach to planning policies and restrictions on building new homes despite the known needs. Wirral Waterfront proposals would be highly beneficial to Wirral, however it has not delivered despite the 10-year time period.

- Furthermore, in places such as Birkenhead there are very high levels of benefit dependant private and social renters which consolidates poverty and social deprivation problems. The Spare Room Subsidy has caused serious issues regarding demand for the large numbers of three bed properties in Birkenhead North.
- Across Wirral the employment offer has failed, and the borough is largely a dormitory for those working elsewhere.
- Although there are plenty of sites for building new affordable houses, demand overall is very weak, so no incentive for developers. In any case most would prefer to build much more expensive houses to maximise returns.
- A lack of medium price properties circa £180/260k which could possibly be fulfilled by the release of some small area of green belt subject to the usual release via the Local Plan
- New Ferry has a broken market – house quality is poor, house prices are low, and there is a need to build zero-carbon, affordable, social housing there for the existing community.
- Tenure divide between East and West of the borough reflected via affordability of rent levels and property prices. Limited availability of stock for smaller households i.e. 1/2 bed properties, for those under 35 affected by LHA rates and adapted properties. Low demand areas affected by social issues.
- The area and the values of housing are outside the economic reach of many. Wirral also has pockets of significant deprivation and a large part of the north-eastern area of the borough falls within the top 10% most deprived parts of the country – including areas in Wallasey and Birkenhead. Much still needs to be done in these areas to re-invigorate the housing market and investment opportunities.
- The fact that Wirral has such a polarised economy and wealth areas means there are significant affordability issues when it comes to housing. The latest Office for National Statistics (ONS) figures show that the median workplace-based affordability ratio was 6.28 as of 2018, the fifth consecutive year that it has risen.
- The first question to be considered in answering the above is what housing market area Wirral falls within. Cooperation on strategic housing issues, and plan making to meet the economic aspirations of the LCR across all the Combined Authority boroughs will be vital. The future strength or weakness of the Wirral housing market will be greatly influenced by whether the borough seeks to plan for housing growth on an insular basis of a Wirral HMA or an outward looking LCR HMA; the latter being the correct approach.
- Significant under-provision of affordable housing in Wirral as evidenced by ONS affordability ratios.

E.26 Stakeholders were then asked whether there are any gaps in the supply of types of housing in Wirral. From the gaps identified below, it is evident that lack of supply relates to a wide range of housing types and sizes:

- Larger good quality houses to rent
- Not enough social housing, we have a lack of 2 bed houses for rent. High demand for 3 bed houses.

- 1 bed flats at LHA rates
- More affordably priced/low cost properties aimed at first time buyers so they can afford to get on the property ladder
- The Wirral Strategic Housing Market Assessment (2015) concludes that the need for family accommodation remains high, as well as a chronic lack of new affordable homes.
- There tends to be extremes in the housing market and we believe there is a demonstrated need for quality housing products, in the right areas that are affordable for a wider range of people. In particular, we believe there is a gap in the market for new build Rent-to-Buy properties that help people obtain a foot on the property ladder in a way that they could not achieve on the open market.
- A range of modern, new-build homes of different types, sizes and tenures, in a range of locations.
- Gap in the supply of family homes, starter homes and homes for downsizing in attractive markets. Need for 2/3/4/5 bed properties. Delivery of affordable housing, regeneration and apartment housing appears to be key driver in the Borough, these schemes are more common than the delivery of family homes 2/3/4 and 5 bed properties as highlighted as a weakness.
- Affordable places for under 25's. Affordable houses for people to buy not just for landlords to buy and rent out
- Provision for accommodation for elderly residents is missing. Supported living accommodation which allows people to continue to live independently but with support when required needs to be targeted across all parts of the borough.
- Single person rented accommodation
- Smaller homes – bedsit/ 1/ 2 bed properties in rental market and owner-occupied market.
- Mainly regeneration of the run-down areas of the north and east of Wirral; also, 'empty houses' returned to occupancy
- Extra Care, specialist supported housing for vulnerable adults. Older persons bungalows and apartments. Housing and environmental design suitable for the ageing demographic. Affordable and sheltered retirement housing. High demand for, but lack of two bed bungalows (to accommodate informal and formal carers). Insufficient accessible housing generally. All-inclusive models (more suited to younger people). Re-provision (low rise flats with lifts) to address likely fall in demand for high rise accommodation as part of wider housing strategy
- There is strong demand for shared ownership in Wirral.
- Although there has been some improvement recently there remain a lack of quantity and variety of longer-term housing available for care leavers.
- We need a good supply of zero-carbon housing, modern energy efficient homes especially affordable and social housing. Existing housing needs major upgrades, especially in older housing types.

- Limited availability of adapted properties to meet the need of physically disabled and bariatric households. The LHA rate restricts access to accommodation unless shared or bedsit however limited availability of stock. Limited availability of affordable large properties to meet the needs of large families affected by the benefit cap.
- Providing a range of dwelling sizes specifically to match the quantitative need may not address people's aspirations and could discourage more affluent households from moving to/remaining in the borough. Greasby has a relatively elderly population, which suggests that many of the people living in these semi-detached and detached homes are likely to be aged 65+. Should they wish to downsize in the future, there needs to be a supply of smaller homes (for example, 1-bed/2-bed properties) in Greasby and the wider District. But given this proportion of the older demographic, it is important that young people and families are attracted to the area to balance the demographic profile, providing homes to create a more sustainable and balanced community, made up of all age groups. Housing supply therefore needs to focus not only on sites that can meet the need for younger cohorts of the population, but elderly people too.
- Those who have physical disabilities tend to have to wait longer for appropriate accommodation – the provision is not coping with the demand.
- A degree of caution needs to be addressed that the council does not become fixated on delivering an overall quantum of housing at the expense of delivering the right type and mix of housing in area that people want to live. It is vital that the Council identifies and releases an appropriate level of housing to meet the needs of all Wirral residents. It is important that the Council does not overly rely on the delivery of high density apartments at Wirral Waters in particular but also units being delivered on high density small sites in the urban area by the Wirral Growth Company. We have significant concerns with regard to the assumed delivery rates claimed by the Council and the developers on these sites. To address these issues, it is imperative that the Council does not overly rely on these sites to meet their affordable housing needs and the only mechanism to addressing the significant affordable housing need in Wirral is by allocating suitable and deliverable sites throughout the Borough.
- As well as meeting its own housing needs, the SHMA should consider the role that Wirral plays in the future of the LCR. It is vitally important that Wirral, and its neighbouring authorities, demonstrate with evidence the extent to which the housing needs for all types of housing have been met through the identified supply. For example, within Liverpool City, the vast majority of housing commitments (and identified supply) involve the redevelopment of previously developed land to provide city centre apartment (or edge of centre) development designed towards meeting the needs of smaller households. The majority of the schemes identified within the Local Plan for residential development will result in high density development of a similar style (i.e. mainly 1 and 2 bed apartments with a modest number of 3 bed units). Neither Liverpool City Council or the LCR Combined Authority are clear on how the qualitative need for three bedroom (i.e. 16,612 new households) and four-bedroom properties or larger (i.e. 4,965 new households) set out within Liverpool's evidence base will be provided for. We consider that Wirral,

along with other boroughs within LCR have a combined role to play in identifying new greenfield sites (as well as a proportion of suburban sites) to provide larger and higher value aspirational housing required within the City Region.

E.27 Stakeholders were asked what can be done to improve the housing market in Wirral. Stakeholders identified a wide range of improvements, including:

- More building and restore council tax relieve between lettings so landlords can repair and improve the houses
- More social housing providers
- Limit the number of homes in the borough that can be owned by one person who is not an RSL. Much stronger powers needed to ensure that private sector rented homes are kept in A1 condition - there are too many private sector landlords who allow their properties to deteriorate and expect tenants to live with damp walls, non-working boilers, dodgy electrics, etc.
- There are too many homes sitting empty across the borough which should be brought back into use (and shops!). There should be levy against owners of homes that sit empty in these times when people are crying out for a home.
- Bring back direct payments of LHA to landlords. This will reduce arrears and allow landlords to invest in their properties and encourage them to accept benefits clients.
- Improve passage of information so that landlords and agents know more about the background of the people applying for their properties. Too often the Council refuse to give information on tenants despite the tenants signing to allow this under GDPR and DP regulations.
- Encourage development on brownfield land across the borough, but certainly in the more deprived areas, by eliminating affordable housing requirements and ensuring brownfield run off rates are applied for surface water run off rates
- A Local Plan clearly setting out locations for sustainable new development, providing for a balanced mix of housing across the Wirral.
- Improve the supply of housing to increase the demand. Provide more certainty in plan-led system. This will give developers security to build and give those looking for properties assurance that they do not need to look elsewhere for a property to meet their needs.
- More effective management from the council. Better planning.
- Refurbish the houses that are empty and improve poorer areas
- Regeneration projects should be supported by planning gain payments charged for new residential developments in the stronger more expensive parts of the Borough.
- Incentivise landlords or developers to develop smaller more affordable units of a higher quality.
- Wirral needs to look beyond meeting its own immediate housing needs and should seek to contribute towards meeting the wider economic growth aspirations of the LCR.

- Really major on Regeneration and let the Market deal with the small need beyond this. Take advantage of the huge funds available through 'Homes England' and other resources, including its own. Follow NPPF Guidance and insist on development in the right places of good design quality and high standard density, making best use of available land. Redesignate and develop for housing suitable sites which are not currently designated for housing and which have remained undeveloped for many years and have low potential for the current designation.
- Allocate extra care and supported living requirements in strategic land S106.
- Flexible approach to S106 affordable housing tenures.
- There is a compelling need for the release of some Green Belt land for residential development, without which it will not be possible to meet the needs of the local population and the economy.
- The pace of new developments could be increased with alternative construction methods e.g. modular build. Alongside this, an environmental strategy to support the green agenda for older homes would help to convert existing properties that better meet modern demand. It would be important to keep abreast of changing aspirations in addition to fully utilising customer insight data (eg Arc4) to inform planning. An economic strategy to create employment opportunities in East Wirral would help to create a more active and buoyant housing market. Addressing the cost of 24/7 access to Wirral (e.g. Mersey Tunnel, Train links, Ferry...) as part of the Housing Strategy would make the Wirral a more attractive place to live.
- Provide more jobs for people
- Build more social housing for rent and cheap starter homes on brownfield sites using modern modular construction methods.
- Reduce the inflationary rent guarantee of Housing Benefit, that will slowly reduce house process as rents decline.
- Encourage the development of sites which already have outline approval, including infrastructure help.
- Listen to the needs of the residents of Wirral
- The Council should be looking at brownfield sites, near to employment opportunities, so that suitable accommodation can be built on them which younger couples and individuals can afford to either buy or rent. The transport infrastructure also needs to be more efficient so that people can live in these areas and get to work easily.
- Limited tested release of some green belt sites via Local Plan procedure.
- Use urban sites, which usually have good public transport and other infrastructure, to build new zero-carbon homes. Upgrade existing stock wherever possible. Keep a tight Green Belt to force investment into places like New Ferry. Put minimum density on all new development, and minimum requirements for green space, to drive developers towards smaller units, not luxury homes. Make sure Wirral's standards are as high as those in adjacent boroughs.



- Detailed market-driven assessment of likely requirements and review of that appears deliverable in the market. Robust assessment needed to ensure that any aspirational objectives are deliverable and provide the best prospects of delivering an appropriate quantum of good quality homes that meet the needs of families.
- Investment in infrastructure, environmental and social amenities
- Many of the residents moving into our sheltered accommodation are moving on from hostels or more drug and alcohol issues. We therefore require a support package to come with these residents.
- Wirral as a whole has seen an increase in people aged 65+, which highlights the importance of rebalancing the District's age profile by attracting more people in the 16-64 age bracket to the area. Addressing the need for 3 and 4-bed family housing that this age group traditionally requires, will be important. Wirral should not focus on delivering family housing in one location and small apartments in another. Large sites with a critical mass have the potential to deliver a mix of housing to address a wider need, and provide a more sustainable and robust community
- To improve the housing market, you need to be able to understand where the gaps are and getting RPs and other stakeholder consultation involved in the wider strategy planning would be useful.
- Investing in regeneration and potential for selective demolition where required would impact on desirability of brownfield sites. Important that new growth and protecting existing stock needs to be considered hand-in-hand. This would impact on the demand for greenbelt and would complement wider regeneration priorities.
- The Council need to identify more deliverable sites for open market and affordable housing.
- Protect the greenbelt and protect the environment. Utilise Brownfield sites or identify and redevelop of vacant housing in the Borough, especially in the more deprived areas of private renting there would seem to be an abundance of vacant properties.

E.28 Stakeholders were then asked what they think the council needs to consider when assessing the future requirements and need for market, affordable and specialist housing in the borough. Stakeholders provided a range of answers to this question, which include:

- Location
- Less focus on buying properties, more on rent.
- Improve the planning process within the Council to ensure swift assessment of applications, especially for change of use from commercial to residential. This will free up more property for residential use. Accept the recommendations of numerous previous town centre regeneration plans and relax the requirements of commercial to resi development, especially in tertiary areas outside Birkenhead centre.
- There has to be a balance of housing delivery across the Borough to ensure that the significant gaps across all tenure types and levels of affordability are catered for.

- To make full use of existing brownfield sites
- Access to transport links and amenities. Infrastructure: schools, doctors, buses, hospitals etc
- That any assessment of future requirements is matched by sustainable land releases which are suitable, deliverable and viable.
- The Council needs to consider the requirement of maintaining a five-year housing land supply, with an appropriate buffer. In line with the National Planning Policy Framework, to maintain the supply of housing the Council should monitor progress in building out sites which have permission.
- We understand that Wirral are planning on pursuing a housing requirement in line with the minimum figure derived using the LHN method. However, we do not consider that this is appropriate and in fact the housing requirement figure for Wirral should be significantly in excess of this. We would advocate that the figure derived utilising the LHN figure is only used as the starting point in assessing what the housing requirement in Wirral should be an appropriate upward adjustment need to be made to cater for past under-delivery, take positive steps to address worsening affordability issues and addressing issues such as concealed households and provision of appropriate levels of affordable houses of various tenures.
- The Council will need to assemble a robust evidence base in accordance with National Planning Policy and Practice Guidance. For specialist housing, Market Position Statements should be prepared.
- Assessment of local income levels and affordability issues will be key, ensuring new entrants to the housing market are not priced out of provision. The needs of an ageing population should be considered both in design standards of new build properties but also in location (near to local amenities and creating mixed communities where older people are not isolated from mainstream market provision). We are acutely aware of the lack of specialist housing provision across all areas for customers with specialist needs e.g. leaving care provision for young people, support for those with mental conditions and learning disabilities, adapted properties for those with mobility issues and short term move-on accommodation for transitional housing support.
- The importance to Wirral of sustainable economic growth; to contribute to health and wellbeing; to ensure that value creation through development is reinvested back into the Wirral. To ensure that Wirral is not dependent upon unsustainable public subsidies in order to deliver the housing that it needs. An integrated Wirral-wide approach to provide for long term prosperity. A move away from the historical, unsuccessful reliance on an unrealistic politically motivated approach, and the adoption of a pragmatic, realistic and deliverable approach.
- That there is a direct correlation between jobs, housing and an improved economy. If a range of housing is provided in Wirral, there will be no need for existing residents to meet their housing needs in competing authorities.
- A proper understanding of need is required. This must take account of backlog and future requirements and these need to be addressed, in full, within borough boundaries.

- Viability and its relationship to site-specific circumstances should be a key consideration as part of the assessment of the requirement for market (rent and sale), affordable and specialist housing. It is not considered that blanket requirements are appropriate when they would render a proposal unviable to deliver, thereby preventing the development of sustainable sites.
- Quantity and quality of available properties.
- The Council needs to consider a range of important factors when assessing the future requirements and need for particular types of housing in the borough including, but not limited to, family size, age profile, household income and affordability ratios.
- Starter homes and assistance for people under the age of 25. All too often residents are living too long at home at a time when should be moving into their first home.
- Meeting needs of all housing types as identified in the NPPF and PPTS
- The Council needs to consider and understand that housing is only part of a solution to change people's lives they require much more support than a roof over their head.
- How to prevent the nimbys from applying pressure on local members, resulting in delays to the Strategic officers efforts to make actual progress.
- Demand for affordable home ownership properties is commonly found from households experiencing relationship breakdown and from people living in the private rented sector (often expensive and poor quality) who are unable to afford home ownership without assistance. Enabling these groups to access homeownership is something that the LA should consider.
- The amount of brownfields sites in the borough; the absolute requirement not to build on green belt, examine all site however unlikely - some out of the box thinking required.
- In order to assess future housing requirements, the Council needs to consider market signals such as the proportion of households which are unable to access market housing and examine areas where private rents are highest. There is significant pent-up and unmet demand for housing in west Wirral where the supply of housing has been suppressed for many years.
- Use objective, accurate figures. Identify the real need from its own statistics
- With environmental concerns so high on the political agenda, there is growing pressure for energy efficient and zero-carbon homes. Key considerations specifically in relation to specialist housing might be: Mapping of current supply (and demand) to ensure non-saturation of specialist housing (at local and LCR levels); Infrastructure, particularly transport, amenities and local facilities ; Preventing the need for Wirral citizens to leave the area to access specialist housing e.g. residential facilities for those with specialist needs; Develop general needs accessible accommodation suitable to the needs of young disabled people; Wirral is two miles from a university city. Work with stakeholders to address the river barrier and develop student accommodation and economy to regenerate Birkenhead/Seacombe; Encourage Liverpool universities to extend into Wirral (e.g.

similar to Chester Univ.); Development of accommodation for provision of forensic services; Decline in demand for high rise

- Needs much more scoping of the number of young people coming through care in Wirral and homelessness at 16 & 17 so that sufficient quantity and variety of housing can be planned for and provided not just short term but move-on and longer-term tenancies. Existing hostel accommodation may actually be masking the housing need and changing nature of the type of accommodation and quantity of accommodation required.
- Needs to undertake comprehensive study of population growth or decline relative to the age groups. There needs to be a comprehensive study of school places available with G P surgery numbers and other essential family services researched.
- All development needs to achieve net biodiversity gain (NPPF 2019) and probably net environmental gain (proposed in Environment Bill). Any building on greenfield and/or in rural areas with poor public transport will struggle to achieve these
- The Council should have a clear understanding of the types of housing it wants to encourage, both in terms of market units and affordable units. The viability impacts of delivering these different products vary widely, so it will be important that the Council should have full regard for the viability implications which would arise as a consequence of those requirements.
- Increase opportunities for families to relocate to housing most appropriate for their needs.
- Evidence based assessment of housing need, ensuring that calculations are accurate and up to date
- More supported accommodation linked to tenants with mental health issues.
- Needs to be based on a needs assessment of the local population and set within current legislation and policy contexts i.e. welfare benefits due to the large areas of deprivation in Wirral. Consider new build specifications for properties that are able to meet the changing needs of households i.e. 'future proofing' as households age/ health/ mobility needs change over time. Expansion of the selective licensing scheme area to ensure property and management standards
- The ageing population needs to be factored into the analysis, along with the implications this will have for specialist housing. At the same time, the Borough needs to get more people moving to the area who are of working age, meaning the need assessment for 3 and 4-bed properties will be critical. The 2016 SHMA suggests demand for this type of housing will be exceeded by demand for smaller homes. This position needs to be reassessed, especially when it comes to looking at the need for market and affordable housing.
- WBC need to look at the demographics and income of its citizens. People should have choices and not be forced to opt for what is available when it might not be affordable or appropriate.
- Alignment with economic growth areas / transport infrastructure. Need to balance regeneration of existing areas with any potential greenbelt release. Supply and

demand of accommodation and social care priorities / numbers of people receiving care along with demographics / trends in service demand.

- Wirral must be to seek to fulfil its role in supporting the growth of the LCR as well as seeking to resolve its own borough wide housing supply issues. Both of those roles require the boosting of supply for housing above the bare minimum of housing supply required by the SMOAN.

E.29 Stakeholders were then asked what should be considered when setting future housing standards, such as accessibility, size and quality for new housing in the borough. Considerations include:

- Developments should have a mix of housing types as there are gaps in the market
- More 2 bed properties
- There should be an assumption against that single people living alone should be forced to live in one-bedroom flats. People like open space of their own - a garden - even though small. Single person housing with gardens should be more prevalent. There should also be a mix of approaches to whether new housing should have provision for car spaces.
- Apply the national standards and don't try and gold plate every requirement that comes our way. We already have much stricter enforcement of HMO standards, for example, than other Merseyside boroughs. It deters outside investment.
- That the cost of applying any new standards does not render potential housing schemes un-deliverable and that such standards take into account practicalities of how people use and live in their homes.
- Provision of infrastructure, roads, schools etc.
- More properties suitable for disability access.
- The size and type of new housing should be transparently set out in policy and justified based on SHMA and other evidence. Whilst these policies need to be robust, consideration should be given to building in flexibility to take account of: (i) SHMA and other evidence changes over time; and (ii) future NPPF and other changes.
- It would be helpful to provide clear standards however there is a danger that if standards are more restrictive or impose too great a cost when compared with other Local Authorities developers could be deterred from investing in the area
- To improve affordability we would request the Council considers designing out restrictive and often hidden estate management charges from new build commercial developments.
- Climate change, Modern techniques, Human welfare, Health and wellbeing , Creating beautiful places
- National space standards serve a purpose in new housing developments however not all properties delivered need to accord with the standards as developers only build what they know they can sell. Any requirement for space standards should be accounted for in any local plan viability report. Quality should be a key consideration with concerns that some volume builds require substantial maintenance over the

duration of ownership. Quality in new builds should not be a second consideration and the market should be balanced between volume (PLC) and private housebuilder products for variety, choice and flexibility in the market.

- Viability and its relationship to site-specific circumstances should be a key consideration as part of the wording of planning policy requirements for matters in relation to housing standards. It is not considered that blanket requirements are appropriate when they would render a proposal unviable to deliver, thereby preventing the development of sustainable sites. Accessibility as per paragraph 8, 9 and 20 of the Planning Practice Guidance
- The people you let live in them
- Smaller estates of houses rather one large one. More help for disabled people to enable them to live independently
- Setting future housing standards is important to ensure that future housing developments are of a high-quality design and offer good living standards for residents. However, it is vital that such standards, which may be set out in Local Plan development management policies or Supplementary Planning Documents (SPDs), are not too restrictive / prescriptive in their requirements. This is important to ensure that they do not impact negatively on development viability and thus threaten the delivery of much needed homes on suitable sites.
- A better balance needs to be struck between building reg standards and the implication on the cost of construction. The cost of complying with codes is one reason new housing is so expensive. A better balance and a better consideration of what the cost of implications are for new standards is required.
- Identified local housing needs - see footnote 46 of NPPF
- Average incomes, homes that are flexible to become lifetime homes for people with accessibility requirements.
- It is not considered to be the role of the SHMA to set housing and accessibility standards or to specify size or quality of new housing. Those considerations are to be undertaken as part of the Local Plan process and should have regard to, but should not replicate, external standards such as Building Regulations and nationally prescribed space standards. However, the Local Plan must consider the acceptability of any standards with regard to other factors that are vital in plan making, such as density expectations, borough wide constraints, the availability of land and viability considerations. Whilst we encourage the SHMA to identify what the housing market needs for housing are across the borough, including where larger, smaller or specialist homes are needed (or even where higher quality housing is needed), we do not consider the SHMA should seek to take on the role of planning for those needs.
- The Council confirmed that future surveys inputs (which includes this one) would be able to be copied/saved by the responder. I cannot see how this can be done unless you have an undisclosed confirmation routine.
- Ageing population need at least 25% disability compliant dwellings. The land values on Greenbelt land can easily absorb it.

- Viability and market demand versus identified needs
- The importance of ensuring that new homes are of the requisite quality and are accessible. It is important, however, that any such standards are applied flexible to recognise that these important objectives can be achieved in different ways or that developments in particularly challenging market conditions may need to prioritise some aspects over others (whilst still achieving good quality housing overall) . In addition, flexibility rather than prescriptive standards, would enable developers to deliver innovation. A 'comply or justify' approach is therefore recommend whereby exceptions to standards may be permissible where robust justification is advanced.
- The markets are quite capable of setting the requirements based on whether or not they can sell property.
- The Council should focus on the delivery of high-quality family housing in the western half of the Borough, where demand for homes is greatest, including sustainable areas such as Heswall.
- Decreasing / static population and older population
- Building for Life standards; The National Space standard; Secure by Design; Equal sized bedrooms are more desirable to prospective buyers/renters; Code for Sustainable Homes; In terms of future proofing it would be good to consider an in-built exit strategy for property type conversion to address changing demand/aspirations through use of modular build/pods; For certain tenure types reduced the garden size (green space) as unkempt gardens are an increasing problem. People cannot afford equipment, or they are too vulnerable to maintain gardens. This also has a wider impact upon communities; Install wifi (5g) as standard; Provision built in for future use of technology (remote monitoring/lifestyles/health & welfare/prevention)
- Brownfield first
- Reality
- Standards of design and suitability for reducing carbon footprint need vast improvement. At present this is ignored as the numbers game is played out.
- Listen to the views of the 35,000 signature petition that has so far been collected
- Obviously eco standards should be considered.
- The current and projected future demographics; access to local services and shopping; shift in age categories; rental and sale properties made available to retain and encourage young families to live in Wirral with a disclosed vision for future improvements in family leisure opportunities.
- If we are to meet local, LCR and national targets for climate change reduction, then all new development from 2020 must be zero-carbon. Green areas that can absorb carbon must be rigorously protected e.g. woodlands, peatlands, marshes, properly-managed grasslands.
- The Council should have consideration of their objectives in terms of delivering quality homes, but also to have full regard for the viability implications which would arise as a consequence of those requirements. This approach provides a greater

confidence that Plan-led housing delivery can be achieved and that expectations of affordable housing can be met.

- Focus should be given towards to accessibility to public transport infrastructure. The size and type of dwellings developed should reflect locally assessed requirements.
- 'Future proofing' to ensure that a property can be adapted around the changing needs of a household. Welfare benefit considerations and limitations to certain age groups to ensure rental stock can meet needs.
- Accessibility – M4(2) for a large percentage of new-build will be crucial going forward to allow adaptability of properties of future occupants. The LA is coming across a considerable number of new-build properties where the costs to adapt are high, impacting upon adaptations budgets. There is also a need for affordable / social rented properties to have level access into the property as well as wet rooms or level access showers.
- Alignment of housing & planning legislation to provide clear guidance for landlords of HMOs.
- Hard-wiring for assistive technology.
- Future housing standards should not be overly restrictive in order to ensure that the supply of housing is maximised. Standards should be flexible to allow for decision-making to respond effectively to housing need.

E.30 The next part of the survey instructed stakeholders to either go through all of the questions in the consultation or to move through specific sections targeted at particular stakeholder groups.

### Registered providers

E.31 Stakeholders were asked about their main concerns surrounding affordable and specialist housing provision. Specifically, whether there is enough, too much or whether it is of the right size, and whether it is of good quality and in the right location. Stakeholders responding to this question believed that the main concerns lie within specialist housing provision, to which they commented:

- We clearly don't have enough bungalows being built in this country for people for whom stairs in a home is an issue. Not all people like living in flats without their own piece of outdoor space.
- There is a healthy demand for social and affordable rent properties in the Wirral area and there is a lack of specialist provision. We would like to see Extra Care housing given a higher priority but believe there is room for improvement in the commissioning models for these services (with rents being set too low, making new provision unviable). The sites that come forward for new development tend to be concentrated around the major conurbations whilst there is a lack of affordable rented housing / intermediate housing e.g. Rent to Buy in some of the smaller settlements.
- Viability is a key concern. The lack of and future instability of revenue and capital funding means that specialist housing is high risk to build. This needs to be



addressed or delivery will be limited. There is a lack of support and political opposition for specialist housing in west Wirral which means that east Wirral has a higher density and concentrates too many problems in too little an area. There is no even spread of specialist housing provision across the Borough.

- Affordable is not affordable to some people. People of working age who require specialist accommodation e.g. bungalows, sheltered, extra care in receipt of Universal Credit do not have the cost of Intensive Housing Management to deliver tenancy support. Such people will be therefore be precluded from access to suitable accommodation as they are unable to sustain a tenancy without support. There are only two types of specialist accommodation for older people that will be funded through the new Sheltered Rent (as per consultation on funding for supported Housing) i.e. sheltered and extra care. However, basic and accessible accommodation (with lifts) with integral technology for future remote monitoring should be developed within new low-rise schemes for individuals. The more expensive extra care model with multiple communal areas should become the hub. There are no real housing options for people with learning disabilities under the age of 55 years of age although physically, many are beyond this age due to their mental disability and related issues. The quality of some schemes is poor due to the nature of the buildings. More new build schemes are required rather than trying to utilise old and inflexible accommodation.
- Our main concern is the low level of support that residents with alcohol and drug dependency issue have when moving into the sheltered schemes. If these applicants could come with a personalised package of support to help them settle into their new home this would be very helpful. We do receive a small amount of SP, which is beneficial towards the costs of the scheme managers, and it is appreciated that the SP has not been withdrawn.
- Given there is an ageing demographic in Wirral, there is inevitably going to have to be a need to accommodate suitable housing that can meet such needs. There are various forms and models including specialist, dedicated care homes (such as dementia homes), retirement apartments, large scale care villages, bungalows, accessible homes (designed in accordance with relevant building regulations, and also smaller scale houses (with gardens) that allow existing older households to down size and draw out equity from their larger home for retirement. In short, there is no single solution that will address all needs. Indeed, the ageing population will all have different aspirations, levels of independence, care requirements and levels of equity/access to funds. This means any planning related policies should not be too rigid or prescriptive in terms of how such needs are met. The market will understand the relevant needs in an area and so long as there is sufficient land made available, those needs will be met. However, the Council might wish to allocate certain specific sites for certain types of housing if that is being promoted by the landowners or the site is deemed sufficiently suitable. For instance, there might be some relatively small urban sites that would not be large enough to accommodate a viable amount of standard family housing, or even standard apartments with sufficient car parking. However, they could be deemed suitable for mid-rise retirement apartments that do not need to provide as much car parking. We would suggest that such sites and proposals are considered as part of the Council's SHLAA/urban capacity assessment going forward.

- There is possibly an oversupply of sheltered accommodation as some schemes do not meet expectations of older people in terms of size and location. There is a need to map what we have and assess whether there could be a change of use to meet demand for other groups e.g. mental health, learning disabilities etc.
- E.32 In relation to demand for intermediate housing products, stakeholders believed that shared ownership could help to meet the demand for affordable housing. Stakeholders stated that shared ownership works well in certain areas. One stakeholder commented that the mid to higher cost markets are particularly popular for intermediate market homes. Provision of such products can help people get on the housing ladder, who otherwise wouldn't be able to. Another stakeholder stated that they are finding that registered providers are pressing for a higher number of shared ownership products rather than affordable rent due to its demand and viability.
- E.33 Stakeholders were asked what they think needs to happen to improve the provision of affordable housing for rent and sale in Wirral. Responses included:
- More affordable housing to be provided;
  - Refund the costs of selective licence fees to landlords who let to benefits tenants. Take properties on long term tenancies yourselves and let them to vulnerable people as other Councils currently do.
  - Investigate the stance taken by other local authorities in the Merseyside area and look to produce standardised Section 106 Agreements (with eligibility criteria aligned with Homes England standards). Greater access to Council held information on housing waiting lists and other intelligence on local demand issues would be beneficial to providers looking to invest in new provision in the area.
  - Affordable home ownership products work best when part of market sale developments. This can be S106 delivery of with support from Homes England.
  - There needs to be grant subsidy and a new round of grant funding agreed. There also needs to be impartial political desire for affordable housing, both at a local and a Planning Committee level. We have seen Officers recommendations rejected by politicians and schemes purposefully delayed because of local objections to affordable housing. The use of specific greenbelt site to deliver affordable housing would also be helpful.
  - The number of homes being delivered in Wirral on an annual basis needs to increase and additional viable land needs to be made available. If the Council continue to simply focus on brownfield sites in less affluent areas that require remediation and are subject to high development costs, the easiest component to not deliver on is genuine affordable housing. Viable sites in better value areas will more often than not be able to deliver a much higher proportion of affordable homes. The brownfield sites would not only struggle to bring forward affordable houses, but on the east of the Borough, there are already many more affordable properties. It is those central areas around Greasby and the western areas of the Borough that greatly require affordable housing, to rebalance the current availability of stock, which is overpriced for the majority of the Borough's population.
  - The 2016 SHMA states that changes to the benefits system (especially the Government's fiscal penalty for under-occupancy) is incentivising households to

move to smaller properties in order to avoid a reduction in the level of housing benefit they receive. Registered Providers are indicating that the under-occupancy penalty is having a significant impact on household's requirements, with a substantial increase in the number of respondents wanting 2-bed properties and a commensurate reduction in the number of households asking for 3-bed properties. This is presenting significant problems for Registered Providers as there is insufficient 1 and 2 bed stock to meet this affordable demand. As such, in our opinion, specific to affordable provision, there should be a great provision of shared ownership 1 and 2 bedroom to inform Locally Planning Policy.

E.34 The survey then asked stakeholders responding to the registered provider-specific questions, whether they have any significant housing developments proposed in the Wirral Council area. Two stakeholders responded in the negative, and five stakeholders mentioned the following developments:

- The New Ferry Community Land Trust is hoping to purchase dilapidated buildings in New Ferry's precinct (Bebington Road) to renovate for use as ground floor commercial uses with flats on upper floors. These flats will be offered for rent by the CLT to local people in need of housing.
- We currently have 8 developments in the Wirral area comprising of 270 new homes (of varied size and tenure). Of these developments, 145 are currently on site (in construction phase) and the remainder are due to commence before the end of 2020. The majority of the sites are located in the Birkenhead area with two in Wallasey and one in the Pensby area.
- Yes, between 100 and 200 affordable homes p.a. across East and West Wirral
- Yes. We control Land East of Pump Lane, Greasby which is capable of delivering circa 750 new homes, 3-4-bedroom family homes, 1-3-bedroom smaller properties for elderly people and younger people; and affordable homes.
- 20 units of accommodation at the Candle Factory in Bromborough for general needs and those with a learning disabilities. We are committed to c.30 units pa and will focus this on Wirral.

### Developers and housebuilders

E.35 Stakeholders were asked what the main challenges were facing the delivery of new homes in Wirral. The main challenges mentioned were the lack of suitable, available and deliverable land; the tight constraint of the area by Green Belt; and the absence of an up-to-date Local Plan which allocates new sites for development. Further comments made include:

- Getting the balance right between rented and owned taking into account affordability.
- Wirral's existing adopted Local Plan is significantly outdated, and the settlement boundaries are tightly constrained by Green Belt and have been for many decades. Housing developers are therefore having to turn to other sources of land including employment land, areas of valued open space which the Council might have otherwise preferred to keep such sites for those uses.

- An under resourced planning team, partisan Planning Committee decisions rather than impartial decisions to deliver new homes, lack of government grant funding for affordable homes and an unclear housing strategy and definitions of what's wanted/needed.
- The delivery of many brownfield sites will be significantly delayed due to the required remediation work and viability constraints. It is therefore imperative that sufficient land within the presently defined Green Belt is released in order to ensure that Wirral's housing needs are met in full.
- The viability of housing developments in the urban area of Wirral to the east of the M53 is very challenging due to low land values which make development difficult to work from a financial perspective. This issue is particularly acute as many of the housing sites are brownfield and have significant contamination issues which further adversely affect the viability.
- Large parts of Wirral, to the east of the M53 have suffered from historic industrial decline and as such face significant deprivation issues. Such areas are not attractive to many developers. In these cases, development can only proceed with substantive public sector support, either in terms of grant funding or where public sector bodies bring forward development on their own land.
- It is vital that the SHMA provides a 'policy-off' assessment of the needs of the borough (and its potential contribution to supporting the wider growth of the LCR) and its identification of those needs is not limited in any way by the perception of the availability of land. It is for the Local Plan to undertake any planning balancing exercise related to the delivery of the homes (or otherwise) that the SHMA identifies as being needed.
- Many areas in Wirral have high land values which makes delivering viable schemes a challenge.
- There is an abundance of Sites with developers ready to move forward. The lack of an up to date plan is seriously frustrating the ability meet the housing needs of the borough.
- Lack of certainty in the local plan process, significant delay and uncertain timescales for delivery. This requires housebuilders and developers to agree long-term options with landowners to account for the possibility of further delays. This is not only costly but is also an unattractive option to landowners reducing the availability of land.
- We have found the Wirral area to be highly competitive and this is pushing up land valuations as well as competition for 106 allocations on major sites. We have also found that the Local Housing Allowance rates are set too low to make some new developments unviable.
- It would also be prudent for Wirral when considering the release of land from the Green Belt that sufficient levels of safeguarded land to meet needs beyond the plan period. In the event that Wirral Waters does not deliver in line with current expectations, this would provide a ready supply of land to fall back on and ensure sufficient delivery of homes. We would reiterate that Wirral should not place all

their eggs in the Wirral Waters basket as there is a strong likelihood that the overall site may encounter delivery issues over the course of the Local Plan

- Remediation of brownfield land, slow planning permission for COU to resi, building on flood plains
- The lack of a Green Belt review and the absence of an up-to-date local plan.

E.36 Stakeholders believed that all types of housing are in great demand in Wirral, but specifically affordable family housing.

- Homes for first time buyers and family homes under £400,000
- The Wirral Strategic Housing Market Assessment and Housing Needs Survey (2015) outlines that the need for family accommodation remains high. It also sets out that there is currently an insufficient supply of general needs and specialist housing for older people, with a particular need for Extra Care and Residential Care.
- There is a significant demand for all types of housing in Wirral but in particular, the most recent evidence (SHMA 2016) suggests that there is a need for 40% of future housing to be 1/2 beds with the remaining 60% to be 3/4 bed units. It is unlikely that the housing need in Wirral has changed dramatically over the past 3 years and it is fair to assume that approximately 60% of the future supply in Wirral needs to be larger 3 and 4 bed properties. The SHMA also concludes that 25% of future homes need to be detached. Just 10% of future housing needs to be flatted type developments according to the Council's own evidence. Going forward, it is imperative that Wirral Council aligns its supply with its deliverable units and ensures that the right quantum of homes are delivered in the right sustainable locations across Wirral.
- We believe there is a shortage and therefore a higher demand for smaller units of one and two bedroom size.
- High quality family housing (3/4/5 beds) with appropriate outdoor space and parking provision in attractive market areas and elderly care provision, retirement housing to free up existing housing stock.
- Starter homes at an affordable price in locations other than the poor performing market areas.
- Our Client notes the Council's evidence base for the Local Plan and its keenness to utilise brownfield resources in the borough (as set out within the Local Plan Action Plan – April 2019), in particular through the delivery of Wirral Waters. Our Client urges caution from the Council in establishing an over-reliance on the delivery of apartment living and associated higher density accommodation to meet its housing needs. Whilst the promotion of development on previously developed land is to be encouraged, we consider the SHMA will demonstrate that such development only deals with a part of the need and delivery of those schemes will be limited by demand for apartments which is considered unlikely to be sufficient to deliver Wirral Waters, for example, within the plan period
- Across Wirral there is pent-up market demand for all types and tenures of housing due to the long-standing housing delivery issues. It is clear that a mix of housing types and tenure is required to reflect the different character and sub-markets

within Wirral. Similarly, provision for housing of all types across all of the communities needs to be identified to ensure that the distinct needs of all areas can be met. This is an important objective to ensure a balanced approach to housing delivery.

- There is a shortage of homes for first-time buyers and families across the Borough, which is evidenced by the fact that between 2001 and 2011, ONS/Census data shows that the proportion of concealed families within Wirral increased to a greater extent than in Central Liverpool City Region Housing Market and across the North West as a whole. It is clear therefore that more needs to be done to address this growing issue of a lack of supply of affordable family housing in the area.
- Demand is neighbourhood dependant and it is difficult to identify a particular property type in greatest demand across the borough. However, particular groups are best suited to particular property types, for example in Specialist Housing there is greatest demand for two-bedroom accommodation, particularly bungalows. Affordable Rent disabled adapted bungalows for Affordable Rent are always the most popular, irrespective of location. After that, Older persons 'extra care light' housing for Affordable Rent similar to traditional sheltered housing seems increasingly popular with the aging population. Demand for family houses for Shared ownership or Affordable near to good schools is very high.
- Demand is mixed but we must account for the young with limited mortgage loan facilities of circa £80/120k. If we lose the interest of young professional and indeed all committed workers then they will migrate to other areas. Affordable housing should mean that developers are required to either build out units on larger new estates or create additional smaller estates to make up the numbers. No payments in lieu of non delivery should be considered
- The 2016 SHMA projects that the number of smaller homes (1/2-bed units) will exceed the need of larger family homes in Wirral in the long-term. In particular, it predicts a decline in the number of 4-bed homes. There is a risk in taking forward this view, in that not building enough larger family homes means that Wirral may not be able to attract economically active people to the area, and a shortage of larger homes could exacerbate the already significant issue of affordability. The 2016 SHMA acknowledges that research by CABE shows that semi-detached and detached houses are the preferred house type for the majority of households, particularly families. Older couples also aspire to live in detached houses. The SHMA informs that there is a general aspiration of households across Wirral for larger 4+ be properties rather than smaller 1 and 2-bed units. The more recent Liverpool City Region SHELMA highlights the importance of meeting demand for affordable homes across the entire City Region area, while also noting that specialist housing options for an ageing population will be important. Given the messages to emerge from the Wirral SHMA and Liverpool City Region SHELMA, it is critical that the right balance is struck in terms of the housing offer for current and future residents of Wirral.

E.37 In relation to the question asking stakeholders to identify significant housing developments proposed in the Wirral Council area, the following schemes were mentioned:

- 257 homes on the former Burton Biscuit site Moreton 127 homes on the former Wirral Business Park site, Arrowe Brook Road, Greasby
- Mill Lane Estates is promoting the allocation of site SP050 (West of Rivacre Road, Eastham) for up to 960 new homes in the emerging Local Plan. SP050 (West of Rivacre Road, Eastham) has limited constraints; is east of the M53; is well served by public transport and there is clear evidence that housing completions will begin within two years.
- Redrow Homes does not currently have an active development site in Wirral but is very interested in delivering homes in the area. We have been promoting a site known as Storeton Garden Village since the last round of consultation on the Wirral Local Plan in November 2018. We consider that a high quality Garden Village can be delivered at Storeton if allocated and released from the Green Belt. A Delivery Statement was produced to support the allocation of the site and submitted to Wirral Council in 2018. This Statement sought to demonstrate the suitability and deliverability of the site and formulated an illustrative masterplan for the area. The masterplan proposed the delivery of a Garden Village comprising in the region of 1,500 new homes, with extensive green space and potential education, community and retail facilities as well as appropriate provisions of onsite affordable housing. We are committed to the delivery of the site at Storeton Hall Farm and consider that it should be released from the Green Belt to contribute towards meeting Wirral's housing needs over the course of the plan period. The development of this site could deliver a wide range of market and affordable housing of various size types and tenures to complement the existing housing in the area.
- Hampstead Investments owns land on the edge of Eastham which it wishes to bring forward for housing development
- We currently have 8 developments in the Wirral area comprising of 270 new homes (of varied size and tenure). Of these developments, 145 are currently on site (in construction phase) and the remainder are due to commence before the end of 2020. The majority of the sites are located in the Birkenhead area with two in Wallasey and one in the Pensby area.
- Story Homes are promoting land south of Brimstage Road and south of Old Clatterbridge Road, Bebington for up to 900 high quality homes. We are proposing a range of tenure types in a sustainable location which will present a neighbourhood for starter homes, family homes and retirement homes. Our proposals include an element of commercial space and currently earmark land for a primary school.
- We are promoting land at Lowfields Avenue / Kingsley Avenue, Hooton. The wider parcel is referenced in the Council's Green Belt study as Site SP049
- My client has been promoting two sites for development in the Wirral, Land East of Manor Bakeries, Reeds Lane, Moreton and Land East of Typhoo, Reeds Lane, Moreton. Whilst located adjacent to each other, these areas of land have been promoted as two separate parcels. Initial technical evidence for both sites has been undertaken to help inform the potential quantum on the sites. Land East of Typhoo is capable of delivering 100 residential units and 37,000 sqft of

employment premises. Land East of Manor Bakeries is capable of delivering 38,000sqft of employment space. There is therefore no evidence at this stage that suggests the site cannot come forward for development.

- Taylor Wimpey has and continues to actively promote the following sustainable sites for removal from the Green Belt and allocation for housing through the Local Plan process: Land at Barnston Road, Heswall (approx no. of units: 189) ; Land at Irby Farm (approx. no. of units: 260); Land at Lever Causeway (approx. no of units: 207); Land at Saughall Massie (approx. no. of units: 180). All of the above sites present exceptional opportunities to meet the future housing needs of Wirral Borough in highly sustainable locations that forms natural and logical extensions to the existing urban areas. The release and allocation of these sites for residential development will deliver the type, quantity and quality of open market and affordable housing that will contribute to meeting the future growth needs of Wirral Borough and the wider Liverpool City Region.
- An urban extension site on Irby Road, Irby.
- Our Client has control of the land to the west of Birkenhead Road, Meols, Wirral. Our Client's site comprises SHLAA Site 904 and part of 1936 and is also assessed by the Council as part of the overall Green Belt Parcel SP015 within its Green Belt Assessment.
- Our Clients have land interests at March Lane, Higher Bebington. Our Client's Site comprises SHLAA Site Reference 1779 and is also assessed by the Council as part of the overall Green Belt Parcel SP035 within its Green Belt Assessment, even though we consider our client's site should be considered as a separate green belt parcel to the wider SP035 as it has very different characteristics to the wider parcel. The 'Development Statement' confirms that the Site can deliver 200 dwellings within the first five years of the Local Plan at an anticipated rate of 66dpa which could potentially increase to nearly 100dpa depending on the type and tenure of product to be provided.
- Our Clients have land interests at Land off New Chester Road, Eastham. Our Client's Site comprises SHLAA Site Reference 891 and is also assessed by the Council as part of the overall Green Belt Parcel SP049 within its Green Belt Assessment.
- Peel is delivering housing development as part of Wirral Waters. Outline planning permission for over 13,000 new homes was granted in 2012 and work is due to start on site in November 2019 to remediate the 'Northbank' area of East Float which will accommodate over 1,000 new homes over the next 5 years. Commencement of development of a number of schemes which have full planning permission is expected to start thereafter (in 2020). In total c. 4,500 homes are expected to be delivered across East Float over the next 15 years. The balance of the dwelling approved through the outline will be delivered beyond 2035. Peel has also promoted a number of smaller sites, at Eastham, for residential development through the Local Plan Development Options Review, which can help meet the need for family and affordable homes in that part of the Borough.



- Barratt David Wilson proposes the comprehensive development of around 390 dwellings on a 28 hectare parcel of land to the north west of Chester Road in Heswall. The site represents a suitable and deliverable opportunity to accommodate much-needed new housing in Heswall in a sensitive manner, without harming the purposes of the Green Belt.
- Approx. 150-200 affordable homes p.a. across all the Wirral.
- West Kirby, Grange Hill Farm. A 3 acre site currently in discussions with Wirral B C to resolve a long standing Restrictive Covenant and if agreed then to be submitted for residential development for circa 14/20 units.
- Russell Homes control Land East of Pump Lane, Greasby which is capable of delivering up to 750 new homes including affordable homes and homes favoured by the elderly, albeit we would see it being developed primarily for family housing.
- 20 units of accommodation at the Candle Factory in Bromborough for general needs and those with a learning disabilities. We are committed to c.30 units pa and will focus this on Wirral.
- Land off Brookhurst Avenue. The site is capable of delivering approximately 370 dwellings.

E.38 The survey asked stakeholders to describe the typical customers for new homes:

- A varied customer base. First time buyers, second stage movers, and down sizers.
- Customers for new build properties tend to be first time buyers using the help to buy scheme, although the average age of this group is 42. Most buyers are moving from the private rented sector but there is also a smaller number of older owners who are looking to 'right-size' into smaller accommodation.
- A new build is attractive for energy reduction and provides security to homeowners that do not have the skills, budget or time to upgrade a second hand property especially given the costs to do.
- Typically new homes sales would be to second stage movers, the cost of a new home often is too much for a first time buyer to be able to afford.
- Typical customers for new homes reflect the housing product that is being offered at any given site which, in turn, is reflected by site specifics such as location and site type. Existing sales figures and demographic of house buyers is not an effective planning tool for measuring demand or housing need but is more reflective of the availability of sites within the borough
- Typically first-time buyers, including those forming part of overcrowded or concealed families (where there are multiple households living in a single dwelling), as well as second stage upsizers who are looking to accommodate growing families.
- Relationship breakdowns and first-time buyers for shared ownership. Young families for Affordable Rent family houses. Working low income families and individuals.

E.39 Stakeholders were then asked whether these customers are looking for rent or sale. Most responses concluded that customers are mainly looking to purchase properties.

However, it was noted that there is a good market for both tenures. Several stakeholders mentioned the fact that shared ownership and rent-to-buy products have proved popular.

E.40 In regard to build to rent housing products, stakeholders were asked what the role and main issues are regarding its delivery in the housing market area. Comments included:

- Sites of sufficient size to generate the economies of scale needed to make the proposal work in this area of low house prices.
- There is certainly a role for build to rent housing products, however, while Help to Buy is still available home ownership is more attractive and cost effective. Build to rent products are delivered by only a handful of developers
- In the North West of England, the authorities with the greatest potential to accommodate the build to rent model are Trafford, Stockport and Manchester where an appropriate land value can be generated. §12.38 of the 2016 SHMA indicates that Wirral could be a potentially viable location for low rise development if unit sizes and capital delivery costs are reduced. Build to rent may form a small portion of Wirral's overall housing supply but should not be overly relied upon. Any reliance on Built to Rent would need to be supported by sound and reasoned viability assessments justifying its deliverability in Wirral before it can be relied upon.
- The availability of suitable sites and ability to secure grant funding are obvious issues (not necessarily peculiar to the Wirral area).
- It is considered that such products are typically delivered in urban centres on previously developed land. Those schemes are generally funded by investor led schemes who are seeking a longer-term yield on investment. The build to rent model is not likely to be feasible or viable outside of major urban centres. Such development will not meet the needs or demands of the borough and, in particular, will not meet market demands for conventional high-quality suburban family housing.
- Built to rent development is happening in Wirral through the Legacy / Wirral Waters One scheme. It is an important component of the housing market and offers a level of choice, management and security for those who rent. It appeals to a wide range of demographics but particularly those entering the housing market for the first time or who are downsizing. Its importance in delivering housing choice is recognised by the Government in the National Planning Practice Guidance and Local Planning Authorities are required to take into account the specific need for build to rent when planning for housing needs
- Many people aspire to own their own home and build up equity in bricks and mortar.
- 3 bed houses have become less popular because of the Spare Room Subsidy. Potential future depopulation could cause further future demand problems for existing properties as new homes suck the demand out of older products. Environmental sustainability and cost to heat and power are also key considerations. In West Wirral in particular there is usually political and resident opposition to affordable rented homes whilst in the East Wirral there isn't.

- It should provide for new units in west Wirral as well as the cheaper land areas around east Wirral. This can be achieved by compulsory affordable housing requirements for rental. This retains young people in the area with the opportunity of becoming a buyer later as they progress in careers etc. and possibly save the required deposit.
- Providing suitable accommodation for those who are not looking purchase their own property.
- We have provided built to rent properties on previous schemes, for example for Halton Housing Trust and other providers. However, we are finding that due to demand and the structure of their funding models Housing Associations are increasingly requesting properties for shared ownership or sale, rather than for rent.

E.41 The survey then went on to ask stakeholders if they had any suggestions about what would help developers/housebuilders to deliver new homes across the Wirral housing market. Comments included:

- Speed up the planning process, reduce fees, bring back free advice from housing officers to developers looking to invest in the area.
- Increased availability of housing land and an up to date local plan.
- Wirral needs to allocate land released from the Green Belt to meet the identified shortfall of 5,894 homes over a plan period of 15 years. When reviewing Green Belt sites, the need to promote sustainable patterns of development should be taken into account and where it has been concluded that it is necessary to release Green Belt land for development, plans should give first consideration to land which has been previously-developed and/or is well-served by public transport (138, NPPF). SP050 (West of Rivacre Road, Eastham) is located within walking distance to Eastham Rake and Hooton train stations and is off the A41, which is well served by buses (every 15mins). The proposed vehicle main access into the site is from the A41, which is in close proximity to junction 5 of the M53. The proposed site access has been tested on the basis of the 960 new homes proposed and the potential allocation of other sites in and around Eastham (sites SP048 to SP055 inclusive (but excluding SP051)).
- A sea change is required in the delivery of housing over the coming plan period to meet identified needs. The housing requirement should be in excess of 803 dpa for a variety of reasons which will be covered in greater detail through our representations to the emerging Local Plan. Regardless of the actual housing requirement, it cannot be met within the existing urban area due to the limited and constrained levels of supply as well as issues over viability. The full LHN, including affordable housing can only be delivered by allocating sufficient amounts of Green Belt land to be released for housing. It is imperative that the Council prepares a robust Local Plan which does not seek to artificially and unjustifiably constrain the level of Green Belt release to meet future development needs. This will only result in significant delays at the Examination stage and could result in the Plan being found unsound.
- There is a need to bring forward more land for housing through the planning system

- On big commercial sites we would like to see Section 106 properties released in smaller tranches rather than hundreds of properties at a time (which ties up finance commitments, is a higher risk and may take longer to complete and therefore longer to pay back on investments).
- It is critical for the Council to progress quickly with their Local Plan, ensuring the housing needs are appropriately addressed within borough boundaries.
- New housing allocations in a new Local Plan are required following the stagnation of the emerging Local Plan in order to address a key weakness of the Wirral's Housing Market in order to ensure that there a range of housing options available and that the Wirral's housing need is met.
- In order to deliver new homes across the Wirral housing market area, it will be necessary to unlock suitable sites for development to enable the borough's future housing needs to be met. A key aspect of this should be the sensitive removal of suitable sites from the Green Belt that do not contribute to the 5 purposes of the Green Belt set out in national policy and are sustainable, accessible and well-related to existing settlements. This will be enabled through the Local Plan process and based upon robust evidence prepared by the Council.
- Release sites in sustainable locations and locations away from the poor performing market areas and use planning gain payments to support the regeneration projects required in the market areas which are struggling.
- The key to the delivery of development across the whole of the Wirral Borough is the availability of sites to do so. Those sites need to comprise a quantity and variety of sites in existing urban centres, including previously developed land and urban infill sites, but also edge of settlement sites capable of delivering development to meet the housing needs of other settlements or providing opportunities for investment to areas of deprivation. To enable the Council to identify and release the quantity and variety of sites required to meet the housing needs of Wirral, the SHMA must provide the Local Plan with a suitably robust evidence base to set a suitably ambitious housing requirement which goes beyond the bare minimum needs of the SMOAN. Importantly, as well as setting out the overall level of housing needs required across the borough (and to support the growth of the LCR) the SHMA should identify areas of the housing market, both geographically and in terms of market sectors, which are required to meet identified needs. Furthermore, a key consideration in the preparation of the Local Plan is the viability and feasibility of meeting all of the boroughs housing and infrastructure needs for the plan period. The delivery of a variety of sites for housing development prevents an over-reliance on brownfield land which commonly has issues in relation to viability and is unable to deliver the physical and social infrastructure (including affordable housing) that is required across the borough.
- Leadership, commitment and resourcing within the Council is necessary to work with developers and public sector bodies to create the conditions necessary to fix the housing market and create the right conditions for a substantial increase in housing delivery. This involves supporting co-ordinated and effective regeneration strategies and initiatives. This will necessitate working to secure public sector funding that would support housing delivery in challenging market areas, and co-

ordinating public sector and other agencies to ensure that the necessary infrastructure and services to support housing development are provided in the right place and the right time.

- A comprehensive review of the Green Belt in Wirral is urgently required, with the aim of identifying suitable sites that can be released for residential development without harming the purposes of the Green Belt. The Council will be unable to deliver sufficient housing across the whole plan period, in locations where there is considerable demand, unless an appropriate mix of brownfield and greenfield sites is released across all parts of the Borough.
- More residential land. Grant availability for affordable homes. Planning Committee impartial decisions.
- The Council needs to urgently conduct a Green Belt review and adopt a local plan.

### Specialist housing providers

E.42 Stakeholders believe that there is not enough specialist housing in Wirral. In particular, there is a shortage of specialist supported housing, extra care schemes, sheltered housing, move on accommodation for people leaving care or temporary accommodation.

E.43 With regard to supply and demand issues for particular types of specialist housing products in the area, the following was mentioned:

- Lack of disabled adapted living spaces, homes that can manage transition to older age
- The uncertainty of short-term commissioning means there will never be long term investment as this is too risky for smaller providers
- Availability of land – availability at a reasonable value which is allocated for such and therefore not at the mercy of the private housing market
- insufficient suitable housing to meet the ageing demographic.
- With regards to learning and disability there is no planning from age 14 years for suitable housing options. There are also supply issues for housing suitable for young disabled people.
- There is an issue with letting specialist supported accommodation for those with learning disabilities which results in excessive void loss for housing providers. There needs to be a consistent, accessible way of dealing with vacancies to minimise void loss. Something similar to the previous Learning Disability Panel could be re-established to give confidence to housing providers that their homes will be let quickly which may encourage them to provide more of this type of accommodation

E.44 In relation to evidence of the need for specialist housing, one stakeholder said that they had 626 young people come through their services from January to September 2019 and were able to accommodate 349 of these. All of these young people present with some kind of support issue from mental health, abuse, relationship breakdown, drugs, alcohol etc. The problem is a lack of move on accommodation once they have resettled their lives. Another stakeholder said that out of their remaining 25% of vacancies, they

consider 'management moves' for urgent cases. At present there are 50 approved Management Moves of which 30% are for accessible housing. Families (and professionals) contact them and other housing providers for information and advice on how to access specialist housing for their relatives. This is because they struggle to identify options available to them. They fail to register with PPP mainly because what they are looking for does not exist or they are planning ahead to meet the needs of a relative which does not fit with the PPP process. This has been an ongoing problem for a number of years. We do however spend approximately £500k pa on adaptations in its properties which does not appear to be reducing.

E.45 In terms of proposed significant specialist housing developments in the Wirral Council area, the following were mentioned:

- We have a refurbishment project in Hamilton Square to create 8 additional flats for move on from hostel accommodation.
- Extra care on Broad Lane in Heswall and we are considering the inclusion in a masterplan of an extra care scheme on proposed greenbelt release land Off Chester Road in Heswall.
- Extra care 'light' - this is commercially sensitive

### Wirral Local Authority staff

E.46 The main challenges facing the local authority in delivering new homes were identified as the cost, availability of land, upping of fees and reducing performance of planning department, preservation of existing brown and green belt land, staffing resources/revenue to work with developers to bring sites forward for development, lack of capacity within Development Control and within other sections of the council when moving applications through to a timely decision, land-banking by land-owners, and providing decent quality accommodation across the borough that meets the needs of households.

E.47 Stakeholders were asked what the main challenges are with their existing housing stock. These challenges were identified as:

- Low income/benefits tenants – payments are slow to arrive, inconsistent.
- PRS sector is affected by welfare reform and landlords wishing to exit the market due to higher levels of regulation and risk to income via Universal Credit.
- Ageing housing stock (high proportions of this) and property standards.
- New homes are built on small sites in high densities leading to very small sized accommodation provision.
- Selective licensing is limited to a small number of areas.
- Large concentrations of low demand housing coterminous with areas of deprivation
- High rates of private rented sector housing in some areas
- Unaffordability of housing in the south and west of the borough for renters and first-time buyers.

- E.48 Stakeholders gave ways in which these identified challenges can be met, such as, increasing the number of handlers in the UC helpline call centres; reintroduce direct payment of the housing element of UC and LHA to landlords; review welfare reform; improved passage of information between stakeholders; free up affordable sites in the west of the borough for social housing; extend selective licensing areas to drive improvements in PRS stock; consider remodelling or building smaller units and adapted units to meet needs of population; large-scale replacement of older unfit housing stock with new-build, side-by-side with refurbishment of private housing, through an HMRI-style initiative; greater revenue streams for the expansion of Selective Licensing of the PRS to more areas; and ensure resources are balanced geographically to provide new-build affordable/social rented properties in those areas where provision is low.
- E.49 In terms of cross-boundary issues facing the Wirral housing market area, one stakeholder identified that Wirral is in competition with other areas for inward investment and there is risk of investors going elsewhere. Another stakeholder identified that blanket policy of selective licensing in Liverpool may have driven some PRS landlords to develop stock in Wirral. Property Pool Plus allocation policy is regional and does not necessarily meet the local need.
- E.50 One stakeholder identified the following proposed significant housing developments in Wirral Council area:
- Wirral Growth Company sites, incl. the Birkenhead Regeneration Framework area – potential housing numbers still being finalised.
  - Woodside Regeneration Area - potential housing numbers still being finalised.
  - Wirral Waters.

### Neighbouring or adjacent local authority staff

- E.51 The survey asked stakeholders to state the name and date of adoption of their Local Plan and to state the SHMA or housing needs evidence it is based upon. Those who responded gave the following details:
- Local Plan as adopted on 20th April 2017 – Strategic Housing Market Assessment, 2014.
  - Knowsley Local Plan Core Strategy (Jan 2016) Joint Merseyside and Halton Waste Local Plan (2013) Saved Policies of the Knowsley Replacement Unitary Development Plan (2006) - Knowsley SHMA 2010. Also, Technical Report on Planning for Housing Growth
  - Unitary Development Plan, 2002. Liverpool City Council submitted its Local Plan in May 2018 and is now at Examination stage – SHMA 2016
  - Local Plan (Part One) 29 Jan 2015 and Local Plan (Part Two) 18 July 2019, plus any made neighbourhood plans – Arc4
- E.52 All those who responded stated that they are not reviewing their Local Plan. One respondent stated that they will be undertaking a new or updated SHMA or HNS to support a new Plan in early 2020.

- E.53 No stakeholders identified any significant housing developments, infrastructure developments, regeneration projects, or proposals to develop or extend accommodation based special care facilities for adult social care clients or young people that would impact on the Wirral Council area.
- E.54 In terms of cross-boundary issues between Wirral and other local authority areas, stakeholders commented:
- Knowsley is currently planning to meet its own housing needs and does not require any needs to be met in Wirral, nor can it accommodate unmet need from neighbouring boroughs. Nevertheless, Wirral Council should have regard to the shared housing market in preparing its policies for housing growth.
  - Cross-boundary issues are set out in the Liverpool City Region Statement of Common Ground
  - No, as we are both separate self-contained housing market areas

### Selling and lettings agents

- E.55 Stakeholders were asked whether the sales market is reaching its potential in terms of supply volumes. One stakeholder commented 'probably' whilst another stakeholder commented 'no'.
- E.56 It is regarded that there are current gaps in supply in terms of good quality larger terraced housing, 1 bed flats and small decent quality houses in affordable areas. Another supply and demand issue in Wirral was raised in relation to disabled adapted properties.
- E.57 Respondents believe the rental market to be fairly buoyant and if accommodation is reasonably priced, in good condition and close to amenities, they will let easily. One respondent noted that there is a lot of crime and ASB in some areas leading to housing market failure.
- E.58 No specific issues regarding blocks in the sales market in certain areas were recorded. However, one stakeholder noted that there are many low value properties here that are difficult to sell if the valuers down value them for mortgage purposes. The slow legal and mortgage process was a barrier in speeding things up.
- E.59 East Wirral was regarded as a popular area for cheaper investment purposes, whilst West Wirral was seen as a least popular area due to price.

### Summary

- E.60 From all of the challenges facing the Wirral housing market, stakeholders were asked what the key priority is for themselves or their organisation. The key priorities identified were:
- Better and quicker planning process
  - To get new homes built in New Ferry as quickly as possible, to bring new tenants into the area who will use the local shops



- Reintroduce direct payment of LHA / UC to landlords. This will substantially reduce tenant arrears and allow LL to invest in their properties (they are being hammered by various tax and legislative changes currently). This will in turn support LL who may then consider renting to benefits claimants again.
- In significantly boosting the supply of homes, it is important that a sufficient amount and variety of land for housing can come forward where it is needed. Over a period of 15 years, Wirral has a shortfall of land, which will need to be allocated on land released from the Green Belt.
- Our key priority is to deliver good quality homes that meet local housing need, in the right locations at the right price. To deliver on this aim we appreciate that good working relationships with the Council will be integral and we appreciate this opportunity to contribute to the future direction and strategic housing planning in the area.
- Sensible dialogue and effective partnership working to deliver great, aspirational and achievable solutions
- Local Plan certainty and reduced delays in decision making.
- To unlock suitable sites from the Green Belt to provide sustainable housing development to meet the future needs of the borough.
- Longer term investment and commissioning so a long term plan can be developed.
- The support of the Council and other public sector organisations is essential. Only by co-ordinated, collaborative working with these organisations, alongside private sector developers, will the structural failings of Inner Wirral's housing market be addressed. Delivery of the supporting infrastructure and securing public sector funding are the two most important factors for Peel in respect of Wirral Waters.
- Retention of green belt - no green belt land to be released. Respect all of Wirral's 26 Conservation Areas. Ensure proper provisions for services (schools, surgeries etc)
- Development is severely constrained within the Borough due to the presence of a high proportion of Green Belt, predominantly in the western part of Wirral. The demand for housing is also markedly greater in settlements within the western half of the Borough. This leads to a significant discrepancy in house prices between settlements within the Borough, which in turn forces people to look elsewhere to meet their housing requirements. We believe the key priority is the identification of an appropriate portfolio of housing sites to adequately meet needs across all housing markets within the Borough. To ensure this happens, the Council must identify sufficient, suitable sites to release from the Green Belt, which was defined as long ago as 1983 and has not been subject to review since then.
- That objectively assessed housing requirements are used and not the Government's standard method. Avoiding the release of Green Belt for housing.
- The Council should identify a residential land supply to meet the housing need
- Brownfield development first protect green belt and green field sites. Construct the necessary associated infrastructure

- Preventing unnecessary building of unneeded luxury houses on the green belt. The housing no. for the local plan accepted by the council of 12,045 dwellings is nonsense given the latest ONS data; the ONS own analysis of future household size in the UK; the recent downgrading of nonsense ONS migration statistics to 'experimental'; the housing forecasts produced by Prof. Simpson of Manchester FOR WMBC with an 'effective demand' of ~3,700 houses; the report provided to WMBC by myself in 2018 suggesting ~3,300 houses and my 2019 work reported to WMBC suggesting an upper housing bound of ~3,000; forecast results from Wirral administrative data of the same order.
- Keeping the open spaces as a source of food production and necessary leisure and CO2 reduction. ONLY develop on brownfield and then ONLY if actually needed.
- That Wirral Council looks carefully at the available sites and provides suitable homes for many of the younger members of the population who wish to have their own place but cannot find an affordable option. Simply building four and five bedroom upmarket homes - potentially on the Green Belt - will not solve the issue and will result in younger people having to move away from the Wirral. Although it may generate more income for the Council in the very short term, the net result will be more problems as the younger members of the potential workforce move away and Wirral's population becomes ever older.
- Tackling global climate change and adapting to the already-happening changes. The Climate emergency is a major cause of the Ecological emergency. Protecting existing wildlife from destruction by poorly designed housing that is not zero-carbon. Therefore tackling all our housing stock, old and new, to upgrade it to zero-carbon is essential. This will considerably reduce fuel poverty.
- Facilitating new development without threatening or destroying the existing character of the Borough - protecting the strategic Green Belt areas and Conservation Areas.
- Matching need to supply.

E.61 In terms of further comments that stakeholders would like to make about this research, these include:

- The Council have had to make significant cash savings over the past 5 years. The Housing Standards team (HST) are all well-meaning decent people but there is an increasing perception they are targeting LL as cash cows with their selective licensing fees and fines, taking a much tougher line than other Councils. HST, agents and LL have had a good relationship for many years, but this is being fractured as all parties come under increasing financial pressure. My concern is that this symbiotic relationship will fail, and the process becomes much more confrontational than it has been.
- We reserve the right to make further comments as the SHMA progresses.
- Re-emphasise no incursion at into the green belt. Ensure that increased traffic from development is properly channelled onto main roads.
- We welcome the swift progression of a sound and robust Local Plan for Wirral which is properly evidenced and adequately plans for and seeks to deliver sufficient housing to meet all needs across the Borough in full.

- It would be good to see real transparency in the workings of the Council. It's a pity that there was not a specific section in the questionnaire for resident type organisations.
- The current grant funding for development ends in March 21 which will put on hold plans for affordable homes without a replacement
- The 50 site green belt parcel release list of earlier this year totalled ~5,000 acres. This could accommodate around 70,000 houses at approved gov. densities. Only a few % of this would be needed in the worst case of a 12,045 need. Given the known brownfield sites and realistic total housing needs (eg Professor Simpson's 3,700) NO green belt at all need be released. Effort should be concentrated on urban regeneration and lower cost housing needs.
- The Council should work with the Minister and point out why the figures presented from Central Government do not apply to Wirral with its declining and ageing population. BM55
- Talk to Liverpool City Region and the Cheshire local authorities, and upgrade the intentions for Wirral to match theirs for tackling the climate and ecological emergencies, and thereby the public health emergency. We see New Ferry, because our Butterfly Park nature reserve is there. There will be no regeneration in such areas unless the Green Belt is kept tight and developers are forced to build what we need, not what will give them best profits. So not luxury houses, but practical, zero-carbon, easy-to-heat affordable homes in locations where there is good public transport and other infrastructure.

## Technical Appendix F: Specialist Housing Need

### Introduction

- F.1 The NPPF (2019) (Paragraph 61) acknowledges that there are a range of household groups who have particular housing requirements. It sets out that the needs of different groups should be assessed and reflected in planning policy in terms of the size, type and tenure of housing. It states that these households include but are not limited to those who require affordable housing, families with children, older people, students, people with disabilities, service families, travellers, people who rent their homes and people wishing to commission or build their own homes.
- F.2 The PPG<sup>55</sup> states, 'The need for housing for particular groups of people may well exceed, or be proportionally high in relation to, the overall housing need figure calculated using the standard method. This is on the basis that the needs of particular groups will often be calculated having consideration to the whole population of an area as a baseline as opposed to the projected new households which form the baseline for the standard method. When producing policies to address the need of specific groups strategic policy-making authorities will need to consider how the needs of individual groups can be addressed within the constraint of the overall need established'.
- F.3 Whilst a Strategic Housing Market Assessment is concerned with accommodation-based needs, i.e. providing an appropriate unit of accommodation, a comprehensive assessment of specialist housing need must also reflect upon the support which is required in this accommodation in order to enable the stay in that accommodation to be sustainable.
- F.4 arc<sup>4</sup> recognise that this is a complex area requiring discussion with social care and health commissioners and service managers. This is a development area for us, and the content of this appendix is the result of some exploration of these issues, although we recognise that there is scope for this to be explored in much greater depth in a standalone assessment.

### Our understanding of specialist housing need

- F.5 Figure F.1 begins to explore our understanding of the various elements of specialist housing need and population groups which should be considered:
- **Age-related housing need** – this concerns the position of particular age groups in the housing market due to life events and the demand this creates for accommodation units of a certain size or affordability.
  - **Health-related housing need** – a household's health may be a determining factor in the type of accommodation they require or the support they need to receive. For most in this group the need for specialist accommodation or support is likely to be a lifelong need.

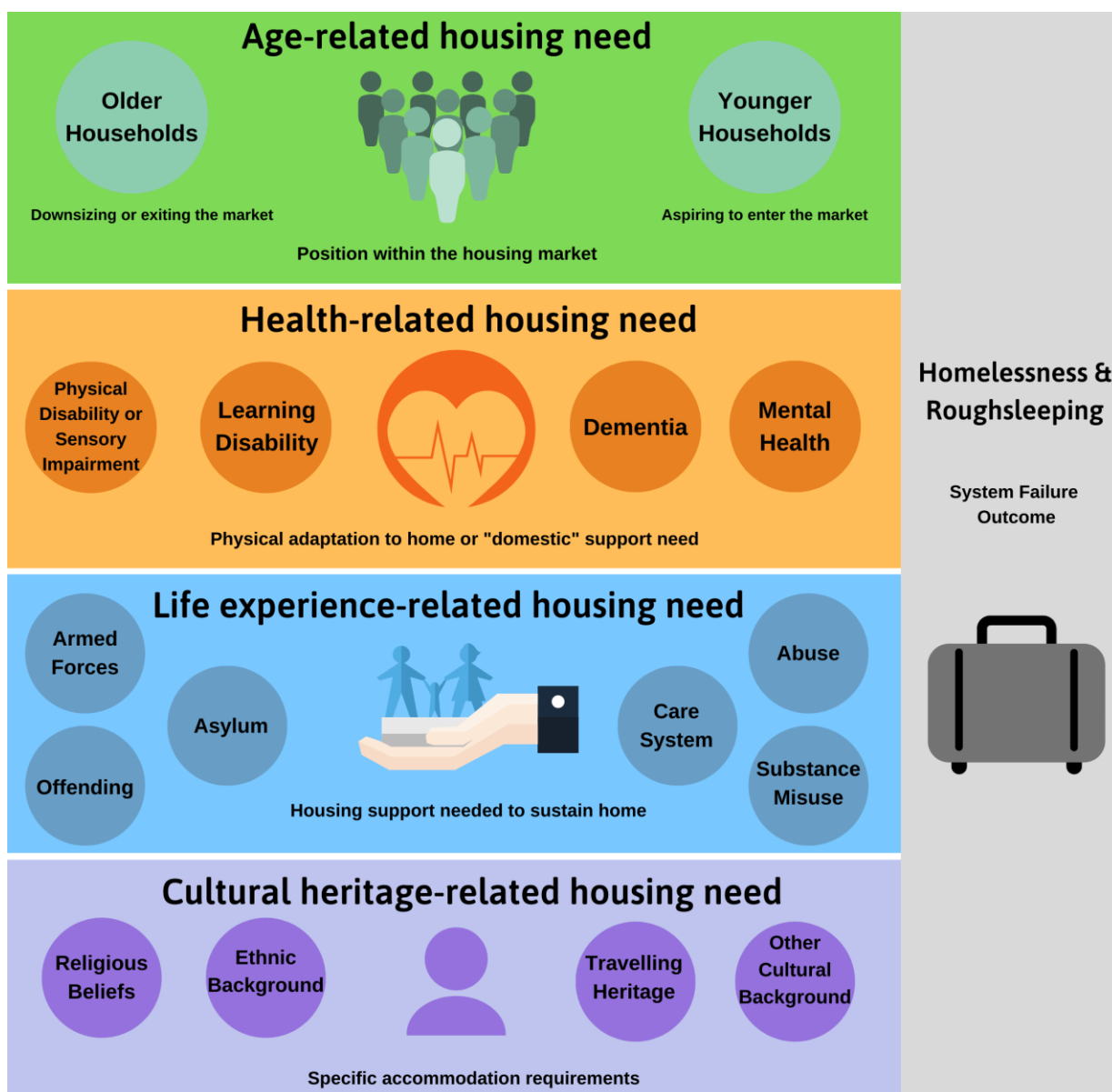
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<sup>55</sup> 2019 PPG Paragraph: 017 Reference ID: 2a-017-20190220

- **Life-experience related housing need** – supported accommodation may be needed by those affected by life experiences which may have disadvantaged their ability to live independently. The support required here may be shorter term with the intention of promoting independence in the longer term.
- **Cultural heritage related housing need** – for those from a minority ethnic background there may be cultural heritage or religion related determined needs which impact on the type of accommodation required.

F.6 For all of the above groups the prevalence of homelessness can indicate a deficit of both appropriate and affordable accommodation options and support availability. This goes beyond the presence of households rough sleeping, reflecting the broad statutory definitions of homelessness to include those in inadequate or inappropriate accommodation who may be hidden from society’s view.

Figure F.1 Establishing need associated with age, health and life experience



- F.7 For the purpose of this Strategic Housing Market Assessment we have brought together intelligence from a range of different sources:
- primary data from our household survey data set;
  - national secondary data sets;
  - a review of the strategic and commissioning context locally; and
  - discussions with key stakeholders where this has been possible.
- F.8 Our primary focus has been to fulfil the requirements of the PPG, hence greater detail being given on the needs of older person households and those with physical disabilities. We do however provide some context to the other groups locally.

## Planning Practice Guidance

- F.9 The February 2019 Planning Practice Guidance ‘Housing and economic needs assessment’ says that *‘The health and lifestyles of older people will differ greatly, as will their housing needs. Strategic policy-making authorities will need to determine in relation to their plan period the needs of people who will be approaching or reaching retirement as well as older people now’*. It continues *‘Strategic policy-making authorities will need to consider the size, location and quality of dwellings needed in the future for older people in order to allow them to live independently and safely in their own home for as long as possible, or to move to more suitable accommodation if they so wish. Supporting independent living can help to reduce the costs to health and social services and providing more options for older people to move could also free up houses that are under occupied.’*
- F.10 In June 2019, additional Planning Practice Guidance was issued which guides councils in preparing planning policies on housing for older and disabled people. The PPG also includes advice on accessible and adaptable housing. Regarding older people, the PPG says *‘The need to provide housing for older people is critical. People are living longer lives and the proportion of older people in the population is increasing...Offering older people a better choice of accommodation to suit their changing needs can help them live independently for longer, feel more connected to their communities and help reduce costs to the social care and health systems. Therefore, an understanding of how the ageing population affects housing needs is something to be considered from the early stages of plan-making through to decision-taking’<sup>56</sup>*
- F.11 Regarding people with disabilities, the PPG says *‘The provision of appropriate housing for people with disabilities, including specialist and supported housing, is crucial in helping them to live safe and independent lives. Unsuitable or unadapted housing can have a negative impact on disabled people and their carers. It can lead to mobility problems inside and outside the home, poorer mental health and a lack of employment opportunities. Providing suitable housing can enable disabled people to live more independently and safely, with greater choice and control over their lives. Without accessible and adaptable housing, disabled people risk facing discrimination and disadvantage in housing. An ageing population will see the numbers of disabled people*

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<sup>56</sup> PPG June 2019 Paragraph: 001 Reference ID: 63-001-20190626

*continuing to increase and it is important we plan early to meet their needs throughout their lifetime.*<sup>57</sup>

- F.12 The PPG notes that *'for plan-making purposes, strategic policy-making authorities will need to determine the needs of people who will be approaching or reaching retirement over the plan period, as well as the existing population of older people.'*<sup>58</sup>

## Setting the Context for Specialist Housing Need on the Wirral

- F.13 As a metropolitan district council, both the housing and social care functions sit with Wirral Council. Key strategic observations and priorities are highlighted here to set a context to specialist housing needs within the borough and the likely commissioning intentions of the authority. Key data relating to specific groups contained in these documents is used to inform the following sections of these technical appendix.

### Wirral Council Plan: A 2020 Vision <sup>59</sup>

- F.14 The Wirral Council Plan: A 2020 Vision (2015) contains 20 pledges which the council and its partners are committed to achieving. Within the priority 'Environment' is the pledge to achieve 'good quality housing' and specifically the document states:

- *We will build and improve 7,000 houses over the lifetime of this five-year plan;*
- *Our plans include building 3,500 new homes, improving 2,250 private sector properties and bringing 1,250 empty homes back into use by 2020; and*
- *We will also continue to tackle the challenges and causes of homelessness in Wirral.*

### Wirral Housing Strategy 2016 <sup>60</sup>

- F.15 The Wirral Housing Strategy sets out how the ambition for housing, set out in the Wirral Plan, will be achieved. The Housing Strategy contains the targets of delivering at least 3,500 new homes, including 1,000 new homes at Wirral Waters and developing 300 new extra care units, both by 2020.

- F.16 The strategy contains three priorities:

- Building more homes to meet our economic growth ambitions:

*We want to ensure housing in Wirral is affordable for households in the owner-occupied, social and private rented sectors and will therefore explore housing development opportunities for a range of different housing tenures and requirements, including affordable and starter homes.*

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<sup>57</sup> PPG June 2019 Paragraph: 002 Reference ID: 63-002-20190626

<sup>58</sup> PPG June 2019 Paragraph: 003 Reference ID: 63-001-20190626

<sup>59</sup> <https://www.wirral.gov.uk/sites/default/files/all/About%20the%20council/Wirral%20Council%20Plan%20-%20a%202020%20Vision.pdf>

<sup>60</sup> <https://www.wirral.gov.uk/sites/default/files/all/About%20the%20council/Wirral%20Plan/Housing%20Strategy.pdf>

- Improving the quality of housing available to our residents:

*Significant improvements have been made to the borough's social housing, however there is still further work to be done .... the responsibility for maintaining private housing standards rests first and foremost with the homeowner; however, the Council and its partners have a key role to support our most vulnerable residents where serious hazards have been identified in the home that affect an individual's health and wellbeing.*

- Meeting the housing and support needs of our most vulnerable people to enable them to live independently:

*The needs of homeless people are becoming increasingly complex, with high incidences of unresolved mental health problems, alcohol and substance misuse, anti-social and offending behaviour. We will continue to support our homeless residents to address these challenges in order that they can access both temporary homeless services and future accommodation. We know welfare reform changes are impacting on many groups including disabled people, lone parents, families and young people. We will continue to review the impact of welfare reform on our residents and consider packages of support required.*

F.17 The 2019-20 Action Plan<sup>61</sup> outlines the following action in relation to specialist housing needs:

- identify opportunities to design and plan the introduction of 'assisted' technology to improve wellbeing and safety and promote independence;
- complete homelessness review following introduction of Homelessness Reduction Act 2017 and develop strategy to target service to respond to challenge;
- Work with Registered Providers and private companies to deliver 300 additional Extra care homes;
- Align domiciliary care services to pilot enhanced sheltered schemes and evaluate effectiveness for future commissioned services;
- implement the 'Housing First Model' in conjunction with the Liverpool City Region Combined Authority;
- implement training and awareness programme for stakeholders and partners regarding the Homeless Reduction Act and their responsibilities under the duty to refer; and
- In partnership with the NHS undertake a feasibility study into 'step up, step down' scheme to provide accommodation and services.

## Wirral Homelessness Strategy

F.18 arc4 is supporting Wirral Council with the development of its next Homelessness and Rough Sleeping Strategy, informed by a detailed review of accommodation and support

<sup>61</sup>

<https://www.wirral.gov.uk/sites/default/files/all/About%20the%20council/Wirral%20Plan/Action%20Plans/Pledge%2018%20Good%20Quality%20Housing%20that%20meets%20the%20needs%20of%20Residents%20-%202019-20%20Action%20Plan%20update.pdf>



services. At the time of preparing the SHMA, the strategy is being prepared for formal consultation and we are able to share the emerging priorities and findings.

F.19 The strategy recognises that homelessness can be understood to mean different things to different people. Whilst rough sleeping (those who sleep or live on the streets) is often the most visible and concerning form of homelessness, the definitions of homelessness extends much wider than this. It also include anyone who cannot access suitable accommodation and maybe staying with friends of family (sofa surfing) or living in temporary accommodation provided by the Council.

F.20 Wirral's Homelessness and Rough Sleeping Strategy sets out how we will prevent homelessness, including rough sleeping and support those who face homelessness or those at risk of becoming homeless over the next 5 years. The vision of the document is that the Council:

*“will work in partnership to prevent homelessness and rough sleeping across the Borough; ensuring that those who require support are assisted to access appropriate, affordable accommodation and services tailored to individual needs”*

F.21 Emerging priorities include:

- Providing a joined-up approach to early intervention and homeless prevention;
- Ensuring that housing-related support services meet the diverse and complex needs of customers;
- Preventing and ending rough sleeping;
- Ensuring an adequate supply of temporary accommodation is available; and
- Improving access to and developing more settled accommodation solutions.

### Joint Strategic Needs Assessment<sup>62</sup>

F.22 The Wirral Joint Strategic Needs Assessment is intended to be a systematic review of the health and wellbeing needs of the local population, informing local priorities, policies and strategies that in turn informs local commissioning priorities that will improve health and wellbeing outcomes and reduce inequalities throughout the Borough. A series of sections focus on specific needs groups and are referred to in the relevant section of this chapter. More generally, the Wirral life course statistics 2019 (Figure F.2) provide a useful snapshot comparison of the Borough against England as a whole. Highlights here include:

- Worse levels of:
  - Long term conditions/disability affecting day to day activity a lot
  - Life expectancy at 65
  - Injuries due to falls (aged 65+)
  - Respiratory and cancer deaths <75
- Better levels of:
  - Cancer screening

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<sup>62</sup> <https://www.wirralintelligenceservice.org/isna/>

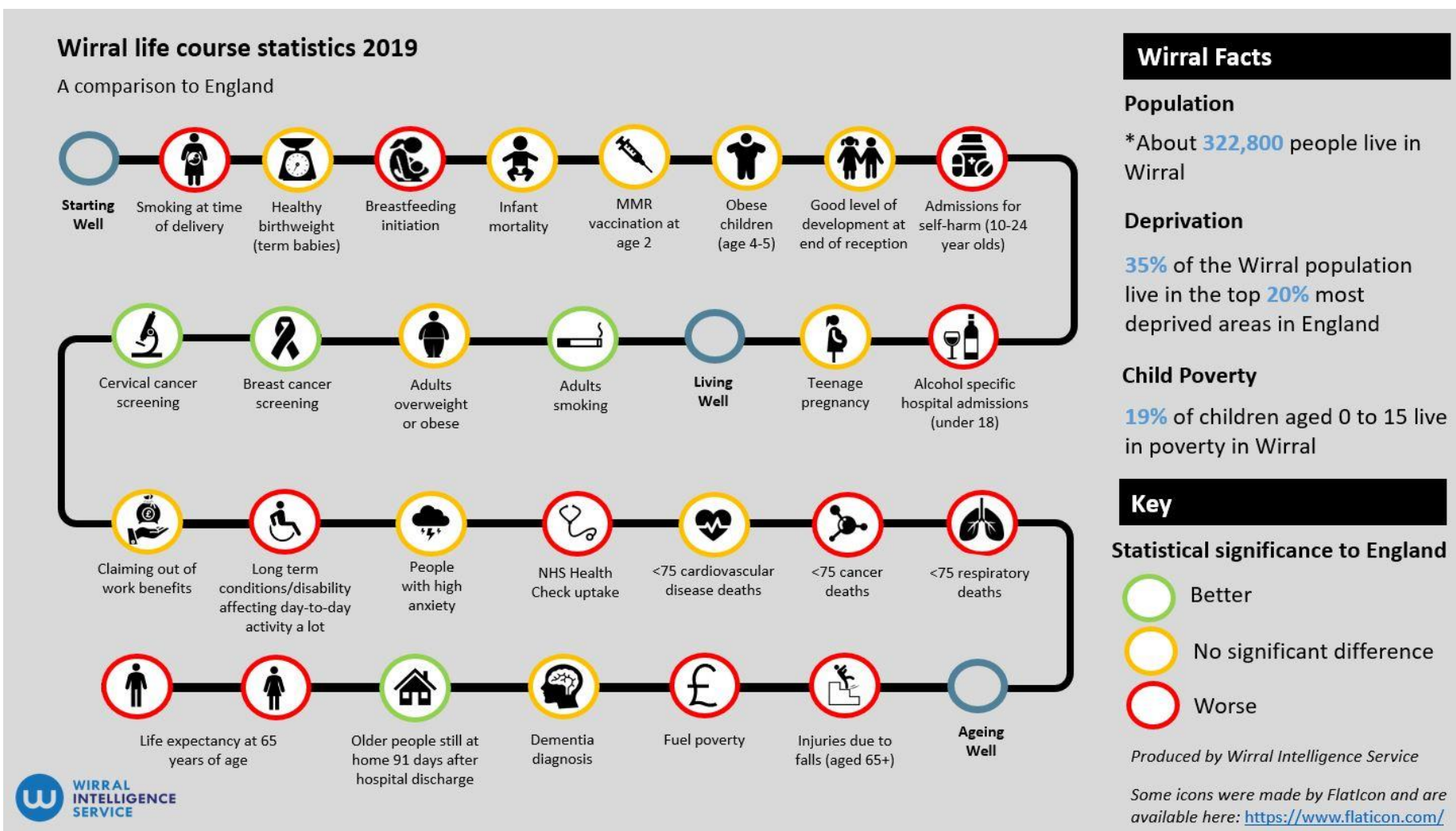
- Older people still at home 91 days after hospital discharge.

F.23 Area profiles for sub-areas reveal variations at a local level (Table F.1). Birkenhead and Wallasey see far greater levels of poverty and deprivation than the rest of the borough, whilst Wirral South and West see the highest life expectancy.

Table F.1 Selected health and wellbeing indicators at sub-area level					
Indicator	Birkenhead	Wallasey	Wirral South	Wirral West	Wirral
Population classed as living in most deprived areas in England (IMD, 2015)	55%	38%	8%	13%	31%
Rate of children in poverty	34%	27%	12%	14%	24%
Rate of people on workless benefits (people aged 18-64)	22%	18%	10%	10%	16%
Life expectancy	74 years old for men 80 years old for women	76 years old for men 81 years old for women	79 years old for men 83 years old for women	79 years old for men 83 years old for women	76 years old for men 81 years old for women

Source: Wirral Intelligence Service

Figure F.2 Establishing need associated with age, health and life experience



## Wirral Health and Wellbeing Strategy 2013-15<sup>63</sup>

- F.24 For this document, the Health and Wellbeing Board's vision was to enable local people to live healthy lives, to tackle health inequalities and increase wellbeing in the people and communities of Wirral. Now due for renewal, this strategy recognised a number of key challenges which remain relevant:
- Many of the people who live in Wirral enjoy an outstanding quality of life, with excellent housing, schools and a high-quality environment. However, there is a strong contrast between the older, highly urbanised areas of Birkenhead and Wallasey, which contain some of the poorest communities in England and the wealthier commuter settlements in the west of Wirral. Wirral's neighbourhoods range from the most deprived in the country to one of the most affluent, or least deprived, less than six miles away;
  - The most deprived parts of the borough generally have a younger population profile than the Wirral average;
  - The wealthier west of the borough has an older population profile. Life expectancy in these areas is above the Wirral average, with people living as much as 11.6 years longer than those in the east of borough; and
  - The contrast between the most affluent and most deprived areas is also apparent in the neighbourhood issues that matter to residents such as levels of anti-social behaviour and the quality of the local environment.

## Healthy Wirral<sup>64</sup>

- F.25 Wirral's Integrated Health and Care System recognises that it will only be through collective actions as an integrated care system that they will deliver the best population health and wellbeing outcomes. In order to meet the mission of 'Better health and wellbeing in Wirral by working together' Healthy Wirral partners have agreed a broad vision which is:
- *'To enable all people in Wirral to live longer and healthier lives by taking simple steps of their own to improve their health and wellbeing. By achieving this together we can provide the very best health and social care services when people really need them, as close to home as possible'.*
- F.26 This vision stresses the importance of preventing ill health and our people being in the right place at the right time. Recognising also the need to live within our means as a system, we also aim to maximise the value of the Wirral pound, by ensuring that this is invested in place-based care that will deliver evidenced based, quantifiable quality outcomes for the population of the Wirral.

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<sup>63</sup> <https://www.wirralintelligenceservice.org/media/1176/wirralhealthwellbeingstrategy2013-2015.pdf>

<sup>64</sup> <https://www.wirralccg.nhs.uk/healthy-wirral/>

## Market Position Statement 2019-2024<sup>65</sup>

- F.27 From May 2018, Wirral Council Adult Social Services Commissioners and the Local Clinical Commissioning Group have come together under the brand “Wirral Health & Care Commissioning” to work together as one to deliver improved outcomes for people who live in Wirral.
- F.28 The Market Position Statement describes to the market what the commissioning intentions of the Group and what they will consider to be their main priorities. Key messages include:
- *Our first offer will always be to take people home from acute settings where possible;*
  - *We will always aim to keep people at home and not admit to residential or nursing settings including hospitals ; and*
  - *We will have a robust domiciliary care market offer, which is flexible and responsive.*

## Age-related housing need

- F.29 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 chapter we therefore focus upon the needs of older persons for particular unit types.
- F.30 Affordable housing need is primarily the concern of younger households entering the market and is considered fully elsewhere in this assessment. For this chapter we therefore focus upon the needs of older persons for particular unit types.

## Housing for older people

- F.31 The NPPF Annex 2 defines older people as ‘people over or approaching retirement age, including the active, newly-retired through to the very frail elderly; and whose housing can encompass accessible, adaptable general needs housing through to the full range of retirement and specialist housing for those with care and support needs.’
- F.32 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;

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<sup>65</sup>

<https://www.wirral.gov.uk/sites/default/files/all/Health%20and%20social%20care/adult%20social%20care/Market%20Position%20Statement%20WhaCC%20-%202019-2024.pdf>

- The role of general housing and in particular bungalows and homes that can be adapted to meet a change in needs.
- F.33 PPG notes that '*plan-making authorities will need to count housing provided for older people against their housing requirement*'<sup>66</sup>.
- F.34 A major strategic challenge for the Council is to ensure a range of appropriate housing provision, adaptation and support for the borough's older population. Table F.2 indicates that the number of people across Wirral Borough aged 65 or over is projected to increase from 70,700 in 2020 to 91,900 by 2035 (a 30% increase). The percentage increases are larger when looking at the categories of 75 years plus (48.9%) and 85 years plus (71.6%).

Older age groups	2020	2035	Number change	% change
All Older 65+	70,700	91,900	21,200	30.0
All Older 75+	32,700	48,700	16,000	48.9
All Older 85+	9,500	16,300	6,800	71.6

Source: ONS 2016-based subnational population projections

- F.35 According to 2014-based household projections<sup>67</sup>, the number of households headed by someone aged 60 and over is expected to increase by 13,579 (+22.4%) over the period 2020 to 2035.
- F.36 The 2014-based household projections indicate that in 2020 32.9% of Household Reference People<sup>68</sup> (HRP) are projected to be aged 65 and over, with 16.6% aged 65-74, 11.5% aged 75-84 and 4.8% aged 85 and over.

### Type and size of dwellings occupied

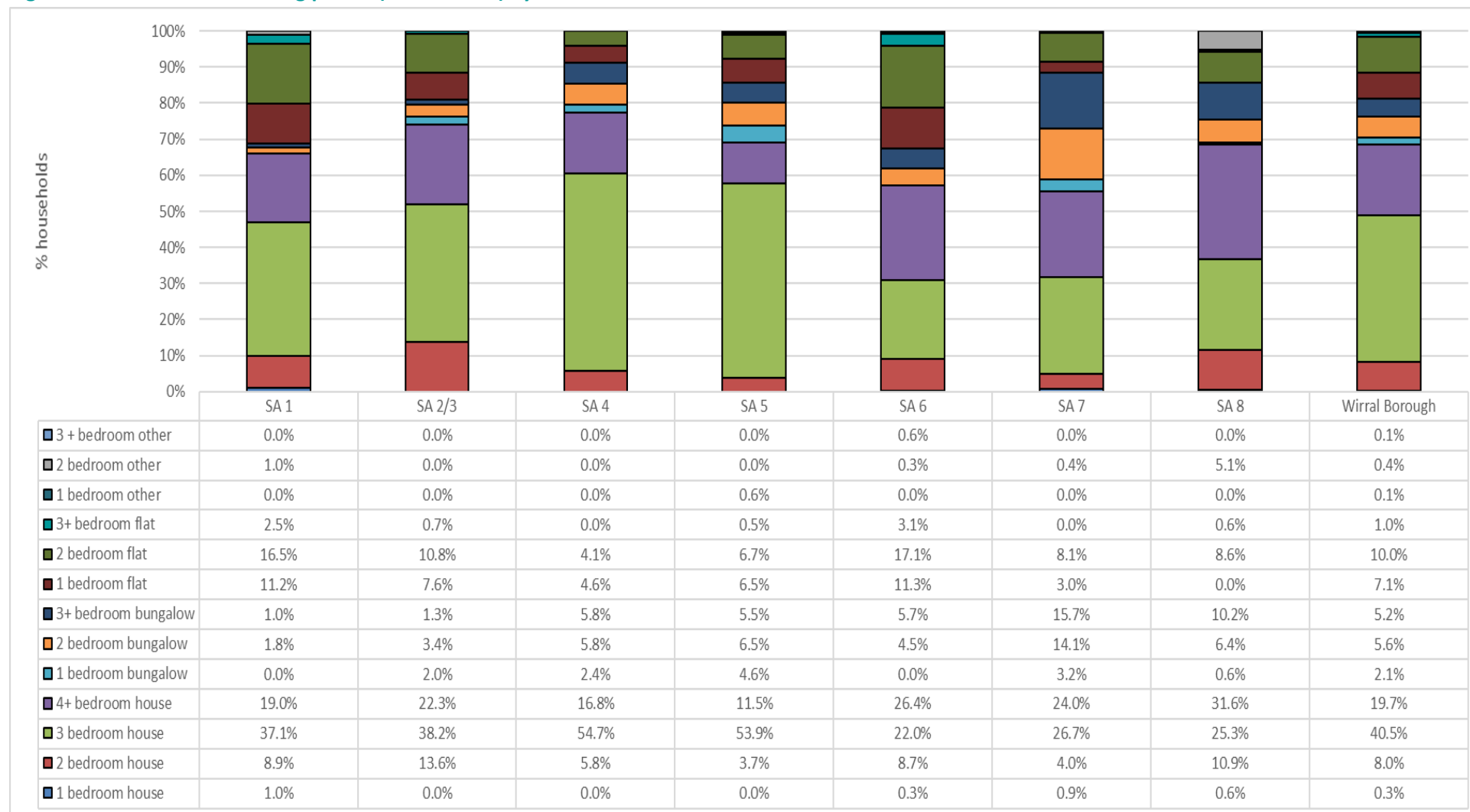
- F.37 Figure F.3 shows the type and size of property currently occupied by older households by sub-area. According to the 2019 household survey, households with a HRP aged 65 and over live in a range of dwelling types and sizes. 60.2% of HRPs 65 years and over, currently live in a house with 3 or more bedrooms and 17.1% live in 1 and 2-bedroom flats.
- F.38 At a sub-area level, it is notable that SA7 has a large proportion of older households living in larger bungalows; 15.7% of 65 and over live in bungalows in SA7 compared to a borough average of 5.2%. A higher proportion of older households than the borough average in areas SA6 and SA1 are living in flats with up to 2-bedrooms – the borough average is 18.1% which increases to 27.7% in SA1 and 28.4% in SA6

<sup>66</sup> PPG June 2019 Paragraph: 016 Reference ID: 63-016-20190626

<sup>67</sup> CLG 2014-based household projections are the latest available recommended for use by the Government at the time of drafting this report

<sup>68</sup> The term Household Reference Person (HRP) has replaced the traditional term 'head of household' in ONS outputs

**Figure F.3 Current housing profile (HRP over 65) by sub-area**



- F.39 The type and size of the property currently occupied by older people also varies by age group. Overall:
- For those aged 65-74, 73.8% live in houses, 17.1% in bungalows, 8.9% in flats and 0.4% in other property types;
  - For those aged 75-84, 62.8% live in houses, 18.7% in bungalows, 18.4% in flats and 0.1% in other property types; and
  - For those aged 85 and over, 58.8% live in houses, 21.2% in bungalows, 18.1% in flats and 1.9% in other property types.
- F.40 Table F.3 explores where the 65 years and over population currently live in Wirral. Around two out of five of 65 and over households live in two sub-areas; 22.9% in SA2/3 and 19.1% in SA4. Across Wirral, 65 and over households make up over one quarter (28.9%) of all households, however in SA7 the proportion of households aged over 65 rises to one in five at 40.8%.

Sub-area	No. 65 and over	% of 65 and over	% of 65 and over households within sub-area
SA1 Wallasey	7,230	17.1	25.9
SA 2/3 Commercial Core/Suburban Birkenhead	9,678	22.9	22.7
SA4 Bromborough & Eastham	8,064	19.1	32.5
SA5 Mid-Wirral	7,106	16.8	30.0
SA6 Hoylake and West Kirby	4,048	9.6	35.5
SA7 Heswall	5,149	12.2	40.8
SA8 Rural Areas	992	2.3	32.4
<i>Total</i>	<i>42,268</i>	<i>100.0</i>	<i>28.9</i>

### Older person households considering moving home

- F.41 The 2019 household survey identified that 10.3% (3,086) of households with an HRP aged 65 and over were planning to move in the next 5 years and 5.2% (1,570) would like to move but felt unable to.
- F.42 Further analysis on the current location of households aged over 65 compared with their location choice should they wish to move is shown in Table F.4. The results show that the majority of older people would choose to remain in Wirral, with more than nine out of ten choosing to remain in SA5 (Mid-Wirral) and SA6 (Hoylake and West Kirby). The proportion of those choosing to remain drops to around two-thirds in SA2/3 (Commercial Core/Suburban Birkenhead), SA4 (Bromborough & Eastham) and SA7 (Heswall). Households in these sub-areas stated the main reason they needed to move was because they could not manage their existing home and wanted to live closer to family and friends.
- F.43 Of households unable to move, the main reasons were; cannot afford to, 67.2%; 27.2% said there was a lack of suitable accommodation in the area wanted; and 18.1% stated



there was a lack of suitable accommodation of the type they wanted. Note that households could pick more than one option.

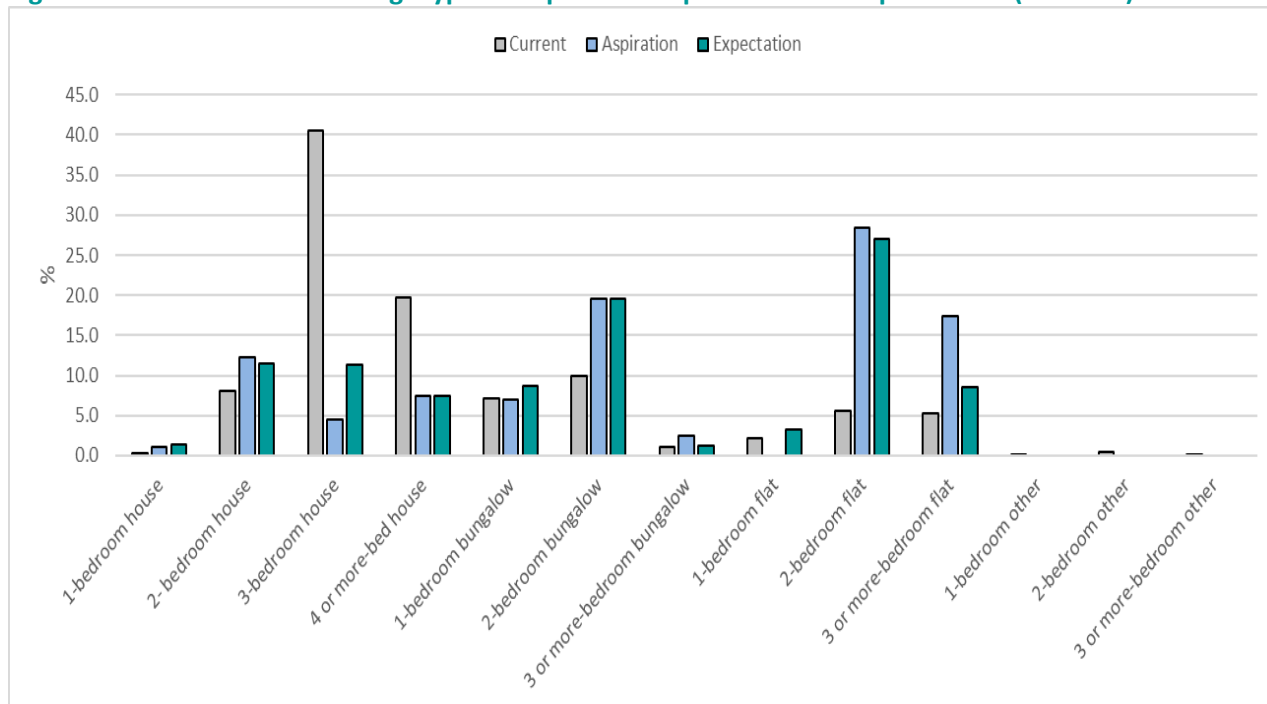
Move to	Current location							Total
	SA 1	SA 2/3	SA 4	SA 5	SA 6	SA 7	SA 8	
Within Wirral	72.3	67.6	67.7	92.3	90.5	66.7	83.4	74.1
Outside Wirral	27.7	32.4	32.3	7.7	9.8	33.3	16.6	25.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

- F.44 Analysis of the type of housing required (based on expectation) in the future by older households and by the location required is summarised in Table F.5. Older households wanting to move suggested that they expect a mix of dwelling types but particularly 2-bedroom flats (27.0%) and 2-bedroom bungalows (19.6%). Flats are a leading choice for those looking to move to South East and South West Wirral and for those wanting to move to Wallasey, 2-bedroom flats are expected. Bungalows were also a popular choice for older households looking to move to the areas of South East and North West Wirral.

Property type preference	Location preference											
	Wallasey	Birkenhead	South East Wirral	Mid Wirral	North West Wirral	South West Wirral	Rural Areas	Elsewhere within the Liverpool City Region	Cheshire West and Chester	North Wales	Other (further afield)	Total
1-bedroom house	0.0	0.0	0.0	20.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.3
2-bedroom house	0.0	19.3	6.9	21.2	0.0	1.7	0.0	100.0	0.0	0.0	31.9	11.5
3-bedroom house	20.0	38.4	0.0	0.0	7.1	6.1	0.0	0.0	13.6	0.0	13.0	11.4
4 or more-bedroom house	20.0	0.0	0.0	0.0	17.8	1.7	0.0	0.0	39.5	0.0	0.0	7.5
1-bedroom bungalow	0.0	0.0	14.8	0.0	39.2	9.1	0.0	0.0	0.0	0.0	0.0	8.7
2-bedroom bungalow	20.0	23.0	31.5	20.7	28.7	17.1	0.0	0.0	13.6	6.0	10.2	19.6
3 or more-bedroom bungalow	3.3	0.0	0.0	0.0	0.0	1.7	0.0	0.0	3.7	0.0	2.8	1.2
1-bedroom flat	0.0	19.3	0.0	16.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.2
2-bedroom flat	30.7	0.0	46.8	20.7	5.7	30.9	0.0	0.0	29.6	94.0	20.0	27.0
3 or more-bedroom flat	6.0	0.0	0.0	0.0	1.4	32.0	100.0	0.0	0.0	0.0	22.1	8.5
1-bedroom other	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2-bedroom other	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 or more-bedroom other	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<i>Numbers wanting to move to each location</i>	<i>365</i>	<i>331</i>	<i>378</i>	<i>184</i>	<i>421</i>	<i>363</i>	<i>6</i>	<i>64</i>	<i>162</i>	<i>200</i>	<i>430</i>	<i>2,905</i>

F.45 The difference in older households’ current accommodation, their aspirations and their expectations are shown in Figure F.4. The 2019 household survey data indicates that older people are particularly living in three- and four or more-bedroom houses. Of those who intend to move in the next five years, these households have strong aspirations and expectations for flats and bungalows; 45.8% aspire to live in flats with two or more bedrooms. Given the anticipated increase in older person households, it is important that the Council recognises the impact this will have on the range of dwelling types and sizes that should be developed over the plan period.

**Figure F.4 Current dwellings types compared to aspirations and expectations (over 65s)**



*Reasons for moving*

F.46 Households with an HRP aged 65 and over and planning to move in the next 5 years were also asked their main reasons for moving (Table 7.x). The most frequently mentioned reasons were being unable to manage their existing house (40.1%), 12.8% wanting to be closer to family/friends and 9.1% health reasons. Reasons varied by age group as shown in Table F.6

Table F.6 Older person households - main reason for moving				
Reason for moving	Age Group			Total
	65-74	75-84	85+	
Forced to move	1.1	0.0	0.0	0.7
Cannot manage existing house - could not afford	0.0	1.3	0.0	0.4
Cannot manage existing house - cannot manage the stairs	10.7	15.0	12.5	12.0
Cannot manage existing house - house/garden too big	33.3	19.9	0.0	27.7
Health problems and/or need housing suitable for older/disabled person	5.1	17.2	18.8	9.1
Want a nicer house	1.1	0.0	0.0	0.7
Want to live in a nicer area	13.1	0.0	0.0	8.8
Want a garden or bigger garden	0.0	6.8	0.0	1.9
Want to live closer to family or friends	15.1	0.0	45.8	12.8
Want to move away from neighbours	2.3	16.1	0.0	5.9
Want to live closer to shops or doctors or other services	5.3	9.7	0.0	6.2
Other reason	13.0	13.9	22.9	13.8
Total	100.0	100.0	100.0	100.0
Base	1124	453	96	1673

### Older person rightsizing

F.47 Table F.7 considers the number of older person households who want to downsize to a smaller property, remain in the same size of property or upsize. The table shows the number of bedrooms the household currently has and the number they would like.

Table F.7 Older person rightsizing					
Current property size	Number of bedrooms would like				Total
	One	Two	Three	Four	
One	126	76	73		275
Two	63	494	70		627
Three	80	1,079	190	81	1,430
Four		68	309	80	457
Five or more			191	125	316
Total	269	1,717	833	286	3,105

Base: 3,105 households with a HRP aged 65 and over planning to move in the next 5 years

Key:

	Downsize
	Remain same size
	Upsize

Source: 2019 Household Survey

F.48 Table F.8 considers the future housing choices being considered by older households within the next 5 years by reference to their current number of bedrooms and the number of bedrooms they would like to move to and expect to move to. This shows that around 56.6% would like to downsize and of these 72.3% expect to do so. Although some aspire to move to a larger property, fewer expect to do so.

Housing choice	Aspiration (%)	Expectation (%)
Downsizing (moving to a smaller property)	61.7	70.9
Staying same	28.7	20.5
Upsizing (moving to larger property)	9.7	8.6
Total	<b>100.0</b>	<b>100.0</b>
Base (households responding)	<b>3,105</b>	<b>2,211</b>

Source: 2019 Household Survey

## Future need for specialist older person accommodation and residential care provision

- F.49 Table F.9 sets out the categories of specialist older person accommodation, as shown on the Elderly Accommodation Counsel (EAC) website<sup>69</sup>. PPG recognises that *'there is a significant amount of variability in the types of specialist housing for older people. The list provided provides an indication of the different types of housing available but is not definitive. Any single development may contain a range of different types of specialist housing'*<sup>70</sup>

Category	Current number of units	Description
Age-exclusive housing	937	<p><b>EAC definition:</b> 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><b>PPG definition:</b> 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	1,072	<p><b>EAC definition:</b> 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 <b>care home</b> will provide personal care only - help with washing, dressing and giving medication.</p> <p><b>PPG definition:</b> These have individual rooms within a residential building and provide a high level of care meeting all activities of</p>

<sup>69</sup> [www.housingcare.org](http://www.housingcare.org)

<sup>70</sup> PPG June 2019 Paragraph: 010 Reference ID: 63-010-20190626

Table F.9 Categories of older person accommodation		
Category	Current number of units	Description
		daily living. They do not usually include support services for independent living. This type of housing can also include dementia care homes.
Care home with nursing	1,647	A home registered as a <b>care home with nursing</b> will provide the same personal care but also have a qualified nurse on duty twenty-four hours a day to carry out nursing tasks. These homes are for people who are physically or mentally frail or people who need regular attention from a nurse.
Enhanced sheltered/close care	100	Sheltered housing that provides more in facilities and services than traditional sheltered housing but does not offer the full range of provision that is found in an Extra Care housing scheme
Retirement/Sheltered housing	717 R 3,550 S	<p>EAC definition: <b>Sheltered housing (S)</b> 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. <b>Retirement housing (R)</b> means housing developments of a similar type to sheltered housing (see below), but built for sale, usually on a leasehold basis.</p> <p>PPG definition: This usually consists of purpose-built flats or bungalows with limited communal facilities such as a lounge, laundry room and guest room. It does not generally provide care services but provides some support to enable residents to live independently. This can include 24-hour on-site assistance (alarm) and a warden or house manager.</p>
Extra Care housing or housing with care	215	<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 as 'housing with care'. It comes in many built forms, including blocks of flats, bungalow estates and retirement villages. It is a popular choice among older people because it can sometimes provide an alternative to a care home.</p> <p><b>PPG definition:</b> This usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required, through an onsite care agency registered through the Care Quality Commission (CQC). Residents are able to live independently with 24-hour access to support services and staff, and meals are also available. There are often extensive communal areas, such as space to socialise or a wellbeing centre.</p>

Category	Current number of units	Description
		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.  <b>Note</b> extra care can also provide accommodation for people with additional needs who are not older people
Total	8,238	

Source: EAC database [www.housingcare.org](http://www.housingcare.org)

- F.50 Across the borough, there are around 8,238 units of specialist older persons accommodation. This includes 2,719 units of residential care (C2 planning use class) and 5,519 units of specialist older person accommodation (C3 planning use class).
- F.51 Table F.10 considers the current ratio of older people to current provision and then applies this ratio to future population projections. This results in a need for 2,799 additional units of specialist older persons accommodation (C3) and 1,330 additional units of residential care provision (C2) over the plan period to 2035.<sup>71</sup>

Current provision (and planning use class)	Number of units 2019	Number aged 75 and over 2019	Number aged 75 and over 2035 (projected)	Change in need
		<b>20,000</b>	<b>29,400</b>	
		<b>Ratio of population to current provision</b>	<b>Ratio applied to 2035 population</b>	
Specialist older person (C3)	5,519	0.168776758	8,219	2,799
Residential Care (C2)	2,719	0.083149847	4,049	1,330
Total	8,238		12,269	4,031

### People with dementia and early onset dementia

- F.52 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'*<sup>72</sup>

<sup>71</sup> 2019 PPG Paragraph: 016 Reference ID 63-016-20190626 states '...for residential institutions, to establish the amount of accommodation released in the housing market, authorities should base calculations on the average number of adults living in households, using the published Census Data. 2011 Census table QS421EW reported 2,210 residents in older persons residential accommodation: 1,019 residents in care homes with nursing, 1,101 in care homes without nursing and 0 in sheltered communal establishments and therefore the EAC data is used as a basis for a more up to date calculation

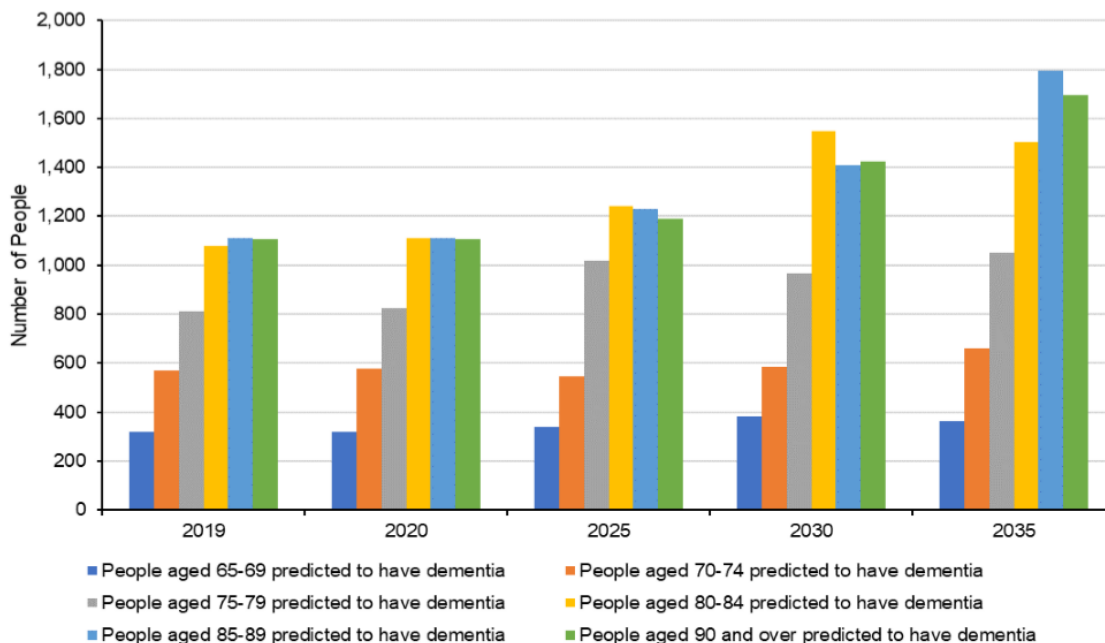
<sup>72</sup> June 2019 PPG Paragraph: 019 Reference ID: 63-019-20190626

- F.53 The PPG also outlines the characteristics of a dementia- friendly communities:
- easy to navigate physical environment;
  - appropriate transport;
  - communities shaped around the views of people with dementia and their carers;
  - good orientation and familiarity;
  - reduction in unnecessary clutter; and
  - reduction in disorienting visual and auditory stimuli.

F.54 There are currently 3,073 people aged 65 and over with a **diagnosed** form of dementia in Wirral. It is estimated that the total number of people with dementia (diagnosed and undiagnosed) will increase by 40.7% between 2019 and 2035; from 5,086 to 7,135<sup>73</sup> (Figure F.5). The JSNA on dementia concludes that there are gaps in provision in the community, particularly post diagnostic support. There is a need to design quality environments with green spaces, in line with PPG recommendations.

**Figure F.5** Estimated projections of people with late onset dementia, by age group, Wirral, 2019-2035

**Figure 3:** Estimated projections of people with late onset dementia, by age group, Wirral, 2019-2035



Source: [POPPI](#)

Source: Wirral Intelligence

<sup>73</sup> Wirral Intelligence Service: Dementia JSNA



- F.55 The JSNA Dementia Report <sup>74</sup> reports that as of January 2019, there were currently 3,073 people aged 65+ who have a recorded **diagnosis** of dementia in Wirral. Overall, projections estimate that the total number of people with dementia (diagnosed and undiagnosed) in Wirral will increase from 5,086 in 2019 to 7,135 in 2035.
- F.56 Dementia rates are expected to increase in Wirral by 40.7% between 2019 and 2035. This is lower than the projected England increase of 50.2% over the same period. The sharpest increase in dementia prevalence rates are estimated to be in the older populations. For example, those aged 90+ are estimated to see a 53% increase between 2019 and 2035.
- F.57 The prevalence of early onset dementia (aged under 65) is estimated to decrease by 12% between 2019 and 2035 in Wirral. For England, this figure is an increase of less than 2%.

### Senior co-housing communities

- F.58 Senior co-housing is specifically mentioned in PPG as a housing option for older people: *'Senior co-housing communities are created and run by residents, based on the intention to live with a group of people of a similar age. The sites often consist of self-contained private homes as well as shared community space. Some communities offer an additional option for informal care.'*
- F.59 According to the 2019 household survey, a total of 1,850 older person households were interested in cohousing as a residential option:
- All were owner occupiers (100.0%); and
  - 17.4% had a household income of between than £450 and £500 each week and 82.6% had between £500 and £759 each week.
- F.60 Table F.11 sets out the dwelling type and size preferences.

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<sup>74</sup> <https://www.wirralintelligenceservice.org/media/2813/dementia-jsna-chapter-for-circulation-final-v5.pdf>

Dwelling type/size	Like (%)	Expect (%)
1-bedroom house	0.0	4.2
2-bedroom house	11.0	8.0
3-bedroom house	0.0	7.5
4 or more-bedroom house	9.2	1.3
1- bedroom flat	1.7	7.8
2- bedroom flat	22.9	18.7
3 or more-bedroom flat	0.9	0.7
1-bedroom bungalow	0.0	10.3
2-bedroom bungalow	36.3	23.5
3 or more-bedroom bungalow	18.0	11.9
1-bedroom other	0.0	0.0
2-bedroom other	0.0	6.2
3 or more-bedroom other	0.0	0.0
Total	100.0	100.0
Base (valid responses)	694	910

Source: 2019 household survey

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

- F.61 PPG comments that ‘Many older people may not want or need specialist accommodation or care and may wish to stay or move to general housing that is already suitable, such as bungalows, or homes which can be adapted to meet a change in their needs. Local authorities will therefore need to identify the role that general housing may play as part of their assessment.’ There are also around 11,840 bungalows in Wirral accounting for 8.0% of overall stock and 26,940 flats accounting for 18.3% of stock which will be providing accommodation for older people.
- F.62 Given that the majority of older people want to remain in their own homes with help and support when necessary, there will be an increasing need to adapt existing homes.
- F.63 The current scale of adapted properties has been assessed using 2019 household survey evidence. Applying data from the household survey to MHCLG 2014-based household projections (Table F.12) allows us to estimate the future number of adapted properties required by age group across the borough. Analysis indicates that over the period 2020 to 2035, an additional 877 households will require general adaptations, either through the adaptation of existing properties or through new build.

Age Group	Year			% properties with adaptations	Number of adapted properties required by age group		
	2020	2035	change		2020	2035	change
15-24	3,656	4,326	670	2.3	84	99	15
25-34	17,618	14,892	-2,726	0.0	-	-	-
35-44	22,337	24,607	2,270	3.0	672	740	68
45-59	41,947	38,605	-3,342	8.8	3,676	3,383	-293
60-74	37,444	39,798	2,354	10.9	4,092	4,349	257
75-84	16,829	21,757	4,928	13.7	2,303	2,978	674
85+	7,061	12,543	5,482	26.3	1,860	3,304	1,444
Total	146,891	156,528	9,637	9.1	13,367	14,244	877
Source	MHCLG 2014-based household projections			2019 Household Survey	2019 survey applied to MHCLG 2014-based household projections		

Source: 2015 Household Survey and MHCLG 2014-based household projections

Note: The baseline for this analysis is with existing adaptations rather than those who may need them now

## JSNA findings

- F.64 The 2015 JSNA Older Persons report<sup>75</sup> considers the number of older people living alone. Table F.13 shows that Birkenhead (36%) and Wallasey (36.5%) had the higher rates of over 65s living alone. Wirral has a higher percentage of over 65s living alone than both the North West and England.

**Table F.13 People aged 65+ living alone, 2011**

**Table 4:** Table of people aged 65+ living alone, 2011

Area	All Persons Aged 65+		
	Population	Number Living Alone	Percentage Living Alone (%)
Birkenhead Constituency	14,028	5,055	36.0%
Wallasey Constituency	15,260	5,572	36.5%
Wirral South Constituency	16,162	4,780	29.6%
Wirral West Constituency	15,977	5,214	32.6%
Wirral	61,427	20,621	33.6%
North-West	1,252,600	386,650	30.9%
England	9,305,200	2,725,596	29.3%

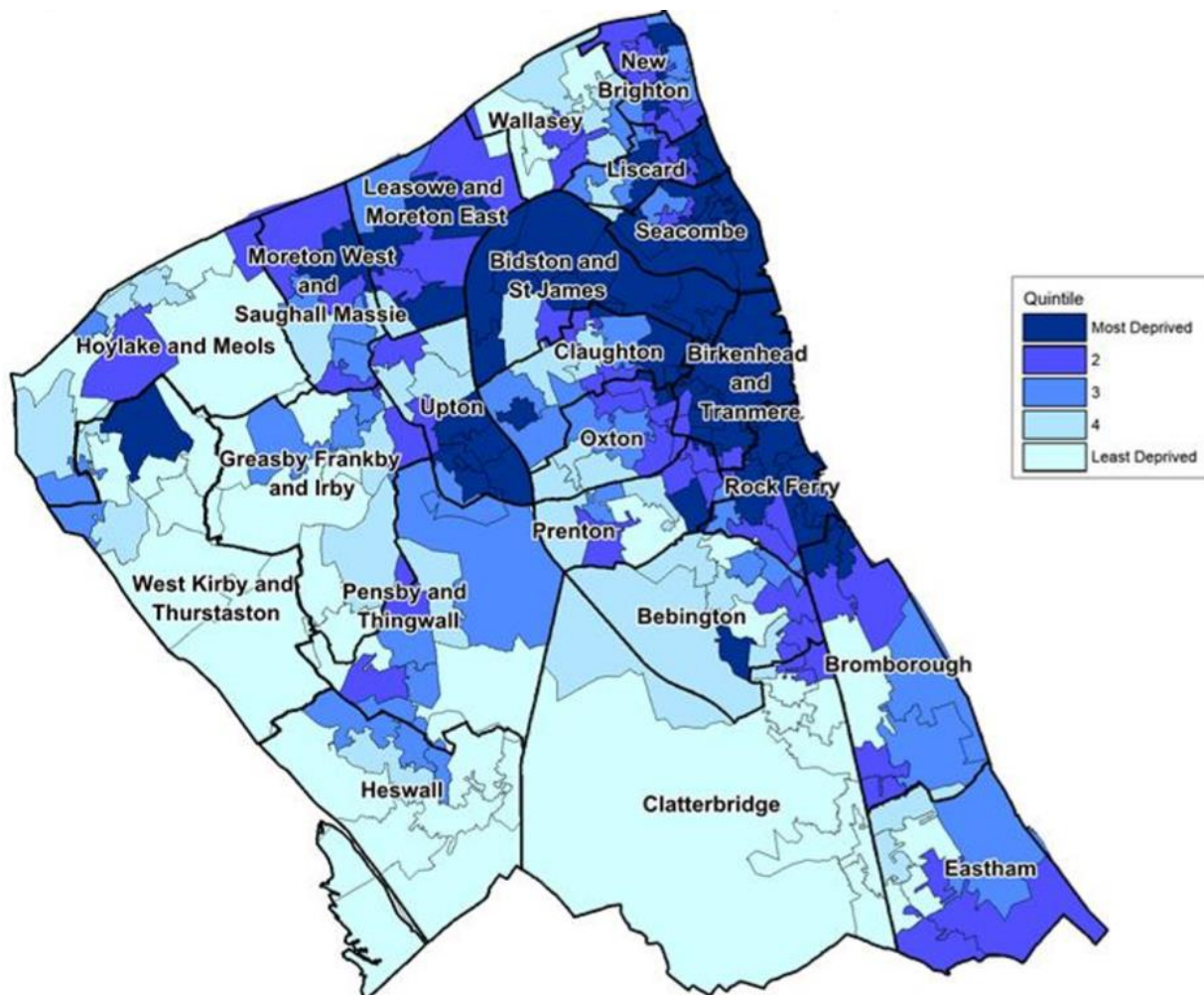
Source: [Wirral Compendium of Statistics, 2015](#)

- F.65 The report also considers deprivation within the older population. As the map extracted from the report shows there are a greater proportion of older people in receipt of guaranteed pension credit in the east of Wirral, particularly areas of Birkenhead and Tranmere, Bidston and St James, Seacombe and Rock Ferry, where between 50% and 70% of older people are in receipt of Pension Credit. Pockets of deprivation are apparent

<sup>75</sup> <https://www.wirralintelligenceservice.org/media/2080/jsna-older-people-nov-2015-final.pdf>

in other areas of the borough (e.g. Woodchurch, parts of West Kirby ward and Leasowe/Moreton).

**Map F.1** Income Deprivation Affecting Older People Index (IDAOP) 2015 score by Wirral LSOA



Source: [DCLG](#), 2015

### Adult Social Care Commissioning Priorities

F.66 Key message for older people commission from the market position statement <sup>76</sup> include:

- Continue to develop Extra Care accommodation to meet the growing demand;
- To ensure that this accommodation is the first option for people with disabilities; and
- Review technology to ensure that we keep up to date with new equipment.

<sup>76</sup>

<https://www.wirral.gov.uk/sites/default/files/all/Health%20and%20social%20care/adult%20social%20care/Market%20Position%20Statement%20WhaCC%20-%202019-2024.pdf>

- F.67 Wirral's Market Position Statement <sup>77</sup> records that Wirral already have 200 units of Extra Care accommodation in operation. This accommodation has been developed as an alternative to residential care and is a valued resource in the borough.
- F.68 The Wirral Plan: A 2020 Vision includes a target of an additional 300 extra care units for older people and people with learning disabilities and/or autism by 2020. WHaCC are working jointly with developers and housing associations to develop Extra Care schemes across the borough to meet the future demand of Wirral residents.

## Health-related housing need

- F.69 February 2019 PPG comments that *'The provision of appropriate housing for people with disabilities, including specialist and supported housing, is crucial in ensuring that they live safe and independent lives'*<sup>78</sup>. The NPPF and PPG provide definitions of people with disabilities.
- F.70 The NPPF Annex 2 defines people with disabilities as people who *'have a physical or mental impairment, and that impairment has a substantial and long-term adverse effect on their ability to carry out normal day-to-day activities. These people include, but are not limited to, people with ambulatory difficulties, blindness, learning difficulties, autism and mental health needs. The PPG notes that these disabilities, 'may generate a range of housing requirements which can change over time. Local planning authorities may also wish to consider groups outside of the scope of this definition in order to meet specific needs within their community. To enable disabled people to live more safely and independently, local planning authorities will need to consider their variety of needs in both plan-making and decision-taking'*.
- F.71 Figure F.1 earlier in the chapter has established a framework for considering the needs of people with disabilities and additional needs.

## Data sources

- F.72 A range of data has been collected which sets out the likely scale of residents who have particular disabilities and additional needs; and then considers any evidence regarding the nature of dwelling stock required to help meet the needs of different groups.
- F.73 The data assembled falls into the following categories:
- national sources including the census;
  - national disability prevalence rates applied to the Park population, and
  - feedback from stakeholders.
- F.74 There can be variation in the estimates of residents with particular disabilities and additional needs. There are several reasons for this, for instance a person may self-report as having an illness/disability on the 2011 Census but not be known to service

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<sup>77</sup>

<https://www.wirral.gov.uk/sites/default/files/all/Health%20and%20social%20care/adult%20social%20care/Market%20Position%20Statement%20WhaCC%20-%202019-2024.pdf>

<sup>78</sup> PPG February 2019 Paragraph: 017 Reference ID: 2a-017-20190220

providers; and some data may be collected for specific administrative purposes, for instance when someone presents themselves to service providers for assistance. There are also variations in the timescales for data reported across different groups. Therefore, the data is not necessarily consistent across each of the needs groups, but a genuine attempt has been made to compile available data from published sources and primary research and consider the accommodation needs of particular groups.

### Establishing the overall level of disability/support needs across Wirral

- F.75 A range of sources can be drawn upon to establish the overall scale of disability/support needs across the borough. The extent to which specific accommodation for different groups may be required is then explored using available data and specific gaps in understanding are also highlighted.

### Census 2011 data

- F.76 The Census records a baseline of broad measures of disability across the population. Table F.14 reports that across Wirral Borough, 7.3% of residents stated they were in bad or very bad health; particularly amongst older age groups. A further 13.9% were in 'fair' health. The majority, 78.8%, were in 'very good or good health'. Overall, the 2011 Census estimates that around 67,100 residents were in fair or bad/very bad health and this represents 21.2% of residents. This compares with 18.3% for England.

Table F.14 Long-term health problem or disability			
Age Group	Measure of health (%)		
	Very good or good health (%)	Fair health (%)	Bad or very bad health (%)
Age 0 to 15	96.9	2.3	0.8
Age 16 to 24	93.9	4.7	1.4
Age 25 to 34	90.8	6.7	2.6
Age 35 to 49	83.0	11.1	5.9
Age 50 to 64	69.8	18.7	11.5
Age 65 to 74	57.5	28.0	14.5
Age 75 to 84	43.8	37.7	18.6
Age 85 and over	32.1	44.3	23.6
All categories: Age	78.8	13.9	7.3
Total by measure of health	249,267	44,086	23,031

Source: 2011 Census Table DC3302EW

### DWP data

- F.77 The Department of Work and Pensions (DWP) publishes borough-level information about the number of people receiving DLA by age group and the conditions associated with the claim. For Wirral Borough, Table F.15 indicates that 4.3% of the population receive DLA, with highest proportions of receivers in the 65 and over and under 16 age

groups. The disabling conditions reported by Wirral Borough residents in receipt of DLA are shown in Table F.16 and indicates that the most prevalent conditions for claimants are arthritis and learning difficulties.

Age group	Number of claimants	% of claimants	Population 2018 est	% population DLA claimant
Under 16	3,840	27.4	57,400	6.7
16-24	380	2.7	32,100	1.2
25-49	1,320	9.4	95,500	1.4
50-64	1,840	13.1	67,600	2.7
65 and over	6,630	47.3	70,700	9.4
<b>Total</b>	<b>14,010</b>	<b>100.0</b>	<b>323,300</b>	<b>4.3</b>

Source: NOMIS and DWP 2018

Disabling Condition	Age Group			Total %
	<65	65+	Total	
Total	7,380	6,630	14,010	
Arthritis	370	2,740	3,110	22.2
Learning Difficulties	2,070	60	2,130	15.2
Hyperkinetic Syndromes	1,030	0	1,030	7.4
Behavioural Disorder	620	10	630	4.5
Disease of the Muscles, Bones or Joints	300	290	590	4.2
Heart Disease	60	500	560	4.0
Psychosis	370	190	560	4.0
Neurological Diseases	350	120	470	3.4
Back pain - other / Precise diagnosis not Specified	170	290	460	3.3
Chest Disease	70	350	420	3.0
Psychoneurosis	250	170	420	3.0
Spondylosis	50	310	360	2.6
Cerebrovascular Disease	100	260	360	2.6
Blindness	130	120	250	1.8
Epilepsy	150	60	210	1.5
Diabetes Mellitus	140	60	200	1.4
Malignant Disease	60	120	180	1.3
Trauma to Limbs	60	100	160	1.1
Deafness	110	50	160	1.1
Other (conditions each representing less than 1% of total recipients)	590	570	1,160	8.0
Unknown / Transfer from Attendance Allowance	260	230	490	3.5

Source: Nomis and DWP 2018

### *National disability prevalence rates applied to Wirral Borough*

F.78 The ONS Family Resources Survey provides national data on the number of people with disabilities by age group. This can be applied to population projections to establish the

potential number of residents who have a disability at the start of the plan period in 2020. The data can be modelled to see how this is likely to change over the plan period up to 2035 (Table F.17). The number of people identified does not necessarily translate to a specific housing need, although it provides a further insight into the likely level of disability experienced by residents in the borough.

<b>Table F.17 Estimate of the number of people with a disability</b>			
	<b>Estimate of residents with a disability</b>		
	<b>Year</b>		<b>Change</b>
	<b>2020</b>	<b>2035</b>	
Base (total in households with disability)	73,481	81,442	7,961
% of population with disability	22.7	24.8	

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

- 9.16 The 2019 household survey data invited respondents to provide data on any illness or disability present in their current household. Table F.18 shows the results for the number of people stating an illness/disability and the type of condition. The most frequently mentioned illness/disability was longstanding illness or health condition (11.0%) followed by physical/mobility impairment (8.6%).

<b>Table F.18 Number of people stating illness/disability</b>		
<b>Illness/disability</b>	<b>Number of people</b>	<b>% of population</b>
Physical / mobility impairment	27,728	8.6
Learning disability / difficulty	7,417	2.3
Mental health issue	24,082	7.4
Visual impairment	8,889	2.7
Hearing impairment	16,374	5.1
Long standing illness or health condition	35,609	11.0
Older Age-related illness or disability	5,937	1.8
Other	20,477	6.3
<i>Base (Number of people with illness/disability)</i>	<b>92,329</b>	28.5

- F.79 A household's health may be a determining factor in the type of accommodation they require or the support they need to receive. Those with a physical disability may require level access or wheelchair accessible accommodation whilst those with a reduced capacity due to a learning disability or dementia may require intensive daily support. Individuals with poor mental health may also be in need of lower level support. For most in this group the need for specialist accommodation or support is likely to a lifelong need.



- F.80 Wirral's All Age Disability Ability Strategy<sup>79</sup> provides the following details to supplement our analysis:
- Wirral Council Social Services provide long term support to around 4,208 adults and children in Wirral with physical, sensory and learning disabilities, mainly through community based services but also through nursing and residential care;
  - By 2030 it is estimated that around 64,000 Adults (18+) in Wirral will have some form of limiting long term illness or disability that would be around 1 in 4 of the projected adult populations; and
  - People in Wirral with a long term health condition, on average have a lower quality of life score when compared with the rest of England.
- F.81 The strategy's vision is that by 2020 *'we want to support disabled people of all ages and their families to live, independent and happy lives, playing a full and active part in their communities.'*
- F.82 Three priorities are identified:
- All people with disabilities are well and live healthy lives;
  - All young people and adults with disabilities have access to employment and are financially resilient; and
  - All people with disabilities have choice and control over their lives.
- F.83 The highlights that the range of housing options available for disabled people can sometimes be limited. By working together with partners in the public and private sector the Council aims to identify opportunities to enable disabled people to have more choice and control over where they want to live, including the opportunity to live as tenants or own their own homes.
- F.84 The Council also pledges to ensure that housing options for disabled people are enhanced through the delivery of additional extra care homes and increasing the use of equipment and adaptations to enable people to remain independent. We will also continue to work with the most vulnerable clients to ensure that they can access the most appropriate housing to meet their needs.

## Learning Disability

- F.85 The JSNA Learning Disabilities Report 2016<sup>80</sup> provides the following data:
- estimated that there were 5,914 adults in Wirral (in 2015) who have a learning disability which was predicted to rise to 5,942 by 2018, then 6,042 by 2030;
  - It is estimated that there are 1,217 adults in Wirral (in 2015) who have a moderate to severe learning disability and this is thought to reduce slightly to 1,207 by 2030; and

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<sup>79</sup> <https://www.wirral.gov.uk/sites/default/files/all/About%20the%20council/Wirral%20Plan/All%20Age%20Disability%20Strategy.pdf>

<sup>80</sup> <https://www.wirralintelligenceservice.org/media/1869/jsnasectionId2016july16final2.pdf>

- GP practice data for 2014/15 suggests that there are 2,161 patients with a learning disability known at practice level and this compares to 2013/14 data suggesting 1,110 residents are known to Local Authority as accessing learning disability services.
- F.86 In terms of housing needs for this group, the report highlights that a lack of appropriate housing is an important barrier to independence for people with learning disabilities. The work of Mencap is cited where in 2012 it was reported that almost two-thirds (61%) of local authorities believe that local housing arrangements do not meet the needs of people with a learning disability. This has led to long waiting lists, large numbers of people living far away from family and friends, and a high number of people living in arrangements that may not promote independent living.
- F.87 Ongoing benefit reforms have introduced another potential barrier. Mencap note that changes to the benefits system under the Welfare Reform Act 2012 change the way many housing options are funded, which could affect the ability of local authorities to support independent living for people with a learning disability. With very few people with a learning disability in paid employment there is widespread reliance on benefits to support living arrangements. Mencap suggest that changes in the Act place a greater focus on those with high-level needs, reducing the availability of benefits for those with low and moderate needs (Mencap, 2012).
- F.88 Types of accommodation can be divided into settled accommodation, where the person can reasonably expect to stay as long as they want and unsettled accommodation which is either unsatisfactory or, where, as in residential care homes, residents do not have security of tenure.
- F.89 Wirral data suggests satisfactory performance in terms of adults having settled accommodation. These figures are based on reviews undertaken by the local authority with those known to local authority services. Data taken from Learning Disability profiles 2015 suggests that Wirral is achieving 85% adults with a learning disability in settled accommodation and just 15% in non-settled accommodation.
- F.90 The All Age Learning Disability Strategy <sup>81</sup> aims for “People with learning disabilities in Wirral live good lives as part of their community with the right support, at the right time, from the right people.”
- F.91 The strategy states that people with learning disabilities should have the same opportunities as everyone else to live a good and meaningful life. For some people to achieve this there may be a requirement for additional support to ensure that their disability is not a barrier to accessing mainstream activities, social opportunities and services. They may also need additional support at home to ensure that they are safe and looked after. Through this priority we will ensure that any support that is required is provided as early as possible and is person centred to maximise positive outcomes.

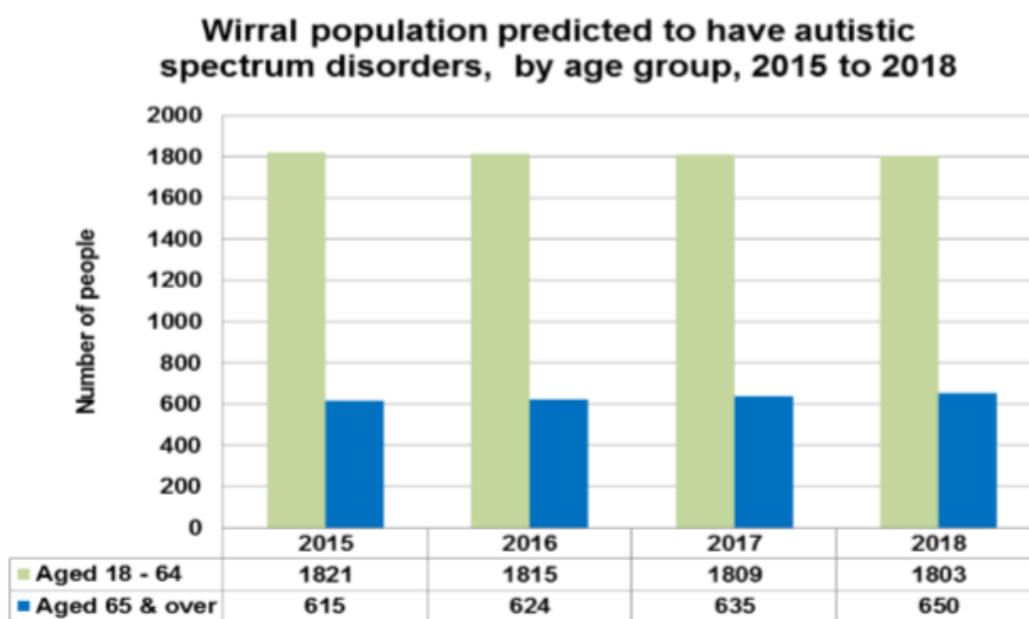
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<sup>81</sup> [https://www.wirralccg.nhs.uk/media/6504/1learning-disability-strategy\\_2016-20\\_joint-wirral-final.pdf](https://www.wirralccg.nhs.uk/media/6504/1learning-disability-strategy_2016-20_joint-wirral-final.pdf)

## Autism

F.92 JSNA Autism report 2015<sup>82</sup> estimates that a total of 2,436 adults are estimated (PANSI, 2015) to be living with autism in Wirral (Figure F.6). That is 1,821 adults aged 18 – 64 years old reducing to 1,713 by 2030. For 75+ this would rise from 615 in 2015 to 803 in 2030.

**Figure F.6** Wirral population predicted to have autistic spectrum disorders , by age group, 2015 to 2018



source: PANSI & POPPI, 2015 <http://www.pansi.org.uk/> and [http://www.poppi.org.uk/version 7.0](http://www.poppi.org.uk/version%207.0) (Table produced on 26/10/15)

Source: Wirral Intelligence Service

F.93 Key gaps in knowledge and services for this group are highlighted in the report. These include:

- Lack of systematic recording of people known to services who have an autism diagnosis;
- Numbers not known accurately – in population and in service;
- Further understanding is required of the needs of people with autism from a range of backgrounds in particular minority ethnic and cultural groups, women and older people; and
- Understanding the experience of Wirral residents with autism in terms of local employment, housing and the criminal justice system.

<sup>82</sup> <https://www.wirralintelligenceservice.org/media/1357/wirral-jsna-autism-final-nov-2015-v5.pdf>

## Learning Disability and Autism Commissioning priorities

- F.94 By 2020, partners in Wirral aim to deliver 300 extra care homes for people with additional needs, such as vulnerable older people and people with physical and / or learning disabilities. These homes will provide a wider range of options when deciding where to live and will help to maximise independence.
- F.95 The market position statement <sup>83</sup>suggests that approximately 780 people across all client groups are accessing supported living accommodation. Supported Living includes supporting people who are living in their own property or who are living in shared accommodation with other people.
- F.96 The commissioning intentions of the Council are to:
- move towards actively improving the outcomes for people who live in shared supported living settings by working with providers to promote independent living and operate a positive risk-taking approach;
  - decommission shared accommodation services where they are not delivering the best outcomes for the people who live there; and
  - commission apartment style schemes where people live with ‘their own front door’ and can have access to background support when needed.

## Dementia

- F.97 JSNA dementia report<sup>84</sup> provides the following data regarding this group:
- the estimated number of people with late onset dementia in Wirral is expected to increase between 2019 and 2035 (Table F.19);
  - Similar to the national projections, it seems likely that sharper increases will be seen in older populations. For example, it is estimated that dementia in those aged 90+ will increase from 1,108 to 1,697, a 53.2% increase, whereas dementia in those aged 65-69 will increase from 318 to 363, a 14.2% increase; and
  - Unlike late onset dementia, the number of people projected to be affected by early onset dementia is estimated to decrease in Wirral.

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<sup>83</sup>

<https://www.wirral.gov.uk/sites/default/files/all/Health%20and%20social%20care/adult%20social%20care/Market%20Position%20Statement%20WhaCC%20-%202019-2024.pdf>

<sup>84</sup> <https://www.wirralintelligenceservice.org/media/2813/dementia-jsna-chapter-for-circulation-final-v5.pdf>

**Table F.19** Estimated projections of people of all ages with dementia, Wirral and England, 2019-2035**Table 1:** Estimated projections of people of all ages with dementia, Wirral and England, 2019-2035

Year	2019	2020	2025	2030	2035	% change between 2019 and 2035
Total number of people estimated to have dementia (Wirral)	5,086	5,138	5,656	6,401	7,155	40.7%
Total number of people estimated to have dementia (England)	743,154	758,230	855,191	980,558	1,116,484	50.2%

Source: [POPPI](#) and [PANSI](#)Source: *Wirral Intelligence Service*

F.98 Wirral Dementia Strategy Board's vision for the Dementia Strategy<sup>85</sup> is: *'To engage with people living with dementia, including carers, and healthcare professionals in order to improve support and services to enable people to live healthy, safe and fulfilling lives. We want Wirral to be a borough which supports and is inclusive of people with dementia and their carers so they can enjoy the best possible quality of life and remain independent longer. When people do need care, this will be high quality, person centred and delivered seamlessly across the health and social care system.*

*As the number of people living with dementia on Wirral increases, there will be adequate dementia friendly housing provision that will meet this need in order to support people to live well with dementia in their community.'*

F.99 The key action include a pledge for Wirral to have greater availability of community housing options suitable for people with dementia. Future housing or community development plans (such as the planned regeneration of Birkenhead town centre) should include consideration of dementia friendly housing options including dementia care homes and dementia friendly buildings.

## Mental Health

F.100 According to the JSNA Mental Health Report Wirral GP clinical systems recorded 34,748 patients on GP Registers have had mental health problems, with 10,511 being recorded in 2009/2011 (Table F.20).

<sup>85</sup> <https://democracy.wirral.gov.uk/documents/s50063535/Dementia%20Strategy%20Appendix%201.pdf>

**Table F.20** Prevalence of common mental health problems recorded between 2009-2011 by age group and gender

Age Group	Female		Male		All	
	Number	Rate per 1,000	Number	Rate per 1,000	Number	Rate per 1,000
0-14	48	1.8	29	1.0	77	1.4
15-19	202	21.2	64	6.1	266	13.3
20-34	1,826	62.2	979	33.1	2,805	47.6
35-49	2,180	62.9	1,193	34.8	3,373	49.0
50-64	1,666	50.5	873	26.6	2,539	38.6
65+	1,064	30.3	387	14.1	1,451	32.3
Total	6,986		3,525		10,511	

Source: Table 9.3.1a Prevalence of common mental health problems recorded between 2009/2011 by age group and gender. Wirral PCT(2011), GP Clinical Systems, Registered Population

- F.101 Analysis of the MainStay support service assessment and referral database conducted for the emerging Homelessness Review revealed that mental health is the most frequently occurring support need is mental health. 72% of all MainStay assessments identified poor mental health as a current issue.
- F.102 60% of the 1,542 clients owed a duty by the Housing Options Team in 2018/19 declared that they had a support need. The most prevalent need was a history of mental health problems – 351 clients in 2018/19.
- F.103 Generally, the Homelessness Review highlighted a growing level and complexity of support needs amongst homeless households leading to a rise in challenging behaviour and a lack of engagement. There were indications that that some support housing provision may require reconfiguration to fully meet the increasing complexity of need that clients are presenting with.

## Life-experience related housing need

- F.104 Supported accommodation in its broadest sense is generally provided for those individuals or households who are vulnerable to tenancy failure. For many this will be due to life experiences which may have disadvantaged their ability to live independently. These may include time in an institution or care, asylum or a history of abuse. The support required here may be shorter term which the intention of promoting independence in the longer term.

## Armed forces

- F.105 Analysis for the Homelessness Review found that during 2018/19 20 households was owed a homeless duty by the borough had a support need due to leaving the armed forces.
- F.106 Analysis of the MainStay support service assessment and referral database conducted for the emerging Homelessness Review revealed that mental health is the most frequently occurring support need is mental health. 72% of all MainStay assessments identified poor mental health as a current issue.

- F.107 According to MOD Annual Local Statistics <sup>86</sup> there were 20 MOD personnel or officers based in the Borough at 1st April 2018. The location of armed forces pensions and compensation dataset <sup>87</sup> indicates that there were 1787 veterans residing in the borough at the 31st March 2018.
- F.108 The accommodation status of armed service veterans in Wirral aged 16+ is estimated in a 2017 JSNA report<sup>88</sup> (Table F.21). This estimates that:
- that more than 3 out of 4 armed service veterans (75.9%) own their own home (either outright or bought with a mortgage/loan);
  - Around 23% veterans are estimated to be renting their property. This could be because they do not have a sustainable income to purchase their accommodations as 1 in 5 veterans were likely to be economically inactive; and
  - Estimates suggest that 3% of the street-homeless population has a Service history.

Accommodation status	Number	%
Owned outright/bought with a mortgage/loan	11,083	75.9
Rent / Part rent	3,383	23.2
Other	140	1.0
Total	14,606	100.0

Source: JSNA

Source: ONS, MoD and 2015 mid-year population estimates.

Note Percentages may not sum to 100 due to rounding

## Young Care Leavers

- F.109 The Market Position Statement CLA Placements And Sufficiency Strategy<sup>89</sup> highlights that Wirral's Children Looked After (CLA) numbers have been rising over the course of the last two years with an increase of 70 between 1st April 2017 and 31st March 2018. This mirrors an upward trend nationally although Wirral's traditionally high numbers means that we have a significantly higher rate per 10,000 (125) than national, regional, and similar local authority comparators.
- F.110 While the upward trend appears to have levelled off in the last 12 months, reducing overall numbers continues to present significant challenges.
- F.111 A snapshot picture as at the 1st January 2019 indicates that Wirral's Children Looked After (CLA) population stood at 842. Table F.22 illustrates the number of children and young people placed with external residential, independent fostering (IFA) and supported accommodation and independent living providers (SAILS).

<sup>86</sup> <https://www.gov.uk/government/statistics/location-of-uk-regular-service-and-civilian-personnel-annual-statistics-2018>

<sup>87</sup> <https://www.gov.uk/government/statistics/location-of-armed-forces-pension-and-compensation-recipients-2018>

<sup>88</sup> <https://www.wirralintelligenceservice.org/media/2285/wis-armed-service-veterans-estimates-report-oct-17-v8.pdf>

<sup>89</sup>

<https://www.wirral.gov.uk/sites/default/files/all/Health%20and%20social%20care/children/Children's%20Social%20Care%20Improvement%20Board/Appendix%20-%20Market%20Position%20Statement%202019.pdf>

Total number of placements	42
Total number of placement inside LA	25
Total number of placements outside LA	17
% placements inside LA boundary	60

Source: Placements Commissioning Service Placements Tracker January 2019)

- F.112 Overarching commissioning intentions for Wirral’s Look After Children are partners, including housing and RP’s, work together to secure a range of provision to meet the needs of those who are looked after at the age of 16 and 17, and support the continuity of accommodation beyond the age of 18.
- F.113 Analysis for the Homelessness Review found that during 2018/19 29 households was owed a homeless duty by the borough had a support need due to being a care leaver.

### Domestic Abuse

- F.114 The Domestic Abuse Needs Assessment 2015 <sup>90</sup> provided Public Health England data highlighting that:
- 39 constabularies in England, Merseyside Police reported the second highest incidence of domestic abuse for 2013/14, at a rate of 28.4 incidents per 1,000 population (Public Health Outcomes Framework, 2015); and
  - Comparable data shows an England average rate of 19.4 incidents per 1,000 population, with West Yorkshire the highest reporting force at a rate of 30.4 incidents and Cheshire the lowest, at a rate of 4.9 incidents.
- F.115 The report highlights that the number of domestic abuse crimes has steadily been increasing. Analysis of wider datasets pertaining to violent incidents/crimes against the person showed that the incident-crime ratio for violence across the sub-region has increased from 1.0 to 1.4. In other words, a 40% increase in violent crimes has been recorded for the same number of incidents. As a data subset, domestic abuse incidents/crimes displayed a similar pattern. Moreover, further analysis of the datasets indicated that the number of the most serious violent incidents has remained steady at approximately 100 incidents across the force each month. This would suggest that any increases in domestic violence incidents are being driven by lower level violence than by serious assaults.
- F.116 Analysis for the Homelessness Review found that during 2018/19 179 households was owed a homeless duty by the borough had a support need due to being at risk or having experience domestic abuse. Analysis of the MainStay support service assessment and referral database revealed that 98 clients had support needs due to fleeing domestic abuse.

<sup>90</sup> <https://www.wirralintelligenceservice.org/media/1671/wirral-domestic-abuse-needs-assessment-final-draft-20-11-15.pdf>



- F.117 The findings of the review suggested that increased awareness was needed of domestic abuse support services.
- F.118 The zero tolerance to domestic abuse strategy<sup>91</sup>s sets the ambition for Wirral to be free from all forms of violence and abuse and a culture of empowerment for those who have experienced abuse. The council plan to raise awareness of the health, psychological and social implications of domestic abuse and make sure that individuals know how and where they can get help.

## Substance Abuse

- F.119 The JSNA alcohol report 2018<sup>92</sup> estimates that 1.9% of Wirral's adult population are estimated to be dependent drinkers, males being three times more likely to be dependent than females.
- F.120 Alcohol-specific and alcohol-related hospital admissions in Wirral were above national and regional rates in 2015/16 and have been increasing over the past decade, particularly in people aged over, but have been decreasing in the under 40 age group. Admissions increased with increasing deprivation in Wirral, and were highest among males.
- F.121 The majority of local YMCA residents are in contact with drug and/or alcohol services. Wirral had over double the national rate of benefits claimants due to 'alcoholism' in 2016. One in three children referred to social care services in 2016/17 in Wirral had 'alcohol misuse' as an identified factor, nearly double the national rate.
- F.122 The drug misuse report 2019<sup>93</sup> states that whilst national estimates suggest higher rates of people using opiates and/or crack cocaine in Wirral compared to the North West and England, local intelligence suggest that the prevalence is lower.
- F.123 The number of people accessing drug treatment in Wirral in 2017/18 was 2,412. The most common drug group clients sought assistance with was opiates (51% of all clients in Wirral). Of the four localities in Wirral, Birkenhead had the largest number (1,572) and rate (23.8 per 1,000) of clients in treatment (Wallasey was next highest). Wirral substance misuse service clients appear to have a much greater need for mental health treatment services at presentation than in England overall (61% locally versus 41% nationally).
- F.124 The Wirral Alcohol Strategy<sup>94</sup>rough this strategy Wirral Council want to reduce the impact of alcohol-related health harms to individuals, reduce alcohol-related crime, domestic abuse and anti-social behaviour in the local communities and establish a diverse, vibrant and safe night-time economy in Wirral.
- F.125 This strategy outlines the ambition to work with local partners to improve the alcohol environment, by rebalancing the place that alcohol has in the community and

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<sup>91</sup> <https://www.wirral.gov.uk/sites/default/files/all/About%20the%20council/Wirral%20Plan/Domestic%20Abuse%20%20Strategy.pdf>

<sup>92</sup> <https://www.wirralintelligenceservice.org/media/2890/alcohol-jsna-21-3-2018.pdf>

<sup>93</sup> <https://www.wirralintelligenceservice.org/media/2772/wirral-intelligence-service-jsna-drugs-23-05-19-final-final-draft.pdf>

<sup>94</sup> <https://www.wirral.gov.uk/sites/default/files/all/About%20the%20council/Wirral%20Plan/Alcohol%20Strategy.pdf>

supporting people of all ages to have a healthier understanding of the role that they want alcohol to have in their lives.

- F.126 Analysis for the Homelessness Review found that during 2018/19 147 households was owed a homeless duty by the borough had a support need due to drug or alcohol dependency. Analysis of the MainStay support service assessment and referral database revealed that 1060 clients had support needs due to current or former substance misuse.

## Demand for Supported Housing Services – Emerging Finding of Homelessness Review

### *High demand*

- F.127 Despite significant levels of housing-related support provision across the Wirral for homeless and socially excluded clients, demand for this accommodation outstrips supply. The gap between demand and supply is increasing on an annual basis.
- F.128 The waiting list for accessing supported housing peaked at its highest level in December 2019 with 196 people waiting to access supported housing. This is linked to the lack of move-on options for people in supported provision.

### *Increasingly complex needs*

- F.129 There are a number of refusals by providers due to high levels of risk and clients' needs being too high. This may indicate that some provision may require reconfiguration to fully meet the increasing complexity of need that clients are presenting with.
- F.130 While the majority of people move on from supported accommodation in a planned way into alternative accommodation, eviction is the second-highest single reason for leaving supported housing and accounts for 18% of all moves. This may link to the higher and more complex support needs that clients are presenting with, leading to a rise in challenging behaviour and a lack of engagement.

### *Suitability and gaps in provision*

- F.131 Some issues have been identified concerning the physical nature of some of the supported housing projects, with concerns that these may not provide the best environment for recovery out of homelessness. The lack of provision of supported accommodation specifically for women was also identified.
- F.132 There is a need to undertake a detailed needs assessment and review of housing-related support services, in order to respond to the current identified need and shape what future provision should look like. The findings from this should be used to inform a robust commissioning plan.

### *Move-on*

- F.133 There is a significant issue concerning a lack of move-on from supported accommodation. Progressing the existing review of the current 'virtual' Move on Priority

Panel and developing a coordinated private landlord offer could help improve move-on options.

### Cultural heritage related housing need

F.134 For those from a minority ethnic background there may be cultural heritage or religion related determined needs which impact on the type of accommodation required. This would include the specific needs of particular BME households as well as those from travelling communities.

### BAME Households

F.135 *Wirral Intelligence Service and Wirral Public Health Team prepared a Needs Assessment of Black, Asian and Minority Ethnic (BAME) Groups in 2018<sup>95</sup> to form part of the JSNA suite of reports.*

F.136 Key findings from this report are:

- Determining the profile of the local BAME population continues to be a challenge. While national mid-year population estimates are published annually, they lack any ethnicity data. Hence, 2011 Census data remains the most recent and reliable data source for this purpose;
- According to 2011 Census data, Wirral's BAME population has grown since the previous 2001 Census. In 2011, the BAME population represented 5.46% (n=16,101) of the general population compared to 3.46% (n=10,900) in 2001;
- The 2011 Census reported that more BAME individuals resided in the Birkenhead & Tranmere ward than any other, with twice the number of BAME residents than in each of next highest wards, which include Claughton, Rock Ferry and Hoylake & Meols; and
- Since 2011, it is very likely that Wirral's BAME population has continued to grow, both in number and proportional representation within the general population. An indicator of this growth can be found within the annual School Census (2017) data for Wirral, where BAME pupils now make up 8.1% of the overall school population.

F.137 The report highlight that according to the 2011 Census data (ONS, 2012), BAME households are more likely to seek Private Rented Sector accommodation than their White counterparts:

- 16.86% of all Wirral households are located in the private-rented sector;
- Of all non-white households in Wirral, 25.12% live in the Private Rented Sector compared to 16.47% of white households;
- Non-white households were generally larger, at an average of 2.54 persons compared to 2.30 persons in white households; and

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<sup>95</sup> <https://www.wirralintelligenceservice.org/media/2357/bame-final-220318.pdf>

- Non-white households were more likely to live in overcrowded conditions than white-households, particularly Asian and Black African households.

## Gypsy Travellers

- F.138 Merseyside and West Lancashire Gypsy and Traveller Accommodation Assessment completed by arc4 in 2014 <sup>96</sup> provides an assessment of current and future accommodation needs for the travelling community.
- F.139 According to the 2011 Census, a total of 465 residents in Merseyside and West Lancashire identified as having a White British Traveller ethnicity (Knowsley six, Liverpool 185, Sefton 120, St Helens 69, Wirral 77, West Lancashire eight). This may include residents living in bricks and mortar accommodation (in Wirral and Knowsley the absence of sites means that this figure does include households living in bricks and mortar).
- F.140 A total of 35 responses to the stakeholder consultation were received from a range of organisations were received to the online stakeholder survey. The majority of stakeholders felt that there was not an adequate understanding of the education, health, employment and support needs of Travellers across the study area with variations in provision evident across the study area.
- F.141 The key issues arising were that:
- More could be done to monitor both the accommodation and support needs of Travellers;
  - Better liaison and improved communication between Travellers and service providers is needed;
  - More needs to be done by the Authorities to raise awareness of the accommodation and support needs of Travelling communities locally;
  - Local Authorities could respond to 'complaints' about Travellers in an informative and factual way;
  - Conditions on current Local Authority sites were felt to be generally good or improving;
  - Conditions on the private sites varied in the study area; Irish Community Care Merseyside state that the preference amongst the majority of their service users is for a pitch on a Local Authority site;
  - There was insufficient new provision of both permanent and transit pitches in the study area;
  - Local opposition and a lack of funding are key barriers to the delivery of new provision, alongside land availability;
  - More could be done to identify and bring forward new sites; and

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<sup>96</sup> <https://www.wirralintelligenceservice.org/media/1391/lcr29-liverpool-gtaa-final-report-jan-2015.pdf>

- A sub-regional and regional approach to the issue should be promoted.
- F.142 Longer-term modelling of pitch need based on the demographic profile of households currently living in the study area indicates a total need for 39 additional pitches over the period 2013/14 to 2027/28 (15 years) and a further need for three pitches over the period 2028/29 to 2032/33 using a standard annual growth estimate of 3%.
- F.143 In Wirral specifically there was an immediate identified need of 6 pitches by 2017/18 with a further 2 needed by 2033.

## Technical Appendix G: Affordable housing definitions

### Affordable housing definitions

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

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

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