Housing Needs Report for Frodsham (Parish)

This report is funded by Cheshire West & Chester Council and produced by Cheshire Community Action

FINAL VERSION January 2018

Contents

Executive Summary (1)

Cheshire Community Action (CCA) was commissioned by Cheshire West & Chester Council (CWCC) to carry out an independent housing needs assessment of Frodsham.

The following documents and data sets were analysed:

- Planning policy constraints referring to the CWCC Local Plan part 1 (LP1)
- CWCC Strategic Housing Market Assessment (SHMA) 2013
- Cheshire and Warrington Local Enterprise Partnership Economic Plan (CWLEP)
- West Cheshire Economic Growth Strategy 2013-18
- West Cheshire Rural Growth Strategy
- Commuting patterns for the Borough
- Dwelling completion data compared to housing numbers in the SHMA, CWCC Local Plan part 1 (LP1) and the West Cheshire Rural Growth Strategy.
- Affordability – by comparing house price and rental data with income
- CWCC Housing and Self-build Registers
- CWCC Private Sector Stock Condition Survey
- CWCC Vulnerable Older People's Accommodation Plan

2001 and 2011 census data including:

- accommodation type and tenure
- occupancy ratings
- household composition
- concealed families
- population age structure (up to 2015 mid-year estimates)
- net migration
- economic activity
- distance travelled to work
- rates of long term health problems.

The following points summarise the key findings of the assessment:

- Frodsham's population was estimated at 9,460 in 2015
- In 2015, the age structure was: 0-19: 20.4%, 20-64: 53.3% and over 65: 26.3%
- The population is aging with the proportion of over 65's increasing more rapidly than other age groups and this trend is accelerating with the baby boomer generation moving into retirement.
- Frodsham's population is increasing solely due to inward migration.
- Net migration was approximately 80 new residents per year since 2011.
- From 2001-2015 an estimated 26 new households formed per year in Frodsham.[1]
- Household composition is similar to that of CWCC however, there is a trend showing that Frodsham has an increasing number of people living in single person households / smaller household units.
- Existing housing stock is 37.2% detached, 33.4% semi, 16.5% terraced, 10.6 flats / apartments and 2.3% caravans / mobile homes.
- 12% of Frodsham's housing stock is social / affordable housing.

Compared to the Borough, Frodsham has:

- a higher proportion of homes owned outright
- a slightly lower proportion owned with a mortgage
- the same levels of shared ownership
- a lower proportion of social and private rented stock
- a higher proportion of 1-2 bed bungalows
- a lower proportion of 1 bed flats
- a higher proportion of 2 bed flats
- a lower proportion of 1-3 bed terraced houses
- a lower proportion of 3 bed semi-detached houses
- a significantly higher proportion of detached houses of all sizes from 1-4+ beds.

[1] Please go to page 25 for a full explanation of how this figure was calculated.

Executive Summary (2)

Further key findings include:

- Frodsham's occupancy ratings are broadly in line with those of the Borough and under-occupancy and overcrowding are also decreasing in line with Borough trends.
- A lower proportion of the private sector housing stock in Frodsham meets the decent homes standard compared to CWCC and nearly double the proportion of private stock has category 1 hazards in the home.
- Fuel poverty levels are higher in Frodsham's private sector housing stock than in CWCC.
- Median and lower quartile house prices in Frodsham have consistently been approximately £20k above the Borough median prices since 2011 and affordability ratios (5.9 in Frodsham) are similar to that of CWCC (6.1).
- Median income is slightly higher in Frodsham than the Borough, but lower quartile is roughly the same therefore the lower quartile affordability ratio is worst in Frodsham (8.3 compared with 7.2 in CWCC).
- When looking at median incomes compared to private rents, Frodsham is more affordable than the Borough and 1-2 bed rents are less expensive in Frodsham than CWCC. However, anyone on lower quartile incomes could not reasonably afford market rents in Frodsham or CWCC.
- Frodsham has delivered 142 dwellings (of which 67 (47%) were affordable and 75 (53%) were market homes) between April 2010 to March 2017, meaning that it is performing well when measured against the LP1 target of 250 dwellings (with a 30% affordable target).
- The wider rural area and market towns in Cheshire West are also exceeding dwelling completion targets, although affordable housing is currently 23% of new development, which is short of the 30% target.
- Frodsham's desirable location in Cheshire countryside with easy commuter access to Chester, Manchester and plans to have a direct train service to Liverpool means that the town is under pressure in terms of house prices. Therefore, Frodsham's already unaffordable housing market is likely to become more so over the plan period up to 2030.

Future requirements:

- New developments need to provide more for an aging population. The baby boomer generation is moving into retirement and there is, and will continue to be, a growing demand for a range of good quality market downsizing options during the plan period up to 2030. Providing downsizing options will bring new families into the area by freeing up existing large family properties and help unlock the market and balance the local population. Provision of Lifetime Homes, bungalows and Extra Care housing are also needed to meet the long term needs of the increasing older population.
- A range of affordable rented 1, 2 and 3 bed starter / family homes are needed to help keep the balance in the local population to sustain services and the local economy.
- Frodsham's housing register shows a heavy leaning towards 1 and 2 bed need: 61% 1 bed under 55's, 34% 2 bed under 55's, 92% 1 bed over 55's.
- A third (207) of all bids for social housing in Frodsham were for 2 bed flats. 22% (140) were for 3 bed houses, 16% of bids were for 1 bed flats and the same for 2 bed houses. 9% were for studios.
- The majority (300 or 57%) of all bids for sheltered social / affordable housing in Frodsham were for 1 bed bungalows. 22% (114) were fore 2 bed bungalows, and 15% (77) were for 1 bed flats. 6% (30) were for 2 bed flats.

Introduction

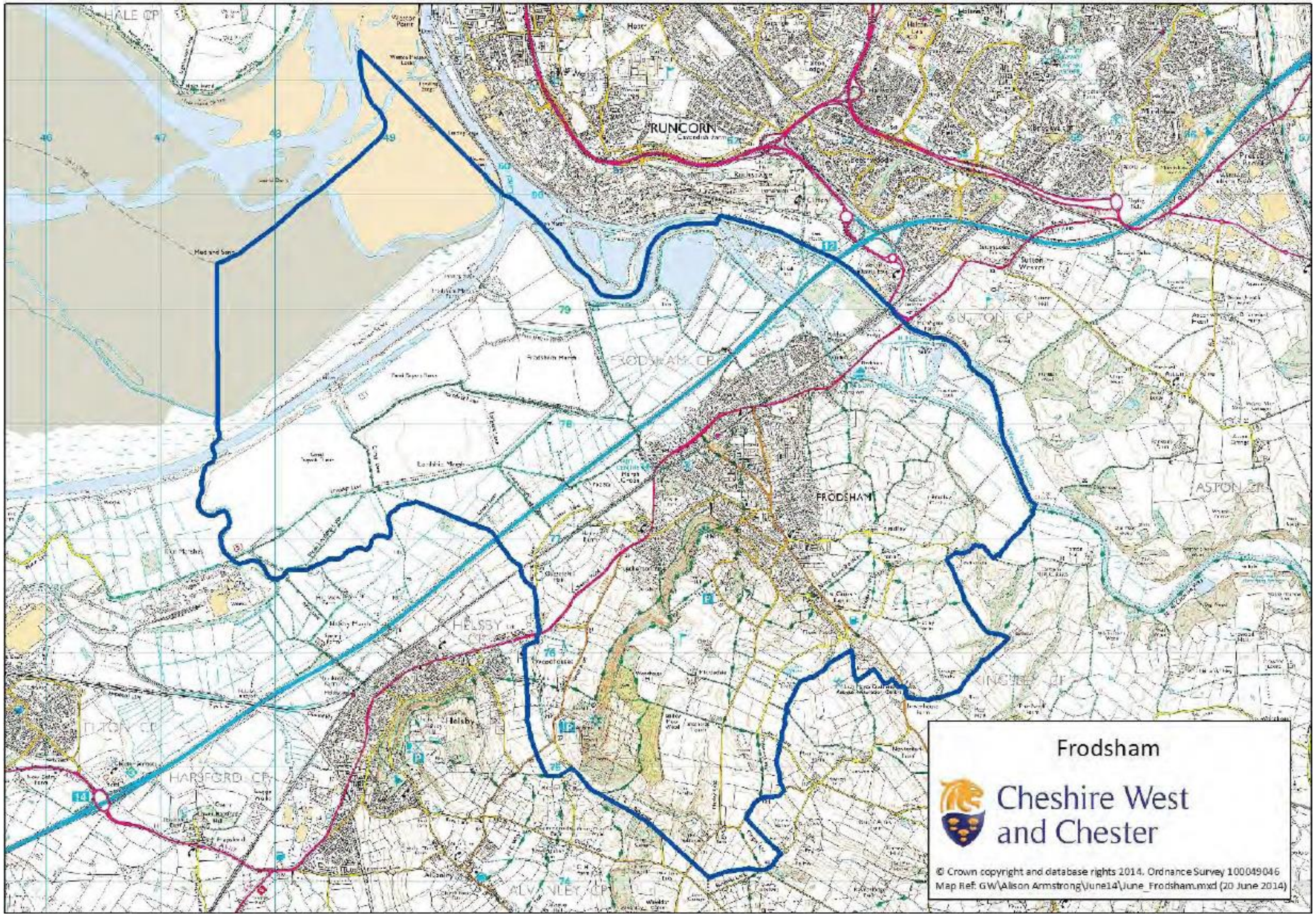
Frodsham is preparing a Neighbourhood Development Plan (NDP). The Neighbourhood Area, as designated, covers the Civil Parish of Frodsham. The study area is defined on the map on the right.

This report uses a range of secondary data to build a profile of the parish, its population and identify housing needs to inform housing policies within the Neighbourhood Plan.

The report neither addresses nor constrains delivery and although makes recommendations on policy areas that the neighbourhood plan could potentially address, does not recommend specific policies directly.

Cheshire Community Action is a local charity that was commissioned by Cheshire West & Chester Council (CWCC) to produce an up-to-date housing needs assessment for Frodsham.

Map 1: Frodsham (Parish/Neighbourhood Area)



Methodology (1)

This report has followed the national guidance for neighbourhood planners, on "Housing Needs Assessments at Neighbourhood Plan Level" https://mycommunity.org.uk/wp-content/uploads/2016/09/Housing-needs-assessment-at-NP-level.pdf (produced by AECOM for Locality).

Planning Practice Guidance (PPG) states that: "*establishing future need for housing is not an exact science. No single approach will provide a definitive answer.*"

This report is underpinned by a methodology endorsed by PPG, best practice and the project team of planning, housing and strategic intelligence officers at Cheshire West & Chester Council. The project team has developed this methodology for housing needs assessments in primarily rural areas and market towns, which takes into consideration any locally relevant information that is likely to have an impact on housing need for the purposes of forming neighbourhood planning policies. The approach has been to gather data from as wide a range of sources as practicable in order to ensure robustness of conclusions and recommendations arising from the analysis of that data.

The Government's PPG on housing needs assessments is primarily aimed at local planning authorities preparing Strategic Housing Market Assessments (SHMA). However, the PPG explicitly states that: *"you can also use the guidance to identify specific needs relevant at neighbourhood level, but that any assessment should be proportionate."* In light of this, the guidance states that: *"you do not normally need to carry out a household survey of your own to inform your housing needs assessment".*

However, depending on the policy direction that Frodsham Neighbourhood Plan Group takes with its Neighbourhood Plan Housing Policies, e.g. site allocation, further work would be required in order to justify sites within the planning policy context.

This report also openly departs from the national guidance on a key element of the PPG for housing needs assessments. the PPG for SHMAs advises that household and population projections at local authority level be used to project future housing needs and trends. However, the rural areas of the Borough have a higher proportion of older people compared to Cheshire West & Chester as a whole, and it follows that using the local authority level projection figures skews the data. For example, many small rural communities in Cheshire West have reduced in population in recent years while across the Borough as a whole the population has increased and is projected to do so in future. Therefore, the project team has concluded that using local authority level projections to predict future changes in the population of smaller rural areas is not an appropriate methodology for this exercise. This methodology has focussed on the following documents and data sources for its analysis:

- Planning policy constraints with reference to the CWCC Local Plan
- CWCC Strategic Housing Market Assessment (SHMA) 2013
- Strategic economic context: that is, the Cheshire and Warrington Local Enterprise Partnership Economic Plan (CWLEP), West Cheshire Economic Growth Strategy 2013-18 and the West Cheshire Rural Growth Strategy, as well commuting patterns for the Borough.
- Dwelling completion data compared to housing numbers in the SHMA, CWCC Local Plan part 1 (LP1) and the West Cheshire Rural Growth Strategy.
- 2001 and 2011 census data including: accommodation type, tenure, occupancy ratings, household composition, concealed families, population age structure (up to 2015 mid-year estimates), net migration, economic activity, distance travelled to work and; rates of long term health problems.
- Affordability – by comparing house price and rental data with income.
- CWCC Housing and Self-build Registers
- CWCC Private Sector Stock Condition Survey
- CWCC Vulnerable Older People's Accommodation Plan

All data sources are referenced within the body of the report.

Methodology (2)

Planning Policy Constraints

A summary of the key planning constraints is important in an area like Frodsham as they are many and varied from Ramsar sites to greenbelt. This is one of the key factors in deciding the capacity of Frodsham to develop housing. The CWCC Local Plan is ultimately the decision-making document by which Frodsham's 'performance' as an area (in terms of housing delivery) can be measured.

CWCC Strategic Housing Market Assessment 2013

This strategic document provides extensive analysis of a wide range of datasets that have an impact on housing across Cheshire West. It provides detailed housing needs information for Frodsham as a housing market area. However, it is not the decision-making document but nonetheless it is a useful exercise to make reference to its findings.

Strategic Economic Context

The PPG that relates to the assessment of housing needs requires analysis of the strategic economic context. One issue with this at a neighbourhood level is that it is often difficult to make any accurate predictions for a small neighbourhood area based on broad strategic economic information. Therefore, this exercise has focussed on what might be the most relevant economic strategies and datasets to paint a picture of the important strategic economic changes that could have an impact on housing in Frodsham.

Dwelling Completion Data

This report measures the number of dwelling completions (from the CWCC Housing Land Monitor or CWCC HLM) against numbers required in the LP1 for the current 'plan period' (2010-2030) to analyse if Frodsham (compared to CWCC as a whole and the wider rural area and market towns) is delivering enough housing to meet the minimum Local Plan requirements.

Census Data

This involves analysing trends over time between the 2001 and 2011 census including changes in: accommodation type, tenure, occupancy ratings, household composition, concealed families, population age structure (up to 2015 mid-year estimates), net migration, economic activity, distance travelled to work and; rates of long term health problems. The above data sets for Frodsham are also compared to the Borough (CWCC) and national (England and Wales) figures to help spot any locally distinctive anomalies that may inform neighbourhood planning policies.

Affordability

This is assessed by comparing the median and lower quartile dwelling prices (from Land Registry 'sold' prices) to the median and lower quartile income levels for Frodsham and CWCC. From this it can also be stated how much income is required to afford the median and lower quartile prices based on obtaining a 90% mortgage at 3.5 times household income. The report also looks at home-buying websites in conjunction with the more reliable Land Registry data to show a different perspective to the housing market. Rental rates for Frodsham are also compared to the Borough including an analysis of the proportion of a tenant's income likely to be spent on rent based on local median and lower quartile income levels and the number of bedrooms in a property.

Social Housing Stock and Register

CWCC has provided data from the social housing register (West Cheshire Homes) including existing housing stock. This has enabled an analysis of social / affordable housing need.

Private Sector Stock Condition Survey

Reference is made to the 2013 private sector housing stock condition survey to paint a picture of the state of private housing in the area.

Vulnerable and Older People's Accommodation Plan

This Local Authority Plan does not give any detail about Frodsham specifically but it highlights what is one of the biggest challenges for CWCC in terms of housing supply.

Planning Policy Constraints

CWCC Local Plan Part One, Preferred Policy Directions, Key Service Centres Background Paper

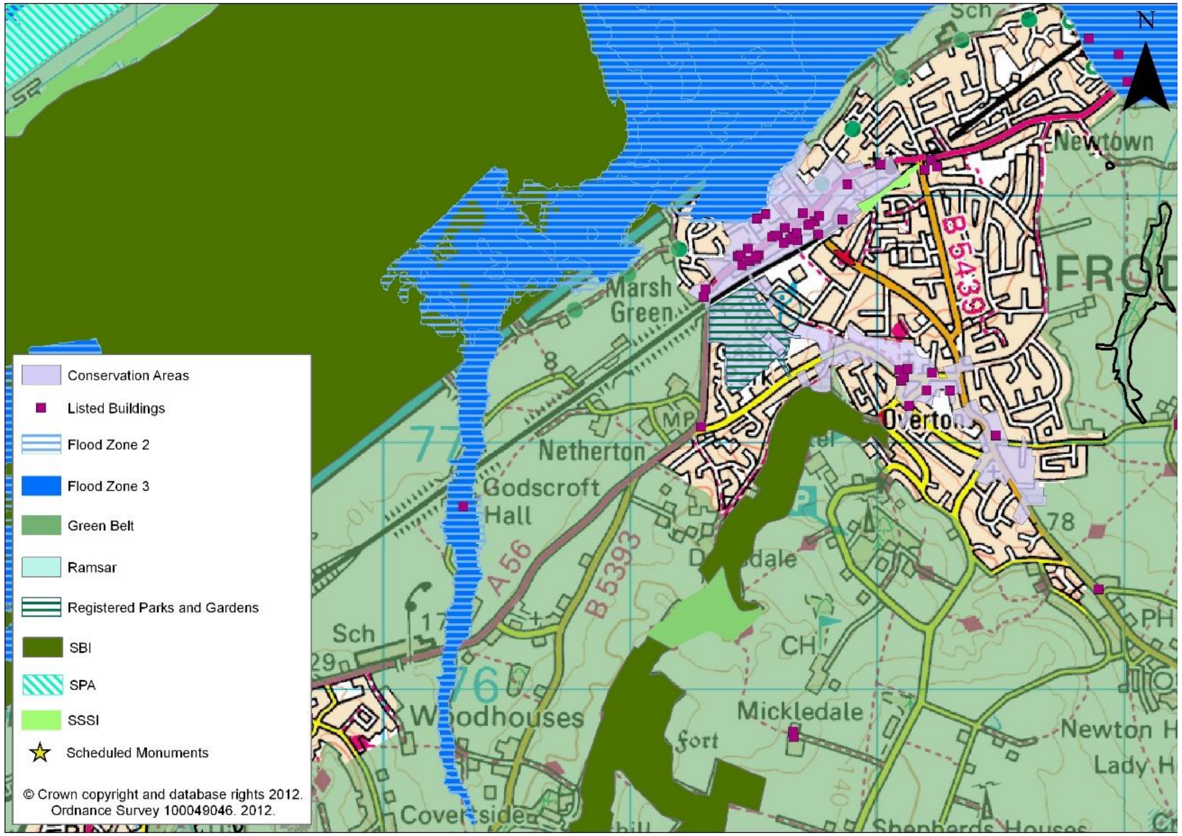
Policy and physical constraints

*"**6.20** The extent of the existing Frodsham settlement area is bounded by the defined North Cheshire Green Belt, which covers the surrounding area. Within the settlement and the wider area there are a range of designated built environment features, including four Conservation Areas, a number of Listed Buildings, a Scheduled Monument and a Registered Park and Garden. Both within and outside of the main settlement area, there are a number of natural environment designations, including three Sites of Biological Importance (SBI), Sites of Special Scientific Interest (SSSI) and international designations covering the Mersey Estuary. Parts of the wider area surrounding the settlement are also identified as being at risk of flooding….*

*…**6.24** There are no major employment opportunities in the area – Weaver Park Industrial Estate and Frodsham Business Centre being the only employment sites. As such, **a large percentage of residents in Frodsham work outside of the Borough**.*

***6.25** Based on the assessment of access to services, facilities and public transport, Frodsham has a good range of services that could sustain further growth. Notwithstanding this, it is constrained by floodplain, Green Belt and SSSI designations. It is anticipated that some growth may occur as a result of **'infill' and brownfield** development. However, there are **only limited opportunities for large scale growth** on unconstrained sites. Frodsham has a number of planning commitments and potential sites through the SHLAA within the urban area, therefore it is considered that **260 dwellings over the Plan period is an appropriate level of growth**."*

Map 2: Frodsham Planning Policy and Physical Constraints Map



Source: http://consult.cheshirewestandchester.gov.uk/events/16748/popimage_d1534334e2320.html

The **CWCC Local Plan Part One** sets out the strategic priorities that will guide development in the Borough up until 2030. Strategic housing numbers for the Borough are allocated to different spatial areas within the Local Plan. One of the key policies that is relevant to Frodsham is STRAT 8 Rural Area, which designates Frodsham as one of ten Key Service Centres. **This policy allocates Frodsham to deliver at least 250 dwellings during the plan period up to 2030.**

Strategic Housing Market Assessment 2013

The CWCC Strategic Housing Market Assessment (SHMA) was published in March 2013.

For the purposes of this parish/neighbourhood level housing needs assessment, the SHMA provides estimated housing need figures. The CWCC SHMA focuses on: housing markets; housing need and affordable requirements; general market requirements; and provides policy recommendations.

The SHMA's methodology involved dividing the Borough into spatial areas for the purposes of the research.

Table 1 summarises the SHMA's findings in relation to the Frodsham spatial (housing market) area shown below.

Map 3: Frodsham Spatial Area in the SHMA, which is closely matched to the parish/neighbourhood area boundary.

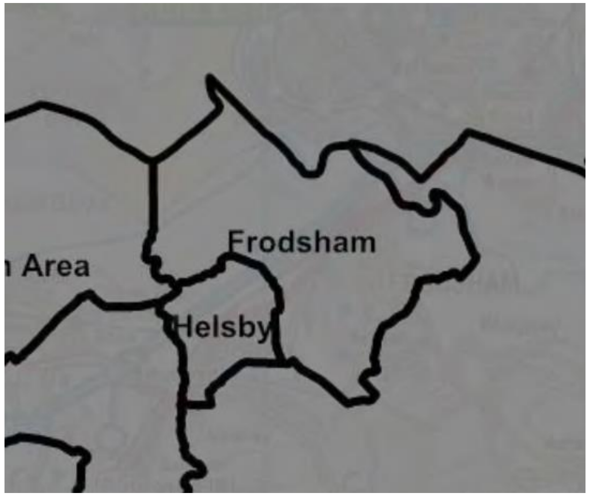


Table 1: Annual net shortfall of affordable housing (AH) by property size and designation 2013-17

Sub Area	Age and number of beds						Total
	Under 65			65+			Net
	1 Bed	2 Beds	3+Beds	1 Bed	2 Beds	3+ Beds	
Frodsham (annual AH need)	18	0	5	3	7	0	33
Cumulative AH Need 2013-17 (2017-18 not included)	72	0	20	12	28	0	132

Source: CWCC SHMA 2013

"…Frodsham markets were seen as fairly static, any movement being for families and retired."

According to the SHMA, Frodsham has an annual net shortfall of 33 affordable dwellings each year between 2013-2018. The SHMA is a strategic evidence document that informs planning policy by providing recommendations, but does not provide an assessment of the viability of delivering the housing numbers. For example, LP1 Policy SOC1 'Delivering Affordable Housing' has a target for housing developments in the rural area (that comprise 3 or more dwellings or comprise an area of more than 0.1 hectares) to have up to 30% affordable homes. On that basis, Frodsham would need to provide more than 100 homes per year to meet the SHMA recommendations, which is not viable given the planning policy and physical constraints indicated in the previous section of this report. Therefore, it can be concluded that in reference to the SHMA, 33 affordable homes are not likely to be deliverable on an annual basis in Frodsham.

However, the 'dwelling completion' section of the report shows the performance (in terms of dwelling completions) of the whole of the rural area and market towns in Cheshire West to help put the dwelling completions into a wider context: i.e. is Cheshire West as a Borough and its rural areas achieving enough dwelling completions to at least meet its Local Plan policy requirements?

Strategic Economic Context (1)

This section analyses economic development strategies relevant to Frodsham and includes commuting pattern data for Cheshire West and Chester, which helps set the context for where the population is travelling to and from for work.

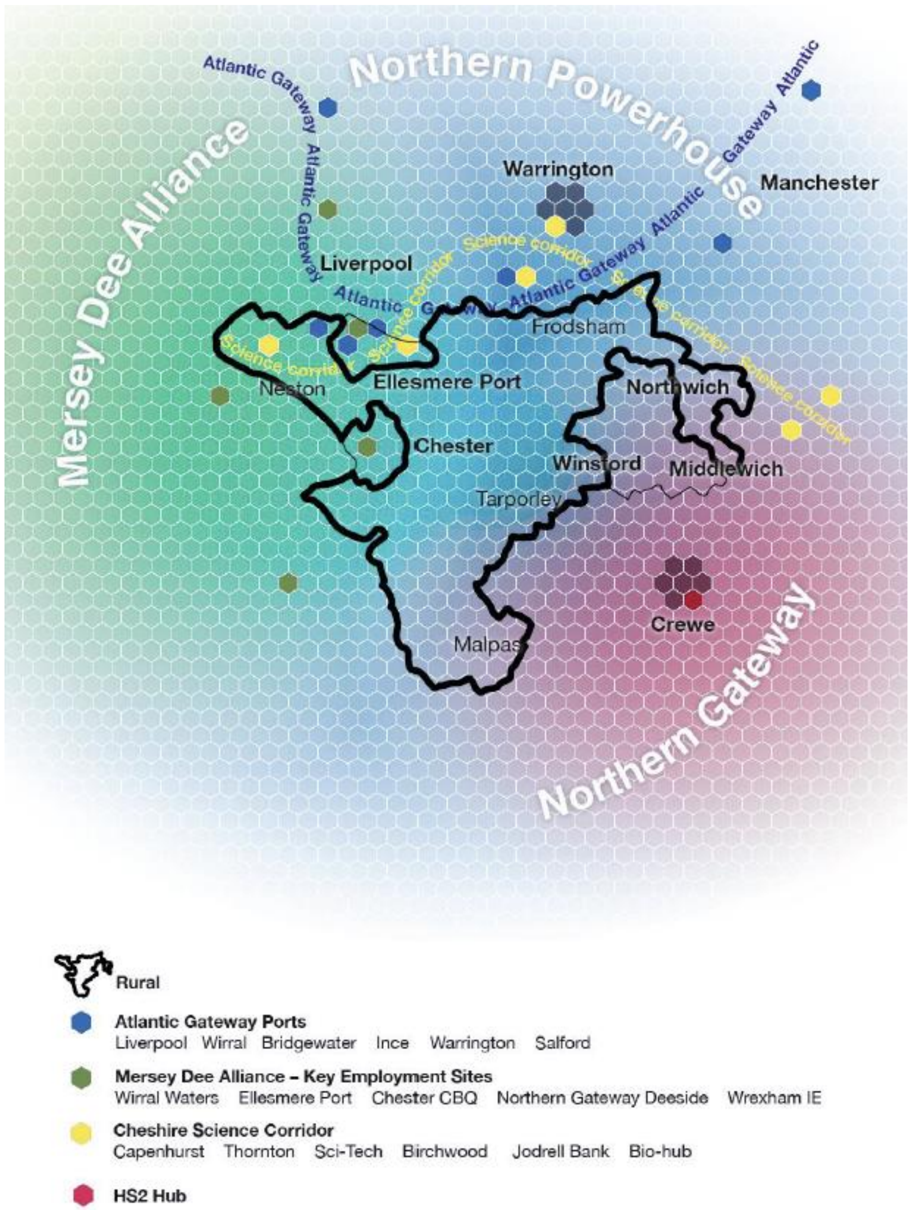
West Cheshire Rural Growth Strategy

This strategy supports the delivery of at least 2,785 (up to 2030) new homes of the right type in rural locations, with a particular emphasis on affordable housing, family housing, housing for older people and high quality housing in the rural area and market towns. Underpinning this is the need to attract and retain a skilled workforce that will support businesses in the rural area. **Development of new housing should support the growth and economic well-being of the Market Towns**: - Neston, **Frodsham**, Tarporley and Malpas as well as the rural villages.

The West Cheshire Rural Growth Strategy also identified sub-regional spatial economic priorities for the rural area and market towns of West Cheshire:

- **Mersey Dee Economic Axis** – a zone of innovation and advanced manufacturing straddling **North East Wales, Wirral and West Cheshire** aiming to deliver 54,000 new jobs and **41,000 new homes by 2040**.
- **Cheshire Science Corridor** – a corridor of interconnected centres of scientific excellence across Cheshire and Warrington.
- **Atlantic Gateway** – the world trade, logistics, business and innovation corridor stretches from Deeside to Merseyside and through Cheshire and Warrington to Manchester.
- **Crewe High Growth City and HS2 Hub** – a major development and connectivity hub with accelerated growth potential for houses and jobs.
- **Northern Gateway Development Zone** – the major growth and investment opportunity that connects the Northern Powerhouse and the Midland Engine aiming to deliver **100,000 new homes** and 120,000 new jobs by 2040.
- **Warrington New City** – a continued focus for employment growth and new housing. Warrington's connectivity will be reinforced in the future as it sits at the intersection of HS2/West Coast mainline and HS3 (TransNorth Rail) aiming to deliver **26,000 new homes** and 55,000 new jobs.

Map 4: West Cheshire Rural Area and Market Towns Spatial Relationships



Source: West Cheshire Rural Growth Strategy

Strategic Economic Context (2)

Cheshire and Warrington Local Enterprise Partnership's (LEP) Strategic Economic Plan

*"The Cheshire and Warrington Local Enterprise Partnership's (LEP) Strategic Economic Plan (SEP) aims to increase annual Gross Value Added (GVA) by at least £11.1 billion to some £30 billion, grow the resident population by 100,000, **develop 70,000 new homes** to meet the current and future population's needs and create at least 30,000 jobs with a key focus on manufacturing and exports by 2030. The LEP area has important connections to the economic hubs of Liverpool and Manchester, and the SEP acknowledges that it is a net importer of labour."*

Cheshire & Warrington LEP – Economic Baseline Study – Nov 2016

Extract from the study:

"• *Almost 70% of LEP residents, work inside the LEP.*
• *Over half of all daily movements (inflows and outflows) take place within Cheshire and Warrington (C&W)."*

Source: Metro Dynamics analysis of ONS Census 2011 and Ordnance Survey data

Charts 1, 2 and 3 on the right show that there is a net inflow of young people (aged 16-24 and 25-34) into Cheshire West, therefore it is serving as an economic magnet and drawing young people in.

The highest net inflows of young people are coming from Flintshire, Wirral, Wrexham, Halton and Liverpool.

West Cheshire Economic Growth Strategy – 2013-2018

This strategy states that West Cheshire will create: 5,000 new jobs, a minimum of **7,300 new homes** and; £500m worth of private sector investment. The CWaC Growth Strategy Strategic Objective for Housing is to have the right type of housing in place to support growth. Between April 2013 and March 2017 4,958 dwellings had been completed therefore, **2,342 further dwellings need to be completed by March 2018 to meet this target**.

Chart 1: Cheshire West & Chester Commuting Patterns by Age Group

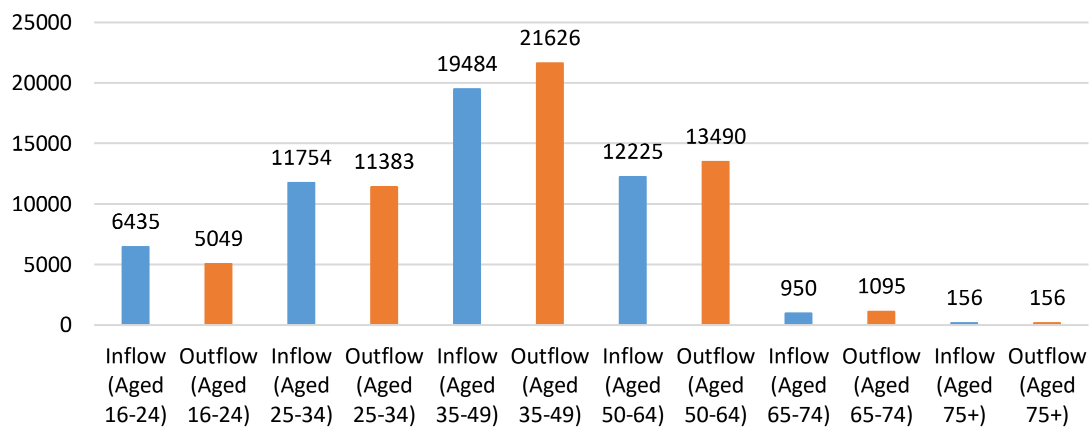


Chart 2: Cheshire West & Chester Commuting Patterns by Area (Aged 16-24)

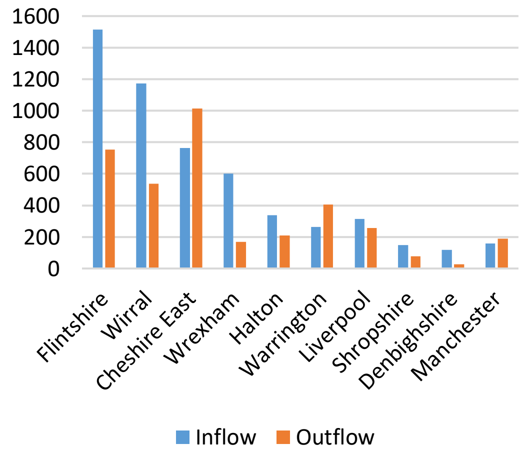
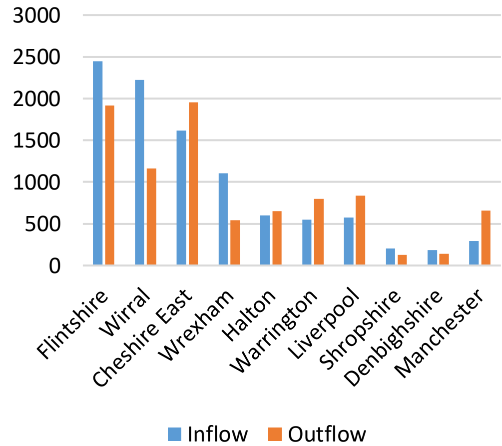


Chart 3: Cheshire West & Chester Commuting Patterns by Area (Aged 25-34)



Source: https://www.nomisweb.co.uk/census/2011/wu02uk/chart ONS, Census WU02UK - Location of usual residence and place of work by age

Strategic Economic Context (3) – Halton Curve Rail Infrastructure Improvements

The new Halton Curve rail infrastructure improvements could have a significant impact on Frodsham's housing need.

At the time of writing this report (Oct 2017) it is difficult to accurately predict the impact on Frodsham. However, the extract from the 2015 business case below and the article on the right, suggest that the new direct train services to Liverpool City Region and Liverpool John Lennon Airport from Frodsham will mean it is more accessible and therefore more desirable. The latter could put pressure on house prices in Frodsham, making it less affordable.

There will also be charges for traffic using the new bridge, which may have an impact on businesses and commuters. Therefore, it is too early (in Oct 2017) to predict how this will affect the local housing market and housing need in Frodsham.

Halton Curve Outline Business Case 2015

*"The purpose of the scheme is to allow train services to run direct from Liverpool Lime Street and Liverpool John Lennon Airport to **Frodsham**/Helsby and onwards to Chester and North Wales in both directions – there is currently a requirement to interchange at Chester and Liverpool Lime Street or Crewe for such trips."*

*Issues identified with public transport services: Indirect services from **Frodsham**/Helsby to Liverpool City Region and Liverpool John Lennon Airport mean **longer journey times on public transport compared to the car**.*

*44% of trips to Liverpool City Centre from the urban area of Chester are made by rail. The rail mode share to Liverpool City Centre is considerably lower from areas that are not served by a direct service, such as **Frodsham and Helsby** (18%), North Wales (21%), and Wrexham (13%);"*

Source: http://www.merseytravel.gov.uk/about-us/local-transport-delivery/Documents/Halton%20Curve%20OBC%20-%20Final%20Version%20May%202015%20-%20Redacted%20-%20For%20posting.pdf

Article: The Halton Curve – Small piece of track, big rail ambitions

*"**Cllr Liam Robinson**, chair of the Liverpool City Region (LCR) Transport Committee and of Merseytravel, explains the importance of bringing the Halton Curve back into full use.*

The 'Halton Curve' may only be 1.5 miles long, but bringing this small section of line that links the Chester/Warrington Line and the Liverpool/Crewe Line at Frodsham Junction back into full use is crucial to the rail ambitions of the LCR, Cheshire and North Wales.

With currently only one scheduled service a week operating during the summer, upgrades to track and signalling on the curve by Network Rail will, from December 2018, enable a new hourly service in both directions between Liverpool and Chester, serving Liverpool Lime Street, Liverpool South Parkway (for Liverpool John Lennon Airport), Runcorn, Frodsham and Helsby. Cross-border links will remain the end goal, however, with services extended into North Wales to be considered as part of the forthcoming Wales and Borders franchise.

***It's expected that the new services will take 170,000 car journeys off the road, will generate 250,000 new trips and boost the economy by £100m.** It also supports Liverpool John Lennon Airport's growth ambitions, opening up a much wider catchment for national and international leisure and business travel. Opportunities should not be limited by boundaries, especially as 'travel to work' areas don't mirror local authorities or city regions. Transport and infrastructure should enhance opportunities, not be the reason they are curtailed.*

When I think of the benefits of the Curve, I'm thinking of the dad in Frodsham, a die-hard Everton fan who will be able to take his son or daughter, hassle-free, to watch a game; the teenager in South Liverpool who can now access a wealth of manufacturing job opportunities in Deeside; and the family from Wrexham, whose holidays can start on-board the train to Liverpool South Parkway for John Lennon Airport.

*Economic and cultural links between the LCR and North Wales are strong, but we know transport links are poor. **Currently, one in five job interviews or offers in the North Wales or Mersey Dee area are turned down as a result of poor travel connections.** There is also untapped potential when it comes to linking two expanding visitor economies – benefits worth £6bn."*

Source: http://www.railtechnologymagazine.com/Comment/the-halton-curve-small-piece-of-track-big-rail-ambitions

Dwelling Completion Rates Measured Against The SHMA 2013 Net Shortfall Figures

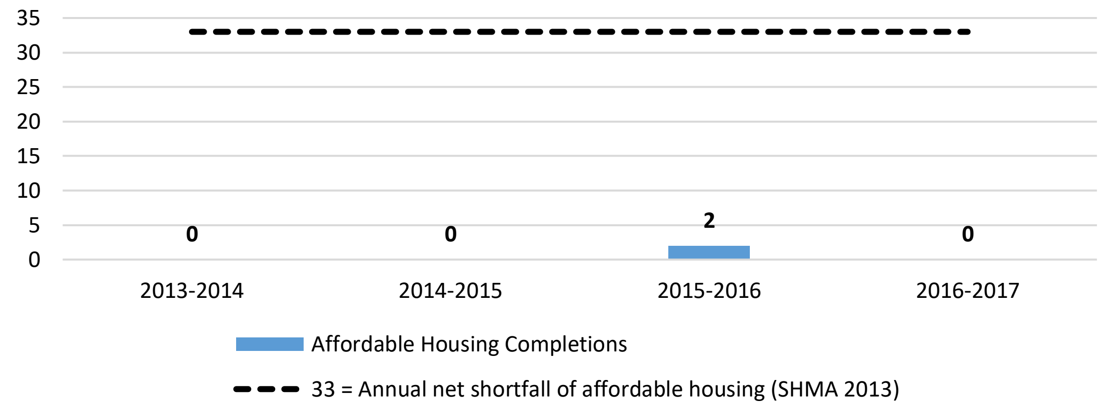
This section looks in detail at the dwelling completion rates for Frodsham and CWCC, and compares them against the SHMA net shortfall numbers.

Chart 4 shows that Frodsham's net annual shortfall of affordable homes was 33 during the SHMA period (2013-2018). Only 2 affordable dwellings have been completed during this period, which appears problematic however, this must be assessed in the context of dwelling completions since the start of the plan period (2010), on the next page including an analysis of dwelling completions against the LP1 targets, which Frodsham is exceeding.

Chart 5 shows the same type of comparison for CWCC. The chart shows that the Borough has not met the SHMA's net shortfall affordable housing figures since 2013. But again when we look at performance against the LP1 targets on the next page, it shows that Borough is exceeding total dwelling numbers but with a shortfall in affordables.

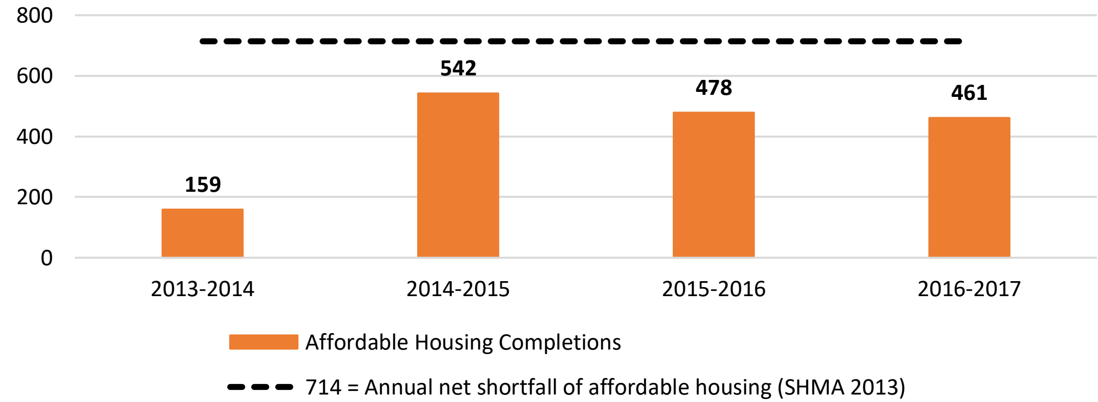
The SHMA net shortfall figures are not targets, and the SHMA is not the final decision making document on planning applications (the Local Plan is the main document used to decide on planning applications). The seemingly alarming shortfalls in affordable dwelling completions for both Frodsham and CWCC should be looked at in the context of the SHMA being a relatively short time period to measure (from 2013 compared to the LP1 period from 2010) meaning that it does not take into account new developments prior to 2013. These are shown in the next section when measuring against the LP1 targets. However, what this analysis exercise has demonstrated is that there could be a wider shortfall of affordable housing completions in Frodsham and CWCC in terms of meeting need.

Chart 4: Frodsham Affordable Housing Dwelling Completions 2013-2017 Compared with the Annual Affordable Housing Net Shortfall according to the SHMA 2013



Source: CWCC HLM + SHMA

Chart 5: CWCC Affordable Housing Dwelling Completions 2013-2017 Compared with the Annual Affordable Housing Net Shortfall according to the SHMA 2013



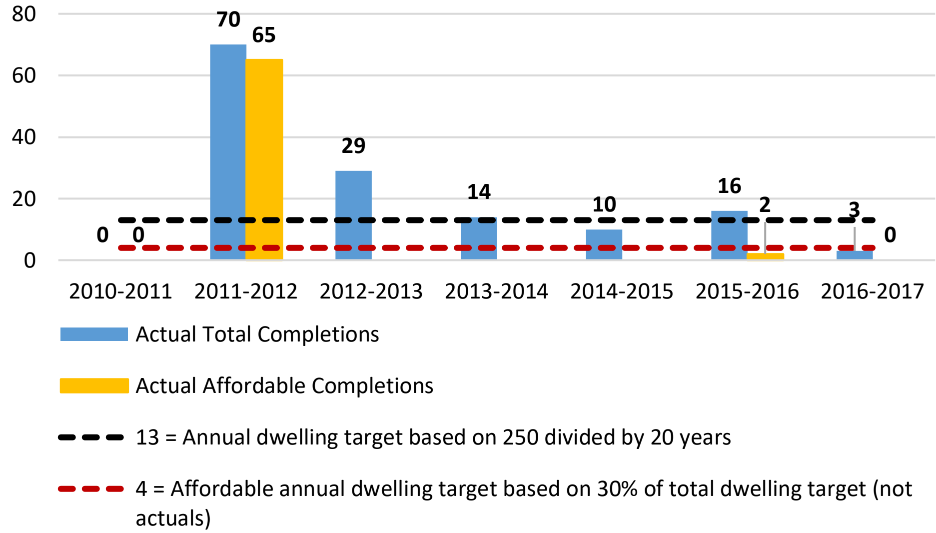
Source: CWCC HLM + SHMA

Dwelling Completion Rates Measured Against Local Plan (pt 1) Targets (1)

This section compares the dwelling completion rates with the dwelling numbers required in LP1, which are set as a minimum target.

Chart 6 shows that Frodsham is required to complete 13 (total) dwellings (as an annual average) during the Local Plan period (2010-2030) of which, 4 should be affordable (according to LP1 Policy SOC1 'Delivering Affordable Housing', which puts a target of up to 30% affordable housing on new developments in the rural area – more detail on page 10). Chart 6 shows **that Frodsham is performing well to date (Mar 2017) by way of total *and* affordable completions. The 70-dwelling site delivered in 2011-12 comprising of 65 affordable homes means that Frodsham has provided enough affordable housing to comply with LP1 Policy to date (Mar 2017).**

Chart 6: Frodsham Total + Affordable Dwelling Completions 2010-2017 Compared with Annual Average LP1 Targets



Source: CWCC HLM + LP1

Chart 7 shows a requirement for 1100 (total) dwellings (as an annual average) during the Local Plan period (2010-2030) of which, 330 should be affordable (based on the LP1 Policy SOC1 target of 30% affordable).

Based on chart 7, it can be seen that CWCC has performed well against the LP1 targets to date (Mar 2017). Table 2 below shows that although CWCC is meeting its overall dwelling completions target, it is falling 5% short of meeting its 30% affordable housing target. However, Frodsham has exceeded both the total and affordable dwellings targets.

Chart 7: CWCC Total + Affordable Dwelling Completions 2010-2017 Compared with Annual Average LP1 Targets

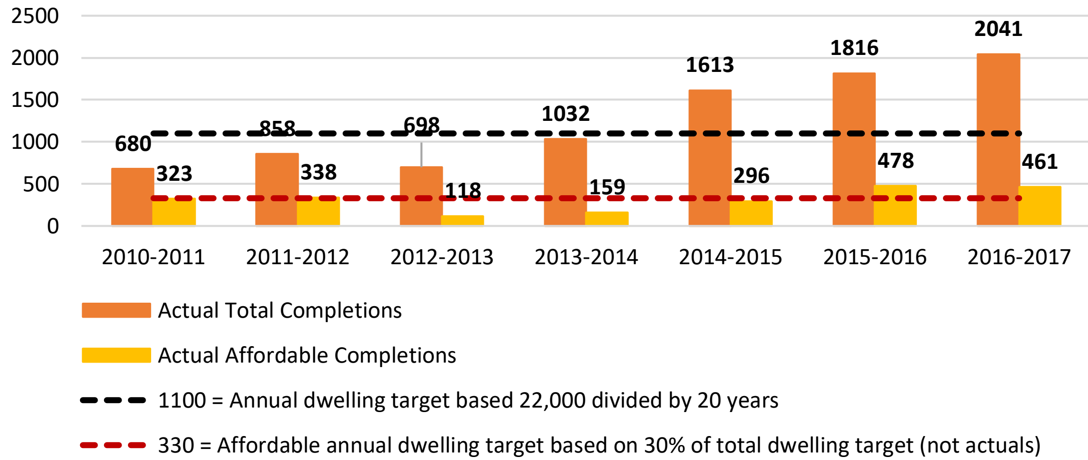


Table 2: Dwelling Completions Compared to LP1 Targets

Area	LP1 total dwelling completion target by 2030	Actual total dwelling completions - Mar 2017	*Affordable dwelling completion target by 2030	Actual affordable dwelling completions - Mar 2017	% of total LP1 dwelling target met by Mar 2017	% of affordable housing LP1 target met by March 2017	AH completions as a % of actual total completions
Frodsham	250	142	75	67	**57**	**89**	**47**
CWCC	22000	8738	6600	2173	**40**	**33**	**25**

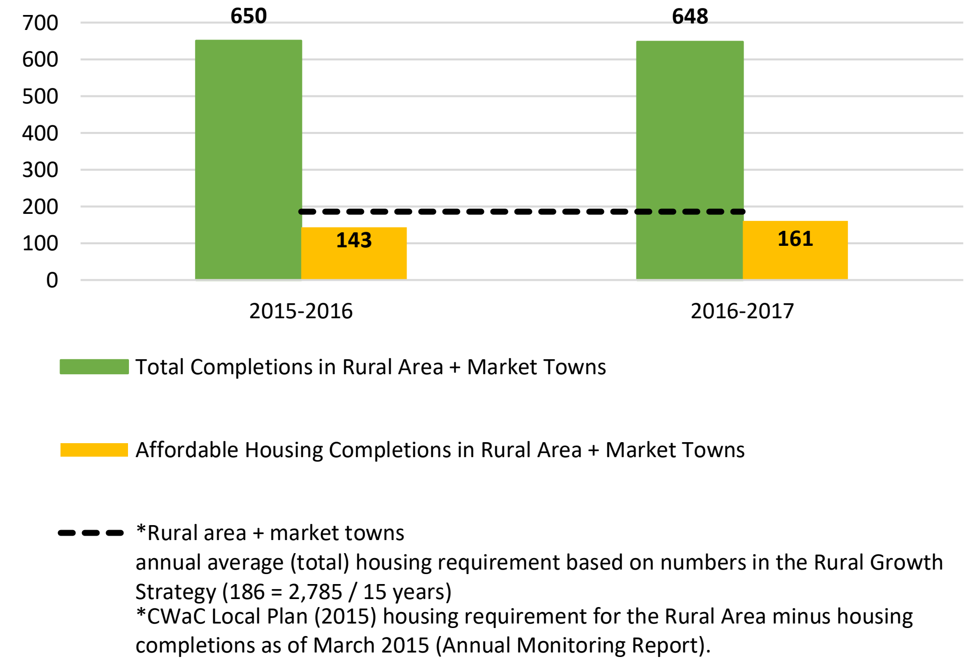
*Based on LP1 Policy SOC1, which is 30% of the dwelling completion target.

Source: CWCC HLM + LP1

Dwelling Completion Rates Measured Against Local Plan (pt 1) Targets (2)

Chart 8 below, shows the number of dwelling completions for the Cheshire West rural area and market towns measured against the annual average target in the Rural Growth Strategy (based on LP1 targets). Table 3 on the right shows the total completions measured against the Rural Growth Strategy Target. **This shows clearly that the rural area and market towns are delivering total dwelling numbers above the Rural Growth Strategy and LP1 requirements. The rural area and market towns are required to deliver 186 total dwellings as an annual average with 650 delivered in 2015-16 and 648 in 2016-17. However, the chart below also shows the proportion of affordable housing, which equates to 23% of new developments, falling short of the 30% target.**

Chart 8: Rural Area + Market Towns Completions Compared with West Cheshire Rural Growth Strategy Targets



Source: CWCC HLM + West Cheshire Rural Growth Strategy

Table 3: Dwelling Completions Compared to West Cheshire Rural Growth Strategy

Area	West Cheshire Rural Growth Strategy Dwelling number requirement to date (Oct 2017)	Actual Dwelling Completions	Surplus / deficit of dwelling completions
Rural Area + Market Towns	372	1298	**926 (surplus)**

Source: CWCC HLM + West Cheshire Rural Growth Strategy

Table 4: Total Dwelling Numbers and % Change Compared with LP1 Targets

	Frodsham Number of Dwellings	Frodsham % Change in Number of Dwellings	CWCC Number of Dwellings	CWCC % Change in Number of Dwellings
CWCC LP1 Target (2030)	4,484	5.9	168,888	15.0
2017 (estimate based on HLM)	4,376	3.0	155,626	5.6
2011 (Actual)	4,234	6.5	147,568	7.4
2001 (Actual)	3,977	n/a	137,447	n/a

Source: CWCC HLM, LP1 + Census 2001, 2011

Table 4 above shows the total dwelling numbers compared to the LP1 % dwelling increase targets for Frodsham and CWCC. Again it can be seen that **Frodsham is performing well, having already achieved a 3.0% increase in dwellings (at Mar 2017), and is therefore more than half way to its full dwelling increase target of 5.9% by 2030. CWCC is also on course to meet its dwelling increase target of 15.0% by 2030, as it is currently at 5.6%.**

Referring back to table 2 on the previous page, the percentage of total dwelling completions that are affordable housing can be calculated. The LP1 affordable housing target for all new developments is 30%. In Frodsham dwelling completions since April 2010 were 47% affordable, and for CWCC they were 25% affordable. **Therefore, it can be concluded that Frodsham has performed well in terms of meeting its total and affordable LP1 targets, but CWCC is not providing enough affordable homes despite exceeding its total LP1 dwelling target.**

Accommodation Type

This section analyses the accommodation type in Frodsham including change over time (2001-2011) and comparisons with CWCC and England & Wales.

Observations:

- Between 2001-2011, all accommodation types in Frodsham changed in proportion in a way that was broadly in line with the CWCC and national trends.
- Frodsham has a **higher proportion (37.2%) of detached properties** than the Borough (29.6%) and national (22.6%) figures.
- Frodsham has a **lower (33.4%) proportion of semi-detached properties** compared the Borough (35.8%), but is higher than the national figure, which is (30.7%).
- Frodsham has **a lower proportion (16.5%) of terraced properties** than the Borough (21.7%) and national (24.7%) figures.
- There is around **half (10.6%) the proportion of flats**, maisonettes or apartments in Frodsham compared to the national figure (21.6%). CWCC is (12.2%).

Chart 9: Frodsham Change in Accommodation Type 2001-2011

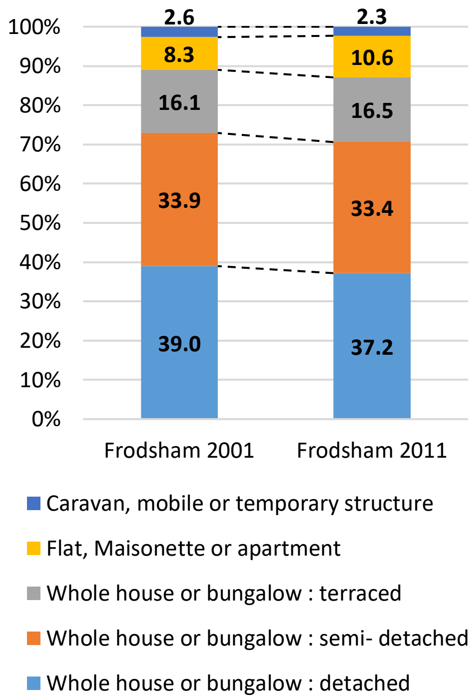


Chart 10: CWCC Change in Accommodation Type 2001-2011

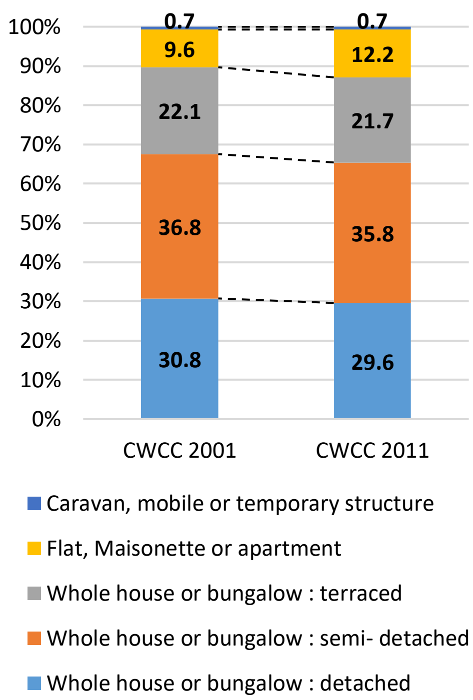
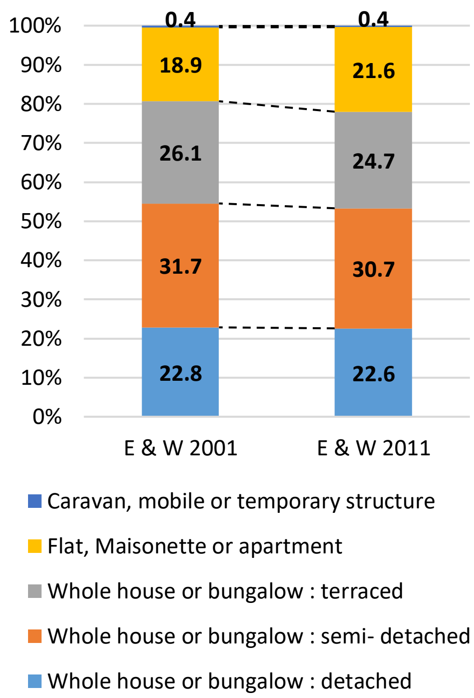


Chart 11: England & Wales Change in Accommodation Type 2001-2011



Source: www.cheshirewestandchester.gov.uk/jsna (July 2017). 2011 Census Housing Profile Frodsham. 2011 Census table, KS401EW: Dwellings, household spaces and accommodation type. 2001 Census table, UV056 - Accommodation type (households) © Crown Copyright 2013. Office for National Statistics licensed under the Open Government Licence v1.0.

- Frodsham has a **significantly higher proportion (2.3%) of caravans or mobile / temporary homes** than you would find nationally (0.4%) or within Cheshire West (0.7%).

Potential impact on local housing need:
The existing housing stock appears to be weighted more towards detached properties with few flats and apartments compared to national and Borough-wide figures. This also suggests that Frodsham may not (currently) be a good place to start on the housing ladder with a higher proportion of detached properties that tend to be more expensive.

Tenure

This section analyses the tenure in Frodsham including change over time (2001-2011) and comparisons with CWCC and England & Wales.

Observations:

- **A higher proportion of residents in Frodsham own their properties outright**, which has increased more than it has in the Borough and nationally between 2001-2011.
- **The proportion of private landlord rented properties and social rented (other) properties has increased sharply in Frodsham, CWCC and nationally.**
- Private rented (other) housing and people living rent free is broadly in line with the Cheshire West and nationally averages.
- **Shared ownership levels have decreased in Frodsham whereas the trend in Cheshire West and nationally is a small increase.**

Chart 12: Frodsham Change in Tenure 2001-2011

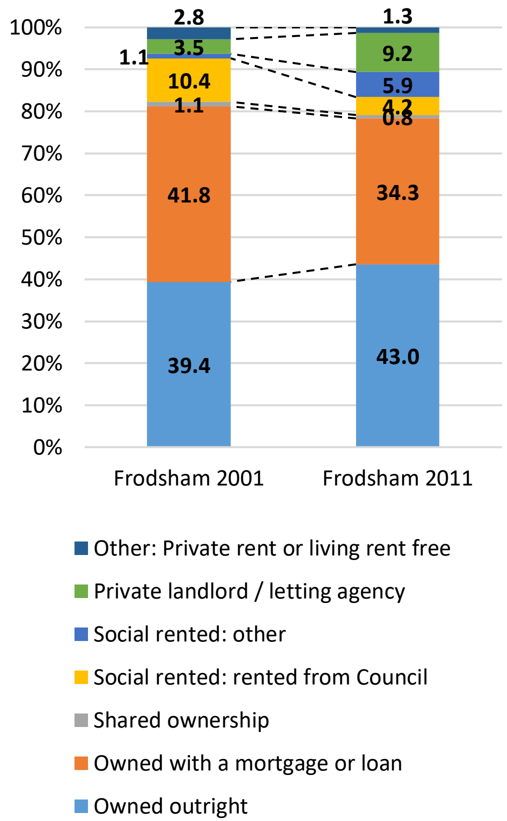


Chart 13: CWCC Change in Tenure 2001-2011

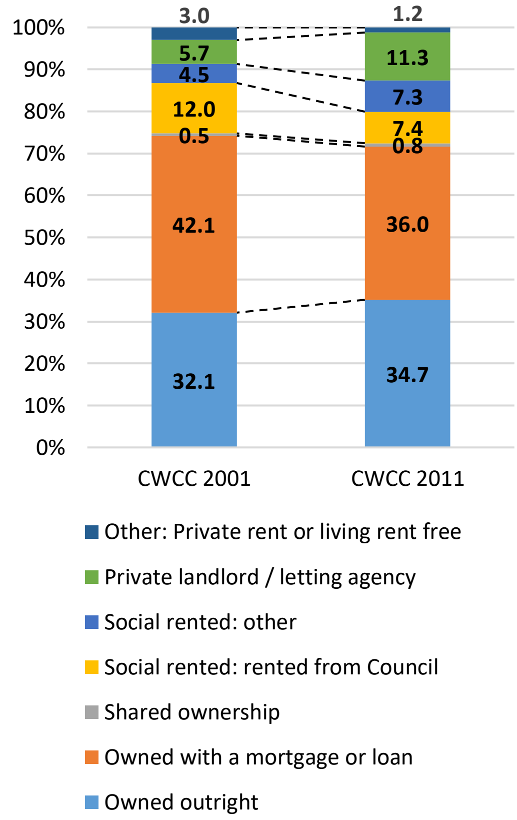
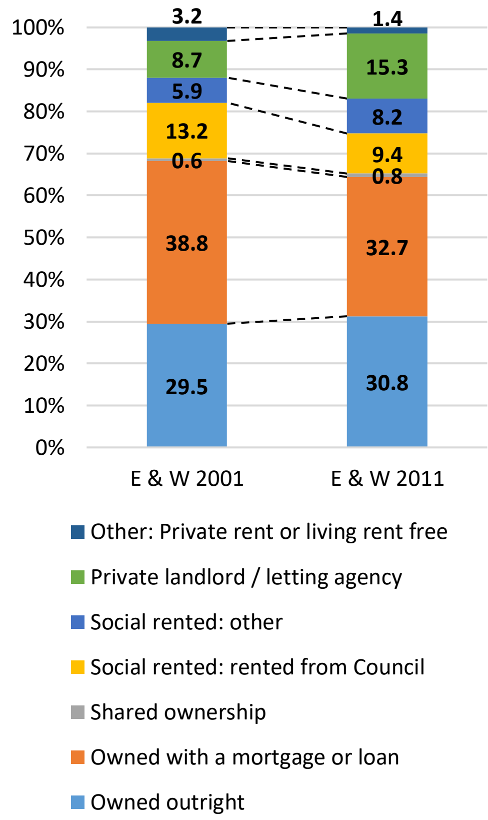


Chart 14: England & Wales Change in Tenure 2001-2011



Source: www.cheshirewestandchester.gov.uk/jsna (July 2017). 2011 Census Housing Profile Frodsham. 2011 Census table, KS402EW: Tenure. 2001 Census table, KS018: Tenure. © Crown Copyright 2013. Office for National Statistics licensed under the Open Government Licence v1.0.

Potential impact on local housing need:
Between 2001 and 2011 the national trend saw an increase in rented properties both private and social rented (other). This was a consequence of the recession in 2008 with mortgage finance harder to obtain. This trend of increasing rented properties was the same for Frodsham between 2001-2011. The sharp increase in social rent (other) is likely to be the 70 dwelling development in 2011 of which 65 dwellings were affordable housing (see chart 6, page 15). This could mean that in the short to medium term, Frodsham has sufficient rental property available, but this will depend on the local rent rates, which are analysed later in the report.

Occupancy Ratings

This section analyses the occupancy ratings in Frodsham including change over time (2001-2011) and comparisons with CWCC and England & Wales.

The number of rooms/ bedrooms required is subtracted from the number of rooms/bedrooms in the household's accommodation to obtain the occupancy rating. An occupancy rating of -1 implies that a household has one fewer rooms/bedrooms than required (i.e. is overcrowded).

Observations:

- Frodsham has a **higher proportion of under-occupied properties** with 45.7% of households having 2 or more spare rooms than required, compared to 43% in Cheshire West and 34.6% nationally.
- The **proportion of households that are overcrowded in Frodsham (i.e. short of 1 or more bedrooms) has decreased** in line with Borough and national trends. In 2001 the number was 118 households, which decreased to 67 in 2011.

Chart 15: Frodsham Change in Occupancy Rating 2001-2011

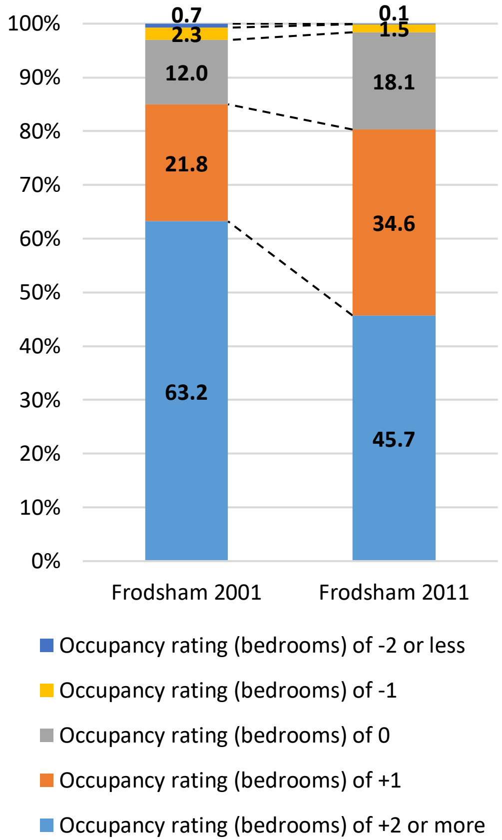


Chart 16: CWCC Change in Occupancy Rating 2001-2011

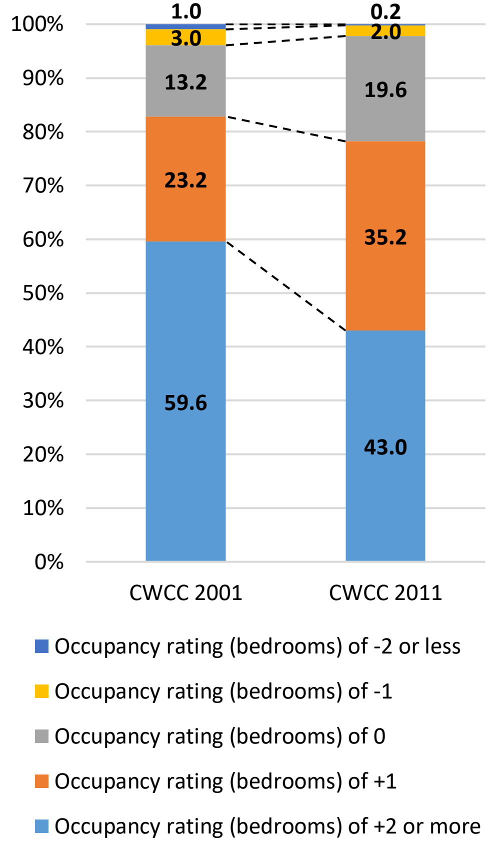
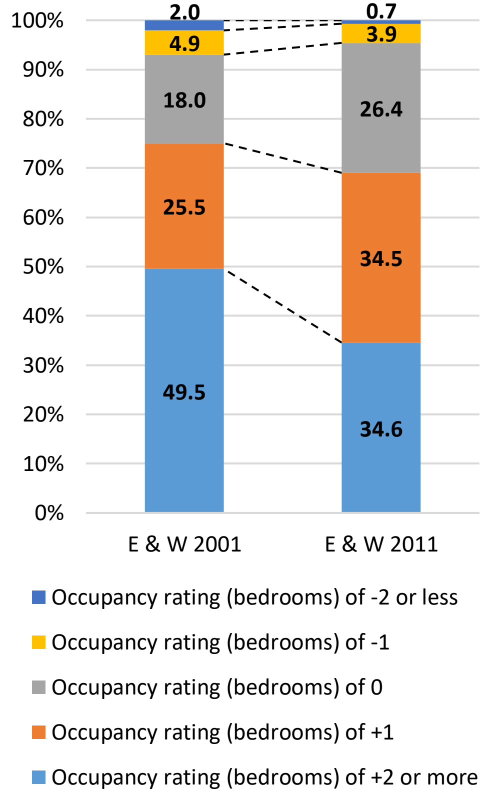


Chart 17: England & Wales Change in Occupancy Rating 2001-2011



Source: www.cheshirewestandchester.gov.uk/jsna (July 2017). 2011 Census Housing Profile Frodsham. 2011 Census table: QS412EW - Occupancy rating (bedrooms) + 2001 Census table, UV059: Occupancy. ONS Crown Copyright Reserved [from Nomis on 1 August 2017].

Potential impact on local housing need:
Based on the Census data, overcrowding is becoming less of an issue. This is not likely to have a significant impact on local housing need in Frodsham other than confirming that generally, people are occupying households more fully, leaving less spare / unoccupied rooms.

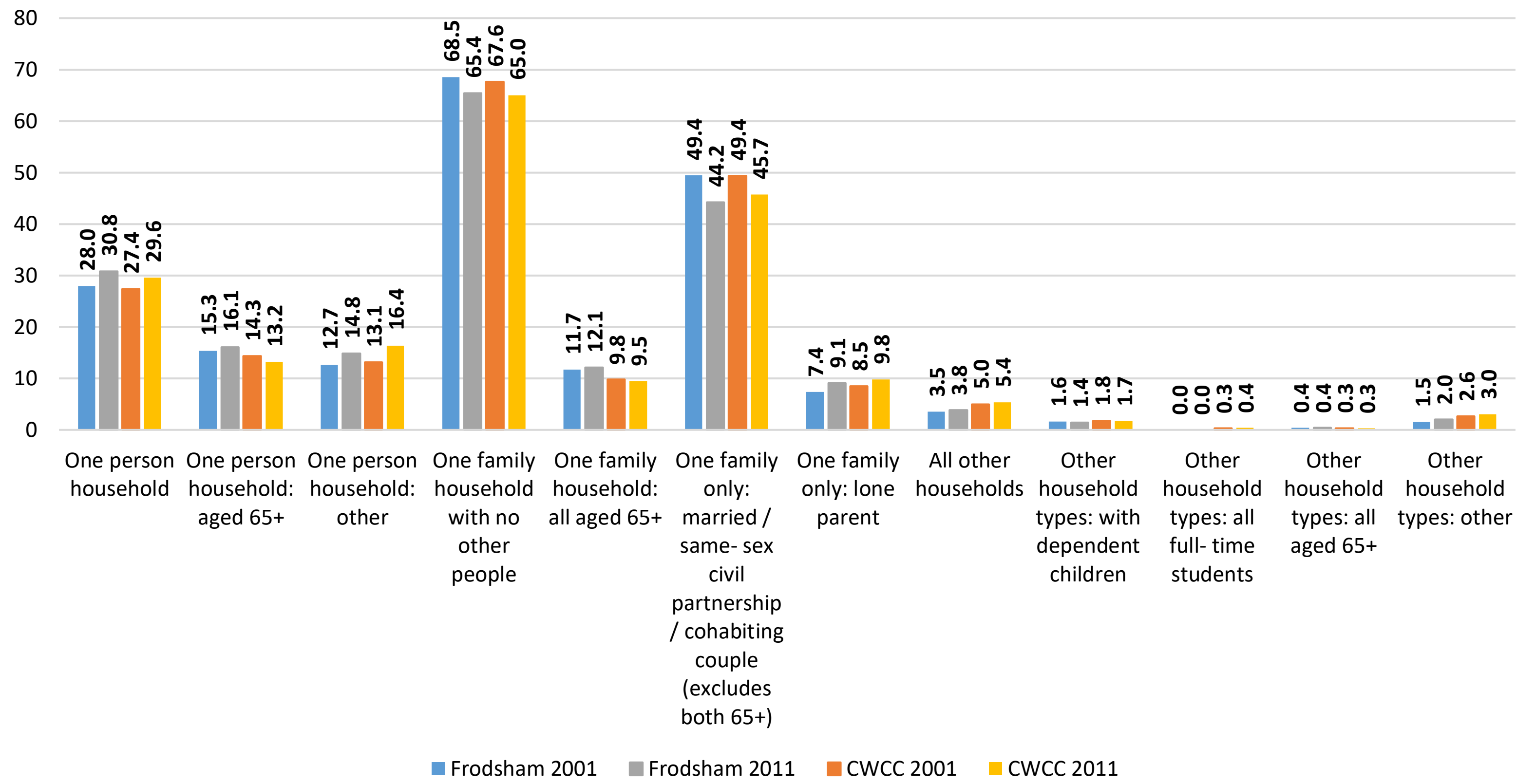
Household Composition

This section analyses the household composition in Frodsham including change over time (2001-2011) and comparisons with CWCC.

Observations:

- The proportion of single person households are increasing in Frodsham and across the Borough. **Under 65's single person households have increased at 11 per annum between 2011-2011.**
- **The proportion of single person households (over 65) has increased by 6 per annum** from 15.3% in 2001 to 16.1% in 2011. Across Cheshire West the trend is going down with single person households (over 65) decreasing.
- **Family households over 65 are higher in Frodsham** (12.1%) than in Cheshire West (9.5%). In Frodsham this has increased between 2001-2011 whereas across Cheshire West this has decreased.
- The proportion of single family households of all other types are broadly in line with that of Cheshire West.

Chart 18: Frodsham (%) Change in Household Composition 2001-2011



Source: www.cheshirewestandchester.gov.uk/jsna (July 2017). 2011 Census Housing Profile Frodsham. 2011 Census table, KS105EW: Household composition + 2001 Census table, KS020: Household composition. © Crown Copyright 2013. Office for National Statistics licensed under the Open Government Licencev1.0.

Potential impact on local housing need:

Based on the Census data the broad trend from 2001-2011 was that single person households are generally increasing and family households are decreasing. There has been a trend (between 2001-2011) of increasing proportions of households for under 65's, which is likely to mean a higher demand for housing for older people going forward, but this conclusion would have to be cross-referenced with any trends in age structure changes to identify if the over 65 population is increasing or decreasing (referred to later in this report).

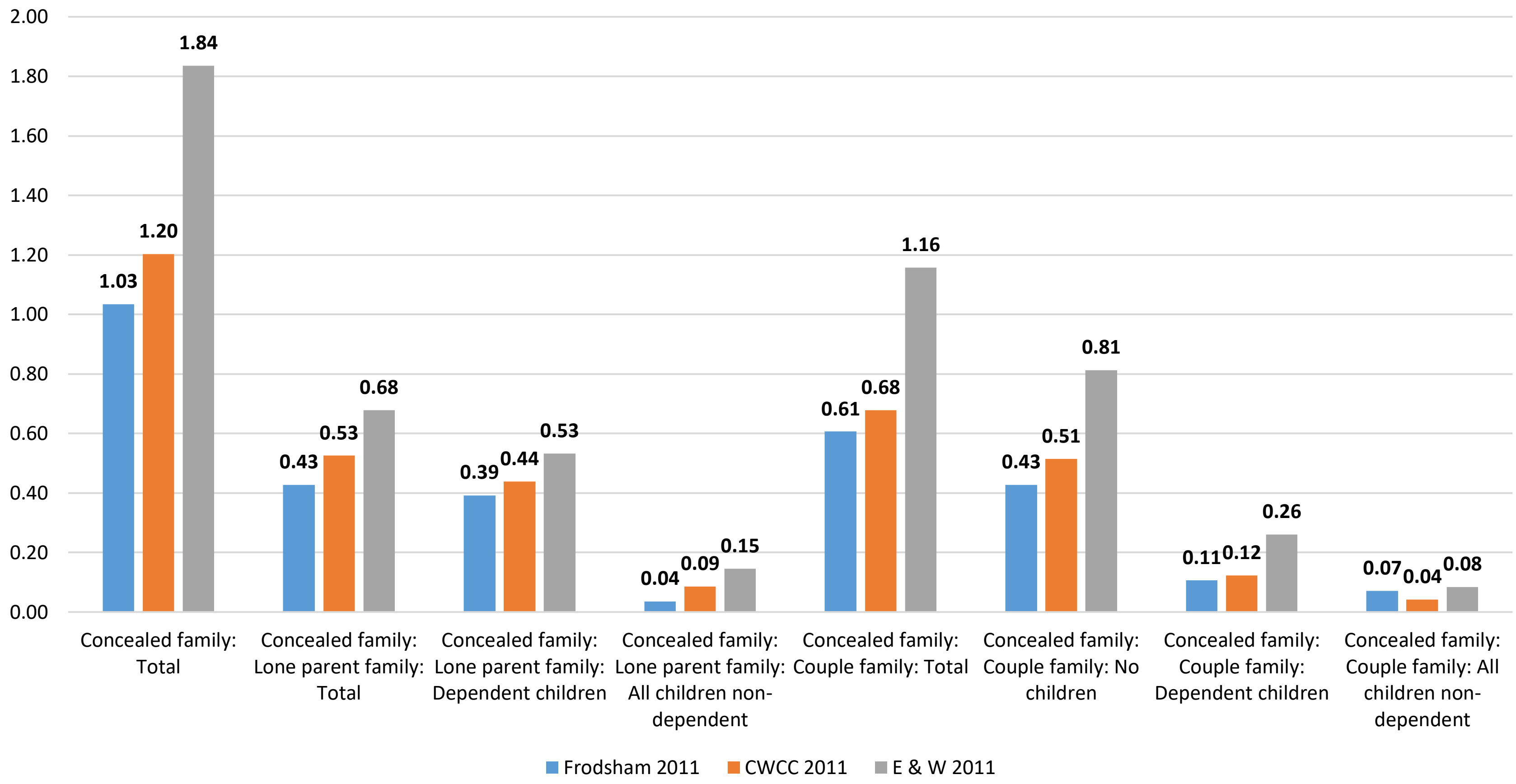
Concealed Families

This section analyses the concealed families data in Frodsham and compares it with CWCC and national figures based on the 2011 Census. N.B. The 2001 Census did not include concealed families, therefore analysis of the change over time cannot be included.

A concealed family is a group that wishes to form their own household but is unable to do so. This can be for a number of reasons, but typically due to high house prices or unavailability of suitable properties.

1.03% is equal to 29 concealed families in Frodsham in 2011.

Chart 19: Concealed Families (% of Total Number of Families) 2011



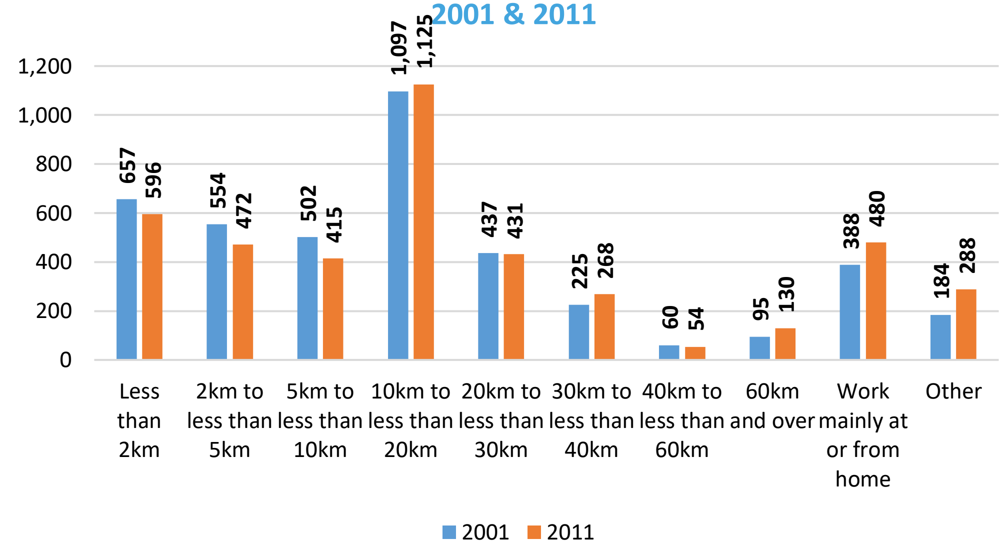
Source: 2011 Census table LC1110EW: Concealed family status by family type by dependent children by age of Family Reference Person (FRP). Office for National Statistics licensed under the Open Government Licence v.3.0.

Potential impact on local housing need:
Due to the relatively low levels of concealed families in Frodsham, this is not likely to have significant impact on housing need.

Commuting Patterns of Frodsham Residents

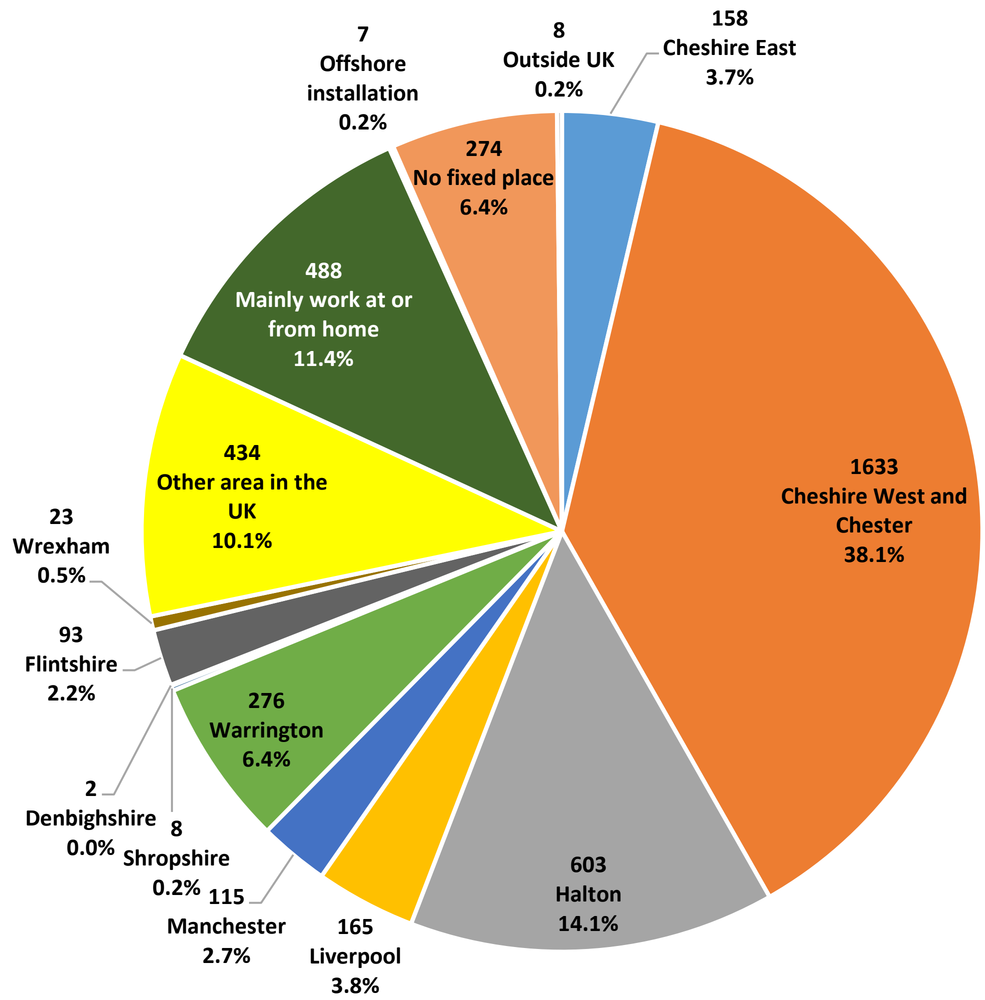
This section analyses the commuting patterns of Frodsham's working population (16-74 year olds) including: distance travelled to work 2001-2011 and place of work 2011. ***N.B.*** *Usual place of work data is not available for 2001*. Chart 20 below shows that there were increases in the numbers of people travelling: 10-20km; 30-40km and; over 60km to work between 2001-2011. People travelling less than 2km, 2-5km, 5-10km, 20-30km and 40-60km all decreased in numbers. It also shows that the **most significant increase was in the number of people working from home**, which increased by 92 people between 2001-2011. Chart 21 on the right shows that 38.1% of working people in Frodsham, work within Cheshire West & Chester. 14.1% work in Halton, 6.4% in Warrington, 10.1% in other parts of the UK and relatively small proportions travel to Manchester (2.7%), Liverpool (3.8%), Cheshire East (3.7%), North Wales (2.7%). **The new direct rail services to Liverpool could significantly increase the number of people travelling to Liverpool for work in the medium to long term.**

Chart 20: Distance Travelled to Work by Frodsham Residents 2001 & 2011



Source: 2011 Census, table QS702EW - Distance travelled to work. 2001 Census table, UV035 Distance travelled to work. Note: Cells in the original Output Area level dataset were randomly adjusted when published to avoid the release of confidential data.

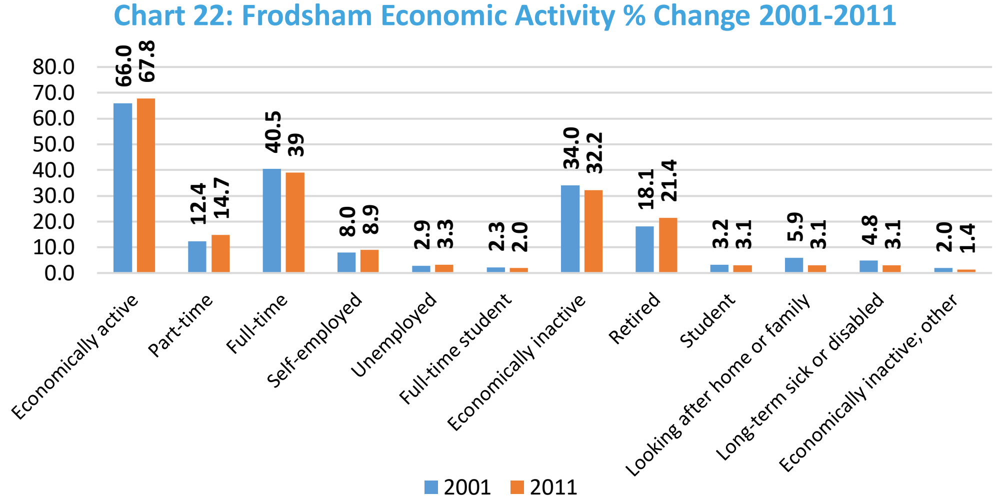
Chart 21: Usual Place of Work for Frodsham Residents 2011

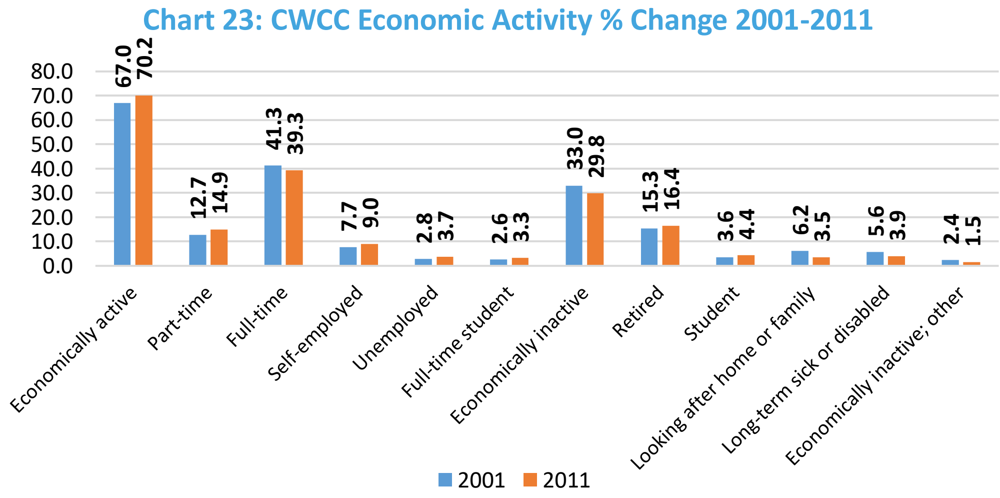


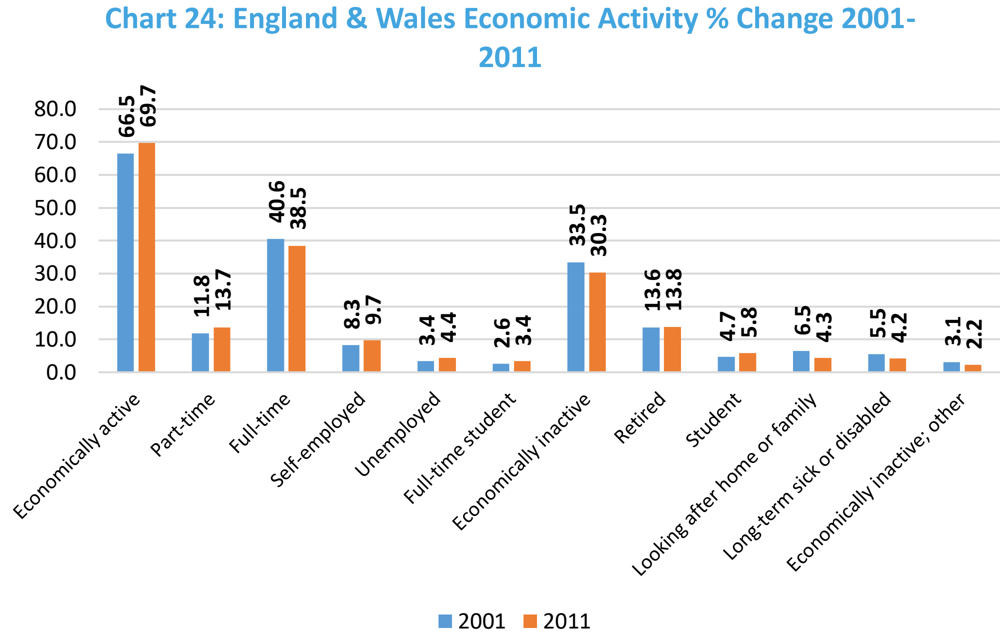
Source: 2011 Census table, WF02EW - Location of usual residence and place of work Office for National Statistics licensed under the Open Government Licence v.3.0.

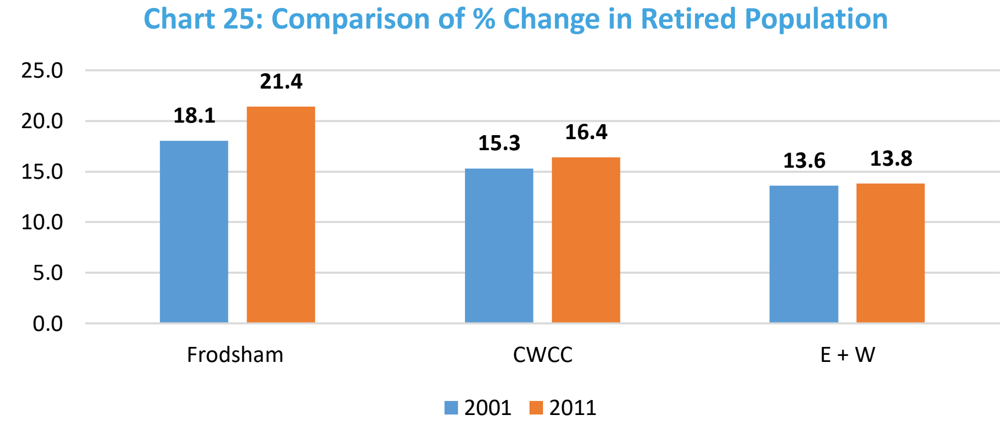
Economic Activity

Charts 22, 23 and 24 show the changes in economic activity between 2001-2011 for Frodsham, CWCC and England & Wales. Broadly speaking, Frodsham's economic activity is in line with the Borough and national trends. However, the proportion of retired people has increased more sharply in Frodsham, demonstrated by chart 25.









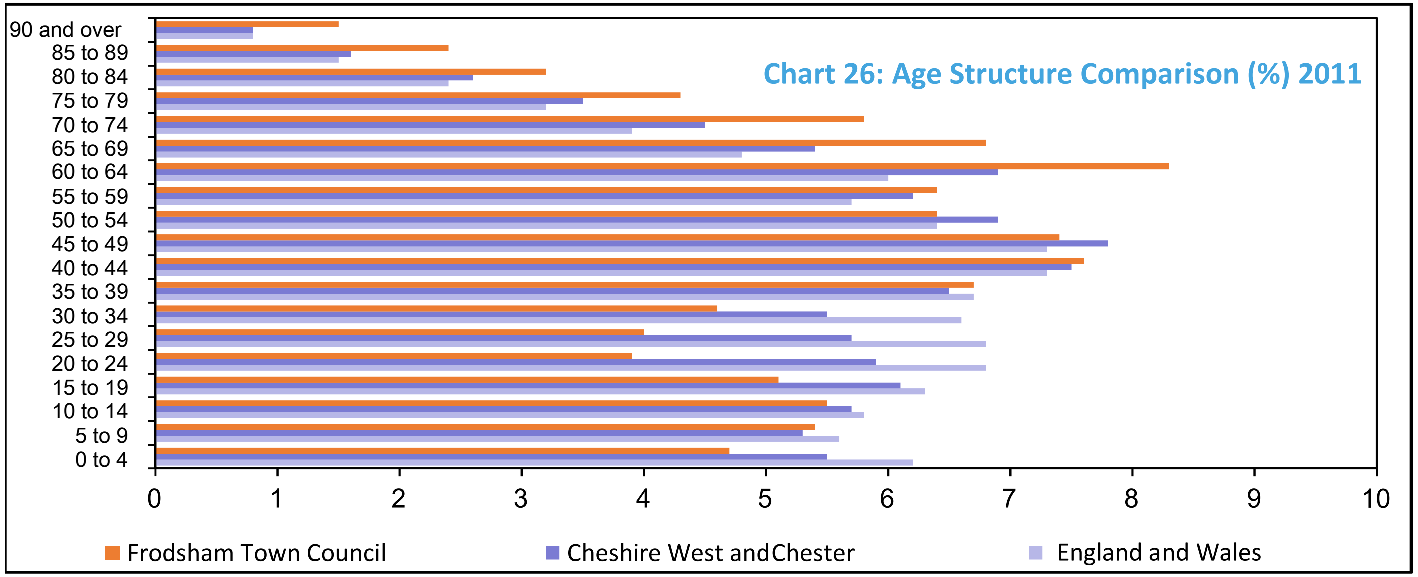
Source: 2001 Census, table KS009a Economic Activity. 2011 Census table, KS601EW: Economic activity. © Crown Copyright 2013. Office for National Statistics licensed under the Open Government Licence v1.0.

Population Age Structure

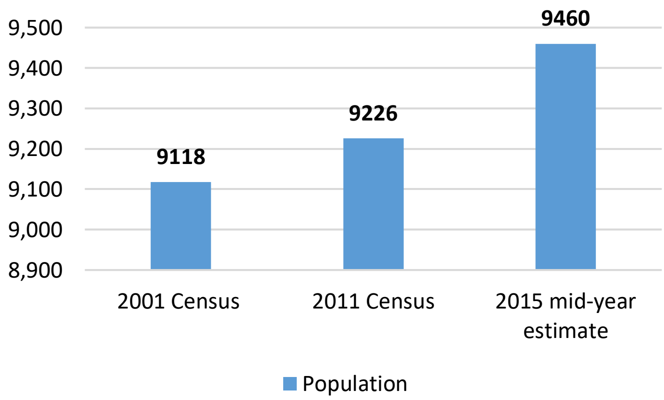
This section analyses the population age structure of Frodsham compared with the Borough and England & Wales figures from 2011 (chart 26). It also includes the 2015 population estimate figures (chart 27) and the change in Frodsham's age structure (chart 28) 2001-2015.

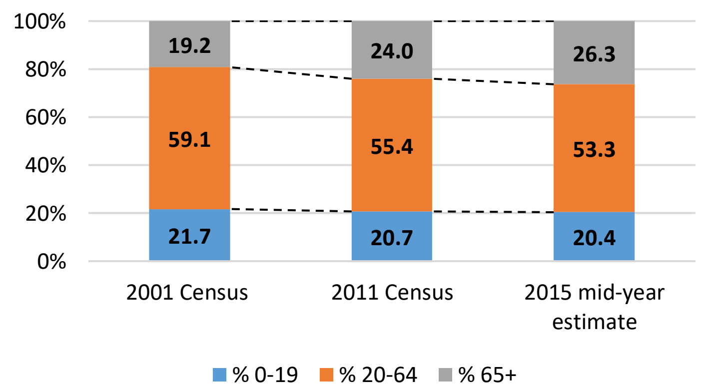
Observations:

- **The total population of Frodsham has increased from 9,118 in 2001 to 9,460 in 2015**. An increase of 3.7% (2001-2011 = 1.2% increase and 2011-2015 = 2.5% increase).
- **Frodsham has a lower proportion of younger people** (particularly 15-34 years) compared to the Borough and national figures.
- **Frodsham has a higher proportion of older people** (particularly 60-74 year olds) compared to the Borough and national figures.
- **The proportion of over 65's has increased from 19.2% in 2001 to 26.3% in 2015.**
- The **proportion of younger people aged 0-19 has stayed relatively constant** with only a small reduction (21.7% to 20.4%) compared to the amount of change in the over 65 population.



Source: www.cheshirewestandchester.gov.uk/jsna (June 2017).2011 Census Overview Profile Frodsham. 2011 Census table, QS103EW: Age by single year. © Crown Copyright 2013. Office for National Statistics licensed under the Open Government Licence v1.0.





Source: Census 2001, 2011 + CWCC JSNA parish mid-year estimates 2015: www.cheshirewestandchester.gov.uk/JSNA

Population Age Structure & Limiting Long-Term Illness

Having identified that the over 65 population in Frodsham is rapidly increasing (in chart 28 on the previous page), chart 29 on the right analyses the age structure changes in more detail between 2011-2015. The age groups that have increased the most are: 65-69, 70-74 and 75-79 years.

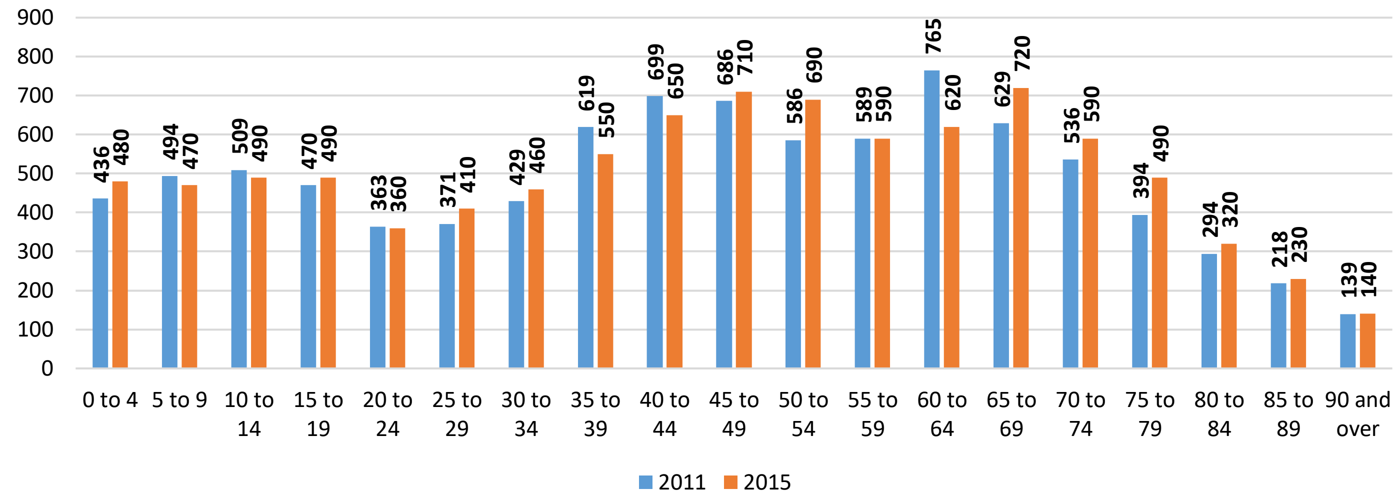
Interestingly the 0-4 and 50-54 age groups have also had a significant increase between 2011-2015.

To further back up the ageing population evidence, chart 30 shows that Frodsham has had an increase in the proportion of people with a limiting long-term illness in line with CWCC; whereas nationally this trend is decreasing.

Potential impact on local housing need:

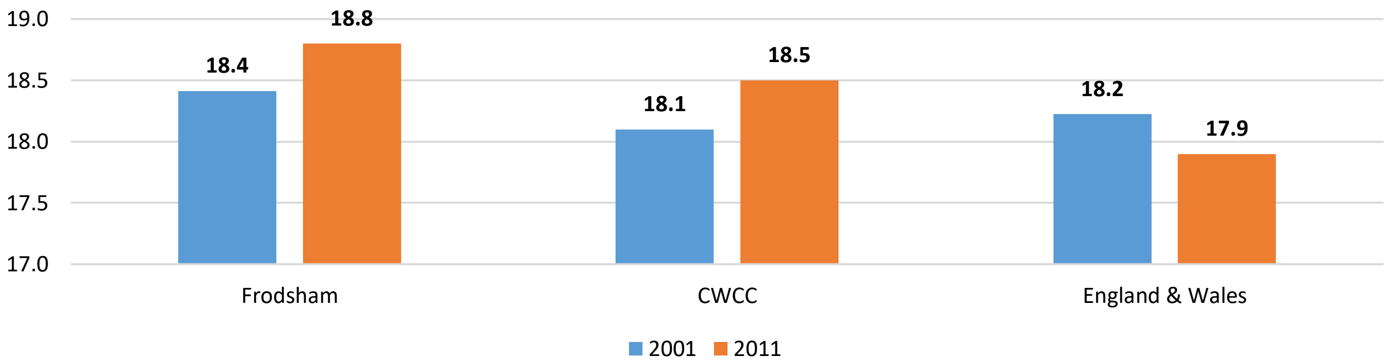
An ageing population is the most significant and prevalent aspect of the changing population structure in Frodsham. Therefore, as the older population increases, it will need accommodation to suit. This may include: **down-sizing options** as typically when people get older they require property that is smaller and easier to maintain. As people move further into old age, there may be increased need for assistance in the home e.g. **adaptations, care needs** and an increased need for sheltered accommodation, extra care, residential care and / or homes with easier **access to services and more accessible interiors**.

Chart 29: Frodsham Change in Population Age Structure 2011-2015



Source: Census 2011 + CWCC JSNA parish mid-year estimates 2015: www.cheshirewestandchester.gov.uk/JSNA

Chart 30: % Change (2001-2011) in people with a limiting long-term illness



Source: 2001 Census, table UV022 Limiting long term illness. 2011 Census table, KS301EW: Health and provision of unpaid care. © Crown Copyright 2013. Office for National Statistics licensed under the Open Government Licence v1.0.

Dwellings, Population and Household Growth

This section analyses the relationship between increases in dwelling, population and household numbers, including the average household size and the average annual change in numbers.[2]

In Frodsham, between 2011-2015 there was an additional 139 dwellings completed and the population is estimated to have increased by 234 by 2015.

2001: average household size = (9,118 / 3,886) = 2.35

2011: average household size = (9,226 / 4,234) = 2.26

Therefore, it can be concluded that average household size is decreasing. From this we can work out the average annual decrease, which is (2.35 – 2.26)/10 = 0.009.

We know the 2015 mid-year estimate is 9,460. If average household size continues to decrease (by 0.009 a year) then by 2015 average household size will be 2.22 and so the number of households will be 9460/2.22 = 4,256 (or an increase of 170 since 2011 i.e. 43 a year).

This means we can estimate there has been an average increase of 26 new households per annum between 2001 and 2015.

Table 5: Relationship between dwelling, population and household growth

Frodsham	**Dwellings**	**Households**	**Population**	**Average Household Size**
Census 2001	3,977	3,886	9,118	2.35
Census 2011	4,234	4,086	9,226	2.26
2001-2011 change	257	200	108	-0.09
2001-2011 average annual change	**26**	**20**	**11**	**-0.009**
Frodsham	**Dwellings**	**Households**	**Population**	**Average Household Size**
2015 estimates	4,373	4,256	9,460	2.22
2011-2015 change	139	170	234	-0.04
2011-2015 average annual change	**35**	**43**	**59**	**-0.009**
Frodsham	**Dwellings**	**Households**	**Population**	**Average Household Size**
2001-2015 average annual change	**28**	**26**	**24**	**-0.009**

Source: CWCC Housing Land Monitor, Census 2001, 2011 + CWCC JSNA parish mid-year estimates 2015: www.cheshirewestandchester.gov.uk/JSNA

[2] This methodology assumes that the whole population live in households, in reality a small number of the population live in communal establishments.

Inward and Outward Migration

This section analyses the inward and outward migration for Frodsham based on the 12 months prior to the 2011 Census and then calculating the net migration based on 2015 mid-year estimates cross-referenced with live births and deaths between 2011-2015.

Chart 31 shows that inward migration (707) was higher than outward migration (691) in the 12 months prior to the 2011 Census.

Chart 33 shows that between 2011 and 2015, the death rate was higher than the live birth rates consistently each year, which (on its own) you would expect to cause the population to decrease. Yet the total population of Frodsham has increased from 9226 in 2011 and was estimated at 9460 in 2015 (chart 26, page 24), therefore **the local population must be increasing solely due to inward migration**.

Chart 32 shows that the live births minus deaths between 2011-2015 gives a negative figure of -104, however the population increased by 214 people in this time, therefore it can be calculated that the net migration into Frodsham between 2011 and 2015 was 318 people. This equates to **approximately 80 (rounded to the nearest whole number) new residents each year on average moving into Frodsham between 2011-2015** (based on 318 net migration figure 2011-2015 divided by 4 years).

Chart 31: Frodsham - Inward and outward migration during 12 months prior to 2011 Census

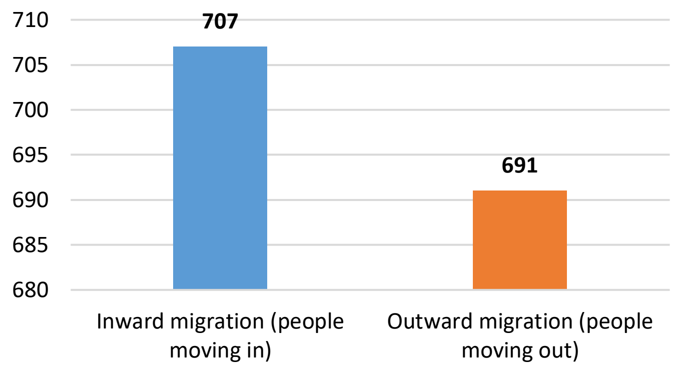


Chart 32: Frodsham - Net migration estimate 2011-2015

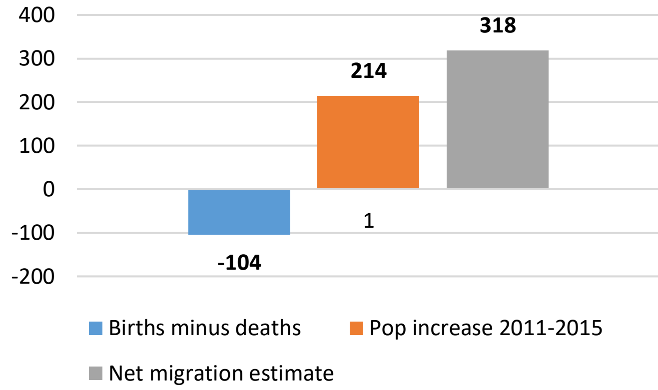
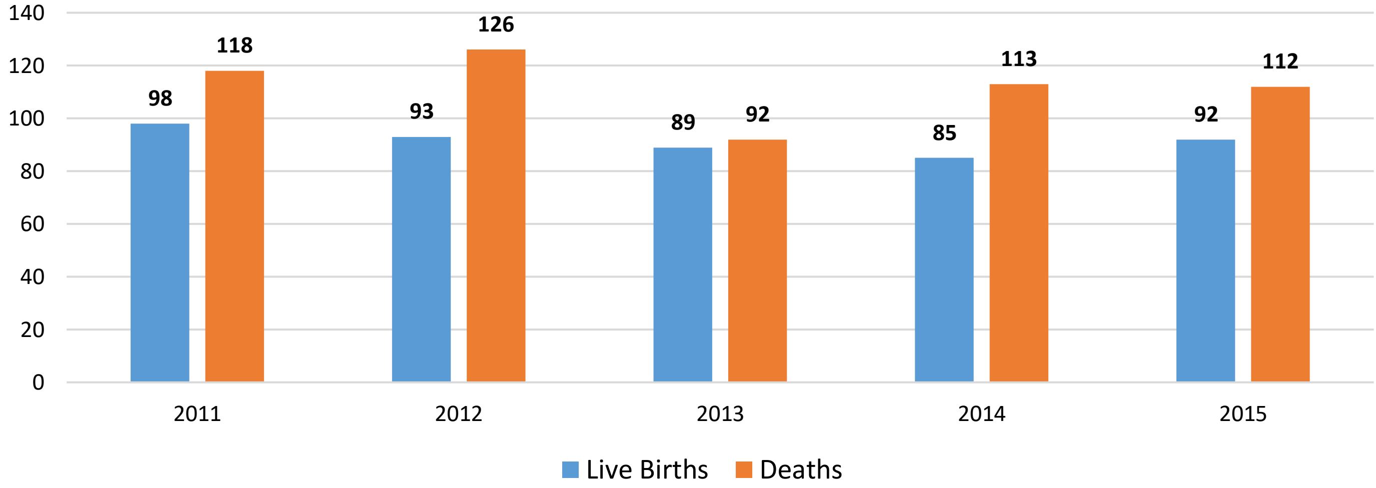


Chart 33: Frodsham - Live births and deaths 2011 - 2015



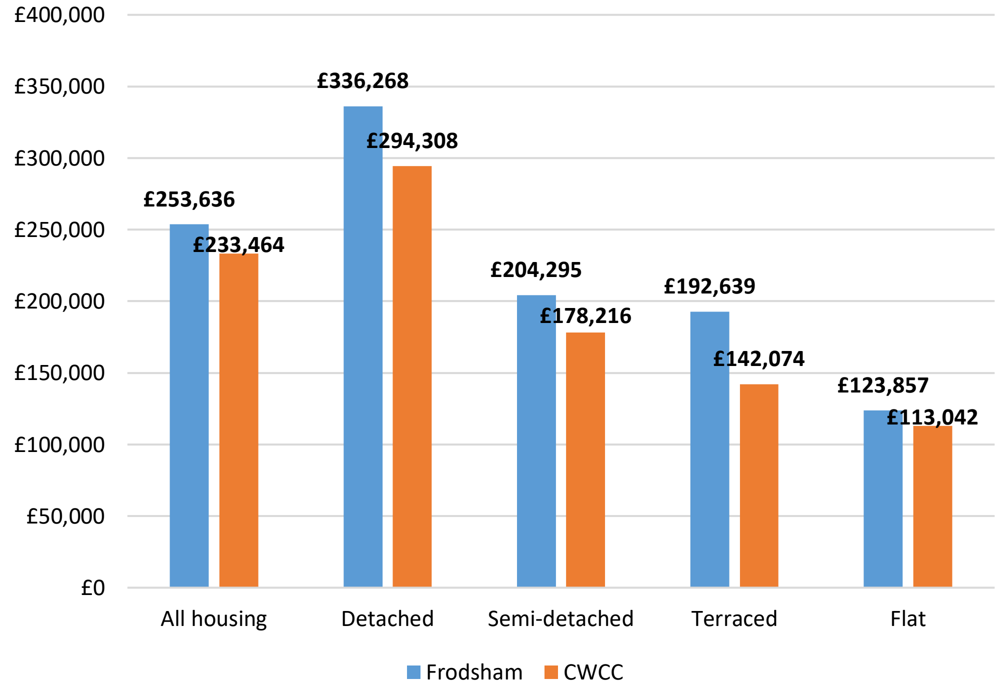
Source: 2011 Census, tables: WF02EW - Location of usual residence and place of work + 2011-2015 live births and deaths. Office for National Statistics licensed under the Open Government Licence v.3.0.

Affordability: Local Dwelling Prices (1)

This section analyses the housing market in Frodsham compared with Cheshire West and its affordability. Due to the fragility of market data it is good practice to use a triangulation approach by looking at a range of data sets for both longer term trend analysis and a current market snapshot.

Chart 34 below shows the mean average house prices for Frodsham (Ward) and CWCC. All housing (on average) is more expensive in Frodsham (Ward) than in Cheshire West. There is also a relatively small difference in the price of flats in Frodsham and in Cheshire West, compared to a more significant difference in the price of terraced and detached dwellings in Frodsham and CWCC.

Chart 34: Mean Average (Sold) Dwelling Prices (March 2017)



Source: CWCC compendium of local house prices statistics, March 2017 (based on Land Registry and House Price Data)

Table 6 shows the affordability ratios for Frodsham and CWCC, which is calculated by dividing the (median and lower quartile) dwelling prices by the (median and lower quartile) income levels for each area. It is apparent that Frodsham (5.9) and CWCC (6.1) are very close in terms of affordability ratios for median house prices and median incomes.

When considering lower quartile dwelling prices compared to lower quartile income, the gaps are much bigger. Overall, the lower quartile dwelling prices in Frodsham are 8.3 times that of lower quartile incomes, compared to 7.3 times in CWCC. The recommended ratio of household income to dwelling price is 3.5, however mortgage lenders can vary depending on the current state of the market.

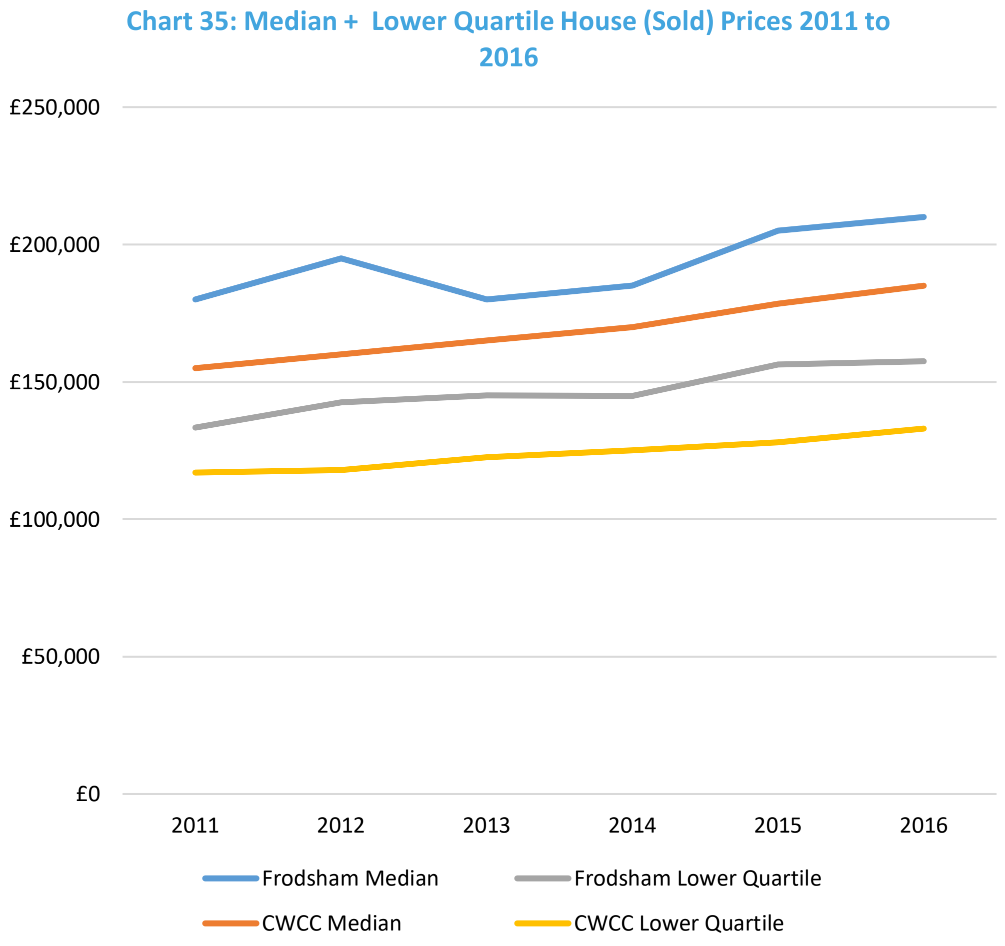
Table 6: Median and lower quartile dwelling SOLD prices (2011-2017) to median + lower quartile (2016) income ratios

	Frodsham median house price to median income ratio	CWCC median house price to median income ratio	Frodsham lower quartile house price to lower quartile income ratio	CWCC lower quartile house price to lower quartile income ratio
All housing	5.9	6.1	8.3	7.2
Detached	8.8	9.7	12.1	11.7
Semi-detached	5.5	5.7	8.3	7.2
Terraced	4.7	4.6	7.1	5.7
Flat	4.2	4.5	6.1	5.0

Source: Land Registry and CACI Paycheck 2016, © CACI Limited 2006 - 2016

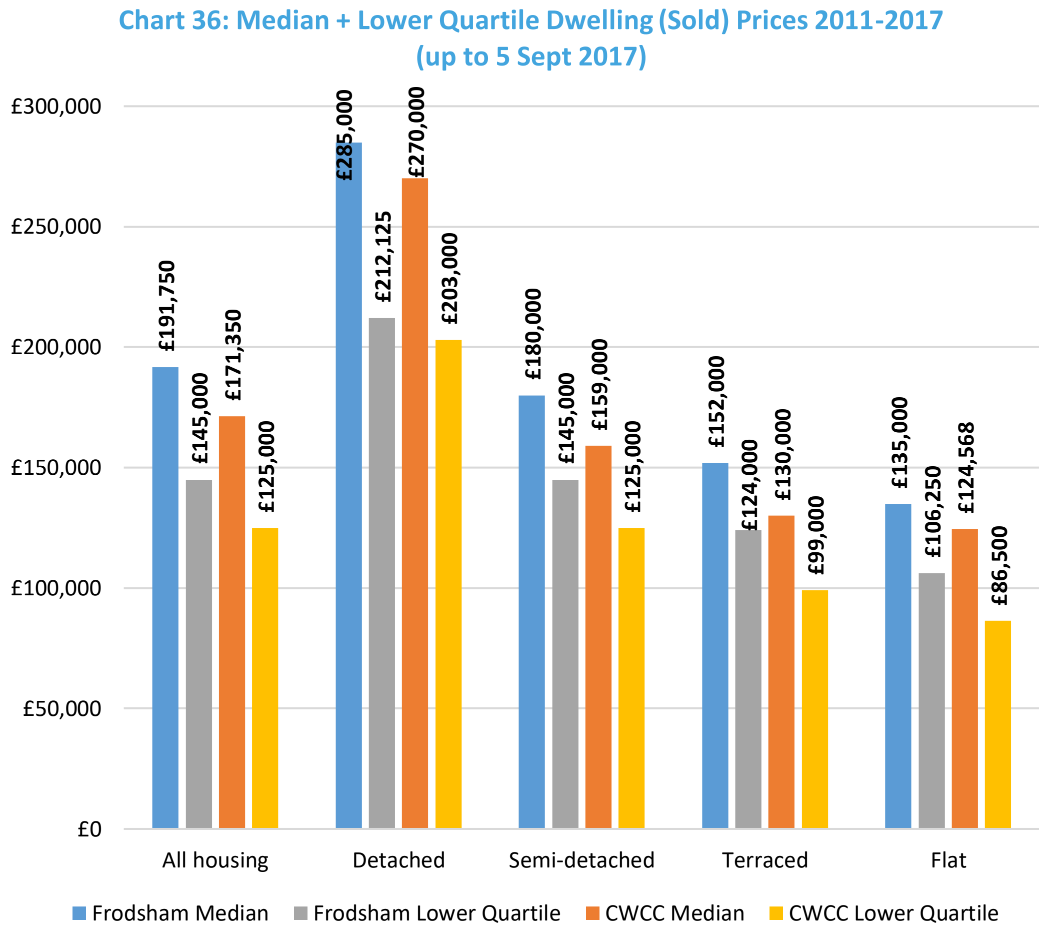
Affordability: Local Dwelling Prices (2)

Chart 35 below shows the median and lower quartile house prices for Frodsham (Parish) and CWCC between 2011-2016, which indicates that the Frodsham housing market has increased broadly in line with that of CWCC.



Source: Land Registry

Chart 36 below shows the median and lower quartile dwelling prices based over a longer period of time: 2011-2017 to give a more stable, long-term view of dwelling prices in Frodsham and CWCC. Across the board, Frodsham's median and lower quartile dwelling prices were around £20k more expensive than CWCC other than detached properties, which are about £10-15k more expensive in Frodsham on average.



Source: Land Registry

Affordability: Household Income Compared to Local Dwelling Prices

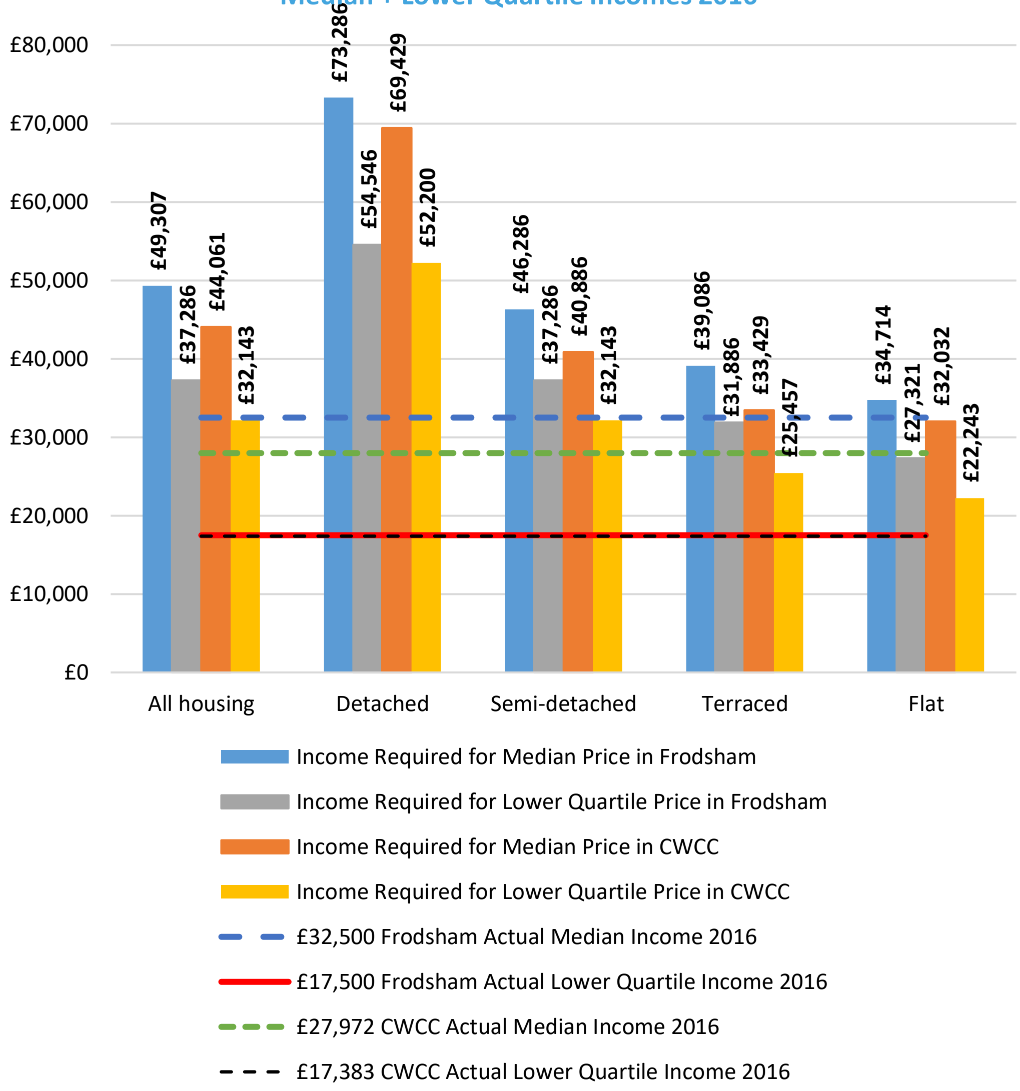
Chart 37 shows the income required to purchase each type of property in both Frodsham and CWCC compared with the actual median and lower quartile incomes (dotted lines on the chart). This is calculated on the basis of securing a 90% mortgage with a 3.5× gross income lending ratio.

From this it can be seen that (at best) those on a median level income in Frodsham (£32,500 = blue dotted line) can afford a terraced house or a flat in the lower quartile price range. For anyone on a lower quartile income (£17,500 for Frodsham and £17,383 for CWCC = red, and black dotted lines) in Frodsham or indeed anywhere in CWCC, buying a market dwelling is simply not affordable. For example, even a lower quartile priced flat in CWCC would require an income of £22,243 when the actual lower quartile income is £17,383.

The lowest income required to purchase a lower quartile price flat in Frodsham would be £27,321, whereas the actual lower quartile income for Frodsham is £17,500, which demonstrates how unaffordable local house prices are in relation to incomes.

The next page shows a 'market snapshot' taken from the websites www.rightmove.co.uk and www.zoopla.co.uk in September 2017. Due to the changeable nature of market advertising and the difference between 'asking' and 'sold' prices, this information is seen as less reliable than that of the land registry median sold prices taken over a period of time. However, rightmove gives a useful comparison to neighbouring areas. Zoopla offers several charts that show: average price, value trends and value ranges. The latter shows that the highest percentage of sales are for dwellings worth between £100k-£250k. Whether this is due to the fact that these value ranges are in the largest supply or the largest demand, or both, cannot be discerned from this data. But a reasonable conclusion would be that the most market activity is within these prices ranges.

Chart 37: Income Required for Purchase Compared with Actual Median + Lower Quartile Incomes 2016



Source: Land Registry and CACI Paycheck 2016, © CACI Limited 2006 - 2016

Market Snapshot: Home-buying Websites

What Rightmove says:

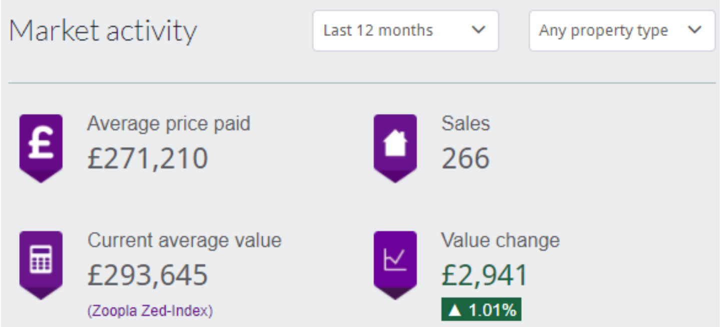
"Most of the sales in Frodsham over the past year were detached properties which on average sold for £320,907. Semi-detached properties had an average sold price of £223,191 and terraced properties averaged at £197,699.

Frodsham, with an overall average price of £245,314 was more expensive than nearby Helsby (£200,277) and Elton (£145,681), but was cheaper than Kingsley (£339,539).

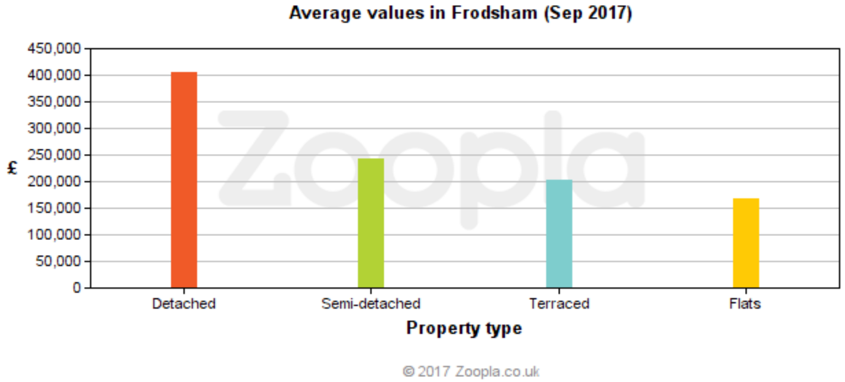
In the past year house prices in Frodsham were similar to the year before and 6% up on 2007 when they averaged at £231,910."

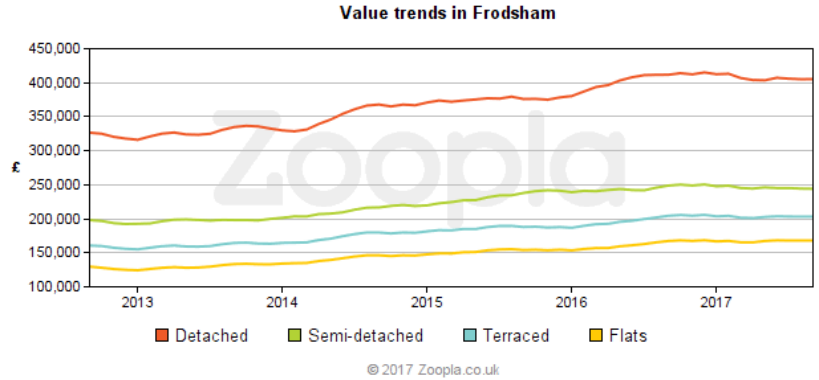
Source: Land Registry data from www.rightmove.co.uk updated 11 Sept 2017.

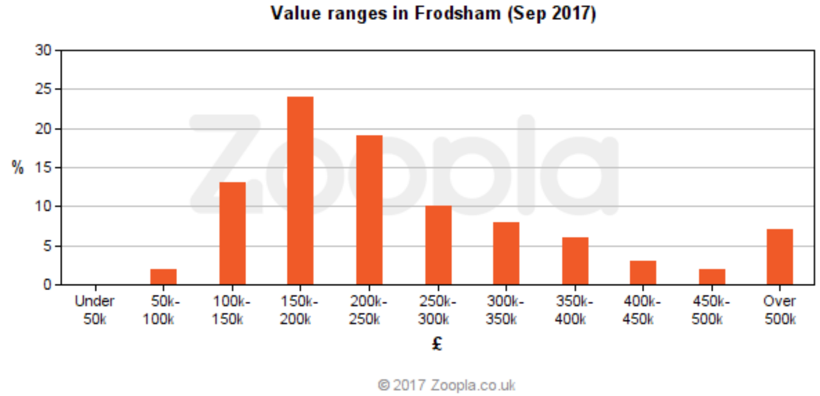
What Zoopla Says:

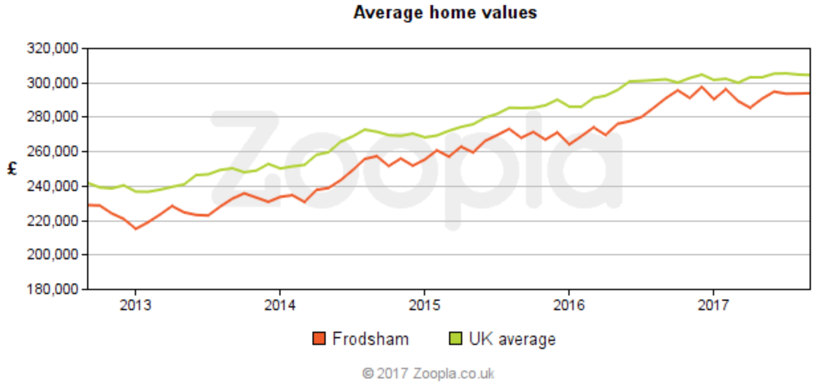


Property type	Avg. current value	Avg. £ per sq ft.	Avg. # beds	Avg. £ paid (last 12m)
Detached	**£404,331**	£259	3.8	£364,856
Semi-detached	**£243,151**	£248	3.2	£234,404
Terraced	**£202,172**	£237	2.7	£187,509
Flats	**£167,127**	£210	1.9	£133,000









Source: www.zoopla.co.uk (accessed 20 Sept 2017) based on Zoopla Zed-Index (The Zed-Index is the average property value in a given area based on current Zoopla Estimates. For more info visit: https://www.zoopla.co.uk/property/estimate/about/

Affordability of Local Rents (1)

This section analyses the average rents for 1, 2, 3 and 4 bed accommodation in Frodsham and CWCC in 2016. From this the income required to afford market rented accommodation based on the UK average percentage of income spent on rent (to be used as a benchmark) can be calculated, which is 28%. Table 7 shows that Frodsham's rental market is more affordable for 1 and 2 bed accommodation than it is for CWCC.

Table 7: Median weekly rents (2016) in Frodsham and CWCC

	1-bed	2-bed	3-bed	4-bed
Frodsham Ward (median weekly rents, 2016)	126	144	184	229
CWCC (median weekly rents, 2016)	132	150	161	219

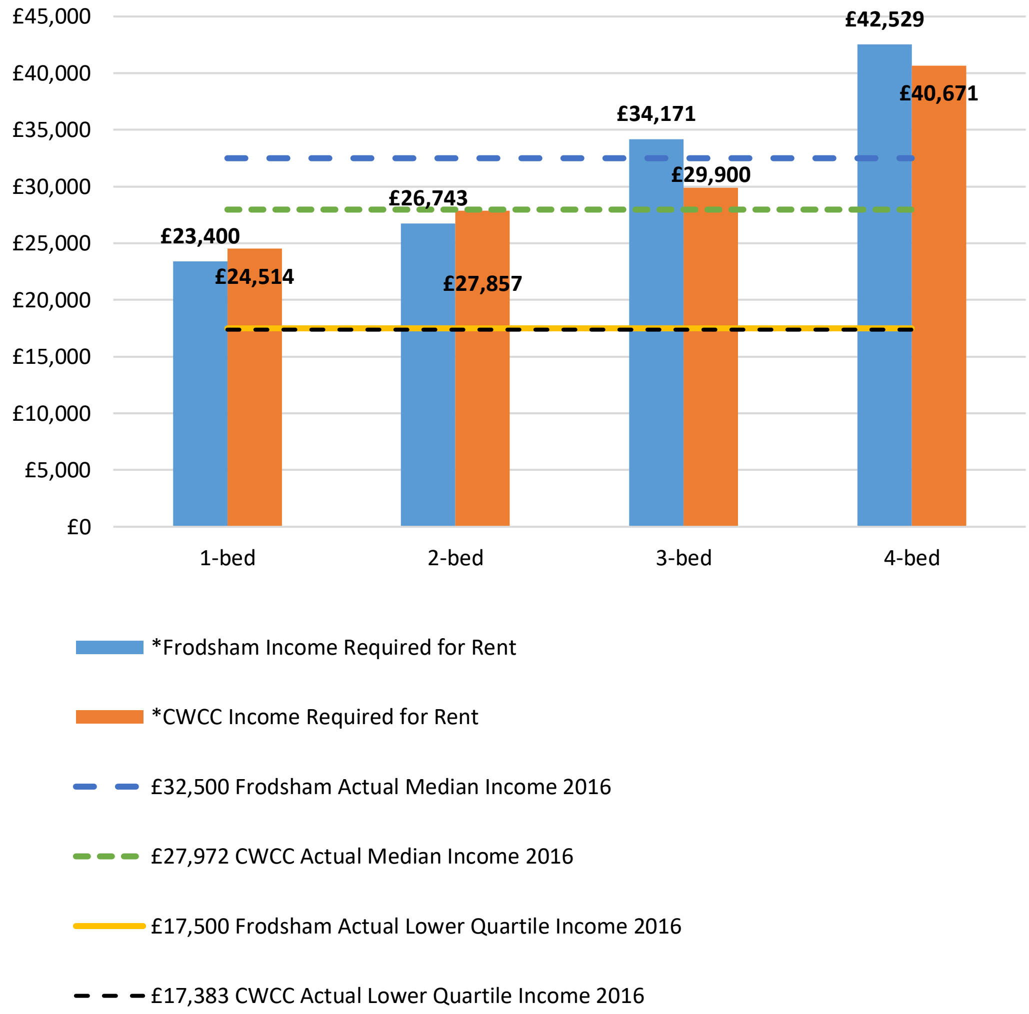
Chart 38 shows the income required to pay rent on 1, 2, 3 and 4 bed accommodation in Frodsham and CWCC based on 28% of income going towards rent. The dotted lines going across the chart show the actual median and lower quartile incomes for Frodsham and CWCC. Therefore, any bars that stop below these lines are affordable to people at those incomes levels. **1 and 2 bed rented accommodation costs less in Frodsham than across CWCC and it is also affordable to anyone on a median income.**

3 bed rented accommodation in Frodsham and CWCC is just above the affordability threshold for anyone on a median income in Frodsham (£32,500) and CWCC (£27,972).

4 bed accommodation is not affordable to those on median or lower quartile incomes in Frodsham or CWCC.

When considering those on lower quartile incomes alone, market rents are not affordable for all 1-4 bed accommodation e.g. Frodsham's lower quartile income is £17,500 whereas £23,400 is required to afford 1 bed rented accommodation.

Chart 38: Income Required for Median Weekly Rent Compared with Actual Median + Lower Quartile Incomes



*Based on the UK average (28%) of weekly household expenditure on rent 2016 (Source: ONS)

Affordability of Local Rents (2)

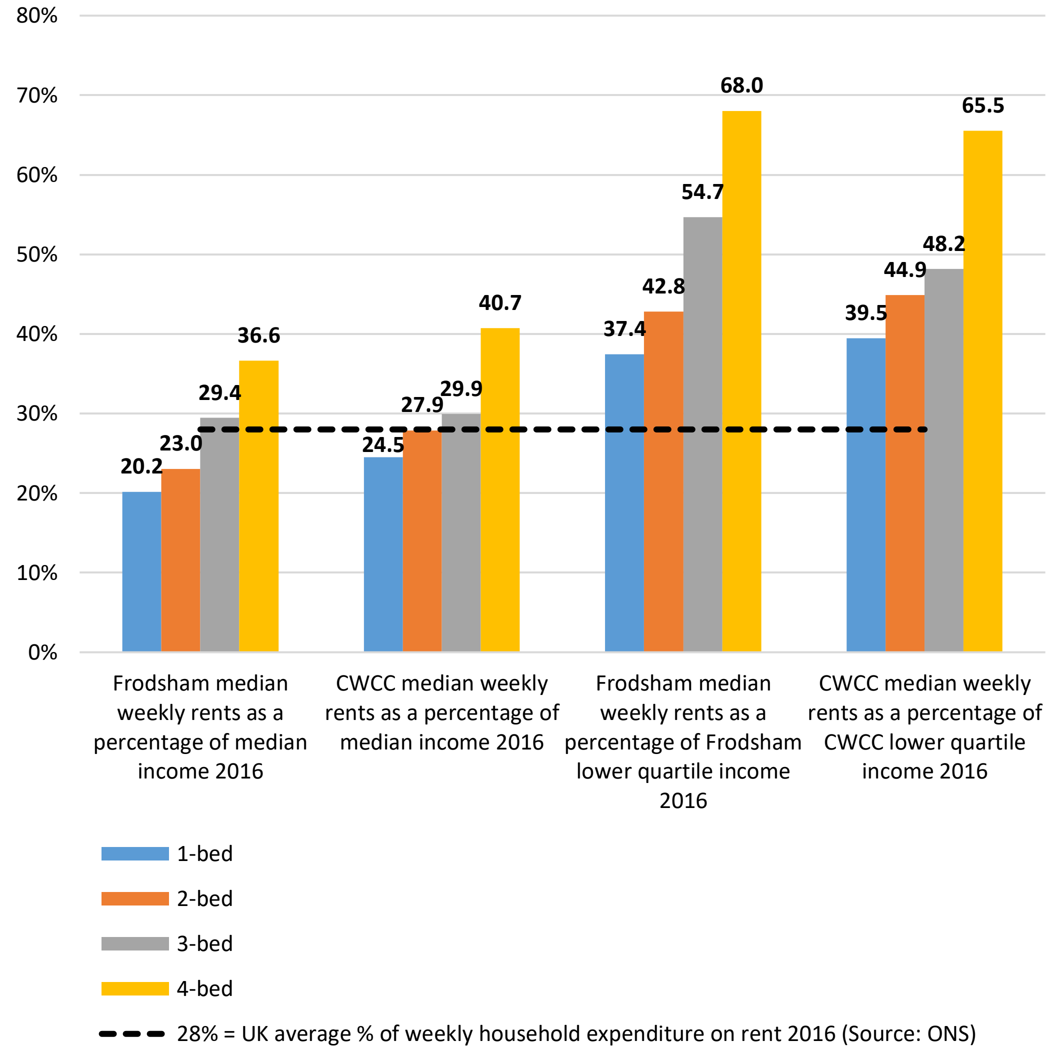
Chart 39 shows the percentage of income that would be spent on market rented 1, 2, 3 and 4 bed accommodation in Frodsham and CWCC compared with the UK average (28% - black dotted line).

The first cluster of bars from the left shows Frodsham's median weekly rents as a percentage of median incomes, which doesn't exceed 30% unless 4 bed accommodation is being considered. The picture is similar for CWCC in the same context (second cluster of bars from the left).

When looking at median weekly rents as a percentage of lower quartile incomes in Frodsham (third cluster of bars from the left), it can be seen that, at best, 37.4% of income would be spent on 1 bed accommodation and at worst, 68% of income would be spent on 4 bed accommodation.

Therefore, it can be concluded that, although the rental market in Frodsham may offer more possibilities (than buying) to people on median level incomes seeking 1 or 2 bed accommodation, anyone on a lower quartile income will most likely struggle to find anything that is affordable on the market.

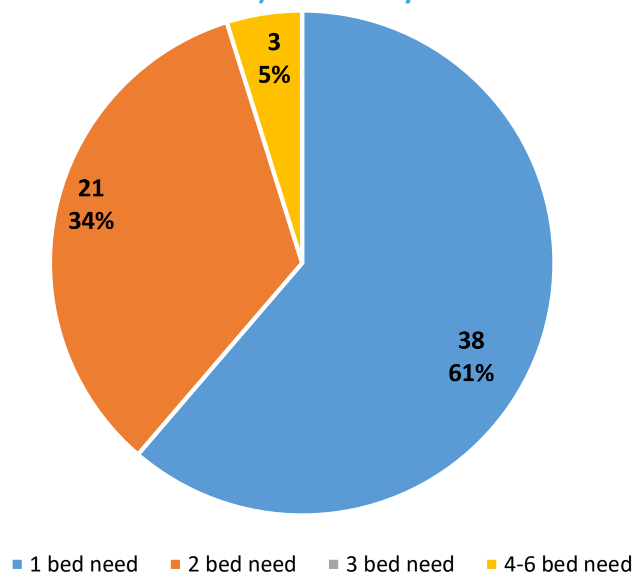
Chart 39: Median Weekly Rents (2016) as a Percentage of Median + Lower Quartile Incomes (2016)



Housing Register (1)

West Cheshire Homes is the Local Authority social housing register, which manages housing allocations across the Borough. This is where any social housing owned by the Local Authority or a housing association is advertised and also where anyone seeking social housing can register their need and bid for properties. Housing is allocated based on the Borough-wide housing allocations policy. ***N.B.*** *Rural areas have additional 'local connection criteria'.* For more information on the CWCC Housing Allocations Policy visit: http://www.westcheshirehomes.co.uk/Choice/uploads/CWACAllocationsPolicyJan2017FHlogo.pdf or contact West Homes: http://www.westcheshirehomes.co.uk/Choice/Content.aspx?wkid=7 The Local Authority has provided a snapshot of the register for Frodsham from 5 Oct 2016 including homes advertised and bids per property to identify where there is most need.

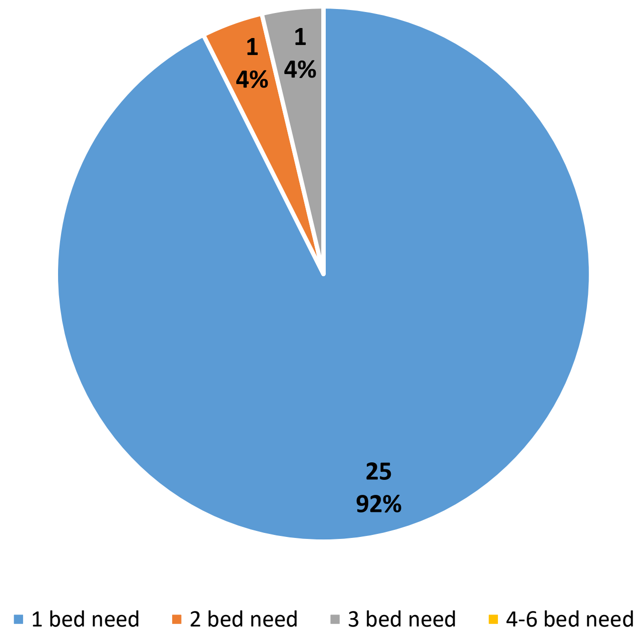
Chart 40: Housing register applications for Frodsham (5 Oct 2016) under 55 yrs



Source: CWCC Housing Register, 5 Oct 2016 (West Cheshire Homes)

Chart 40 shows the under 55's housing register applications for Frodsham. The majority of applications (61%) were for 1 bed need and 34% for 2 bed need.

Chart 41: Housing register applications for Frodsham (5 Oct 2016) over 55 yrs



Source: CWCC Housing Register, 5 Oct 2016 (West Cheshire Homes)

Chart 41 above shows the over 55's housing register applications for Frodsham. It shows that the overwhelming majority (92%) of applications were for 1 bed need.

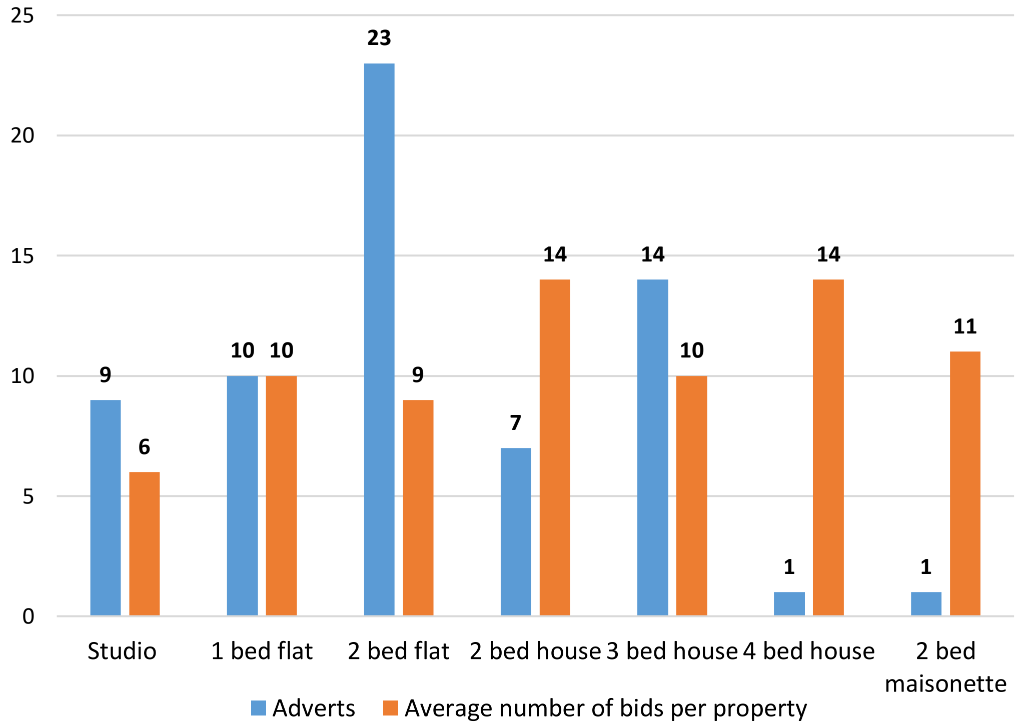
N.B. *Only 20% of all housing registrations for Frodsham met the local connection criteria, therefore charts 39 and 40 may not reflect the true local need.*

Housing Register (2)

Chart 42 shows the general needs social housing adverts and bids per property according to size (number of bedrooms). Based on the figures, it shows that there is a healthy demand for all properties available however, 2 bed flats have the highest number (23) of adverts and still receives an average of 9 bids per property, which suggest this is where the highest demand is.

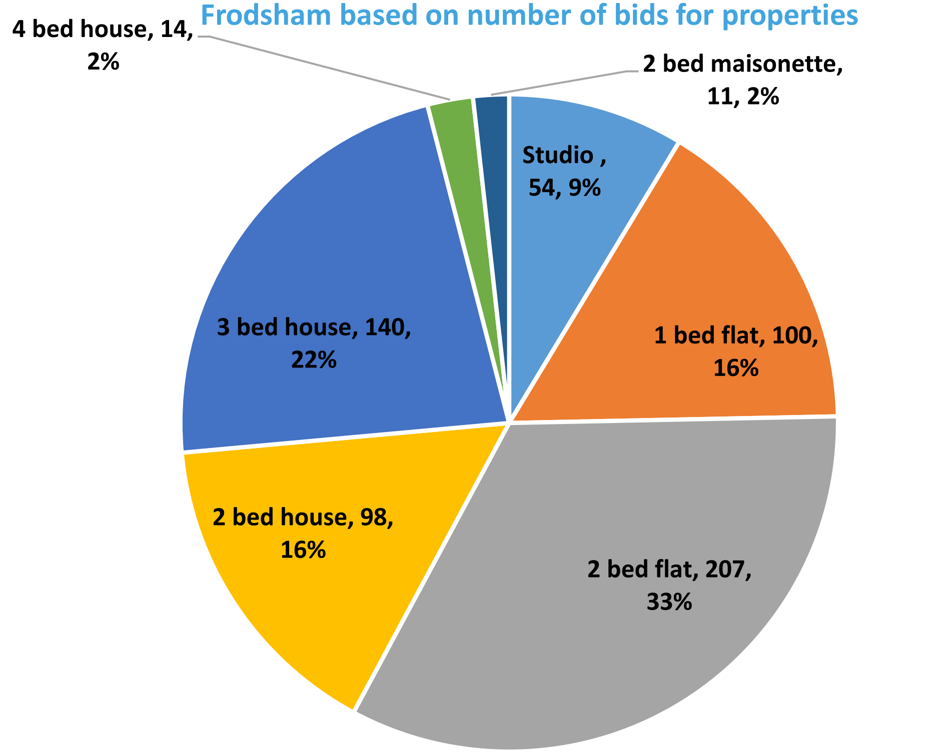
Chart 43 shows the figures from chart 41 timed by each other to give the total number of bids for each type and size of property that was advertised and therefore displaying a clearer picture of need for different types of social housing in the existing stock in Frodsham. **A third (207) of all bids for social housing in Frodsham were for 2 bed flats. 22% (140) were for 3 bed houses, 16% of bids were for 1 bed flats and the same for 2 bed houses. 9% were for studios.**

Chart 42: General needs social housing adverts and bids per property in Frodsham



Source: CWCC Housing Register, 5 Oct 2016 (West Cheshire Homes)

Chart 43: Demand for existing (general needs) social housing in Frodsham based on number of bids for properties

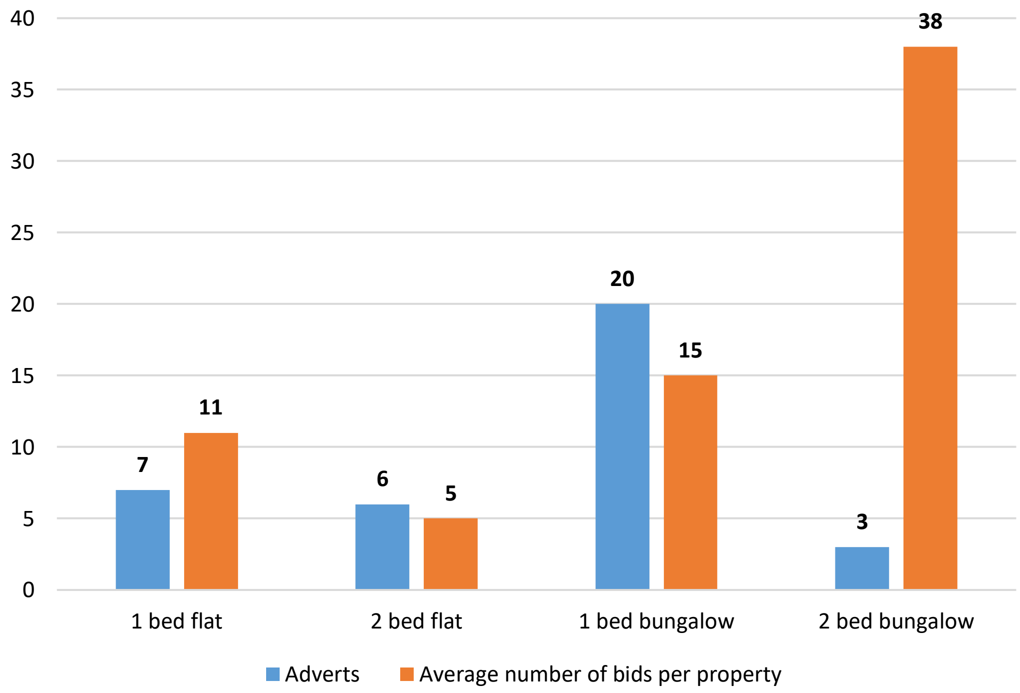


Source: CWCC Housing Register, 5 Oct 2016 (West Cheshire Homes)

Housing Register (3)

Chart 44 shows the (sheltered) social housing adverts and bids per property according to size (number of bedrooms). Based on the bids per property figures, it shows that there is a higher demand for bungalows than flats. ***N.B.*** *the high number (38) of bids for 2 bed bungalows may be due to a small number of adverts, which may skew the figures.*

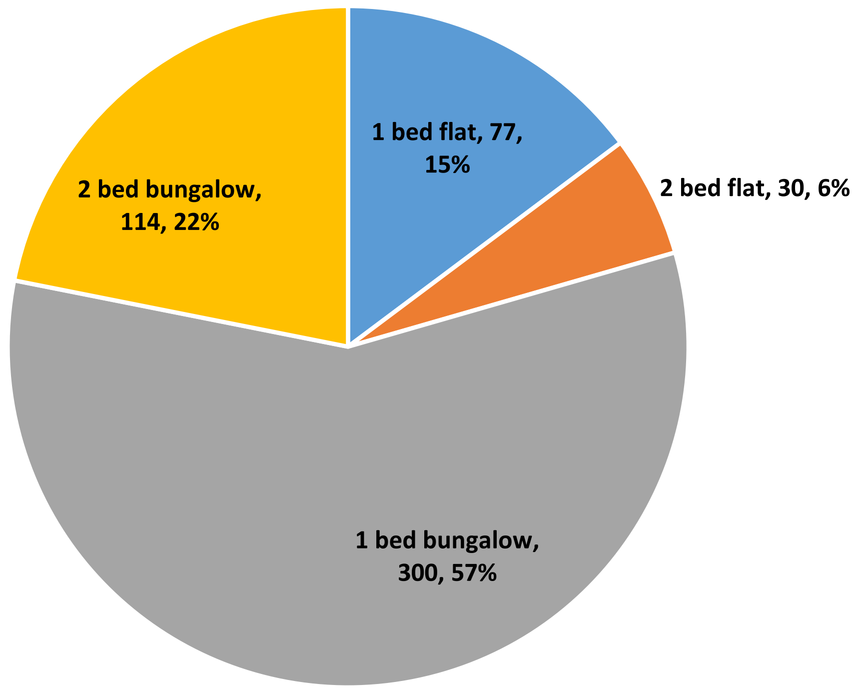
Chart 44: Sheltered accommodation social housing adverts and bids per property in Frodsham



Source: CWCC Housing Register, 5 Oct 2016 (West Cheshire Homes)

Chart 45 shows the figures from chart 43 timed by each other to give the total number of bids for each type and size of property that was advertised and therefore displaying a clearer picture of the demand for sheltered social housing from the existing stock in Frodsham. **The majority (300 or 57%) of all bids for sheltered social housing in Frodsham were for 1 bed bungalows. 22% (114) were fore 2 bed bungalows, and 15% (77) were for 1 bed flats. 6% (30) were for 2 bed flats.**

Chart 45: Demand for existing (sheltered) social housing stock in Frodsham based on number of bids for properties



Source: CWCC Housing Register, 5 Oct 2016 (West Cheshire Homes)

Existing Social / Affordable Housing Stock and Self-build Register

According to the CWCC housing register there are 524 homes already in Frodsham that are managed by housing associations (sometimes referred to as 'registered providers' or RPs). The snapshot of the housing register provided by the Local Authority shows 101 homes available in total on 5 October 2016.

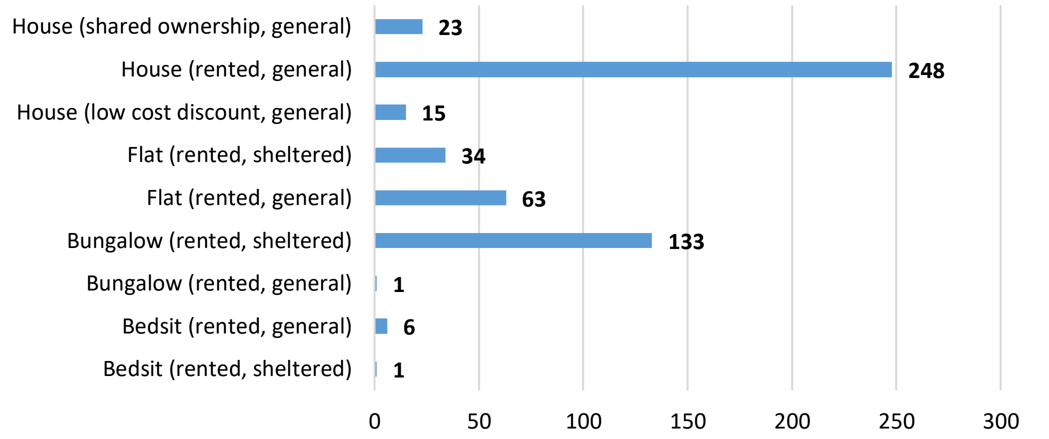
Table 8: Existing stock in Frodsham and its re-let potential

Total social / affordable housing stock in Frodsham	524
Number of adverts on the register (5/10/16)	101
% of stock advertised for re-let (5/10/16)	19.3%
Likely number of people with a local connection to Frodsham on the housing register that could be housed in the available stock (based on 20% of applicants being eligible on 5/10/16)	20

Chart 46 shows the breakdown of the types of social / affordable housing stock that already exists in Frodsham. The number of bedrooms for the existing housing stock is not known but it can be seen that the majority is made up of homes for general rent and sheltered bungalow accommodation, with some sheltered and general needs flats and a small proportion of shared ownership and low cost discounted houses.

Approximately 12% of housing stock in Frodsham is social / affordable housing however, from the number of bids for properties it can be reasonably concluded that there is not sufficient social / affordable housing available to meet local needs.

Chart 46: RP Housing Stock in Frodsham



Source: CWCC Housing Register, 5 Oct 2016 (West Cheshire Homes)

Self-build Register

All Local Authorities are now legally required to maintain a self-build register, which is where homes are built by their owners. The Local Authority has received significant interest in self-build although there is no data made available on the reasons or type of homes needed for self-build. However, size of properties people are interested in for self-build are shown in table 9 below.

Table 9: Cheshire West Self-build Register for Frodsham 22 March 2017

	Number of Bedrooms Required				
Frodsham	2	3	4	5 (or more)	**Total**
Number of Self-build registrations	0	4	7	6	**17**

Without further information on the above self-build registers, it is not possible to draw any meaningful conclusions about housing needs for Frodsham.

Cheshire West Private Sector House Condition Survey 2013 (1)

This section analyses the results of the Cheshire West Private Sector Housing Stock Condition Survey 2013.

Key findings from the survey report include:

"The Cheshire West and Chester Council area contains a private sector housing stock of 124,528 dwellings occupied by 120,778 households and a population of 284,689 persons. At the time of survey 117,150 dwellings (84.1%) were occupied, the remaining 7,378 dwellings ***(5.9%) were vacant****. Within the vacant housing stock 2,227 dwellings (1.8%) have been vacant for over six months.*

*"****Owner-occupation accounts for 101,415 dwellings (81.4%)*** *with an additional 20,178 dwellings* ***(16.2%) rented privately or tied to a person's employment.*** *Rates of private-rental remain below the national average but have been increasing since 2010 in line with national trends. Rates of private rental are again higher in urban wards.*

*"****Within the private housing sector rates of non-Decency are above average*** *in the private-rented/tied housing sector (31.6%), for flats in converted/mixed use buildings (48.8%) and for dwellings constructed pre-1919 (41.8%).* ***Geographically they are higher in the rural areas (22.2%).***

"Using new definitions issued in July 2013, 16,601 households ***(13.7%) are in fuel poverty****.* ***Levels of fuel poverty are highest*** *for households living in the private-rented sector and in pre-war housing and geographically for* ***rural households****. At a household level younger and older households are the worst affected.*

"Geographically under the new (fuel poverty)[3] definition, levels of fuel poverty are ***highest in the rural areas; pre-July 2013 definitions indicated highest rates of fuel poverty in the market towns****. At a household level the youngest and oldest households remain particularly affected by fuel poverty as do households in economic disadvantage. Of interest is an increase in levels of fuel poverty under the new definition for married/co-habiting couples with children and other multi-person households."*

Chart 47: Private sector tenure

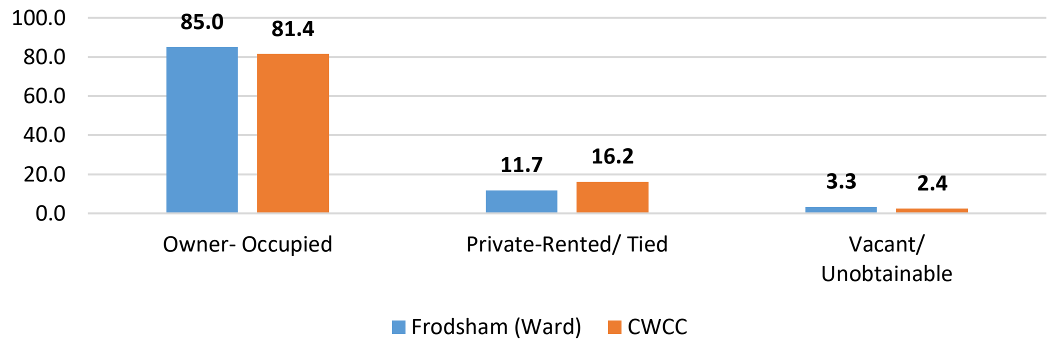


Chart 47 above shows that Frodsham's private sector housing stock has a higher proportion (85%) of owner occupied tenure than CWCC (81.4%). 11.7% of private sector stock in Frodsham is rented or tied accommodation compared to 16.2% in CWCC. 3.3% of private housing stock in Frodsham is vacant / unobtainable compared to 2.4% in CWCC.

Chart 47: Households in Fuel Poverty (Full income model)

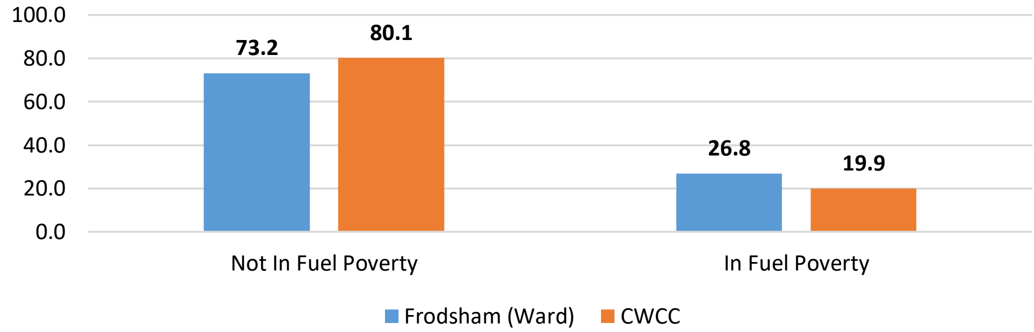


Chart 48 shows that Frodsham has higher levels of fuel poverty (26.8%) compared to CWCC (19.9%).

Source: Cheshire West Private Housing Stock Condition Survey 2013

[3] Prior to the July 2013 guidance fuel poverty was taken as a straightforward proportion of eligible household income spent on domestic fuel. Fuel poverty was defined by annual expenditure on fuel in excess of 10% of annual household income. Revised definitions of fuel poverty seek to isolate households on low incomes with fuel costs above the median.

Cheshire West Private Sector House Condition Survey 2013 (2)

Charts 49 and 50 compare Frodsham and CWCC in terms of decent homes repair failures. 10% of Frodsham's private sector housing stock is not compliant with the decent homes repair standard compared to 13% in CWCC.

Chart 49: Decent Homes Repair Failure - Frodsham (Ward)

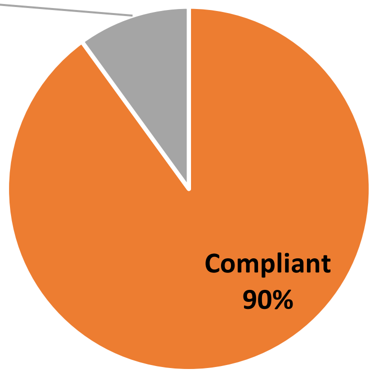
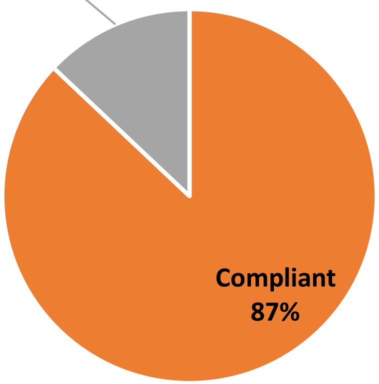


Chart 50: Decent Homes Repair Failure - CWCC



Source: Cheshire West Private Housing Stock Condition Survey 2013

Table 10: Category 1 Hazards Present in Frodsham and CWCC Private Sector Housing Stock

CATEGORY 1 HAZARDS				
	Category 1 Risks Present		All Dwellings	
Area	dwellings	%	dwellings	%
Frodsham (Ward)	513	13.3	3845	100
CWCC	9313	7.5	124528	100

Source: Cheshire West Private Housing Stock Condition Survey 2013

Table 10 shows that Frodsham has a significantly higher proportion (13.3%) compared to CWCC (7.5%) of its private sector housing with category 1 hazards present. A category 1 hazard is a hazard that poses a serious threat to the health or safety of people living in or visiting your home.

Examples of category 1 hazards can include:

- exposed wiring or overloaded electrical sockets
- dangerous or broken boiler
- bedrooms that are very cold
- leaking roof
- mould on the walls or ceiling
- rats or other pest or vermin infestation
- broken steps at the top of the stairs
- lack of security due to badly-fitting external doors or problems with locks

Source:
https://england.shelter.org.uk/housing_advice/repairs/health_and_safety_standards_for_rented_homes_hhsrs (20 Nov 2017)

Cheshire West Vulnerable and Older People Accommodation Plan 2016-2020

This document sets out the Local Authority's vision and aims for vulnerable and older people's accommodation over a 4-year period.

The following extracts from the document do not give specific data or plans for Frodsham, however it does highlight some of the key challenges with housing vulnerable and older people, particularly in a rural context:

"The majority of people in the Borough own their own home and even older owner occupiers who do not need personal care and support, can find themselves in a position where they find it difficult to maintain their home in a good state of repair as they age. The latest private sector stock condition survey for the Borough (2013) shows that ***non-decency rates are higher among older owner occupiers and particularly so in rural wards****.*

*"**Older people living in non-decent housing are more at risk of fuel poverty and ill health arising from or aggravated by cold and damp conditions.** The majority of Excess Winter Deaths occur among older people, especially women, and those with underlying health problems. While many associate deaths during periods of cold weather with hypothermia, most are in fact due to cardiac disease, strokes and respiratory problems. Older and disabled people are therefore likely to receive the greatest benefit from initiatives to provide affordable warmth for the Borough's residents, helping to ensure their home is affordable to heat.*

***"Older people living in rural communities can also be at increased risk of increasing isolation and diminishing access to services, including healthcare services,** which could adversely impact on their future health and wellbeing**.** Nationally, research shows that **younger people are leaving rural towns and villages because of a lack of affordable housing and employment opportunities**, which means services and businesses like GP surgeries, shops and post offices are unsustainable. Public transport may also be reduced, increasing the potential for isolation and driving up the difficulty and cost of providing care in the home."*

"The Borough's rural population is ageing faster than that in the urban areas**, so it is likely that the situation for older people living in rural locations could deteriorate over time. **Ensuring a range of attractive, suitable and sustainable alternative accommodation options is available, as well as offering help and assistance with adaptations and repairs to help those who want to stay in their own homes, will allow older people to make an informed decision about their future accommodation choices."

"Proposals for new housing should take account of the needs of that particular area and especially of:

- ***The provision of small family homes to assist households into home ownership and for older people who may wish to downsize.***
- ***The provision of a range of accommodation types to meet the long term needs of older people; this could include the provision of Lifetime Homes, bungalows and Extra Care housing."***

Source: CWCC Vulnerable and Older People's Accommodation Plan 2016-2020

Factors Influencing Housing Numbers and Characteristics of Housing Need

This section takes an overview of all the different factors and data sets analysed in this report, and examines how they might affect the quantity, type and mix of housing needed in Frodsham over the Local Plan part 1 (LP1) period (up to 2030). Frodsham has been allocated a minimum housing number target of 250 in LP1, therefore this section uses this number as a baseline for the quantity of housing.

Factor	Potential impact on quantity of housing needed	Potential impact on housing mix and type
Planning and physical constraints heavily restrict development in Frodsham including: conservation areas, listed buildings, flood zones, greenbelt, ramsar sites, registered parks and gardens, scheduled monuments, sites of biological importance (SBI) and, sites of special scientific interest (SSSI).	**No change** Given the planning and physical restrictions, 250 dwellings over the plan period is a viable number (minimum) of homes to deliver. However, in the longer term this may restrict the Town's ability to meet the needs of an increasing population, putting pressure on house prices and therefore requiring more innovative ways to deliver more homes, which does not require large areas of land.	The planning and physical restrictions mean that only relatively small scale housing developments can be delivered on: **previously developed land, infill sites and exception sites** (with affordable housing for local people in the greenbelt). Limited site options may make it difficult to deliver single storey bungalows, which take up more land.
Strategic Housing Market Assessment (SHMA) 2013 identifies an net annual shortfall of 33 dwellings per on average during the SHMA period (2013-2018), which would require the delivery of at least 100 dwellings per year to achieve this figure based on 30% affordable target for all dwellings in LP1.	**More affordable housing?** At a first look, Frodsham has underperformed on the provision of affordable housing compared with the shortfall of 33 units per annum identified in the SHMA. However, delivery of that level of affordable homes in Frodsham is not realistically achievable and compared with the affordable housing target in the Local Plan, Frodsham is performing well. That said, it must be recognised that there remains widespread AH need across the Borough, which additional provision in Frodsham could contribute to meeting.	According to the SHMA 2013, Frodsham needs the following mix of housing: • 54% 1 bed (under 65) • 15% 3+ bed (under 65) • 9% 1 bed (over 65) • 21% 2 bed (over 65) More up-to-date evidence from the housing register suggests that the proportions set out above need updating e.g. a much higher proportion of 1 bed sheltered accommodation for older adults is needed.

Factor	Potential impact on quantity of housing needed	Potential impact on housing mix and type
Local Plan (pt 1) Strategic Policies: **Policy STRAT8 'Rural Area'** = 250 homes minimum target for Frodsham to deliver by 2030 **Policy SOC1 'Delivering Affordable Housing'** = 30% affordable housing target for new developments **Policy SOC2 'Rural Exception Sites'** = 100% affordable on small rural sites including greenbelt **Policy SOC3 'Housing Mix and Type'** = mix of family starter homes, homes for older people and, Community Land Trusts	**No change?** Frodsham has delivered 142 homes since 2010 (start of the plan period), therefore it is ahead of schedule in terms of overall housing numbers. 67 (47%) of which were affordable homes. Therefore, LP1 targets are on track to be met. **More affordable homes for CWCC?** However, CWCC is 448 in deficit of meeting its current affordable housing completion target. Therefore Frodsham may wish to contribute further to the Borough-wide affordable housing delivery, which would also help with addressing its local affordability issues referenced in the housing market analysis.	• Affordable family starter homes • Downsizing options • Bungalows • Sheltered accommodation
West Cheshire Rural Growth Strategy has an overall housing target of 2785 from 2015 – 2030 for rural area and market towns (based on LP1 targets)	**No change** The rural area has delivered 1298 dwellings since 2015 and is therefore on course to exceed the minimum target by 2030. Strategically speaking, this high performance of the wider rural area and market towns takes pressure off places like Frodsham, which are heavily restricted in terms of planning policy and physical constraints.	The Rural Growth Strategy stipulates that the rural area and market towns need to deliver: **good quality affordable and family housing, starter homes, 'downsizers' for older person households.**

Factor	Potential impact on quantity of housing needed	Potential impact on housing mix and type
Several economic strategies set out housing targets for large areas: • LEP = 70,000 new homes by 2030 for Cheshire and Warrington • CWCC Economic Growth Strategy – 7,300 new homes by 2018 in Cheshire West	**Increase housing supply?** Frodsham is an important strategic town from which you can easily access big employment centres e.g. Chester and Manchester. Therefore, these targets could reasonably be assumed to affect Frodsham. **No Change?** Planning and physical constraints of Frodsham could mean that its contribution to these targets may be limited.	**No change?** There is not enough information to stipulate how these housing targets will be delivered.
Halton Curve Rail Infrastructure Improvements This will provide new direct rail services to Liverpool City Centre and Liverpool John Lennon Airport from Frodsham, whereas (at the time of writing) there are no direct services.	**Increase housing supply in the long term?** These new direct rail services are likely to make Frodsham much more accessible and therefore more desirable. This could put more pressure on house prices in the area as it will have easier commuter access to a large job (high skill level) market in Liverpool. It already has easy public transport access to Manchester and Chester therefore the likelihood is that Frodsham would attract even more high earning residents with the new infrastructure improvements.	**More family homes and those suitable for the working population**
Accommodation type 2001-2011 Frodsham has a high proportion of detached properties and a low proportion of flats and apartments compared to Borough and national figures.	**No change** Accommodation types within Frodsham do not indicate a need to increase the housing supply.	**More flats and apartments needed to balance the market** The existing housing stock appears to be weighted more towards detached properties with few flats and apartments compared to national and Borough-wide figures. This also suggests that Frodsham may not (currently) be a good place to start on the housing ladder with a higher proportion of detached properties that tend to be more expensive.

Factor	Potential impact on quantity of housing needed	Potential impact on housing mix and type
Tenure 2001-2011 Frodsham's housing stock is mostly owner occupied. Between 2001-2011 there was a sharp increase in social and private rented properties nationally and locally (CWCC and Frodsham).	**Increase housing numbers** The increase in rented property suggests that there were significant numbers of people who could not afford to buy property in this period, which included the market crash. This indicates that the local market is too expensive for existing and new home owners. This is supported by evidence in the affordability section that Frodsham is unaffordable. High prices usually indicate a shortage of supply to meet demand, therefore increasing supply will help address this.	**Increase supply of smaller properties (1-2 bed)** Including a mix of starter homes and downsizing options for older people **for sale and rent**. This would increase downsizing options for older people, which would free up larger existing family homes on the market for growing families to move into. Smaller starter homes would also help young people and families to get on to the housing ladder and help the next generation of home owners get started.
Occupancy ratings 2001-2011 The trend between 2001-2011 was for both under-occupancy and overcrowding to reduce. In other words, people are both occupying their homes more fully with less spare rooms, and less homes that are overcrowded with too many people in them.	**No change?** If the trend of decreasing overcrowding and under-occupancy continues, this should not require any significant change in the overall supply of housing numbers. **Increase supply of smaller properties?** (1-2 bed) would provide more downsizing options for older people who under-occupy large homes. This would accelerate an increase in occupancy by freeing up larger homes for growing families.	Similar to the above, **there is a greater need for small 1-2 bed** properties for young people, families and downsizing options for older people, would help to address under-occupancy, which is an issue across Cheshire West as well as Frodsham.

Factor	Potential impact on quantity of housing needed	Potential impact on housing mix and type
Household composition 2001-2011 The trend between 2001-2011 was for family units (with or without) dependent children to decrease, lone parent families, single people and over 65 singles and couples to increase. In Frodsham the most notable increase was for single person households, which for under 65's increased by 11 per annum and for over 65's, by 6 per annum between 2001-2011. Mid-year estimate data for 2015 enables us to calculate the potential number of over 65 single person households, suggesting that this rate has increased (between 2011-2015) to approximately 9 new over 65 households per year (based on the accelerated increase in over 65s overall), therefore creating an increasing demand for smaller properties for all ages but a potential future trend towards single person households over 65.	**Increase supply of smaller properties?** Frodsham's housing market may need to find ways of responding more readily to the changing household composition with more people living alone and in smaller sized households.	**Increase supply of smaller properties** weighted more to 1 and 2 beds but with a small increase in supply of 3 bed properties to keep the balance in the market. As the baby-boomer generation move further into retirement and larger properties become more difficult to maintain the evidence suggests we may see more single person households over 65. It will also be important to keep the town's population balanced to sustain the local economy and services with an increase in homes for families and young people.
Concealed families 2011 With 29 concealed families in Frodsham in 2011 it is below the Borough and national average (percentage wise). No concealed family data is available for 2001.	**No change?** The below average proportion of concealed families means it is unlikely to cause an increase in overall need.	**No change?**

Factor	Potential impact on quantity of housing needed	Potential impact on housing mix and type
Population 2001-2011-2015 including change in age structure and household size Frodsham's population has increased by 342 between 2001-2015 (3.7%). It is also aging rapidly with over 65s increasing in proportion to other age groups (from 19.2% in 2001 to 26.3% in 2015) while 0-19 and 20-64 age groups stayed fairly static. Mid-year estimate data for 2015 enables us to calculate the most significant increases in age groups (yearly averages) between 2011-2015: • 0-4 increased by 11 per annum • 25-29 increased by 9.8 per annum • 45-49 increased by 6 per annum • 50-54 increased by 26 per annum • 65-69 increased by 22.5 per annum • 70-74 increased by 13.5 per annum • 75-79 increased by 24 per annum	**Increase housing supply?** The population is increasing in Frodsham and the 2015 mid-year estimates suggest that the rate of increase is accelerating. The increase in 50-54 year olds and the over 65's is the most significant change in the population.	**Cater for an aging population but with a significant need for families?** To accommodate a rapidly aging population there needs to be more provision of **downsizing options to lifetime homes standard** in the shorter term (next 5 years) with more **sheltered, extra care and residential care** options in the medium to long term. Evidence also indicates a need for **family housing.**
Net migration The live births minus deaths between 2011-2015 gives a negative figure of -104, however the population increased by 214 people in this time (according to 2015 mid-year estimates), therefore it can be calculated that the net migration into Frodsham between 2011 and 2015 was 318 people. This equates to **approximately 80 (rounded to the nearest whole number) new residents each year on average moving into Frodsham between 2011-2015** (based on 318 net migration figure 2011-2015 divided by 4 years).	**Increase housing supply** This is the sole reason why the population is increasing in Frodsham.	**More provision of homes for over 65s but also 50-54 years and an increase in 0-4 suggests there is also a significant proportion of family need.**

Factor	Potential impact on quantity of housing needed	Potential impact on housing mix and type
Long term health problems The number of people with limiting long term illness is increasing in Frodsham at roughly the same rate that it is in CWCC, which tallies with the aging population evidence.	**No change to overall numbers?**	**More provision of assistive accommodation?** E.g. sheltered, extra care, residential care and more investment in adaptation of existing housing stock.
Economic activity of residents Most notably, people are retiring in Frodsham at a faster rate than in CWCC and nationally.	**Increase in housing supply?** Based on this and other evidence, it is known that the number and proportion of people of retirement age are increasing in Frodsham.	**More provision of downsizing options** in the shorter term (next 5 years) with more **sheltered, extra care and residential care** options in the medium to long term.
Distance travelled to work 38.1% of people in Frodsham work in Cheshire West, 14.1% in Halton, 6.4% in Warrington, 3.8% in Liverpool and 11.4% from home.	**Increase housing supply?** The new direct rail services to Liverpool via the Halton Curve will likely increase the number of people travelling there for work. The most significant change is in the number of people working from home which increased by approximately 100 between 2001-2011.	**Better connected homes** are needed in terms of broadband access with a clear trend for more people to work from home. There may be scope to influence new developments to include a portion of homes with flexible rooms that could be used as work or storage space.
Affordability of dwelling prices Frodsham has an affordability ratio (i.e. dwelling price divided by income) for median price to median income of 4.2 for flats or 8.8 for detached properties. For lower quartile incomes and prices the ratio is 6.1 flats and 12.1 for detached. 3.5 is considered affordable.	**Increase housing supply?** Markets tend to be unaffordable when demand outstrips supply, therefore an increase in supply would help balance the market.	**Increasing the right type of housing supply** The evidence shows that smaller market 1-2 bed properties are needed to give downsizing options for older people, and starter home options for young people and families. There is also a need for a mix of affordable tenures including: social and affordable rent, shared ownership, discount for sale, extra care, sheltered and residential care housing. Community Led Housing Schemes could also be considered.
Affordability of rent To afford a market 1 bed flat in Frodsham (based on paying 28% of income on rent) you need to be earning £23,400, which is nearly £6,000 above the actual lower quartile income of £17,500.	**Increase housing supply?** Although rented property provides more choice in terms of affordability. Lower quartile earners will be spending (at best) 37% of their income on rent and (at worst) up to 68%. Again high demand and limited supply have driven prices up over a long period.	**Increase supply of affordable tenures for rent?** The evidence shows that market rents in Frodsham are out of kilter with local lower quartile incomes. New developments need to include affordable and social rent options where possible.

Factor	Potential impact on quantity of housing needed	Potential impact on housing mix and type
Housing register Frodsham's housing register shows a heavy leaning towards 1 and 2 bed need: • 61% 1 bed under 55's • 34% 2 bed under 55's • 92% 1 bed over 55's For general needs a mix of 1, 2 and 3 bed properties are required but mostly 1-2 bed. For sheltered accommodation for older people, predominantly 1 bed and a significant need for 2 bed.	**Increase affordable housing supply?**	Based on the housing register bids there needs to be a focus on increasing supply of **1 and 2 bed bungalows, bedsits and flats for older people**. Mixed size (but more 1-2 bed) general needs affordable / social housing is also needed for young people and families. Looking at the evidence, there is a real lack of the type and size of property listed above, which is resulting in excessive bids for 1 bed bungalows in particular.
Self-build register There were 17 applicants interested in self-build in Frodsham.	**No change** Self-build registrations do not give any evidence on housing need but likely an indication of aspiring self-building in the area.	**No change**
Private sector stock condition survey 2013 • 26% of Frodsham's private housing stock is in fuel poverty compared to 19% in CWCC. • 10% does not meet decent homes standard compared to 13% in CWCC. • 13% has category 1 hazards present compared to 7% of CWCC's private sector stock.	**No change**	**No change**

Factor	Potential impact on quantity of housing needed	Potential impact on housing mix and type
CWCC Vulnerable and Older People Accommodation Plan key points: • Non-decency rates are higher among older owner occupiers in rural wards. • Older people living in non-decent housing are more at risk of fuel poverty and ill health arising from or aggravated by cold and damp conditions. • Older people living in rural communities can also be at increased risk of increasing isolation and diminishing access to services, including healthcare services. • Younger people are leaving rural towns and villages because of a lack of affordable housing and employment opportunities. • The Borough's rural population is ageing faster than that in the urban areas.	**Increase housing supply**	Ensuring a range **of attractive, suitable and sustainable alternative accommodation options** is available, as well as offering help and **assistance with adaptations** and repairs to help those who want to stay in their own homes, will allow older people to make an informed decision about their future accommodation choices.

Recommended Next Steps

This housing needs assessment has aimed to provide the Neighbourhood Plan Steering Group with evidence on local housing need from a range of data sources. It is suggested that Frodsham Neighbourhood Plan Group discuss the contents and conclusions of this report with the Local Planning and Housing Authority, taking the following into account during the process:

1. The contents of this report;

2. Views of CWCC including how this may inform or fit in with emerging Local Plan (part 2) policies and any other emerging housing needs evidence that is available;

3. The views of local residents;

4. The views of other local stakeholders e.g. housing associations and private housing developers; and,

5. Consider the neighbourhood plan policies in light of feedback from the above stakeholders and make a decision on whether to allocate sites for affordable housing e.g. exception sites, infill, brownfield and reuse of underused assets. This could require collection of primary data via an additional resident housing needs survey to supplement this report.

Thanks

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