

**MACCLESFIELD  
BOROUGH COUNCIL**

**HOUSING NEEDS SURVEY**

**FINAL REPORT  
2004**



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- I TYPE, SIZE & TENURE REQUIREMENTS FOR MOVING HOUSEHOLDS BY SUB-AREA
- II POSTAL SURVEY QUESTIONNAIRE
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# 1 EXECUTIVE SUMMARY

## 1.1 Housing Needs Survey

1.1.1 Macclesfield Borough Council formally commissioned DCA in October 2004 to carry out a Borough-wide Housing Needs Study.

1.1.2 The purpose of the study was to examine the housing requirements (needs, aspirations and demands) for the communities and households of Macclesfield Borough.

### 1.1.3 The aims and objectives were to:-

- ◆ Identify the current and future demand and need for properties by tenure and size across the Borough and within the main towns and settlements, where applicable;
- ◆ Identify affordability issues and trends affecting the public and private sector housing markets, including a clear indication of the numbers, type and tenure of affordable housing required in each part of the Borough and how these may change in future years;
- ◆ Provide robust information with which to support the implementation of affordable housing planning policies and guidance: inform and influence negotiation with developers on sites affected by such policies; assist in the formulation of section 106 agreements and inform the Council's response to any appeals against planning decisions regarding affordable housing that may arise;
- ◆ Identify the needs, aspirations, intentions and preferences of households and the extent to which these can be met within existing housing resources;
- ◆ Understand how housing markets and sub markets operate within Macclesfield Borough and the interaction with housing markets in neighbouring areas;
- ◆ Identify the nature and extent of housing need for the elderly, households with special needs and the potential demand for Supporting People Service and Key Workers.

### 1.1.4 In this summary you will find the main findings from a study undertaken through:-

- ◆ A postal questionnaire to 6,750 households in 10 Super Output Areas across the Borough;
- ◆ A housing market survey utilising the Land Registry and Halifax House Price databases and a telephone survey of estate agents on the supply and cost of private rented housing;
- ◆ Secondary data analysis drawing upon HIP and Housing Register data on the flow of social stock and need, the 2001 Census, household and population Forecasts and other national research.

### KEY FINDINGS OF THE SURVEY

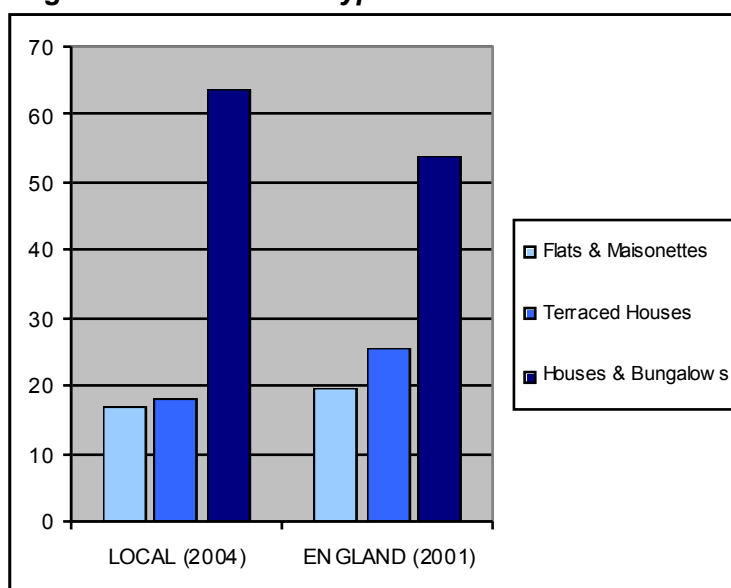
- ◆ 91% of households live in accommodation suitable for their needs. Satisfaction varies from 95% in the owner occupied (no mortgage) sector to 77% in the HA rented sector;
- ◆ Flats and terraced houses average cost is £166,930 and £146,079 respectively and affordability is a major issue, particularly for new forming households;
- ◆ 68% cannot afford private rental and home ownership is beyond the reach of 95% of concealed households, only 12% of them earn over £27,300 pa the national average;
- ◆ The social stock is 12%, much lower than the national average of 19.3% and provides 608 re-let units each year. Annually 803 affordable housing units are needed, 195 more than existing supply from re-lets, a new supply requirement of over three times current delivery levels;
- ◆ There is a requirement to develop a more balanced housing stock in both sectors with a need for more flats and terraced houses, particularly in the private sector;
- ◆ The population of retirement age will increase by 26% by 2021. There is an inextricable link between ageing and frailty. Over 68% of those with a support need are over 60, and over half (53%) of them have a walking difficulty.

## 1.2 The Housing Stock

1.2.1 Figure 1-1 shows the characteristics of the Borough stock in 2004, compared to the national average level at the 2001 Census in each category.

1.2.2 Locally, the proportion of houses and bungalows (63.7%) is higher than the national average of 54%. The supply of terraced properties is 24%, close to the national average of 26%, but flats / maisonettes at 11.8% are below the national average of 20%.

**Figure 1-1 House Types Local: National**



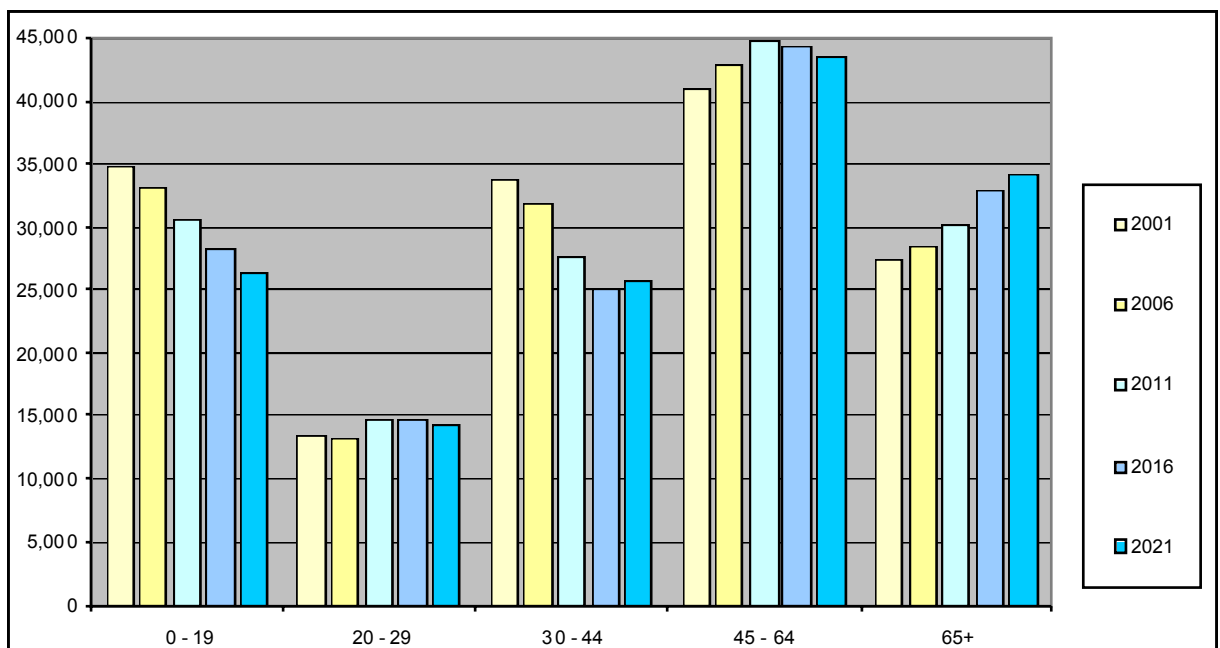
## 1.3 The Borough Population – Future Forecasts

1.3.1 An important feature in measuring housing needs is to forecast what is likely to happen over the next decade or so in order that provision for new housing can be planned. Population change in an area results from a number of factors - numbers of births and deaths, how the population is ageing, and the migration of people into and out of the area. The number of households rises and falls over time in response to these and is also affected by changes in the pattern of marriages and divorces and the general economic climate.

**1.3.2 What about the future?**

- 1.3.3 The population data provided by Cheshire Council are based on the Cheshire Population Report 2004. The 2001 Census data has been taken into consideration in the production of these forecasts.
- 1.3.4 The 2003 based forecasts indicate that the population will decrease by approximately 6,600 people, 4% over the 20 years to 2021, falling to 143,500 by 2021 and decreasing at an average annual rate of approximately 0.2%.
- 1.3.5 The 0 – 19 age group shows a significant fall overall (8,400; 24.1%). The largest decrease occurs between 2006 and 2011 (2,500; 7.6%) with a fall being seen for the remaining period.
- 1.3.6 Numbers in the 20-29 age group are projected to rise overall (800; 6%). The largest increase occurs between 2006 and 2011 (1,400; 10.5%).
- 1.3.7 The 30-44 age group, the main economically active and household moving group shows a decrease overall (8,200; 24.3%), 3,200 of which occurs up to 2011.
- 1.3.8 In this 45-64 age group, over the forecast period there is an increase of 2,300 people (6%). Numbers rise throughout the forecast period with the largest rise occurring between 2006 and 2011 (2,000; 55%).
- 1.3.9 The most significant feature here is the growth of the population in the over 65 age group with an increase of 6,900 people (25.3%) seen over the forecast period. Numbers rise throughout the forecast period, with a large rise of 2,900 occurring in the current decade to 2011.
- 1.3.10 The "older" retirement group, those 80 and over grows by 26%, 1,900 more people by 2021. Almost 5,000 people with a disability currently are over 75. Of which over 3,200 have a walking difficulty, with likely adaptations and support services and a link between ageing and frailty is therefore significant. This group represents 9,200 people by 2021, who are much more likely to have care and support needs which should be assessed in detail.

**Figure 1-2 Population Change Age Band Forecast**



## **1.4 The Housing Market**

1.4.1 The housing market is the context against which all the housing needs of the area are set. In particular, house price information is the basis on which the “affordability” of housing is measured for low-income households. In essence, we are seeking to establish who cannot afford to enter into the market. This data is then related to the problems faced by the “concealed households” in the area, i.e. households living with friends and relatives unable to gain access to the housing market.

### **1.4.2 National and Regional Context**

1.4.3 UK house price inflation for the year ending 31<sup>st</sup> December 2004 was recorded by Halifax Index at 15.1% and the Land Registry at 11.7%. House price inflation in the fourth quarter of 2004 slowed in most regions with an overall increase of 0.1%, well below the 2.7% gain in the third quarter of 2004.

1.4.4 House prices in the North West Region show a rise, increasing by 3.0% during the fourth quarter of 2004. The annual rate of house price inflation recorded in the Halifax Index for the North West Region at 31<sup>st</sup> December 2004 was 27.3%, well above the UK average of 15.1%.

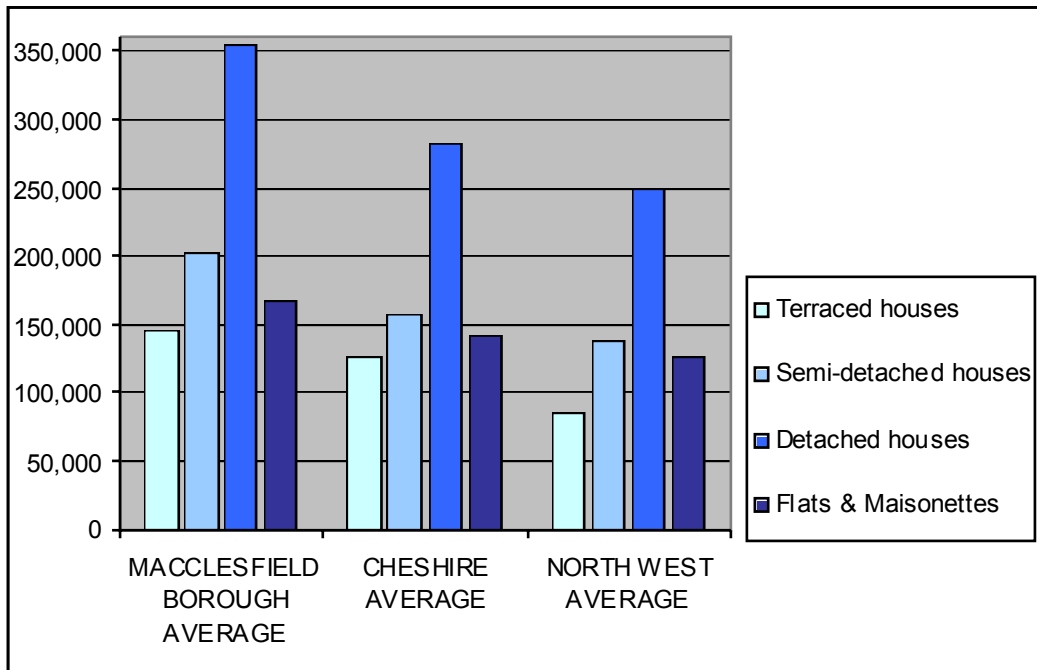
## **1.5 The Macclesfield Housing Market**

1.5.1 The evaluation of the market in Macclesfield is based on specially prepared information taken directly from the Land Registry database for the year ending 31<sup>st</sup> December 2004 and an analysis of local estate agency sales looking at entry level properties.

1.5.2 The Land Registry recorded the average price for all dwellings in the Borough at £228,179. The average semi-detached dwelling was sold for £203,536 higher than the Cheshire average of £157,883. The graph shows semi-detached house prices in Macclesfield Borough are higher than the average for Cheshire and are higher than the average for the North West Region, reflecting the level of prices for all property types in the Borough.

1.5.3 An income of £25,300 is required to buy a one bedroom flat in Knutsford Rural and Knutsford Town, rising to £36,800 in the Wilmslow area. A two bedroom flat requires an income of £32,300 in Macclesfield Town and up to £56,600 in the Chelford and Alderley Edge area. Terraced properties require an income of £32,100 in Macclesfield Town and £58,600 in the Knutsford Rural area.

1.5.4 We assess terraced houses to be the main entry level for first time buyers in view of their lower cost and higher volume of sales. 95% of concealed households have inadequate income to be able to buy and 68% cannot afford to rent privately. Additionally the private rented sector is small and is not the housing preference of the majority of households. Even where this is the case, lack of supply may cause some households to have to leave the Borough to meet their requirements.

**Figure 1-3 2004 Average House Prices**

## 1.6 Key Findings from the Household Survey

- 1.6.1 The fieldwork for the study took place in November and December 2004 and provides a detailed picture of the current and future housing needs and preferences in the Borough. The study consisted of a postal questionnaire to 6,750 households in 10 Super Output Areas across Macclesfield. 2,202 responses were achieved, providing statistical confidence at 95%  $\pm$  1.70% at Borough level sampling error rate. 3.2% of all households in the Borough participated in the survey.
- 1.6.2 The “implied” numbers are our assessment of the total numbers after applying a sub area weighting factor to represent the total population. Below we present in summary form, the key findings from the survey with a particular emphasis on the needs of concealed households.

## 1.7 Adequacy of the Existing Stock

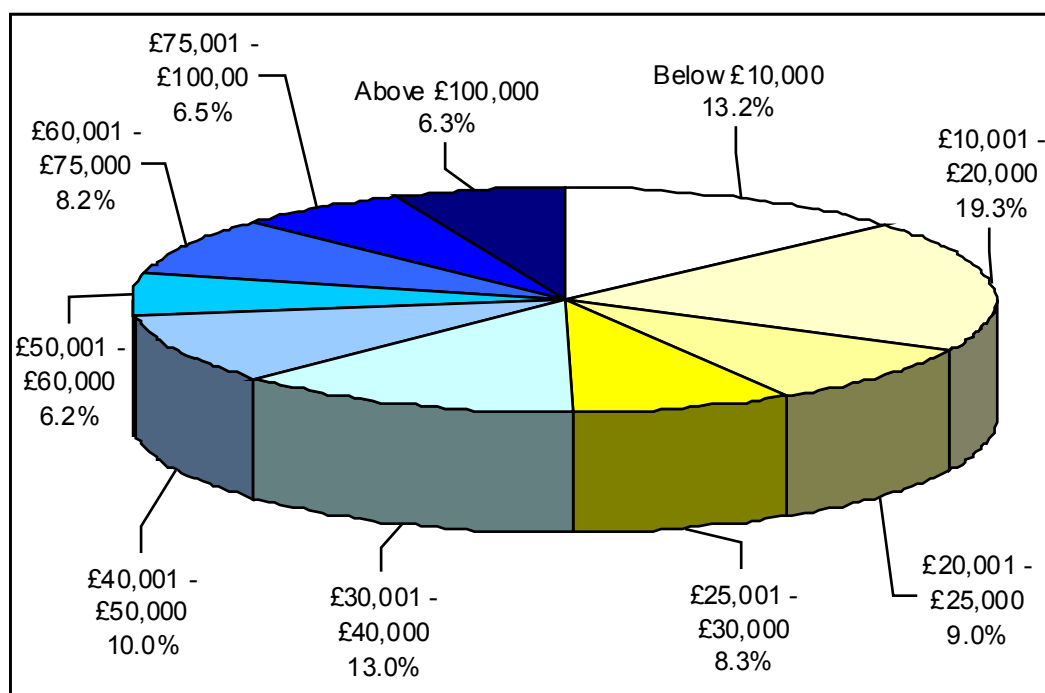
- 1.7.1 The vast majority of households have access to all the basic amenities and the perception of most residents is that their homes are well maintained and not in need of improvement.
- 1.7.2 Some 90.6% of households say that their accommodation is adequate for their needs. 9.4% (6,280 implied) say that it is inadequate. The largest single issue for those reporting an inadequacy which could be resolved in-situ (without moving) was that the dwelling needed improvement / repairs (89.3%). Of those requiring a move 68.8% (3,605 implied) indicated that the dwelling was too small.
- 1.7.3 Based on a calculation of occupants to bedroom numbers, under-occupation affects approximately 85% of all households and over-occupation affects 1.4%.



## 1.8 Costs of Present Housing and Household Income

- 1.8.1 A total of 38.8% of existing households renting paid less than £60 p.w. and 51.1% paid less than £70. Of owner-occupiers, with a mortgage 17.5% pay less than £350 per month. Around 6.2% of owner-occupier households pay in excess of £1,250 per month.
- 1.8.2 13% of households have incomes below £10,000, well below the corresponding UK figure (22%). 50% of households in the Borough have incomes above £30,000 well above the UK average (30%).

**Figure 1-4 Average Income of Existing Households**



- 1.8.3 26.1% of households were in receipt of financial support (17,678 implied), close to the average found in recent DCA surveys 23%, of whom 29% (5,051 implied) were in receipt of Housing Benefit or 40.5% of renters in the sample, a relatively low level in our survey experience.

## 1.9 Moving Households

- 1.9.1 4,910 existing households and 2,956 new households will expect to move within Macclesfield Borough in the next three years.
- 1.9.2 5,094 existing and new forming households anticipate moving away from the Borough. In the case of existing households moving, the single most common reason given by existing households moving outside the Borough was retirement (53.7%). In the case of concealed households moving, choices were more focused on employment and access to work (68.2%).

## 1.10 Support Issues

- 1.10.1 17.8% of households in the Macclesfield Borough contain somebody with a support need (11,946 households implied), of which 13.7% had two members affected. 68.1% of those with a support need were aged over 60, 38.2% of them aged over 75.
- 1.10.2 The largest group (6,210 implied) affected by a named support need were those with a walking difficulty but who do not use a wheelchair, representing 52.5% of those with a support need.

- 1.10.3 Around 11% of these households contained someone who was a wheelchair user, suggesting around 1,556 in Macclesfield as a whole. 21.3% of wheelchair user's households live in a property with suitable adaptation.
- 1.10.4 Of household members with support needs, some 20.8% (1,481 implied) felt they needed care or support which is not currently provided.
- 1.10.5 12.1% of all dwellings (8,117 implied) have been adapted to meet the needs of a disabled person. In terms of the nature of adaptations, 54.3% have handrails / grabrails, 42.3% have ground floor toilet adaptations and 37.3% have bathroom adaptations.

## 1.11 Concealed Households

1.11.1 Concealed households are people who could not afford to be in the housing market and are living within another household. We found that around 4.4% of households contained one or more households seeking independent accommodation giving a total of 2,956 cases over the next three years to 2007. 79% are the adult children of existing Macclesfield residents.

1.11.2 In the Concealed Households Group:-

- ◆ 72.4% of the people in these concealed households are between 20 and 29 years of age and 23.1% are over 30;
- ◆ 724 (29.9%) of households are being formed with a partner living in a separate household elsewhere in Macclesfield Borough;
- ◆ 15% of concealed households moving were registered on a housing waiting list, 99% being on the Macclesfield Borough Council List.

1.11.3 Their needs and preferences for specific house types were:-

Type	Need %	Preference %	Current Stock %
Flat	28.8	13.7	11.8
Terraced	37.3	25.3	24.0
Semi-detached	22.7	39.5	21.9

Size	Need %	Preference %	Current Stock %
One bed	34.5	3.7	12.2
Two bed	59.3	67.7	26.2
Three bed	6.2	28.3	32.8

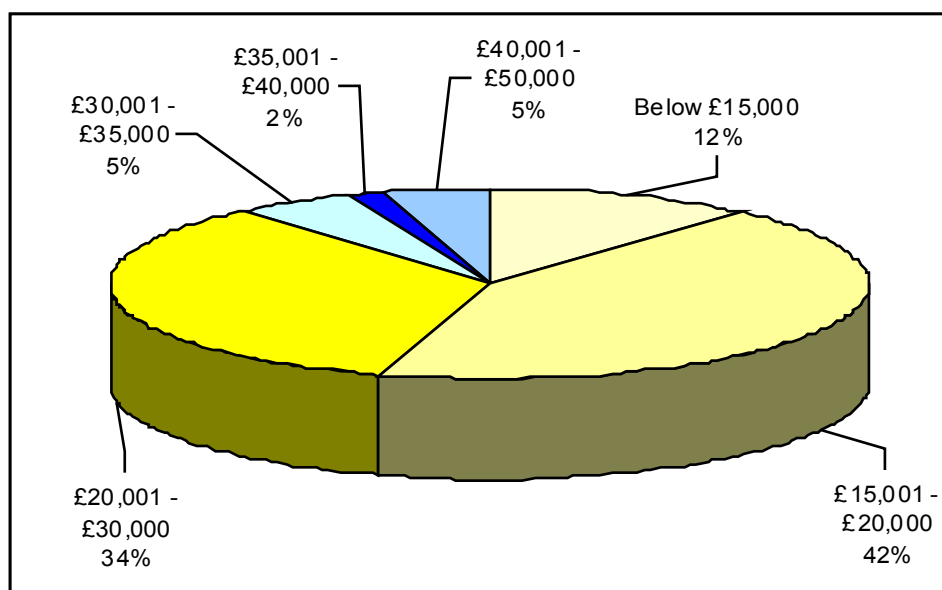
- ◆ Important differences exist between the levels of preference expressed for property types and their stock supply levels, especially the higher preference for semi-detached houses than are present in the existing stock.
- ◆ 72.6% (2,146 implied) of the concealed households preferred owner occupation, 10.2% (302 implied) want Housing Association shared ownership accommodation and 8.8% (260 implied) prefer private rent. 8.4% (24 implied) want HA rent.

## 1.12 Concealed Households' Housing Costs and Incomes

1.12.1 Key factors relating to immediately forming households' ability to meet housing costs are that:-

- ◆ 50.7% of those wishing to rent could afford a weekly rent of no more than £60;
- ◆ 67.4% wanting to buy could not afford a mortgage of more than £400 per month;
- ◆ 11.7% have household incomes below £15,000 per annum, 42.9% earn between £15,001 - £20,000 and a further 34.2% between £20,001 and £25,000, 88.8% in total earning below £25,000;

**Figure 1-5 Average Income of Concealed Households Moving Within One Year**



## 1.13 Affordability and Access to Market Housing

1.13.1 The data indicates strongly that there is an affordability problem arising from the relationship between local incomes and the realistic supply of the cheapest stock available.

1.13.2 The following table shows the annual household income needed to buy in the lowest and highest priced areas in the Borough, based on a 95% mortgage availability and a 3-times gross income to lending ratio.

**Table 1-1 Annual Household Income**

Area	Income Thresholds (£)		
	1 bed Flat	2 bed Flat	3 bed Terraced
Disley Rural	34,500*	47,500*	38,200
Poynton Parish	36,100*	36,800	48,700
Wilmslow Town	36,800	46,400	40,500
Knutsford Rural	25,300*	38,000*	58,600*
Knutsford Town	25,300	43,500	46,200
Adlington & Prestbury	- nd -	- nd -	- nd -
Macclesfield Rural	- nd -	- nd -	41,900
Chelford & Alderley Edge	- nd -	56,600	58,000
Bollington Town	34,500*	46,100	38,300
Macclesfield Town	26,500	32,300	32,100

\* Caution low sample.

-nd- no data available

- 1.13.3 Although the average price of flats according to the Land Registry survey is £166,930 entry levels for 2-bed flats start at £102,036 in Macclesfield Town, rising to £178,725 in Chelford and Alderley Edge.
- 1.13.4 The survey findings indicate that income levels of around 95% of the concealed households are below the level necessary to be able to buy and 68% to rent in the local market.

## 1.14 Housing Stock Balance Analysis

- 1.14.1 The nature and turnover of the existing housing stock is vitally important in meeting current and future housing demand in all tenures. The information gained from a separate detailed stock flow analysis will be of major benefit to the development of site development briefs for the delivery of both private sector and affordable sectors, balancing housing markets and in longer-term business planning.

## 1.15 House Type Preferences / Supply

- 1.15.1 Table 1-2 reflects the differing levels of existing supply against demand from new households and the impact in actual sales levels created by stock availability and turnover.
- 1.15.2 New household's preference and need for flats at 13.7% and 28.8% respectively are higher than the stock level of 11.8% reflecting the impact of changing household formation and preferences and relatively lower price levels.
- 1.15.3 New forming households show a level of preference for terraced houses at 25.3% close to the stock supply of 24.0%. Sales of terraced houses are higher because they are the most available stock type with lowest prices.

**Table 1-2 Dwelling Type Demand / Stock Supply / Market Sales**

	Demand		Census 2001 Stock Supply %	Sales
	New Household Need %	New Household Preference %		All Buyers %
Terraced	37.3	25.3	24.0	29.5
Flats	28.8	13.7	11.8	12.1

- 1.15.4 Small units, flats and particularly terraced houses are 35.8% of existing stock much lower than national average level of 45%. In projects still to be developed, the Council should promote the house types, which are under represented in the stock compared to national average levels, especially flats, in line with the principles in the PPG3 issued in March 2000 and further consultation papers on balancing stock by type, size and tenure.

## 1.16 Affordable Housing Need Summary

- 1.16.1 It would be normal practice to make an assessment of affordable housing targets from the results of a needs assessment. However, in the light of the restrictive policy, our analysis is severely constrained.
- 1.16.2 The annual level of outstanding affordable need of 195 units, after allowing for current re-let supply is high bearing in mind past new supply levels averaging 61 units each year.

- 1.16.3 In a more normal development environment where there was still a need for units to meet the Borough allocation in the Structure Plan, sites were still coming forward for consent and financial resources were available we would calculate the target required to meet affordable housing need.
- 1.16.4 The scale of need identified in the survey would justify a higher affordable housing target in the next review in the Local Development Framework. However this situation does not apply and in practice the restraint policy is likely to remain in force for a number of years and will limit the scale of affordable housing which can be delivered.
- 1.16.5 New delivery is not purely from new developments and the achievement of affordable housing through conversions of residential and other buildings and initiatives through flats over shops or bringing empty properties back into use will need to be monitored annually.
- 1.16.6 As far as new units from development sites is concerned the Council will require to be innovative in achieving discounted and to let units for sale (as it has been doing recently) to achieve as many units as possible from all sources.
- 1.16.7 In addition to the scale of affordable housing to meet general household's requirements, there are specific needs which should also be addressed. These are highlighted in the following paragraphs.

## **1.17 Sheltered Housing**

- 1.17.1 In total, the data suggests a combined requirement for sheltered accommodation, from older people currently living in the Borough (341 households) and those who may in-migrate to be beside their family (1,686 households) of 2,027 units, 827 in the affordable sector and 1,200 in the private market.
- 1.17.2 Some of this requirement will be addressed by flow of the existing sheltered stock, but acceptability of existing stock to meet today's standards will need to be assessed in calculating the scale of new delivery.
- 1.17.3 The significantly higher level of elderly accommodation for people moving into the Borough is common to other DCA surveys. Generally the forecast is being made by their children who assist in the moving process. Conversely the indigenous older population prefer to continue in the area/surroundings they know and within their own home as long as possible.

## **1.18 Supported Housing**

- 1.18.1 The Survey identified a need for 237 units of independent accommodation with external support, 50 residential / nursing home places and 40 units of extra care sheltered housing over the next three years to 2007.

## 1.19 Recommendations

### 1.19.1 Housing and Planning Strategies

- ◆ Provide a mix of house types in both market and social sectors but mainly flats to meet the needs of new and existing households address the shortages in the existing stock and provide a more balanced housing market.
- ◆ Develop an older persons delivery strategy to address the current and future growth in elderly and frail elderly households across all tenures, and their related care and support needs to:-
  - assess and prioritise the need for support services and adaptation required to keep people in their own home;
  - re-assess existing sheltered stock in meeting today's housing standards and preferences;
  - develop 'extra care' accommodation for the frail elderly population.
- ◆ The continuing rises in house prices in excess of inflation is resulting in greater difficulty in entering the housing market, with resultant increases in Waiting List Registration;
- ◆ If normal development conditions applied within the Borough and the Local Plan was to be reviewed now we believe the overall affordable housing target should be 30% of the total of all suitable sites negotiated. If the restrictive policy was lifted and further allocation was possible we believe that within this target the major requirement is for rented housing and we recommend a balance of two thirds i.e. 20% for rent with around a third of provision 10%, as low cost market housing. It is essential that low cost housing is delivered at a cost below the cheapest entry level costs in the general market and would be available on a similar basis to subsequent purchasers;
- ◆ Both the affordable housing target and the tenure balance within it may vary on a site by site basis taking account of social stock supply and other policy objectives.

### 1.20 Disabled Households

- ◆ Continue to promote disabled adaptations in order to improve the ratio of suitably adapted properties for disabled people;
- ◆ Develop a register of adapted property and disabled people needing adapted accommodation in order to facilitate better matching;

## **2 SURVEY METHODOLOGY**

### **2.1 Purpose, Aims and Objectives**

2.1.1 Macclesfield Borough Council formally commissioned DCA in October 2004 to carry out a Borough-wide Housing Needs Study.

2.1.2 The purpose of the study was to examine the housing requirements (needs, aspirations and demands) for the communities and households of Macclesfield Borough.

2.1.3 The aims and objectives were to:-

- ◆ Identify the current and future demand and need for properties by tenure and size across the Borough and within the main towns and settlements, where applicable;
- ◆ Identify affordability issues and trends affecting the public and private sector housing markets, including a clear indication of the numbers, type and tenure of affordable housing required in each part of the Borough and how these may change in future years;
- ◆ Provide robust information with which to support the implementation of affordable housing planning policies and guidance: inform and influence negotiation with developers on sites affected by such policies; assist in the formulation of section 106 agreements and inform the Council's response to any appeals against planning decisions regarding affordable housing that may arise;
- ◆ Identify the needs, aspirations, intentions and preferences of households and the extent to which these can be met within existing housing resources;
- ◆ Understand how housing markets and sub markets operate within Macclesfield borough and the interaction with housing markets in neighbouring areas;
- ◆ Identify the nature and extent of housing need for the elderly, households with special needs and the potential demand for Supporting People Service and Key Workers.

2.1.4 The Final Report will provide the information to:-

- ◆ support future housing strategy to meet the criteria set out by the ODPM in its Good Practice Guidance and HIP Guidance and to prioritise investment decisions;
- ◆ co-ordinate housing and community care strategies;
- ◆ inform the Council's affordable housing policies in the Local Plan and assist in target setting for site development briefs and for negotiation in accordance with Circular 6/98 and PPG3.

### **2.2 Promotion**

2.2.1 A comprehensive promotion campaign was agreed with the Council to create awareness of the survey, and its importance to the Council. Councillors in the Borough were contacted to inform them of the survey and enlist their assistance in publicising the survey and maximising the response rate.

2.2.2 Posters were prepared for display in public places in wards throughout the Borough and a press release was issued to publicise the postal survey on the weekend of the survey being received.

## 2.3 Methodology

2.3.1 The study consisted of the following elements:-

- i. A postal questionnaire to 6,750 households in 10 sub-areas;
- ii. A housing market survey utilising the Land Registry and Halifax databases and a telephone survey of estate agents on the cost of access level property and on the supply and cost of private rented housing;
- iii. Secondary data analysis drawing upon HIP and Housing Register data on the flow of social stock and need, 2001 Census, household and population forecasts and other national research.

2.3.2 The questionnaire was designed in consultation with officers of Macclesfield Borough Council and based upon tried and tested questionnaires used in previous comparable assessments.

2.3.3 In our view, a large-scale postal survey is the most cost-effective means of identifying the general needs, aspirations and intentions of the population at ward level. Nearly all the housing needs studies undertaken by DCA have utilised postal questionnaire surveys as one means of primary data collection.

2.3.4 The questionnaire was in three parts. Part One sought information about the existing housing situation including:-

- ◆ house type and number of bedrooms;
- ◆ adequacy of current housing to meet the households needs;
- ◆ property repair and improvement requirements;
- ◆ forms of heating and energy efficiency facilities;
- ◆ housing costs and income;
- ◆ employment and travel to work;
- ◆ support and adaptation needs;
- ◆ household composition by gender, age and ethnicity.

2.3.5 Part Two of the questionnaire collected information on the existing household's moving intentions and Part Three collected information on the moving intentions of new forming or concealed households. Questions in these two sections included:-

- ◆ when people expect to move;
- ◆ who is forming new households;
- ◆ how much they can afford;
- ◆ preferred tenure, type, size and location of the housing they require;
- ◆ support requirements.

2.3.6 The Postal questionnaire is provided as an Appendix to this report.



## 2.4 Sampling

- 2.4.1 Sample size depends on two key factors: the degree of accuracy we require for the sample and the extent to which there is variation in the population with regard to key characteristics. The most important points to note about these issues are:-
- ◆ beyond a certain sample size, there is no benefit in a bigger sample in terms of accuracy;
  - ◆ the size of the population is largely irrelevant for the accuracy of the sample. It is the absolute size of the sample that is important.
- 2.4.2 Our Survey is structured to achieve a 95% confidence rate and that our results reflect the population. Using simple random sampling, the confidence interval with a sample size of 1,580 households is in the region of 2% at Borough level.
- 2.4.3 This means, for example, that if 53% of respondents in a survey do not have central heating then we can be 95% confident that 53% of households plus or minus 2% do not have central heating (i.e. 51% - 55%).
- 2.4.4 The postal sample was stratified into 10 Super Output Areas and selected by random probability from the Council Tax Register.
- 2.4.5 The sample was 10% of resident households, determined to ensure statistical validity within each sub-area. As we see in 2.5.4, based on a 10 sub-area structure and a high response rate, a finer level of  $\pm 1.70\%$  was achieved in this survey.
- 2.4.6 The main issue is whether non-respondents are different in some crucial way to responders (e.g. low education, older etc.). However, increasing the sample size does not necessarily alleviate this problem if some groups of people systematically do not respond. We check for bias and re-weight where necessary by comparing known characteristics in the population with our findings.

## 2.5 Postal Survey Process and Response

- 2.5.1 The sample survey of 6,750 questionnaires was dispatched for delivery on the 23<sup>rd</sup> November 2004. The return deadline was 14<sup>th</sup> December 2004 allowing respondents a period of twenty two days including three weekends for completion and return.
- 2.5.2 The survey achieved a final postal response rate of 32.6% with 2,202 questionnaires returned which is below our target level but nearly double the 1,250 level recommended in the ODPM Guidance providing a robust sample for analysis.
- 2.5.3 The highest response level was achieved in Adlington and Prestbury with 37.0%, followed by Poynton Parish (36.9%). 6 sub-areas achieved between 30% - 35%. The remaining two areas all achieved under 30% with Knutsford Town having the lowest response of 26.4%.
- 2.5.4 All sub-areas reached response levels based on household numbers adequate to ensure statistical validity at a confidence level of 95%. The confidence interval ranged from  $\pm 5.06\%$  to  $\pm 6.00\%$  at sub-area level and was  $\pm 1.70\%$  at Borough level.
- 2.5.5 3.2% of all resident households in Macclesfield will have taken part in the survey. The response rate analysis by sub-area is detailed in Table 2-1 below.

**Table 2-1 Response Rate by Ward**

Sub-Area	Households	Postal Sample	Postal Responses	Postal Response Rate %	Confidence Interval $\pm$ %
Disley Rural	2,465	675	230	34.1	5.28
Poynton Parish	5,200	675	249	36.9	5.07
Wilmslow Town	13,762	675	183	27.1	5.91
Knutsford Rural	4,430	675	221	32.7	5.38
Knutsford Town	2,969	675	178	26.4	6.00
Adlington & Prestbury	2,109	675	250	37.0	5.06
Macclesfield Rural	6,533	675	228	33.8	5.30
Chelford & Alderley Edge	3,637	675	228	33.8	5.30
Bollington Town	3,376	675	207	30.7	5.56
Macclesfield Town	23,142	675	228	33.8	5.30
<b>Total</b>	<b>67,623</b>	<b>6,750</b>	<b>2,202</b>	<b>32.6</b>	<b>1.70</b>

## 2.6 Survey Weighting

- 2.6.1 We check the data file against the 2001 Census Tenure data and the Council's Housing Strategy Statistical Appendix for bias and re-weight the data where necessary. A copy of the weighting carried out in this survey is provided with the Survey data Tables.
- 2.6.2 Given the nature of the random sample of households within agreed Super Output Areas embodied in the postal and interview survey, we would expect tenure type to provide the main validation of the representativeness of the sample.
- 2.6.3 The data set out on tenure at Table 2-2 based on the Council Tax Register, number of dwellings has been re-weighted to be in line with the social housing stock in the HIP data for 1<sup>st</sup> April 2004. The sample of respondents living in private rent and owner occupation are very close to the proportions in the 2001 Census tenure data.
- 2.6.4 The overall data set is therefore representative of the Borough population and is the basis for the calculation of all the subsequent tables i.e. all responses are given the weight appropriate to the actual tenure balance in Macclesfield.

**Table 2-2 Tenure of Present Households**  
Question 1

Tenure	2004 Survey %	Survey Group %	N <sup>os</sup> implied	Local Area Census 2001 *
Council rented	7.5	12.0	5,086	8.8
HA rented	4.5		3,023	3.7
Private rented	7.0	9.0	4,734	6.7
Tied to employment / other	2.8		1,893	2.8
Owner occupier - mortgage	42.9	79.0	29,024	42.9
Owner occupier - outright	35.0		23,669	34.8
Shared ownership	0.3		203	0.3
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>67,632</b>	<b>100.0</b>

\* © Crown Copyright (Census)

- 2.6.5 The proportion of owner occupiers has increased from 77.7% to 77.9% between 2001 and 2004; that of social rented accommodation has decreased from 12.5% at 2001 to 12.0% in 2004. The proportion of owner-occupiers without mortgage has stayed constant at 42.9% between 2001 and 2004.
- 2.6.6 The private rented sector accounts for 9.8% of households. This group includes those renting from a private landlord, from a relative or from an employer. At the Census 2001, 1,267 households of the total of 6,122 lived rent free and households in this sector are not therefore homogenous.

## 2.7 Definitions

- 2.7.1 The Housing Needs Study has been undertaken in line with the ODPM research Local Housing Needs Assessment: A Guide to Good Practice in assessing people's preferences as well as their needs.
- 2.7.2 DCA work to a definition of housing requirements that encompasses demand, need and preferences. Households that can enter the general market without intervention of any sort can be defined as demand, whereas those households that are unable to enter the general market without some form of intervention can be defined as having a housing need. Our methodology enables us to identify this distinction by asking for both a household's characteristics in terms of size, current property condition and income and a household's views on suitability of current housing and preferences for moving or modification.
- 2.7.3 Affordability in our view is defined by the relationship between local incomes and the local general housing market. Our definition of affordable housing is as follows:-
- Affordable housing is that provided, with subsidy, for people who are unable to resolve their housing requirements, in the general housing market because of the relationship between local housing costs and incomes.*
- 2.7.4 The issue of affordability is central to our approach. Within the project, we capture a range of data on actual incomes and costs of housing and the likely level of incomes and the accessible costs of housing for moving or newly forming households. We also examine secondary data on incomes, house prices and rent levels. Thus a reliable indicator of affordability is derived that leads towards the identification of real options for meeting housing need.

## 2.8 Survey Household Data

- 2.8.1 It should be noted that the "numbers implied" column inserted in some of the tables is our assessment of the total numbers to be derived after applying a weighting factor calculated by Ward responses to that Ward household numbers. Where multiple choice is not involved, this will generally equate to the household population of the Local Authority as a whole but some individual questions may not be answered by all respondents, giving a marginally lower total.
- 2.8.2 Where multiple choice questions are involved, we have included two percentage columns. The first percentage column relates each heading to the total number of actual responses. Those responses are set out at sub-area level in our accompanying data tables and are the basis of the 'numbers implied' column in the report. The second percentage column relates the same numbers to the number of households, which in the case of a multiple choice question is likely to give a total in excess of 100% depending on the level of multiple choice made.
- 2.8.3 All tables included in this report are extracted from the DCA Housing Survey data for the Macclesfield Borough, unless otherwise indicated. We also provide a comparison for many results throughout this Report to the average of over 150 DCA Surveys nationally.

### 3 THE MACCLESFIELD BOROUGH HOUSING MARKET

#### 3.1 Introduction

- 3.1.1 Three data searches were commissioned to provide information on house price and sales volumes across the Borough:-
- ◆ from the Halifax, as the largest mortgage lender, analysing lending in the Region;
  - ◆ from the Land Registry, providing data on all sales in the area for the past year;
  - ◆ Estate Agency survey to assess entry prices for new households in each sub-area.
- 3.1.2 The records include house price information by categories of dwellings, also included in the analysis is information about the volumes of sales of each type of dwelling.
- 3.1.3 As explained in 3.1.2 above, these indices are not absolutely comparable. Land Registry increase levels tend to be lower because they include cash transactions but they are less reliable on a quarterly basis because they only calculate actual transactions and the figures are affected by changes in the mix of properties between the current and previous periods. Halifax data measures a constant mix of properties by type and size which removes the changing mix factor but does not of course include lower price cash transactions.
- 3.1.4 This information sets the context for the key issue of the affordability of housing in the area, and in particular we can relate the analysis to the problems of low income evaluated through the household postal survey.

#### 3.2 National Picture

- 3.2.1 House price inflation in the fourth quarter of 2004 slowed in most regions with an overall increase of 0.1%, above the 2.7% gain in the third quarter of 2004. The overall sound UK economic background and the lowest mortgage rates since the 1950s have boosted housing demand in recent months and this trend should continue throughout the rest of the year.
- 3.2.2 UK house price inflation for the year ending 31<sup>st</sup> December 2004 was recorded by Halifax Index at 15.1% and the Land Registry at 11.7%.
- 3.2.3 The Halifax First Time Buyer Annual Review of 2005 indicates that the average price paid by first time buyers increased by 16% in 2004 from £112,541 in 2003 to £131,024.
- 3.2.4 The affordability difficulties confronting first time buyers have significantly reduced the number entering the market. This is reflected in the fact that there were an estimated total of 361,000 first-time buyers in 2004, the lowest annual total since 1981. The numbers of FTB's last year were almost a third lower than at 2002 (532,000).<sup>1</sup>

#### 3.3 Regional Picture

**Table 3-1 House Price Inflation**

	Increase over year to 31 <sup>st</sup> December 2004 %	Increase/decrease over quarter to 31 <sup>st</sup> December 2004 %
North West <sup>1</sup>	27.3	3.0
Cheshire <sup>2</sup>	6.3	- 4.3

Source <sup>1</sup> - Halifax House Price Index, © Copyright HBOS plc.

Source <sup>2</sup> - Land Registry Data, © Crown Copyright (Land Registry)

<sup>1</sup> Source: Halifax First Time Buyer Annual Review 2005

- 3.3.1 The annual rate of house price inflation recorded in the Halifax Index for the North West Region at 31<sup>st</sup> December 2004 was 27.3%, well above the UK average of 15.1%.
- 3.3.2 House prices in the North West Region show a small rise, increasing by 3.0% during the fourth of 2004.
- 3.3.3 House prices in Cheshire rose over the last year by 6.3%, but decreased by 4.3% over the quarter to 31<sup>st</sup> December 2004. House prices in Macclesfield increased by 12.5% over the last year as calculated by the Land Registry.

### 3.4 The Housing Market

- 3.4.1 The Regional Market is shown in the Table 3-2 below, which details the prices paid for the main categories of house types for the whole of the North West with comparisons against a different source of house price index data.
- 3.4.2 The Halifax data is based on actual sales of mortgaged properties and the information is a real indication of actual prices prevailing in the purchases being made in the North West. The Land Registry data incorporates all transactions, at Borough level.

**Table 3-2 Average North West Region House Prices - All Buyers 2004**

Property Type	NORTH WEST REGION	
	Land Registry Average Price	Halifax Average Price
Terraced	85,030	100,364
Semi-detached	137,675	148,740
Detached	249,284	261,831
Bungalows	*	165,250
Flats & maisonettes	125,388	131,346
<b>All properties</b>	<b>130,128</b>	<b>144,632</b>

Source: Halifax House Price Index, 4<sup>th</sup> Quarter 2004, © Copyright HBOS plc  
Land Registry Residential Property Price Report, 4<sup>th</sup> Quarter 2004.

© Crown Copyright

\* Land Registry figures do not identify bungalows separately.

- 3.4.3 The Halifax data refer to mortgage transactions at the time they are approved rather than when they are completed. Whilst this may cover some cases which may never proceed to completion, it has the important advantage that the price information is more up-to-date as an indicator of price movements and is on a more consistent time-base than completions data (such as the ODPM Index) given the variable time lags between approval and completion.<sup>2</sup> The Land Registry data incorporates all sales transactions in the Region and more specifically below in Macclesfield.
- 3.4.4 Prices vary between the different data sources and we would expect the Land Registry figures to be lower in all cases given that these figures include non-mortgaged sales.
- 3.4.5 The table below examines average house prices for the Borough recorded by the Land Registry against house prices and also the volume of sales for both the Borough and Cheshire.

<sup>2</sup> Source: [www.hbosplc.com](http://www.hbosplc.com) – Methodology Section

**Table 3-3 Average House Prices and Sales - All Buyers 2004**

Property Type	Land Registry Macclesfield Average Price	Land Registry % of sales in Macclesfield	Land Registry Cheshire Average Price	Land Registry % of sales in Cheshire
Terraced	146,079	29.5	125,292	27.4
Semi-detached	203,536	28.3	157,883	34.0
Detached	356,193	30.1	281,651	28.3
Flats & maisonettes	166,930	12.1	141,572	10.3
<b>All properties</b>	<b>228,179</b>	<b>100.0</b>	<b>182,321</b>	<b>100.0</b>

Source: Land Registry Residential Property Price Report, 4<sup>th</sup> Quarter 2004  
© Crown Copyright (Land Registry)

- 3.4.6 The largest volume of sales in the Borough were for detached houses (30.1%) selling at an average price of £356,193. Terraced houses account for 29.5% of sales with an average price of £146,079, and semi-detached average £203,536 and are 28.3% of sales. Flats / maisonettes houses average £166,930 and are 12.1% of sales. Terraced houses are assessed to be the main entry level property for first time buyers in view of their higher volume of supply and lower cost but flats also provide a means of market access in the Borough.

### 3.5 Sub-Area Structure

- 3.5.1 In order to further analyse house prices in the area, the Borough has been divided into Super Output Areas. The ten Super Output Areas analysed are:-

**Table 3-4 Super Output Areas**

Super Output Areas
Macclesfield Rural
Disley Rural
Knutsford Rural
Chelford & Alderley Edge
Adlington & Prestbury
Bollington Town
Macclesfield Town
Knutsford Town
Wilmslow Town
Poynton Parish

### 3.6 Entry Sales Levels in the Borough

- 3.6.1 Entry to the market is clearly dependent on availability, a factor, which is particularly critical for low income households who can only enter the market in any numbers where there is an adequate supply of affordable dwellings.
- 3.6.2 First-time buyers as new entrants to the housing market do not purchase houses at average prices as they do not have average incomes. Although average prices are useful for comparisons in general they are not the purchase levels used in assessing the ability of households to enter local markets.
- 3.6.3 In broad terms new purchasers of either flats or terraced properties buy in the low est quartile of prices i.e. the bottom 25%. We have therefore made the only comparison available from Land Registry data which is at Borough wide level. In Macclesfield Borough this is £119,950, 90.2% lower than the average of £228,179 in Table 3-3.
- 3.6.4 DCA have therefore undertaken a telephone survey of the local estate agents to ascertain the cost of the cheapest units available i.e. the low est quartile stock costs for sale in each of the 10 Super Output Areas. These are detailed below :-

**Table 3-5 Entry Sales Levels in the Borough – December 2004**

Property Type	Disley Rural	Poynton Parish	Wilmslow Town	Knutsford Rural	Knutsford Town	Adlington & Prestbury
1-Bed Flat	108,995 *	114,000	116,225	79,950	79,975	- nd -
2-Bed Flat	149,950 *	116,225	146,480	120,000	137,500	- nd -
2-Bed Terraced	137,515	153,713	127,990	185,000	145,750	- nd -
3-Bed Terraced	156,477	157,450	128,225	160,000	153,500	275,000

Property Type	Macclesfield Rural	Chelford & Alderley Edge	Bollington Town	Macclesfield Town	Borough-Wide
1-Bed Flat	- nd -	- nd -	109,000	83,560	86,675
2-Bed Flat	- nd -	178,725	145,613	102,036	107,742
2-Bed Terraced	132,450	183,225	120,960	101,225	110,700
3-Bed Terraced	175,000	194,750	158,315	116,283	123,738

Source: DCA House Price Survey January 2005

nd: no data available \* Caution – Low Sample

- 3.6.5 Although the average price of terraced properties according to the Land Registry survey is £146,079, entry sales levels vary across the Borough with the low est entry prices, for a 2-bed property, starting at around £101,225 in Macclesfield Town, rising to £185,000 in Knutsford Rural, as can be seen in Table 3-5 above. 3-bed terraced properties start at £116,283 in Macclesfield Town, rising to £275,000 in Adlington & Prestbury.
- 3.6.6 According to the table above, entry levels for flats start at £79,950 in Knutsford Rural, rising to £116,225 in Wilmslow Town, for a 1 bed unit. Entry levels for 2-bed flats start at £102,036 in Macclesfield Town, rising to £178,725 in Chelford & Alderley Edge.

### 3.7 Purchase Income Thresholds

3.7.1 The cheapest entry levels of the smallest units were assessed to enable threshold income levels to be calculated. These are based on 95% mortgage availability and a 3x gross income lending ratio, the levels recommended in Guidance. Table 3-6 below outlines the income ranges needed to enter the market in the main settlements in the Borough.

**Table 3-6 Purchase Income Thresholds**

Area	Income Thresholds (£)		
	1 bed Flat	2 bed Flat	3 bed Terraced
Disley Rural	34,500*	47,500*	38,200
Poynton Parish	36,100*	36,800	48,700
Wilmslow Town	36,800	46,400	40,500
Knutsford Rural	25,300*	38,000*	58,600*
Knutsford Town	25,300	43,500	46,200
Adlington & Prestbury	- nd -	- nd -	- nd -
Macclesfield Rural	- nd -	- nd -	41,900
Chelford & Alderley Edge	- nd -	56,600	58,000
Bollington Town	34,500*	46,100	38,300
Macclesfield Town	26,500	32,300	32,100

\* Caution – Low sample

nd: no data available



### 3.8 Private Sector Rent Levels

3.8.1 Some of the main private renting agencies operating in the Borough were approached to access the costs of property at the lower end of the private rented market. From the estate agency sources approached, the prevailing private sector rent levels are set out below.

**Table 3-7 Average and Entry Rent Levels in Macclesfield December 2004**

Property Type (Average/Entry Level)	Disley Rural		Poynton Parish		Wilmslow Town		Knutsford Rural		Knutsford Town		Adlington & Prestbury	
	Average	Entry	Average	Entry	Average	Entry	Average	Entry	Average	Entry	Average	Entry
1-Bed Flat	415	300	444	400	499	450	425	300	463	300	524	395
2-Bed Flat	514	450	581	475	609	450	480	425	589	425	631	475
2-Bed Terraced	511	450	572	500	613	550	539	450	619	500	607	450
3-Bed Terraced	632	550	675	625	706	650	599	495	707	600	775	550
2-Bed Semi-detached	575	500	700	650	670	600	638	550	675	600	700	450
3-Bed Semi-detached	661	600	700	700	783	595	709	600	733	650	800	600

Property Type (Average/Entry Level)	Macclesfield Rural		Chelford & Alderley Edge		Bollington Town		Macclesfield Town		Macclesfield Borough	
	Average	Entry	Average	Entry	Average	Entry	Average	Entry	Average	Entry
1-Bed Flat	443	375	468	440	425	300	399	325	442	359
2-Bed Flat	643	500	946	540	538	400	570	425	561	457
2-Bed Terraced	551	450	754	540	509	425	469	395	553	471
3-Bed Terraced	700	600	675	590	659	550	576	475	647	569
2-Bed Semi-detached	630	595	674	540	585	450	520	450	632	539
3-Bed Semi-detached	800	800	763	640	643	550	599	525	710	626

Source: DCA House Price Survey January 2005

### **3.9 Entry to Private Rent**

- 3.9.1 Entry rental costs in the private rented sector vary by location within the Borough. The private rented sector can be entered at £300 a month in Disley Rural, Knutsford Rural, Knutsford Town, Bollington Town, rising to £450 in Wilmslow Town (see Table 3-7) for a one bedroom flat, the smallest unit. For a 2-bed flat, rents range from £425 in Knutsford Rural, Knutsford Town and Macclesfield Town to £540 in Chelford and Alderley Edge.
- 3.9.2 In the case of 2-bed terraced houses, it was found that the entry rent levels range from £425 p.m. in Bollington Town to £550 p.m. in Wilmslow Town. 3-bed terraced properties can be rented from £475 p.m. in Macclesfield Town to £650 in Wilmslow Town.
- 3.9.3 Semi-detached properties can be rented from £450 (for a 2-bed property) to a maximum of £650 (for a 2-bed property) and £800 (for a 3-bed property).
- 3.9.4 The concealed households gave details of how much rent per week they could afford to pay. This data was examined to see if those who had specified their preferred tenure as Private Rent could actually access the market price levels that were identified in the Estate Agents Survey.
- 3.9.5 Concealed household's preference for private rented housing, are generally quite low. Only 31.7% could afford to pay between £301 and £350 a month which would allow entry to the cheapest 1 bed flats. 25.5% could afford to pay between £351 - £650 a month which would allow them access to the majority of property types. Only 1.0% could afford to pay over £866 a month which would enable access to all average price properties across the Borough. The data indicates the majority of concealed households in the Borough are priced out of the private rental market.
- 3.9.6 There is evidence to suggest that landlords would not accommodate Housing Benefit / Income Support cases; however the decision does rest with the individual landlord concerned.
- 3.9.7 A range of property types are available in the sector as a whole and are found in a variety of locations within Macclesfield. The difference in rent level between furnished and unfurnished property is marginal with agents indicating they do charge slightly more for furnished accommodation, although many agencies do not deal with furnished property due to the fire regulations involved.

### **3.10 Rental Income Thresholds**

- 3.10.1 The cheapest rental prices of the smallest units in the Borough were assessed in order to calculate the rental income threshold levels. These are based on rent at 25% of gross income (equivalent to 30% of net income). Table 3-8 below shows the income levels needed to access the private rented market in the Borough.

**Table 3-8 Rental Income Thresholds**

Area	Income Thresholds (£)		
	1 bed Flat	2 bed Flat	2 bed Terrace
Disley Rural	14,400	21,600	21,600
Poynton Parish	19,200	22,800	24,000
Wilmslow Town	21,600	21,600	26,400
Knutsford Rural	14,400	20,400	21,600
Knutsford Town	14,400	20,400	24,000
Adlington & Prestbury	19,000	22,800	21,600
Macclesfield Rural	18,000	24,000	21,600
Chelford & Alderley Edge	21,100	25,900	25,900
Bollington Town	14,400	19,200	20,400
Macclesfield Town	15,600	20,400	19,000

## 3.11 Conclusions

### 3.11.1 House Prices

- ◆ The annual rate of house price inflation recorded in the Halifax Index for the North West Region at 31<sup>st</sup> December 2004 was 27.3%, above the UK average of 15.1%.
- ◆ The Land Registry data for average price for all dwellings in the Borough during the year was around £228,179.
- ◆ The largest volume of sales in the Borough were for detached houses (30.1%) selling at an average price of £356,193. Terraced houses account for 29.5% of sales with an average price of £146,079, and semi-detached average £203,536 and are 28.3% of sales. Flats / maisonettes houses average £166,930 and are 12.1% of sales. Terraced houses are assessed to be the main entry level property for first time buyers in view of their higher volume of sales but flats also provide a means of market access in the Borough.
- ◆ The analysis shows that the housing market excludes many families and single person households who are currently seeking access to local housing. This concealed demand requiring affordable housing is mainly in addition to Waiting List numbers. There clearly is an 'affordability' problem in the Borough for low-income households.

### 3.11.2 Sub-Area Sales Prices / Incomes

- ◆ Prices vary across the Borough; a 1-bed flat can be purchased at £79,975 in Knutsford Town, rising to £116,225 in Wilmslow Town. 2-bed terraced houses can be purchased at £101,225 in Macclesfield Town, rising to £185,000 in Knutsford Rural.
- ◆ An income of £25,300 is required to buy a one bedroom flat in Knutsford Rural & Knutsford Town, rising to £36,800 in Wilmslow. A two bedroom flat requires an income of £32,300 in Macclesfield Town and up to £55,000 in Chelford & Alderley Edge. Terraced properties require an income of £32,100 in Macclesfield Town and £58,600 in Knutsford Rural.
- ◆ The key fact is that, based on conservative assumptions, access to home ownership is beyond the reach of at least 60% of the concealed households identified in the DCA survey based on entry level stock in the ten Super Output Areas. In some of the more rural settlements none of the concealed households will be able to purchase in the area they currently live in and wish to remain.
- ◆ Mortgage interest rates this year have been at their lowest levels for over 45 years and people who cannot enter the market under these circumstances may never be able to do so, short of some collapse in the market or a significant change in their income level. Further house price increases above wage inflation in 2004 would make access to market housing more difficult to achieve and would impact on households with marginal incomes most significantly.

### 3.11.3 Private Rental Costs / Incomes

- ◆ Similar cost variation applies in the private rented sector across the Borough. Based on rent at 25%, the gross income needed to rent a one bed flat ranges from £14,000 per annum to £21,600 per annum. The cost of renting a 2-bed flat would need an income of £19,200, up to £25,900. A terraced house requires an income of between £19,000 and £26,400.
- ◆ The private rented sector makes only a limited contribution to access to affordable housing providing access to housing for only 32% of concealed households.

## 4 CURRENT HOUSING IN THE BOROUGH

### 4.1 The Existing Stock

4.1.1 Table 4-1 below indicates the type of accommodation occupied by existing households responding to the question.

**Table 4-1** *Type of Accommodation*  
Question 2

Type	2004 Survey %	Survey Group %	N <sup>os</sup> implied	Local Area Census 2001 *
Semi-detached house	21.9	63.6	14,730	63.7
Detached house	31.9		21,441	
Bungalow	9.8		6,593	
Terraced	18.1	18.1	12,156	24.0
Flat / maisonette	16.7	17.9	11,259	11.8
Bedsit / studio / room only	1.2		820	
Caravan / mobile home	0.4	0.4	264	0.5
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>67,263</b>	<b>100.0</b>

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4.1.2 The data shows only a small change in the dwelling type structure since 2001, with a small fall in the proportion of semi detached and detached houses from 63.7% to 63.6% (0.1% down), and a fall in the proportion of terraced houses (5.9%). The growth in the proportion of flats at 6.1% is higher than found in many of our surveys, but still marginal given the future demand for flats in the Borough. Our analysis of concealed households in Section 6 of this report found 28.8% of expressed need to be for flats / maisonettes.

**Table 4-2** *Form of Tenure by Property Type (%)*  
Question 2 by Q.1

Type	Owner occupier with mortgage	Owner occupier no mortgage	Private rented	Council rented	HA rented	Shared ownership*	Tied to employment*	Total
Semi-detached	53.1	34.8	5.0	3.8	2.3	0.1	0.9	<b>100.0</b>
Detached	53.8	43.5	1.2	0.0	0.1	0.0	1.4	<b>100.0</b>
Terraced	49.7	22.3	14.9	10.4	2.3	0.0	0.4	<b>100.0</b>
Bungalow	16.6	53.8	2.7	19.6	5.3	0.0	2.0	<b>100.0</b>
Flat / maisonette	25.9	24.4	15.7	17.2	12.0	0.4	4.4	<b>100.0</b>
Bedsit / studio / room only	1.9	6.2	7.1	0.0	84.8	0.0	0.0	<b>100.0</b>
Caravan / mobile home	0.0	99.6	0.0	0.0	0.4	0.0	0.0	<b>100.0</b>

(\* Low volume of data).

- 4.1.3 A cross-tabulation relating form of tenure to property type indicated that 44.9% of flat / maisonette accommodation was in the rented sector; 63.8% of which was in the social rented sector. In terms of new demand, our analysis of concealed households in the Borough found 43.7% of demand for flats / maisonettes was in the rented sector; of which only 4.1% is for the social rented sector.
- 4.1.4 53.8% of bungalow accommodation was in the owner-occupied no mortgage sector, perhaps reflecting the older age of respondents in that sector.
- 4.1.5 Respondents were asked when their property had been built. 6.1% did not know when their home was built. 28.2% of homes in the Borough had been built before 1945; 21.2% after 1980.

**Table 4-3**            **Date Property Built**  
Question 3

Date	%	N <sup>os</sup> implied
Before 1919	17.5	11,673
1919 - 1944	10.7	7,098
1945 - 1964	20.6	13,689
1965 - 1980	23.9	15,293
After 1980	21.2	14,155
Don't know	6.1	4,076
<b>Total</b>	<b>100.0</b>	<b>65,984</b>

- 4.1.6 Respondents were asked to indicate the number of bedrooms in their current home.

**Table 4-4**            **Number of Bedrooms**  
Question 5

Bedrooms	%	N <sup>os</sup> implied
Bedsit	1.2	763
One	11.1	7,509
Two	26.2	17,648
Three	32.8	22,144
Four	21.6	14,561
Five or more	7.1	4,799
<b>Total</b>	<b>100.0</b>	<b>67,424</b>

- 4.1.7 The average across the stock in the Borough was 2.9 bedrooms, slightly higher than the level found in other recent DCA surveys. The breakdown of size by number of bedrooms in percentage terms as between the ownership and rental sectors was accessed by cross-tabulation with the following results:-

**Table 4-5 Number of Bedrooms by Tenure**  
Question 5 by Q1

Tenure	Bedsit	One	Two	Three	Four	Five+	Total
Properties owned	0.1	4.7	23.1	36.9	26.4	8.8	100.0
Properties rented	5.8	36.4	37.8	16.9	2.4	0.7	100.0
Council rented only	0.0	43.1	32.8	20.2	3.9	0.0	100.0

- 4.1.8 As might be expected, some 92% of four (or more) bedroom properties were in the owner occupied sector. 65.9% of bedsit / one bedroom properties were in the rented sector.

**Table 4-6 Access to Basic Facilities**  
Question 6

H/IF	All tenures %	Owner occupier with mortgage	Owner occupier no mortgage	Private rented	Council rented	HA rented	Shared ownership*	Tied to employment / other
CH-F	88.8	93.9	92.5	68.0	72.9	68.7	100.0	80.1
CH-P	6.1	4.4	3.6	11.6	12.4	19.9	0.0	19.9
LI	71.2	77.8	80.9	34.9	49.5	32.1	12.0	39.0
HWTI	61.3	56.8	75.4	41.8	51.6	36.2	44.0	70.4
DG-F	72.7	71.0	75.9	64.9	81.0	70.5	88.0	48.3
DG-P	14.2	17.4	14.7	8.3	6.7	22.6	12.0	9.8
WPI	37.9	44.5	44.6	13.5	6.6	7.3	44.0	17.0
CWI	32.4	33.1	34.7	15.0	41.2	30.2	0.0	3.8
DP	24.1	24.3	26.2	21.9	21.2	18.1	0.0	11.0

(\* Low volume of data).

Heating / Insulation facilities:-

CH-F (central heating -full), CH-P (central heating -partial), LI (loft insulation), HWTI (hot water tank insulation), DG-F (double glazing -full), DG-P (double glazing -partial), WPI (water pipes insulated), CWI (cavity wall insulation), DP (draught proofing).

- 4.1.9 Respondents in the survey indicated a high level of access to basic facilities. 95% of households have some form of central heating, which is above the national average in the 2001 Census (91.5%).
- 4.1.10 In the case of Council rented accommodation alone, 85.3% had some form of central heating, which is below the all tenure average. The Council rented sector performed relatively poorly however in relation to the level of insulation in all cases apart from cavity wall insulation, which was 8.8% above the all tenure average.
- 4.1.11 One particularly significant pattern to emerge from the cross tenure analysis was that private rented accommodation had a far lower level of access to all the nominated facilities than the all tenure average. Full central heating was available in 68% of properties; full double glazing in only 64.9% with very low levels of insulation.
- 4.1.12 0.05% (32 implied) of respondents indicated that they shared facilities with people not in their household.

## 4.2 Adequacy of Present Dwelling / Improvement Required

- 4.2.1 Respondents were asked if their current accommodation was adequate for their needs. 90.6% indicated that their accommodation was adequate; 9.4% (6,280 implied) that it was inadequate. A level in the region of 89% has been a typical result in recent DCA surveys. The Guidance test of inadequacy causing a housing need is based on those households moving to another dwelling, totalling 3,206 households in the Borough.
- 4.2.2 From a cross-tabulation some discrepancy in satisfaction by tenure was evident but this was fairly consistent with the results of other recent DCA surveys. The satisfaction level for Council rented accommodation (79.2%) was below the average emerging for social rented accommodation from recent DCA surveys (81%). Satisfaction in the private rented sector (85.9%) was well below the all tenure average, as might be expected from the comments at 4.1.11 above, although not as low as for Council and HA rented accommodation.

**Table 4-7 Adequacy by Tenure**  
Question 8a by Q.1

Tenure	% adequate
Owner occupied with mortgage	91.6
Owner occupied no mortgage	94.8
Private rented	85.9
Council rented	79.2
HA rented	77.3
Shared ownership*	100.0
Tied to employment / other	83.2
All tenures	90.6

(\* Low volume of data).

- 4.2.3 Responses on the reason for inadequacy were invited on two bases - 'in-house' solutions (improvements/repairs or cost of heating) and other solutions. Respondents could reply in both categories on a multiple-choice basis.
- 4.2.4 48.5% (3,045 implied) of the group indicated an 'in-house' solution. The results in response to a multiple choice question are shown in Table 4-8 below. 89.3% of these households selected need for repair or improvement.

**Table 4-8 Reason For Inadequacy of Present Accommodation Where an "In House" Solution May Be Possible**  
Question 8bi

Reasons	% responses	% households	N <sup>os</sup> implied (all choices)
Needs repair / improvement	77.6	89.3	2,720
Too costly to heat	22.4	25.8	787
<b>Total</b>	<b>100.0</b>		<b>3,507</b>



**Table 4-9 Reason for Inadequacy of Present Accommodation Likely to Require a Move**  
Question 8bii

Reasons	% responses	% households	N <sup>os</sup> implied (all choices)
Too small	62.5	68.8	3,605
Too large	12.0	13.2	689
Housing affecting health	6.5	7.2	377
Tenancy insecure	4.0	4.3	226
Rent / mortgage too expensive	15.0	16.6	868
<b>Total</b>	<b>100.0</b>		<b>5,765</b>

4.2.5 83.4% (5,237 implied) of the group indicated a solution requiring a move. The largest single issue was that the home was too small, referred to by 68.8% of households indicating a solution likely to require a move, and implying 3,605 cases in the Borough as a whole. Other choices were spread fairly evenly between property being too large (13.2%), rent / mortgage too expensive (16.6%), and a slightly lower proportion indicating housing affecting health (7.2%) or tenancy insecure (4.3%).

4.2.6 We set out in the next few paragraphs some inadequacy issues relating to those in specific respondent groups indicating inadequacy.

**Table 4-10 Repair Needed / Tenure**  
Question 8bi / Question 1

	% of all households in sample	% households with a repair need	N <sup>os</sup> implied
Owner occupier with mortgage	35.9	33.1	1,162
Owner no mortgage	13.8	12.8	450
Council rented	27.8	27.7	971
Private rented	9.1	10.2	359
HA rented	8.8	10.1	355
Shared ownership	0.0	0.0	0
Tied to employment / other	4.6	6.1	209
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>3,506</b>

4.2.7 In terms of tenure, repair need was disproportionately high among tenants with particularly high levels of inadequacy among Council tenants. Levels of inadequacy were low among owner occupiers.

**Table 4-11 Repair / Household Income**

Question 8bi / Question 16c

	% of all households in sample	% households with a repair need	N <sup>os</sup> implied
Below £10,000	13.2	36.0	838
£10,001 - £20,000	19.3	14.7	341
£20,001 - £25,000	9.0	15.5	360
£25,000 - £30,000	8.3	8.5	198
£30,001 - £40,000	13.0	7.5	175
£40,001 - £50,000	10.0	2.5	58
£50,001 - £60,000	6.2	3.9	90
£60,001 - £75,000	8.2	3.6	83
£75,001 - £100,000	6.5	4.9	115
Above £100,000	6.3	2.9	67
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>2,325</b>

- 4.2.8 There was some correlation between low income and higher repair need, with a higher repair need amongst households with incomes below £25,000.

**Table 4-12 Repair / Age of Head of Household**

Question 8bi / Question 14d

Age Groups	% of all households in sample	% households with a repair need	N <sup>os</sup> implied
11 - 15	0.0	0.0	0
16 - 19	0.3	0.0	0
20 - 29	5.1	12.9	375
30 - 44	24.7	31.8	848
45 - 59	26.6	27.2	808
60 - 74	27.3	21.6	620
75+	16.0	6.5	254
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>2,905</b>

- 4.2.9 Repair need was most prominently found among households where the head of household was aged 30 – 44. Repairs were apparently not a particular problem for those above 75 years of age.
- 4.2.10 14.2% of households with a disability felt their home was inadequate (compared to 9.4% among all households). Of respondents with a disability, 89% of those saying their home was inadequate also said they had a repair need, an almost identical figure to the 89.3% of all respondents. Both the level of inadequacy and repair need were higher among households with a disability. The nature of the disability for those with a repair need is shown in Table 4-13 below on the basis of a multiple choice question.

**Table 4-13 Disabled Households / Repair Needs**

Question 8bi / Question 10c

Disability	% of all households (in sample of 13,543)	% households with a repair need (in sample of 1,136)	N <sup>os</sup> implied
Walking difficulty	50.1	31.2	354
Limiting long term illness	33.3	46.2	525
Asthmatic / respiratory problems	20.0	42.7	485
Other physical disability	13.0	22.7	258
Visual / hearing impairment	17.3	11.9	135
Wheelchair user	11.5	13.6	154
Mental health problem	9.0	10.4	118
Learning difficulty	6.4	6.3	71
<b>Total</b>			<b>2,100</b>

4.2.11 Repair need was disproportionately found among households with a limiting long term illness, those with asthmatic / respiratory problems, and other physical disabilities.

4.2.12 As would be expected “housing effecting health” was a significantly more important issue for households with a disability than for all households in the sample; 30.23% of disabled households indicating that their home was inadequate gave housing effecting health as one of their reasons. This compared to just 7.2% among all households indicating inadequacy.

**Table 4-14 Rent / Mortgage too Expensive / Income**

Question 8bii / Question 16c

Income	% of all households in sample	% households rent / mortgage too expensive	N <sup>os</sup> implied
Below £10,000	20.5	53.0	290
£10,001 - £20,000	14.4	29.3	160
£20,001 - £25,000	7.9	0.0	0
£25,000 - £30,000	7.4	0.0	0
£30,001 - £40,000	19.1	0.0	0
£40,001 - £50,000	3.1	0.0	0
£50,001 - £60,000	5.8	1.7	9
£60,001 - £75,000	5.7	5.3	29
£75,001 - £100,000	10.5	10.7	58
Above £100,000	5.6	0.0	0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>546</b>

- 4.2.13 On the basis of a relatively low number of respondents indicating that the rent / mortgage was too expensive, there appeared to be some co-relation between incomes and cost with 82.4% of those saying their rent / mortgage was too expensive having incomes below £20,000.
- 4.2.14 Arguably, the main finding from the basic question on adequacy is the high degree of satisfaction expressed but some caveat has to be drawn in relation to the degree to which respondents may be reluctant to describe their accommodation as unsuitable.
- 4.2.15 The next question in the section sought to identify which aspects of a given range of work respondents felt were required on their property.
- 4.2.16 48.8% (33,037 implied) of the sample responded to the question. Responses were again on multiple choice basis with respondents making around 1.7 choices on average.

**Table 4-15 Repairs / Improvements Required**  
Question 8c

Improvements	% responses	% households	N <sup>os</sup> implied
Additional security	17.0	28.5	9,453
Window repairs	21.2	35.6	11,813
Insulation	14.2	23.9	7,918
Re-wiring	8.8	14.7	4,876
Improved heating	13.9	23.2	7,703
Roof repairs	18.1	30.3	10,059
Damp proofing	6.8	11.3	3,754
<b>Total</b>	<b>100.0</b>		<b>55,576</b>

- 4.2.17 Window repairs (35.6%) was the most popular choice, and at a similar level to that found in many of our surveys. Roof repair (30.3%) was also a popular choice. Additional security (28.5%) was lower than found in many of our surveys, where it is often the most common single choice. Generally, choices were well spread across the categories.

**Table 4-16 Work Required on the Property by Tenure**  
Question 8c by Q.1

Work required	Owner occupier with mortgage	Owner occupier no mortgage	Private rented	Council rented	HA rented	Shared ownership*	Tied to employment / other
Additional security	30.5	18.5	25.4	50.0	30.7	0.0	30.5
Improved heating	18.4	17.6	36.6	37.0	55.0	0.0	35.2
Re-wiring	15.1	17.8	8.1	16.2	5.7	0.0	0.0
Damp proofing	9.4	6.6	38.2	14.3	6.6	0.0	20.3
Roof repairs	33.4	35.8	17.2	19.7	11.8	0.0	17.9
Window repairs	36.7	33.7	36.6	27.9	45.8	0.0	44.7
Insulation	27.0	18.6	24.1	22.8	16.2	100.0	40.9

(\* Low volume of data).

- 4.2.18 Overall requirements in the Council rented sector were generally a little higher than the all tenure average except in the case of window repairs and roof repairs.
- 4.2.19 In the private rented sector, the profile was very much compatible with our comments at 4.1.11 and 4.2.7 above, in that a higher than average work requirement was identified for improved heating, damp proofing, roof repairs and insulation.
- 4.2.20 The following question asked respondents what work they planned to carry out over the next 3 years. 70.4% of those with a repair need responded, making an average of 1.5 choices each.

**Table 4-17 Repairs / Improvements Planned**  
Question 8d

Improvements	% responses	% households	N <sup>os</sup> implied
Additional security	17.3	25.4	6,042
Window repairs	23.6	34.7	8,236
Insulation	13.4	19.7	4,678
Re-wiring	9.2	13.4	3,185
Improved heating	12.3	18.0	4,272
Roof repairs	19.6	29.0	6,842
Damp proofing	4.6	6.7	1,585
<b>Total</b>	<b>100.0</b>		<b>34,840</b>

- 4.2.21 Again window and roof repairs were the most common choice.

### 4.3 Household Composition and Household Profile

- 4.3.1 Large amounts of data were collected about the structure of the households and we have constructed a summary table to show the basic pattern of household types. It is based on the categories used by the ONS to construct their 'Social Trends' statistical series but is not exactly similar due to the manner in which the different data sets are collected.

**Table 4-18 Family Composition**  
Question 14 c&d

Family Composition	%	Group %	Local Area Census 2001 *
1 adult over 60	18.0	34.8	44.9
1 adult under 60	14.3		
1 adult + other(s)	2.5		
Couple no child	37.6	63.2	50.4
Couple with children	14.4		
Couple + other(s)	11.2		
Single parent	2.0	2.0	4.7
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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- 4.3.2 Our survey indicated some change from the Local Area Census 2001 with a shift to couple households away from single adult and single parent families.

**Table 4-19 Population Age Groups**

Question 14d

Age Group	%	Local Area Census 2001 *
0 - 10	9.3	18.9
11 - 15	5.2	
16 - 19	4.1	4.2
20 - 29	7.9	9.1
30 - 44	20.9	22.5
45 - 59	22.4	21.6
60 - 74	20.3	15.3
75+	9.9	8.4
<b>Total</b>	<b>100.0</b>	<b>100.0</b>

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- 4.3.3 Table 4-19 shows the ages of all household members in the sample. Our figures show little deviation from the 2001 local area Census data, there appears to have been little change in the population structure over time. In comparison with the 2001 Census there was a slightly greater concentration of persons in our data in the 75+ age groups (9.8%) as compared with 8.4% in the 2001 Census. There has been a correspondingly small fall in the proportion in the 16-44 age groups, our data showed 32.8% against 35.8% in the 2001 Census. More significantly, the under 16 population has also decreased since Census 2001, with our data showing 14.5%, against the 18.9% figure in 2001.
- 4.3.4 Other recent DCA surveys have shown an ageing of the population with the percentage by which the 45-74 age groups increase and the 16-44 age groups decrease has commonly been 6-8 percentage points. In the case of Macclesfield the 45-74 age group has increased by 15.9% and the 16-44 age group has decreased by 3%.

**Table 4-20 Number in Household**

Question 14a

Number in household	%	N <sup>OS</sup> implied
One	31.1	20,835
Two	41.8	27,989
Three	11.7	7,851
Four	10.8	7,242
Five	3.0	1,984
Six	1.1	747
Seven	0.5	249
Eight or more	0.0	0
<b>Total</b>	<b>100.0</b>	<b>66,897</b>

- 4.3.5 The profile emerging from our survey equated to some 2.2 persons per household on average – just below the UK average of 2.4 (as endorsed by 2001 Census data) but only just below the Borough 2001 Census figure of 2.3.

**Table 4-21 Numbers in Household by Tenure**

Question 14a by Q.1

Tenure	N <sup>os</sup> in household
Owner occupier with mortgage	2.6
Owner occupier no mortgage	1.9
Private rented	1.7
Council rented	1.8
HA rented	1.5
Shared ownership*	1.6
Tied to employment / other*	2.1

(\* Low volume of data).

- 4.3.6 The owner occupied with mortgage sector would be expected to have a relatively high proportion of families. The Council rented sector figure was close to the average for that sector in our survey experience, with a somewhat higher level of single person households (53.0%) than found on average in recent surveys (43%). 86.0% of the owner-occupier no mortgage households contained no more than two persons, reflecting the higher average age in this form of tenure and the fact that children will in the main have left home. 20.2 % of the owner-occupier with mortgage households were single person households, just above the average in recent DCA surveys (15%).
- 4.3.7 We offer below a broad assessment of 'under-occupation' and 'over-occupation' based on a detailed analysis of the family composition data. We established the number of bedrooms required in each household allowing for age and gender of occupants. In the case of over-occupation any dwelling without sufficient bedrooms to meet that requirement has been categorised as over-occupied. In the case of under-occupation, any dwelling with two or more 'spare' bedrooms above requirement has been categorised as under-occupied.
- 4.3.8 Our overall over-occupation level (1.4%) was well below the average UK level indicated by the Survey of English Housing 2001/2 (3%). We have no comparable data against which to measure our overall under-occupation figure of 85% but this is comparable with other recent DCA surveys.
- 4.3.9 The assessment of under / over occupation by tenure revealed some disparity between tenure types as indicated at Table 4-22 below .

**Table 4-22 Under / Over Occupation by Tenure**

Question 14a by Q.5 &amp; Q.1

Tenure	% under occupied	% over occupied
Owner occupied with mortgage	85.8	2.1
Owner occupied no mortgage	95.0	0.3
Private rented	71.7	0.9
Council rented	65.7	0.0
HA rented	34.7	3.0
Shared ownership*	100.0	0.0
Tied to employment / other	80.0	6.7
Other e.g. hostel	0.0	0.0

(\* Low volume of data).

- 4.3.10 The HA rented over-occupation level (3.0%) was the same as the UK average over-occupation figure referred to above (3%) and well above the overall level in the Borough on the basis of our survey (1.4%).
- 4.3.11 Under occupation within the owner occupied no mortgage sector (95%), which will include a higher proportion of elderly households, was high in our experience although a level above 70% has been typical. Council rented under-occupation was at 65.7% in contrast to the all-tenure average and the owner occupied forms of tenure set out in Table 4-22.

**Table 4-23 Employment Status of Head Of Household**

Question 14e

	%	N <sup>os</sup> implied
Wholly retired	36.7	23,655
Full-time employee (30+ hours)	35.9	23,134
Part-time employee (up to 30 hours)	9.9	6,396
Self-employed	8.2	5,278
Looking after the home	4.7	2,997
Permanently sick / disabled	3.2	2,044
Unemployed / available for work	1.0	632
In full-time education	0.3	189
On Government training scheme	0.1	31
<b>Total</b>	<b>100.0</b>	<b>64,356</b>

- 4.3.12 96.2% or so of Heads of Households responded to the question on employment. 54.1% of Heads of Household indicated that they were in employment, as compared with the 60% average identified for Heads of Household in the Survey of English Housing 2001/2. 36.8% were retired – higher than average (31%) in our survey experience. 1.0% indicated that they were unemployed and available for work, slightly below our recent survey experience in which the average has been between 1-2%.

**Table 4-24 Occupation Type of Head Of Household**

Question 14f

	%	N <sup>os</sup> implied
Professional	47.2	17,447
Managerial / Technical	24.1	8,900
Skilled, non manual	7.3	2,677
Skilled, manual	6.8	2,503
Partly skilled	3.7	1,361
Unskilled	2.9	1,055
Other	8.0	2,932
<b>Total</b>	<b>100.0</b>	<b>36,875</b>

- 4.3.13 In the case of occupation type 55.1% of the sample responded; 47.2% indicated that they were in professional occupations.



**Table 4-25 Public Sector Employment of Head Of Household**

Question 14g

	%	N <sup>os</sup> implied
Local Authority	31.5	2,692
Health	36.9	3,157
Education	22.5	1,921
Police	4.9	421
Fire	0.7	57
Agriculture	3.5	294
<b>Total</b>	<b>100.0</b>	<b>8,542</b>

4.3.14 12.5% of the sample was working in public sector employment, 36.9% of whom were in health, 31.5% worked for the local authority and 22.5% in education.

**Table 4-26 Workplace of Head Of Household**

Question 14h

	%	N <sup>os</sup> implied
Macclesfield Borough	41.8	14,478
Stockport	7.3	2,533
Trafford	1.1	378
Manchester	9.9	3,412
Elsewhere in Greater Manchester	5.9	2,025
Congleton	0.4	124
Vale Royal	1.8	614
Warrington	1.1	383
Cheshire	12.2	4,221
High Peak	0.9	316
Elsewhere in North West	3.8	1,294
Work from home	7.8	2,686
Elsewhere in UK	5.4	1,848
Abroad	0.6	212
<b>Total</b>	<b>100.0</b>	<b>34,524</b>

4.3.15 41.8% of heads of household work within Macclesfield Borough.

- 4.3.16 In the case of ethnic origin the breakdown at Table 4-27 below refers only to 'Self' which we take in the main to be the Head of Household. 98.6% respondents answered the ethnic origin question.

**Table 4-27 Ethnic Origin of Households**

Question 14b

	%	N <sup>OS</sup> implied	Local Area Census 2001 *
White British	94.7	63,184	95.5
White Irish	1.3	861	0.9
Other White	1.8	1,185	1.6
White & Black Caribbean	0.6	417	0.1
White & Black African	0.1	32	0.1
White & Asian	0.3	227	0.2
Other mixed	0.5	336	0.2
Black Caribbean	0.0	13	0.1
Black African	0.1	40	0.1
Black other	0.0	0	0.0
Bangladeshi	0.0	0	0.0
Indian	0.1	84	0.4
Pakistani	0.1	72	0.2
Asian other	0.4	266	0.1
Chinese	0.0	21	0.3
Other ethnic group	0.0	21	0.2
<b>Total</b>	<b>100.0</b>	<b>66,759</b>	<b>100.0</b>

\* © Crown Copyright (Census)

- 4.3.17 The final question in this section asked how many cars respondents have in their household. 18.8% have no car based on a response rate of 93.1%.

**Table 4-28 Number of Cars in Household**

Question 15

	%	N <sup>OS</sup> implied
One	39.3	24,497
Two	35.3	21,977
Three or more	6.6	4,108
None	18.8	11,673
<b>Total</b>	<b>100.0</b>	<b>62,255</b>

## 4.4 Costs of Present Housing and Income

4.4.1 The next group of tables relate to the cost of accommodation and household incomes, beginning with a question on weekly rent paid which was answered by 18.6% of households (12,554 implied) – or 85.2% of households indicating a rented tenure.

**Table 4-29 Weekly Rent Paid for Present Accommodation**  
Question 16a

Weekly rent	%	Cum %
Under £60 pw / £260 pm	38.8	38.8
£61 - £70 pw / £261 - £300 pm	12.3	51.1
£71 - £80 pw / £301 - £350 pm	14.2	65.3
£81 - £100 pw / £351 - £430 pm	12.5	77.8
£101 - £150 pw / £431 - £650 pm	14.1	91.9
£151 - £200 pw / £651 - £865 pm	4.6	96.5
£201 - £250 pw / £866 - £1,080 pm	1.3	97.8
£251 - £300 pw / £1,081 - £1,300 pm	0.5	98.3
Above £300 pw / £1,300 pm	1.7	100.0

4.4.2 The table indicates that 38.8% of renters in the sample paid less than £60 per week; 52.3% less than £70 per week. 62.3% of all renters in the sample are renting in the social rented sector.

4.4.3 From cross-tabulation the percentage breakdown of rent levels for the three main rental tenures was as follows:-

**Table 4-30 Rent Level / Tenure**  
Question 16a by Q.1

Weekly rent	Private rented	Council rented	HA rented
Under £60 pw / £260 pm	18.3	59.6	39.0
£61 - £70 pw / £261 - £300 pm	3.5	25.6	12.7
£71 - £80 pw / £301 - £350 pm	8.1	12.4	34.1
£81 - £100 pw / £351 - £430 pm	29.3	2.4	4.8
£101 - £150 pw / £431 - £650 pm	27.4	0.0	9.4
£151 - £200 pw / £651 - £865 pm	5.3	0.0	0.0
£201 - £250 pw / £866 - £1,080 pm	2.8	0.0	0.0
£251 - £300 pw / £1,081 - £1,300 pm	1.3	0.0	0.0
Above £300 pw / £1,300 pm	4.0	0.0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

4.4.4 Around 21.8% of private sector rents appeared to be relevant to households on lower incomes (i.e. under £70 per week), compared to 85.2% of Council rents and 51.7% of Housing Association rents. 59.6% of Council rents were below £60 per week. HA rents continue to be somewhat higher than Council rents.

- 4.4.5 The next table shows that, of the 78.9% (50,201 implied) responding as homeowners in the sample (some 94.0% of owner occupiers in the sample), 46.0% had no mortgage and a further 17.5% paid less than £350 per month.

**Table 4-31 Monthly Mortgage Paid for Present Accommodation**  
Question 16b

Monthly mortgage	%	Cum %
Nil	46.0	46.0
Below £250	10.8	56.8
£251 - £350	6.7	63.5
£351 - £450	5.8	69.3
£451 - £600	9.1	78.4
£601 - £750	6.1	84.5
£751 - £1,000	6.4	90.9
£1,001 - £1,250	2.9	93.8
Above £1,250	6.2	100.0

- 4.4.6 The next question probed for information about household income, the results are set out in Table 4-32.

**Table 4-32 Gross Annual Income of Households**  
Question 16c

Annual income	%	Cum %	UK 2002-2003 *
Below £10,000	13.2	13.2	21.6
£10,001 - £20,000	19.3	32.7	29.9
£20,001 - £25,000	9.0	41.7	18.5
£25,001 - £30,000	8.3	50.0	
£30,001 - £40,000	13.0	63.0	30.0
£40,001 - £50,000	10.0	73.0	
£50,001 - £60,000	6.2	79.2	
£60,001 - £75,000	8.2	87.4	
£75,001 - £100,000	6.5	93.9	
Above £100,000	6.3	100.0	

\* Source: DWP Family Resources Survey 2002-2003, © Crown Copyright

- 4.4.7 The response rate to the income question was 79.8% and should give a good picture of the income levels in the Borough. The table shows only 13.2% of households had incomes below £10,000, well below the corresponding UK figure (21.6%). The total proportion in the Borough earning below the approximate national average household income of £27,300 per annum was 45.9% well below the average for the UK as a whole (63.6%). 50% of the households in the Borough on the basis of the survey data had incomes above £30,000 per annum, well above the UK average (30.0%).

4.4.8 Cross-tabulation produced the following split of income levels by tenure for the five main tenure types.

**Table 4-33 Annual Income by Tenure**

Question 16c by Q.1

Tenure	Below £10k	£10k - £20k	£20k - £25k	£25 - £30k	£30k - £40k	£40k - £50k	£50k - £60k	£60k - £75k	£75 - £100	Above £100k	Total
Owner occupier – mortgage	3.8	10.2	7.3	8.3	17.2	14.0	8.4	12.6	8.9	9.3	100.0
Owner occupier – outright	14.5	26.5	12.0	9.8	10.5	7.1	4.9	4.6	5.4	4.7	100.0
Private rented	19.5	29.2	12.2	7.5	12.3	7.3	2.3	6.5	2.3	0.9	100.0
Council rented	61.3	35.2	0.0	3.5	0.0	0.0	0.0	0.0	0.0	0.0	100.0
HA rented	50.2	37.9	11.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0

4.4.9 The profiles were largely as would be expected as between owner-occupiers and renters, especially bearing in mind that a significant proportion of owner-occupiers without mortgage would be people with limited pension income. Council rented sector incomes were concentrated (61.3%) below £10,000 per annum. Private rented sector incomes were generally much higher than Council rented sector incomes although 19.5% were still below £10,000 per annum. HA rented incomes were much the same as Council rented incomes (if the lowest three categories are taken together) suggesting, in conjunction with our comment at 4.4.4 above, that the claim of housing cost on disposable incomes was considerably higher in that sector.

4.4.10 Our findings are also broadly consistent with the findings of the Family Spending Review 2000/01. The review found the average gross income of owners without a mortgage to be £21,944 compared to £36,712 for those with a mortgage. Lowest incomes were found among local authority tenants (£12,168) and housing association tenants (£13,468). 54.8% of households with incomes in the lowest income group (up to 5,564 per year) were social housing tenants; 24.4% were outright owners.

4.4.11 Overall 26.1% of households were in receipt of some form of financial support (17,678 implied), close to the average found in recent DCA surveys (23%). The results from those responding to a multiple-choice question are set out in Table 4-34 below. On average, each respondent indicated 1.4 forms of financial support.

**Table 4-34 Financial Support**

Question 16d

	Responses %	Households %	N <sup>os</sup> implied
Housing Benefit	20.2	29.0	5,051
Working Family Tax Credit	12.7	18.1	3,158
Income Support	13.9	19.8	3,454
Pension Credits	14.2	20.3	3,528
Disability Allowance	20.9	30.0	5,226
Job Seekers Allowance	4.2	6.1	1,055
Other	13.9	19.8	3,457
<b>Total</b>	<b>100.0</b>		<b>24,929</b>

4.4.12 29.0% of households were in receipt of Housing Benefit (5,051 implied) or 40.5% of renters in the sample – a relatively low level in our survey experience.

## 5 MIGRATION

### 5.1 In-migration to Macclesfield Borough

5.1.1 This section looks at the patterns of in migration for the Macclesfield area. In the first part of the section we asked the 23,145 implied households (34.2% of the sample) who had moved in the last 5 years where they had moved from. 14,071 implied households actually responded to the question, 56.8% of the respondents to the question had previously lived within their existing town / village or elsewhere within the Macclesfield Borough. 16.2% had moved to the Borough from elsewhere within UK (i.e. from outside Cheshire and the North West). All (751 implied) of moves to Council rented accommodation came from households already living in Macclesfield.

**Table 5-1**      **Location of Previous Dwelling**  
Question 4b

	%	N <sup>os</sup> implied
In existing town / village	37.0	5,205
Elsewhere in Macclesfield Borough	19.8	2,799
Elsewhere in Cheshire	13.4	1,881
Elsewhere in North West	11.1	1,565
Elsewhere in the UK	16.2	2,277
Abroad	2.5	344
<b>Total</b>	<b>100.0</b>	<b>14,071</b>

5.1.2 17.8% of those who had moved in the last 2 years (2,087 implied) said this was their first home.

5.1.3 Those who had moved into Macclesfield within the last 5 years were then asked what the most important reason was for moving home. 11,379 implied households responded to the question.

**Table 5-2**      **Reason for the Moving Within Last 5 Years**  
Question 4d

	%	N <sup>os</sup> implied
Needed more space	41.2	4,701
Needed less space	22.1	2,519
To be near family	9.4	1,071
Employment / closer to work	24.4	2,770
Education	2.9	318
<b>Total</b>	<b>100.0</b>	<b>11,379</b>

5.1.4 In Macclesfield the need for more space (41.2%) was the most popular reason given for moving into the Borough, followed by employment reasons (24.4%).

## 5.2 Out migration from Macclesfield

- 5.2.1 Out migration accounted for 41.8% (5,094 implied) of all intended moves for both existing and concealed households over the next 3 years. Out migration is expected to account for 39.7% (3,234 implied) of all existing households moving and 42.2% (1,860 implied) of all concealed households moving.
- 5.2.2 Those moving out of the Borough were asked where they were thinking of moving to. In this case 3,234 implied existing households, all of those intending to move out of the Borough; and 1,700 implied concealed households, 91.4% of those intending to move out of the Borough, responded to the question.

**Table 5-3 Location of Move for those Moving Outside Macclesfield Borough**

Question 17c

Location	Existing households		Concealed households	
	%	N <sup>os</sup> implied	%	N <sup>os</sup> implied
Elsew here in the UK	45.4	1,469	51.8	881
Abroad	15.9	514	14.7	250
Elsew here in North West	11.9	385	1.8	30
High Peak	7.6	245	0.0	0
Manchester	7.5	244	15.8	286
Cheshire	6.1	196	6.0	102
Stockport	5.6	180	1.9	33
Congleton	4.6	149	0.0	0
Elsew here in Greater Manchester	4.3	139	13.1	222
Vale Royal	3.6	115	3.9	66
Trafford	0.2	7	1.9	33
Warrington	0.2	7	0.0	0
<b>Total</b>		<b>3,650</b>		<b>1,903</b>

- 5.2.3 In the case of both existing and concealed households, the main interest was elsew here in the UK with some 45.4% of existing households moving and 51.8% of concealed households moving giving that location.
- 5.2.4 Those moving out of the Borough were asked their reasons for moving away. 1,972 implied existing households, 62.0% of those intending to move out of the Borough, and 1,348 implied concealed households, 72.5% of those intending to move outside the Borough, responded to a multiple choice question, offering around 1 choice in the case of existing households and 1 choice in the case of new households.

**Table 5-4 Reason for Moving Out of Macclesfield Borough**

Question 17d

	Existing Households		Concealed households	
	% households	N <sup>os</sup> implied	% households	N <sup>os</sup> implied
Better employment / better access to work	44.7	881	68.2	920
Better education facilities	3.4	67	32.0	431
Retirement	53.7	1,059	0.0	0
<b>Total</b>		<b>2,007</b>		<b>1,351</b>

- 5.2.5 The single most common reason given by existing households moving outside the Borough was retirement, although better employment / access to work was also a significant reason. In the case of concealed households moving, choices were more focused on employment and access to work.



## 6 FUTURE HOUSING REQUIREMENTS

### 6.1 Moving Households within Macclesfield Borough

- 6.1.1 Moving intentions and behaviour were tested in several sections of the questionnaire with an emphasis on future plans to move within the Borough for existing households and also a more focused study on concealed households who represent an existing pent up demand for housing.
- 6.1.2 Respondents were asked to say whether they or any members of the household were currently seeking to move or will do so in the next three years. We found that 19.2% of all households responding (12,668 implied) planned a move. A further 4.1% (2,735 implied) indicated that they wished to move but were unable to do so.
- 6.1.3 The majority (77.6%) was not intending to move in this time scale, whether able to do so or not. The scale of movement implied, at an average of around 6.4% per annum, was higher than that found in other recent surveys carried out by DCA in which an average figure of around 4.6% has emerged. This proportion would rise to 7.8% if all those wishing to move in the period were able to do so.
- 6.1.4 Those indicating a wish to move but an inability so to do offered the following reasons for not being able to move. Respondents offered around 1.6 choices on average. However, the number of implied households responding was 4,318, not 2,735 as indicated by the basic responses on moving referred to at 6.1.2 above.
- 6.1.5 It would seem clear from Table 6-1 below that affordability was by far the most important single factor with 43.3% said they were unable to buy another house and 13.5% saying they could not afford to move; 21.1% mentioned a lack of affordable rented housing.

**Table 6-1**      **Reasons Preventing a Move**  
Question 17e

	% responses	% households	N <sup>os</sup> implied
Unable to buy a home	43.3	74.7	3,227
Unable to afford to move	13.5	23.3	1,008
Lack of affordable rented housing	21.1	36.3	1,568
Family reasons	5.0	8.6	372
Location of employment	4.7	8.1	350
Local education choices	1.6	2.7	115
Other	10.8	18.7	806
<b>Total</b>	<b>100.0</b>		<b>7,446</b>

## 6.2 Housing Need and Demand of Existing Households Moving Within the Macclesfield Borough

- 6.2.1 The percentages in all tables in this section (except cross tabulations) have been applied to the control total of 4,910 implied existing household moving within the Borough, corresponding to the total number of households responding to question 17b asking about the nature of the move.
- 6.2.2 The first table in this section looks at the current tenure of existing households moving within the Borough. 70.6% of the group were owners; 4.8% were Council rented sector tenants as compared with 12% on average on recent DCA surveys. The data suggests turnover within the Council rented sector of 4.8% over the next 3 years (excluding deaths and evictions).

**Table 6-2 Current Tenure of Existing Households Moving Within Macclesfield Borough**

Question 17b by Q.1

Tenure	% of moving households	N <sup>os</sup> implied
Owner occupier with a mortgage	40.5	1,988
Owner occupier no mortgage	30.1	1,478
Private rented	15.6	766
Council rented	4.8	236
HA rented *	5.3	260
Shared ownership	0.5	25
Tied to employment / other *	3.2	157
<b>Total</b>	<b>100.0</b>	<b>4,910</b>

**Table 6-3 When is the Accommodation Required**

Question 18

Time accommodation required	%	N <sup>os</sup> implied
Within 1 year	33.1	1,625
Within 1 - 2 year	36.1	1,772
2 - 3 years	30.8	1,513
<b>Total</b>	<b>100.0</b>	<b>4,910</b>

- 6.2.3 The table shows that 33.1% of potential movers sought to do so within one year; 69.2% within 2 years. 30.8% of the respondents indicated an intention to move in 2 or 3 years time.

**Table 6-4** *Type of Accommodation Required*

Question 19

Type	%	N <sup>OS</sup> implied
Detached	40.0	1,963
Semi-detached	19.0	933
Terraced	6.9	339
Flat / maisonette	15.9	781
Bungalow	13.4	658
Supported Housing	3.6	177
Bedsit / studio / room only	1.2	59
Caravan / mobile home	0.0	0
<b>Total</b>	<b>100.0</b>	<b>4,910</b>

- 6.2.4 Table 6-4 indicates that 40.0% of these respondents felt that they required detached houses – above the average for this group found in recent DCA surveys (32%). Interest in flats / maisonettes at 15.9% was above that found in recent DCA surveys even though interest in flats from existing households moving has typically only been around 8%.

**Table 6-5** *Number of Bedrooms Required*

Question 20

Bedrooms	%	N <sup>OS</sup> implied
One	8.9	437
Two	27.3	1,340
Three	29.5	1,448
Four	27.5	1,350
Five or more	6.8	335
<b>Total</b>	<b>100.0</b>	<b>4,910</b>

- 6.2.5 57.0% of existing household moving respondents indicated that they required three or four bedroom accommodation. The requirement for one bedroom accommodation (8.9%) was slightly higher than that found in other recent surveys carried out by DCA in which 8% has been around the average.
- 6.2.6 We ran a cross-tabulation relating type of property required to size required in terms of bedrooms with the following results.

**Table 6-6 Type Required by Size Required**

Question 20 by Q.19

Type	One bed		Two bed		Three bed		Four beds		Five + bed		Total
	%	N <sup>os</sup>	%	N <sup>os</sup>	%	N <sup>os</sup>	%	N <sup>os</sup>	%	N <sup>os</sup>	N <sup>os</sup>
Semi-detached	0.0	0	5.9	47	71.5	574	22.6	181	0.0	0	<b>802</b>
Detached	0.0	0	10.9	183	18.5	312	52.8	891	17.8	300	<b>1,686</b>
Terraced	0.0	0	69.6	204	30.4	89	0.0	0	0.0	0	<b>293</b>
Flat / maisonette	40.0	268	29.0	194	30.0	201	1.0	7	0.0	0	<b>670</b>
Bungalow	12.4	70	53.2	301	12.0	68	22.4	127	0.0	0	<b>566</b>
Bedsit / studio / room only	0.0	0	0.0	0	100.0	50	0.0	0	0.0	0	<b>50</b>
Caravan / mobile home	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	<b>0</b>
Supported Housing	32.7	50	67.3	103	0.0	0	0.0	0	0.0	0	<b>153</b>
<b>Total</b>		<b>388</b>		<b>1,032</b>		<b>1,294</b>		<b>1,206</b>		<b>300</b>	<b>4,220</b>

NOTE: in this table the figures have not been adjusted to the control total of 4,910

- 6.2.7 65.6% of bungalow demand was for 1 or 2-bed accommodation as compared with 10.9% of detached demand, of which 52.8% favoured 4+ bed accommodation. 71.5% of semi-detached demand was for 3-bed accommodation; 22.6% for 4-bed accommodation.
- 6.2.8 Existing moving households were next asked if they were looking to rent or buy. The results are set out in Table 6-7.

**Table 6-7 Preferred Tenure**

Question 21

Tenure	%	N <sup>os</sup> implied
Owner occupation	79.1	3,884
HA rented	8.4	412
HA shared ownership	5.5	270
Private rented	7.0	344
Tied to employment	0.0	0
<b>Total</b>	<b>100.0</b>	<b>4,910</b>

- 6.2.9 79.1% (3,884 implied) saw owner occupation as their priority – close to the average found in recent DCA surveys (74%). 8.4% of the group indicated a preference for HA rented accommodation – well below the level found for social rented accommodation in recent DCA surveys (20%), although all Council tenants and 32.6% of HA tenants moving were interested in HA rented accommodation. The number of households expressing a demand for HA rented accommodation (399 implied) was lower than the number of Council and HA rented tenants indicating an intention to move in Table 6-2 above (493 implied). 40.5% of HA tenants moving hoped to move to owner occupation, 26.8% to shared ownership. Interest in the private rented sector was at a similar level to that for social rented accommodation.

- 6.2.10 We ran a cross-tabulation to compare type of property required with type of tenure preferred with the following results.

**Table 6-8 Type Required by Preferred Tenure**  
Question 21 by Q.19

Type	Owner Occupation		HA shared ownership		HA Rented		Private rented		Tied to employment		Total
	%	N <sup>os</sup>	%	N <sup>os</sup>	%	N <sup>os</sup>	%	N <sup>os</sup>	%	N <sup>os</sup>	N <sup>os</sup>
Semi-detached	19.7	625	9.3	22	18.1	64	10.7	32	0.0	0	<b>743</b>
Detached	47.9	1,523	0.0	0	0.0	0	50.0	145	0.0	0	<b>1,668</b>
Terraced	4.2	133	30.6	71	20.2	71	5.7	17	0.0	0	<b>292</b>
Flat / maisonette	14.3	455	0.0	0	33.4	118	5.1	15	0.0	0	<b>588</b>
Bungalow	11.7	373	24.0	56	28.3	100	12.5	37	0.0	0	<b>566</b>
Bedsit / studio / room only	1.6	50	0.0	0	0.0	0	0.0	0	0.0	0	<b>50</b>
Caravan / mobile home	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	<b>0</b>
Supported Housing	0.6	19	36.1	84	0.0	0	16.9	50	0.0	0	<b>153</b>
<b>Total</b>	<b>100.0</b>	<b>3,178</b>	<b>100.0</b>	<b>233</b>	<b>100.0</b>	<b>353</b>	<b>100.9</b>	<b>296</b>	<b>0.0</b>	<b>0</b>	<b>4,060</b>

(\*Low volume of data).

NOTE: in this table the figures have not been adjusted to the control total of 4,910).

- 6.2.11 33.4% of demand in the HA rented sector was for flats / maisonettes; 18.1% for semi-detached houses. 47.9% of owner-occupation demand was for detached houses; 19.7% for semi-detached houses.
- 6.2.12 91.3% of demand for detached houses; 84.1% of demand for semi-detached houses and 65.9% of demand for bungalows was for owner-occupation. 6.5% of demand for bungalows was for private rented accommodation, compared to 17.7% for HA rented accommodation.
- 6.2.13 66.4% (2,658 implied) of existing moving households said that they could afford to move to another house of a suitable size within the Borough, 33.6% (1,345 implied) said they could not, suggesting that affordability is an issue for these households.
- 6.2.14 14.2% of existing moving households (699 implied) were registered on a housing waiting list, 97.8% indicating registration on the Macclesfield Borough Council list. 14.8% indicated registration on a housing association list. 88 households (12.6%) indicated they were registered on more than one list.
- 6.2.15 Existing households moving were asked where accommodation was required. Up to two choices were invited but on average only 1.5 choices each were offered.

**Table 6-9**                    **Where Accommodation is Required**  
Question 25

Location	All existing moving households			Council tenants only
	% responses	% households	N <sup>os</sup> implied (all choices)	N <sup>os</sup> implied (all choices)
Macclesfield Town	17.2	25.3	992	176
Knutsford	14.2	20.8	819	59
Poynton	7.5	11.0	433	0
Wilmslow	19.4	28.4	1,117	0
Alderley Edge	13.5	19.7	775	0
Bollington	7.5	11.0	433	0
Disley	2.1	3.1	121	0
In your existing town / village	10.5	15.3	602	0
In another town / village	8.1	11.9	466	0
<b>Total</b>	<b>100.0</b>		<b>5,758</b>	<b>235</b>

- 6.2.16 Interest was fairly well spread across Wilmslow (28.4%), Macclesfield Town (25.3%) and Knutsford (20.8%). 71.4% of interest in Wilmslow came from households already living in Wilmslow, the proportions were 80.2% for Macclesfield Town, and 13.3% for Knutsford.
- 6.2.17 We ran a separate cross tabulation looking at the locations required by Council tenants who made 1 choice each. Demand among Council rented tenants was focused on Macclesfield Town and Knutsford.
- 6.2.18 The final question in this section asked respondents why they preferred a particular location. As with other DCA surveys, the reasons were spread across a large number of options but in this case the most popular reason given was that the respondent had always lived in the area (46.9%), this may be linked to family / carer reasons (43.2%). Near better shopping / leisure facilities was also an important reason, with 37.9% of respondents making this one of their choices.

**Table 6-10**                    **Reason for Preferred Location**  
Question 26

Location	% responses	% households	N <sup>os</sup> implied (all choices)
Always lived here	24.6	46.9	1,629
Near family / carer	22.7	43.2	1,501
Nearer / better shopping / leisure facilities	19.9	37.9	1,315
Employment / closer to work	13.6	25.8	896
Nearer / better schools / colleges	10.4	19.8	687
Better public transport	5.2	9.8	341
Greater availability of cheaper housing	3.6	6.9	238
<b>Total</b>	<b>100.0</b>		<b>6,607</b>

### 6.3 Housing Needs of Concealed Households Moving Within Macclesfield Borough

- 6.3.1 In this section we look in detail at those people living in an existing household but described as a 'concealed' household which we take as a proxy for the extent of 'concealment' of housing need within the Borough because these households represent a pent up and unmet demand for housing.
- 6.3.2 The questionnaire allowed for up to 2 concealed households to be identified within each existing household. We identified 2,543 households with one concealed household (as per Q17b on the nature of move) and 413 with a second concealed household (based on the average responses in the detailed data tables), giving a total of 2,956 concealed households in the Borough.
- 6.3.3 The tables below show both the findings for all concealed household planning to move within the next 3 years (2,956 households) and the findings for those moving within the next 12 months (736 households).
- 6.3.4 The vast majority (79%) of the total of concealed households consisted of people described as children of the household as set out in Table 6-11 below .

**Table 6-11 Person Looking to Form Concealed Households**  
Question 27

Persons forming household	%	N <sup>os</sup> implied
Children 16 +	79.0	2,335
Friend	0.0	0
Lodger	6.8	201
Parent / Grandparent	3.8	113
Partner / Spouse	6.4	189
Other relative	4.0	118
<b>Total</b>	<b>100.0</b>	<b>2,956</b>

**Table 6-12 Age Structure of Concealed Households**  
Question 28b&c

Age	%	N <sup>os</sup> implied
16 – 19	4.5	165
20 – 29	72.4	2,650
30 – 44	14.7	540
45 – 59	0.0	0
60 – 74	8.0	293
75+	0.4	16
<b>Total</b>	<b>100.0</b>	<b>3,664</b>

- 6.3.5 The age question refers to individual adult household members Table 6-12 above suggests 4.5% of concealment related to the 16 - 19 age group with 76.9% relating to all those under 30 years of age.

**Table 6-13 Number of Children**

Question 28d

Children	%	N <sup>os</sup> implied
Child due	69.3	208
One	23.3	70
Two	7.4	22
<b>Total</b>	<b>100.0</b>	<b>300</b>

6.3.6 10.0% (300) of households indicated that they included children (under the age of 16), or were expecting a child.

6.3.7 We asked if the concealed household was being formed with a partner currently living in a separate household elsewhere in Macclesfield. 26.9% (724 implied) indicated that this was the case.

**Table 6-14 Time of Move**

Question 29

When required	%	N <sup>os</sup> implied
Within 1 year	24.9	736
1 - 2 years	35.1	1,037
2 - 3 years	40.0	1,183
<b>Total</b>	<b>100.0</b>	<b>2,956</b>

### 6.3.8 New Household Formation

6.3.9 The Good Practice Guidance recommends that the scale of annual new household formation is calculated as an average of the first two years numbers identified in the survey. Table 6-14 above shows that 736 and 1,037 households intend to form in the Borough over two years, averaging 887 households.

6.3.10 Guidance also requires that double counting is avoided and the following numbers of two person formation with a partner living elsewhere in the Borough and those already on the Housing Register are removed.

**Table 6-15 Double Counting Removal**

9. New household formation (gross p.a.)	887
10. MINUS - Two person formation (26.7%) x 0.5	<u>118</u>
	769
11. MINUS - Households registered on waiting list (30%)	<u>230</u>
	539

6.3.11 The net level of 539 households is that considered to form each year and used in the Assessment Model at Section 11.2.

6.3.12 24.9% (736 implied) of the concealed household moving group required accommodation within one year as compared with 33.1% in the case of existing households moving. 40.0% of the group saw their requirement as longer term (2 – 3 years).



**Table 6-16 Tenure Needed**

Question 30a

Tenure	All concealed households moving		Concealed households moving within one year	
	%	N <sup>os</sup> implied	%	N <sup>os</sup> implied
Owner occupation	48.7	1,439	64.9	478
Private rented	8.6	255	1.8	13
HA rented	22.8	674	33.3	245
HA shared ownership	19.9	588	0.0	0
<b>Total</b>	<b>100.0</b>	<b>2,956</b>	<b>100.0</b>	<b>736</b>

- 6.3.13 As usual, a high proportion (48.7%) of all concealed households moving opted for owner occupation; in Macclesfield 22.8% opted for HA rented accommodation. Those moving within a year showed a higher preference for HA rented accommodation and a higher preference for owner occupation with a correspondingly lower level of interest in private renting.

**Table 6-17 Tenure Preferred**

Question 30b

Tenure	All concealed households moving		Concealed households moving within one year	
	%	N <sup>os</sup> implied	%	N <sup>os</sup> implied
Owner-occupation	72.6	2,146	71.3	525
Private rented	8.8	260	0.0	0
HA rented	8.4	248	17.9	131
HA shared ownership	10.2	302	10.8	80
<b>Total</b>	<b>100.0</b>	<b>2,956</b>	<b>100.0</b>	<b>736</b>

- 6.3.14 In the case of tenure preference, the choices of all concealed households moving were, not surprisingly, more aspirational, favouring owner occupation over the other forms of tenure. Concealed households moving within one year indicated a lower level of preference for owner occupation and private renting than for all concealed households moving with a higher level of interest in both HA rented accommodation (17.9%) and shared ownership (10.8%).

**Table 6-18 Type of Accommodation Needed**

Question 31a

Type	All concealed households moving		Concealed households moving within one year	
	%	N <sup>os</sup> implied	%	N <sup>os</sup> implied
Semi-detached	22.7	671	34.8	256
Terraced	37.3	1,103	33.7	248
Detached	2.7	80	12.5	92
Flat / maisonette	28.8	851	5.9	43
Bedsit / studio / room only	0.0	0	0.0	0
Bungalow	6.2	183	9.0	67
Caravan / mobile home	0.0	0	0.0	0
Sheltered housing (warden support)	2.3	68	4.1	30
<b>Total</b>	<b>100.0</b>	<b>2,956</b>	<b>100.0</b>	<b>736</b>

- 6.3.15 The results from the survey showed a different profile from existing households moving, as might be expected for a generally younger group, this is consistent with our other recent surveys. 28.8% of all concealed moving households required flats / maisonettes, a level as high as 40-50% has been common in our surveys. Need for detached houses was just 2.7%. The profile of those moving within 1 year showed a significantly lower level of need for flats / maisonettes and a greater degree of interest in semi-detached houses (but based on a low level of data).

**Table 6-19 Type of Accommodation Preferred**  
Question 31b

Bedrooms	All concealed households moving		Concealed households moving within one year	
	%	N <sup>os</sup> implied	%	N <sup>os</sup> implied
Semi-detached	39.5	1,167	39.4	290
Detached	12.3	364	40.6	299
Terraced	25.3	748	16.1	118
Flats / maisonette	13.7	405	0.0	0
Bungalow	0.0	0	0.0	0
Sheltered Housing (warden support)	2.0	59	3.9	29
Bedsit / studio / room only	7.2	213	0.0	0
Caravan / mobile home	0.0	0	0.0	0
<b>Total</b>	<b>100.0</b>	<b>2,956</b>	<b>100.0</b>	<b>736</b>

- 6.3.16 The more aspirational view usually reflected amongst all concealed households moving on preference for type (i.e. more houses; fewer flats) was not as evident in Macclesfield as in some of our other recent surveys although there was some shift away from flats towards semi detached houses. The position in relation to those moving within 1 year showed a more dramatic shift away from flats, with no households saying they would prefer a flat compared to 5.9% expressing a need. Preference was focused on detached and semi detached houses.

**Table 6-20 Number of Bedrooms Needed**  
Question 32a

Bedrooms	All concealed households moving		All concealed households moving within one year	
	%	N <sup>os</sup> implied	%	N <sup>os</sup> implied
One	34.5	1,020	17.9	132
Two	59.3	1,753	65.4	481
Three	6.2	183	16.7	123
Four	0.0	0	0.0	0
Five or more	0.0	0	0.0	0
<b>Total</b>	<b>100.0</b>	<b>2,956</b>	<b>100.0</b>	<b>736</b>

- 6.3.17 Reflecting the level of demand for flats referred to at 6.3.16 above, 34.5% of all new household need just one bedroom, 93.8% need no more than 2 bedrooms. No new households needed more than 3 bedrooms. The profile for those moving within a year differed only in so far as the level of need for 2-bed and 3-bed accommodation was higher with less interest in 1-bed accommodation, reflecting the greater interest in semi-detached houses also referred to at 6.3.14 above.

**Table 6-21 Number of Bedrooms Preferred**  
Question 32b

Bedrooms	All concealed households moving		All concealed households moving within one year	
	%	N <sup>OS</sup> implied	%	N <sup>OS</sup> implied
One	3.7	109	4.2	31
Two	67.7	2,001	40.6	299
Three	28.3	837	55.2	406
Four	0.3	9	0.0	0
Five or more	0.0	0	0.0	0
<b>Total</b>	<b>100.0</b>	<b>2,956</b>	<b>100.0</b>	<b>736</b>

- 6.3.18 The results for all concealed households moving reflected the interest in larger house types referred to at 6.3.16 above in that preference for 1-bed properties was much lower (4.2%) as compared with need (34.5%) at Table 6-20. The results for concealed households moving within one year show a higher level of interest in three bedroom properties, compatible with the higher level of preference for detached and semi-detached houses indicated at Table 6-19.
- 6.3.19 We ran two cross-tabulations for all concealed households moving on need only relating the type of property required to size required.

**Table 6-22 Type Needed by Size Needed**  
Question 32a by Q31a

Type	1-bed		2-bed		3-bed		4-bed +		Total
	%	N <sup>OS</sup>	%	N <sup>OS</sup>	%	N <sup>OS</sup>	%	N <sup>OS</sup>	N <sup>OS</sup>
Semi-detached	47.0	288	28.2	173	24.8	152	0.0	0	<b>613</b>
Detached	0.0	0	62.1	46	37.9	28	0.0	0	<b>74</b>
Terraced	12.8	129	87.2	879	0.0	0	0.0	0	<b>1,008</b>
Flat / maisonette	58.6	419	44.4	335	0.0	0	0.0	0	<b>754</b>
Bedsit / studio / room only	0.0	0	0.0	0	0.0	0	0.0	0	<b>0</b>
Bungalow	39.8	66	60.2	100	0.0	0	0.0	0	<b>166</b>
Sheltered housing	100.0	59	0.0	0	0.0	0	0.0	0	<b>59</b>
Caravan / mobile home	0.0	0	0.0	0	0.0	0	0.0	0	<b>0</b>
<b>Total</b>		<b>961</b>		<b>1,533</b>		<b>180</b>		<b>0</b>	<b>2,674</b>

NOTE: these figures have not been adjusted to the control total of 2,956.

- 6.3.20 As might be expected, 58.6% of flatted accommodation demand was for 1-bed property; 44.4% for two-bed property. 28.2% of semi-detached demand and 87.2% of terraced demand was for 2-bed property.

**Table 6-23 Type Needed by Tenure Needed**  
Question 31a by Q.30a

Type	Owner Occupation		Private rented		HA rented		HA Shared Ownership		Total
	%	N <sup>OS</sup>	%	N <sup>OS</sup>	%	N <sup>OS</sup>	%	N <sup>OS</sup>	N <sup>OS</sup>
Semi-detached	22.6	250	0.0	0	20.3	109	50.2	254	<b>613</b>
Detached	6.8	74	0.0	0	0.0	0	0.0	0	<b>74</b>
Terraced	34.7	384	24.9	54	31.8	171	22.5	114	<b>723</b>
Flat / maisonette	26.9	298	75.1	163	24.6	132	27.3	138	<b>731</b>
Bedsit / studio / room only	0.0	0	0.0	0	0.0	0	0.0	0	<b>0</b>
Bungalow	9.0	100	0.0	0	12.3	66	0.0	0	<b>166</b>
Sheltered housing (warden support)	0.0	0	0.0	0	11.0	59	0.0	0	<b>59</b>
Caravan / mobile home	0.0	0	0.0	0	0.0	0	0.0	0	<b>0</b>
<b>Total</b>	<b>100.0</b>	<b>1,106</b>	<b>100.0</b>	<b>217</b>	<b>100.0</b>	<b>537</b>	<b>100.0</b>	<b>506</b>	<b>2,366</b>

NOTE: these figures have not been adjusted to the control total of 2,984.

- 6.3.21 75.1% of interest in private rented accommodation was for flats. Interest in owner-occupation was 34.7% for terraced houses with the remainder fairly evenly spread between semi detached houses and flats, only 6.8% of demand was for detached houses. Interest in HA rented accommodation was split between semi detached and terraced houses.
- 6.3.22 53.1% of interest in terraced houses and 40.1% of interest in semi detached houses was for owner occupied accommodation.
- 6.3.23 Only 15% of all concealed households moving (450 implied) were registered on a housing waiting list, 99% being on the Council list, 39.8% being on a HA list.
- 6.3.24 Concealed households were asked the same questions on location as existing households moving. Respondents gave around 1.3 choices on average in the case of all concealed households and in the case of concealed households moving within one year.

**Table 6-24**      **Choice of Location**  
Question 34

Location	All concealed households moving			Concealed households moving within one year		
	% responses	% households	N <sup>os</sup> implied	% responses	% households	N <sup>os</sup> implied
Macclesfield Town	26.5	34.3	1,025	24.2	31.0	201
Wilmslow	24.4	31.6	944	18.9	24.2	157
Alderley Edge	15.8	20.5	611	13.5	17.3	112
Knutsford	13.0	16.9	504	14.9	19.1	124
Poynton	8.4	10.8	324	13.9	17.9	116
In your existing town / village	7.6	9.8	292	4.7	6.0	39
Bollington	2.9	3.7	111	8.8	11.3	73
Disley	1.2	1.6	48	0.0	0.0	0
In another town /village	0.2	0.3	8	1.1	1.2	8
<b>Total</b>	<b>100.0</b>		<b>3,867</b>	<b>100.0</b>		<b>830</b>

6.3.25 As with existing households, for all concealed households moving and concealed households moving within one year interest was focused primarily on Wilmslow and Macclesfield town.

**Table 6-25**      **Reason for Preferred Location**  
Question 35

Reason	All concealed households moving			Concealed households moving within 1 year		
	% responses	% h'holds	N <sup>os</sup> implied (all choices)	% responses	% h'holds	N <sup>os</sup> implied (all choices)
Always lived here	34.9	77.2	1,588	33.6	63.5	324
Employment / closer to work	42.7	63.0	1,944	26.7	50.6	258
Better public transport	8.9	16.4	405	12.0	22.7	116
Nearer / better shopping / leisure facilities	8.0	14.4	363	13.9	26.3	134
Nearer / Better schools / colleges	3.4	6.1	154	8.2	15.7	80
Greater availability of smaller homes	1.2	2.2	56	3.6	6.9	35
Greater availability of cheaper housing	0.9	1.6	41	2.0	3.5	18
<b>Total</b>	<b>100.0</b>		<b>4,551</b>	<b>100.0</b>		<b>965</b>

6.3.26 The most popular reason given by all concealed households moving was always lived here (77.2%); 63.0% gave employment / closer to work as a reason, this is frequently the most popular choice among new households in our surveys. The profile of reasons given by those moving within one year differed in that although always lived here was still the most popular choice (63.5%) it was less important than among all new households, employment / closer to work also remained important, but again less so than for all concealed households. Access to shopping and leisure facilities and schools and colleges were given a higher priority amongst those moving within a year.

**Table 6-26 Maximum Weekly / Monthly Rent of Concealed Households**  
Question 36a

Weekly rent	All concealed households moving		Concealed households moving within one year	
	%	Cum %	%	Cum %
Below £50 pw / £215 pm	13.5	13.5	0.0	0.0
£51 - £60 pw / £216 - £260 pm	44.5	58.0	50.7	50.7
£61 - £70 pw / £261 - £300 pm	9.1	67.1	0.0	0.0
£71 - £80 pw / £301 - £350 pm	6.4	73.5	6.3	57.0
£81 - £100 pw / £351 - £430 pm	15.0	88.5	6.6	63.6
£101 - £150 pw / £431 - £650 pm	2.1	90.6	5.4	69.0
£151 - £200 pw / £651 - £865 pm	8.3	98.9	31.0	100.0
Over 201 pw / £866 pm	1.1	100.0	0.0	100.0

6.3.27 Responses were received from 42.3% (1,250 implied) of all concealed households moving. Of those, 13.5% could afford a weekly rent of no more than £50; 58.0% no more than £60 (as compared with 38.8% in the existing household profile at Table 4-29). In the case of the movers within 1 year, 50.7% could afford to pay no more than £60 per week based on a 45.5% response.

**Table 6-27 Maximum Monthly Mortgage of 'Concealed' Households**  
Question 36c

Monthly mortgage	All concealed households moving		Concealed households moving within one year	
	%	Cum %	%	Cum %
Below £250	15.2	15.2	24.0	24.0
£251 - £300	23.9	39.1	14.0	38.0
£301 - £400	36.9	76.0	29.4	67.4
£401 - £500	15.0	91.0	1.6	69.0
£501 - £600	1.7	92.7	0.0	69.0
£601 - £750	2.7	95.4	11.6	80.6
Over £750	4.6	100.0	19.4	100.0

6.3.28 75.8% (2,115 implied) of all concealed households moving responded. For those seeking to buy a dwelling, 39.1% or so could not or would not pay a mortgage of more than £300 per month. In the case of concealed households moving within one year, 38.0% could not or would not pay a mortgage of more than £300 per month based on a 67.8% response (499 implied). The mortgage bands selected might reflect to some degree perceptions of the actual cost of access to home ownership.

6.3.29 62.0% (1,834 implied) of all concealed households responded to a question asking about the level of savings available to meet deposit and legal costs on their new home. 39.5% had less than £1,000 savings; 35.9% £1,000 - £3,000 savings. The proportion among those moving within a year based on a response rate of 67.8% was 15.1% with less than £1,000; 26.2% with £1,000 - £3,000, but 27.3% had over £10,000 savings, levels of savings were clearly much higher amongst those planning to move within a year.

**Table 6-28 Savings of 'Concealed' Households**

Question 36d

Savings	All concealed households moving		Concealed households moving within one year	
	%	Cum %	%	Cum %
Under £1,000	39.5	39.5	15.1	15.1
£1,001 - £3,000	35.9	75.4	26.2	41.3
£3001 - £5,000	9.0	84.4	15.6	56.9
£5,001 - £10,000	5.4	89.8	15.8	72.7
Over £10,000	10.2	100.0	27.3	100.0

6.3.30 The concealed households were asked for further information on their financial position via a question on annual income. These findings are presented in Table 6-29 below .

**Table 6-29 Annual Income of Concealed Households**

Question 36e

Annual Income	All concealed households moving			Concealed households moving within one year		
	%	Cum %	N <sup>os</sup> implied	%	Cum %	N <sup>os</sup> implied
Below £15,000	26.1	26.1	772	11.7	11.7	86
£15,001 - £20,000	33.9	60.0	1,007	42.9	54.6	315
£20,001 - £25,000	22.5	82.5	665	34.2	88.8	252
£25,001 - £30,000	11.7	94.2	346	0.0	88.8	0
£30,001 - £32,500	3.3	97.5	98	5.1	93.9	38
£32,501 - £35,000	0.7	98.2	21	0.0	93.9	0
£35,001 - £37,500	0.8	99.0	24	1.6	95.5	12
£37,501 - £40,000	0.0	99.0	0	0.0	95.5	0
£40,001 - £45,000	0.0	99.0	0	0.0	95.5	0
£45,001 - £50,000	0.0	99.0	0	4.5	100.0	33
Above £50,000	1.0	100.0	29	0.0	100.0	0
<b>Total</b>	<b>100.0</b>		<b>2,962</b>	<b>100.0</b>		<b>736</b>

- 6.3.31 A response was received from 77.3% (2,285 implied) of all concealed household respondents. The proportion of concealed households with annual incomes above the approximate average UK annual household income of £27,300 was around 12%. The proportion in the sub £15,000 per annum category (26.1%) was close to the average for concealed households moving found in other recent DCA surveys. Concealed households moving within one year indicated a marginally higher income profile, based on a 73.1% response (538 implied) response.
- 6.3.32 On the basis of 83.6% response, 16.3% (404 implied) of all concealed households moving would be likely to claim Housing Benefit. 13% has been the average in our recent surveys. In the case of concealed households moving within one year, 14.9% (81 implied) would be likely to claim Housing Benefit based on a 78% response.



## 7 SUPPORTED AND ADAPTED HOUSING

### 7.1 Needs of Disabled People

- 7.1.1 Issues relating to households with one or more member affected by a disability or long-term illness were addressed through a series of questions. This section draws together the findings from these questions.
- 7.1.2 We found that 17.8% of households in the area did contain somebody with a disability, suggesting 11,946 households in the Borough were affected in some way.
- 7.1.3 Assessment of an UK average for the percentage of households affected is difficult both because of the impact of multiple disability and the tendency to express statistics in terms of population rather than household population. The Department of Social Security report of 1998 (based on a 1996 / 97 survey) suggested as many as 8.6 million disabled adults in private households - around 14 - 15% of the population.
- 7.1.4 From cross-tabulation we established that the comparative figures for the various tenures were as per Table 7-1 below. The Council rented figure (41.6%) was above the average for the Council sector found in recent DCA surveys (39%). The level for owner occupiers no mortgage (22.0%) was low in our experience and especially so given the older age profile in this tenure.

**Table 7-1 Incidence of Disability by Tenure**  
Question 9 by Q.1

Tenure	%	N <sup>os</sup> implied
Owner occupied with mortgage	9.3	2,705
Owner occupied without mortgage	22.0	5,219
Private rented	18.1	879
Council rented	41.6	2,089
HA rented	29.2	881
Shared ownership*	0.0	0
Tied to employment / other	15.5	172

(\* Low volume of data).

- 7.1.5 In 86.3% (10,166 implied) of cases only one household member was involved; in 13.7% (1,620 implied) two members were involved. On this basis we identified 13,306 individuals in the Borough with a disability. However, the age profile and nature of disability data referred to below suggest marginally different totals. 25.1% of households containing two members with a disability were in the Council sector.

- 7.1.6 The age groups of all disabled household members are shown in Table 7-2 below. 68.1% of all disabled household members were over the age of 60; 38.2% over 75.

**Table 7-2 Age of all Household Members with a Disability**  
Question 10b

Age	%	N <sup>os</sup> implied
0 – 15	3.3	449
16 – 24	2.7	355
25 – 44	7.1	951
45 – 59	18.8	2,509
60 – 74	29.9	3,996
75+	38.2	5,105
<b>Total</b>	<b>100.0</b>	<b>13,365</b>

- 7.1.7 The next table addresses the nature of the disability of members of the household. The results reflect the fact that more than one choice was offered; for 1<sup>st</sup> members 11,821 respondents gave 19,125 choices and 1,722 2<sup>nd</sup> members gave 2,611 choices.

**Table 7-3 Nature of Disability**  
Question 10c

Disability	1 <sup>st</sup> Member			2 <sup>nd</sup> Member		
	% responses	% households	N <sup>os</sup> implied all choices	% responses	% households	N <sup>os</sup> implied all choices
Walking difficulty	32.4	52.5	6,210	22.0	33.3	574
Limiting long-term illness	20.1	32.5	3,839	25.9	39.3	676
Asthmatic / respiratory problems	12.3	19.8	2,344	13.9	21.1	364
Other physical disability	8.6	13.9	1,646	3.9	6.0	103
Visual / hearing impairment	10.7	17.3	2,049	11.0	16.7	288
Wheelchair user	7.2	11.6	1,374	7.0	10.6	182
Mental health problem	5.9	9.5	1,126	3.7	5.5	95
Learning difficulty	2.8	4.5	537	12.6	19.1	329
<b>Total</b>	<b>100.0</b>		<b>19,125</b>	<b>100.0</b>		<b>2,611</b>

- 7.1.8 By far the largest group was those with walking difficulty (52.5%). 11.6% of households contained a member who was a wheelchair user suggesting 1,556 in the Borough as a whole.
- 7.1.9 We ran a cross-tabulation to see if the houses which had been adapted for a wheelchair were indeed the dwellings where people using a wheelchair lived and found this to apply in only 21.3% of cases (279 of the 1,308 at Table 7-7), suggesting a major mismatch between houses adapted and those where wheelchair users lived. By extension, it would appear that 1,277 households (82.0%) did not live in suitably adapted premises (viz. 1,556 in Table 7-3 above less 279).

## 7.2 Support Needs

- 7.2.1 13,337 people responded to the question on need for care or support. 52.0% indicated a need for care or support (7,109 implied).
- 7.2.2 79.2% of those with a care or support need felt they were getting enough support, the data implying 20.8% (1,481) with outstanding support needs.
- 7.2.3 Those with an outstanding care or support need were asked what types of support they needed. Responses were received from 1,785 respondents, each making an average of 1.5 choices each.

**Table 7-4 Type Of Care / Support Required (All Disabled Household Members)**  
Question 10g

Care / Support	% responses	% households	N <sup>os</sup> implied
Claiming welfare benefits / managing finances	18.0	26.6	474
Personal care	16.0	23.5	420
Setting up / looking after home	30.1	44.4	792
Establishing personal safety / security	10.6	15.8	282
Accessing training / employment	5.6	8.2	147
Someone to act for you	13.0	19.2	342
Establishing social contacts / activities	6.7	9.9	176
<b>Total</b>	<b>100.0</b>		<b>2,633</b>

- 7.2.4 Setting up / looking after the home (30.1%) was the most popular choice, although needs were spread across a range of options.
- 7.2.5 A cross tabulation looked at the type of disability affecting those with an outstanding support need. The specific needs of different groups were highlighted in the data. 75% of wheelchair users needed help with personal care; half of those with walking difficulties (51.7%) needed help setting up / looking after the home. 62.9% of those with learning difficulties needed help accessing training or employment. 29.7% of those with mental health problems needed help establishing social contacts / activities. 45.7% of those with a limiting long term illness needed help looking after the home, 37.8% needed help claiming welfare benefits / managing finance.
- 7.2.6 The Supporting People programme, was introduced in April 2003, to provide a structure for funding the housing related support services outlined in Table 7-4 above. New services developed after April 2003 have to compete for resources with established schemes within the County. The local authority will need to develop plans to meet outstanding needs through the Supporting People programme.
- 7.2.7 Those who currently receive care and support services were asked who provided their support. In 45.1% of cases (2,618 implied) support was provided by Social Services / Voluntary Body. In the majority of cases (72.0% or 4,185 cases) support was provided by family / friends / neighbours. (In 993 cases support was received from both sources).

## 7.3 Adaptations

7.3.1 Two questions sought information from all households in the Borough on the degree to which the home had been built or adapted to meet the needs of disabled persons.

**Table 7-5 Adaptations for the Disabled**

Question 11a

Adaptations	%	N <sup>OS</sup> implied
Adapted	12.1	8,117
Not adapted	87.9	59,266
<b>Total</b>	<b>100.0</b>	<b>67,383</b>

7.3.2 As can be seen from the table above, 12.1% of properties have been adapted, just above the average level found in other recent DCA surveys (9%).

7.3.3 The split by tenure is set out in the table below .

**Table 7-6 Adaptations by Tenure**

Question 11a by Q.1

Tenure	%	N <sup>OS</sup> implied
Owner occupied with mortgage	5.1	1,498
Owner occupied no mortgage	14.8	3,522
Private rented	9.2	446
Council rented	26.9	1,368
HA rented	34.4	1,039
Shared ownership*	44.0	22
Tied to employment / other *	20.0	221

(\*Low volume of data).

7.3.4 Adaptation in the Council and HA rented sectors (26.9% and 34.4% respectively) was considerably higher than in the owner occupied sector. Adaptation in the owner occupied no mortgage sector was only slightly above the average for the Borough, even though a higher proportion of elderly persons tends to be within that sector.

7.3.5 8,830 implied households actually responded to the question on which adaptations had been provided, suggesting an adaptation level of 13.1% (rather than 12.1% in Table 7-5 above). The following adaptations were identified based on responses to a multiple-choice question.

**Table 7-7** *Types of Adaptations Provided*

Question 11b

<b>Adaptations</b>	<b>% responses</b>	<b>% households</b>	<b>N<sup>os</sup> implied (all choices)</b>
Handrails / grabrails	23.0	54.3	4,792
Bathroom adaptations	15.8	37.3	3,295
Ground floor toilet	17.9	42.3	3,739
Access to property	17.2	40.5	3,573
Stairlift / vertical lift	12.6	29.8	2,631
Wheelchair adaptations	6.2	14.8	1,308
Extension	3.2	7.4	653
Other	4.1	9.5	841
<b>Total</b>	<b>100.0</b>		<b>20,832</b>

7.3.6 Wheelchair adaptations at 14.8% (1,308 implied) were at a similar level to that found in recent DCA surveys (15%). The data taken in conjunction with 7.1.9 above suggests that many adapted premises are no longer occupied by wheelchair users (1,029 properties implied). The most common adaptations carried out were handrails / grab rails (54.3%).

7.3.7 7,880 implied households (11.5% of the sample) responded to a further question on what facilities still needed to be provided to meet the needs of a current member of the household. Respondents made around 1.5 choices on average.

**Table 7-8** *Types of Adaptations Needed for Current Member*

Question 12

<b>Adaptations</b>	<b>% responses</b>	<b>% households</b>	<b>N<sup>os</sup> implied (all choices)</b>
Bathroom adaptations	25.7	40.3	3,177
Handrails / grabrails	18.1	28.2	2,225
Stairlift / vertical lift	11.4	17.8	1,404
Ground floor toilet	9.1	14.3	1,124
Access to property	9.7	15.3	1,202
Extension	13.0	20.4	1,607
Wheelchair adaptations	6.4	10.0	786
Other	6.6	10.3	811
<b>Total</b>	<b>100.0</b>		<b>12,336</b>

7.3.8 Handrails and grab rails, access to property and ground floor toilets featured much less prominently when compared to adaptations provided, presumably reflecting levels of work completed as indicated in Table 7-7 above. However, demand for bathroom adaptations was very high, even though significant adaptation work appears to have been carried out. Demand for wheelchair adaptation (10.0% implying 786 cases) would appear low when compared with the mismatch referred to at 7.1.9 above and with our comment on adaptations provided at 7.3.6 above.

## 7.4 Supported Accommodation

7.4.1 Existing households moving were asked if they were interested in supported housing and what type of supported housing they were interested in. The results of this question are set out in Table 7-9 and Table 7-10 below.

**Table 7-9** *Type of Supported Accommodation Required*  
Question 23

Type	% responses	N <sup>os</sup> implied
Residential / nursing home	15.3	50
Independent accommodation (with external support)	72.5	237
Sheltered housing with extra care	12.2	40
<b>Total</b>	<b>100.0</b>	<b>327</b>

*NB no data for independent accommodation (with live-in carer).*

7.4.2 Demand for supported accommodation was mainly for independent accommodation with external support or residential / nursing home accommodation.

7.4.3 A cross tabulation looked at the type of accommodation required by respondents with different disabilities or long-term illness. Of those respondents answering both elements we found that, 49.3% had other physical disabilities, 50.6% had walking difficulties. Of those requiring residential or nursing home accommodation all had both walking difficulties and visual / hearing impairment. All those requesting sheltered housing with extra care had walking difficulties and a limiting long term illness.

## 7.5 Housing Needs of Older People

7.5.1 Based on 99.6% response, 6.2% of existing households (4,179 implied) indicated that they had elderly relatives (over 60) who would need to move to the Borough in the next five years. 4,231 implied households responded to a further multiple-choice question on the type of accommodation required, with respondents making 1.3 choices on average.

**Table 7-10** *Accommodation Required by Elderly Relatives in Next 5 Years*  
Question 13b

Adaptations	% responses	% households	N <sup>os</sup> implied (all choices)
Private sheltered housing	17.0	23.1	978
HA sheltered housing	12.3	16.7	708
Private Housing	23.1	31.4	1,330
Residential care / nursing home	17.4	23.6	999
Live with respondent (need extension / adaptation)	13.4	18.2	772
Live with respondent (existing home adequate)	4.5	5.9	251
HA Housing	12.3	16.7	708
<b>Total</b>	<b>100.0</b>		<b>5,746</b>

- 7.5.2 Demand for this group was predicted by the children of elderly people and, as would be expected, it shows a different pattern to that normally seen among elderly respondents in DCA surveys. In our experience elderly people seek to remain in their own homes and prefer to receive support at home. In contrast, the children of elderly parents tend to predict the need for supported housing. In this case, 16.7% of demand was for HA sheltered housing; 23.1% for private sheltered housing. 23.6% of demand was for residential / nursing home accommodation. 24.1% (1,023 households implied) indicated that their relative could live with them but in some 75.5% of cases (772 implied) the home would need adaptation or extension to accommodate an elderly relative.
- 7.5.3 The sheltered housing needs of elderly people within the Borough were captured within the question for all movers within the Borough on supported housing. The combined requirement for sheltered housing in both sectors from existing households living in the Borough and in-migrating parents / relatives is shown below.

**Table 7-11 Sheltered Housing Demand**

	Private Market	Affordable Sector	All Sectors
Existing Households	222	119	<b>341</b>
In-migrant Households	978	708	<b>1,686</b>
<b>Total</b>	<b>1200</b>	<b>827</b>	<b>2,027</b>

- 7.5.4 The significantly higher level of elderly accommodation for people moving into the Borough is common to other DCA Surveys. As discussed in Section 7.5.2 above generally, the forecast is being made by their children who assist in the moving process. Conversely, the indigenous older population prefer to continue in the area / surroundings they know and within their own home as long as possible.
- 7.5.5 In total, the data suggests a combined requirement for sheltered accommodation from older people currently living in the Borough (341 households) and those who may in-migrate to be beside their family (1,686 households) of 2,027 units, 827 in the affordable sector and 1,200 in the private sector.
- 7.5.6 Some of this requirement will be addressed by flow of the existing sheltered stock, but acceptability of existing stock to meet today's standards will need to be assessed in calculating the scale of new delivery.

## **7.6 Housing Needs in the Borough**

- 7.6.1 Finally respondents were asked what new types of housing, if any, they thought were needed in the area. Based on a response rate of 59% we found that 24.0% of households would support new housing development in the area. This proportion rose to 71.6% for new housing to meet identified need.
- 7.6.2 Respondents were then asked what type of housing they thought was needed in the Borough. Based on a response rate of 94.6% respondents made an average of 2.5 choices each. 57.7% identified a need for affordable housing for local people.

**Table 7-12 Support for New Housing Development**  
Question 37

	% responses	% households	N <sup>os</sup> implied
Affordable housing for local people	22.9	57.7	36,887
Housing for young people	19.9	50.2	32,077
Housing for older people	11.8	29.7	18,967
Housing for families	10.5	26.5	16,947
Housing for disabled people	7.9	19.8	12,656
Environmentally friendly housing	10.4	26.2	16,734
Housing for key workers	8.2	20.6	13,164
No more housing needed	3.1	7.8	4,973
No opinion	5.3	13.4	8,569
<b>Total</b>	<b>100.0</b>		<b>160,974</b>

7.6.3 Finally respondents were asked how important and unimportant various aspects of new development were to them. The results are summarised below.

**Table 7-13 Relative Importance of Aspects of New Development**  
Question 39

	Important		Unimportant	
	%	N <sup>os</sup>	%	N <sup>os</sup>
Open space	81.9	51,537	14.1	2,963
Children's play areas	64.9	40,832	32.2	6,759
Own car parking	79.7	50,144	18.3	3,829
Cycle ways / parking	58.9	37,051	36.7	7,705
Design for community safety	67.3	42,319	21.8	4,574
High quality design	59.3	37,290	37.4	7,835
Cheap to heat	73.3	46,135	18.1	3,796
Close to public transport / and services	73.3	46,096	30.5	6,391



## 8 KEY WORKER HOUSING ISSUES

### 8.1 Introduction

- 8.1.1 The survey identified whether household members worked in the Public Sector. If the respondent is employed in the Public Sector and specified that they work within Macclesfield Borough we have identified them as 'Key Workers'.
- 8.1.2 For the purposes of this survey a Key Worker is "any person who directly provides services that are essential for the balanced and sustainable development of the local community and local economy, where recruitment or retention difficulties apply". This includes people who are teachers, nurses, other public sector and public service workers and employees of businesses considered vital to sustaining the economy of an area.
- 8.1.3 In this section we have split the analysis of key workers into two groups: those from existing households and those from concealed households, as we believe these groups are affected by different issues.

### 8.2 Housing Issues of Key Workers from Existing Households

- 8.2.1 Respondents and their spouse / partner were asked to state which area of Public Sector employment they worked, see Table 8-1 below. There were no responses from those key workers working in the fire services, as such this option has been excluded from the analysis.

**Table 8-1 Nature of Employment within Public Sector**  
Question 14g

	%	N <sup>OS</sup> implied
Education	29.8	2,021
Health	34.0	2,305
Local Authority	27.4	1,859
Agriculture	4.5	306
Police	4.3	289
<b>Total</b>	<b>100.0</b>	<b>6,780</b>

*NB - No data for Fire Services.*

- 8.2.2 Around 6,780 implied households (10.0% of all households in the Borough) gave details of their work in the public sector, with 34.0% (2,305 implied) indicating work in health, 29.8% (2,021 implied) work in education, and 27.4% (1,859 implied) work in local authority services. Numbers working in agriculture, and police services were far lower than all other areas, 4.5% (306 implied) work in agriculture, and 4.3% (289 implied) work in the police services.
- 8.2.3 We ran a series of cross tabulations on households who work in the Public Sector, to try and gather information on their tenure preferences and the types of housing they can afford to access.
- 8.2.4 Firstly we looked at those who have already decided to leave the Borough. Around 1.5% (99 implied) of the key workers identified in Table 8-1 are existing households leaving the Borough, 72.7% of whom (72 implied) are leaving due to better employment/access to work, 27.3% (27 implied) are leaving due to retirement.

**Table 8-2 Annual Household Income of Key Workers**

Question 16c

Income	Local Authority	Health	Education	Police	Agriculture
Below £10,000	0.0	0.0	0.0	0.0	0.0
£10,001 - £20,000	15.5	13.7	13.3	8.4	31.4
£20,001 - £25,000	9.4	26.6	0.0	0.0	23.5
£25,001 - £30,000	5.3	6.0	2.0	0.0	0.0
£30,001 - £40,000	52.4	21.2	52.6	18.7	24.5
£40,001 - £50,000	9.1	5.8	0.0	0.0	10.3
£50,001 - £60,000	3.3	18.0	3.9	72.9	10.3
£60,001 - £75,000	3.6	5.0	27.1	0.0	0.0
£75,001 - £100,000	0.0	0.0	0.0	0.0	0.0
Above £100,000	1.4	3.7	1.1	0.0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

*Nd - No data for Fire Services*

- 8.2.5 Of 6,780 existing household key workers, 3,806 gave details of their total household income (i.e. including spouse / partners income), shown in Table 8-2 above.
- 8.2.6 Access to the owner-occupied market in the Borough through the cheapest 1-bed flats, requires an income of at least £25,300, we found that the proportions who could not afford to owner occupy in Macclesfield were:-
- ◆ 24.9% of Local Authority staff
  - ◆ 40.2% of Health staff
  - ◆ 13.3% of Education staff
  - ◆ 8.4% of Police staff
  - ◆ 54.9% of Agriculture staff
- 8.2.7 We ran a series of cross tabulations on key worker households who stated they would be moving within the Borough, to find information on their tenure and house type preferences. There was no data for fire service or police service staff.

**Table 8-3 Key Workers House Tenure Preference**  
Question 21

Tenure	Local Authority	Health	Education	Agriculture*
Owner occupation	21.8	100.0	100.0	0.0
HA rent	78.2	0.0	0.0	0.0
HA shared ownership	0.0	0.0	0.0	100.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\*Low volume of data

NB No data for private rent and tied to employment

8.2.8 Of those responding to the question on tenure preference, all key worker households working in education and health services and who are moving within the Borough prefer owner occupation, as do 21.8% of local authority workers. 78.2% local authority workers moving within the Borough preferred HA rent and all agricultural workers preferred HA shared ownership.

8.2.9 A cross tab was run to determine the types of housing preferred by key workers moving with the Borough. All education staff and 78.3% of local authority staff, responding required semi-detached accommodation. 85.4% of Health Staff and 21.8% of local authority staff required detached accommodation. All agriculture staff that responded said they required bungalows. It should be noted that responses to this question were based on a lower number of responses.

**Table 8-4 Number of Bedrooms Required**  
Question 14g x Question 20

	Local Authority	Health	Education	Agriculture
Two	0.0	0.0	0.0	100.0
Three	78.2	14.6	100.0	0.0
Four	21.8	85.4	0.0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

NB No data for one or five or more bedroomed accommodation

8.2.10 Table 8-4 indicates the number of bedrooms required by key workers moving within the Borough. Interest was mainly focused around three bedroomed accommodation, with all of education, 78.2% of local authority staff, and 14.6% of health staff requiring three bedroomed accommodation. 85.4% of health staff required four bedroomed accommodation. All agricultural staff required two bedroomed accommodation.

### 8.3 Housing Issues of Key Workers from Concealed Households

- 8.3.1 The response we received from concealed key workers moving within the Borough was small. Therefore the data in this section should not be treated as being representative of this group. Neither did we obtain responses from a cross-section of key workers, with no responses from police, fire and agriculture staff.
- 8.3.2 Respondents were asked to state which area of the Public Sector they were employed in, see Table 8-5 below for results.

**Table 8-5 Nature of Employment Within Public Sector**  
Question 14

	%
Local Authority	48.8
Health	42.9
Agriculture	8.3
<b>Total</b>	<b>100.0</b>

- 8.3.3 Of the concealed workers responding around 48.8% (288 implied) work in local authority services, 42.9% (253 implied) work in Health and 8.3% (49 implied) work in education.
- 8.3.4 We ran a series of cross tabulations on concealed households who work in the Public Sector, to try and gather information on their tenure preferences and the types of housing they can afford to access.
- 8.3.5 We asked respondents about their total household annual income, the results are shown in Table 8-6 below. All key workers responding stated they earned between £15,001 - £20,000. It should be noted that a low level of responses were gained from this question and therefore data is not representative of all key workers.

**Table 8-6 Annual Household Income of Key Workers**  
Question 35e

Income	Key Workers
Below £15,000	0.0
£15,001 - £20,000	100.0
£20,001 - £25,000	0.0
£25,001 - £30,000	0.0
£30,001 - £32,500	0.0
£32,501 - £37,500	0.0
£37,501 - £40,000	0.0
<b>Total</b>	<b>100.0</b>

*N.B. No incomes above £40,000*

- 8.3.6 Looking at the access levels to the owner-occupied market in the Borough requiring an income of £25,300, we found that none of the concealed key workers could afford to owner occupy in the Macclesfield Borough.
- 8.3.7 Concealed key workers were asked if they had any savings to meet a deposit and legal costs in terms of purchasing a property. 50.0% had between £5,001 and £10,000 saved. The remaining 50.0% had over £10,000 saved.
- 8.3.8 We ran a series of cross tabulations on key worker households who stated they would be moving within the Borough, to find information on their tenure and house type preferences.
- 8.3.9 The most popular tenure was owner occupation, mentioned by all of the concealed key workers. There was no demand for any other tenure types.
- 8.3.10 We asked the concealed key workers what type of accommodation was needed by the new household. 50.0% of workers said they needed semi-detached accommodation and 50.0% expressed a need for terraced accommodation. There was no expressed need for any other type of accommodation.
- 8.3.11 All concealed key workers stated they needed two bedroomed accommodation. There was no demand for anything larger than two bedrooms.

## 9 BLACK AND MINORITY ETHNIC NEEDS

### 9.1 Introduction

9.1.1 In the case of ethnic origin, the breakdown provided in Table 9-1 below refers to the ethnicity of the household in which the respondent lives. This provides numerical and percentage breakdown of all ethnic groups who responded to the postal survey. Table 9-1 shows that 63,184 (94.8%) of households ethnic origin was British. The remaining 3,573 (5.2%) household's ethnic origin fall into the other ethnic origin categories. Local Area 2001 Census figures are provided as an illustration however, Census data relates to population not households so the figures are not directly comparable.

**Table 9-1 Ethnic Origin**

	%	N <sup>os</sup> implied	Local Area Census 2001 **
British	94.8	63,184	95.5
Other White	1.7	1,185	1.7
Irish	1.3	861	0.9
White & Black Caribbean	0.6	417	0.1
Other mixed	0.5	336	0.2
Other Asian background	0.4	266	0.1
White & Asian	0.3	227	0.2
Indian	0.1	84	0.3
African	0.1	40	0.1
Pakistani	0.1	72	0.2
White & Black African	0.1	32	0.1
Chinese	0.0	21	0.3
Caribbean	0.0	13	0.1
Other Black background	0.0	0	0.0
Bangladeshi	0.0	0	0.0
Other	0.0*	21	0.2
<b>Total</b>	<b>100.0</b>	<b>66,759</b>	<b>100.0</b>

\* - Nearest decimal place.

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9.1.2 Table 9-2 illustrates the ethnic breakdown in more detail within Macclesfield. 84 Black and Minority Ethnic (BME) respondents provide statistical validity of +8.73%. This sample represents 3,575 implied households which have been drawn from the survey and analysed separately to give an insight into the specific housing needs of BME households in Macclesfield. The BME responders include categories of 'White Irish' and 'White Other' (in line with the Census definition) which represents 2,046 (57.7%) of BME implied households across the Borough. These two categories represent just over half of BME groups in the Borough with the remaining 1,529 respondents (42.3%) spread across the remaining mixed or black ethnic groups.

**Table 9-2 Ethnic Origin**

	N <sup>os</sup>	%	2001 Census *
White Other	1,185	33.4	37.5
White Irish	861	24.3	20.0
White & Black Caribbean	417	11.9	2.8
Other Mixed	336	9.4	3.7
Other Asian	266	7.5	2.8
White & Asian	227	6.4	5.0
Indian	84	2.3	7.9
Pakistani	72	2.0	4.2
Black African	40	1.1	1.3
White & Black African	32	0.1	1.5
Chinese	21	0.6	5.9
Black Caribbean	13	0.4	1.8
Other Black	0	0.0	0.5
Bangladeshi	0	0.0	0.5
Other ethnic	21	0.6	4.6
<b>Total</b>	<b>3,575</b>	<b>100.0</b>	<b>100.0</b>

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## 9.2 Current Housing

9.2.1 It should be noted that in all cross-tabulations, data is included only where the respondent has answered each element (question) involved, hence there may be some small discrepancies when compared with the tables relating to a single data source.

**Table 9-3 Property Type by Number of Bedrooms**  
Question 2 by Q5

Type	1-bed		2-bed		3-bed		4-bed		5+ bed		Total
	%	N <sup>os</sup>	%	N <sup>os</sup>	%	N <sup>os</sup>	%	N <sup>os</sup>	%	N <sup>os</sup>	
Semi-detached	0.0	0	14.9	55	68.7	255	7.9	29	8.6	32	371
Detached	0.0	0	0.0	0	17.0	229	57.4	773	25.6	345	1,347
Terraced	0.0	0	52.7	623	43.2	511	4.1	49	0.0	0	1,183
Flat / maisonette	56.2	366	38.1	248	5.6	36	0.0	0	0.0	0	650
Bungalow	0.0	0	5.0	1	95.0	22	0.0	0	0.0	0	23
<b>Total</b>		<b>366</b>		<b>927</b>		<b>1,053</b>		<b>851</b>		<b>377</b>	<b>3,574</b>

9.2.2 The majority of respondents (around 37.7%) live in detached housing, followed by terraced housing (33.1%). The majority of respondents living in detached accommodation have 4-bed properties (57.4%). 52.7% of respondents who live in terraced accommodation have 2 bedroom properties.



**Table 9-4 Access to Basic Facilities**

Question 6

Facilities	N <sup>os</sup>	%	All households
Central heating (full)	3,258	91.1	88.8
Central heating (part)	165	4.6	6.1
Double glazing (full)	2,485	69.6	72.3
Double glazing (part)	458	12.8	14.2
Cavity wall insulation	881	24.7	32.4
Loft insulation	2,240	62.3	71.2
Water pipes insulated	1,107	30.1	37.5
Hot water tank insulated	2,149	60.1	61.3
Draught proofing	809	22.7	24.0

- 9.2.3 Households with central heating at 95.7% (compared with 95% for the whole population) were above the national average in the 2001 Census (91.5%) and above the average of 94% found in the 2001 English House Condition Survey (EHCS). Full double-glazing at 69.6% (72.3% for the whole population) was above the UK average of 70% (EHCS 2001).
- 9.2.4 92.5% of respondents indicated that their homes were adequate. 266 (7.5%) BME households indicated their home was inadequate. Respondents were asked to indicate the reasons why the accommodation was not suitable. Responses on the reason for inadequacy were invited on two bases - 'in-house' solutions (improvement / repairs or cost of heating) and other solutions. Respondents could reply in both categories on a multiple choice basis. 16.2% of the group indicated an 'in-house' solution (compared to 48.5% in the whole population) of which 50.3% (89.3% for the whole population) selected need for repairs / improvements as one of their choices; 49.7% selected too costly to heat compared to 25.9% for the whole population.
- 9.2.5 Table 9-5 below sets out the other choices with all respondents opting for solutions likely to require a move. A total of 266 BME households answered the question with 404 responses, giving an average of 1.5 choices per respondent.

**Table 9-5 Inadequacy of Present Accommodation**

Question 8bii (likely to require a move)

Reasons	N <sup>os</sup>	% (all choices)	All households
Too large	0	0.0	13.2
Too small	207	78.0	68.8
Housing affecting health	0	0.0	7.2
Rent / mortgage too expensive	139	52.2	16.6
Tenancy insecure	58	22.0	4.3
<b>Total</b>	<b>404</b>		

- 9.2.6 As in the whole population the largest single issue was that the dwelling was too small, this appears to be more of a problem for BME households who responded; 78.0% of households with a problem in the BME sample and 68.8% in the whole population said their home was too small. The extent to which this represents natural demand in market terms or a response to overcrowding is debatable. The second largest issue mentioned by BME households was that rent/mortgage too expensive, mentioned by 52.2%, compared to 4.3% of the whole population.

### 9.3 Disability / Limiting Long Term Illness

- 9.3.1 Respondents were asked to indicate if any member of the household had a disability or long term limiting illness. 12.8% of the BME sample had a member of their household with a disability or long-term illness, a lower level to that found for the whole population (17.8%). In the majority of cases only one person was affected, in 29 cases two members of the household had a disability or long-term illness.
- 9.3.2 BME households were asked about the nature of their disability as is shown in Table 9-6 below. 457 1st household members gave 724 responses, making an average of 1.6 choices. 29 2nd household members gave 29 responses to the question making an average of 1 choice each.

**Table 9-6 Nature of Disability / Long Term Illness**  
Question 10c

	1 <sup>st</sup> Member		2 <sup>nd</sup> Member	
	N <sup>os</sup>	% households	N <sup>os</sup>	% (households)
Limiting long-term illness	210	45.8	22	74.5
Walking difficulty (not in wheelchair)	148	32.5	0	0.0
Wheelchair user	111	24.3	0	0.0
Visual / hearing impairment	97	21.3	0	0.0
Other physical disability	85	18.6	7	25.5
Mental health problem	72	15.8	0	0.0
Asthmatic / respiratory problems	1	0.3	0	0.0
<b>Total</b>	<b>724</b>		<b>29</b>	

- 9.3.3 The majority of 1st member respondents (45.8%) had a limiting long-term illness, compared to the general population where the majority of 1<sup>st</sup> members with a disability were those with a walking difficulty (32.5%). 148 respondents (32.5%) had a walking difficulty, 111 respondents (24.3%) said that they were a wheelchair user and 97 (21.3%) had a visual / hearing impairment. Of the 148 people who had a walking difficulty 85.8% were aged 60 years or over.

## 9.4 Annual Income

9.4.1 The next question probed for information about household income and the results are set out in Table 9-7.

**Table 9-7 Gross Annual Income of Households**  
Question 16c

Annual income	%	Cum %	All households cum %
Below £10,000	12.4	12.4	13.2
£10,001 - £20,000	10.9	23.3	32.5
£20,001 - £25,000	7.8	31.1	41.5
£25,001 - £30,000	0.3	31.4	49.8
£30,001 - £40,000	15.4	46.8	62.8
£40,001 - £50,000	11.2	58.0	72.8
£50,001 - £60,000	2.5	60.5	79.0
£60,001 - £75,000	5.9	66.4	87.2
£75,001 - £100,000	8.5	74.9	93.7
Above £100,000	25.1	100.0	100.0

9.4.2 The response rate to the income question was 77.3% (2,761 households). The table shows that 12.4% of households had incomes below £10,000, compared to 13.2% in the whole population, well below the corresponding UK figure (33.0%). 68.9% of BME households, on the basis of the survey data, had incomes above £25,000 compared to 58.5% in the whole population. 25.2% of BME households had incomes above £100,000 compared to 6.3% in the whole population.

## 9.5 Moving

9.5.1 Respondents were asked the reasons that prevented them moving and the results are shown in Table 9-8 below. As was found for the whole population, the majority of the BME households said they were unable to buy another home (441 implied; 81.5%). Unable to afford to move (74.2%), 'other' reasons (55.7%) and lack of affordable rented housing (41.2%) were also significant choices for BME households unable to move.

**Table 9-8 Reasons Preventing a Move**  
Question 17e

	N <sup>os</sup>	% households	All H/Holds %
Unable to afford to move	402	74.2	23.3
Unable to buy another home	441	81.5	74.7
Local education choices	0	0.0	2.7
Family reasons	0	0.0	8.6
Location of employment	0	0.0	8.1
Lack of affordable rented housing	223	41.2	36.3
Other	301	55.7	18.7
<b>Total</b>	<b>1,367</b>		

- 9.5.2 Respondents were also asked to indicate the reasons for moving out of Macclesfield. 292 respondents gave 291 responses making an average of 1 choice each. The results are shown in Table 9-9 below.

**Table 9-9 Reasons for Moving Out of Macclesfield**

Question 17d

	N <sup>os</sup>	% cases (292)	All H/Holds %
Employment / better access to work	171	58.6	53.0
Better education facilities	21	7.3	13.0
Retirement	99	34.0	35.0

- 9.5.3 The most important reason for BME households leaving Macclesfield was for employment / better access to work with 58.6% mentioning this, compared to 53.0% for the whole population. The second most important reason for BME households leaving the Borough was due to retirement, mentioned by 34.0% of BME households responding. This was followed by better education facilities mentioned by 7.3% of BME respondents.

## 9.6 Existing Households Moving

**Table 9-10 Type Required by Number of Bedrooms**

Question 19 by Question 20

	Detached	Flat / maisonette	Bungalow	Total
One	0	59	0	<b>59</b>
Two	0	23	13	<b>36</b>
Three	0	50	0	<b>50</b>
Four	90	0	0	<b>90</b>
Five or more	14	0	0	<b>14</b>
<b>Total</b>	<b>104</b>	<b>132</b>	<b>13</b>	<b>249</b>

*NB No data available for any other property type*

- 9.6.1 326 BME existing households indicated they would be moving within the Borough in the next 3 years, of those 326 households, 249 answered the questions on type and size of accommodation required. 53.0% indicated they required flat/maisonette accommodation of which 44.7% required one bedrooms. 41.8% of moving BME households required detached accommodation and of these 86.2% required four bedrooms. The largest demand for existing households moving was for 4-bedroom accommodation (36.0%). There was also a demand for 1-bed properties (23.5%) and 3 bedroom properties (20.1%).
- 9.6.2 An assessment of the type of accommodation required, by preferred tenure. The main preference made by BME households moving was for owner occupation (68.2%; 154 implied) followed by HA rent (25.9%; 59 implied) and private rent (6.0%; 13 implied).

**Table 9-11 Type Required by Tenure Preferred**

Question 19 by Question 21

	Detached	Flat / maisonette	Bungalow	Total
Owner occupation	104	50	0	<b>154</b>
Private rent	0	0	13	<b>13</b>
HA rent	0	59	0	<b>59</b>
<b>Total</b>	<b>104</b>	<b>109</b>	<b>13</b>	<b>226</b>

9.6.3 As Table 9-11 above shows, 46.1% of those requiring a flat/maisonette, all of those requiring detached accommodation preferred owner occupation. All of those requiring a bungalow indicated a preference for Private rent, and 53.9% of those wanting a flat/maisonette accommodation required HA rent.

## 9.7 New / Concealed Households Moving

9.7.1 8 concealed BME households are forming within Macclesfield over the next three years. Of these all are forming within 1 year. (Please note overall responses from BME households were based on a low level of data).

9.7.2 BME households were asked how many children would be forming in each new household. There was no data available from BME respondents to this question. This is compared to the general population in which 23.3% contained at least one child and 7.2% contained two or more children and 69.4% were expecting a child.

9.7.3 All of the concealed BME households said that they required a flat / maisonette. There was no other preference for any other property type, and all required two bedrooms.

9.7.4 All demand from concealed BME households moving with regard tenure was for owner occupation.

## 9.8 Conclusions

- 9.8.1 84 Black and Minority Ethnic (BME) returns, representing 3,575 implied households have been drawn from the Survey and analysed separately to give an insight into the specific housing needs of BME households in Macclesfield. The BME returns include the categories of 'White Irish' and 'White Other' which represent 2,046 implied households across the Borough.
- 9.8.2 The majority of BME households who responded to the DCA survey are living in 2 and 3-bedroom accommodation, 26% and 29% respectively. Around 38% live in detached housing and 33% live in terraced accommodation.
- 9.8.3 78% of those BME households who said their home was inadequate, cited 'too small' as the reason for inadequacy. This was higher than the 69% found in the whole population.
- 9.8.4 45.8% of the BME 1<sup>st</sup> member disabled respondents had limited long-term illness in comparison with 32.5% of the whole population and there also appears to be no incidence of BME respondents with a learning disability than the figure found (4.5%) for the whole population. The majority of other disabilities were higher than the general population, other than a walking difficulty which was slightly lower than the whole population, and limiting long-term illness which was slightly lower than for all households. There was a much lower incidence of asthmatic / respiratory problems (0.3%) than the figure found (19.8%) for the whole population.
- 9.8.5 Income levels within BME households are slightly lower than those in the whole population. The proportion of BME households on the lowest incomes, i.e. below £10,000 is 12%, for all households the figure was around 13%. 69% of BME households, on the basis of the survey data, had incomes above £25,000 compared to around 59% for the whole population.
- 9.8.6 81% of the BME households, who wished to move but cannot, said they could not afford to move compared to 75% for the whole population.
- 9.8.7 Better employment and better access to work (59%) were the main reasons for leaving Macclesfield compared to 53% and 35% respectively in the whole population.
- 9.8.8 The majority of existing BME households moving within Macclesfield Borough in the next 3 years stated they required detached accommodation with four bedrooms. 86% stated owner-occupation as their preferred tenure.
- 9.8.9 All new BME households are forming within the Borough in the next three years require a flat / maisonette and all required three bedroom accommodation.

***NB Overall responses from BME households were based on a low level of data.***

## 10 POPULATION GROWTH AND HOUSEHOLD FORMATION FORECASTS

### 10.1 Introduction

- 10.1.1 In this section of the report we provide a short background commentary to the demographic element in housing demand in Macclesfield Borough. The purpose is two-fold. First, to provide a context in which the results of the postal questionnaire can be interpreted. Secondly, to give a more specific focus on the demand for affordable housing provision and to make forecasts for five and ten year periods.
- 10.1.2 Modelling housing needs is a very complex procedure and it is only very recently that attempts have been made to model local housing needs. Most of the established procedures are aimed at the provision of national level estimates of housing need, including:-
- ◆ simple estimates such as those provided by the ODPM, which measured the crude dwelling to household surplus (and concluded no additional building was necessary to meet need);
  - ◆ a second approach by the Audit Commission measured household growth minus expected private sector output;
  - ◆ Glen Bramley's work focused on local supply and demand to calculate for a particular point in time the proportion of new households unable to buy in the market (minus social sector re-lets);
  - ◆ Steve Wilcox described a 'Net Stock' approach which calculates net household increase and adds a factor for concealed households before deducting new private sector output to arrive at estimates of need in the social sector.
- 10.1.3 Kleinman and Whitehead have devised a so-called 'Gross Flows' approach which looks at gross household formation, tenure choice, demand from in-migrants and deducts these from new social output and re-lets to yield a measure of social housing requirements.
- 10.1.4 How these national models translate to the local level is not at all clear. Kleinman and Whitehead have attempted a 'Gross Flows' analysis for Cambridge but relied entirely on secondary data for their estimates. This is a problem in the model particularly for the incorporation of measures of concealed households and factors relating to affordability are not considered directly but by modelling the tenure propensities of new households.
- 10.1.5 Our method emphasises the affordability issue and gives much greater weight to the issue of concealment of households than most of the 'national' level studies.
- 10.1.6 The affordability measure is derived from primary data collected in the household's surveys and from access to the Land Registry database on house prices and the concealment issue is also addressed through the survey findings. We are mindful that because our study is targeted at the Borough, there are inevitable limitations because local housing markets encompass much wider areas than a single Borough area.

## 10.2 Demographic Analysis

- 10.2.1 There are four basic components to changes in the number and composition of households. The aim of this section of the report is to highlight the issues which are relevant to the evaluation of housing needs in the Borough particularly the changes in:-
- ◆ the age distribution of the population arising from births, deaths and ageing of the indigenous population;
  - ◆ family units such as marriage, divorce and child bearing patterns;
  - ◆ the number and composition of households arising from migration, particularly due to employment opportunities in the area;
  - ◆ the probabilities that family units form a separate household, particularly in response to changes in incomes in the labour market area.
- 10.2.2 In local area forecasting new household formation is mainly due to responses to income and employment opportunities. New household formation is also affected by life cycle patterns. This purely demographic influence on the number of households contributes to about 40% of the growth in the number of new households at any one time (Dicks, 1988; Ermisch, 1985).
- 10.2.3 The general demographic forecasts in the tables in this section follow the 2001 – 2021 population estimates based on the Cheshire Population Report 2004 (mid-year estimates 2001 & 2002 ONS based). Household formation rates were based on 2001 Census data and increased in future years to continue recent trends. The 2001 Census data has been taken into consideration in the production of these population forecasts.
- 10.2.4 The factors which combine to produce the population and household forecasts are:- population age-sex structures, headship rates, survival factors, infant mortality, fertility rates, base numbers of dwellings, vacancy rates, building / demolition programmes and the age-sex structure of migrants. The summary of this data is provided in the following tables with the population changes disaggregated for 5 year intervals from 2001 - 2021.

## 10.3 Population Forecasts

- 10.3.1 The forecasts in Table 10-1 are based on the Cheshire Population Report 2004. These figures are based on the assumptions outlined in paragraphs 10.2.1 to 10.2.4 regarding mortality, fertility and migration etc, and are contained in population and household forecasts for Macclesfield Borough for the period 2001 to 2021, prepared by the Research and Intelligence Unit at Cheshire County Council.

**Table 10-1 Population Change in Macclesfield Borough, 2001 - 2021**

	2001	2006	2011	2016	2021	Change
Total Population	150,100	149,300	147,800	145,500	143,500	
Change		- 800	- 1,500	- 2,300	- 2,000	- 6,600
% Change		- 0.5	- 1.0	- 1.6	- 1.4	- 4.4

*NB Figures have been rounded to the nearest 100*

- 10.3.2 The table shows a fall in the population of the Borough of 6,600 over the forecast period. Figures decrease throughout the forecast period, with the main increase occurring between 2011 and 2016 (2,300; 1.6%).



## 10.4 Age Structure Forecast 2001 - 2021

10.4.1 The next stage in the forecast is to disaggregate the population data into age bands because there may be changes in the population structure with significant housing implications. Table 10-2 is based on the net migration model and for this purpose best represents the position.

**Table 10-2 Population Age Band Forecast, Macclesfield Borough, 2001 - 2021**

	2001	2006	2011	2016	2021	Change
0 - 19	34,800	33,100	30,600	28,300	26,400	- 8,400
20 - 29	13,500	13,300	14,700	14,700	14,300	+ 800
30 - 44	33,800	31,700	27,600	25,100	25,600	- 8,200
45 - 64	41,000	42,800	44,800	44,400	43,300	+ 2,300
65 +	27,300	28,500	30,200	33,000	34,200	+ 6,900
<b>Total</b>	<b>150,100</b>	<b>149,300</b>	<b>147,800</b>	<b>145,500</b>	<b>143,500</b>	<b>- 6,600</b>
% Change		- 0.5	- 1.0	- 1.6	- 1.4	- 4.4

Percentage change is measured between year bands, not the base population. This is a better representation of the incremental change.

NB Figures have been rounded to the nearest 100

10.4.2 As we show above there will be a fluctuation in the population of the Borough over the forecast period according to the forecast model. There is projected to be 6,600 less people in the Borough in 2021 than in 2001.

10.4.3 The 0 – 19 age group shows a significant fall overall (8,400; 24.1%). The largest decrease occurs between 2006 and 2011 (2,500; 7.6%) with a fall being seen for the remaining period.

10.4.4 The 20-29 age range comprises new households forming and will have implications for future affordable housing need both in the short and longer term. Overall this age group shows a small rise (800; 6.0%). The largest increase occurs between 2006 and 2011 (1,400; 10.5%)

10.4.5 The 30-44 age group, the main economically active and household moving group shows a decrease overall (8,200; 24.3%), 3,200 of which occurs up to 2011.

10.4.6 In the 45-64 age group there is an increase of 2,300 (5.6%). Numbers increase throughout the forecast period with the largest rise occurring between 2006 and 2011 (2,000; 4.5%)

10.4.7 The most significant feature here is the growth of the population in the over 65 age group with an increase of 6,900 people (25.3%) seen over the forecast period. Numbers rise throughout the forecast period, with a large rise of 2,900 occurring in the current decade to 2011.

10.4.8 Numbers in the 80+ age group increase by 1,900 (26.0%) up to 2021. The greatest rise proportionately in percentage terms occurring between 2001 and 2006 (11.0%). Given the resource demands often associated with elderly people, these are significant figures.

**Table 10-3 Numbers of 80+ in Macclesfield Borough, 2001 - 2021**

	2001	2006	2011	2016	2021	Change
80+	7,300	8,100	8,500	8,800	9,200	
Change		+ 800	+ 400	+ 300	+ 400	+ 1,900
% Change		+ 11.0	+ 4.9	+ 3.5	+ 4.5	+ 26.0

## 10.5 Forecast Change in Households 2001 - 2021

10.5.1 Table 10-4 outlines the household formation forecasts for the Borough in the 10 year period from 2001 to 2021. It is based on the statistics provided by Cheshire County Council, and we consider it the best available forecast on currently available data of household change in the Borough.

**Table 10-4 Forecast Change in Households in Macclesfield Borough, 2001 - 2021**

	2001	2006	2011	2016	2021	Change
Households	64,200	65,500	66,900	68,400	69,800	
Household change		+ 1,300	+ 1,400	+ 1,500	+ 1,400	+ 5,600
% Change		+ 2.0	+ 2.1	+ 2.2	+ 2.0	+ 8.7

10.5.2 There have been significant changes in household formation over the last decade which result in much higher household numbers compared to population growth and average household size. There is a large increase in single person households through elderly people living longer, separation and divorce and young people forming single person households.

## 10.6 Summary

- ◆ The forecasts to 2021 are based on the assumptions outlined in paragraphs 10.2.1 to 10.2.4 regarding mortality, fertility and migration etc, and are contained in population forecasts for the Borough for the period 2001 - 2021 provided by Cheshire County Council.
- ◆ The population is projected to decrease by 6,600 people, 4.4% over the 20 years to 2021.
- ◆ The 0 – 19 age group shows a significant fall overall (8,400; 24.1%). The largest decrease occurs between 2006 and 2011 (2,500; 7.6%) with a fall being seen for the remaining period.
- ◆ Numbers in the 20-29 age group are projected to rise overall (800; 6%). As this age range comprises new households forming this will have implications for future affordable housing need both in the short and longer term.
- ◆ The 30-44 age group, the main economically active and household moving group shows a decrease overall (8,200; 24.3%), 3,200 of which occurs up to 2011.
- ◆ In this 45-64 age group, over the forecast period there is an increase of 2,300 people (6%). Numbers rise throughout the forecast period with the largest rise occurring between 2006 and 2011 (2,000; 55%).
- ◆ The most significant feature here is the growth of the population in the over 65 age group with an increase of 6,900 people (25.3%) seen over the forecast period. Numbers rise throughout the forecast period, with a large rise of 2,900 occurring in the current decade to 2011.
- ◆ The "older" retirement group, those 80 and over grows by 26%, 1,900 more people by 2021. Almost 5,000 people with a disability currently are over 75, of which over 3,200 have a walking difficulty, with likely adaptations and support services and a link between ageing and frailty is therefore significant. This group represents 9,200 people by 2021, who are much more likely to have care and support needs which should now be assessed in detail.

# 11 NEEDS ASSESSMENT MODEL, PLANNING & DELIVERY

## 11.1 Affordable Housing Needs Requirement

- 11.1.1 In this section, we calculate the overall affordable housing needs requirement on an annual basis. The need requirement calculation is structured from the survey data to take account of the key demand sources, households requiring subsidised housing, homeless households not assessed in the survey, households living in unsuitable housing whose needs can only be resolved in a different dwelling and concealed household formation emanating from demographic change.
- 11.1.2 Each category has been adjusted to ensure that proper account is taken of households who can access the lowest quartile stock in the owner occupied market without assistance (income >£25,300 / £56,600) subject to location. The private rent sector costs are estimated at an access cost of £300 / £540 per month for the vast majority of households in this sector, requiring an annual income of at least £14,400 / £25,900 per annum.
- 11.1.3 The model has been prepared in accordance with the Good Practice Guidance (ODPM).

<b>The Backlog of existing housing need is as follows:-</b>		
1.	Households living in unsuitable housing in the Borough who are planning to move in the next three years.	HNS 4.2.1
2.	Council / RSL tenant households living in unsuitable housing are excluded because a move would release a unit of affordable housing and it is therefore assumed that there would be no overall net effect.	HNS
3.	Households in unsuitable housing who can have their need resolved in situ.	HNS
4.	Proportion of existing households unable to buy (i.e. income <£25,300 / 56,600) or rent (£14,400 / £25,900) depending on location and need to move.	HNS 3.10.1 and 3.7.1
5.	Priority homeless in temporary accommodation.	MBC
<b>6.</b>	<b>Total Backlog need.</b>	
7.	Quota to eliminate backlog over a 5-year period (20%) as recommended in guidance.	ODPM Guidance
<b>8.</b>	<b>Total net annual need.</b>	
<b>Newly Arising Need is as follows:-</b>		
9.	Concealed households identified in the survey, annualised at the average level of those forming in the first two years.	HNS 6.3.8
10.	Proportion unable to buy (i.e. income <£25,300 / £56,600) or rent (£14,400 / £25,900)	HNS 3.7.1 and 3.10.1
11.	Ex-institutional population moving into community p.a.	MBC
12.	Housing Register new applications 2003-2004 less cancellations from the register.	MBC
13.	In-migrant households over the last year who live in social housing.	MBC
<b>14.</b>	<b>Total newly arising need.</b>	
<b>Supply of Affordable Units is as follows:-</b>		
15.	Existing social stock re-lets from the Council / RSL's net of transfers. (HIP 2004)	MBC
16.	Increased vacancies and units taken out of management.	MBC
17.	Future new supply each year based on average level over next three years.	MBC
18.	Total affordable supply per annum.	
19.	Total affordable need per annum.	

## 11.2 Affordable Housing Needs Assessment Model

<b><u>Backlog of Need</u></b>		
1. Households in unsuitable housing and intend to move		3,206
2. MINUS – RSL tenants	817	
3. Cases where in-situ solution most appropriate	<u>714</u>	
	1,531	<u>1,531</u>
		<u>1,675</u>
4. TIMES - Proportion unable to afford to buy or rent	40%	670
5. PLUS - Backlog (non-households)		<u>211</u>
<b>6. TOTAL BACKLOG NEED</b>		<b>881</b>
7. TIMES - Quota to progressively reduce backlog *	(20%)	
<b>8. ANNUAL NEED TO REDUCE BACKLOG</b>		<b><u>176</u></b>
<b><u>Newly Arising Need:</u></b>		
9. New household formation		539
10. TIMES Proportion unable to buy (95%) or rent (68%) in market	(68%)	367
11. PLUS - Ex-institutional population moving into community		25
12. Existing households falling into priority need		231
13. In-migrant households unable to afford market housing		<u>4</u>
<b>14. TOTAL NEWLY ARISING NEED</b>		<b><u>627</u></b>
<b><u>Supply of Affordable Units:</u></b>		
15. Supply of social re-lets p.a.		622
16. MINUS Increased vacancies (if applicable) and units taken out of management. Right to Buy	(203 x 6.7%)	<u>14</u>
		608
17. PLUS - Committed units of new affordable supply (not able to predict accurately)		0
<b>18. AFFORDABLE SUPPLY</b>		<b><u>608</u></b>
Annual need to reduce backlog	176	
Newly arising need	<u>627</u>	
<b>19. TOTAL AFFORDABLE NEED</b>	<b>803</b>	<b>803</b>
MINUS - Affordable supply		<u>608</u>
<b>20. OVERALL ANNUAL SHORTFALL</b>		<b><u>195</u></b>

\* Elimination over a five year period is recommended in the Guidance for model purposes but the Council can make a Policy decision to do so over a longer period (e.g. 10 years or years to 2011).

## 11.3 Model Structure

- 11.3.1 The model is structured on a 'flows' basis, taking account of recent experience over the previous three years and examining forecasts over the next two years. It has to be assumed that this 'annualised' data will occur each year to 2011. The primary data gathering will of course be undertaken again before 2011, but unless there are major changes, up or down, in house prices and incomes it is unlikely that there will be much variation in the overall situation.
- 11.3.2 The data from HIP returns for the three years to 31/3/2004 shows the following trends:-

**Table 11-1 2003 to 2004 Affordable Housing Supply**

Supply	2002	2003	2004	Average
Council Relets	399	442	349	397
RSL Re-lets	<u>242</u>	<u>212</u>	<u>221</u>	<u>225</u>
<b>Total Re-lets</b>	<b><u>641</u></b>	<b><u>654</u></b>	<b><u>570</u></b>	<b><u>622</u></b>
New RSL Supply	40	73	25	46
Other New Supply	<u>35</u>	<u>6</u>	<u>4</u>	<u>15</u>
Total New Supply	<u>75</u>	<u>79</u>	<u>29</u>	<u>61</u>
Total Supply	716	733	599	683
Right to Buy	251	178	180	203

## 11.4 Needs Assessment

- 11.4.1 The total affordable housing need annually is for 803 units. Net re-lets of the existing social stock, after Right to Buy (RTB) impact, average 608 units and is the major means of addressing the scale of need identified. However the average level of RTB of 203 units over the last three years is 142 more than new delivery resulting in an reduction in stock levels and potentially future re-lets.
- 11.4.2 There was a recent stock transfer of 1,660 units previously owned by Manchester City Council to RSL's which are now available to house local residents. However, 164 units are currently vacant being re-furnished and when brought back into letting will provide a short-term boost to re-lets during 2005 / 06.
- 11.4.3 After allowing for existing stock net re-let supply, there will still be an annual affordable housing shortfall of 195 units, 1,170 units in total over the six years to 2011. As new supply varies significantly (79 to 29) we have not forecast a figure in the Assessment Model.
- 11.4.4 Based on the average supply of around 61 units over the last 3 years, this level of annual need is over 3 times the number of units likely to be able to be delivered from new delivery and conversions resulting in growing levels of unmet need each year. New delivery is projected to rise to around 113 units in 2005 / 2006 and it will be important to monitor actual delivery in future annual updates.

## 11.5 Land and Affordable Housing Delivery

- 11.5.1 Land supply is crucial to the provision of housing. Land available at a discount is often the key to making a social housing scheme viable, particularly given the limited funding available. Therefore, local authority housing and planning strategies need to ascertain the availability of sites and propose ways of bringing sites forward.
- 11.5.2 The inter-relationship of the land and subsidy issues is important in the negotiation process. It is clear from the scale of affordable need identified in the survey that the Council will need to negotiate with private landowners and developers to be able to deliver the scale of housing required.
- 11.5.3 Whilst the survey data provides identified demand levels in each strategic housing area, the Council must apply its own judgement as to the suitability of sites for affordable housing for low income families, particularly related to the nature of the area and provision of services, and other planning policy requirements.

## 11.6 Planning Policies for Affordable Housing

- 11.6.1 Planning Guidance Note 3 on Housing gives the planning system a role in affordable housing provision in urban and rural areas. Policy H8 of the Borough Plan addresses affordable housing on sites with a threshold of over 25 units or 1.0 hectare. The current affordable housing target in the Policy is 25%. Policy H9 addresses the need for affordable housing in rural areas through exception sites.
- 11.6.2 The Regional Planning Guidance for the North West RPG13 published in March 2003 proposed a reduction of 20% in house building in Cheshire. The Borough Council approved Supplementary Planning Guidance on 14 January 2004 restricting the supply of new housing. The Structure Plan Allocation of 4,500 dwellings from 1996 to 2011 has already been fully utilised by April 2003.
- 11.6.3 In practice therefore in line with many other North West authorities the only development in the short-term is for site with 100% affordable housing to meet identified need or replacement dwellings provided they do not harm urban regeneration in other Boroughs. This situation will have a severe impact on the ability of the local authority to address the overall scale of need which is likely to increase unless there are major changes in house prices and incomes.

## 11.7 Affordable Housing

- 11.7.1 Circular 6/98 emphasises the need for local authorities to provide a local definition of affordable housing. A basis for a definition of affordable housing, which would assist within the context of the Local Plan, is discussed in Para 11.7.2 below.
- 11.7.2 The Council needs to define affordable housing in setting future planning policy and we would suggest that as simple a definition as possible be provided. We have attempted to provide text which identifies the requirement but leaves the percentage to be achieved as an issue for negotiation on a site by site basis. Our definition is:-

*“Affordable housing is that provided with subsidy, both for rent and low cost market housing, for people who are unable to resolve their housing requirements in the local private sector housing market because of the relationship between housing costs and incomes”.*

11.7.3 The DCA definition of affordable housing has been copied in the Good Practice Guidance published in January 2004 by the South East Regional Assembly (SEERA) including reference to subsidy:-

*“housing provided with a subsidy to enable the asking price or rent to be substantially lower than the prevailing market prices or rents in the locality”.*

11.7.4 All definitions vary slightly but the core meaning is the same.

11.7.5 The types of affordable housing which comply with our definition are as follows:-

- ◆ *RSL units for rent, the major requirement;*
- ◆ *shared ownership with grant;*
- ◆ *shared equity where land value is retained to provide housing for sale at below market levels and where control of the ‘equity discount’ can be retained as long as they are needed;*
- ◆ *discounted market rented housing.*

11.7.6 The policy guidance gives the Council the power to negotiate with developers on all new permissions, subject to the ability to provide defensible data to justify need following a rigorous and up to date assessment provided in this survey.

## **11.8 Low Cost Market Housing**

11.8.1 Circular 6/98 lacks clarity particularly regarding low cost market housing. We do not accept that “low cost market housing”, provided without subsidy, satisfies ODPM’s own definition of affordable housing and have always questioned the lack of clarity in the Guidance definition, particularly in areas with high house prices relative to local income levels.

11.8.2 Low cost market housing is not small units which are provided without subsidy to meet the needs of households with income levels just adequate to access the housing market. These are ‘starter’ homes and are part of the general market. A household able to buy a house-builders cheapest new unit is not included in our calculation of affordable housing need because they could buy market re-sales.

11.8.3 Low cost market housing can be provided with subsidy (through land) or discount (i.e. shared equity) and if this is the case it would be incorporated within our definition and target for affordable housing.

11.8.4 The consultation paper ‘Planning for Mixed Communities’ identifies the types of housing described at 11.7.5 (other than social rented) as “intermediate housing” which should remove the lack of understanding of what was previously termed, ‘low cost market housing’.

## **11.9 Perpetuity**

11.9.1 It is important that additional affordable housing units provided through acquisition, conversion or new delivery add to the available affordable stock in the long term. Many past initiatives have provided subsidy which has been of benefit to the first occupier only and perpetuity providing control of the subsidy element, whether provided by free land, grant or discount is vital if the benefit is to be passed to subsequent occupiers for as long as it is needed.



## **11.10 Overall Target Levels**

- 11.10.1 In a more normal development environment where there was still a need for units to meet the Borough allocation in the Structure Plan, sites were still coming forward for consent and financial resources were available we would calculate the target required to meet affordable housing need.
- 11.10.2 The scale of need identified in the survey would justify a higher affordable housing target in the next review in the Local Development Framework. However this situation does not apply and in practice the restraint policy is likely to remain in force for a number of years and will limit the scale of affordable housing which can be delivered.
- 11.10.3 New delivery is not purely from new developments and the achievement of affordable housing through conversions of residential and other buildings and initiatives through flats over shops or bringing empty properties back into use will need to be monitored annually.
- 11.10.4 As far as new units from development sites is concerned the Council will require to be innovative in achieving discounted and to let units for sale (as it has been doing recently) to achieve as many units as possible from all sources.

## **11.11 Affordable Housing Need Summary**

- 11.11.1 Although current and future needs are not going to be able to be met, the following summary is our assessment of the broad balance of affordable unit delivery between rental and subsidised low cost market housing by unit need numbers and percentages.

## **11.12 Affordable Rented Accommodation**

- 11.12.1 The local relationship between house prices and incomes is such that around 68% of new forming households are unable to access even the private rented sector depending on location. Social stock is 12% of housing in the Borough, well below the national level of 19.3%. The availability of rented stock through re-lets is low relative to the expectation that existing stock flows should address 90% of all need. The largest proportion of additional affordable units are required as rented properties, both for new forming households and existing families.

## **11.13 Low Cost Market Housing**

- 11.13.1 Concealed households forming in the next year express a need (49%) or preference (73%) for owner occupation but generally around 95% of them have incomes inadequate to be able to purchase. The sustained period of high house price inflation, however, has impacted on new forming households' ability to buy and requires an increase in supply of low cost housing to assist those on middle incomes including key workers.
- 11.13.2 There is an expressed need for 858 Shared Ownership units from either new forming (588) or existing households (270) over the next three years, around 286 each year, a significant level relative to new delivery levels.

## **11.14 Market Rent**

- 11.14.1 Around 260 new households and 344 existing households, 604 in total express a preference for private rental over the next 3 years. Initiatives to deliver discounted market rent could well assist households, including key workers unable to afford full market costs. This is also an option for new unit delivery without grant support.

11.14.2 Quality housing provided in this sector could also address the short term needs of key worker and other middle income households expressing interest in shared ownership, especially those at the early stages of their careers or on limited employment contracts who are looking for flexibility in their housing arrangements.

### 11.15 Needs Distribution by Sub-Area

11.15.1 There will be variance at local level between demand and existing stock supply and the localised supply / demand analysis report will be valuable in setting site targets, both to address affordable housing and in particular by house type and size.

11.15.2 The survey data disks contain a breakdown of the whole of the future housing needs section of the questionnaire, which can be used by officers to identify specific needs by parish by cross-tabulation.

11.15.3 The data tables provided give a localised breakdown of each question, analysed both by existing households planning to move and the newly forming “concealed” households and facilitates the preparation of localised housing type and size requirements.

### 11.16 Location Demand Analysis

11.16.1 It is important to assess localised ability to buy within the Borough and cross-tabulations to check on the actual income capacity of households expressing preference to live in the areas are outlined in the table below.

11.16.2 Local entry level prices in each area were assessed against the incomes of concealed households expressing preference to live in that specific area to calculate the numbers of households unable to purchase.

11.16.3 The locational preferences (up to two) expressed by concealed households forming in each area to 2009 are listed below :-

Location	Net New / Concealed Households*	Net Affordable Need	
		%	N <sup>os</sup> implied
Macclesfield Town	1,064	89.6	953
Wilmslow	741	99.3	736
Alderley Edge	533	100.0	533
Knutsford	366	100.0	366
Poynton	309	100.0	309
Bollington	111	100.0	111
Macclesfield Rural	79	100.0	79
Disley	56	86.2	48
Knutsford Rural	35	100.0	35
<b>Total</b>	<b>3,294</b>	<b>96.2</b>	<b>3,170</b>

11.16.4 In individual locations, between 86.2% and all of the concealed households earn below the required income threshold to enter the owner occupied market. Generally 96% of new / concealed households need some form of affordable housing across Macclesfield.