

Stockport MBC

Housing Needs Assessment 2025

Stockport MBC

Final Report
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Executive Summary

Introduction

The Stockport Borough Council Housing Needs Assessment (HNA) 2025 provides the latest available evidence to help to shape the future planning and housing policies of the borough.

The study will help inform the production of the council's Local Plan and Housing Strategy. It considers the affordable housing needs of households, the aspirations/expectations of those households moving in the market, and the need for particular types of dwelling by virtue of age or disability. This research provides an up-to-date analysis of the social, economic, housing, and demographic situation across the area.

The HNA 2025 incorporates:

- findings from a major household survey in 2019 (re-weighted to the 2021 Census) which was completed by 2,320 households, representing a 15.5% response rate from the sample surveyed
- an online survey of stakeholders
- interviews with estate and letting agents; and
- a review of existing (secondary) data.

The findings from the study provide an up-to-date, robust, and defensible evidence base for policy development, in accordance with government policy and guidance.

Housing market context

House prices

In 2024, lower quartile prices across Stockport borough were £216,000 (Greater Manchester £161,000, North West £142,000, and England £190,000) and median prices were £290,000 (Greater Manchester £225,000, North West £206,000, and England £290,000).

In 2024, lower quartile private rents across Stockport borough were £949 each month (Greater Manchester £949, North West £776 and England £997) and median rents were £1,075 (Greater Manchester £1,200, North West £997, and England £1,573).

Dwelling stock

There are 132,297 dwellings (2023 Council Tax) and 126,681 households (2021 Census) across the borough. The dwelling vacancy rate is estimated to be 2.8% which is the same as the national rate (2.8%). Most dwellings are houses (76.3%), 17.1% are flats, and 6.6% are accessible accommodation. 71.1% of households are owner-occupiers, 14.5% privately rent, and 14.5% live in affordable housing.

Overall, the 2019 Household Survey (re-weighted to the 2021 Census) shows that:

- 79.7% of occupied properties are houses, 9.5% are flats/maisonettes, 10.8% are accessible accommodation, and 0% are other property types

- 6.1% of occupied properties have one bedroom/studio, 28.2% have two bedrooms, 54.2% have three bedrooms, 11.5% have four bedrooms
- 19.4% of occupied properties were built before 1919, a further 23.1% were built between 1919 and 1944, 22.4% between 1945 and 1964, 20.5% between 1965 and 1982, 7.8% between 1983 and 1999, and 6.8% have been built post-1999; and
- 66.4% of occupied properties are owner-occupied, 17.5% are rented from a social housing provider, and 16.2% are private rented (including tied accommodation)

Demographic drivers

The population of Stockport is estimated to be 299,945 (ONS 2023 mid-year population estimate) and this is projected to increase to 314,916 by 2041 (ONS 2018-based population projections). Over the next few decades, and in line with national trends, there will be a marked increase in the number and proportion of older residents. The population aged 65+ years is expected to increase by 19.9% from 61,105 in 2023 to 73,242 in 2041.

Economic drivers

The 2019 Household Survey (re-weighted to the 2021 Census) found that, across the borough, 59.8% of Household Reference People are economically active and a further 31.7% are retired from work. The 2019 Household Survey (re-weighted to the 2021 Census) identified that across the borough 10.7% of households receive less than £10,400 gross each year, 10.8% receive between £10,400 and £15,600 each year, 11.6% receive between £15,600 and £20,796 each year, 12.3% receive between £20,796 and £26,000 each year, 18.5% receive between £26,000 and £39,000 per year, and 36.2% receive at least £39,000 each year.

Future dwelling mix and development priorities

The HNA has carefully considered the future population and household projections over the period 2023 to 2041, the range of dwellings lived in by different households, and their dwelling aspirations (likes) and expectations. This helps to determine an appropriate mix of dwellings to inform future development priorities to better reflect the housing needs of communities across Stockport Borough.

The annual local housing need based on the standard method set out in Planning Practice Guidance is for a minimum of 1,861 dwellings each year.

There is a considerable annual net shortfall of affordable housing of **1,305** each year. The recommended affordable tenure split is 22% social rent, 13% affordable rent and 65% affordable home ownership, with a focus on delivering social rented where possible. The council needs to have a robust affordable housing policy in place to help deliver against this strategic need but does not have to meet this need in full.

The HNA analysis includes a detailed analysis of the relationship between households and their current housing circumstances, the future aspirations of moving households, and what households would expect. This helps to set out the range of dwellings by type and size appropriate over the plan period. Table ES1 illustrates the range of dwellings appropriate for Stockport Borough over the plan period. Modelling assumes

an affordable split of 20% social rented, 15% affordable rented and 65% affordable home ownership. Table ES2 summarises the overall dwelling mix breakdown by area and tenure.

The needs of other groups

Particular needs which have been identified in the HNA are:

- Increasing and diversifying the supply of specialist housing for older people. There is a need for 6,182 more units of accommodation for older people by 2041 based on the modelling of current supply and potential demand. This includes a need for 4,613 additional C3 dwelling units such as sheltered/retirement housing (256 each year), a need for 1,157 C2 Extra Care units (64 each year), and 422 C2 residential care bedspaces (23 each year).
- Based on an assessment of additional needs and longer-term demographics, 4% of new dwellings (73 each year) should be built to M4(3) wheelchair accessible standard and all other new dwellings should be built to M4(2) accessible and adaptable standard.

The main report provides further details of the additional groups referenced in the NPPF and PPG which includes looked-after children.

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

Table ES1 Overall dwelling type/size mix recommendations by tenure: Stockport Borough

Dwelling type/size	Market	Affordable rented	Affordable home ownership	Overall range
1/2-bedroom house	15-20%	25-30%	30-35%	15-20%
3-bedroom house	35-40%	20-25%	30-35%	30-35%
4+ bedroom house	25-30%	5-10%	15-20%	20-25%
1-bedroom flat	2-5%	20-25%	5-10%	5-10%
2+ bedroom flat	5-10%	5-10%	5-10%	5-10%
1/2-bedroom level access	2-5%	5-10%	5-10%	5-10%
3+ bedroom level access	5-10%	2-5%	2-5%	5-10%
Dwelling type	Market	Affordable rented	Affordable home ownership	Overall range
House	75-80%	60-65%	75-80%	75-80%
Flat	5-10%	25-30%	10-15%	10-15%
Accessible	10-15%	5-10%	5-10%	10-15%
Number of bedrooms	Market	Affordable rented	Affordable home ownership	Overall range
1	2-5%	25-30%	5-10%	5-10%
2	25-30%	35-40%	35-40%	25-30%
3	40-45%	25-30%	35-40%	40-45%
4+	25-30%	5-10%	15-20%	20-25%

Table ES2 Overall dwelling mix breakdown by sub-area and tenure

Sub-area	Tenure and dwelling mix	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom accessible	3 or more-bedroom accessible
Bramhall, Cheadle Hulme (South) and Woodford	Market	5-10%	35-40%	30-35%	0-2%	5-10%	0-2%	10-15%
	Social/affordable rented	20-25%	30-35%	5-10%	20-25%	10-15%	0-2%	0-2%
	Affordable home ownership	25-30%	45-50%	15-20%	0-2%	5-10%	0-2%	0-2%
Bredbury, Lower Brinnington, Woodley (West)	Market	15-20%	35-40%	20-25%	0-2%	2-5%	5-10%	5-10%
	Social/affordable rented	20-25%	20-25%	5-10%	15-20%	5-10%	20-25%	0-2%
	Affordable home ownership	35-40%	10-15%	25-30%	0-2%	0-2%	25-30%	0-2%
Brinnington	Market	35-40%	25-30%	20-25%	5-10%	0-2%	5-10%	0-2%
	Social/affordable rented	40-45%	20-25%	5-10%	15-20%	0-2%	10-15%	0-2%
	Affordable home ownership	35-40%	40-45%	15-20%	0-2%	0-2%	0-2%	0-2%
Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswold, Davenport (West)	Market	50-55%	20-25%	0-2%	2-5%	5-10%	5-10%	
	Social/affordable rented	25-30%	40-45%	5-10%	20-25%	2-5%	0-2%	0-2%
	Affordable home ownership	15-20%	65-70%	10-15%	0-2%	0-2%	0-2%	0-2%
Gatley, Heald Green and Cheadle Hulme (North)	Market	20-25%	25-30%	25-30%	2-5%	10-15%	2-5%	2-5%
	Social/affordable rented	30-35%	15-20%	5-10%	25-30%	15-20%	0-2%	0-2%
	Affordable home ownership	30-35%	15-20%	10-15%	10-15%	20-25%	0-2%	0-2%
Hazel Grove, Davenport (East), Heavily, Offerton (West)	Market	20-25%	35-40%	20-25%	5-10%	0-2%	5-10%	0-2%
	Social/affordable rented	35-40%	20-25%	10-15%	25-30%	0-2%	0-2%	0-2%
	Affordable home ownership	35-40%	25-30%	20-25%	10-15%	0-2%	0-2%	0-2%
Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	Market	15-20%	30-35%	30-35%	5-10%	5-10%	0-2%	2-5%
	Social/affordable rented	25-30%	15-20%	0-2%	20-25%	10-15%	10-15%	2-5%
	Affordable home ownership	40-45%	20-25%	0-2%	0-2%	5-10%	25-30%	0-2%

Table continued overleaf/...

Table ES2 Overall dwelling mix breakdown by sub-area and tenure (continued)

Sub-area	Tenure and dwelling mix	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom accessible	3 or more-bedroom accessible
Heaton Mersey, Heaton Norris (West), Heaton Moor	Market	15-20%	35-40%	35-40%	0-2%	2-5%	2-5%	0-2%
	Social/affordable rented	30-35%	20-25%	5-10%	15-20%	5-10%	15-20%	0-2%
	Affordable home ownership	35-40%	35-40%	15-20%	0-2%	10-15%	5-10%	0-2%
Town Centre and Hillgate	Market	30-35%	35-40%	5-10%	0-2%	15-20%	0-2%	5-10%
	Social/affordable rented	35-40%	15-20%	2-5%	20-25%	15-20%	2-5%	0-2%
	Affordable home ownership	30-35%	30-35%	5-10%	5-10%	15-20%	0-2%	0-2%
Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	Market	10-15%	30-35%	15-20%	2-5%	10-15%	5-10%	10-15%
	Social/affordable rented	10-15%	15-20%	5-10%	25-30%	15-20%	5-10%	10-15%
	Affordable home ownership	10-15%	20-25%	10-15%	5-10%	10-15%	5-10%	25-30%
STOCKPORT BOROUGH	Market	15-20%	35-40%	25-30%	2-5%	5-10%	2-5%	5-10%
	Social/affordable rented	25-30%	20-25%	5-10%	20-25%	5-10%	5-10%	2-5%
	Affordable home ownership	30-35%	30-35%	15-20%	5-10%	5-10%	5-10%	2-5%

Summary of policy recommendations

Theme	Data	Action
Overall housing need	1,861 local housing need based on standard method.	Housing need figure to be noted. This is the starting point for assessing the overall housing requirement for the borough.
Affordable housing need	Annual imbalance over the next 10 years of 1,305, which justifies need for robust affordable housing policy and delivery.	Affordable housing policy to maximise delivery on market sites subject to viability and consider new ways of delivering affordable, particularly social rented housing.
	Broad mix of affordable dwelling sizes is required (rented: 28% 1-bedroom, 37% 2-bedroom, 27% 3- bedroom, and 8% 4 or more bedroom. Affordable home ownership: 7% 1-bedroom, 39% 2-bedroom, 37% 3-bedroom, and 17% 4 or more bedroom).	Range of dwelling sizes to be delivered.
	Affordable tenure mix of 22% social rent, 13% affordable rent and 65% affordable homes.	Development of rented needs to focus on social/affordable rented and affordable home ownership
Needs of different groups	4% of new dwellings (73 each year) to be M4(3) wheelchair accessible. All new affordable and market dwellings to be built to M4(2) standard.	Update relevant policies.
	6,192 additional units of accommodation for older people by 2041, including 422 residential care bedspaces, 1,157 Extra Care units, and 4,613 other types of accommodation including leasehold sheltered.	Diversify range of older persons accommodation including sheltered/retirement and Extra Care leasehold and cohousing. Continue to review need for residential care. Strengthen policies to enable people to live in their own homes for longer with appropriate support and adaptation.
	Other needs groups.	Ongoing review of need for specialist housing and build upon the needs evidence in this HNA and the council's Adult Social Care Market Position Statement and Joint Strategic Needs Assessment

1. Introduction and Policy Context

Background

- 1.1 The Stockport Council Housing Needs Assessment (HNA) 2025 provides the council with up-to-date evidence on housing need across all sections of the community over the period 2023 to 2041. The evidence will inform the update of the preparation of the Local Plan, other strategies, policies, and decisions of the council and its partners.
- 1.2 The HNA supports the requirements of the 2024 National Planning Policy Framework (NPPF). It is also prepared in compliance with the relevant parts of the government Planning Practice Guidance (PPG).

National Planning Policy Framework

- 1.3 The evidence base needs to take account of the requirements of the National Planning Policy Framework (NPPF). The latest version was published in December 2024 and is supported by Planning Practice Guidance (PPG). The NPPF 2024 sets out the government's planning policies for England and how these are expected to be applied. Paragraph 11 of the NPPF states that plans, and decisions should apply a **'presumption in favour of sustainable development'**. As part of this, in relation to plan-making, it sets out that this means that **'strategic policies should, as a minimum, provide for objectively assessed needs for housing...'**.
- 1.4 Paragraph 61 provides an important context to the policy for housing delivery, as follows:

"To support the Government's objective of significantly boosting the supply of homes, it is important that a sufficient amount and variety of land can come forward where it is needed, that the needs of groups with specific housing requirements are addressed and that land with permission is developed without unnecessary delay. The overall aim should be to meet an area's identified housing need, including an appropriate mix of housing types for the local community."
- 1.5 Paragraphs 62 to 64 relate to the evidence base requirements which underpin this study:

Paragraph 62: **"To determine the minimum number of homes needed, strategic policies should be informed by a local housing need assessment, conducted using the standard method in national planning practice guidance. In addition to the local housing need figure, any needs that cannot be met within neighbouring areas should also be taken into account in establishing the amount of housing to be planned for."**
- 1.6 Paragraph 63: **"Within this context of establishing need, the size, type and tenure of housing needed for different groups in the community should be assessed and reflected in planning policies. These groups should include (but are not limited to) those who require affordable housing (including Social Rent); families with children; looked after children; older people (including those who require retirement housing, housing- with-care and**

- care homes); students; people with disabilities; service families; travellers; people who rent their homes and people wishing to commission or build their own homes.”
- 1.7 Paragraph 64: **“where a need for affordable housing is identified, planning policies should specify the type of affordable housing required.”**
- 1.8 Paragraph 66: **“Where major development involving the provision of housing is proposed, planning policies and decisions should expect that the mix of affordable housing required meets identified local needs, across Social Rent, other affordable housing for rent and affordable home ownership tenures”** Note that the requirement to deliver a minimum of 25% of affordable housing a First Homes no longer applies. Delivery can continue where local planning authorities consider that they meet local need.
- 1.9 Paragraph 67: **“As part of the ‘Golden Rules’ for Green Belt development set out in paragraphs 156- 157 of this Framework, a specific affordable housing requirement (or requirements) should be set for major development involving the provision of housing, either on land which is proposed to be released from the Green Belt or which may be permitted on land within the Green Belt. This requirement should:**
- a) **be set at a higher level than that which would otherwise apply to land which is not within or proposed to be released from the Green Belt; and**
 - b) **require at least 50% of the housing to be affordable, unless this would make the development of these sites unviable (when tested in accordance with national planning practice guidance on viability).”**
- 1.10 Paragraph 69 requires that: **“strategic policy-making authorities should establish a housing requirement figure for their whole area, which shows the extent to which their identified housing need (and any needs that cannot be met within neighbouring areas) can be met over the plan period. The requirement may be higher than the identified housing need if, for example, it includes provision for neighbouring areas or reflects growth ambitions linked to economic development or infrastructure investment. Within this overall requirement, strategic policies should set out a housing requirement for designated neighbourhood areas which reflects the overall strategy for the pattern and scale of development and any relevant allocations.”**
- 1.11 The Localism Act 2010 introduced the ‘Duty to Co-operate’ as a replacement for Regional Spatial Strategy and this requirement is also established in National Planning Policy (NPPF 2024, Paragraphs 24-27). Section 110 requires local authorities and other bodies, including Local Enterprise Partnerships to co-operate in maximising the effectiveness of strategic matters within development plan documents. The provision of housing development is a strategic priority, and the council will have to ensure that it is legally compliant with the Localism Act at Local Plan examination.
- 1.12 The NPPF 2024 sets out affordable housing definitions which are presented in Technical Appendix B.

General housing and planning policy context

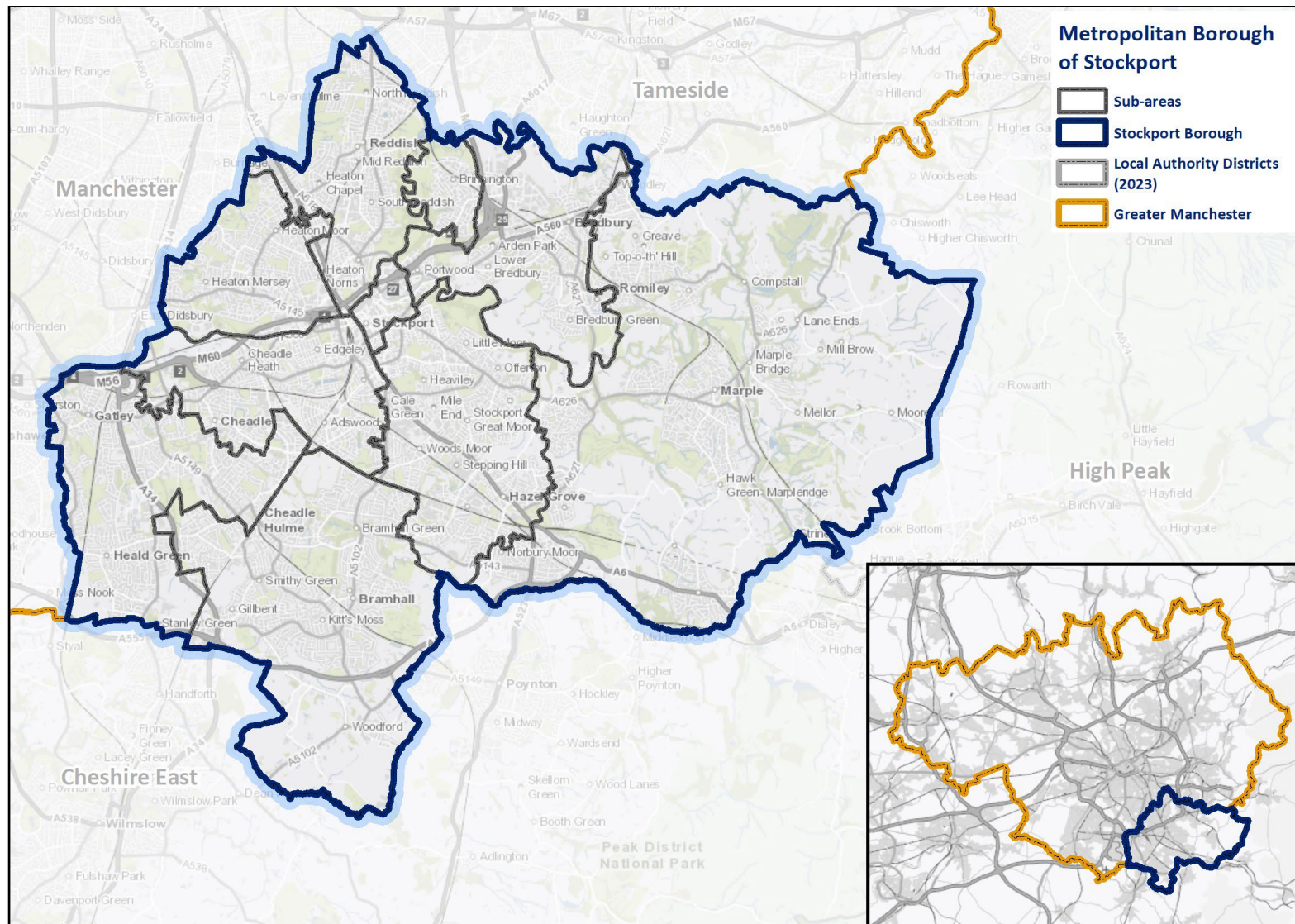
New Government Priorities

- 1.13 The government published an updated **NPPF** in December 2024 which, amongst other significant changes, includes a revised approach to establishing a minimum local housing need figure for each local authority.
- 1.14 The **Planning and Infrastructure Bill** ([click here for link to Bill](#)) was introduced to parliament in March 2025 and will see significant measures introduced to speed up planning decisions to boost housebuilding and remove unnecessary blockers and challenges to the delivery of vital developments like roads, railway lines, and windfarms. This will boost economic growth, connectivity, and energy security whilst also delivering for the environment.
- 1.15 Key provisions of the bill for housing delivery include:
- The bill aims to halve the time required for major housing projects to receive planning approval (reducing it from four years to under two).
 - More decision-making power will shift from local councillors to planning officials to reduce delays.
 - Changes to compulsory purchase rules will make it easier for local authorities and developers to acquire land at lower costs, speeding up housing projects.
 - This may also limit landowner compensation, ensuring land values do not inflate project costs.
 - A new "first ready, first connected" approach for grid connections will speed up energy access for new housing developments.
 - By improving grid capacity, the bill supports the construction of homes in areas previously restricted by power supply issues.
 - The bill supports the government's target to deliver 1.5 million new homes during the current parliamentary term.
- 1.16 The government has reversed some of the controversial alterations made under the previous government in 2023, particularly around the Housing Delivery Test, where they aim to ensure that local authorities are held accountable for improving housing delivery, particularly in regions with acute housing shortages and the five-year housing land supply, with an increased emphasis on ensuring that Local Plans are not only current but also effective in meeting the housing needs of their communities. These changes are designed to streamline planning processes, ensuring that areas failing to meet housing delivery targets can more easily unlock new sites for development.
- 1.17 A notable reform is the introduction of 'grey belt' land, which allows certain types of development on land that makes only a limited contribution to green belt purposes. This is part of the government's effort to balance housing growth with environmental considerations and aligns with the aim to deliver 1.5million homes before the end of the Parliament. Moreover, the scrapping of the proposed Infrastructure Levy, which was widely criticized, signals a shift back to using Section 106 agreements to secure affordable housing.

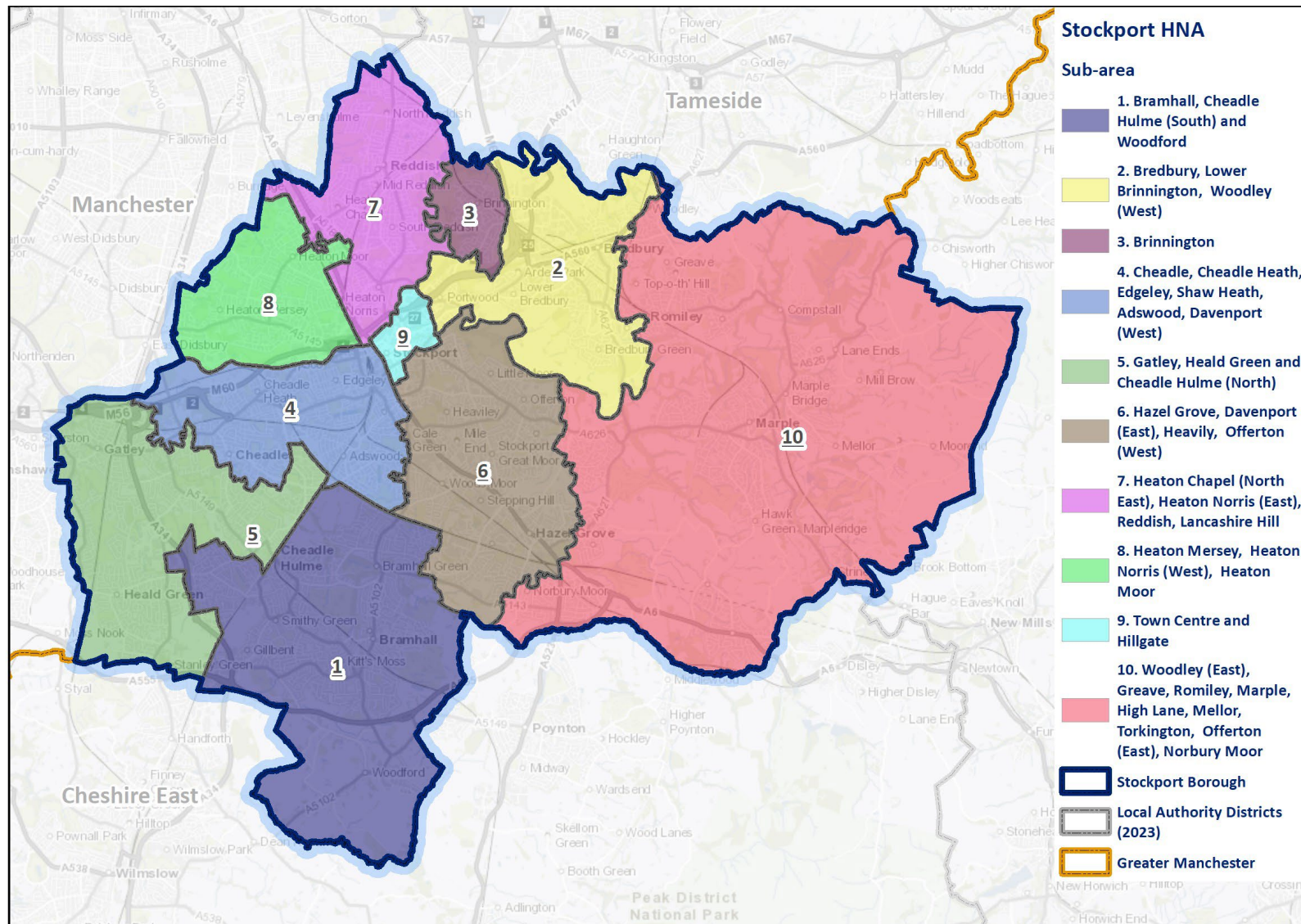
- 1.18 The **Affordable Homes Programme 2021-2026** is a significant housing policy initiative aimed at boosting affordable housing supply. The government committed £11.5 billion over five years to support the construction of up to 180,000 affordable homes by 2026. The funding is targeted at a mix of affordable rent, shared ownership, and social rent homes, with a particular focus on rural areas.
- 1.19 The government announced a £350 million boost to affordable housing funding on February 12, 2025. This allocation includes £300 million for the Affordable Homes Programme, expected to deliver up to 2,800 additional homes, with half designated for social rent. An additional £50 million is earmarked for the Local Authority Housing Fund to improve temporary accommodation.
- 1.20 This funding supplements the £500 million top-up announced in the autumn Budget, bringing the total investment in housing supply for 2025/2026 to over £5 billion.
- 1.21 The government aims to build 1.5 million homes over the current parliament to address the housing crisis and reduce the number of households in temporary accommodation.
- 1.22 At the time of writing, the Government has very recently made a series of announcements relating to housing, including increasing the delivery of affordable housing through a £39 billion programme over 10 years, with a particular focus on social rented units. Further details are expected in the coming weeks and months.

Geography

- 1.23 Map 1.1 illustrates the geographical context of Stockport Borough and the neighbouring local authorities.
- 1.24 Stockport is in the south-east of Greater Manchester in the North West of England and it is bordered to the west by Manchester, to the north by Tameside. The Borough of High Peak in Derbyshire is to the east and Cheshire East Borough borders the south.
- 1.25 The resident population of Stockport was estimated to be 299,945 (ONS 2023 mid-year population estimate).
- 1.26 For the purposes of this study the borough's ten distinctive sub-areas have been identified. These can also be seen in Map 1.2. The sub-areas have similar housing market characteristics and are the same as those used in previous housing needs studies which enables comparisons to be made over time.
- 1.27 In terms of access, Stockport lies in close proximity to the M60 and M62, and suburban trainlines pass through the borough linking Stockport to Manchester city centre and other population centres around Greater Manchester plus a direct line to London.
- 1.28 2019 Household Survey data (re-weighted to the 2021 Census) is available down to postcode level and for the purposes of this report, data is reported for the ten sub-areas.

Map 1.1 Geographical context of Stockport MBC

Map 1.2 Sub-areas within Stockport Borough



Research methodology

- 1.29 To deliver the HNA 2025, a multi-method approach has been adopted, which comprises:
- reanalysis of a household survey carried out in 2019 and reweighted to reflect the profile of households using 2021 Census data. 15,000 households were contacted and 2,244 questionnaires were returned. This represents a 15% response rate and a sample error of +/-2% at borough level;
 - a review of secondary data provided by the council including housing register and information on groups with additional needs;
 - an online survey of stakeholders which included 12 representatives from strategic and local organisations;
 - interviews with estate and letting agents operating within the borough; and
 - a review of relevant secondary data including the 2021 Census, house price trends, CORE lettings data, and CLG Statistics.
- 1.30 Further information on the research methodology is presented in Appendix A.

Presentation of data

- 1.31 Data presented in this report is based on the 2019 Household Survey (re-weighted to the 2021 Census) carried out as part of the HNA, unless otherwise stated. Where possible, data are 'triangulated' which means several sources are drawn upon to establish robust outputs.
- 1.32 It is important to note that survey responses have been weighted to correct for response bias and then grossed up to reflect the total number of households, and this process is explained in Appendix A. All survey information presented in this report is for weighted and grossed responses which are rounded up where appropriate.

Report structure

- 1.33 The Stockport Council HNA 2025 report is structured as follows:
- **Chapter 1** reviews the national and regional policy context within which the research needs to be positioned.
 - **Chapter 2** considers the main features of the housing market dynamics including house price and rental trends, migration.
 - **Chapter 3** reviews current rents, prices, and affordability.
 - **Chapter 4** considers household groups with particular housing needs including those with a disability and additional needs.
 - **Chapter 5** sets out an assessment of dwelling type and mix for future housing development within the borough.

- **Chapter 6** concludes the report with a summary of findings and a consideration of strategic issues.
- 1.34 The report includes a technical appendix, which provides detailed material that underpins the core outputs of the HNA. The technical appendix material includes:
- Research methodology (Appendix A)
 - Affordable Housing definitions (Appendix B)
 - Housing need calculations (Appendix C)
 - Dwelling mix calculations (Appendix D)
 - Stakeholder consultation responses (Appendix E)
 - Agent review (Appendix F)
- 1.35 Both the stakeholder responses and agent review provide a wealth of qualitative data which further informs the HNA.

2. Housing Market and Key Drivers

Introduction

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

Dwelling stock, vacant stock, and household estimates

- 2.2 Current estimates of dwelling stock, vacant stock, and households from multiple sources are presented in Table 2.1. For the purposes of the HNA, the total dwelling stock base is assumed to be **132,297** and the number of households as **126,681**. Around 2.8% of dwellings are vacant compared with the national rate of 2.6% based on MHCLG data (2022 latest). Table 2.2 shows the number of dwellings and household estimates for smaller geographies.

Table 2.1 Dwelling stock and household estimates

Dwelling stock	Dwellings	Source
2023 Valuation Office Agency (all dwellings)	132,520	VOA Table CTSOP3.0
2023 Valuation Office Agency (excluding annex and unknown)	127,620	VOA Table CTSOP3.0
2023 MHCLG Dwelling Stock Estimates	132,455	MHCLG Live Tables
2023 Council Tax data	132,297	Council Tax
Vacant stock	Dwellings	Source
2023 MHCLG Vacancy estimate (all dwellings)	3,686 (2.8%)	MHCLG Table LT_615
2023 MHCLG Long-term vacancy estimate (all dwellings)	1,446 (1.1%)	MHCLG Table LT_615
Households	Households	Source
2014-based ONS Household Projections 2023 figure	132,322	ONS
2018-based ONS Household Projections 2023 figure	128,557	ONS
2021 Census	126,681	ONS

- 2.3 The 126,681 households figure is taken as the total number of households for the purposes of the 2019 Household Survey (re-weighted to the 2021 Census) analysis.

Dwelling type and size

- 2.4 The 2023 Valuation Office Agency data provide details on overall dwelling stock by type, number of bedrooms, and council tax band. Table 2.3 presents the overall dwelling stock profile of the borough compared with Greater Manchester, the North West, and England. Table 2.4 summarises dwelling type and size data for Stockport Borough.

2.5 In summary, Tables 2.3 to 2.4 show:

- 46.3% of dwellings in Stockport Borough are council tax band A or B properties and 53.8% are band C or above;
- 76.2% of dwellings are houses (23.4% terraced, 36.7% semi-detached, and 16.1% detached), 17.1% are flats and 6.6% are accessible; and
- 9.9% of dwellings have one bedroom, 28.1% two bedrooms, 48.9% three bedrooms, and 13.1% four or more bedrooms.

2.6 Map 2.1 illustrates the predominant dwelling type and size by LSOA based on 2023 Valuation Office Agency data.

Table 2.2 Dwelling stock and household estimate by sub-area

Sub-area	Dwellings	Households
1.Bramhall, Cheadle Hulme (South) and Woodford	16,247	15,370
2.Bredbury, Lower Brinnington, Woodley (West)	9,055	8,739
3.Brinnington	3,418	3,465
4.Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport (West)	16,765	16,126
5.Gatley, Heald Green and Cheadle Hulme (North)	15,476	14,865
6.Hazel Grove, Davenport (East), Heavily, Offerton (West)	21,862	20,885
7.Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	16,577	15,777
8.Heaton Mersey, Heaton Norris (West), Heaton Moor	10,620	10,095
9.Town Centre and Hillgate	1,973	1,734
10.Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	20,304	19,625
Borough of Stockport	132,297	126,681

Source: Council Tax Register and 2021 Census

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

Dwelling type and number of bedrooms	Council Tax Band				Dwelling stock totals			
	A	B	C-E	F+	Stockport	Greater Manchester	North West	England Total
Accessible 1-bedroom	0.4%	0.1%	0.0%	0.0%	0.5%	1.0%	1.0%	1.1%
Accessible 2-bedrooms	0.1%	0.1%	3.2%	0.1%	3.4%	2.9%	4.0%	4.6%
Accessible 3-bedrooms	0.0%	0.0%	1.9%	0.4%	2.3%	2.0%	2.7%	3.0%
Accessible 4 or more -bedrooms	0.0%	0.0%	0.2%	0.2%	0.4%	0.5%	0.6%	0.6%
Flat 1-bedroom	7.7%	1.3%	0.2%	0.0%	9.2%	10.3%	8.6%	11.0%
Flat 2-bedrooms	2.9%	2.5%	2.0%	0.0%	7.4%	10.3%	8.2%	10.7%
Flat 3-bedrooms	0.3%	0.1%	0.1%	0.0%	0.5%	0.8%	0.8%	1.8%
Flat 4 or more-bedrooms	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.4%	0.5%
Terraced house 1-bedroom	0.1%	0.1%	0.0%	0.0%	0.1%	0.2%	0.3%	0.5%
Terraced house 2-bedrooms	6.8%	3.8%	1.2%	0.0%	11.8%	15.1%	12.8%	8.7%
Terraced house 3-bedrooms	3.4%	4.4%	2.8%	0.0%	10.6%	15.1%	16.2%	14.8%
Terraced house 4 or more-bedrooms	0.1%	0.1%	0.6%	0.0%	0.9%	1.7%	2.2%	2.4%
Semi-detached house 1-bedroom	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Semi-detached house 2-bedroom	0.8%	3.6%	1.1%	0.0%	5.4%	4.5%	4.0%	3.8%
Semi-detached house 3-bedroom	1.5%	6.2%	20.3%	0.1%	28.1%	22.2%	21.7%	17.6%
Semi-detached house 4 or more-bedrooms	0.0%	0.0%	2.6%	0.5%	3.2%	2.9%	3.0%	2.7%
Detached house 1-bedroom	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Detached house 2-bedrooms	0.0%	0.0%	0.1%	0.0%	0.1%	0.2%	0.4%	0.7%
Detached house 3-bedroom	0.0%	0.0%	6.4%	0.9%	7.4%	4.2%	5.0%	5.9%
Detached house 4 or more-bedroom	0.0%	0.0%	3.9%	4.8%	8.7%	5.7%	8.1%	9.5%
Stockport	24.0%	22.3%	46.6%	7.2%	100.0%			
Greater Manchester	44.3%	20.0%	32.3%	3.4%		100.0%		
North West	40.0%	20.5%	34.5%	5.0%			100.0%	
England Total	23.5%	19.7%	47.6%	9.2%				100.0%

Base: Stockport 127,620; Greater Manchester 1,261,130; North West 3,369,320; England 24,596,090 (excludes annex, other and missing)

Source: VOA 2023

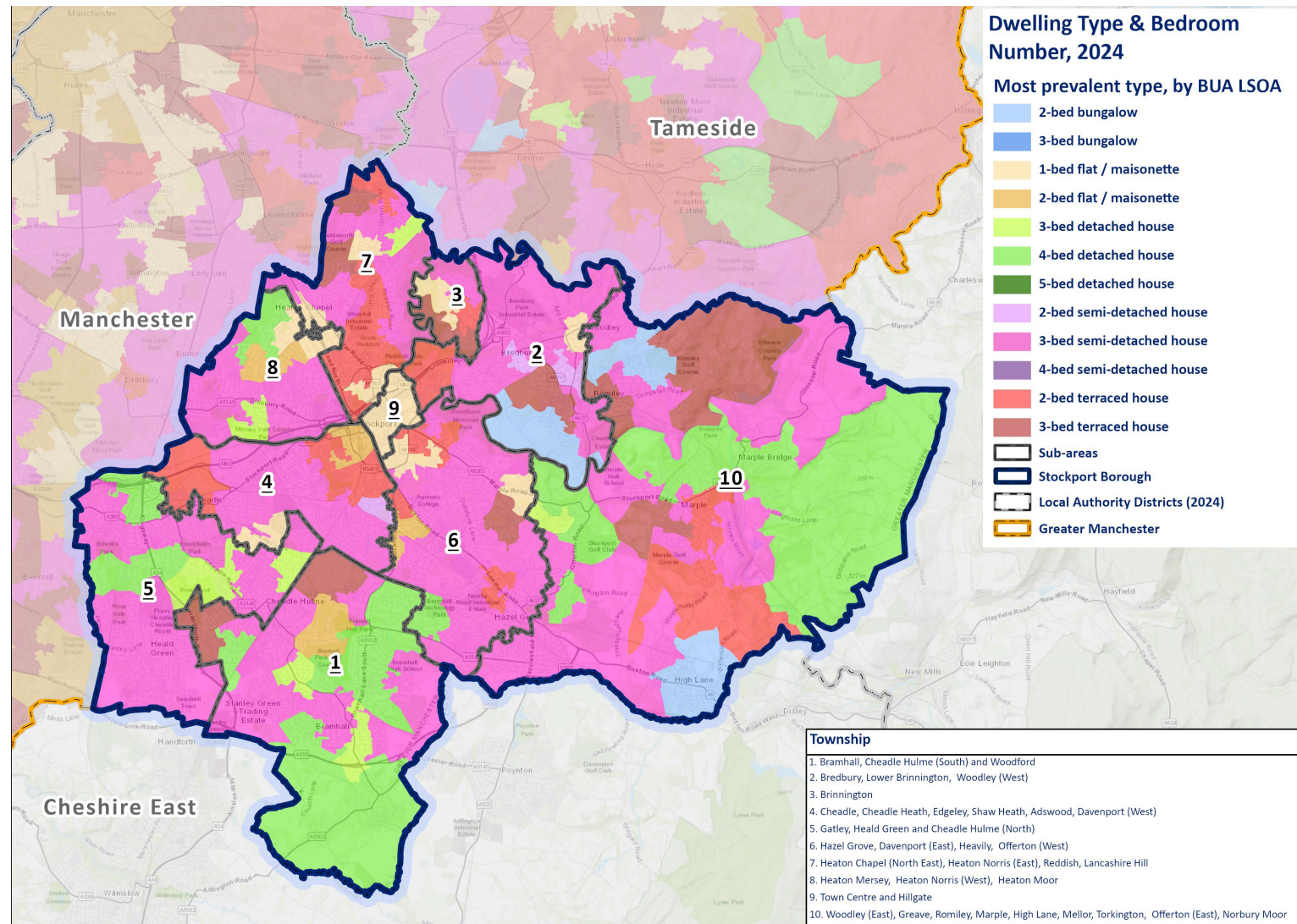
Table 2.4 Dwelling type, number of bedrooms, and council tax band summary

Dwelling type	Council Tax Band				Borough of Stockport
	A	B	C-E	F+	Total
Accessible	0.5%	0.2%	5.3%	0.7%	6.6%
Flat	10.8%	3.9%	2.4%	0.0%	17.1%
Terraced	10.4%	8.4%	4.6%	0.1%	23.4%
Semi-detached	2.3%	9.8%	23.9%	0.7%	36.7%
Detached	0.0%	0.0%	10.4%	5.7%	16.1%
Total	24.0%	22.3%	46.6%	7.2%	100.0%

Number of bedrooms	Council Tax Band				Borough of Stockport
	A	B	C-E	F+	Total
1-bedroom	8.2%	1.4%	0.2%	0.0%	9.9%
2-bedrooms	10.5%	9.9%	7.5%	0.2%	28.1%
3-bedrooms	5.2%	10.7%	31.6%	1.4%	48.9%
4-bedrooms	0.1%	0.2%	7.3%	5.5%	13.1%
Total	24.0%	22.3%	46.6%	7.2%	100.0%

Source: VOA 2023

Map 2.1 Predominant dwelling type and size by LSOAs: Stockport Borough



Source: VOA 2024

- 2.7 There are 306 licensed houses in multiple occupancy (HMOs). Most are located in Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport (West) and Hazel Grove, Davenport (East), Heavily, Offerton (West).

Table 2.5 HMO distribution across Borough of Stockport

Sub-area	Number of licensed HMOs
Bramhall, Cheadle Hulme (South) and Woodford	8
Bredbury, Lower Brinnington, Woodley (West)	21
Brinnington	7
Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport (West)	86
Gatley, Heald Green and Cheadle Hulme (North)	27
Hazel Grove, Davenport (East), Heavily, Offerton (West)	81
Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	35
Heaton Mersey, Heaton Norris (West), Heaton Moor	13
Town Centre and Hillgate	10
Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	18
Borough of Stockport	306

Source: Stockport Council Tax Register 2024

Property age and condition

- 2.8 The age profile of the dwelling stock in the borough is summarised in Table 2.6. 42.5% of dwellings were built before 1945, 42.9% between 1945 and 1982 and 14.6% since 1983.

Table 2.6 Age of dwelling

Age of Dwellings	Number	%
pre-1919	25,640	19.4%
1919-44	30,390	23.1%
1945-64	29,570	22.4%
1965-82	26,980	20.5%
1983-99	10,290	7.8%
post 1999	8,960	6.8%
Total	131,830	100.0%

- 2.9 The English Housing Survey (EHS) produces national data on dwelling condition. Applying national trends to the stock profile of Stockport MBC (Table 2.7) would suggest that around 18.4% of dwelling stock is non-decent, which is in line with the national average of 17.0%. The number of dwellings likely to fail

the minimum standard of decent homes criteria estimated to be 10.8% (compared with 9.9% nationally).

2.10 A full definition of what constitutes a decent home is available from MHCLG (source: [click here for link to definition](#)) but in summary a decent home meets the following four criteria:

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

Table 2.7 Dwelling stock condition in England and Borough of Stockport estimates

England		Fails decent homes criteria (%)					All dwellings	% dwellings
Dwelling age (ehs)		Non-decent	Minimum standard	Repair	Modern facilities and services	Thermal Comfort	in group (000s)	
pre-1919		32.0%	21.7%	7.3%	4.6%	7.8%	4,906	0.2
1919-44		19.3%	11.0%	4.5%	3.4%	6.2%	3,738	0.2
1945-64		16.1%	8.9%	4.7%	1.5%	4.2%	4,369	0.2
1965-80		15.1%	8.1%	1.1%	1.1%	6.9%	4,872	0.2
1981-90		16.5%	3.8%	1.0%	2.1%	12.1%	1,959	0.1
post 1990		2.0%	1.8%	*	0.2%	0.0%	4,570	0.2
Total		17.0%	9.9%	3.3%	2.1%	5.6%	24,414	1.0
Borough of Stockport		Fails decent homes criteria (estimate of number)					All dwellings	% dwellings
Dwelling age (ehs)	Dwelling age (voa)	Non-decent	Minimum standard	Repair	Modern facilities and services	Thermal Comfort	in group (number)	
pre-1919	pre-1919	8,205	5,564	1,872	1,179	2,000	25,640	19.4%
1919-44	1919-44	5,865	3,343	1,368	1,033	1,884	30,390	23.1%
1945-64	1945-64	4,761	2,632	1,390	444	1,242	29,570	22.4%
1965-80	1965-82	4,074	2,185	297	297	1,862	26,980	20.5%
1981-90	1983-1992	1,175	271	71	150	862	7,120	5.4%
post 1990	Post 1992	243	218	*	24	0	12,130	9.2%
Total		24,322	14,213	4,997	3,127	7,849	131,830	100.0%
% of all stock		18.4%	10.8%	3.8%	2.4%	6.0%		
National %		17.0%	9.9%	3.3%	2.1%	5.6%		

* = sample too small

- 2.11 The 2019 Household Survey (re-weighted to the 2021 Census) reviewed the extent to which households were satisfied with the state of repair of their home. Overall, 82.0% of respondents expressed satisfaction (38.3% were very satisfied and 43.7% were satisfied); 11.8% were neither satisfied nor dissatisfied; a total of 6.2% expressed degrees of dissatisfaction, of whom 4.9% were dissatisfied and 1.3% were very dissatisfied. Note that severe disrepair is a factor considered in assessing affordable housing need.
- 2.12 Table 2.8 considers how dissatisfaction with state of repair varies by tenure, property type, age and location. Dissatisfaction was highest amongst those living in private rented and affordable housing (which is more reflective of tenant expectations of landlord responses to repairs rather than the actual state of repair); those living in terraced/town housing and flats/apartments; and those in properties built before 1964.

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

Tenure	No. of households dissatisfied	% of households Dissatisfied	Base (households)
Owner occupier	4,441	4.5%	98,829
Private rented	1,481	14.6%	10,175
Affordable housing	1,880	11.2%	16,754
Total (all responses)	7,802	6.2%	125,758
Missing cases (where tenure was not stated)			923
Total (all households)			126,681
Property Type	No. of households dissatisfied	% of households Dissatisfied	Base (households)
Detached house	308	1.2%	24,859
Semi-detached house	3,175	6.0%	52,916
Terraced house / town house	2,115	10.3%	20,572
Accessible	267	3.4%	7,915
Maisonette	11	1.4%	812
Flat / apartment	1,548	9.2%	16,772
Caravan/part home / other	42	6.3%	666
Total (all responses)	7,467	6.0%	124,513
Missing cases (where property type was not stated)			2,168
Total (all households)			126,681
Property Age	Number of households dissatisfied	% of households Dissatisfied	Base (households)
Pre 1919	785	4.4%	18,045
1919 to 1944	1,615	5.5%	29,294
1945 to 1964	1,360	6.0%	22,587
1965 to 1984	1,278	5.4%	23,561
1985 to 2004	385	4.7%	8,110
2005 onwards	101	2.2%	4,646
Don't know	1,941	12.0%	16,129
Total (all responses)	7,465	6.1%	122,371
Missing cases (where property age was not stated)			4,310
Total (all households)			126,681

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

Source: 2019 Household Survey (re-weighted to the 2021 Census)

- 2.13 The tenure profile by sub-area is presented in Table 2.9. This is based on the 2021 Census. Overall, 71.1% of occupied dwellings are owner-occupied, 14.5% private rented, and 14.5% are affordable (including social rented from a council or housing association and shared ownership).

Table 2.9 Tenure profile by sub-area

Sub-area	% Owner occupied	% Private rented	% Affordable	Total	Total households
Bramhall, Cheadle Hulme (South) and Woodford	85.5%	8.7%	5.7%	100%	15,370
Bredbury, Lower Brinnington, Woodley (West)	67.0%	13.9%	19.0%	100%	8,739
Brinnington	33.5%	8.1%	58.4%	100%	3,465
Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswold, Davenport (West)	59.3%	20.3%	20.3%	100%	16,126
Gatley, Heald Green and Cheadle Hulme (North)	80.8%	11.6%	7.6%	100%	14,865
Hazel Grove, Davenport (East), Heavily, Offerton (West)	68.1%	16.1%	15.8%	100%	20,885
Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	60.3%	20.8%	18.9%	100%	15,777
Heaton Mersey, Heaton Norris (West), Heaton Moor	76.6%	16.0%	7.4%	100%	10,095
Town Centre and Hillgate	11.2%	32.9%	55.9%	100%	1,734
Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	84.7%	8.4%	7.0%	100%	19,625
Borough of Stockport	71.1%	14.5%	14.5%	100.0%	126,681

Source: 2021 Census TS054

The owner-occupied sector

- 2.14 The 2021 Census identified that 71.1% (90,011) of households across the borough are owner-occupiers. 36.7% of all households (46,486) own outright and 34.4% of all households (43,525) have a mortgage.
- 2.15 The household survey (re-weighted to the 2021 Census) provides the following information on owner-occupied housing:
- Most owner-occupied homes are houses (88.5%), with 25.6% detached, 48.0% semi-detached, and 14.9% terraced; a further 7.3% are accessible, 3.9% flats/maisonettes, and 0.4% other property types.

- 49.7% of owner-occupied homes have three bedrooms, 30.9% have four or more bedrooms, a further 17.5% have two bedrooms, and 1.9% have one bedroom.
- 2.16 Over the period 2000 to 2023, Land Registry data reveals that lower quartile, median, and average house prices across the borough have increased dramatically. This is summarised in Table 2.10.
- 2.17 It is interesting to note that in 2000, a household income of £12,844 was required for a lower quartile price to be affordable; by 2023 this had increased to £55,286 In comparison, an income of £18,771 was required for median priced housing to be affordable in 2000 compared with £69,429 in 2023.

Table 2.10 Lower quartile and median price and income required to be affordable 2000-2023

Year	House Price		Income to be affordable*	
	Lower Quartile	Median	Lower Quartile Price	Median Price
2000	£49,950	£73,000	£12,844	£18,771
2001	£56,796	£81,000	£14,605	£20,829
2002	£67,000	£92,500	£17,229	£23,786
2003	£82,950	£120,000	£21,330	£30,857
2004	£100,000	£139,000	£25,714	£35,743
2005	£110,000	£143,250	£28,286	£36,836
2006	£118,000	£153,000	£30,343	£39,343
2007	£124,999	£166,325	£32,143	£42,769
2008	£120,000	£160,000	£30,857	£41,143
2009	£119,288	£158,000	£30,674	£40,629
2010	£115,800	£162,000	£29,777	£41,657
2011	£113,000	£158,500	£29,057	£40,757
2012	£115,000	£162,000	£29,571	£41,657
2013	£120,000	£165,000	£30,857	£42,429
2014	£125,000	£175,000	£32,143	£45,000
2015	£129,250	£183,000	£33,236	£47,057
2016	£140,000	£199,950	£36,000	£51,416
2017	£145,000	£205,000	£37,286	£52,714
2018	£160,000	£225,000	£41,143	£57,857
2019	£165,000	£227,000	£42,429	£58,371
2020	£175,000	£249,950	£45,000	£64,273
2021	£196,000	£270,000	£50,400	£69,429
2022	£210,000	£285,000	£54,000	£73,286
2023	£215,000	£270,000	£55,286	£69,429

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

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

- 2.18 A range of socio-economic and demographic information from respondents has been obtained from the 2019 Household Survey (re-weighted to the 2021 Census). Some further insights relating to owner-occupiers include:
- In terms of household type, 20.3% are couples with children under 18, 32.8% of owner-occupiers are older (65 or over) singles and couples, 16.6% are couples (under 65 with no children), 10.2% are couples with adult children (18+), 10.6% are singles (under 65), 2.5% are lone parents with adult children and 1.9% are lone parents with children under 18, and 4.2% are other household types.
 - 58.9% of Household Reference People (HRP) (*HRP = Household Reference Person. This is usually the oldest person in the household and is now used as an alternative to 'Head of Household'*) living in owner-occupied dwellings are in employment and a further 35.8% are wholly retired from work.
 - 21% of owner-occupied households receive less than £18,200 gross per year, 16.8% receive between £18,200 and £26,000 per year, 19.7% receive between £26,000 and £39,000 per year, and 42.6% receive more than £39,000 per year.
 - In terms of length of residency, 42.5% of owner-occupiers have lived in the same property for 20-years or more.

The Private Rented Sector (PRS)

- 2.19 The private rented sector has become an important tenure in both meeting people's housing needs and providing flexible housing options for those moving for employment or to respond to changing circumstances and provides a housing option for those on low incomes. Across Stockport, the proportion of households renting increased from 8.1% in 2001 to 14.5% in 2021 (ONS Census data). During this period, there has been growth of the rental market for both 'active choice' renters and 'frustrated would-be' homeowners. Tenure reform and less accessible social rented housing are also likely to be an increasing factor to the growth in the private rented sector and the sector clearly now plays a vital role in meeting housing need and affordable need, as well as providing an alternative to home ownership. There are several build to rent projects being delivered in the town centre area including the Interchange which provides 1 and 2 bedroom furnished apartments, with 1-bedroom from £975 and 2 bedrooms from £1,225 each month.
- 2.20 Local authorities have an important enabling and regulatory role in ensuring that the private rented sector helps to meet housing need. Balancing good quality supply with demand will help to stabilise rents and encouraging good quality management will improve the reputation of the sector and encourage longer term lets and lower turnover. However, this is a challenging task where existing partners need to be encouraged to participate and new partners and investors need to be identified.

Build to Rent

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

Recommendations for a policy framework

- 2.24 Decisions on the rental discounts to be applied, and the number of affordable private rent properties to be secured, should have regard to local household incomes and scheme viabilities. The council may wish to consider developing a planning policy to consider:
- What constitutes Build to Rent in terms of size of scheme.
 - The percentage discounts that will be applied to Build to Rent schemes to secure affordable private rent as an affordable product for local people in line with their affordability policies. It is likely the evidence in this report will need to be tested against viability evidence.
 - Whether it wishes to vary the proportion of and explore a trade-off between the number of affordable private rent units and the discount offered on them across the development, with the proviso being that these should accord with the headline affordable housing contribution agreed through the planning permission.
 - The requirement that the affordable private rent units should be retained as affordable housing in perpetuity; there should be no break clause for the affordable housing which should remain as a community benefit in perpetuity.
 - Establishing an intermediate housing list and a mechanism for access to these properties.
 - A requirement for applications to demonstrate how any negotiated discount is affordable to local incomes.

- The need for all options to be agreed jointly between the local authority and the developer as part of the planning permission.
 - On-site provision to be a priority but, where this is not the requirement by the council, a commuted sum mechanism be developed to reflect the bespoke nature of Build to Rent.
- 2.25 Build to Rent and affordable private rent affords a number of benefits as a product to improve the quality of supply and management of rented accommodation in Stockport Borough. To ensure these benefits are realised, the council may wish to consider setting out specific requirements within their planning policy that confirms that Build to Rent, and any affordable associated products, must provide:
- unified ownership and unified management of the private and affordable private rent elements of the scheme;
 - longer tenancies (three years or more) to all tenants – these should have break clauses for renters, which allow the tenant to end the tenancy with a month's notice any time after the first six months;
 - rent certainty for the period of the tenancy, the basis of which should be made clear to the tenant before a tenancy agreement is signed, including any annual increases which should always be formula-linked;
 - for on-site management, this does not necessarily mean full-time dedicated on-site staff, but all schemes need to have a complaints procedure in place and are a member of a recognised ombudsman scheme;
 - no up-front fees of any kind to tenants or prospective tenants, other than deposits and rent-in-advance;
 - a range of unit sizes for affordable private rent in equal proportions of the Build to Rent units based on local market conditions;
 - a bespoke eligibility agreement agreed with the council on all developments;
 - an annual statement to demonstrate how the affordable private rent units are meeting local housing need;
 - for all affordable private rent units to be tenure blind, and physically indistinguishable, and designed to the same high design quality and specification as the market homes; and
 - for affordable private rent homes to be distributed throughout the scheme, to help support a mixed and balanced community.
- 2.26 Eligibility for occupying affordable private rented homes should be agreed locally between the local authority and the scheme operator, but with regard to criteria set out in planning guidance. Final decisions over the occupancy criteria for affordable private rent homes should be made by the Build to Rent scheme operator (which should reference part 6 allocations, the council's allocation policy, and choice-based lettings scheme), working with the authority, taking into account the criteria, the council's Allocation Policy including Local Connection criteria (where applicable and not to the exclusion of those exempt) and other parameters as agreed.

- 2.27 The eligibility criteria for the affordable private rent homes should be set out in the Section 106 agreement.
- 2.28 The 2019 Household Survey (re-weighted to the 2021 Census) found that 58.1% of private rented properties were houses, of which 35.2% are terraced, 20.4% are semi-detached, and 2.5% are detached; a further 38.3% were flats/maisonettes, 1.1% were accessible, and 2.5% other types of housing. 23.4% of privately rented properties have one bedroom/bedsit, 43.8% have two bedrooms, 23.0% have three bedrooms, and 9.8% have four or more bedrooms.
- 2.29 Around 12.2% of private rented stock was built before 1919, 17.2% between 1919 and 1964, 26.6% between 1965 and 1984, and 12.4% has been built since 1985.
- 2.30 The characteristics of tenants are diverse and the household survey revealed that in particular the private rented sector accommodates singles (under 65) (29.9%), couples with children under 18 (19.1%), couples (under 65 with no children) (17.3%), older singles and couples (13.6%), lone parents with children under 18 (6.0%), lone parents with adult children (5.8%), couples with adult children (0.8%), and other household types (7.5%).
- 2.31 Just over a half (51.5%) of private renting households have lived in their accommodation for less than three years.
- 2.32 In terms of income, the 2019 Household Survey (re-weighted to the 2021 Census) found that 27.5% of households privately renting receive less than £18,200 gross per year, 27.5% receive between £18,200 and £26,000 per year, 26.1% receive between £26,000 and £39,000 per year, and 18.8% receive more than £39,000 per year.
- 2.33 70.0% of Household Reference People (heads of household) living in private rented accommodation are employed, 8.6% are permanently sick/disabled, 12.8% are wholly retired from work, 2.8% are unemployed and 5.7% are other economically inactive such as full-time carer.

The affordable housing sector

- 2.34 There are around 18,994 affordable homes in Stockport. Of these, 10,992 are owned by the council (2024 Local Affordable Housing Statistics) and 8002 are owned by Registered Providers (Regulator of Social Housing Statistical Data Return (SDR) 2024). Of the Registered Provider units, 4,825 were general needs units, 602 were supported housing, 1,241 were housing for older and 1,334 were units of low-cost home ownership.
- 2.35 The household survey identified that flats/apartments and maisonettes account for 60.7% of occupied affordable accommodation (57.0% flats/apartments and 3.7% maisonettes), 33.8% are houses (of which 21.9% are semi-detached, 11.2% are terraced, and 0.7% are detached), 4.9% are accessible, and 0.6% other types of housing. In terms of size, affordable dwellings in the borough typically have one bedroom/bedsit (47.7%), two bedrooms (27.4%), or three bedrooms (24.4%), with a further 0.5% having four or more bedrooms.

- 2.36 In terms of household composition, the 2019 Household Survey found that 40.6% are singles under 65, 24.9% are older singles and couples (one or both aged over 65 years), 7.4% are couples or lone parents with adult children living at home, 5.3% are couples under 65 with no children, 8.2% are lone parents with children under 18, 9.6% are couples with children under 18, and a further 3.8% are other household types.
- 2.37 Amongst the older households (17.3% of whom are singles over 65 and 7.6% are couples), 64.8% have lived in their current affordable property for over 20 years or more. 72.3% live in a house, 13.1% live in a flat/apartment and 14.6% live in accessible accommodation. Around 8% of those aged over 65 live in a 1-bedroom home, 29.5% live in a 2-bedroom home, 40.0% in a 3-bedroom home and 22.5% in a home with 4 or more bedrooms.
- 2.38 41.2% of Household Reference People living in affordable housing are in employment. A further 22.6% are wholly retired from work, 21.4% are permanently sick/disabled, 8.4% are unemployed, and 5.4% look after the home/are caring for someone.
- 2.39 Incomes are generally low, with 77.7% of households in affordable housing receiving an income of less than £18,200 gross per year. 15.8% receive between £18,200 and £26,000 per year, 3.5% receive between £26,000 and £39,000 per year, and 3.1% receive more than £39,000 per year.

Past trends in housing delivery

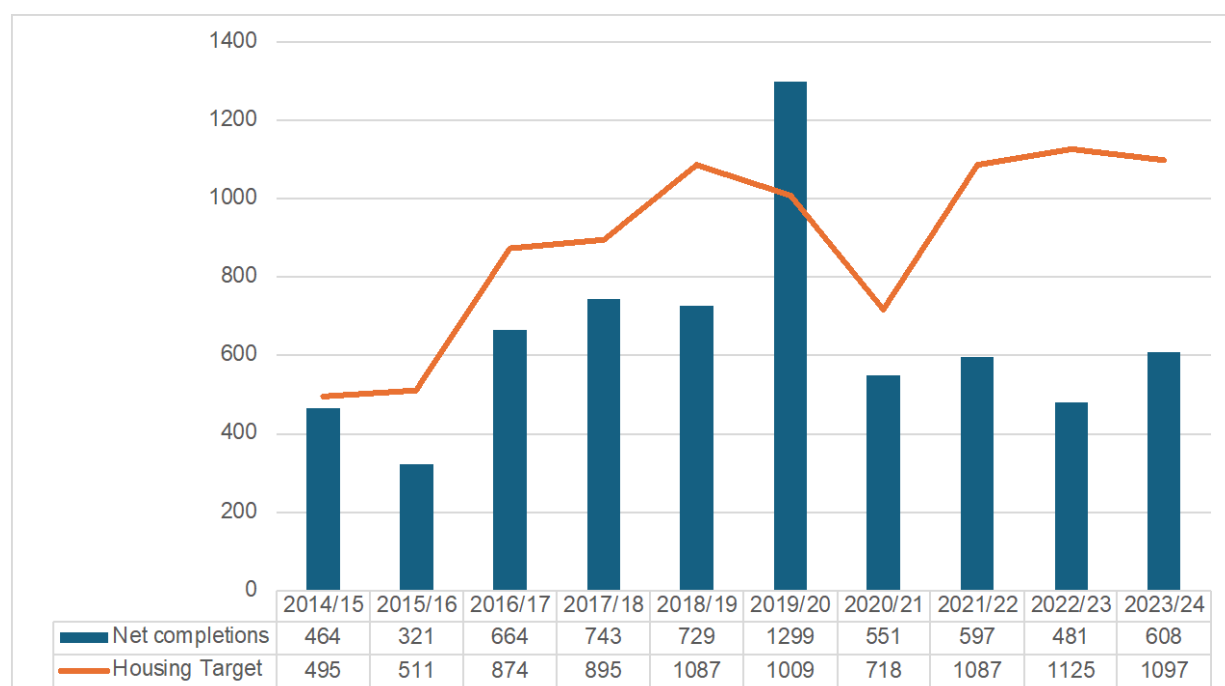
- 2.40 Over the past 10 years (2014/15 to 2023/24), 6,457 net new dwellings have been built across Stockport Borough (Table 2.11), over half of which have been built in the five years 2019/20 to 2023/24. In the past 5 years, an annual average of 707 net completions has been achieved. Figure 2.1 summarises net housing delivery 2014/15 to 2023/24. The distribution of newbuild activity since 2007 is shown in Map 2.2.

Table 2.11 Dwelling completions 2014/15 to 2023/2024

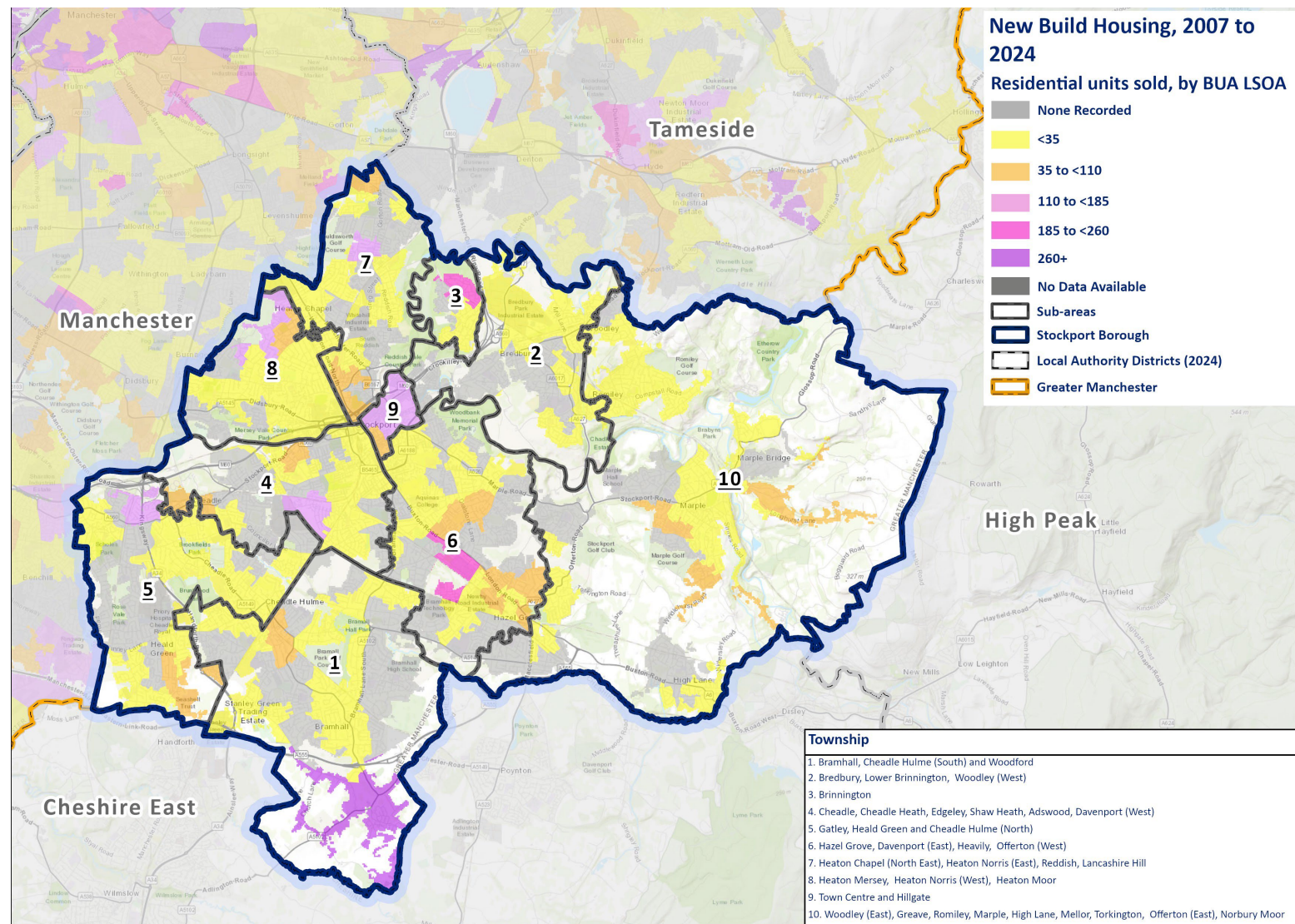
Year	Gross completions	Net completions	Housing target*	Net completions - housing target	Affordable completions
2014/15	543	464	495	-31	219
2015/16	338	321	511	-190	56
2016/17	693	664	874	-210	109
2017/18	746	743	895	-152	340
2018/19	765	729	1087	-358	269
2019/20	1412	1299	1009	290	130
2020/21	572	551	718	-167	132
2021/22	616	597	1087	-490	68
2022/23	496	481	1125	-644	118
2023/24	630	608	1097	-489	140
2014-2024 (Total)		6,457	8898	-2441	1441
Total (latest 5 years)		3,536	5,036	-1,500	448
Annual average (latest 5 years)		707	1007	-300	90

Source: Stockport Council Annual Monitoring Reports; Housing Land Supply Position Statement

* Year 2014/15 based on Core Strategy. 2015/16 onwards based on target from published Housing Delivery Test target.

Figure 2.1 Summary of annual completions

Source: Council Annual Monitoring Returns and Housing Land Supply Position Statements

Map 2.2 New build dwellings by LSOA over period 2007-20234

Source: Land Registry © Crown copyright 2007 to 2024

Demographic drivers: population, migration, and households

Population projections

- 2.41 National population projections are produced by the ONS regularly and the latest ones are 2018-based projections (Table 2.12).

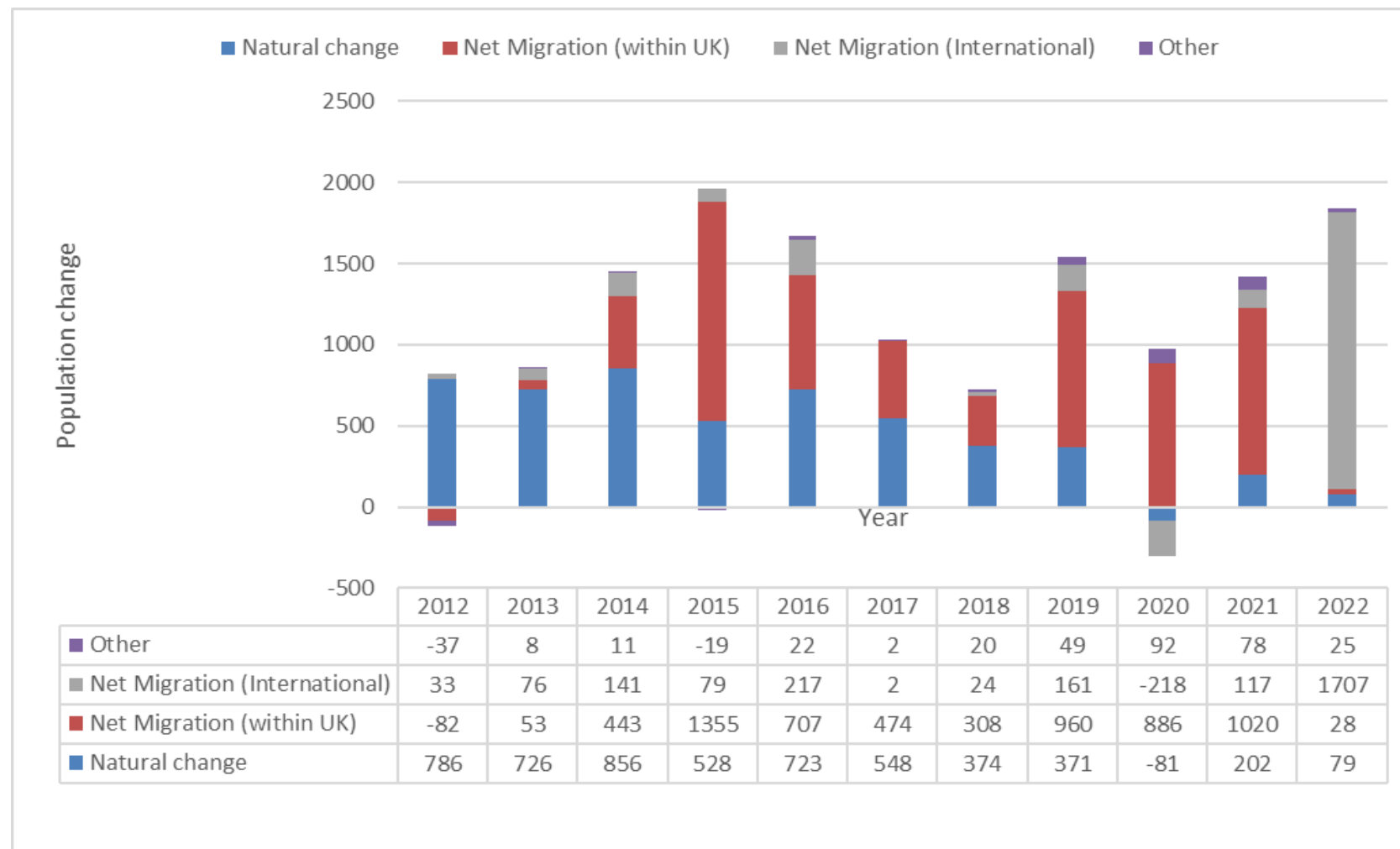
Table 2.12 Change in population 2023-2041 by age group (2018-based ONS population projections)

Age groups	2023	2041	Number change 2023-2041	% change 2023-2041
0-19	70,334	69,920	-414	-0.6%
20-39	67,806	69,271	1,465	2.2%
40-54	59,056	64,775	5,720	9.7%
55-64	39,292	37,708	-1,584	-4.0%
65-74	30,118	33,067	2,948	9.8%
75-84	22,124	27,468	5,344	24.2%
85+	8,863	12,707	3,844	43.4%
All Ages	297,592	314,916	17,324	5.8%

Source: ONS, Principal Population Projections

Components of population change

- 2.42 The ONS publish mid-year population estimates at local authority level which includes an analysis of components of population change, that is natural change, national migration, and international migration. The component analysis also includes 'other' change which can include boundary adjustment and military population moves. The data for Stockport Borough 2012-2020 is shown in Figure 2.2. Over the period 2012 to 2022, net migration from elsewhere within the UK has become a key driver of population change as national growth has become less significant. In 2022, there was a dramatic increase in net international migration, possibly linked to migration from Ukraine.

Figure 2.2 Components of population change 2012 to 2022

Source: ONS Population estimates and components of population change

Migration trends 2014-2022

- 2.43 Table 2.13 presents a detailed analysis of internal and international migration by year and Table 2.14 summarises the data by broad age and year groups. The base numbers may differ slightly from the ONS components of change analysis due to rounding but provides useful insight into the age group of migrants, their origins and destinations and the relative importance of international migration.
- 2.44 Key trends in migration over the period 2014 to 2022 include:
- Overall annual net inflows in each year, averaging 961 over the period with the majority movement from Manchester City (2,077 average) and to Cheshire East (736 average).
 - Other notable flows were inflows from elsewhere in Greater Manchester (107 average) and outflows to High Peak (176 average), rest of North West (174 average), rest of England (219 average) and to Wales (139 average)
 - Some international migration (272 average) but a pronounced increase in net international migration of 1,707 people in 2022.
 - In terms of migration by age group over the period 2014 to 2022:
 - The key inflows were people in the under 30 and 30-64 age groups from Manchester (averaging 2,581 and 3,439 respectively).
 - The key net outflows were under 30 and 30-64 Cheshire East (679 and 1191 respectively).
 - Net international migration of younger age groups has been a driver of population increase over the period and in the 2020-2022 period there was a net inflow of 1,312 under 30s from outside the UK.
- 2.45 Although there are interactions with other areas, the key migration flows to Stockport have been from Manchester and mainly under 30 and 30-64 age groups; outflows to Cheshire East of the same age groups. Although there had been some international migration, this increased dramatically in 2022. ONS migration data would suggest this increase was linked to migration from Ukraine and other humanitarian reasons.

Table 2.13 National and International Migration by Year

		GREATER MANCHESTER				OTHER NEIGHBOURING		ELSEWHERE UK					TOTAL (UK internal)	International	TOTAL (internal & international)
YEAR	Stockport	Manchester	Tameside	Rest of Greater Manchester	TOTAL	Cheshire East	High Peak	Rest of North West	Rest of ENGLAND	NI	SCOTLAND	WALES			
2014	Migrated OUT to	1,873	1,001	1,193	4,066	1,307	373	668	3,579	40	217	309	10,559	794	11,353
	Migrated IN from	3,462	939	1,448	5,850	871	293	702	3,094	27	138	259	11,233	748	11,981
	NET	1,589	-61	255	1,784	-436	-81	33	-484	-14	-79	-50	674	-46	628
2015	Migrated OUT to	1,623	921	1,162	3,707	1,265	357	716	3,529	29	224	347	10,174	739	10,913
	Migrated IN from	3,436	817	1,470	5,723	887	343	615	3,338	35	149	254	11,344	802	12,146
	NET	1,812	-104	308	2,016	-377	-14	-101	-192	6	-75	-93	1,170	63	1,233
2016	Migrated OUT to	1,576	1,045	1,229	3,850	1,388	406	747	3,488	29	217	369	10,493	776	11,269
	Migrated IN from	3,496	902	1,453	5,850	888	273	658	3,246	35	138	237	11,325	846	12,171
	NET	1,919	-144	224	2,000	-500	-133	-88	-243	6	-78	-132	832	70	902
2017	Migrated OUT to	1,803	1,174	1,354	4,331	1,493	587	814	4,324	21	213	398	12,182	858	13,040
	Migrated IN from	3,911	923	1,704	6,538	900	298	740	3,929	33	148	293	12,879	809	13,688
	NET	2,107	-251	350	2,206	-593	-289	-74	-395	12	-66	-105	697	-49	648
2018	Migrated OUT to	1,850	1,287	1,447	4,584	1,679	556	788	4,278	35	178	396	12,494	846	13,340
	Migrated IN from	3,910	985	1,621	6,515	882	325	712	3,867	22	136	277	12,736	928	13,664
	NET	2,060	-302	174	1,932	-797	-231	-75	-412	-13	-42	-119	242	82	324
2019	Migrated OUT to	1,968	1,279	1,636	4,883	1,654	566	900	4,283	46	156	425	12,913	426	13,339
	Migrated IN from	4,083	1,126	1,804	7,013	895	317	819	4,348	16	146	258	13,814	802	14,616
	NET	2,115	-153	169	2,131	-759	-248	-80	65	-30	-10	-167	901	376	1,277
2020	Migrated OUT to	1,688	1,004	1,303	3,995	1,424	418	910	3,762	28	166	348	11,052	618	11,670
	Migrated IN from	3,512	828	1,599	5,939	681	266	691	3,758	34	138	180	11,686	747	12,433
	NET	1,824	-176	296	1,944	-743	-152	-220	-4	6	-28	-169	634	129	763
2021	Migrated OUT to	2,051	1,414	1,607	5,072	2,256	594	1,244	5,220	69	208	452	15,115	1,091	16,206
	Migrated IN from	4,909	1,198	2,294	8,401	985	361	905	4,955	60	198	270	16,135	1,208	17,343
	NET	2,858	-216	687	3,329	-1,271	-233	-339	-265	-9	-10	-182	1,020	117	1,137
2022	Migrated OUT to	1,960	1,408	1,889	5,256	2,031	554	1,530	4,716	48	176	438	14,748	875	15,623
	Migrated IN from	4,371	1,031	2,176	7,578	884	347	911	4,676	40	138	202	14,776	2,582	17,358
	NET	2,411	-377	287	2,322	-1,147	-207	-619	-39	-8	-38	-236	28	1,707	1,735

Source: 2021 Census

Table 2.14 Summary of national and international migration by year group and age group

PERIOD	AGE GROUP	Stockport	GREATER MANCHESTER				OTHER NEIGHBOURING		ELSEWHERE UK					TOTAL (UK internal)	International	TOTAL (internal & international)
			Manchester	Tameside	Rest of Greater Manchester	TOTAL	Cheshire East	High Peak	Rest of North West	Rest of ENGLAND	NI	SCOTLAND	WALES			
2014-2016	<30	Migrated OUT to	2,634	1,333	1,616	5,583	1,472	424	1,269	6,457	46	339	432	16,022	1,272	17,294
		Migrated IN from	4,872	1,238	1,850	7,960	1,098	393	1,273	5,720	55	224	410	17,133	1,309	18,442
		NET	2,239	-95	233	2,377	-374	-31	4	-737	9	-115	-22	1,111	37	1,148
	30-64	Migrated OUT to	2,222	1,309	1,775	5,306	1,949	597	683	3,382	44	271	438	12,670	977	13,647
		Migrated IN from	5,092	1,194	2,261	8,547	1,243	413	610	3,382	38	161	238	14,631	942	15,573
		NET	2,870	-115	486	3,241	-707	-184	-73	1	-6	-111	-200	1,961	-35	1,926
	65+	Migrated OUT to	124	34	412	571	51	0	247	421	5	26	91	1,413	60	1,473
		Migrated IN from	144	25	683	852	306	103	98	557	0	31	89	2,036	145	2,181
		NET	20	-10	271	281	255	103	-148	136	-5	5	-3	623	85	708
2017-2019	<30	Migrated OUT to	2,978	1,668	2,068	6,714	1,697	590	1,610	7,719	42	261	494	19,126	1,191	20,317
		Migrated IN from	5,648	1,377	2,260	9,285	1,053	356	1,465	7,052	38	210	455	19,915	1,356	21,271
		NET	2,670	-291	193	2,572	-644	-234	-145	-667	-4	-51	-39	789	165	954
	30-64	Migrated OUT to	2,369	1,709	2,125	6,203	2,464	952	721	4,246	58	238	525	15,408	873	16,281
		Migrated IN from	5,825	1,433	2,603	9,861	1,308	438	738	4,361	31	180	274	17,190	1,041	18,231
		NET	3,456	-275	477	3,658	-1,156	-514	17	115	-28	-58	-252	1,782	168	1,950
	65+	Migrated OUT to	230	128	321	679	264	47	277	597	4	44	150	2,061	66	2,127
		Migrated IN from	257	119	574	949	317	146	13	682	1	33	91	2,232	142	2,374
		NET	27	-10	253	271	53	99	-264	85	-3	-11	-59	171	76	247
2020-2022	<30	Migrated OUT to	3,009	1,707	2,204	6,920	1,963	564	2,113	8,040	59	265	431	20,354	1,287	21,641
		Migrated IN from	5,843	1,409	2,629	9,880	944	384	1,622	7,727	67	238	358	21,219	2,599	23,818
		NET	2,834	-299	425	2,961	-1,019	-180	-490	-314	8	-27	-72	865	1,312	2,177
	30-64	Migrated OUT to	2,418	1,811	2,365	6,594	2,965	862	1,299	4,626	76	234	603	17,258	1,216	18,474
		Migrated IN from	6,409	1,419	3,095	10,922	1,255	478	746	4,893	62	200	200	18,755	1,800	20,555
		NET	3,990	-393	730	4,328	-1,710	-384	-553	266	-14	-34	-403	1,497	584	2,081
	65+	Migrated OUT to	272	307	231	810	784	140	273	1,031	10	50	205	3,303	81	3,384
		Migrated IN from	541	230	345	1,116	352	112	139	770	6	36	93	2,623	138	2,761
		NET	269	-77	114	306	-431	-28	-134	-262	-5	-14	-111	-680	57	-623

Source: 2021 Census

Further information from the household survey on households moving home

2.46 Information from the household survey relating to **households who moved home in the previous five years** includes:

- In terms of tenure, 44.9% of moving households previously lived in an owner-occupied property, 32.5% previously lived in private rented or tied accommodation, around 9.0% had lived in affordable accommodation, 11.1% had been living with family or friends, and around 2.4% stated 'other'.
- The three main reasons for moving are; wanted a nicer home (30.5%), wanted a garden / bigger garden (21.3%), and wanted a nicer area (19.6%).
- 21.9% said they are planning to move again within the next 5 years, with around 5.4% stating they would like to move but are unable to.
- Of those planning to move again, over 85.9% would like to move to a house, with a further 6.9% wanting to move to accessible accommodation, and around 7.3% to a flat.

2.47 The 2019 Household Survey (reweighted to the 2021 Census) found that 59,857 (16.9%) households **planned to move in the next five years**. A further 4,405 (8.6%) households would like to move but are unable to. Of all the reasons listed for being unable to move, 65.5% said that this is because they cannot afford to move and 37.9% mentioned a lack of suitable accommodation with adaptations needed in the area they want to move to.

2.48 The household survey identified the following characteristics relating to those households planning to move in the next five years:

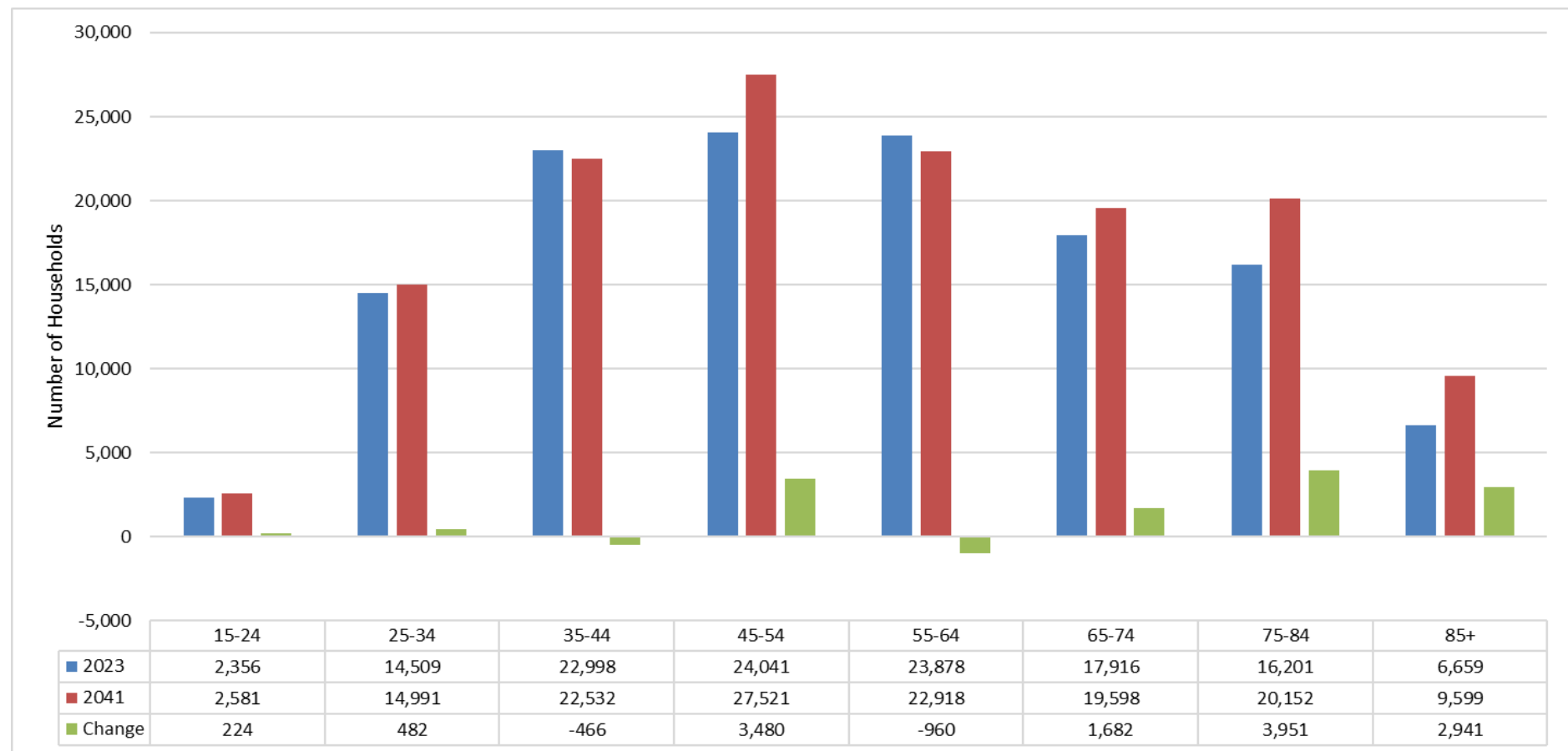
- In terms of the number of bedrooms, around 67.2% of households would like property with three or more bedrooms.
- 75.8% of households would like a house, particularly detached and semi-detached, 10.2% a flat and 13.9% an accessible dwelling.
- There is a strong desire for owner-occupation, with around 81.3% of households planning to move stating they would most likely move to this tenure, 10% to private renting and 8.7% to affordable housing options.
- The main reasons why households plan to move are to move to a nice house (41.1%), move to a nicer area (32.4%), want a garden or bigger garden (24.2%) and want off-street parking (20.6%).

Household projections

2.49 The latest ONS 2018-based household projections provide estimates of the proportions of people who are likely to be Household Reference People by age, gender, and household type based on census data. Variant household projections are also produced.

2.50 According to the 2018-based projections, the total number of households in 2023 was projected to be 128,557 and expected to increase to 139,891 by 2041.

- 2.51 Table 2.15 provides a detailed breakdown of household type by the age of Household Reference Person to 2041 using 2018-based household projections. Currently available data shows that the overall household type profile is not expected to change over the 2023 to 2041 period, with the dominant household types being 'one person' and 'other households with two or more adults', with the proportion for both 'one person' and 'other households with two or more adults' expected to increase. Additionally, as illustrated in Figure 2.3, there will be a marked increase in the number of households where the Household Reference Person is aged 45 – 54, 65 or over.

Figure 2.3 Profile of households by age of Household Reference Person in 2023 and 2041 projections

Source: 2018-based ONS household projections

Table 2.15 Household types and change 2023 to 2041 (by age of household reference person (HRP))

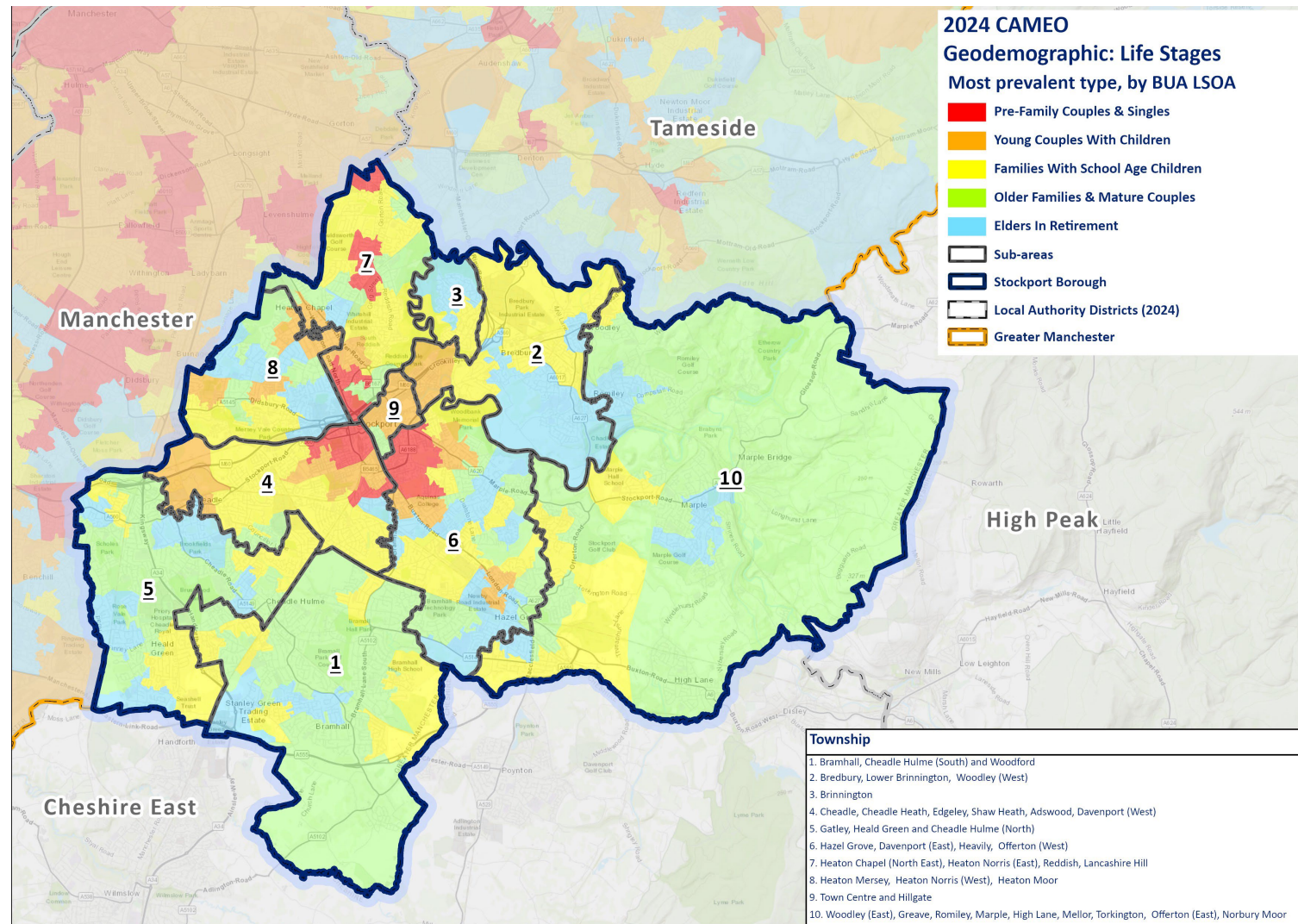
Year and household type	Age of household reference person (HRP)									
2023	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	TOTAL	%
One Person	712	3,585	5,449	6,496	7,490	7,030	7,657	4,144	42,564	33.1%
Household with 1 dependent child	770	3,876	5,563	4,987	2,226	276	106	48	17,852	13.9%
Household with 2 dependent children	245	2,319	5,787	3,896	906	45	10	4	13,211	10.3%
Household with 3 or more dependent children	105	1,090	2,113	1,227	245	19	4	0	4,804	3.7%
Other households with two or more adults	523	3,638	4,086	7,435	13,011	10,546	8,424	2,463	50,127	39.0%
Total	2,356	14,509	22,998	24,041	23,878	17,916	16,201	6,659	128,557	100.0%
2041	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	TOTAL	%
One Person	777	3,720	5,338	7,377	7,133	7,786	9,560	5,909	47,599	34.0%
Household with 1 dependent child	842	4,013	5,427	5,735	2,126	288	128	71	18,631	13.3%
Household with 2 dependent children	269	2,388	5,684	4,555	865	46	12	6	13,825	9.9%
Household with 3 or more dependent children	116	1,120	2,073	1,429	227	19	5	0	4,989	3.6%
Other households with two or more adults	576	3,749	4,010	8,425	12,567	11,459	10,448	3,613	54,848	39.2%
Total	2,581	14,991	22,532	27,521	22,918	19,598	20,152	9,599	139,891	100.0%
Change 2023-2041	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	TOTAL	%
One Person	64	135	-111	881	-357	756	1,902	1,765	5,035	44.4%
Household with 1 dependent child	72	137	-136	748	-100	13	22	23	779	6.9%
Household with 2 dependent children	24	68	-102	659	-40	1	2	2	614	5.4%
Household with 3 or more dependent children	11	30	-40	202	-18	0	1	0	186	1.6%
Other households with two or more adults	53	111	-77	990	-444	913	2,024	1,151	4,721	41.7%
Total	224	482	-466	3,480	-960	1,682	3,951	2,941	11,334	100.0%

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

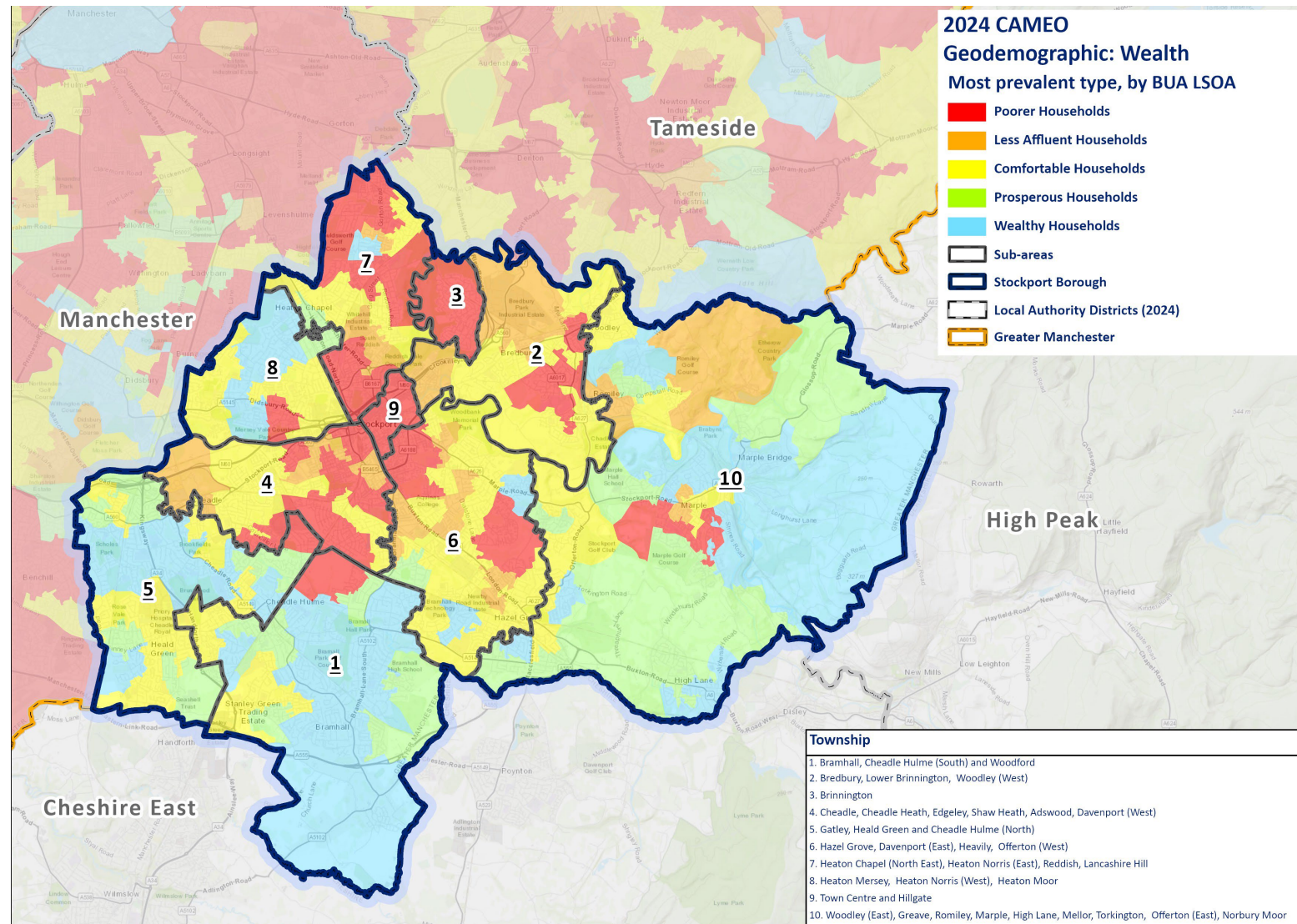
General household characteristics

- 2.52 The range of households living in Stockport Borough is illustrated in Maps 2.3 and 2.4. Map 2.3 illustrates the distribution of key household typologies and indicates small clusters of pre-family couples and singles and young couples with children in the centre and north of the borough. Families with school age children are mainly clustered in the west of the borough and older families and mature couples to the south and east. Elders in retirement have clusters across the borough, mainly on the periphery of the townships.
- 2.53 Map 2.4 considers income groups, broadly illustrating that lower income households are concentrated in the centre and north of the borough. 'Comfortable' households are located in all townships while prosperous and wealthy households are located in larger clusters to the south, west and east of the borough.

Map 2.3 Household characteristics: household type by LSOA, 2024



Source: CAMEO UK

Map 2.4 Household characteristics: income type by LSOA, 2024


Source: CAMEO UK

Income data

- 2.54 There are a range of income data sources available to inform this study which are now summarised. 2023 CAMEO income data provide range, quartile, and average data of gross household income by sub-area. ONS Annual Survey of Hours and Earnings data provides gross earnings of economically active residents at the borough level. These two sources can provide a realistic estimate of earnings and household income across Stockport Borough (Table 2.16).
- 2.55 The 2024 ONS Annual Survey of Hours and Earnings resident-based data indicates lower quartile earnings are £27,195, median earnings are £37,479 and average earnings are £44,596 across Stockport

Summary

- 2.56 Across Stockport Borough, there are an estimated 132,297 dwellings and 126,681 households and 2.8% of dwellings are vacant.
- 2.57 In terms of occupied dwelling stock:
- 71.1% of occupied dwellings are owner-occupied, 14.5% are private rented, and 14.5% are affordable (including social/affordable renting and shared ownership);
 - 76.2% of dwellings are houses (23.4% terraced, 36.7% semi-detached, and 16.1% detached), 17.1% are flats, and 6.6% are accessible; and
 - 9.9% of dwellings have one bedroom, 28.1% two bedrooms, 48.9% three bedrooms, and 13.1% four or more bedrooms.
- 2.58 Over the 10 years 2014/15 to 2023/2024, 6,457 net new dwellings have been built across Stockport Borough. In the past 5 years to 2023/2024, 3,536 net dwellings have been built representing an annual net average of 707 dwellings.
- 2.59 2018-based projections estimate a population in 2023 of 297,592 and this is projected to increase by 17,324 to 314,916 by 2041, with the largest increases in the 45-54, 65-74, 75-84, and 85+ age categories. 2018-based ONS household projections suggest a total of 128,557 households (which is higher than the 2021 Census figure) and this is projected to increase by 11,334 (8.8%) to 139,974 by 2041. Largest increases will be one person and other households with two or more adults, and households with a Household Reference Person aged 65 and over.

Table 2.16 Annual gross household income by sub-area

Sub-area	Annual gross household income											
	<£10k	£10k to <£20k	£20k to <£30k	£30k to <£40k	£40k to <£50k	£50k to <£75k	£75k or more	Unknown	Total	Lower Quartile	Median	Average
Bramhall, Cheadle Hulme (South) and Woodford	0.4%	6.1%	11.3%	26.0%	28.4%	23.3%	4.0%	0.4%	0.1%	£35,000	£45,000	£46,373
Bredbury, Lower Brinnington, Woodley (West)	4.2%	27.9%	31.0%	26.5%	8.6%	1.4%	0.1%	0.0%	0.1%	£15,000	£25,000	£26,323
Brinnington	13.4%	80.3%	6.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	£15,000	£15,000	£14,549
Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport (West)	3.6%	26.8%	35.1%	22.6%	10.4%	1.3%	0.0%	0.0%	0.0%	£15,000	£25,000	£26,125
Gatley, Heald Green and Cheadle Hulme (North)	1.2%	8.9%	16.2%	29.5%	29.3%	13.5%	1.2%	0.0%	0.2%	£35,000	£35,000	£40,330
Hazel Grove, Davenport (East), Heavily, Offerton (West)	2.3%	21.6%	30.0%	29.9%	11.2%	4.8%	0.1%	0.0%	0.1%	£25,000	£25,000	£29,866
Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	6.3%	33.8%	37.5%	15.5%	5.9%	0.8%	0.0%	0.0%	0.1%	£15,000	£25,000	£23,567
Heaton Mersey, Heaton Norris (West), Heaton Moor	0.4%	5.1%	15.7%	32.0%	30.2%	15.4%	1.0%	0.1%	0.0%	£35,000	£45,000	£41,214
Town Centre and Hillgate	26.6%	66.5%	6.3%	0.1%	0.2%	0.0%	0.0%	0.0%	0.4%	£10,000	£15,000	£17,009
Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	0.5%	8.8%	15.6%	32.6%	27.9%	13.7%	0.6%	0.1%	0.1%	£25,000	£35,000	£39,966
Borough of Stockport	2.8%	19.4%	23.6%	26.0%	18.3%	9.0%	0.8%	0.1%	0.1%	£25,000	£35,000	£34,044

Source: CAMEO UK

3. Price, Rents, and Affordability

Introduction

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

House price trends

- 3.2 Figure 3.1 shows how house prices in the borough area have changed over the period 2000 to September 2024, based on full-year Land Registry price paid data. This is compared with Greater Manchester, the North West, and England.
- 3.3 Median house prices in the borough have been consistently lower than those for England but higher than Greater Manchester and the North West.
- 3.4 Overall, median prices have increased from £73,000 in the year 2000 to £290,000 in September 2024, an increase of 297.3%. Table 3.1 sets out comparative house price change over this period, which indicates that this rate of growth is higher than that experienced across the North West (+264.6%) and England as a whole (+253.7%). Lower quartile prices shown in Table 3.2 have increased from £49,950 in 2000 to £216,000 in September 2024, an increase of 332.4%.

Figure 3.1 Median house price trends 2000 to 2024: Stockport, Greater Manchester, the North West, and England

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

Table 3.1 Comparative median house price change 2000-2024 with neighbouring districts, Greater Manchester, the North West, and England

Location	Median price (£) 2000	Median price (£) 2024 (Sept)	% Change 2000-2024
ENGLAND	£82,000	£289,995	253.7%
North West	£56,500	£206,000	264.6%
Greater Manchester	£54,000	£225,000	316.7%
Stockport	£73,000	£290,000	297.3%
Cheshire East	£79,973	£280,000	250.1%
High Peak	£64,000	£254,000	296.9%
Manchester	£50,450	£240,000	375.7%
Tameside	£48,000	£200,000	316.7%

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

Table 3.2 Comparative lower quartile price changes 2000-2024 with neighbouring districts, Greater Manchester, the North West, and England

Location	LQ price (£) 2000	LQ price (£) 2024 (Sept)	% Change 2000-2024
ENGLAND	£54,000	£189,950	251.8%
North West	£37,000	£142,000	283.8%
Greater Manchester	£34,950	£160,999	360.7%
Stockport	£49,950	£216,000	332.4%
Cheshire East	£52,975	£180,000	239.8%
High Peak	£48,500	£187,500	286.6%
Manchester	£25,950	£180,000	593.6%
Tameside	£35,000	£155,000	342.9%

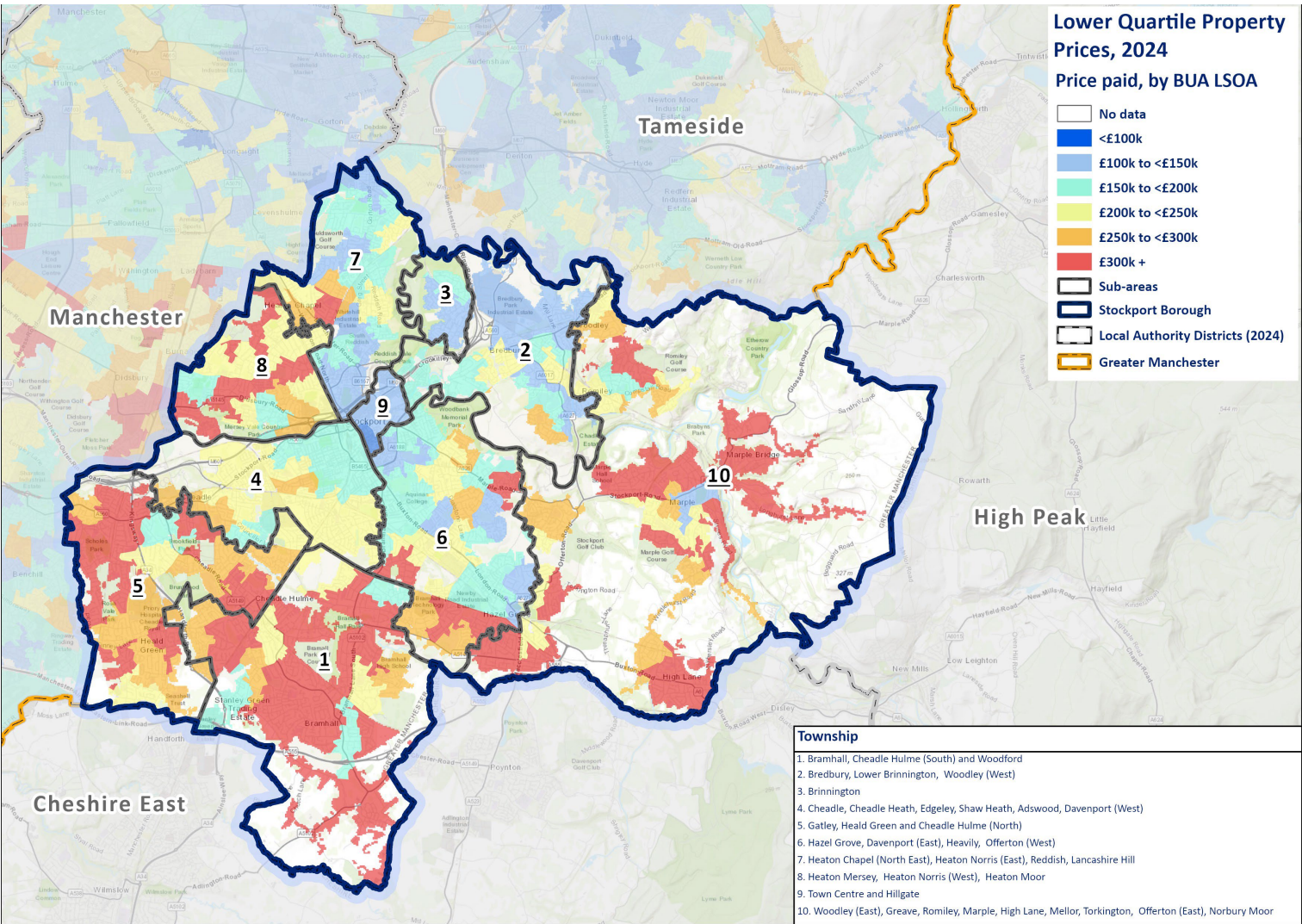
Source: ONS House Price Statistics for Small Areas (HPSSAs) LQ and Median comparator 1995 onwards

- 3.5 Table 3.3 sets out the change in house prices by sub-area over the period 2007 to 2023 (Note: Land Registry ward level analysis is only possible from 2007). During this period, median prices increased by +65.7% overall but varies considerably at sub-area level. The table also sets out the LQ data for the same period and shows an overall increase of +60.0% with considerable variation at borough level.
- 3.6 Maps 3.1 and 3.2 provide an illustration of LQ and median prices using Lower Super Output Area. The maps show a range of market prices with the highest prices in the outer townships. Lower prices are more central and to the north of the borough with a particular concentration in the Town Centre and Hillgate township.

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

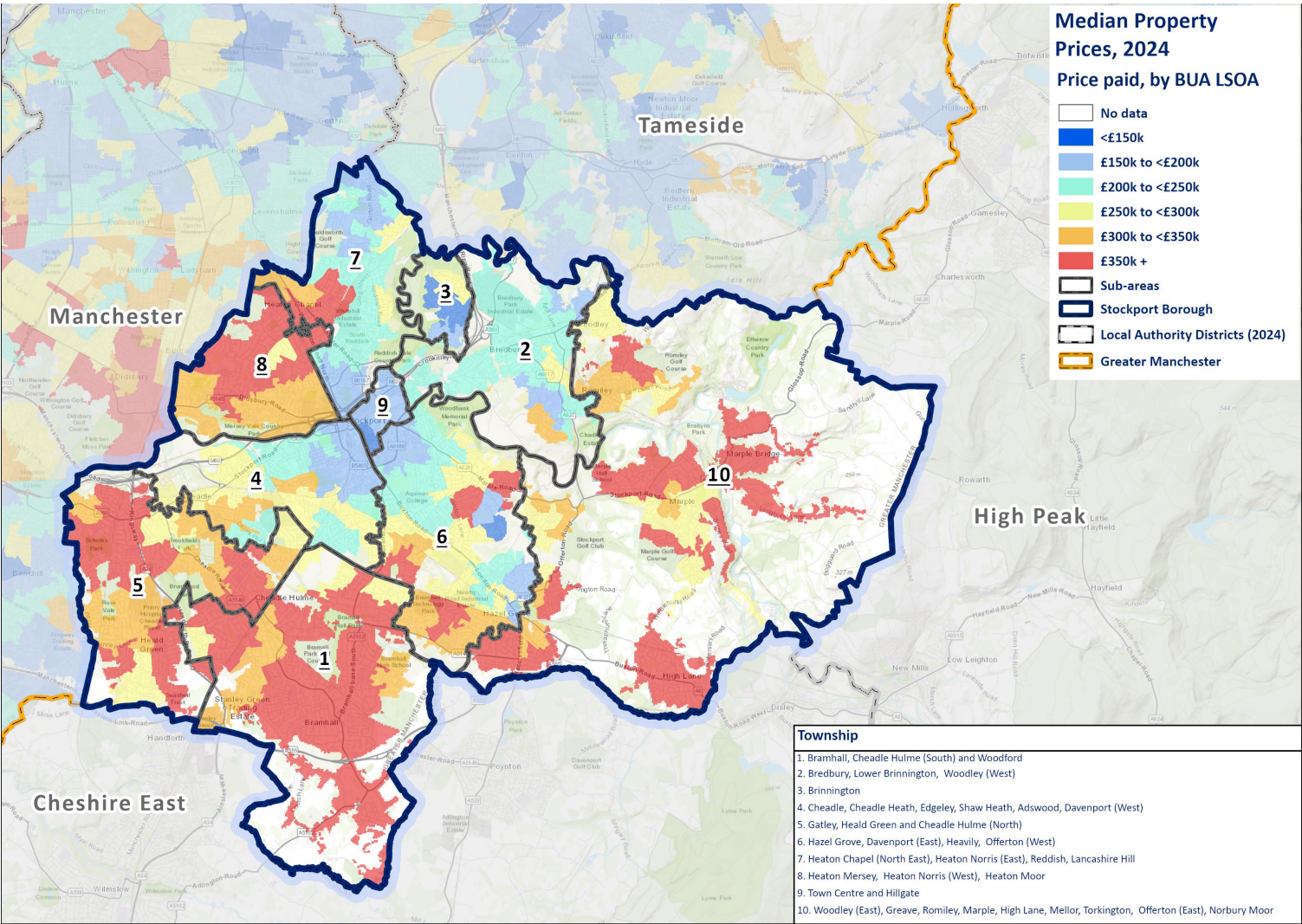
Sub-area	LQ house price			Median house price		
	2007	2024	% change	2007	2024	% change
Bramhall, Cheadle Hulme (South) and Woodford	£185,000	£350,000	89.2%	£249,950	£470,000	88.0%
Bredbury, Lower Brinnington, Woodley (West)	£115,500	£184,000	59.3%	£137,500	£227,500	65.5%
Brinnington	£76,000	£131,250	72.7%	£93,000	£173,000	86.0%
Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport (West)	£120,000	£195,000	62.5%	£133,500	£240,000	79.8%
Gatley, Heald Green and Cheadle Hulme (North)	£169,950	£285,000	67.7%	£213,000	£355,000	66.7%
Hazel Grove, Davenport (East), Heavily, Offerton (West)	£124,250	£197,000	58.6%	£147,750	£250,000	69.2%
Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	£110,000	£170,933	55.4%	£124,950	£220,000	76.1%
Heaton Mersey, Heaton Norris (West), Heaton Moor	£160,998	£250,000	55.3%	£202,650	£376,250	85.7%
Town Centre and Hillgate	£95,000	£153,000	61.1%	£124,995	£165,000	32.0%
Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	£166,750	£270,000	61.9%	£205,000	£347,000	69.3%
Borough of Stockport	£124,999	£207,500	66.0%	£166,000	£282,500	70.2%

Map 3.1 Lower quartile house prices by built up areas with the LSOAs of Stockport Borough 2024



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

Map 3.2 Median house prices by built up areas with the LSOAs of Stockport Borough 2024



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

Private renting

- 3.7 Table 3.4 provides an overview of the cost of renting privately across the borough and compares prices with Greater Manchester, the North West region, and England as a whole. Over this time, lower quartile rents have increased by 90.6% and median rents have increased by 87.9%. These increases are below those experienced across Greater Manchester but higher compared with the North West and England. Table 3.5 summarises 2023 price data by sub-area.

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

	Lower quartile price by year (£)		
Location	2010	2024	% change 2010-2024
Stockport	£498	£949	90.6%
Greater Manchester	£490	£949	93.7%
North West	£472	£776	64.4%
England	£598	£997	66.7%
	Median price by year (£)		
Location	2010	2024	% change 2010-2024
Stockport	£572	£1,075	87.9%
Greater Manchester	£576	£1,200	108.3%
North West	£546	£997	82.6%
England	£893	£1,573	76.1%

Source: © 2023 Zoopla Limited

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

Sub-area	Lower quartile (£ each month)	Median (£ each month)
Bramhall, Cheadle Hulme (South) and Woodford	£1,192	£1,447
Bredbury, Lower Brinnington, Woodley (West)	£949	£1,101
Brinnington	£1,101	£1,274
Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswold, Davenport (West)	£949	£1,049
Gatley, Heald Green and Cheadle Hulme (North)	£849	£1,352
Hazel Grove, Davenport (East), Heavily, Offerton (West)	£949	£1,096
Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	£975	£1,075
Heaton Mersey, Heaton Norris (West), Heaton Moor	£901	£1,096
Town Centre and Hillgate	£849	£975
Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	£923	£1,101
Borough of Stockport	£949	£1,075

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

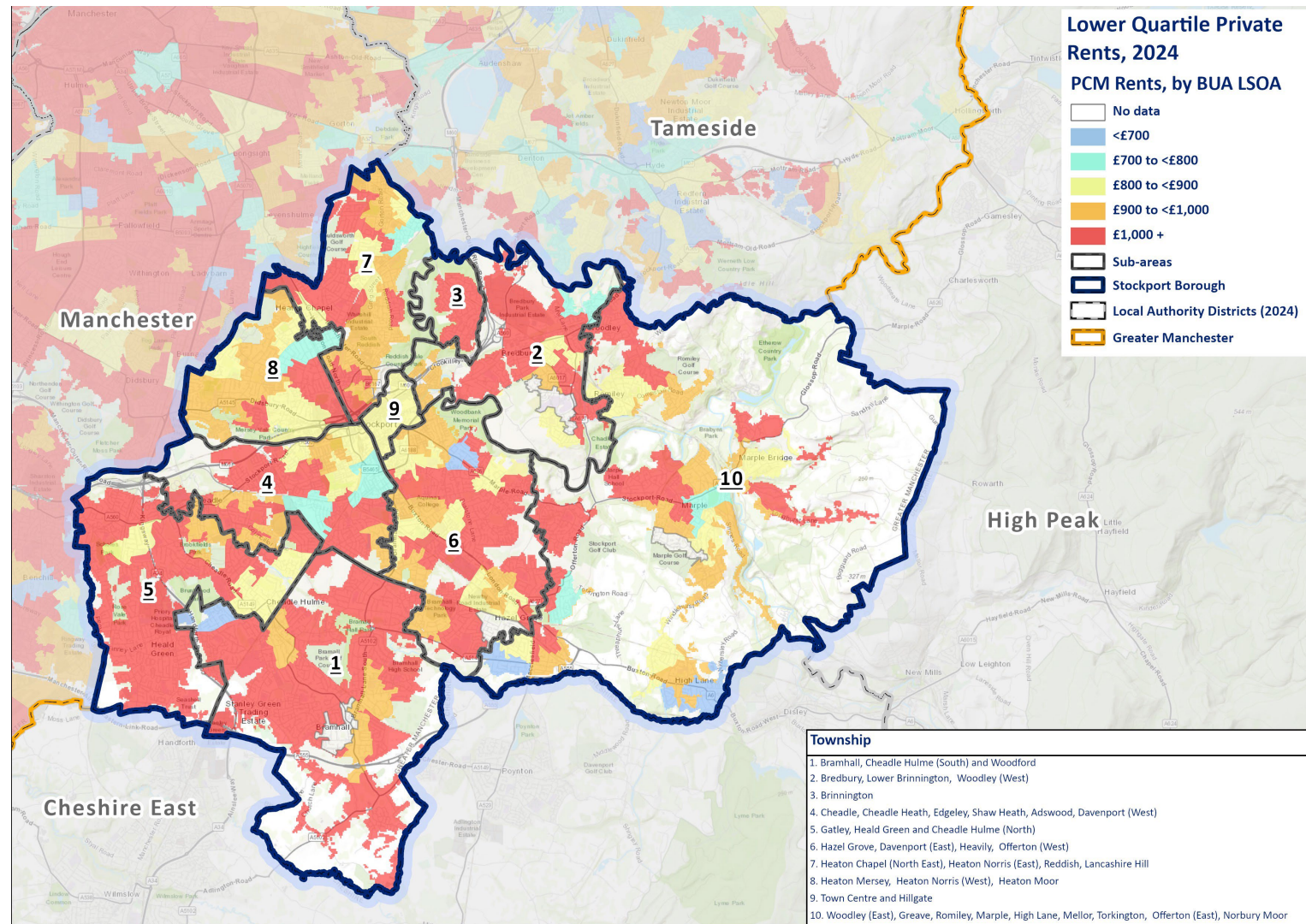
Table 3.6 Broad Rental Market Area Local Housing Allowance Rates (2024) – Southern Greater Manchester BRMA

No. of Bedrooms	Rate per week (£)	Monthly rate	2024 LQ rent	Variance between LQ rent and LHA
Shared Accommodation	£94.72	£410	£598	-£188
1 Bedroom	£143.84	£623	£849	-£226
2 Bedroom	£172.60	£748	£949	-£201
3 Bedroom	£207.12	£898	£1,248	-£350
4 Bedroom	£322.19	£1,396	£1,651	-£255

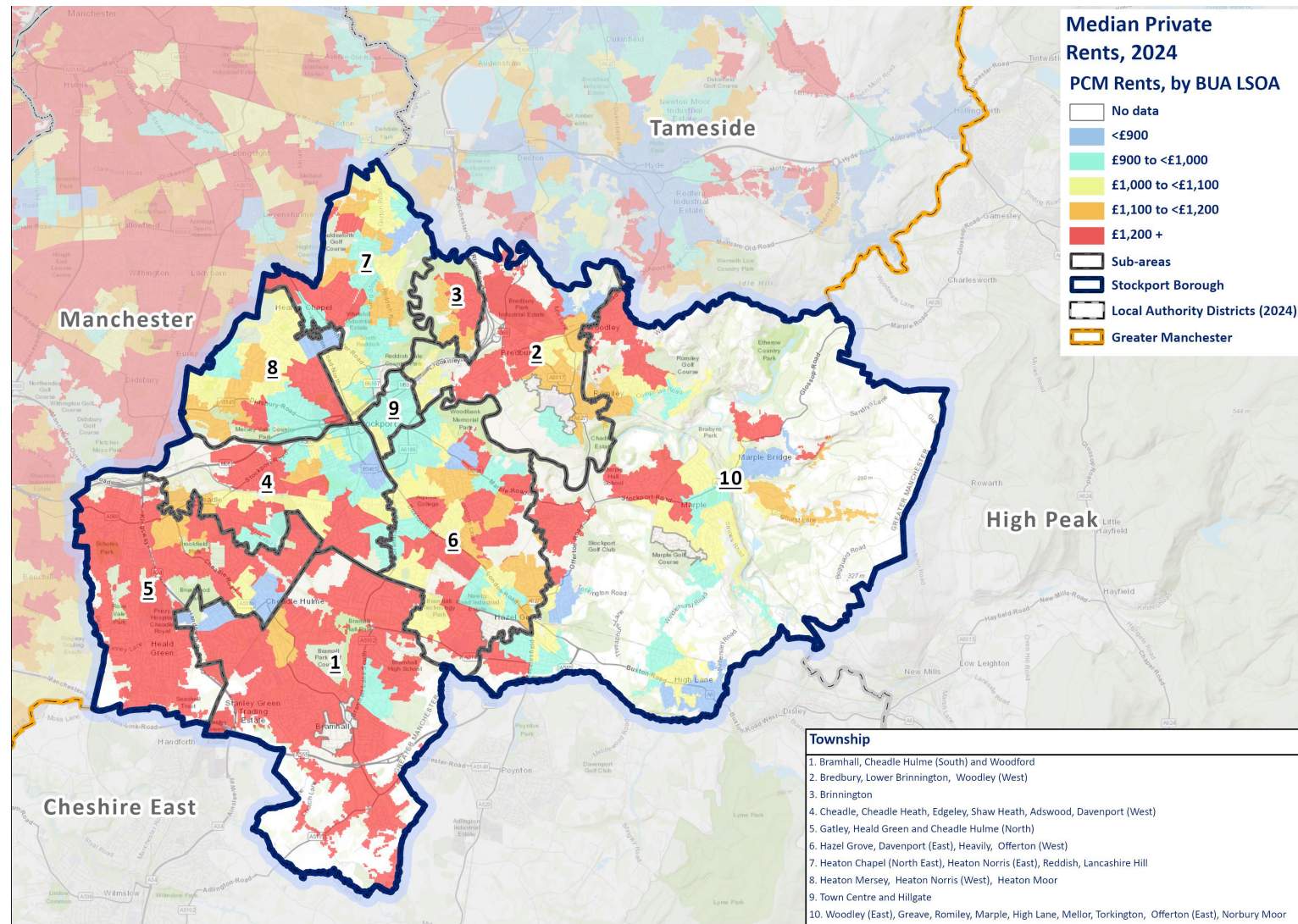
Source: VOA, Zoopla 2024

- 3.9 More detailed rental data within built-up areas at a small area level (Lower Super Output Areas) are presented in Map 3.3 (lower quartile) and Map 3.4 (median). This illustrates that rents are generally lower in central areas and higher towards the periphery of the borough, in particular the south and west sub-areas.
- 3.10 The private rented sector accommodates a proportion of low-income households that are eligible for assistance with rental costs. Map 3.5 illustrates the proportion of households in receipt of housing benefit assistance across the borough. This shows a particularly high concentration in the Town Centre and Hillgate area plus two smaller clusters to the east of the borough.

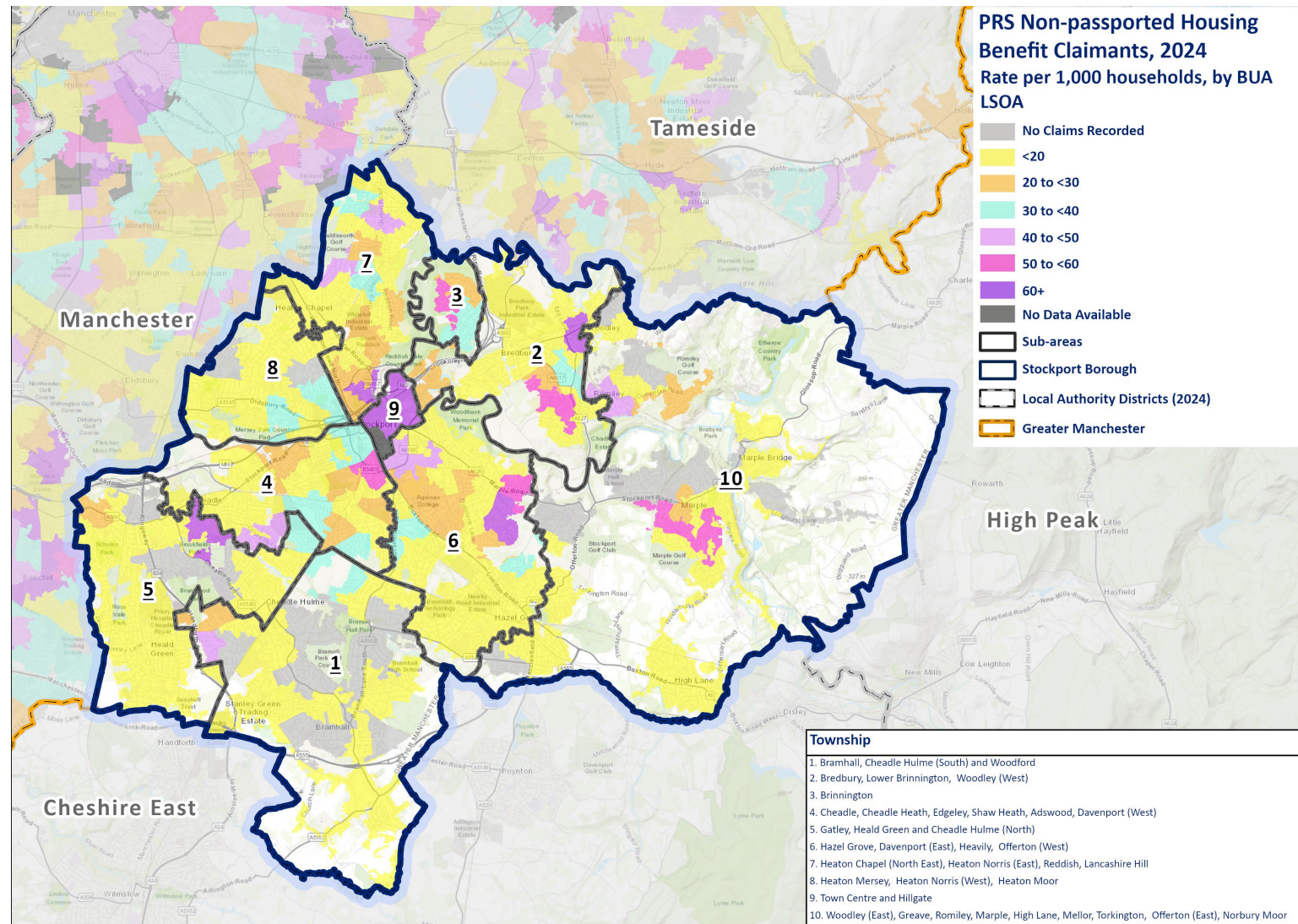
Map 3.3 Lower quartile rents across Stockport Borough by built up areas within LSOAs 2024



Source: Zoopla Lettings 2024

Map 3.4 Median rents across Stockport Borough by built up areas within LSOAs 2024

Source: Zoopla Lettings 2024

Map 3.5 Private Rented Sector Non-Passported Housing Benefit 2024

Source: 2024 DWP Stat Xplore

Relative affordability

- 3.11 The relative affordability of open market dwellings in the Stockport Borough is compared with the other local authorities in Greater Manchester and neighbouring local authorities in Tables 3.7. These tables are produced by the MHCLG, based on a ratio of earnings to house prices using Land Registry Price Paid and ONS Annual Survey of Hours and Earnings data.
- 3.12 In terms of relative affordability based on median prices (ranked based on 2024 least-to-most affordable), Stockport Borough is one of the least affordable local authority areas in Greater Manchester. At a ratio of 7.7 (residence-based), Stockport is less affordable than the North West and as affordable than England. This is based on Land Registry Price Paid and ONS Annual Survey of Hours and Earnings data.

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

Locality	2023 Median Workplace-based	2023 Median Residence-based
Stockport	8.6	7.7
Cheshire East	8.0	7.5
High Peak	8.0	7.4
Manchester	6.5	7.3
Tameside	6.1	6.0
North West	5.9	5.8
ENGLAND	7.7	7.7

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

Relative affordability of housing tenure options and defining genuinely affordable housing

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

- should be used. Former CLG SHMA Practice Guidance (2007) recommended 25% and Shelter suggest using 35% of net income; and
- for buying, affordability is based on a 3.5x gross household income multiple. Former CLG SHMA Practice Guidance (2007) recommended a 3.5x multiple for a household with a single earner and 2.9x for a dual earner.
- 3.15 The former 2007 SHMA guidance did note that local circumstances could justify higher figures being used for affordable renting and that allowances should be made for access to capital that could be used towards the cost of home ownership.
- 3.16 Mortgage lending practices would suggest that 4.75x a single or joint income could be considered. This is the maximum single or joint household income multiple offered by First Direct June 2025.
- 3.17 The principal assumption considered by arc4 with reference to affordability is:
- for buying up to 3.5x gross household income; and
 - for renting up to 25% gross household income.
- 3.18 Table 3.8 sets out the range of market and affordable tenures considered in analysis and any assumptions relating to the cost of properties. The cost of alternative affordable and market tenure options by sub-area is set out in Table 3.9. Table 3.10 shows the gross household incomes needed to afford the tenure based on the 25% rental and 3.5x income multiples. Table 3.11 considers the impact of deposits on sale price.
- 3.19 This analysis indicates that for open market housing at borough-level, the minimum income required is £40,752 (for lower quartile or entry-level renting) or £51,429 (for lower quartile or entry-level house prices). These amounts do vary by sub-area, for example income requirements for entry-level renting range between £37,248 in Town Centre and Hillgate and £55,104 in Bramhall, Cheadle Hulme (South) and Woodford. For entry-level home ownership, income requirements range between £18,900 in Town Centre and Hillgate and £84,857 in Bramhall, Cheadle Hulme (South) and Woodford.

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

Tenure	Tenure price assumptions	Affordability assumptions	Data Source
Social rent	2024 average prices	25% of income	Regulator of Social Housing Statistical Data Return 2024
Affordable rent	80% of median market rent	25% of income	Zoopla 2024
Market Rent – lower quartile	2024 prices	25% of income	Zoopla 2024
Market Rent – median	2024 prices	25% of income	Zoopla 2024
Market Sale – lower quartile	2024 prices	90% LTV, 3.5x income	Land Registry Price Paid
Market Sale – median	2024 prices	90% LTV, 3.5x income	Land Registry Price Paid
Market Sale – average	2024 prices	90% LTV, 3.5x income	Land Registry Price Paid
Shared ownership (50%)	Total price based on median price and 50% ownership. Mortgage based on 40%. 10% deposit required; annual service charge £395, Annual rent based on 2.75% of remaining equity	90% LTV, 3.5x income for equity and 25% of income for rental element	Assumptions applied to Land Registry Price Paid data
Shared ownership (25%)	Total price based on median price and 25% ownership. Mortgage based on 20%, 5% deposit required, annual service charge £395. Annual rent based on 2.75% of remaining equity	90% LTV, 3.5x income for equity and 25% of income for rental element	Assumptions applied to Land Registry Price Paid data
Discounted home ownership 30%	70% of median price (note this is comparable to the proposed government First Home tenure option). Mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 30%	Assumptions applied to Land Registry Price Paid data
Discounted home ownership 25%	75% of median price mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 25%	Assumptions applied to Land Registry Price Paid data
Discounted home ownership 20%	80% of median price mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 20%	Assumptions applied to Land Registry Price Paid data

Table 3.9 Cost of alternative tenure options by borough and sub-areas

	Price / equity requirement (2023)										
		Sub-area									
Tenure option	Borough of Stockport	Bramhall, Cheadle Hulme (South) and Woodford	Bredbury, Lower Brinnington, Woodley (West)	Brinnington	Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswold, Davenport (West)	Gatley, Heald Green and Cheadle Hulme (North)	Hazel Grove, Davenport (East), Heavily, Offerton (West)	Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	Heaton Mersey, Heaton Norris (West), Heaton Moor	Town Centre and Hillgate	Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor
Social Rent (average)	£385	£385	£385	£385	£385	£385	£385	£385	£385	£385	£385
Affordable Rent	£860	£1,158	£881	£1,019	£839	£1,082	£877	£860	£877	£780	£881
Market Rent - Lower Quartile	£949	£1,192	£949	£1,101	£949	£849	£949	£975	£901	£849	£923
Market Rent – Median	£1,075	£1,447	£1,101	£1,274	£1,049	£1,352	£1,096	£1,075	£1,096	£975	£1,101
Market Rent – Average	£1,155	£1,568	£1,237	£1,311	£1,118	£1,434	£1,132	£1,052	£1,138	£993	£1,164
Market Sale - Lower Quartile	£207,500	£350,000	£184,000	£131,250	£195,000	£285,000	£197,000	£170,933	£250,000	£153,000	£270,000
Market Sale – Median	£282,500	£470,000	£227,500	£173,000	£240,000	£355,000	£250,000	£220,000	£376,250	£165,000	£347,000
Market Sale – Average	£326,761	£512,536	£229,932	£188,615	£253,508	£364,730	£271,622	£240,426	£407,442	£180,410	£372,637
Shared ownership (50%)	£141,250	£235,000	£113,750	£86,500	£120,000	£177,500	£125,000	£110,000	£188,125	£82,500	£173,500
Shared ownership (25%)	£70,625	£117,500	£56,875	£43,250	£60,000	£88,750	£62,500	£55,000	£94,063	£41,250	£86,750
Discounted Home Ownership (30%)	£211,875	£352,500	£170,625	£129,750	£180,000	£266,250	£187,500	£165,000	£282,188	£123,750	£260,250
Discounted Home Ownership (25%)	£226,000	£376,000	£182,000	£138,400	£192,000	£284,000	£200,000	£176,000	£301,000	£132,000	£277,600
Discounted Home Ownership (20%)	£70,625	£117,500	£56,875	£43,250	£60,000	£88,750	£62,500	£55,000	£94,063	£41,250	£86,750

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

	Income required (2023)										
	Sub-area										
Tenure option	Borough of Stockport	Bramhall, Cheadle Hulme (South) and Woodford	Bredbury, Lower Brinnington, Woodley (West)	Brinnington	Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswold, Davenport (West)	Gatley, Heald Green and Cheadle Hulme (North)	Hazel Grove, Davenport (East), Heavily, Offerton (West)	Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	Heaton Mersey, Heaton Norris (West), Heaton Moor	Town Centre and Hillgate	Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor
Social Rent (average)	£18,500	£18,500	£18,500	£18,500	£18,500	£18,500	£18,500	£18,500	£18,500	£18,500	£18,500
Affordable Rent	£41,280	£55,565	£42,278	£48,922	£40,282	£51,917	£42,086	£41,280	£42,086	£37,440	£42,278
Market Rent - Lower Quartile	£45,552	£57,216	£45,552	£52,848	£45,552	£40,752	£45,552	£46,800	£43,248	£40,752	£44,304
Market Rent – Median	£51,600	£69,456	£52,848	£61,152	£50,352	£64,896	£52,608	£51,600	£52,608	£46,800	£52,848
Market Rent – Average	£55,440	£75,264	£59,376	£62,928	£53,664	£68,832	£54,336	£50,496	£54,624	£47,664	£55,872
Market Sale - Lower Quartile	£53,357	£90,000	£47,314	£33,750	£50,143	£73,286	£50,657	£43,954	£64,286	£39,343	£69,429
Market Sale – Median	£72,643	£120,857	£58,500	£44,486	£61,714	£91,286	£64,286	£56,571	£96,750	£42,429	£89,229
Market Sale – Average	£84,024	£131,795	£59,125	£48,501	£65,188	£93,788	£69,846	£61,824	£104,771	£46,391	£95,821
Shared ownership (50%)	£53,299	£87,719	£43,203	£33,198	£45,497	£66,608	£47,333	£41,826	£70,509	£31,729	£65,139
Shared ownership (25%)	£42,907	£70,429	£34,834	£26,834	£36,669	£53,549	£38,136	£33,733	£56,668	£25,660	£52,375
Discounted Home Ownership (30%)	£54,482	£90,643	£43,875	£33,364	£46,286	£68,464	£48,214	£42,429	£72,563	£31,821	£66,921
Discounted Home Ownership (25%)	£58,114	£96,686	£46,800	£35,589	£49,371	£73,029	£51,429	£45,257	£77,400	£33,943	£71,383
Discounted Home Ownership (20%)	£18,500	£18,500	£18,500	£18,500	£18,500	£18,500	£18,500	£18,500	£18,500	£18,500	£18,500

Source: Data produced by Land Registry © Crown copyright 2023, Zoopla 2023, CLG

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

Market sale price	Deposit 10%	Deposit 20%	Deposit 30%	Deposit 40%	Borough price
Market sale – lower quartile	£186,750	£166,000	£145,250	£124,500	£207,500
Market sale – median	£254,250	£226,000	£197,750	£169,500	£282,500
Market sale – average	£294,085	£261,409	£228,733	£196,057	£326,761
Household income required (3.5x multiple)	Deposit 10%	Deposit 20%	Deposit 30%	Deposit 40%	
Market sale – lower quartile	£53,357	£47,429	£41,500	£35,571	
Market sale – median	£72,643	£64,571	£56,500	£48,429	
Market sale – average	£84,024	£74,688	£65,352	£56,016	
Household income required (5x multiple)	Deposit 10%	Deposit 20%	Deposit 30%	Deposit 40%	
Market sale – lower quartile	£37,350	£33,200	£29,050	£24,900	
Market sale – median	£50,850	£45,200	£39,550	£33,900	
Market sale – average	£58,817	£52,282	£45,747	£39,211	

Source: Data derived from Land Registry © Crown copyright 2024

- 3.20 Figure 3.2 summarises in graphical form the relative affordability of alternative tenures at the borough level, setting out the income and deposit required for different options set against prevailing lower quartile and median earnings. It uses lower quartile and median earnings derived from the ONS Annual Survey of Hours and Earnings for 2024.
- 3.21 This indicates that only social renting is affordable for households with lower quartile earners. For households with median income earners, affordable renting may just be affordable.

Figure 3.2 Borough of Stockport household income and housing costs

Source: Data produced by Land Registry © Crown copyright 2023, Zoopla 2023, CLG, ASHE 2012

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

What is genuinely affordable housing in the Stockport Borough context?

- 3.22 Having considered what a household needs to earn to afford alternative tenures, consideration is now given to the actual incomes of households across the borough and how this relates to prevailing prices. This analysis helps to establish what is genuinely affordable based on reasonable income multipliers for renting and buying. The analysis considers:
- incomes associated with 2024 minimum and living wages (assuming households earn 1.5 and 2x living wages);
 - 2024 entry-level incomes from a range of key worker occupations;
 - the proportion of income a household would need to spend on rent;
 - the extent to which affordable rental options are genuinely affordable to households; and
 - the extent to which households could afford home ownership based on multiples of household income, with up to 3.5x being affordable.

Genuinely affordable rents

- 3.23 Having considered what a household needs to earn to afford alternative tenures, consideration is now given to the actual incomes of households across the borough and how this relates to current market prices and rents. The analysis helps to establish the extent to which different tenures are affordable and what are genuinely affordable prices and rents based on local incomes.
- 3.24 Table 3.12 focuses on the affordability of market renting and shows the cost of renting a lower quartile and median priced property by sub-area, how this compares with incomes, and what would be genuinely affordable based on local incomes. For example, lower quartile rents are £949 each month across Stockport Borough and a 1.5x living wage household income would be £2,790. This means that a household is spending 34% of income on rent. To be genuinely affordable, that is, costing no more than 25% of gross income, a lower quartile rent should be £697 each month and median rent should be £930 each month. There are affordability issues in all sub-areas where households on an income based on 1.5x living wage are having to spend over 25% of their income on lower quartile rents.

Affordable home ownership options

- 3.25 Table 3.13 focuses on the affordability of home ownership and shows the cost of buying a lower quartile and median-priced property. This shows that prices are not affordable across all sub-areas of Stockport (less than 3.5x recommended figure). Boroughwide, a property should cost no more than £117,177 to be affordable to households with a 1.5x living wage income and £156,156 to households on 2x living wage incomes.

Table 3.12 Affordability of private rents by sub-area

Sub-area	LQ Rent and Income				Median rent and income			
	Actual LQ rent 2024	2024-25 gross monthly income (1.5 x living wage)	% income required to be spent on LQ rent	What would be an affordable rent based on 25% income	Actual Median rent 2024	2024-25 gross monthly income (2 x living wage)	% income required to be spent on median rent	What would be an affordable rent based on 25% income
Bramhall, Cheadle Hulme (South) and Woodford	£1,192	£2,789	42.7	£697	£1,447	£3,718	38.9	£930
Bredbury, Lower Brinnington, Woodley (West)	£949	£2,789	34.0	£697	£1,101	£3,718	29.6	£930
Brinnington	£1,101	£2,789	39.5	£697	£1,274	£3,718	34.3	£930
Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport (West)	£949	£2,789	34.0	£697	£1,049	£3,718	28.2	£930
Gatley, Heald Green and Cheadle Hulme (North)	£849	£2,789	30.4	£697	£1,352	£3,718	36.4	£930
Hazel Grove, Davenport (East), Heavily, Offerton (West)	£949	£2,789	34.0	£697	£1,096	£3,718	29.5	£930
Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	£975	£2,789	35.0	£697	£1,075	£3,718	28.9	£930
Heaton Mersey, Heaton Norris (West), Heaton Moor	£901	£2,789	32.3	£697	£1,096	£3,718	29.5	£930
Town Centre and Hillgate	£849	£2,789	30.4	£697	£975	£3,718	26.2	£930
Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	£923	£2,789	33.1	£697	£1,101	£3,718	29.6	£930
Borough of Stockport	£949	£2,789	34.0	£697	£1,075	£3,718	28.9	£930

Sources: ONS

Key

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

Table 3.13 Affordability of owner-occupation by sub-area

Sub-area	LQ Rent and Income				Median rent and income			
	Actual LQ price 2023	Total Household Income Est. - Lower Confidence Limit (Annual £)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple	Actual median price 2023	Total Household Income Est. (Annual £)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple
Bramhall, Cheadle Hulme (South) and Woodford	£350,000	£33,462	9.4	£117,117	£470,000	£44,616	9.5	£156,156
Bredbury, Lower Brinnington, Woodley (West)	£184,000	£33,462	4.9	£117,117	£227,500	£44,616	4.6	£156,156
Brinnington	£131,250	£33,462	3.5	£117,117	£173,000	£44,616	3.5	£156,156
Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswold, Davenport (West)	£195,000	£33,462	5.2	£117,117	£240,000	£44,616	4.8	£156,156
Gatley, Heald Green and Cheadle Hulme (North)	£285,000	£33,462	7.7	£117,117	£355,000	£44,616	7.2	£156,156
Hazel Grove, Davenport (East), Heavily, Offerton (West)	£197,000	£33,462	5.3	£117,117	£250,000	£44,616	5.0	£156,156
Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	£170,933	£33,462	4.6	£117,117	£220,000	£44,616	4.4	£156,156
Heaton Mersey, Heaton Norris (West), Heaton Moor	£250,000	£33,462	6.7	£117,117	£376,250	£44,616	7.6	£156,156
Town Centre and Hillgate	£153,000	£33,462	4.1	£117,117	£165,000	£44,616	3.3	£156,156
Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	£270,000	£33,462	7.3	£117,117	£347,000	£44,616	7.0	£156,156
Borough of Stockport	£207,500	£33,462	5.6	£117,117	£282,500	£44,616	5.7	£156,156

Sources: ONS, Income Estimates for Small Areas

Key

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

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

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

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

Income/ Occupation/ Wage	Gross household income 2024 (Annual £)	Gross household income 2024 (Monthly £)	LQ Rent	Median Rent	LQ Rent	Median Rent
Police officer						
Pay Point 2	£31,164	£2,597	36.5	41.4	£949	£1,075
Pay Point 4	£33,690	£2,808	33.8	38.3	£949	£1,075
Nurse						
Band 1	£23,614	£1,968	48.2	54.6	£949	£1,075
Band 3	£24,071	£2,006	47.3	53.6	£949	£1,075
Band 5	£29,969	£2,497	38.0	43.0	£949	£1,075
Fire officer						
Trainee	£28,265	£2,355	40.3	45.6	£949	£1,075
Competent	£37,675	£3,140	30.2	34.2	£949	£1,075
Teacher						
Unqualified (min)	£21,731	£1,811	52.4	59.4	£949	£1,075
Main pay range (min)	£31,650	£2,638	36.0	40.8	£949	£1,075
Minimum/Living Wage						
Age 23 and over						
Single household	£22,308	£1,859	51.0	57.8	£949	£1,075
1xFull-time, 1xPart-time	£33,462	£2,789	34.0	38.6	£949	£1,075
Two working adults	£44,616	£3,718	25.5	28.9	£949	£1,075
Age 21 and 22						
Single household	£16,770	£1,398	67.9	76.9	£949	£1,075
1xFull-time, 1xPart-time	£25,155	£2,096	45.3	51.3	£949	£1,075
Two working adults	£33,540	£2,795	34.0	38.5	£949	£1,075

Key

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

Table 3.15 Incomes of households, selected key workers, and households on minimum/living wage and open market prices: Stockport Borough

			Property Prices						
			LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Price>>			£207,500	£282,500	£141,250	£70,625	£197,750	£211,875	£226,000
Price after deposit/loan>>			£186,750	£254,250	£127,125	£63,563	£177,975	£190,688	£203,400
Gross household income 2024 (Annual £)			Ratio of house price to income						
CAMEO UK Household Income	LQ income	£25,000	7.5	10.2	5.1	2.5	7.1	7.6	8.1
	Median income	£35,000	5.3	7.3	3.6	1.8	5.1	5.4	5.8
	Average income	£34,044	5.5	7.5	3.7	1.9	5.2	5.6	6.0
ONS Annual Survey of Hours and Earnings	ASHE LQ	£27,195	6.9	9.3	4.7	2.3	6.5	7.0	7.5
	ASHE Median	£37,479	5.0	6.8	3.4	1.7	4.7	5.1	5.4
	ASHE Average	£44,596	4.2	5.7	2.9	1.4	4.0	4.3	4.6
Occupation		Wage	Ratio of house price to income						
Police officer									
Pay Point 2		£31,164	6.0	8.2	4.1	2.0	5.7	6.1	6.5
Pay Point 4		£33,690	5.5	7.5	3.8	1.9	5.3	5.7	6.0
Nurse									
Band 1		£23,614	7.9	10.8	5.4	2.7	7.5	8.1	8.6
Band 3		£24,071	7.8	10.6	5.3	2.6	7.4	7.9	8.5
Band 5		£29,969	6.2	8.5	4.2	2.1	5.9	6.4	6.8
Fire officer									
Trainee		£28,265	6.6	9.0	4.5	2.2	6.3	6.7	7.2
Competent		£37,675	5.0	6.7	3.4	1.7	4.7	5.1	5.4
Teacher									
Unqualified (min)		£21,731	8.6	11.7	5.8	2.9	8.2	8.8	9.4
Main pay range (min)		£31,650	5.9	8.0	4.0	2.0	5.6	6.0	6.4
Minimum/Living Wage									
Single household (23 and over)		£22,308	8.4	11.4	5.7	2.8	8.0	8.5	9.1
1xFull-time, 1xPart-time		£33,462	5.6	7.6	3.8	1.9	5.3	5.7	6.1
Two working adults		£44,616	4.2	5.7	2.8	1.4	4.0	4.3	4.6
Single household (aged 21 & 22)		£16,770	11.1	15.2	7.6	3.8	10.6	11.4	12.1
1xFull-time, 1xPart-time		£25,155	7.4	10.1	5.1	2.5	7.1	7.6	8.1
Two working adults		£33,540	5.6	7.6	3.8	1.9	5.3	5.7	6.1

Key

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

Concluding comments

- 3.28 In 2024, lower quartile house prices were £207,500 and median prices were £282,500 across Stockport Borough. Prices across the borough were lower compared with Greater Manchester but higher than the North West and England. Lower quartile private rents in 2023 were £949 and median rents were £1,075.
- 3.29 The relative affordability of dwellings to buy or rent was explored at district level. Across Stockport Borough, the minimum income required for entry-level/lower quartile renting was around £45,550. For buying an entry-level/lower quartile property, the minimum income required was around £55,400. These calculations assumed that a rent is affordable if no more than 25% of household income is spent on rent and, if buying a property, should cost no more than 3.5x household income.
- 3.30 Analysis considered the affordability of rents and prices at borough level. Overall, households had to spend 34% of lower quartile income (based on 1.5x living wage) on a lower quartile rent and 28.9% of median income (based on 2x living wage) for median rents. Notable affordability pressures are identified across all sub-areas, where the proportion of lower quartile income needed for lower quartile rents was generally above 30%.
- 3.31 For open market purchase, the ratio of median income to price across Stockport was 8.6x (for people working in Stockport borough) and 7.7x (for people who lived in Stockport Borough). The median ratio is above the benchmark of 3.5x income and ratio. Without substantial deposits, the ability to buy is a challenge to many households.
- 3.32 Specific analysis of the affordability of renting and buying for key worker incomes and those on minimum/living wages was carried out. Key workers on entry-level grades are generally having to spend more than 25% of their income on rent.
- 3.33 Private renting was generally unaffordable for those in key worker occupations and those on minimum or living wage, with most having to spend more than 25% of income on rent. Single earners on minimum/living wage have to spend over 50% of their income on lower quartile rents.
- 3.34 For buying, analysis assumed that a 10% deposit was available but indicated that income multiples in excess of 5x were generally needed to buy on the open market.
- 3.35 Using the evidence presented in this chapter, it is possible to establish what would be a genuinely affordable rent and purchase price across Stockport (Table 3.16). This is based on local incomes and assumes that no more than 25% of income is spent on rent and a household income multiple of 3.5x is applied to local household incomes when testing the affordability of buying. These figures should be considered when considering the extent to which new affordable housing is truly affordable.

Table 3.16 Genuinely affordable rents and purchase prices

Monthly cost and income assumption	Stockport MBC
LQ rents (based on 1.5 x living wage) each month	£697
Median rents (based on 2x living wage) each month	£930
LQ purchase (based on 3.5x 1.5x living wage	£117,117
Median purchase (based on 3.5x 2x living wage	£156,156

4. The Needs of Different Groups

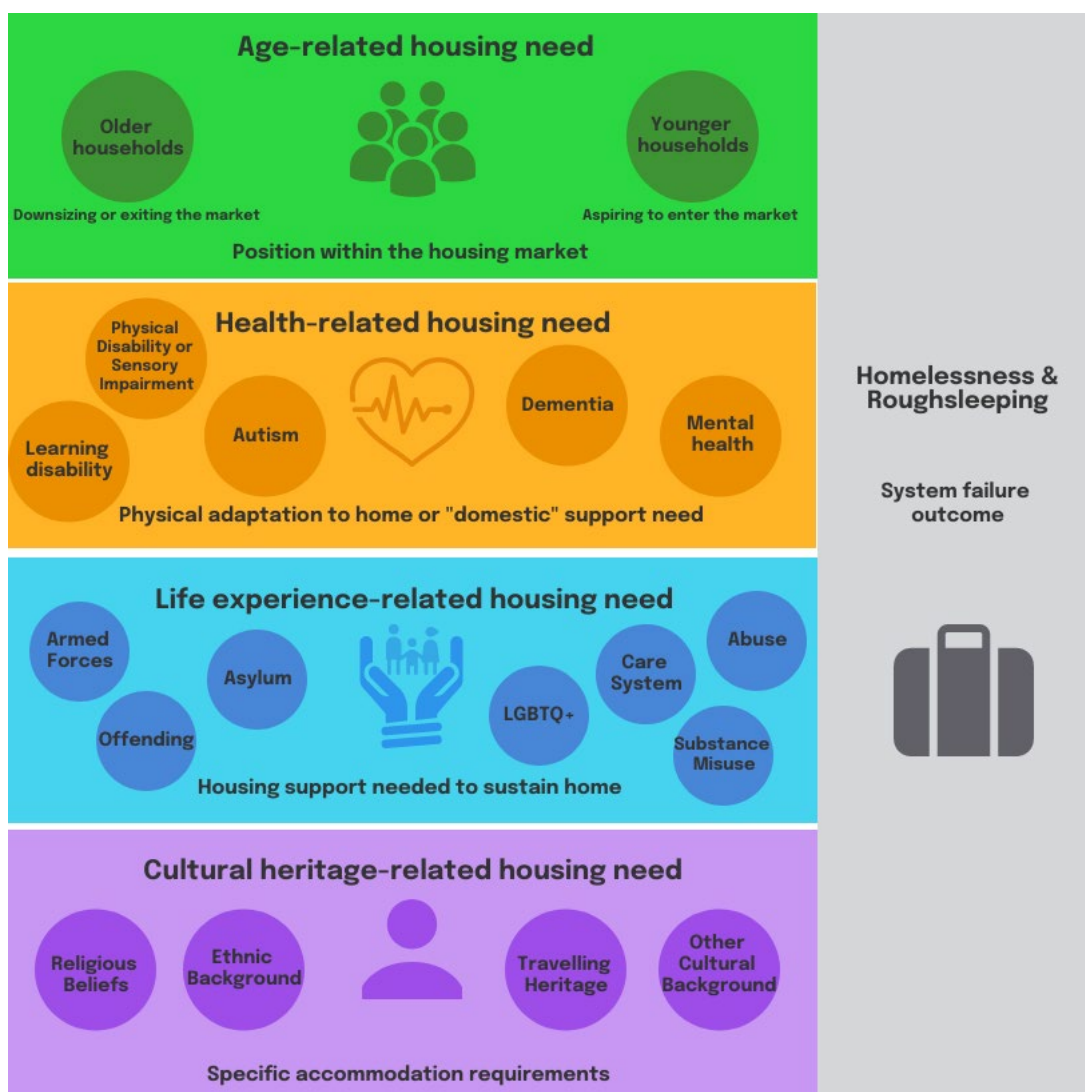
Introduction

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

Housing for people with additional needs

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

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



- 4.3 The evidence base relating to additional needs groups has been established based around these broad principles:
- People with additional needs are generally accommodated in mainstream housing and provided with care and support when needed.
 - Some people will have complex and multiple needs and therefore may fall into several different categories of need.
 - Some people require long-term accommodation to provide support for ongoing needs; and some require short-term supported housing which aims to support people for a period of time before moving on/back into mainstream housing.
 - Most people with additional needs will not need specialist supported housing but they may need adaptations to their homes and/or care and support provided in other ways.
- 4.4 The Stockport Adult Social Care Market Position Statement 2025-2030 (MPS) provides further context into how the council envisages how support can be given to residents with additional needs. The MPS establishes four pillars to frame the council's commissioning priorities:
1. **Early Help:** thriving communities where people feel safe and are able to access support they need, when they need it and prevent the need for more formal support.
 2. **Enablement and Independence:** people are enabled to remain living at home for as long as it is appropriate and safe for them to do so. The strengths, capabilities and resources of all individuals are recognised, nurtured and developed in other that they live their lives to the best of their abilities.
 3. **Housing with Support / Staying at Home with Support:** everyone is able to live in a place they call home. People with care and support needs have choices about where they can live with appropriate support available in their home to meet their needs.
 4. **Long-Term Support:** Everyone with care and support needs to have choice regarding care provision and be assured that delivery of care will be person-centered, asset-based and connected to the community in which they live.
- 4.5 The Stockport Joint Strategic Needs Assessment provides a suite of documents which provide a range of evidence on the health, care and wellbeing needs of the population of Stockport ([click here to read Assessment](#)).

Age-related housing need

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

Housing for older people

- 4.7 The NPPF Annex 2 defines older people as “**people over or approaching retirement age, including the active, newly retired through to the very frail elderly; and whose housing needs can encompass accessible, adaptable general needs housing through to the full range of retirement and specialist housing for those with support or care needs.**”
- 4.8 PPG recommends the following are considered in an assessment of older persons need:
- The future need for specialist accommodation (including but not restricted to age-restricted general market housing, retirement living or sheltered accommodation, Extra Care or housing with care), broken down by type and tenure.
 - The need for care in residential care and nursing homes (C2).
 - The need for co-housing communities.
 - The role of general housing and in particular accessible properties and homes that can be adapted to meet a change in needs.
- 4.9 PPG notes that “**plan-making authorities will need to count housing provided for older people against their housing requirement**” (source: PPG June 2019 Paragraph: 016a Reference ID: 63-016a-20190626).
- 4.10 Over the period 2023 to 2041, the number of people aged 65 and over is expected to increase by 29.2% (ONS 2018-based population projections). Similarly, the number of households headed by someone aged 65 or over is expected to increase by 13,428 (30.6%) by 2041 (ONS 2018-based household projections).
- 4.11 The reweighted (2021 Census) 2019 Household Survey indicates that the majority of older people (77.3%) want to remain in their current home with help and support when needed (Table 4.1). There is also interest in a range of options including buying on the open market, rent from the council, Extra Care housing, sheltered accommodation and supported housing for people with learning disabilities and autism.

Table 4.1 Older persons' housing options by age group

Housing option	65-74 (%)	75-84 (%)	85+ (%)	All 65+ (%)
Continue to live in current home with support when needed	70.6%	85.0%	77.5%	77.3%
Buying a dwelling on the open market	24.2%	8.0%	2.9%	14.1%
Rent a dwelling from a private landlord	2.2%	2.7%	0.0%	2.0%
Rent from housing association	9.5%	2.7%	3.4%	5.8%
Rent from the council	16.8%	10.1%	7.1%	12.4%
Sheltered accommodation - To rent	27.9%	14.2%	10.9%	19.6%
Sheltered accommodation - To buy	13.1%	8.7%	2.6%	9.5%
Sheltered accommodation - Part rent/buy (shared ownership)	12.2%	14.1%	2.4%	11.0%
Extra Care housing - To rent	15.8%	13.0%	8.5%	13.4%
Extra Care housing - To buy	10.2%	3.9%	0.0%	5.9%
Extra Care housing - Part rent/buy (shared ownership)	1.5%	1.0%	0.0%	1.0%
Residential nursing/care home	9.1%	2.4%	3.0%	5.4%
Co-housing - your own home in a small community which shares facilities (e.g. laundry) and activities	1.6%	2.9%	1.1%	2.0%
Go to live with children or other relatives/friends	4,382	3,723	1,929	10,034
Other	70.6%	85.0%	77.5%	77.3%
Base (total households responding)	24.2%	8.0%	2.9%	14.1%

Source: 2021 Census-reweighted Household Survey

- 4.12 The reweighted (2021 Census) indicates 57.5% of older people planning to move would like to move to a property with fewer bedrooms, 33.7% would like to move to a property with the same number of bedrooms, and 8.8% would like a larger property (Table 4.2). The general conclusion is that smaller dwellings are needed to accommodate older movers but there are households who would require the same or even an increase in the number of bedrooms in their properties.

Table 4.2 Future housing choices of older households (rightsizing)

Housing choice	Aspiration (%)	Expectation (%)
Downsizing (moving to a smaller property)	53.2%	57.5%
Staying same	29.5%	33.7%
Upsizing (moving to larger property)	17.2%	8.8%
Total	100.0%	100.0%
Base (households responding)	3,206	2,847

Source: 2021 Census-reweighted Household Survey

Future need for specialist older person accommodation and residential care provision

- 4.13 Across Stockport, latest data would suggest there are around 6,262 units/bedspaces of specialist older persons accommodation comprising 3,422 specialist older accommodation units (C3 planning use class), 651 Extra Care (C2 use class), and 2,189 bedspaces residential care (C2 use class). Map 4.1 and Table 4.3 shows the current number of older persons units of accommodation across the borough using data provided by the Elderly Accommodation Counsel.

Table 4.3 Categories of older person accommodation

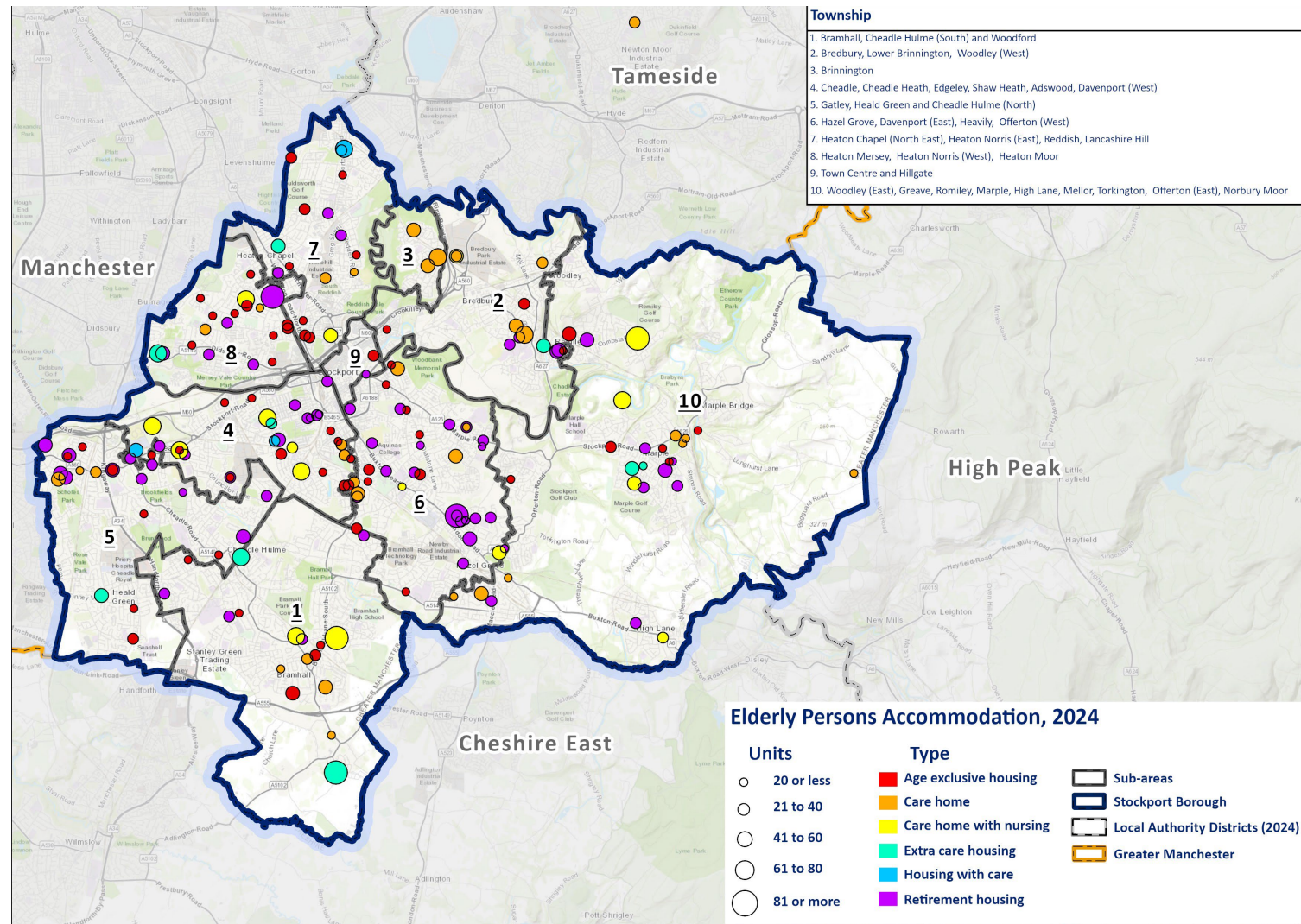
Category (and planning use category)	Current number of C3 units/ C2 bedspaces	Description
Age-exclusive housing (C3)	588 (rented) 534 (leasehold)	EAC definition: Schemes or developments that cater exclusively for older people, usually incorporate design features helpful to older people and may have communal facilities such as a residents' lounge, guest suite, and shared garden, but do not provide any regular on-site support to residents. PPG definition: This type of housing is generally for people aged 55 and over and the active elderly. It may include some shared amenities such as communal gardens but does not include support or care services.
Residential care homes (C2)	1,115	EAC definition: A residential setting where a number of older people live, usually in single rooms, and have access to on-site care services. Since April 2002, all homes in England, Scotland, and Wales are known as 'care homes', but are registered to provide different levels of care. A home registered simply as a care home will provide personal care only – help with washing, dressing, and giving medication. PPG definition: These have individual rooms within a residential building and provide a high level of care, meeting all activities of daily living. They do not usually include support services for independent living. This type of housing can also include dementia care homes.
Care home with nursing (C2)	1,074	A home registered as a care home with nursing will provide the same personal care but also have a qualified nurse on duty twenty-four hours a day to carry out nursing tasks. These homes are for people who are physically or mentally frail or people who need regular attention from a nurse.
Enhanced sheltered/close care (C3)	None	Sheltered housing that provides more facilities and services than traditional sheltered housing but does not offer the full range of provision that is found in an Extra Care housing scheme.

Category (and planning use category)	Current number of C3 units/ C2 bedspaces	Description
Retirement/sheltered housing (C3)	1,203 rented 1,097 leasehold	EAC definition: Sheltered housing (S) means having your own flat or bungalow in a block, or on a small estate, where all the other residents are older people (usually over 55). With a few exceptions, all developments (or 'schemes') provide independent, self-contained homes with their own front doors. Retirement housing © means housing developments of a similar type to sheltered housing, but built for sale, usually on a leasehold basis. The term sheltered housing is now largely superseded by retirement housing. PPG definition: This usually consists of purpose-built flats or bungalows with limited communal facilities such as a lounge, laundry room, and guest room. It does not generally provide care services but provides some support to enable residents to live independently. This can include 24-hour on-site assistance (alarm) and a warden or house manager.
Extra Care (EC) housing or housing with care (HC) (C3)	253 EC rented 233 EC leasehold 165 HC	EAC definition: Extra Care Housing is housing designed with the needs of frailer older people in mind and with varying levels of care and support available on site. People who live in Extra Care Housing have their own self-contained homes, their own front doors, and a legal right to occupy the property. Extra Care Housing is also known as very sheltered housing, assisted living, or simply 'housing with care'. It comes in many built forms, including blocks of flats, bungalow estates, and retirement villages. It is a popular choice among older people because it can sometimes provide an alternative to a care home. PPG definition: This usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required, through an on-site care agency registered through the Care Quality Commission (CQC). Residents are able to live independently with 24-hour access to support services and staff, and meals are also available. There are often extensive communal areas, such as space to socialise or a wellbeing centre. In some cases, these developments are known as retirement communities or villages – the intention is for residents to benefit from varying levels of care as time progresses. Note Extra Care can also provide accommodation for people with additional needs who are not older people.
Total	6,262	

Source: EAC data 2024

- 4.14 This HNA will help provide evidence of the need for different accommodation options and support needs. Given the ageing of the population, the need for specialist older person accommodation is expected to increase.
- 4.15 Table 4.4 sets out an assessment of need for different types of older persons accommodation based on latest metrics provided by the Housing Learning and Information Exchange (Housing LIN). This establishes:
- A need in 2023 for 2,014 residential care bedspaces increasing to 2,611 by 2041. This compares to a current supply of 2,189 bedspaces.
 - A need in 2023 for 1,394 Extra Care/housing with care units increasing to 1,808 by 2041. This compares to a current supply of 651 bedspaces.
 - A need in 2023 for 6,197 C3 specialist older person dwelling units rising to 8,035 by 2041. This compares with a current supply of 3,422 units.
- 4.16 Based on the analysis of demographic change and the Housing LIN estimates, Table 4.4 sets out the overall need for older persons specialist accommodation by type of provision and tenure to 2041. This indicates a net need for 4,613 additional C3 dwelling units over the period 2023 to 2041 or 256 each year, a need for 1,157 C2 Extra Care units or 64 each year, and 422 C2 residential care bedspaces or 23 each year. There is a particular need for leasehold sheltered housing, enhanced sheltered, and Extra Care housing for sale. Stockport has a good supply of dementia-friendly older persons accommodation through existing provision.

Map 4.1 Current older persons accommodation across Stockport Borough



Source: Elderly Accommodation Counsel 2024

Table 4.4 Analysis of future need for specialist older person accommodation 2023 – 2041

	Supply	Modelled need	Modelled need	Change		
	2024	2023	2041	2023 to 2041		
	A	B	C	D=C-B		
Population 75+		30,987	40,175	9,189		
Type of accommodation		2022	2041	Change in need	Total need 2041 E=D+B-A	Annual need = E/18
Conventional sheltered housing to rent	1,791	1,859	2,411	551	620	34
Leasehold sheltered housing	1,631	3,718	4,821	1,103	3,190	177
Enhanced sheltered housing (divided 50:50 between that for rent and for sale)	0	620	804	184	804	45
Extra Care housing for rent	418	465	603	138	185	10
Extra Care housing for sale	233	930	1,205	276	972	54
TOTAL C3	3,422	6,197	8,035	1,838	4,613	256
TOTAL C2 Extra Care	651	1,394	1,808	413	1,157	64
TOTAL C2 residential care	2,189	2,014	2,611	597	422	23
GRAND TOTAL	6,262	9,606	12,454	2,848	6,192	344

Source: Housing LIN, 2014-based DCLG population projection

Senior cohousing communities

- 4.17 Senior cohousing is specifically mentioned in PPG as a housing option for older people. Senior co-housing communities are created and run by residents, based on the intention to live with a group of people of a similar age. The sites often consist of self-contained private homes as well as shared community space. Some communities offer an additional option for informal care.
- 4.18 This option should be considered by the council as part of a diverse range of accommodation for older people. The reweighted (2021 Census) 2019 Household Survey identified a total of 274 households interested in co-housing, with interest in a range of dwelling types and sizes including 3-or-more-bedroom houses (46.5%), 2-bedroom properties (49.5%), and 1-bedroom properties (4.1%).

Links with the MPS and JSNA

- 4.19 The Stockport Adults Social Care Market Position Statement (MPS) 2025-2030 has a particular focus on enablement and independence. This echoes the household survey which identified that the majority of people want to stay in their own home with help and support when needed. The MPS indicates a growth in the use of Technology Enabled Care, use of community equipment and adaptations, expand day opportunities in community settings and a 'home first' ethos of supporting people at home following hospital discharge rather than in care homes.
- 4.20 Regarding additional provision, the MPS identifies purpose-built extra care housing that is a true alternative to 'standard' residential care and less reliance on people going into residential care. That said, there is a recognised need to increase the number of care home beds for people with dementia and nursing needs.
- 4.21 The JSNA – Supported Housing document notes that there is a need to make sure there is sufficient accommodation for those with support needs as they get older, noting there is a projected increase in those aged 85 and over.

People with dementia and early onset dementia

- 4.22 The PPG makes specific reference to dementia and that **“there should be a range of housing options and tenures available to people with dementia, including mainstream and specialist housing. Innovative and diverse housing models should be considered where appropriate”** (source: June 2019 PPG Paragraph: 019 Reference ID: 63-019-20190626).
- 4.23 The PPG also outlines the characteristics of dementia-friendly communities:
- Easy to navigate physical environment;
 - Appropriate transport;
 - Communities shaped around the views of people with dementia and their carers;
 - Good orientation and familiarity;

- Reduction in unnecessary clutter; and
 - Reduction in disorienting visual and auditory stimuli.
- 4.24 2020 POPPI/PANSI data estimates there are 81 people aged 30 to 64 with early onset dementia and 4,463 people aged 65 and over with dementia (Table 4.5). By 2041, the number of people aged 65 and over with dementia is projected to increase by 29.2%, with an increase of 41.7% amongst the 85+ age group. The number with early onset dementia is expected to slightly reduce.

Table 4.5 People with dementia

Dementia	2023	2041	% Change 2023-2041
Early onset dementia (30-64)	81	80	-1.0%
Dementia (65-74)	700	782	11.7%
Dementia (75-84)	1,767	2,158	22.1%
Dementia (85 and over)	1,996	2,828	41.7%
Dementia (total 65+)	4,463	5,768	29.2%

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

- 4.25 The Stockport JSNA notes there are around 3,200 people registered with Stockport GP practices with a dementia diagnosis and around 1,260 living with dementia who may have not yet been diagnosed. There are around 70 people under the age of 65 and therefore seen as early onset dementia. There is need to make sure that the extra care supported housing offer meets those with dementia both in building design and in support offer.
- 4.26 A report by the All Party Parliamentary Group (APPG) on Housing and Care for Older People published a report on Housing for People with Dementia in July 2021 [click here for link to report.](#)
- 4.27 This set out 23 recommendations which included:
- Recognise potential future loneliness and how we can maintain our family connections and wider social networks in the communities we live in before or after diagnosis.
 - Consider whether to move whilst we are able: rightsizing and moving to the right place and environment whilst able to still develop new routes and make new friends.
 - Make preventive changes, incrementally, to the home environment, such as when upgrading property or installing new technology, or where we require additional personal care and support to help us to live independently.
- 4.28 Regarding housing and planning, the report recommended:
- Support increased provision of Extra Care housing / assisted living accommodation and retirement housing that is dementia-ready, with top-sliced grant-aid through Homes England.

- Strengthen MHCLG guidance to local planning authorities. LPAs should respond to demographic change and the need for more homes designed for older people, including those with dementia, through Local Plans specifying requirements for age-friendly housing.

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

- 4.29 The profile of dwellings occupied by households aged 65 and over by age group, based on 2019 Household Survey (reweighted to 2021 Census), is summarised in Table 4.6. This shows that the majority (72.3%) live in houses, particularly with 3 or more bedrooms, 14.5% live in accessible properties, 12.4% in flats, and 0.8% in other dwelling types.

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

Dwelling type and size	65 to 74 (%)	75 to 84 (%)	85+ (%)	Total (%)
1 or 2-bedroom house	10.9%	8.6%	8.0%	9.8%
3-bedroom house	40.3%	41.5%	34.2%	40.0%
4 or-more bedroom house	27.0%	18.5%	12.3%	22.5%
1-bedroom accessible	0.5%	2.4%	4.5%	1.6%
2 or more-bedroom accessible	10.4%	15.4%	18.2%	12.9%
1-bedroom flat	5.7%	5.6%	11.6%	6.4%
2 or more-bedroom flat	4.6%	6.8%	10.2%	6.0%
Other	0.5%	1.2%	1.0%	0.8%
Total	100.0%	100.0%	100.0%	100.0%
Base	16,908	9,989	3,582	30,479

Source: 2021 Census-reweighted Household Survey

- 4.30 The provision of appropriate adaptations to existing dwelling stock can help people lead independent lives. Given that the majority of older people want to remain in their own homes with help and support when needed, the reweighted (2021 Census) 2019 Household Survey provides a useful insight into the proportion of households who need care and support, and the extent to which properties are adapted (Table 4.7) and by sub-area (Table 4.8).
- 4.31 Table 4.7 shows that 5.8% of all households require care and support to enable them to stay in their home. This is highest amongst 85+ age group and from households living in affordable housing. Of households with a Household Reference Person aged 85 and over, 18.2% require help and support to enable occupiers to stay in their own home.
- 4.32 63.8% of households have sufficient space for a carer to stay overnight if needed – and this increases to over 78.0% across 75 to 84 age group and 71.2% in the 85+ age group. Owner-occupiers were most likely to have space available, but private and social renters were less likely. Around 24.1% of respondents in affordable housing had sufficient space for a carer. Properties in Bramhall, Cheadle Hulme (South) and Woodford (81.8%) have the most space

and properties in Brinnington (35.9%) the least space to accommodate a carer staying overnight.

- 4.33 Around 5.7% of all dwellings had been adapted or purpose-built for a person with a long-term illness, health problem, or disability. This was highest amongst affordable housing occupants (14.0%) and lowest amongst private rented (2.0%). Older people were more likely to live in an adapted home, with 9.6% of households with a HRP aged 75-84 and 18.4% with a HRP aged 85+ living in adapted homes. Brinnington (15.6%) has the highest number of adapted homes and Hazel Grove, Davenport (East), heavily, Offerton (West) the least number of adapted homes (3.1%).

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

	Is there sufficient space in your home for a carer to stay overnight, if this was needed?	Do you, or any other members of your household, require care or support to enable you/them to stay in this home?	Has your current home been adapted or purpose-built for a wheelchair user?
Tenure	Yes (%)	Yes (%)	Yes (%)
Owner Occupied	73.0%	5.2%	4.7%
Private Rented	34.9%	4.7%	2.0%
Affordable	24.1%	10.2%	14.0%
All tenures	63.8%	5.8%	5.7%
Age of household reference person	Yes (%)	Yes (%)	Yes (%)
Under 65	58.3%	4.6%	4.2%
65 to 74	77.2%	5.0%	7.0%
75 to 84	78.0%	11.7%	9.6%
85 and over	71.2%	18.2%	18.4%
All age groups	63.8%	5.8%	5.7%

Source: 2021 Census-reweighted Household Survey

Table 4.8 Adaptations, support needs and space for carer by sub-area

	Is there sufficient space in your home for a carer to stay overnight, if this was needed? (%)	Do you, or any other members of your household, require care or support to enable you/them to stay in this home? (%)	Has your current home been adapted or purpose-built for a wheelchair user? (%)
Bramhall, Cheadle Hulme (South) and Woodford	81.8%	4.1%	4.2%
Bredbury, Lower Brinnington, Woodley (West)	51.8%	8.1%	8.1%
Brinnington	35.9%	13.0%	15.6%
Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport (West)	45.5%	6.6%	6.6%
Gatley, Heald Green and Cheadle Hulme (North)	74.4%	5.6%	4.9%
Hazel Grove, Davenport (East), Heavily, Offerton (West)	65.5%	4.9%	3.1%
Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	52.2%	4.9%	7.0%
Heaton Mersey, Heaton Norris (West), Heaton Moor	68.6%	7.1%	5.2%
Town Centre and Hillgate	53.7%	7.3%	11.1%
Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	69.6%	5.1%	5.2%
Borough of Stockport	63.8%	5.8%	5.7%

Source: 2021 Census-reweighted Household Survey

Estimating future need for adaptations and home improvement

- 4.34 The reweighted (2021 Census) 2019 Household Survey provides evidence of the range of adaptations and home improvements needs based on the age group of the Household Reference Person (Table 4.9).
- 4.35 Better heating, more insulation and double glazing were most frequently mentioned improvements needed.
- 4.36 Regarding adaptations, these were mainly mentioned by older households and most frequently mentioned were bathroom adaptations, internal and external handrails/grabrails, and stair lift / vertical lift. The need for adaptations was generally highest amongst the 65-74 and 75+ age group.
- 4.37 These requirements are self-determined by residents responding to the 2019 Household Survey (rewighted to the 2021 Census) and may not necessarily reflect actual requirements following an independent assessment in the home.

Table 4.9 Adaptations and home improvements required by age group (% of households)

Adaptation/improvement required	Age group (% of households)			
	Under 65	65-74	75+	Total
Home improvement				
More insulation (loft, wall cavities)	8.5%	6.9%	5.3%	8.0%
Better heating	8.1%	9.0%	8.4%	8.2%
Double glazing	8.1%	7.8%	5.9%	7.8%
Improved ventilation	3.1%	1.8%	1.5%	2.7%
Downstairs WC	3.4%	7.5%	8.6%	4.5%
Adaptations				
Adaptations to bathroom	4.4%	10.4%	14.7%	6.3%
Adaptations to kitchen	2.7%	3.3%	5.1%	3.1%
External handrails /grab rails	1.9%	6.8%	11.1%	3.6%
Internal handrails /grab rails	2.7%	8.7%	13.8%	4.7%
Stair lift / vertical lift	2.1%	6.8%	10.0%	3.6%
Lever door handles	1.1%	1.5%	2.4%	1.3%
Room for a carer	1.1%	1.5%	2.2%	1.3%
Base (all households)	96,202	16,908	13,571	126,681

Source: 2021 Census-reweighted Household Survey

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

Assistance in the home

- 4.39 The reweighted (2021 Census) 2019 Household Survey also provides information on a range of practical assistance required from households by age group (Table 4.10). Overall, the highest level of need is for help repair and maintenance, gardening, and cleaning. For all types of assistance, the level of need increases with age, which includes the need for company/friendship mentioned by 16.0% of people aged 75+.

Table 4.10 Type of assistance required age group

Type of help needed now or in next 5 years	% households needing help by age group of HRP			
	Under 65	65-74	75+	All
Help with repair and maintenance of home	14.8%	36.2%	45.4%	20.9%
Help with gardening	9.5%	36.3%	59.3%	18.4%
Help with cleaning home	7.7%	22.6%	47.3%	14.0%
Help with other practical tasks	5.6%	17.8%	36.0%	10.5%
Help with personal care	4.8%	11.2%	21.1%	7.4%
Want company / friendship	5.4%	10.3%	16.0%	7.2%
Base (all households)	96,202	16,908	13,571	126,681

Source: 2021 Census-reweighted Household Survey

Health-related housing need

4.40 A range of sources can be drawn upon to establish the overall scale of disability/support needs across Stockport MBC. In summary:

- The 2021 Census reported that across the borough, 82.1% were in good health and 5.3% were not in good health (particularly across older age groups). Which compares with 17.5% across England. A total of 15,590 residents were not in good health.
- 10.8% of residents reported that they were disabled, as defined under the Equality Act (53,425), with 7.7% saying their daily activities were limited 'a lot' and 10.4% 'a little' which compares with 7.0% and 9.9% respectively across England. This is mainly associated with older age groups. The incidence of disability is particularly noted in more deprived areas of the borough such as Brinnington and Adswood.
- The ONS Family Resources Survey 2018/19 estimates that around 21% of the population nationally has a disability. Based on the age profile of people with disabilities, for Stockport an estimated 66,446 people have a disability (22.5%) in 2023, which is projected to increase to around 73,615 by 2041.

4.41 The reweighted (2021 Census) 2019 Household Survey data considered illness/disability. The survey estimated a total of 43,158 people or 34.1% had an illness/disability which is similar to the national ONS estimate. Table 4.11 shows the number of people stating an illness/disability and the type of illness/disability. The most frequently mentioned illness/disability was a long-standing illness or health condition (6.9%), physical/mobility impairment (4.2%), mental health issue (3.7%), and other issue (3.5%).

Table 4.11 Number of people stating illness/disability

Illness/disability	Number of people	% of total Population
Physical/mobility impairment	12,264	4.2%
Learning disabilities	3,649	1.2%
Mental health issue	10,933	3.7%
Visual impairment	5,561	1.9%
Hearing impairment	9,543	3.2%
Long standing illness or health condition	20,326	6.9%
Older age related frailty	4,172	1.4%
Other	10,412	3.5%
Total population (ONS, 2018-based Proj.)	295,261	
Total number of people with an illness/disability	54,883	18.6%
Households with at least one person with an illness/disability	Number of households	% of households
Total	43,158	34.1%

Source: 2021 Census-reweighted Household Survey

Physical disability

- 4.42 POPPI and PANSI (Projecting Older People Population Information/Projecting Adult Needs and Service Information, Oxford Brookes University/Institute of Public Care) provides data on the likely prevalence in 2023 of a range of physical disabilities and how this is expected to change by 2041 (Table 4.12). In 2023, there were an estimated 21,495 people with mobility issues across all age groups which is projected to increase to 25,563 by 2041, mainly due to an increase in the number of people aged 65 with mobility issues and severe hearing loss.

Table 4.12 Physical disability prevalence

Disability (age group)	2023	2041	% change 2023-2041
Impaired mobility (18-64)	10,000	10,190	1.9%
Mobility (unable to manage at least one activity on own) (65+)	11,495	15,373	33.7%
Moderate or serious personal care disability (18-64)	8,677	8,907	2.7%
Serious visual impairment (18-64)	112	116	3.4%
Moderate or severe visual impairment (65+)	5,530	6,843	23.7%
Severe hearing loss (18-64)	1,105	1,129	2.2%
Severe hearing loss (65+)	4,958	6,825	37.6%
All with mobility issues (impaired mobility 18-64 and mobility 65+)	21,495	25,563	18.9%

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

- 4.43 Regarding visual impairment, the RNIB has produced a document Visibly Better Housing ([click here to view document](#)).
- 4.44 The JSNA notes the need to ensure that all future supported housing developments are as accessible as possible, particularly developments in more deprived areas. There is also a need to ensure future housing developments are as accessible as possible and need to understand what types of accommodation are preferred by different groups of the population. There is also a need to ensure the disabled facilities grant is accessed as appropriately as possible

Learning disability

- 4.45 A learning disability is defined as “**a significantly reduced ability to understand new or complex information, to learn new skills (impaired intelligence), with a reduced ability to cope independently (impaired social functioning), which started before adulthood**” (The Department for Health and Social Care).
- 4.46 The number of people across all age groups with moderate or severe learning disabilities is estimated to be around 1,120 in 2023, rising to 1,186 by 2031 (Table 4.13). There is a notable growth in the number of people aged 65 and over with learning disabilities. The JSNA note there are 1,813 people on GP records in Stockport (March 2024) with a learning disability. There are 411 supported housing placements for people with learning disabilities and/or autism in Stockport (September 2024) and a further 82 referrals for adults with a learning disability/autism with planned need for supported housing. There are 100 different schemes across the borough that provide accommodation for people with learning disabilities and/or autism. This includes single occupancy supported tenancies and larger apartment-based support.
- 4.47 The GM Learning Disability Strategy 2018 included the following action points:
- Expand the Shared Lives provision and the Home Ownership for people with Long-term Disabilities (HOLD) mortgage offer in GM so that more options are available for people with learning disabilities to choose the best living arrangement for them.
 - Develop a housing plan for people with learning disabilities and autism.
- 4.48 The JSNA notes the need plan for the range of people who may need support including those reaching older age.

Table 4.13 Learning disability

Learning disability (age group)	2023	2041	% change 2023-2041
Total (18-64)	4,159	4,301	3.4%
Total (65+)	1,272	1,574	23.7%
Moderate or severe (18-64)	952	985	3.4%
Moderate or severe (65+)	168	201	19.8%
Moderate or severe (all ages)	1,120	1,186	5.9%
People with LD living with a parent (18-64)	334	346	3.4%
Downs syndrome (18+)	110	114	3.7%
Challenging behaviour (18-64)	77	80	3.3%

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

Autism

- 4.49 Autism is a neurodevelopmental condition characterised by difference that is lifelong, and which can affect people in a range of ways as they go through their lives. The definition of Autism Spectrum Disorder is typically impairment based, characterised by persistent difficulties with social communication and interaction across multiple contexts, combined with restricted and repetitive behaviours, interests or activities. Around 2,264 people have autistic spectrum issues in 2023 and this is expected to increase to 2,448 by 2041 (Table 4.14).

Table 4.14 Autism

Autistic spectrum issues	2023	2041	% change 2023-2041
Autistic spectrum disorders (18-64)	1,689	1,746	3.4%
Autistic spectrum disorders (65+)	575	702	22.1%
Autistic spectrum disorders (all ages)	2,264	2,448	8.1%

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

- 4.50 The JSNA reports there are 2,116 autistic people on their records in Stockport of whom about 80% are under the age of 30. The Stockport Autism Strategy [click here to read strategy](#) has highlighted the need for:
- housing providers to have a greater understanding of autistic people's individual needs and how to put reasonable adjustments in place; and
 - a centralised platform to signpost autistic individuals and their families to services that provide meaningful support and information.

Mental health

- 4.51 Mental health refers to an individual's emotional, psychological, and social well-being. 2020 POPPI/PANSI data estimates there are around 35,598 residents with a common mental health disorder (Table 4.15). The number of people aged 18-64 with a common mental health disorder is expected to increase by 3.5% over the period to 2041. Depression amongst people aged 65 or over is expected to increase considerably.

Table 4.15 Mental health prevalence

Mental health 18-64	2023	2041	% change 2023-2041
Common mental disorder	32,598	33,736	3.5%
Borderline personality disorder	4,138	4,282	3.5%
Antisocial personality disorder	5,698	5,897	3.5%
Psychotic disorder	1,202	1,244	3.5%
Psychotic disorders (2 or more)	12,373	12,805	3.5%
Older people with depression	2023	2041	% change 2023-2041
Depression 65+	5,247	6,561	25.0%
Severe depression (65+)	1,701	2,199	29.3%

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

- 4.52 The JSNA also notes serious mental ill-health. This is defined as **‘subset of mental illness, and the term only applies to those with a diagnosable mental, behavioural, or emotional disorder that causes severe functional impairment that substantially interferes with, or limits, one or more major life activities. Conditions that could cause or be categorised as severe mental illness are generally considered to be psychoses such as schizophrenia, schizoaffective disorder, severe psychotic depression, and bipolar disorder.’** (Royal College of psychiatrists, 2024).
- 4.53 The JSNA notes there are 3,040 people registered with a Stockport GP with a diagnosis of a severe mental health disorder which includes schizophrenia, bipolar affective disorder, other psychoses and other patients on lithium therapy.
- 4.54 Since April 2018 there have at least 3,162 main applicants who have presented as homeless and recorded as having a history of mental illness.
- 4.55 The link age profile of our current population of residents with SMI needs to be considered, particularly the ageing population and links to deprivation. This needs to be brought into the planning of our specialist/supported housing. The JSNA reports 111 supported placements of people with serious mental illness and 50 are placed out of borough.
- 4.56 Key conclusions relating to housing in the JSNA are:

- A need to plan for sufficient supported accommodation reflecting the increase in number of people accessing over time.
- Additional needs for individuals experienced mental health issues need to be factored into the supported housing offer and links to health professionals.
- A model is needed to meet the most complex needs within the borough as appropriate for the individual.

Accessible and wheelchair standard housing

4.57 PPG (Housing for older and disabled people) states that **“where an identified need exists, plans are expected to make use of the optional technical housing standards [...]. To help bring forward an adequate supply of accessible housing. In doing so planning policies for housing can set out the proportion of new housing that will be delivered to the following standards:**

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

“Planning policies for accessible housing need to be based on evidence of need, viability and a consideration of site-specific factors.” (source: PPG June 2019 Paragraph: 009 Reference ID: 63-009-20190626)

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

“Planning policies for accessible housing need to be based on evidence of need, viability and a consideration of site-specific factors.” (source: PPG Paragraphs: 008 Reference ID: 56-008-20160519 & 009 Reference ID: 56-009-20150327).

4.58 Regarding evidencing the need for accessible housing, PPG states:

“Based on their housing needs assessment and other available datasets it will be for local planning authorities to set out how they intend to approach demonstrating the need for Requirement M4(2) (accessible and adaptable dwellings), and/or M4(3) (wheelchair user dwellings), of the Building Regulations. There is a wide range of published official statistics and factors which local planning authorities can consider and take into account, including:

- **the likely future need for housing for older and disabled people (including wheelchair user dwellings).**

- **size, location, type and quality of dwellings needed to meet specifically evidenced needs (for example retirement homes, sheltered homes or care homes).**
 - **the accessibility and adaptability of existing housing stock.**
 - **how needs vary across different housing tenures.**
 - **the overall impact on viability.”** (source: Para: 007 Reference ID: 56-007-20150327).
- 4.59 Optional accessibility standards for dwellings were introduced by the government in 2015 to provide a mechanism for improving accessibility of housing for those with additional needs. National standards have been established and contained within Part M Volume 1 of the Building Regulations as set out in Table 4.16. Only one accessible housing standard can apply to any dwelling. The M4(2) accessible and adaptable dwelling standard is based on, and in 2015 effectively replaced, the ‘Lifetime Homes’ standard.

Table 4.16 Summary of accessible housing standards

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

- 4.60 It should be noted that Part M of the Building Regulations sets a distinction between wheelchair accessible (a home readily useable by a wheelchair user at the point of completion) and wheelchair adaptable dwellings (a home that can be easily adapted to meet the needs of a household including wheelchair users) (source: PPG Housing: optional technical standards Paragraph: 009 Reference ID: 56-009-20150327).
- 4.61 In order to establish an appropriate target for M4(3) dwellings, Table 4.17 sets out a series of assumptions regarding wheelchair use from the English Housing Survey and a report by Aspire Housing Association. Applying these assumptions would suggest a target of 4% of newbuild to meet the M4(3)(b) wheelchair accessible standard is required.
- 4.62 According to PPG (source: PPG Housing: optional technical standards Paragraph: 009 Reference ID: 56-009-20150327), **“Local Plan policies for wheelchair accessible homes should be applied only to those dwellings where the local authority is responsible for allocating or nominating a person to live in that dwelling.”** This would imply that the onus on wheelchair accessible housing delivery is with the local authority/registered providers, but private developers should also be encouraged to build to M4(3) wheelchair

accessible or adaptable homes where appropriate. Any final targets should be set within the context of likely levels of delivery. The overall profile of need is set out in Table 2.18. Although PPG focuses on the delivery of wheelchair accessible affordable homes, the profile of need can also be applied to market housing.

Table 4.17 Wheelchair use assumptions and resulting annual need

Assumption	% requirement	Number each year (based on 1,861 net annual housing need)**
Wheelchair use from the English Housing Survey 2018/19 – households using wheelchair all the time	0.6%	11
Wheelchair use from the English Housing Survey 2018/19 – households using wheelchair either indoors or outdoors	3.0%	56
Stockport borough has 2,361 current users of wheelchairs inside and outside the home based on the re-weighted household survey. This equates to 2.1% of households.	2.1%	39
Aspire report on wheelchair accessible housing (*)	10.0%	186
Average of indicators	3.9%	73

**Source: Based on Standard Method and relevant figures - May 2025

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

4.63 Table 4.18 considers the profile of wheelchair accessible or adaptable dwellings needed by number of bedrooms and age group of the Household Reference Person.

Table 4.18 Wheelchair dwellings needed by age group and number of bedrooms

	Number of bedrooms (Table %)			
Age group	1	2	3	Total
Under 65	18.7%	8.1%	37.9%	64.7%
65 and over	4.0%	8.8%	22.5%	35.3%
Total	22.7%	16.8%	60.5%	100.0%
	Number of bedrooms (needed each year by age group)			
Age group	1	2	3	Total
Under 65	14	6	28	47
65 and over	3	6	16	26
Total	17	12	44	73

Source: 2021 Census-reweighted Household Survey

Note: Table subject to rounding errors

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

- 4% of new dwellings are built to M4(3) wheelchair accessible standard (this would imply an average target of around 7 each year); and
- All remaining new dwellings are built to M4(2) accessible and adaptable standards to take account of the ageing demographics of Stockport. This will ensure that new dwellings can be occupied and also visited by people needing accessible/adaptable dwellings.

Looked-after children

4.65 The government believes that every child should have a loving, secure home close to their communities. To achieve this government priority, it is necessary to ensure that there is an appropriate amount and type of accommodation for looked after children, in the right locations, is planned for and provided. The Department for Education's definition of a looked-after child is: 'A child is looked after by a local authority if they are provided with accommodation for a continuous period of more than 24 hours (section 20 Children Act 1989) or are subject to a care order (defined in section 22(1) Children Act 1989)'. To support the provision of this type of housing, there is an explicit reference to looked after children in paragraph 63 of NPPF, which sets out that the housing needs for different groups in the community should be assessed and reflected in planning policies.

4.66 Evidence of need for looked after children can be found in the council's Sufficiency Strategy for Children in Care 2024-2027. The number of children in care has increased from 362 to March 2018 to 495 in March 2024. The age profile in March 2024 was 16.9% under 5, 20.6% 5 to under 10, 38.2% 10 to 15 and 24.2% 16 and over.

- 4.67 Looked-after children live in a range of accommodation settings including (data for March 2024): foster carers (69.1%), children's homes/secure units/semi-independent and other residential settings (20%), placed with parents (7.5%), placed for adoption (1.2%) and other placements (2.2%).
- 4.68 The sufficiency strategy notes an increased demand for commissioned 18+ supported accommodation for care leavers from 2 in March 2019 to 13 in June 2024. This is due to limited housing options for people unable to apply for local housing.
- 4.69 Overall, there are 42 young people living in commissioned supported housing settings. Supported accommodation is designed for 16 and 17 year olds who are working towards independent living at 18. It is either in a shared group living environment or in a solo flat and residents are supported by specialist workers.
- 4.70 Regarding looked-after children, specific needs identified in the sufficiency strategy include:
- A need for more foster carers for children of all areas, including support to step young people down from residential settings.
 - Residential settings where aggressive behaviours can be reduced and substance use can be disrupted.
 - Encourage local providers to consider offering placements for Stockport children to support a stable education, co-ordinate family contact, establish relationships with local health professionals and draw upon the expertise of Stockport Children's Services.
 - For 2024/25, areas of focus include creating a new children's home at The Crescent and the purchase of a further property in Heald Green.

Black and Global Majority (BGM) population and households

- 4.71 Around 7.9% of the population in Stockport Borough identify as BGM. The distribution of BGM people within the borough is shown in Table 4.19. 20.9% of residents in Town Centre and Hillgate identify as BAME and represents 1.6% of all BGM residents across the borough. 27.1% of residents in Gatley, Heald Green and Cheadle Hulme (North) identify as BAME and represents 27.3% of all BGM residents across the borough.

Table 4.19 Distribution of BGM households across Stockport MBC

Sub-area	BGM Population	% of BGM population in each sub-area	% of population in each sub-area who identify as BGM	All people
Bramhall, Cheadle Hulme (South) and Woodford	4,641	12.4%	12.3%	37,708
Bredbury, Lower Brinnington, Woodley (West)	1,217	3.3%	6.2%	19,507
Brinnington	974	2.6%	12.2%	7,961
Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport (West)	4,882	13.1%	13.3%	36,664
Gatley, Heald Green and Cheadle Hulme (North)	10,202	27.3%	27.1%	37,616
Hazel Grove, Davenport (East), Heavily, Offerton (West)	4,099	11.0%	8.6%	47,498
Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	4,619	12.4%	13.1%	35,252
Heaton Mersey, Heaton Norris (West), Heaton Moor	4,248	11.4%	17.8%	23,869
Town Centre and Hillgate	605	1.6%	20.9%	2,894
Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	1,842	4.9%	4.0%	45,888
Borough of Stockport	37,329	100.0%	12.7%	294,857

Source: 2021 Census

- 4.72 The reweighted (2021 Census) 2019 Household Survey indicates that 89.7% of Household Reference People describe themselves as White British and 10.3% describe themselves as having other ethnicities. Of these, 6.3% are Asian or Asian British, 0.9% White Central/Eastern European, 1.3% are Black, African, Caribbean, or Black British, 0.7% are White Other, and 0.3% are White Irish. A further 0.6% have a mixed ethnicity and 0.3% are other ethnic groups.
- 4.73 In terms of spatial trends, analysis of ethnicity across the district areas shows some variations. Proportions of HRPs identifying with a BGM ethnicity was highest in Gatley, Heald Green and Cheadle Hulme (North) at 27.3% and Town Centre and Hillgate at 20.9% and lowest in Woodley (East)/Romiley/ Marple etc. at 4%.
- 4.74 Based on the 2019 Household Survey (rewighted to 2021 Census), housing information relating to BGM households includes:
- Around 65.9% are owner-occupiers, 16.7% rent privately, and 17.4% live in affordable housing (social rented or intermediate tenures).

- 4.5% BAME households were in some form of housing need (compared with 4.9% of all households), with 'subject to major disrepair or unfitness and household does not have resources to make fit' the main reason (64.1%) of households in need.
- Of moving BGM households, there were particular aspirations towards larger dwellings (50.3% 4 or more-bedroom houses and 36.9% 3-bedroom houses). Expectations were 16.4% 4 or more bedrooms and 65.9% 3-bedroom houses.

Gypsy, Traveller, and Travelling Showperson need

- 4.75 The borough has a small Gypsy and Traveller population. The 2021 Census identified 92 people who identified as a Gypsy/Traveller ethnicity and 35 households, all of whom live in bricks and mortar accommodation. The MHCLG Traveller Caravan Counts over the period January 2020 to July 2024 reported no Gypsy and Traveller caravans and no Travelling Showperson caravans.
- 4.76 The 2024 Gypsy and Traveller Accommodation Assessment (GTAA) identified no additional need for Gypsy and Traveller pitches over the period 2023/24 to 2040/41. The 2018 GTAA is the latest evidence on Travelling Showperson need which identified a need for 12 Showperson plots over the period 2017/18 to 2035/36.

Other groups with particular housing requirements

- 4.77 This chapter concludes with a summary of the other household groups who have particular housing requirements in Stockport Borough.

People who rent their homes

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

Self-build and custom housebuilding

- 4.79 The NPPF sets out that the government wants to enable more people to build their own homes and wants to make this form of housing a mainstream housing option. Official data from MHCLG reports that over the period up to 2016 through to October 2022 (6 full years plus any pre 2016 applications), a total of 130 individuals and 3 groups have expressed an interest in self-build.

Student housing need

- 4.80 No specific need has been identified.

Conclusion

- 4.81 This chapter has considered the needs of different groups in line with the NPPF and requirements of the brief. Key findings are now summarised.

- 4.82 In terms of older people, it is evident that the vast majority of older people wish to stay within their existing homes. For most, this is an informed and appropriate choice where current and future housing needs can be addressed through in situ solutions (including adaptations).
- 4.83 There are currently around 6,262 units of specialist older persons' accommodation comprising 3,422 specialist older accommodation units (C3 planning use class), 651 Extra Care (C2 use class), and 2,189 bedspaces residential care (C2 use class). It is estimated there is a need for 4,613 additional C3 dwelling units over the period 2023 to 2041 or 256 each year, a need for 1,157 C2 Extra Care units or 64 each year, and 422 C2 residential care bedspaces or 23 each year.
- 4.84 A key conclusion is that there needs to be a broader housing offer for older people across the borough and the HNA has provided evidence of scale and range of dwellings needed.
- 4.85 The HNA does not specify the precise nature of specialist older person dwellings to be built. This is to allow flexibility in delivery and PPG states that **“any single development may contain a range of different types of specialist housing”** (source: PPG Housing for older and disabled people June 2019 Paragraph: 010 Reference ID: 63-010-20190626).
- 4.86 A wealth of information has been assembled from various sources which helps to scope out the likely level of disability across the population of the borough. Although it is a challenge to quantify the precise accommodation and support requirements, the HNA has helped to scope out where needs are arising and has provided indicators of specific needs across various needs groups. Specific needs are identified in the council's Market Position Statement and Joint Strategic Needs Assessment.
- 4.87 Regarding housing for people with disabilities, the reweighted (2021 Census) 2019 Household Survey suggests around 5.7% of households live in properties which have either been purpose-built or adapted for someone with an illness or disability.
- 4.88 Given the ageing population of the borough and the identified levels of disability amongst the population, it is recommended that 4% of new dwellings are built to wheelchair accessible M4(3) standard. All remaining new dwellings are built to M4(2) accessible and adaptable standard, to take account of the ageing demographics of the borough.

5. Overall Dwelling Type and Mix

Introduction

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

Establishing housing need using the 'standard method'

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

Step 1: Setting the baseline

- 5.5 **"The baseline is 0.8% of the existing housing stock for the area, and the most recent data published at the time should be use"** (PPG Paragraph 004 Reference ID: 2a-004-20241212).
- 5.6 For Stockport, the figure is 0.8% of 132,455 (MHCLG Table 125: dwelling stock estimates by local authority district) or 1,060.
- 5.7 Housing stock is used as a baseline as it **"provides a stable and predictable baseline that ensure all areas, as a minimum, are contributing a share of the national total that is proportionate to the size of their current housing market"** (PPG Paragraph 005 Reference ID: 2a-005.20241212).

Step 2: An adjustment to take account of affordability

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

5.9 The reason for the affordability adjustment is set out in PPG:

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

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

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

5.11 Table 5.1 sets out the components of the local housing need calculation. This establishes a minimum local housing need of 1,861 each year.

Table 5.1 Components of the dwelling need calculation for Stockport Borough

Step		Description	Number	Calculation	Data Source
Step 1	a	Baseline dwelling stock	132,455		2023 MHCLG Table 125
	b	0.8% of baseline dwelling stock	1,060	a x b	
Step 2	c	Affordability adjustment	8.98		Average 5-year median workplace-based affordability ratios median 2019-2024 (ONS data)
	d	Adjustment factor	1.7562		$((5\text{year average affordability ratio})-5)/5 \times 0.95 + 1$
Local Housing Need	e	Annual minimum local housing need	1,861	b x d	Annual

Affordable housing need

5.12 A detailed analysis of affordable housing need in accordance with PPG is presented at Technical Appendix C. This establishes an overall gross affordable need of 2,173 which excludes any pipeline affordable supply. After taking into account affordable lettings and sales, the net shortfall is 1,305 each year. This means there is a considerable need for affordable housing but PPG then says that **“The total affordable housing need can then be considered in the context of its likely delivery as a proportion of mixed market and affordable housing developments, taking into account the probable percentage of affordable housing to be delivered by eligible market**

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

- 5.13 Analysis would suggest an overall affordable tenure split of 22% social rent, 13% affordable rented and 65% affordable home ownership across Stockport Borough. This split needs to be considered on a site-by-site basis. For instance, there may be some sites which are not of sufficient scale for more than one type of affordable housing to be feasible.
- 5.14 Delivery to help address affordable housing need is expected through the application of existing affordable housing policies, subject to viability. There is clear evidence of affordable housing need which supports a robust affordable housing policy. In order to meet affordable need, the council works closely with housing association and developer partners to deliver a range of new affordable housing products, including affordable rent and discounted home ownership. The council are therefore making positive steps to help address the affordable housing shortfalls across the borough and will continue to keep this under review.
- 5.15 According to the council's dwelling completions data, around 20% of homes built have been affordable over the period 2014/15 to 2023/24.

Dwelling type and mix

- 5.16 Dwelling mix analysis is underpinned by a demographic scenario model which considers projected household change to 2041 using the latest 2018-based ONS household projections. To support flexibility in delivery, dwelling type and mix by tenure is presented as a broad range which also considers household aspirations and expectations.
- 5.17 Further detail of the modelling along with analysis of dwelling mix by sub-area is presented in Table D6 in Technical Appendix D. On the basis of modelling carried out, Table 5.2 sets out the overall annual dwelling type/size recommendation by different tenures. Table 5.3 provides data by sub-area.

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

Dwelling type/size	Market	Affordable/ Social Rented	Affordable home ownership	Total
1/2 Bedroom House	15-20%	25-30%	30-35%	15-20%
3 Bedroom House	35-40%	20-25%	30-35%	30-35%
4+ Bedroom House	25-30%	5-10%	15-20%	20-25%
1 bedroom flat	2-5%	20-25%	5-10%	5-10%
2+ bedroom flat	5-10%	5-10%	5-10%	5-10%
1/2 Bedroom accessible	2-5%	5-10%	5-10%	5-10%
3+ Bedroom accessible	5-10%	2-5%	2-5%	5-10%
Dwelling type	Market	Affordable/ Social Rented	Affordable home ownership	Total
House	75-80%	60-65%	75-80%	75-80%
Flat	5-10%	25-30%	10-15%	10-15%
Accessible	10-15%	5-10%	5-10%	10-15%
Number of bedrooms	Market	Affordable/ Social Rented	Affordable home ownership	Total
1	2-5%	25-30%	5-10%	5-10%
2	25-30%	35-40%	35-40%	25-30%
3	40-45%	25-30%	35-40%	40-45%
4+	25-30%	5-10%	15-20%	20-25%

Table 5.3 Overall dwelling type/size mix recommendations by tenure by sub-area

Sub-area	Tenure and dwelling mix	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom accessible	3 or more-bedroom accessible
Bramhall, Cheadle Hulme (South) and Woodford	Market	5-10%	35-40%	30-35%	0-2%	5-10%	0-2%	10-15%
	Social/affordable rented	20-25%	30-35%	5-10%	20-25%	10-15%	0-2%	0-2%
	Affordable home ownership	25-30%	45-50%	15-20%	0-2%	5-10%	0-2%	0-2%
Bredbury, Lower Brinnington, Woodley (West)	Market	15-20%	35-40%	20-25%	0-2%	2-5%	5-10%	5-10%
	Social/affordable rented	20-25%	20-25%	5-10%	15-20%	5-10%	20-25%	0-2%
	Affordable home ownership	35-40%	10-15%	25-30%	0-2%	0-2%	25-30%	0-2%
Brinnington	Market	35-40%	25-30%	20-25%	5-10%	0-2%	5-10%	0-2%
	Social/affordable rented	40-45%	20-25%	5-10%	15-20%	0-2%	10-15%	0-2%
	Affordable home ownership	35-40%	40-45%	15-20%	0-2%	0-2%	0-2%	0-2%
Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswold, Davenport (West)	Market	50-55%	20-25%	0-2%	2-5%	5-10%	5-10%	
	Social/affordable rented	25-30%	40-45%	5-10%	20-25%	2-5%	0-2%	0-2%
	Affordable home ownership	15-20%	65-70%	10-15%	0-2%	0-2%	0-2%	0-2%
Gatley, Heald Green and Cheadle Hulme (North)	Market	20-25%	25-30%	25-30%	2-5%	10-15%	2-5%	2-5%
	Social/affordable rented	30-35%	15-20%	5-10%	25-30%	15-20%	0-2%	0-2%
	Affordable home ownership	30-35%	15-20%	10-15%	10-15%	20-25%	0-2%	0-2%
Hazel Grove, Davenport (East), Heavily, Offerton (West)	Market	20-25%	35-40%	20-25%	5-10%	0-2%	5-10%	0-2%
	Social/affordable rented	35-40%	20-25%	10-15%	25-30%	0-2%	0-2%	0-2%
	Affordable home ownership	35-40%	25-30%	20-25%	10-15%	0-2%	0-2%	0-2%

Continued overleaf/...

Table 5.3 Overall dwelling type/size mix recommendations by tenure by sub-area (continued)

Sub-area	Tenure and dwelling mix	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom accessible	3 or more-bedroom accessible
Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	Market	15-20%	30-35%	30-35%	5-10%	5-10%	0-2%	2-5%
	Social/affordable rented	25-30%	15-20%	0-2%	20-25%	10-15%	10-15%	2-5%
	Affordable home ownership	40-45%	20-25%	0-2%	0-2%	5-10%	25-30%	0-2%
Heaton Mersey, Heaton Norris (West), Heaton Moor	Market	15-20%	35-40%	35-40%	0-2%	2-5%	2-5%	0-2%
	Social/affordable rented	30-35%	20-25%	5-10%	15-20%	5-10%	15-20%	0-2%
	Affordable home ownership	35-40%	35-40%	15-20%	0-2%	10-15%	5-10%	0-2%
Town Centre and Hillgate	Market	30-35%	35-40%	5-10%	0-2%	15-20%	0-2%	5-10%
	Social/affordable rented	35-40%	15-20%	2-5%	20-25%	15-20%	2-5%	0-2%
	Affordable home ownership	30-35%	30-35%	5-10%	5-10%	15-20%	0-2%	0-2%
Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	Market	10-15%	30-35%	15-20%	2-5%	10-15%	5-10%	10-15%
	Social/affordable rented	10-15%	15-20%	5-10%	25-30%	15-20%	5-10%	10-15%
	Affordable home ownership	10-15%	20-25%	10-15%	5-10%	10-15%	5-10%	25-30%
STOCKPORT BOROUGH	Market	15-20%	35-40%	25-30%	2-5%	5-10%	2-5%	5-10%
	Social/affordable rented	25-30%	20-25%	5-10%	20-25%	5-10%	5-10%	2-5%
	Affordable home ownership	30-35%	30-35%	15-20%	5-10%	5-10%	5-10%	2-5%

From a local housing need to a housing requirement

- 5.18 The purpose of the HNA is to identify the overall local housing need using the standard method calculation in PPG. The council will then need to determine what is an appropriate housing requirement that can be delivered across the borough.

Conclusions

- 5.19 The local housing need for Stockport Borough based on the standard method is 1,861 dwellings each year.
- 5.20 The HNA has established future household change and the implications this has for dwelling type, size, and tenure mix. This helps the council and its partners make informed decisions on the range and size of dwellings to be built to meet need over the period to 2041.
- 5.21 Given the level of net affordable need (1,305 homes each year), the Local Plan needs to maintain a robust affordable housing policy setting out targets and tenure split in order to maximise new supply. An affordable policy should therefore continue to support the ongoing delivery of affordable housing and diversify the affordable products available to local residents to reflect identified needs. The council does not need to meet its affordable need in full and constraints such as land availability and viability of delivery can impact on the scale of delivery.

6. Conclusion: Policy and Strategic Issues

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

Overall housing need

- 6.4 The local housing need for Stockport Borough based on the standard method is 1,861 dwellings each year.

Dwelling type, tenure, and mix

- 6.5 The relationship between household change and dwelling type/size and tenure requirements have been fully explored. The evidence will help the council deliver an appropriate range of dwelling stock for residents over the plan period. It is recommended that future planning policy references the broad mixes evidenced in Table 6.1 and is taken into account when determining future applications.
- 6.6 Regarding affordable need, there is an annual net shortfall of 1,305 dwellings. A recommended tenure split is 22% social rented, 13% affordable rented and 65% affordable home ownership. Delivery of affordable housing is subject to development economic viability and the council does not need to plan to meet this number in full but affordable housing delivery should be maximised at every possible opportunity.

Table 6.1 Summary of overall dwelling mix

Dwelling type/size	Market	Social/ affordable rented	Affordable home ownership	Total
1/2 Bedroom House	15-20%	25-30%	30-35%	15-20%
3 Bedroom House	35-40%	20-25%	30-35%	30-35%
4+ Bedroom House	25-30%	5-10%	15-20%	20-25%
1 Bedroom flat	2-5%	20-25%	5-10%	5-10%
2+ Bedroom flat	5-10%	5-10%	5-10%	5-10%
1/2 Bedroom accessible	2-5%	5-10%	5-10%	5-10%
3+ Bedroom accessible	5-10%	2-5%	2-5%	5-10%
Dwelling type/size	Market	Social/ affordable rented	Affordable home ownership	Total
House	75-80%	60-65%	75-80%	75-80%
Flat	5-10%	25-30%	10-15%	10-15%
Accessible	10-15%	5-10%	5-10%	10-15%
Dwelling type/size	Market	Social/ affordable rented	Affordable home ownership	Total
1	2-5%	25-30%	5-10%	5-10%
2	25-30%	35-40%	35-40%	25-30%
3	40-45%	25-30%	35-40%	40-45%
4+	25-30%	5-10%	15-20%	20-25%

Meeting the needs of older people and those with disabilities

- 6.7 There is evidence to support a programme of accommodation delivery to help meet the needs of older people and those with disabilities. Although the majority of older people want to remain in their own home with support when needed, there is a need to diversify options available to older people wanting to move to more appropriate accommodation.
- 6.8 There are currently around 6,262 units of specialist older persons' accommodation comprising 3,422 specialist older accommodation units (C3 planning use class), 651 Extra Care (C2 use class), and 2,189 bedspaces residential care (C2 use class). It is estimated there is a need for 4,613 additional C3 dwelling units over the period 2023 to 2041 or 256 each year, a need for 1,157 C2 Extra Care units or 64 each year, and 422 C2 residential care bedspaces or 23 each year. The C3 units should be included in the overall housing figure. Delivery of C2 units would be in addition to this figure.
- 6.9 A key conclusion is that there needs to be a broader housing offer for older people across Stockport Borough and this HNA has provided evidence of scale and range of dwellings needed.
- 6.10 A range of information has been assembled from various sources which helps to scope out the likely level of disability across Stockport Borough's population.

- 6.11 Given the ageing population of the borough and the identified levels of disability amongst the population, it is recommended that 4% of new dwellings are built to M4(3) wheelchair accessible and adaptable standard and all remaining new dwellings are built to M4(2) accessible and adaptable standard to take account of the ageing demographics of Stockport Borough.
- 6.12 It is expected that some of this need will be met through the development of C3 accommodation and there is overlap between affordable, specialist older person and M4(3) need. For instance, the development of an older person's level access, wheelchair accessible affordable dwelling would help address three aspects of housing need.
- 6.13 It is also assumed that there will be ongoing adaptation of existing dwellings to support those with additional needs.

Final comments

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

Technical Appendix A: Research Methodology

Overall approach

- A.1 A multi-method approach was adopted in order to prepare a robust and credible Local Housing Needs Assessment for Stockport Borough:
- Reweighting using 2021 Census data of a sample survey of households across the Stockport area. 15,000 households in the borough were contacted during May and June 2019 and invited to complete a questionnaire. 2,244 questionnaires were returned and used in data analysis. This represents a 15.0% response rate overall and a sample error of +/-2% at district level; Low response rates are expected and the sample errors achieved would be described by ONS as 'Precise' if +/-5% or lower and 'reasonable precise' if between +/- 5% to under +/-10%.
 - A survey of key stakeholders in 2024 including representatives from the council, neighbouring local authorities, housing associations, specialist housing providers, estate agents, social care, and developers.
 - Interviews with estate and letting agents in 2024 operating within the borough.
 - A review of relevant secondary data including the 2021 Census, house price trends, CORE lettings data, and MHCLG Statistics.

Table A1 Household survey sample information

Sub-area	Total Dwellings	Occupied	Sample required*	Addresses contacted	Actual response	Actual response rate	Actual sample error
Bramhall, Cheadle Hulme (South) and Woodford	16,247	15,370	375	1,500	344	0.229	5.22%
Bredbury, Lower Brinnington, Woodley (West)	9,055	8,739	368	1,500	214	0.143	6.62%
Brinnington	3,418	3,465	346	1,500	110	0.073	9.19%
Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport (West)	16,765	16,126	375	1,500	180	0.120	7.26%
Gatley, Heald Green and Cheadle Hulme (North)	15,476	14,865	374	1,500	272	0.181	5.89%
Hazel Grove, Davenport (East), Heavily, Offerton (West)	21,862	20,885	377	1,500	228	0.152	6.45%
Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	16,577	15,777	375	1,500	190	0.127	7.07%
Heaton Mersey, Heaton Norris (West), Heaton Moor	10,620	10,095	370	1,500	283	0.189	5.74%
Town Centre and Hillgate	1,973	1,734	314	1,500	150	0.100	7.65%
Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	20,304	19,625	377	1,500	349	0.233	5.20%
Stockport	132,297	126,681	3,650	15,000	2,320	0.155	2.02%

Technical Appendix B: Affordable Housing Definitions

Affordable housing definitions

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

Affordable housing: housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers); and which complies with one or more of the following definitions⁹⁰:

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

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

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

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

First Homes

NPPF 2024 (paragraph 66 footnote 31) states that “the requirement to deliver a minimum of 25% of affordable housing as First Homes, as set out in 'Affordable Homes Update' Written Ministerial Statement dated 24 May 2021, no longer applies. Delivery of First Homes can, however, continue where local planning authorities judge that they meet local need.”

In May 2021, Planning Practice Guidance was issued which set out the concept of First Homes and their delivery [click here to read guidance](#). Key points from that were:

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

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

Technical Appendix C: Affordable Housing Need Calculations

Introduction

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

Affordability assumptions

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

- a household can be considered able to afford to buy a home if it costs 3.5x the gross income of a single earner or 2.9x the gross income for dual-income households; and
 - a household can be considered able to afford market renting where the rent payable was up to 25% of gross household income.
- C.6 The former guidance did note that local circumstances could justify higher figures being used for affordable renting and that allowances should be made for access to capital that could be used towards the cost of home ownership.
- C.7 Mortgage lending practices would suggest that 4.75x a single or joint income could be considered. This is the maximum single or joint household income multiple offered by First Direct June 2025.
- C.8 Based on this data, the principal assumption considered by arc4 with reference to affordability is:
- For buying up to 3.5x gross household income; and
 - For renting up to 25% gross household income.

Step A: Current unmet gross need

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

Table C1 Current gross unmet need (before affordability testing)

Reason for need	Total in need	Comment	Source
A1 Homeless households	587	Number of households identified as homeless 2023/24	MHCLG Live tables
A2 Priority need / temporary accommodation	971	Households identified as threatened with homelessness in 2023/24 828 households plus households living in temporary accommodation (based on quarterly average) in 2024 (Jan to June 2024)	MHCLG Live tables
A3 Overcrowded	3,290	2021 Census data households	2021 Census TS052
A4 Concealed household	1,506	Census definition refers to couples and lone parents living within another family unit.	2021 Census RM009
A5 Existing affordable tenants in need	1,121		Re-weighted (2021 Census) Household Survey
A6 Other tenures in need	5,981		Re-weighted (2021 Census) Household Survey
A7 Sum of households in A3 to A6 with one or more needs	11,898	Sum of A3 to A6	
A8 Total in A7 adjusted to remove any double counting	11,898	This is the total number of households with one or more needs	
A9. All households in need (A1+A2+A8)	13,455	Represents 11.7% of all households.	

Note: table subject to rounding

Further Notes to Table C1:

A3. Overcrowding

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

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

A4. Concealed households

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

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

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

A7 and A8. Sum of households

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

Affordability of open market options

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

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

Sub-area	Lower quartile price 2024	Lower quartile private rent 2024
Bramhall, Cheadle Hulme (South) and Woodford	£350,000	£1,192
Bredbury, Lower Brinnington, Woodley (West)	£184,000	£949
Brinnington	£131,250	£1,101
Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport (West)	£195,000	£949
Gatley, Heald Green and Cheadle Hulme (North)	£285,000	£849
Hazel Grove, Davenport (East), Heavily, Offerton (West)	£197,000	£949
Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	£170,933	£975
Heaton Mersey, Heaton Norris (West), Heaton Moor	£250,000	£901
Town Centre and Hillgate	£153,000	£849
Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	£270,000	£923

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

C.12 Table C3 sets out the proportion of households in need who could not afford open market prices or rents. Where no prices/rents are available, borough average prices/rents have been used. The affordability analysis uses data on

ward-level lower quartile prices and rents and assumes that a property is affordable if up to 25% of household income is spent on rent and buying costs up to 3.5x household income.

- C.13 It is reasonably assumed that all households in A1 (homeless) and A2 (priority need/in temporary accommodation) cannot afford open market prices or rents given their housing circumstances (and income information is not available from secondary data source).
- C.14 The affordability of open market options is tested on the remaining households in need (rows A3 to A6 in Table C1) based on 2019 Household Survey data (re-weighted to the 2021 Census).
- C.15 Analysis concludes that **9,319** households across Stockport Borough are in housing need and cannot afford to buy or rent at lower quartile market prices.

Table C3 Affordability of open market housing for households in need

Needs groups	Number of households	% cannot afford to buy or rent	Number cannot afford to buy or rent
Sum of A1 and A2 households	1,558	100%	1,558
Sum of households in A3 to A6 with one or more needs	11,898	65.2%	7,761
Total cannot afford to buy or rent			9,319

Step B: Future households in need

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

New household formation

- C.17 The most useful data sources for assessing the level of new household formation are:
- MHCLG/ONS household projections, from which an annual net increase in households can be derived; and
 - The English Housing Survey, from which a national gross household formation rate can be derived and referenced as a data source in the PPG.
- C.18 Based on the requirements of PPG, the gross annual formation rate used in analysis is 1,966. This is the household formation rate derived from a range of projections set out in Table C4. Through the standard method of calculating

need, allowance is made for increasing the level of housing delivery to support household formation through the affordability adjustment.

Table C4 Net and gross household formation 2023-2041

Scenario	Annual household formation	Notes	Source
A. MHCLG 2014-based household projections	817	13,077 NET increase between 2023 and 2039	MHCLG 2014-based household projections
B. ONS 2018-based household projections	630	11,334 NET increase between 2023 and 2041	ONS 2018-based household projections
C. Average gross household formation rate based on applying national rate to total households over the period 2023-2039 (2014-based projections)	2,002	Gross household formation rate of 1.435%	English Housing Survey 3- year average 2017/18 to 2019/20
D. Average gross household formation rate based on applying national rate to total households over the period 2023-2041 (2018-based projections)	1,930	Gross household formation rate of 1.439%	English Housing Survey 3-year average 2017/18 to 2019/20
G. Blended rate of gross household formation (C, D)	1,966		

New households likely to be in affordable housing need

- C.19 Analysis of the incomes of households who have formed in the past 5 years using the 2019 Household Survey (re-weighted to the 2021 Census) concludes that 64.8% could not afford buying or renting lower quartile (entry level) properties. Based on a gross formation rate of **1,966**, 1,273 households are estimated to be in affordable housing need.

Existing households expected to fall into need

- C.20 The 2019 Household Survey (re-weighted to the 2021 Census) identifies 610 households who have fallen into need in the past 5 years and require affordable housing or 122 each year.

Total newly arising affordable housing need (gross per year)

C.21 Total newly arising need is therefore 1,389 each year as summarised in Table C5.

Table C5 Total newly arising affordable housing need

A. Number of newly forming households		1,966
B. Proportion unable to afford market housing	64.4%	1,267
C. Existing households falling into need		122
Total newly arising affordable need (B+C)		1,389

Step C: Affordable housing supply

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

Table C6 Affordable housing supply

Source of supply/stock loss	Data source	Data
The number of affordable dwellings that are going to be vacated by occupiers that are fit for use by other households in need	RP lettings data over most recent 5-year period	Annual average of 891 affordable dwellings have been let 2020/21 to 2023/24.
Suitable surplus stock (vacant properties)	MHCLG vacant dwelling statistics	69 vacant affordable (council and housing association excluding not available for letting) dwellings reported as vacant in 2024 or 0.4% of total affordable stock. This is below the transactional rate of around 2% to allow movement in stock so no suitable surplus stock available.
The committed supply of new net affordable homes at the point of assessment (number and size)	Council data	Total of 490 affordable dwellings in pipeline at June 2025. Apportioned across the borough based on current affordable supply
Supply of affordable home ownership through <u>resale</u>	English Housing Survey Table FA4131	EHS indicates 5.9% of owner occupiers with a mortgage moved to their accommodation in the past year. This is used as a basis for estimating the number of resales of affordable home ownership products at 5% each year. Based on 1,334 dwellings there are an estimated 79 resales each year.
Units taken out of management	Local authority data	None identified.
Total annual supply	Calculation	891 lettings + 0 vacant + 79 AHO resales – 0 units taken out of management = 970 each year

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

C.23 Overall, the model assumes a total annual affordable housing stock supply of **970 plus newbuild** dwellings.

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

- C.24 Table C7 summarises the total annual need for affordable housing across Stockport Borough which establishes a gross annual need of 2,275 and, after taking into account supply, a net need of 1,305 affordable dwellings each year assuming a clearance of gross unmet need over 10 years. Table C8 presents the data for individual sub-areas.

Table C7 Gross and net annual affordable need

Scenario	Factor	Number	Data source/assumption
A1	Current gross unmet need (before affordability test)	13,320	Table C1 row A9
A2	Current gross unmet need (after affordability test)	7,784	Table C3
A3	Pipeline supply	460	
A4	Current gross unmet need (after affordability test and pipeline supply)	8,859	
A5	Annualised need	886	Assume unmet need is cleared over a 10-year period
B	Newly arising annual need	1,389	Table C5
TGN	Total gross need	2,275	A3+B
C	Affordable annual housing supply	970	Table C6
	Total annual net need	1,305	TGN – C

Notes: Table subject to rounding errors

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

Step	A1	A2	A3	A4	A5	B	TGN	C	
Factor	Current gross unmet need (before affordability test)	Current gross unmet need (after affordability test)	Pipeline supply	Current gross unmet need (after affordability test and pipeline supply)	Annualised need	Newly arising annual need	Total gross need	Affordable annual housing supply	Total annual net need
Data source/assumption	Table C1 row A9	Table C3			Assume unmet need is cleared over a 10-year period	Table C5	A5+B	Table C6	TGN – C
Bramhall, Cheadle Hulme (South) and Woodford	1,180	760	21	739	74	137	211	45	166
Bredbury, Lower Brinnington, Woodley (West)	1,130	896	42	854	85	121	206	88	118
Brinnington	537	431	54	378	38	60	98	113	-16
Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswold, Davenport (West)	1,624	1,203	83	1,120	112	212	324	176	148
Gatley, Heald Green and Cheadle Hulme (North)	1,812	1,059	28	1,031	103	124	227	60	167
Hazel Grove, Davenport (East), Heavily, Offerton (West)	2,048	1,488	78	1,410	141	223	364	165	199
Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	1,819	1,389	78	1,311	131	213	344	165	179
Heaton Mersey, Heaton Norris (West), Heaton Moor	1,151	635	18	617	62	78	140	38	102
Town Centre and Hillgate	330	294	24	271	27	27	54	50	4
Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	1,826	1,163	34	1,130	113	194	307	71	235
STOCKPORT BOROUGH	13,455	9,319	460	8,859	886	1,389	2,275	970	1,305
Stockport Town Centre	1094	1014	8	1006	101	64	165	71	94

C.25 There are around 14,506 households on the council's housing register as of June 2025. Of these, 10,746 live in the borough and 3,760 live outside the borough. Table C9 summarises the bedroom needs of households on the housing register who live in Stockport based on current place of residence.

Table C9 Affordable need by number of bedrooms: housing register

Sub-area	Number of bedrooms					Base
	1	2	3	4 or more	TOTAL	
Bramhall, Cheadle Hulme (South) and Woodford	41.4%	33.4%	21.5%	3.7%	100.0%	461
Bredbury, Lower Brinnington, Woodley (West)	43.3%	28.1%	27.1%	1.5%	100.0%	797
Brinnington	33.5%	31.4%	30.9%	4.2%	100.0%	961
Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswold, Davenport (West)	37.0%	36.5%	22.3%	4.3%	100.0%	2,089
Gatley, Heald Green and Cheadle Hulme (North)	39.5%	31.2%	23.0%	6.2%	100.0%	769
Hazel Grove, Davenport (East), Heavily, Offerton (West)	40.3%	34.2%	22.3%	3.2%	100.0%	2,002
Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	35.5%	33.5%	27.3%	3.6%	100.0%	2,096
Heaton Mersey, Heaton Norris (West), Heaton Moor	44.6%	40.0%	14.4%	1.0%	100.0%	395
Town Centre and Hillgate	53.2%	34.3%	12.5%	0.0%	100.0%	455
Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	44.5%	32.2%	20.0%	3.3%	100.0%	721
Stockport Borough	39.3%	33.6%	23.6%	3.5%	100.0%	10,746

Source: Housing register

C.26 Table C10 summarises affordable need by number of bedrooms based on household survey data. This indicates a broader range of need with a particular need for 2 and 3-bedroom affordable dwellings. Table C10 blends the evidence from the household survey with the housing register to reflect the more acute need represented by the register with the broader range of affordable needs evidenced through the household survey.

C.27 Table C11 breaks down need into dwelling type and size. This indicates around 70.5% of provision should be houses, 20.4% flats, and 9.1% accessible accommodation.

Table C10 Annual affordable need by number of bedrooms: household survey

Sub-area	Number of bedrooms					Base (annual gross need)	Base (annual net need)
	1	2	3	4 or more	Total		
Bramhall, Cheadle Hulme (South) and Woodford	3.3%	32.8%	48.1%	15.8%	100.0%	211	166
Bredbury, Lower Brinnington, Woodley (West)	26.3%	43.5%	17.2%	13.0%	100.0%	206	118
Brinnington	36.7%	44.5%	12.9%	5.9%	100.0%	98	-16
Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport (West)	7.5%	22.5%	60.7%	9.3%	100.0%	324	148
Gatley, Heald Green and Cheadle Hulme (North)	16.3%	49.2%	23.0%	11.5%	100.0%	227	167
Hazel Grove, Davenport (East), Heavily, Offerton (West)	19.6%	39.5%	19.7%	21.2%	100.0%	364	199
Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	22.0%	58.6%	19.4%	0.0%	100.0%	344	179
Heaton Mersey, Heaton Norris (West), Heaton Moor	16.9%	45.5%	27.5%	10.1%	100.0%	140	102
Town Centre and Hillgate	19.7%	53.8%	21.2%	5.3%	100.0%	54	4
Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	9.1%	45.8%	37.0%	8.2%	100.0%	307	235
STOCKPORT BOROUGH	16.3%	40.2%	31.0%	12.5%	100.0%	2,275	1,305

Source: 2019 Household Survey (re-weighted to 2021 Census)

Table C11 Overall profile of affordable need

Sub-area	Number of bedrooms					Base (annual gross need)	Base (annual net need)
	1	2	3	4 or more	Total		
Bramhall, Cheadle Hulme (South) and Woodford	22.4%	33.1%	34.8%	9.8%	100.0%	211	166
Bredbury, Lower Brinnington, Woodley (West)	34.8%	35.8%	22.2%	7.3%	100.0%	206	118
Brinnington	35.1%	38.0%	21.9%	5.1%	100.0%	98	-16
Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport (West)	22.3%	29.5%	41.5%	6.8%	100.0%	324	148
Gatley, Heald Green and Cheadle Hulme (North)	27.9%	40.2%	23.0%	8.9%	100.0%	227	167
Hazel Grove, Davenport (East), Heavily, Offerton (West)	30.0%	36.9%	21.0%	12.2%	100.0%	364	199
Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	28.8%	46.1%	23.4%	1.8%	100.0%	344	179
Heaton Mersey, Heaton Norris (West), Heaton Moor	30.8%	42.8%	21.0%	5.6%	100.0%	140	102
Town Centre and Hillgate	36.5%	44.1%	16.9%	2.7%	100.0%	54	4
Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	26.8%	39.0%	28.5%	5.8%	100.0%	307	235
STOCKPORT BOROUGH	27.8%	36.9%	27.3%	8.0%	100.0%	2,275	1,305

Table C12 Affordable dwelling type and size mix

	Number of bedrooms (number)				
Dwelling type	1	2	3	4+	Total
House	52	339	317	104	813
Flat	284	88	13	0	385
Level-access	27	55	26	0	108
Total	363	482	356	104	1,305
	Number of bedrooms (Table %)				
Dwelling type	1	2	3	4+	Total
House	4.0%	25.9%	24.3%	8.0%	62.3%
Flat	21.8%	6.8%	1.0%	0.0%	29.5%
Level-access	2.0%	4.2%	2.0%	0.0%	8.2%
Total	27.8%	36.9%	27.3%	8.0%	100.0%

Source: 2019 Household Survey (re-weighted to 2021 Census), 2025 housing register

Tenure mix

- C.28 Analysis needs to consider the range of affordable tenures as set out in Annex 2 of the NPPF that may be appropriate for existing households in need and newly forming households.
- C.29 For need arising from homeless households and those in temporary accommodation, it is assumed they all require social rented accommodation. For newly forming households and existing households in need, a split between affordable rented and affordable home ownership should be considered. However, there is insufficient household income and savings data available from the housing register to complete this analysis. Therefore, CAMEO household income data has been used to establish the proportions of households who could afford social rent, affordable rent, and affordable home ownership options.
- C.30 Table C13 summarises the overall tenure split between affordable rented options (social and affordable rent) and affordable home ownership solutions (including shared ownership, discounted for sale and other tenures as set out in Annex 2 of the NPPF).
- C.31 Analysis would suggest an overall tenure split of 22% social rented, 13% affordable rented and 65% affordable home ownership across Stockport Borough. In terms of the split between social and affordable rented, it is recommended that social rented is maximised where possible, the incomes of existing and newly forming households have been considered against the costs of social and affordable renting.

Table C13 Affordable housing tenure preferences

Sub-area	Social Rented (%)	Affordable Rented (%)	Affordable Home Ownership (%)	Total
Bramhall, Cheadle Hulme (South) and Woodford	20.5%	4.7%	74.8%	100.0%
Bredbury, Lower Brinnington, Woodley (West)	35.6%	12.5%	51.9%	100.0%
Brinnington	75.9%	14.2%	9.9%	100.0%
Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswold, Davenport (West)	26.6%	6.7%	66.7%	100.0%
Gatley, Heald Green and Cheadle Hulme (North)	17.6%	5.8%	76.6%	100.0%
Hazel Grove, Davenport (East), Heavily, Offerton (West)	22.8%	8.2%	69.0%	100.0%
Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	22.5%	7.7%	69.8%	100.0%
Heaton Mersey, Heaton Norris (West), Heaton Moor	24.3%	8.5%	67.2%	100.0%
Town Centre and Hillgate	38.0%	6.4%	55.6%	100.0%
Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	25.6%	13.0%	61.4%	100.0%
STOCKPORT BOROUGH	20.6%	11.9%	67.5%	100.0%
Rounded	22%	13%	65%	100.0%

C.32 Analysis would suggest an overall tenure split of 22% social rented, 13% affordable rented and 65% affordable home ownership across Stockport Borough. In terms of the split between social and affordable rented, it is recommended that social rented is maximised where possible, the incomes of existing and newly forming households have been considered against the costs of social and affordable renting.

C.33 The 2019 Household Survey (re-weighted to the 2021 Census) has provided information on the number of bedrooms needed by households in affordable need and dwelling type aspirations and expectations. This has been blended with data from the June 2025 housing register to establish the broad range of affordable dwellings needed across Stockport (Table C14).

Table C14 Affordable dwelling mix by sub-area, number of bedrooms, and dwelling type

Sub-area	Dwelling type/size									Annual Need (gross)	Annual Need (net)
	1/2-bedroom house	3-bedroom house	4+ bedroom house	1-bedroom flat	2-bedroom flat	3+ bedroom flat	1/2-bedroom level-access	3+ bedroom level-access	TOTAL		
Bramhall, Cheadle Hulme (South) and Woodford	22.1%	34.8%	9.8%	22.4%	11.0%	0.0%	0.0%	0.0%	100.0%	211	166
Bredbury, Lower Brinnington, Woodley (West)	24.9%	22.2%	7.3%	16.9%	8.7%	0.0%	20.0%	0.0%	100.0%	206	118
Brinnington	41.2%	21.9%	5.1%	19.7%	1.6%	0.0%	10.4%	0.0%	100.0%	98	-16
Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswold, Davenport (West)	25.3%	41.5%	6.8%	22.3%	4.1%	0.0%	0.0%	0.0%	100.0%	324	148
Gatley, Heald Green and Cheadle Hulme (North)	30.4%	15.4%	8.9%	27.9%	9.8%	7.6%	0.0%	0.0%	100.0%	227	167
Hazel Grove, Davenport (East), Heavily, Offerton (West)	39.0%	21.0%	12.2%	26.4%	1.3%	0.0%	0.0%	0.0%	100.0%	364	199
Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	29.1%	17.3%	1.8%	24.4%	7.5%	3.1%	13.9%	3.0%	100.0%	344	179
Heaton Mersey, Heaton Norris (West), Heaton Moor	31.8%	21.0%	5.6%	19.6%	7.0%	0.0%	15.0%	0.0%	100.0%	140	102
Town Centre and Hillgate	39.0%	16.3%	2.7%	21.1%	17.2%	0.0%	3.3%	0.5%	100.0%	54	4
Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	13.9%	16.5%	5.8%	26.8%	15.2%	0.0%	9.8%	12.0%	100.0%	307	235
STOCKPORT BOROUGH	29.9%	24.3%	8.0%	21.8%	6.8%	1.0%	6.2%	2.0%	100.0%	2,275	1,305

Affordable Home Ownership Policy Framework

- C.34 To support the delivery of affordable home ownership, any decisions regarding eligibility, discount levels, and long-term affordability must be informed by local income data and viability analysis. The council may wish to consider developing a planning policy that addresses:
- **Definition of Affordable Home Ownership:** What constitutes affordable home ownership in the local context (e.g. shared ownership, First Homes, discounted market sale), including eligibility thresholds and tenure length.
 - **Discount Mechanisms:** The percentage discount to be applied to open market value for homes delivered under affordable home ownership. This should be aligned with local affordability levels and may require ongoing review based on updated viability evidence.
 - **Viability Considerations:** Proposals should demonstrate through a Whole Plan Viability Assessment how the level of discount or mix of affordable tenures can be delivered without compromising overall scheme delivery or design quality.
 - **Retention and Perpetuity:** Affordable home ownership properties should be retained as affordable in perpetuity (e.g. through restrictive covenants, resale price covenants, or eligibility restrictions), unless otherwise agreed by the council. Mechanisms should be in place to prevent staircasing to full ownership without recycling subsidy into new provision.
 - **Target Demographic:** The council should define target income groups (e.g. first-time buyers, key workers, younger households) based on evidence of need and affordability.
 - **Property Types and Sizes:** Policy should clarify the types and sizes of units required for affordable home ownership to meet identified local housing needs, ensuring these homes are suitable for a range of household types and life stages.
 - **Intermediate Housing Register:** The establishment of a local Intermediate Housing Register, or a partnership with Help to Buy agents or similar bodies, to manage demand and allocate homes transparently.
 - **Affordability Testing:** Developers should provide evidence that discounted sale prices are genuinely affordable to eligible local households, taking into account mortgage lending criteria and local earnings.
 - **Partnership Working:** All proposals must be subject to agreement between the local authority and the developer at planning application stage, to secure an appropriate mix of affordable home ownership as part of the overall affordable housing contribution.
 - **On-site Delivery Preferred:** On-site provision of affordable home ownership units should be the default position. Where not feasible, a commuted sum approach may be considered, based on site-specific circumstances and subject to council approval.

Ensuring Quality and Community Benefit

- C.35 To maximise the benefits of affordable home ownership for residents and the community, the council may set out the following requirements in planning policy:
- Design and Integration: Affordable home ownership units must be tenure blind—physically indistinguishable from market units—and built to the same design standards and specifications.
 - Distribution: Homes should be dispersed across the development to promote tenure integration and support mixed, sustainable communities.
 - Marketing and Allocation: Developers must market affordable home ownership units through a council-approved process, prioritising eligible local households and using agreed eligibility and allocation criteria.
 - Monitoring and Reporting: An annual monitoring report should be submitted to the council detailing the allocation of units, buyer profiles, resale activity (where applicable), and ongoing affordability.

Eligibility Criteria and Legal Agreements

- C.36 Eligibility should be agreed between the local authority and the developer or managing body, taking into account national and local planning guidance, local connection requirements, and income thresholds.
- C.37 These criteria must be clearly defined and enforceable through a Section 106 agreement, including provisions for resale controls and continued affordability for future purchasers.

Comparison of current housing stock and current/future needs

- C.38 PPG states that “**strategic policy-making authorities will need to look at the current stock of houses of different sizes and assess whether these match current and future need**” (PPG Paragraph 023 Reference ID: 2a-023-20190220). Table C15 sets out this comparison with household survey information. Although there is a need for all dwelling sizes, there are particular shortfalls of affordable homes with 3 or more bedrooms relative to supply.

Table C15 Comparison between current affordable supply and annual gross affordable need

Number of bedrooms	Current supply estimate	%	Annual gross need %	Variance %
1-bedroom	5,822	32.9%	27.8%	-5.1%
2-bedroom	8,143	46.1%	36.9%	-9.2%
3-bedroom	3,453	19.5%	27.3%	7.8%
4 or more bedroom	258	1.5%	8.0%	6.5%
Total	17,676	100.0%	100.0%	

Source: 2019 Household Survey (re-weighted to 2021 Census) and 2025 housing register

Technical Appendix D: Dwelling Mix and Modelling

Introduction

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

Starting points

- D.2 There are four main data sources which underpin the analysis:
- household projections;
 - dwelling stock information;
 - data identifying the relationships between households and dwellings derived from the 2019 Household Survey (re-weighted to the 2021 Census); and
 - data derived from affordable housing need analysis.

Household projections

- D.3 These are used to establish the number of households by Household Reference Persons (HRP) and household type using the 2018-based data, and how this is expected to change over the period 2023 to 2041.
- D.4 The change in the number of households over this period can be established and, assuming that the dwelling needs of these households do not change significantly over the plan period, the potential impact on type and number of bedrooms of future dwellings can be determined.

Relationship between households and dwellings

- D.5 The relationship between the age of Household Reference Person, household type, and dwellings occupied by type and size can be derived from the 2019 Household Survey (re-weighted to the 2021 Census).
- D.6 The data available is summarised in Table D1. For each age group, the proportion of Household Reference Persons (HRPs) by household type living in different type/size and size of dwelling has been estimated.
- D.7 The 2019 Household Survey (re-weighted to the 2021 Census) also provides data on household aspirations and what households would expect to move to. This data can also be broken down by HRP age group and household type.
- D.8 By combining this range of data, it is possible to model the likely change in dwelling type/size requirements with reference to:
- the current relationship between HRP/household type and dwelling type/size and this remains constant over the plan period (demographic baseline);
 - household aspirations by HRP/household type (aspirations); and
 - what households would expect by HRP/household type (expect).

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

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

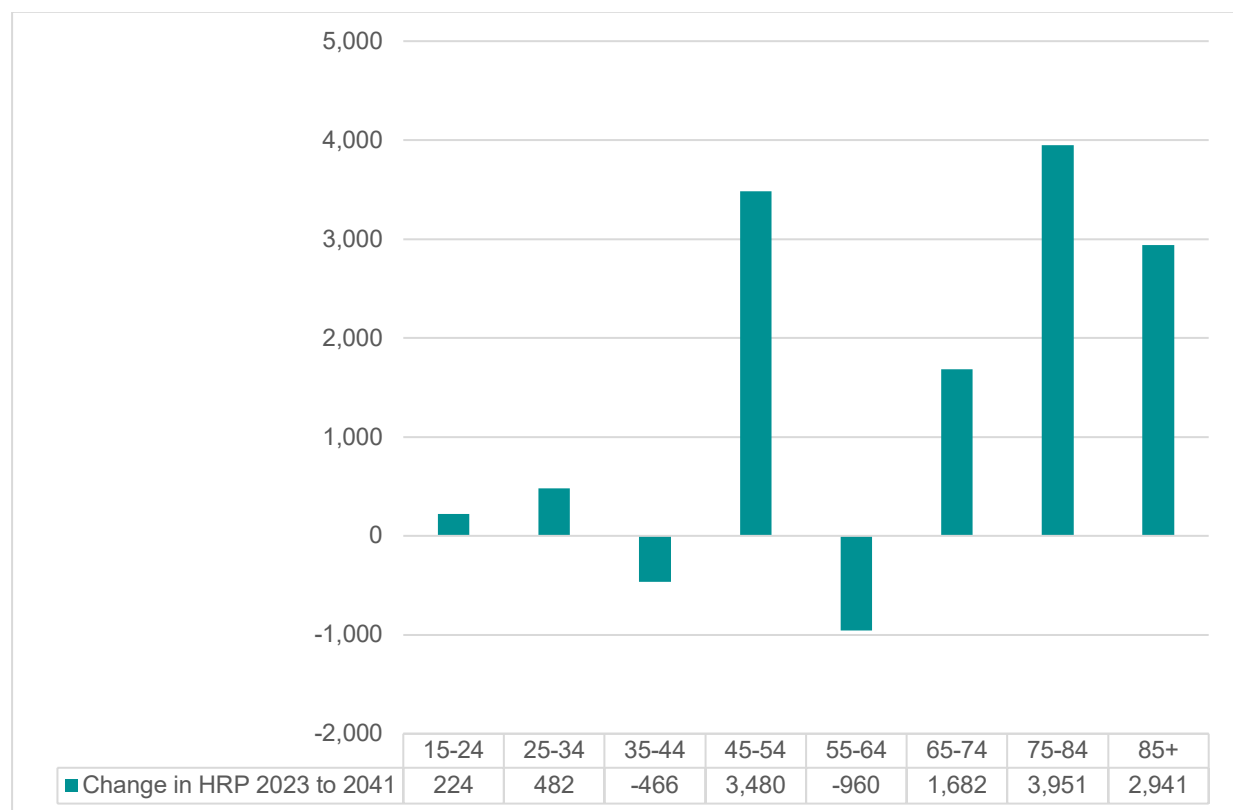
Applying the data at authority level

- D.9 Applying the data at authority level is done in a systematic way. Firstly, the change in the number of households by age group and household type is established from household projections. Assuming that the dwelling needs of these households do not change over the plan period, the overall impact on type/size of dwellings can be determined.
- D.10 Table D2 presents the baseline demographic data for Stockport Borough. The total number of households is expected to increase by around 11,334 over the period 2023-2041 using 2018-based ONS household projections. Growth is mainly expected across older age 65+ cohorts but also in the 45-54 age group. Figure D1 illustrates how the number of households by HRP age is expected to change over the period 2023-2041.

Table D2 **Change in number of households by age group and household type 2023 to 2041**

2023	One person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	712	770	245	105	523	2,356
25-34	3,585	3,876	2,319	1,090	3,638	14,509
35-44	5,449	5,563	5,787	2,113	4,086	22,998
45-54	6,496	4,987	3,896	1,227	7,435	24,041
55-64	7,490	2,226	906	245	13,011	23,878
65-74	7,030	276	45	19	10,546	17,916
75-84	7,657	106	10	4	8,424	16,201
85+	4,144	48	4	0	2,463	6,659
TOTAL	42,564	17,852	13,211	4,804	50,127	128,557
2041	One person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	777	842	269	116	576	2,581
25-34	3,720	4,013	2,388	1,120	3,749	14,991
35-44	5,338	5,427	5,684	2,073	4,010	22,532
45-54	7,377	5,735	4,555	1,429	8,425	27,521
55-64	7,133	2,126	865	227	12,567	22,918
65-74	7,786	288	46	19	11,459	19,598
75-84	9,560	128	12	5	10,448	20,152
85+	5,909	71	6	0	3,613	9,599
TOTAL	47,599	18,631	13,825	4,989	54,848	139,891
Change 2023-2041	One person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	64	72	24	11	53	224
25-34	135	137	68	30	111	482
35-44	-111	-136	-102	-40	-77	-466
45-54	881	748	659	202	990	3,480
55-64	-357	-100	-40	-18	-444	-960
65-74	756	13	1	0	913	1,682
75-84	1,902	22	2	1	2,024	3,951
85+	1,765	23	2	0	1,151	2,941
TOTAL	5,035	779	614	186	4,721	11,334

Source: ONS 2018-based household projections

Figure D1 **Change in HRP age groups 2023-2041**

Source: 2018-based ONS household projections

D.11 Table D3 applies household survey data on dwelling occupancy to the demographic profile in 2041. The two right hand columns indicate the likely change in demand for dwelling types and sizes and how this translates to an overall percentage dwelling requirement.

Table D3 Impact of change in households by age group on dwellings occupied by 2041

Dwelling type and size	HRP age 15-24	HRP age 25-34	HRP age 35-44	HRP age 45-54	HRP age 55-64	HRP age 65-74	HRP age 75-84	HRP age 85+	TOTAL	%
1-bedroom accessible	96	11	76	279	129	119	491	385	1,587	1.1%
1-bedroom flat	632	1,357	1,561	3,244	2,431	1,344	1,212	1,107	12,887	9.2%
1-bedroom house	36	209	291	136	208	55	153	0	1,087	0.8%
1-bedroom other	6	153	49	60	31	54	68	0	421	0.3%
2-bedroom accessible	81	308	190	114	214	1,285	1,842	1,408	5,442	3.9%
2-bedroom flat	380	1,264	1,341	872	787	980	1,423	966	8,013	5.7%
2-bedroom house	322	3,733	3,038	3,383	2,904	2,473	1,890	799	18,541	13.3%
2-bedroom other	32	26	43	56	70	47	109	105	489	0.3%
3-bedroom house	602	5,077	10,964	11,103	8,658	9,170	8,171	3,175	56,920	40.7%
3 or more bedroom accessible	36	52	167	404	649	982	1,226	325	3,842	2.7%
3 or more-bedroom flat	48	154	70	246	40	109	50	150	868	0.6%
3 or more-bedroom other	100	16	47	123	36	55	145	0	522	0.4%
4 or more-bedroom house	210	2,630	4,695	7,500	6,763	2,925	3,372	1,179	29,273	20.9%
Total	2,581	14,991	22,532	27,521	22,918	19,598	20,152	9,599	139,891	100.0%
Number of bedrooms	HRP age 15-24	HRP age 25-34	HRP age 35-44	HRP age 45-54	HRP age 55-64	HRP age 65-74	HRP age 75-84	HRP age 85+	TOTAL	%
1	770	1,730	1,977	3,719	2,799	1,572	1,924	1,492	15,983	11.4%
2	815	5,331	4,612	4,426	3,974	4,785	5,264	3,278	32,485	23.2%
3	786	5,300	11,249	11,876	9,382	10,316	9,592	3,650	62,151	44.4%
4 or more	210	2,630	4,695	7,500	6,763	2,925	3,372	1,179	29,273	20.9%
Total	2,581	14,991	22,532	27,521	22,918	19,598	20,152	9,599	139,891	100.0%

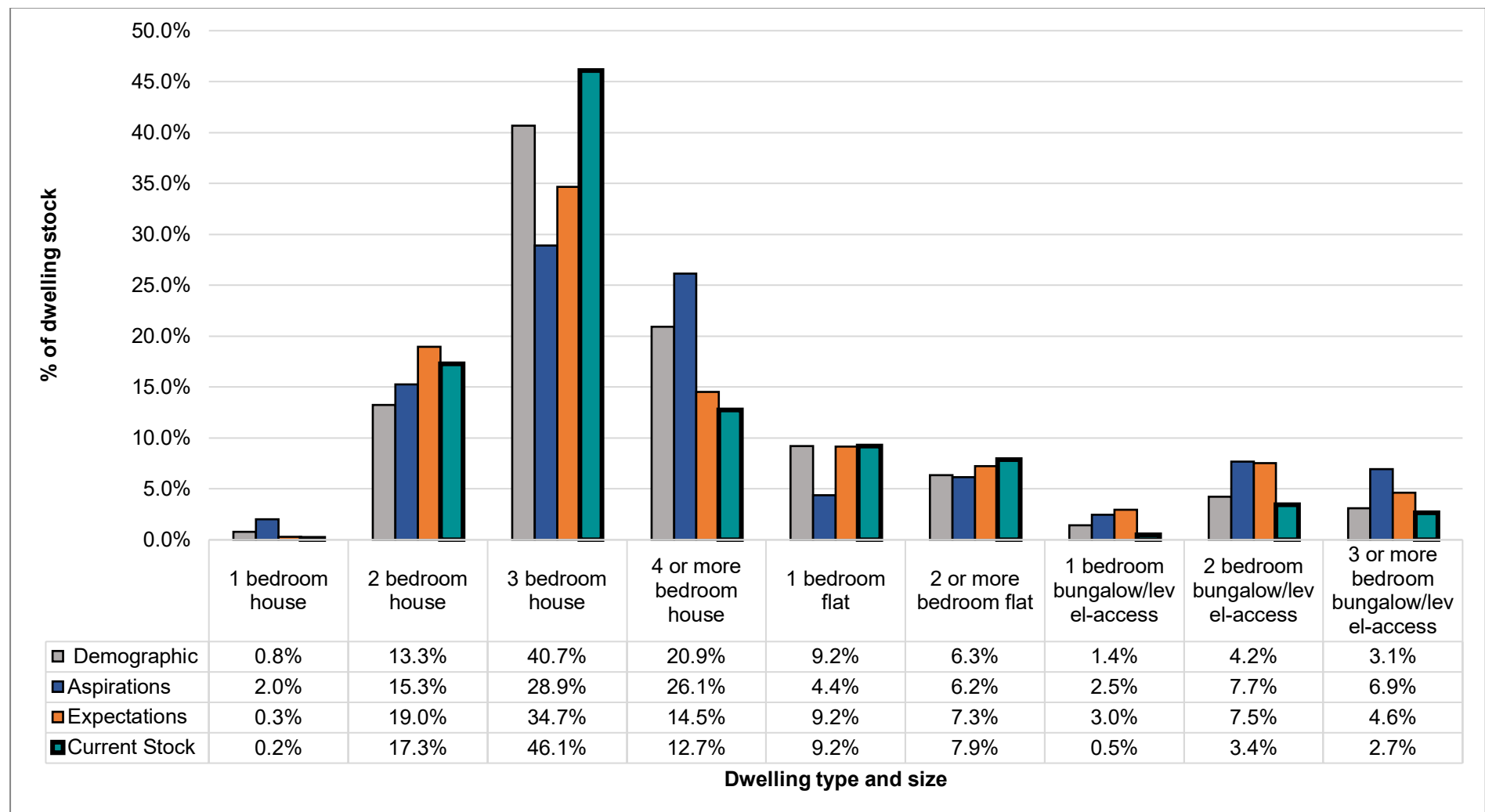
Note: totals by age group may vary slightly due to rounding errors; Source: ONS 2018-based household projections and 2019 Household Survey (re-weighted to the 2021 Census)

- D.12 Table D4 sets out how the profile of dwelling stock changes when aspirations and expectations of households are considered. This indicates a notable shift towards accessible accommodation and one- and two-bedroom dwellings. The table compares scenarios with the current stock and also an average or blended figure of the alternative scenarios.

Table D4 Dwelling stock profile aspirations/expectations

Dwelling type and size	Demographic	Aspirations	Expectations	Current stock
1-bedroom house	0.8%	2.0%	0.3%	0.2%
2-bedroom house	13.3%	15.3%	19.0%	17.3%
3-bedroom house	40.7%	28.9%	34.7%	46.1%
4 or more-bedroom house	20.9%	26.1%	14.5%	12.7%
1-bedroom flat	9.2%	4.4%	9.2%	9.2%
2 or more-bedroom flat	6.3%	6.2%	7.3%	7.9%
1-bedroom accessible	1.4%	2.5%	3.0%	0.5%
2-bedroom accessible	4.2%	7.7%	7.5%	3.4%
3 or more bedroom accessible	3.1%	6.9%	4.6%	2.7%
TOTAL	100.0%	100.0%	100.0%	100.0%
Dwelling type	Demographic	Aspirations	Expectations	Average
House	75.6%	72.3%	68.4%	72.1%
Flat	15.6%	10.6%	16.4%	14.2%
Accessible	8.8%	17.1%	15.1%	13.7%
Total	100.0%	100.0%	100.0%	100.0%
Number of bedrooms	Demographic	Aspirations	Expectations	Average
1	11.4%	8.9%	12.4%	10.9%
2	23.2%	28.2%	33.2%	28.2%
3	44.4%	36.7%	39.9%	40.3%
4	20.9%	26.1%	14.5%	20.5%
Total	100.0%	100.0%	100.0%	100.0%

- D.13 Figure D2 summarises the dwelling profiles under the scenarios considered and compares this with current dwelling stock. Under the baseline demographic scenario, the majority of newbuild should be houses (particularly 3 bedroom and 4 bedroom) and some flats and accessible accommodation. Under the aspirations and expectations scenarios, there is an increasing emphasis on accessible accommodation.

Figure D2 Summary of dwelling types in current stock and under baseline demographic, aspiration, and expectation scenarios

Source: 2019 Household Survey (re-weighted to 2021 Census) and 2018-based household projections

Overall dwelling mix by tenure

- D.14 Table D5 summarises dwelling type/size mix based on the demographic scenario relating to the period 2023 to 2041. This analysis assumes an affordable tenure split of around 22% social rented, 13% affordable rented and 65% affordable home ownership. The analysis factors in the dwelling type/size analysis carried out as part of the affordable housing needs calculation and the dwelling type/size choices of households considering affordable home ownership solutions based on the range of dwellings currently available.
- D.15 The analysis can be revised if annual targets and affordable housing delivery targets are updated.

Table D5 Summary of overall dwelling mix by tenure

Dwelling type/size	Market	Affordable/ Social Rented	Affordable home ownership	Total
1/2 Bedroom House	15-20%	25-30%	30-35%	15-20%
3 Bedroom House	35-40%	20-25%	30-35%	30-35%
4+ Bedroom House	25-30%	5-10%	15-20%	20-25%
1 Bedroom flat	2-5%	20-25%	5-10%	5-10%
2+ Bedroom flat	5-10%	5-10%	5-10%	5-10%
1/2 Bedroom accessible	2-5%	5-10%	5-10%	5-10%
3+ Bedroom accessible	5-10%	2-5%	2-5%	5-10%
Dwelling type	Market	Affordable/ Social Rented	Affordable home ownership	Total
House	75-80%	60-65%	75-80%	75-80%
Flat	5-10%	25-30%	10-15%	10-15%
Accessible	10-15%	5-10%	5-10%	10-15%
Number of bedrooms	Market	Affordable/ Social Rented	Affordable home ownership	Total
1	2-5%	25-30%	5-10%	5-10%
2	25-30%	35-40%	35-40%	25-30%
3	40-45%	25-30%	35-40%	40-45%
4+	25-30%	5-10%	15-20%	20-25%

Overall dwelling mix by sub-area

- D.16 Further analysis considers the range of dwellings by sub-area and tenure. This is based on the need for affordable/social rented dwellings, the need for affordable home ownership, and open market need. This takes account of the dwelling type aspirations and expectations of households and the number of bedrooms needed. Table D6 summarises the profile of affordable (social/affordable) rented, affordable home ownership and market dwellings by sub-areas.

Table D6 Overall dwelling type/size mix recommendations by tenure by sub-area

Sub-area	Tenure and dwelling mix	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom accessible	3 or more-bedroom accessible
Bramhall, Cheadle Hulme (South) and Woodford	Market	5-10%	35-40%	30-35%	0-2%	5-10%	0-2%	10-15%
	Social/affordable rented	20-25%	30-35%	5-10%	20-25%	10-15%	0-2%	0-2%
	Affordable home ownership	25-30%	45-50%	15-20%	0-2%	5-10%	0-2%	0-2%
Bredbury, Lower Brinnington, Woodley (West)	Market	15-20%	35-40%	20-25%	0-2%	2-5%	5-10%	5-10%
	Social/affordable rented	20-25%	20-25%	5-10%	15-20%	5-10%	20-25%	0-2%
	Affordable home ownership	35-40%	10-15%	25-30%	0-2%	0-2%	25-30%	0-2%
Brinnington	Market	35-40%	25-30%	20-25%	5-10%	0-2%	5-10%	0-2%
	Social/affordable rented	40-45%	20-25%	5-10%	15-20%	0-2%	10-15%	0-2%
	Affordable home ownership	35-40%	40-45%	15-20%	0-2%	0-2%	0-2%	0-2%
Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport (West)	Market	50-55%	20-25%	0-2%	2-5%	5-10%	5-10%	
	Social/affordable rented	25-30%	40-45%	5-10%	20-25%	2-5%	0-2%	0-2%
	Affordable home ownership	15-20%	65-70%	10-15%	0-2%	0-2%	0-2%	0-2%
Gatley, Heald Green and Cheadle Hulme (North)	Market	20-25%	25-30%	25-30%	2-5%	10-15%	2-5%	2-5%
	Social/affordable rented	30-35%	15-20%	5-10%	25-30%	15-20%	0-2%	0-2%
	Affordable home ownership	30-35%	15-20%	10-15%	10-15%	20-25%	0-2%	0-2%
Hazel Grove, Davenport (East), Heavily, Offerton (West)	Market	20-25%	35-40%	20-25%	5-10%	0-2%	5-10%	0-2%
	Social/affordable rented	35-40%	20-25%	10-15%	25-30%	0-2%	0-2%	0-2%
	Affordable home ownership	35-40%	25-30%	20-25%	10-15%	0-2%	0-2%	0-2%
Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	Market	15-20%	30-35%	30-35%	5-10%	5-10%	0-2%	2-5%
	Social/affordable rented	25-30%	15-20%	0-2%	20-25%	10-15%	10-15%	2-5%
	Affordable home ownership	40-45%	20-25%	0-2%	0-2%	5-10%	25-30%	0-2%

Continued overleaf/...

Table D6 Overall dwelling type/size mix recommendations by tenure by sub-area (continued)

Sub-area	Tenure and dwelling mix	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom accessible	3 or more-bedroom accessible
Heaton Mersey, Heaton Norris (West), Heaton Moor	Market	15-20%	35-40%	35-40%	0-2%	2-5%	2-5%	0-2%
	Social/affordable rented	30-35%	20-25%	5-10%	15-20%	5-10%	15-20%	0-2%
	Affordable home ownership	35-40%	35-40%	15-20%	0-2%	10-15%	5-10%	0-2%
Town Centre and Hillgate	Market	30-35%	35-40%	5-10%	0-2%	15-20%	0-2%	5-10%
	Social/affordable rented	35-40%	15-20%	2-5%	20-25%	15-20%	2-5%	0-2%
	Affordable home ownership	30-35%	30-35%	5-10%	5-10%	15-20%	0-2%	0-2%
Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	Market	10-15%	30-35%	15-20%	2-5%	10-15%	5-10%	10-15%
	Social/affordable rented	10-15%	15-20%	5-10%	25-30%	15-20%	5-10%	10-15%
	Affordable home ownership	10-15%	20-25%	10-15%	5-10%	10-15%	5-10%	25-30%
STOCKPORT BOROUGH	Market	15-20%	35-40%	25-30%	2-5%	5-10%	2-5%	5-10%
	Social/affordable rented	25-30%	20-25%	5-10%	20-25%	5-10%	5-10%	2-5%
	Affordable home ownership	30-35%	30-35%	15-20%	5-10%	5-10%	5-10%	2-5%

Source: 2019 Household Survey (re-weighted to the 2021 Census); 2025 housing register

Technical Appendix E: Stakeholder Consultation

Introduction

- E.1 arc4 contacted a range of stakeholders to obtain feedback on the housing needs of people living in Stockport Borough. The findings are summarised in the report below.

Strengths of the local housing market

- E.2 Stockport is close to Manchester and has excellent strategic connections to the city, other parts of Greater Manchester and across the north west.
- E.3 There are a range of amenities and services, including schools, healthcare, and recreational facilities which are supported by an improved town centre offer.
- E.4 There is consistently high demand for all types of housing in Stockport. There are diverse housing options with a range of housing types catering for different needs and budgets.
- E.5 The borough has high quality, attractive housing in a number of sustainable neighbourhoods and popular housing market areas. Properties are large, often owner occupied in largely affluent areas and properties continue to hold their value.
- E.6 There is a good supply of children's homes and supported accommodation.

Weaknesses of the local housing market

- E.7 A key weakness is the availability of properties. High demand is outstripping supply which is pushing property prices up and making them increasingly expensive.
- E.8 There is a very wide range from low value to high value which is both a strength and a weakness. There are still some very depressed areas which need investment.
- E.9 Rising house prices and rents make it difficult for some residents to afford housing with high competition for what is available. This leads to pockets of deprivation in social housing areas.
- E.10 Under supply of affordable housing.
- E.11 Lack of available and suitable land for major development.
- E.12 Housing supply does not meet the increasing and changing needs of an ageing population and for residents with specific needs.
- E.13 High volume of residents in temporary accommodation.
- E.14 Section 24 (Tax Law) is creating tremendous cashflow problems for private landlords with relatively low leverage with banks at c 45%LTV (or above). High interest rates are resulting in many landlords selling which is creating a lack of quality private rented accommodation to meet demand.
- E.15 Right to buy scheme is reducing social housing stock.

- E.16 Stockport has ageing housing with older housing stock requiring modernisation and energy efficiency improvements.
- E.17 More foster carers and supported lodgings households are needed.
- E.18 The pace of demand for care leavers is significantly increasing and outpacing the housing stock availability. There is a desperate need to plan and start working on more accommodation supply in Stockport to respond to this need (as well as the needs across other groups) or this will have a significant cost impact to the council.

Gaps in the supply of types of housing in Stockport

- E.19 Stockport Homes has identified all house types 1, 2 3 and 4-bedroom properties for social rent and a limited number of affordable rented properties. There is strong demand for shared ownership properties of all house types and sizes for shared ownership reflected in the register of interest of over 8000. There is also high demand for adapted properties of all sizes. There is a demand for specialist and supported housing together with an affordable age friendly offer.
- E.20 MSV Housing highlighted that good quality market rent is in short supply as is housing for sale both affordable and market in more modest income areas.
- E.21 Stockport Council report gaps resulting from reducing stock in social housing, affordable rented and private rented 1 bed flats plus a lack of houses for sale to develop into supported/ specialist accommodation.
- E.22 Rowlinson reported higher quality later living stock as a key gap in Stockport.
- E.23 Affordable housing is needed and the restrictions on how many registered providers (RP) can operate with council support is sometimes a challenge as viability becomes an issue with so few RPs to approach.
- E.24 Onward Homes highlighted a continued need for more affordable housing across the borough to meet demand, especially family homes. More recent development opportunities have reflected the confused Local Plan position for Stockport so are typically either much sought after reducing residual supply or focussed upon inner urban high density, high-cost developments which are not always suitable to support affordable housing.
- E.25 Your Housing Group reported that 2 and 3-bedroom homes for social rent are in high demand and of low supply.
- E.26 Private landlords commented on the desperate shortage of affordable rental housing. Properties are in short supply and landlords are asking rents that tenants simply cannot afford to pay.
- E.27 Private landlords also listed affordable housing for young professional as an area of need.
- E.28 Your Housing Group also highlighted that a much broader and attractive housing offer for older residents is needed including adequate accessible/adapted housing to meet the needs of Stockport residents.

- E.29 Stockport Council children's sector list foster carers for children in care, supported lodgings for post-16, supported accommodation for care leavers 18+, specialist accommodation for post-18 care leavers with disability, leaving custody and Unaccompanied Asylum Seeker Children (UASC) post-18 as gaps in the borough.
- E.30 Care leavers at 18 are only able to afford very low rents, often supported by benefits and these properties are very hard to find.

Registered Providers

Main concerns about existing and future affordable and specialist housing provision

- E.31 There needs to be a significant increase in the delivery of all types and tenures of affordable homes to meet the scale of the demand and the increasing levels of homelessness. There are challenges around the availability of land, especially larger sites where larger homes can be built at scale.
- E.32 Onward Homes agreed that there are not enough affordable housing of all types to meet the need and there is a lack of a modern, varied and attractive offer for older residents.
- E.33 There is a demand for affordable age friendly housing to encourage rightsizing and as part of the preventative agenda to reduce the risks that may lead to requirement for residential care.
- E.34 Stockport Homes also identified a real issue with fire regulations and older people's housing linked to mobility needs/wheelchair users.
- E.35 MSV noted there are too many apartments and not enough houses, plus a need more shared ownership houses. Sites are often in poorer areas but still have high values.
- E.36 Your Housing Group reported that there is not enough rental provision when considering demand, particularly with regards to future development plans in Stockport town centre where there are not currently any.
- E.37 Onward Homes highlighted the need to ensure that funding revenue positions are confirmed and aligned with strategic capital needs.
- E.38 Onward Homes have delivered very little new build in Stockport due to challenges around the availability of land, especially larger sites where larger homes can be built at scale and there is more control. Developments are currently small and piecemeal.

Demand for affordable housing products

- E.39 Stockport Homes has identified all house types 1, 2, 3 and 4-bedroom properties for social rent and a limited number of affordable rent on the basis of affordability as the private rental sector rent levels continue to increase.
- E.40 There is demand for shared ownership properties of all house types and sizes for shared ownership due to the rising rents in the private rented sector and being locked out of the market for market value homes. Since 2011 Stockport

Homes has successfully sold over 600 homes to, with 318 currently under construction with a current register of interest of over 8000 applicants.

- E.41 MSV reported demand for affordable housing products as an alternative to terraced housing. Small starter homes are needed.
- E.42 Your Housing Group would like to see a mix of affordable and intermediate tenure.
- E.43 Onward Homes agreed Stockport would be a high demand area for affordable housing products.
- E.44 There is demand for accessible and adapted properties of all sizes for social rent and it is important that new housing supply is designed to be future proofed of the changing needs of an ageing demographic.

Commitment to ensuring estate/stock supports Stockport in meeting net zero carbon target by 2030

- E.45 Stockport Homes is committed to the highest sustainability standards on all new developments meeting and exceeding building regulations with a 'no gas and fabric first' approach. Stockport Homes is investing heavily in current housing stock to achieve net zero carbon by 2038 but notes there are challenges around cost, external funding and supply chains in the sector.
- E.46 MSV highlighted the pressure between new provision, maintaining existing and responding to climate change in an environment when costs are rising at an unprecedented level which is always going to be a challenge.
- E.47 Your Housing Group commented that there is a drive in improving the quality of homes but there are challenges around cost and supply chains within the expected timescales.
- E.48 Onward Homes, like many RPs, are investing heavily in the improvement of existing stock. However, given the scale of the challenges across our stock base within multiple LA areas and the limitations on investment (both private finance and grant support), investment is targeted towards those areas and properties most in need. Onward Homes worked on an extensive retrofit programme supported through the social decarbonisation fund, but not within the Stockport area.
- E.49 The new build programme will continue to support high new build standards meeting and exceeding current building regs, HQS and space standards. However, these factors can only be controlled within schemes where Onward Homes directly promote the development itself, so are reliant upon planning policy requirements when acquiring S106 units (which makes up the majority of the AH supply in Stockport).

Delivering more affordable housing for rent and sale in Stockport

- E.50 Stockport Homes commented that there needs to be a review of older outdated properties requiring an unaffordable level of investments to sustain them.
- E.51 There needs to be a clear understanding of housing needs to utilise Homes England funding to support new build replacement.

- E.52 MSV want to see existing provision improved as well as new provision. Priority should be given to housing over other uses and the council needs to intervene on long term vacant sites.
- E.53 Your Housing Group are keen to see increased development opportunities.
- E.54 Onward Homes suggested that Stockport needs a clear and appropriate approach to the allocation of housing land to meet its identified and forecast housing need (and demand). The departure from PfE and the rest of the GM LAs whilst presenting an opportunity for Stockport to press forward with its own plans, does require that sufficient land is identified within its own boundaries to address the historic and future housing shortfalls.
- E.55 Values within the Stockport housing market suggest that all forms of affordable housing (rent and sale) are needed and would be successful, so there is an opportunity to ensure a balanced approach to delivery where this is based against sufficient supply. Private rented accommodation needs to be more secure and up to a decent standard.

Significant housing development proposed in the Stockport area

- E.56 Stockport Homes has delivered 1000 new homes in the Borough and is currently delivering new homes through the Housing Revenue Account and would like to step up this delivery. They are keen to see the acceleration of new affordable housing across all types and tenures to meet the high level of demand and to have a positive impact on replacing homes sold through the right to buy, address the rising homelessness numbers and use of temporary accommodation and to deliver new specialist and age friendly housing.
- E.57 Stockport Homes has 168 homes on site which are due to complete in 2024/5. They have a pipeline of over 280 homes across council owned and private sites some with planning consent, but others requiring planning permission and Homes England funding. This includes a number of accessible, specialist and age friendly homes. MSV listed Tenby Garages with 12 Units SR and the Seashell Trust S106 plus various developments with Bloor Homes.
- E.58 Your Housing Group do not have any housing developments in the pipeline. The last development was Covent Garden, Garnett Street, Stockport. SK1 3GD which was 51x PRS units, 18x Outright Sale units, x shared ownership units; 74 units in total. This scheme was completed in 2019 by Bardsley Construction who went into administration at the end of the job.
- E.59 Onward Homes have minimal housing development in the pipeline. There is potentially one small new build on a small piece of land attached to an existing Onward Homes site. The focus of the development programme is currently in other locations largely due to the very limited opportunities in Stockport.

Developers and House Builders

Challenges facing the delivery of new homes that are unique to Stockport including affordable homes

- E.60 Stockport are not part of the Places for Everyone framework across Greater Manchester and currently have no local plan. There is also a stance in Stockport to not release any greenbelt, all of this is creating some uncertainty in planning and the consequential availability of sites.

Type and size of housing in greater demand

- E.61 All types are required across all tenures.

Significant housing development proposed in the Stockport area

- E.62 Stockport Homes has a pipeline of over 280 units of affordable housing across a number of small sites in the borough. In addition, there is a development opportunity at the listed building site at St Thomas's for affordable/market homes.
- E.63 Rowlinson are mainly working on infill sites where 1 and 2-bedroom apartments would work.
- E.64 Parking requirements are a challenge in sustainable locations such as district centres.

Implication for climate change for the housing market in Stockport in the medium and long term

- E.65 Rowlinson commented that securing net zero standards will be a challenge unless there is strong leadership from the council through planning and with support for areas such as brownfield funds.
- E.66 The high aspirations for land and legislative changes such as the Building Safety Act and Future Home Standards are compounding the net zero challenges.
- E.67 Rowlinson highlighted that successful delivery of net zero development has taken place where the local authority has been hands on in terms of support.

Typical customers for new homes

- E.68 All demographic and cultural groups are typical customers for new homes.
- E.69 Downsizers are an untapped market in the higher value areas.

Customers looking for rent and sale

- E.70 Customers are looking for all tenures.

Demand for Build to Rent products

- E.71 There is some good demand for Build to Rent in town and district centres and for family homes.

Release of serviced plots for self and custom housebuilding into developments and how

- E.72 The release of serviced plots for self and custom house building can be challenging depending on the parameters set for the project.

Delivering new homes across Stockport

- E.73 Constructive dialogue is needed with the council over how placemaking schemes could work more efficiently in respect of density, parking etc.

Specialist Housing Providers

Barriers in the delivery of specialist housing in Stockport

- E.74 Stockport Council report limited availability of specialist housing with both high waiting lists and demand.
- E.75 Strict eligibility criteria is in place regarding age-restrictions, Care Act eligibility, restrictions if there have been offences or own pets.
- E.76 UASC are unable to apply for housing without leave to remain and there is limited/no private rented affordable housing available.
- E.77 The council could assist by increasing the range of housing supply/stock within the borough with affordable rents and reviewing/lifting age restrictions on areas of social housing.
- E.78 Stockport Council children's sector have been trying to identify suitable properties for residential care homes and care leaver accommodation for a few years with the council's accommodation teams / Stockport Homes not able to locate suitable options.
- E.79 Two 4-bedroom in-house children's homes could create best value for the council. There is an offer of a block of flats for care leavers within the MDC area, however there is uncertainty how to progress due to development proposals in the area.
- E.80 A successful project has been established for post-18 care leavers, where the most vulnerable young people can be accommodated and supported by Depaul, for a short period, to help prepare them for an independent tenancy. Stockport Homes purchased the properties and Depaul staff the initiative. This project has been running since 2020.

Age related need

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

- E.81 Stockport Council funds internal and external placements/homes for children in care under 18, a range of foster care, children's homes, supported lodging and supported accommodation.
- E.82 When children leave care at 18 years there are often limited post-18 move on housing options. Current options include, council funded staying put scheme with former foster carers (18 to 21 years), council funded post-18 supported lodgings (up to 21 years) and council funded supported accommodation at Shawheath 5-bed and Bridge apartments 7 beds.
- E.83 Young people apply to Stockport Homes and bid for housing or apply for housing association (often with wait times). Young people may transition to adult specialist placements if the Care Act eligibility is met or look to provide rented if unable to access Stockport Homes housing for arrears, evictions or if unaccompanied asylum seekers with no leave to remain. The council does have a statutory duty for care leavers aged 16-25 years to be in suitable accommodation and this is reported to DfE as a KPI.
- E.84 The increase of care leavers is outpacing the housing supply available and the impact is costing the local authority money as costly placements are commissioned.
- E.85 There are plans for extending supported accommodation to care leavers and the council is leading on this work with wider strategic housing colleagues.
- E.86 Stockport Council has completed a modelling exercise with a management accountant to support tracking data for current post-18 spend and tracking data forecasting demand from 16 years.
- E.87 Stockport Council children's sector report that there are around 45 children in care who are aged over 16 years. There is an existing contract with Depaul UK that funds the support of care leavers based in group accommodation. They are also funded through DfE Staying Close funding to support care leavers living in the community within their own properties. This contract ends in March 2025.

Health related needs

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

Evidence of specific accommodation and/or support needs for these health-related needs groups.

- E.88 Stockport Council children's sector report that some care leavers have physical disability, learning disability, autism and mental health needs.
- E.89 Stockport Council have identified a very limited supply of accommodation for care leavers with disabilities. These young people aged 16-25 years would be referred to adult services for Care Act assessments and guidance for post-18 specialist accommodation and support.

- E.90 Where Care Act eligibility is met for support with accommodation from adults, specialist housing is limited and young people have to wait, often extending expensive commissioned placements, until available.
- E.91 It is very challenging for young people with health-related needs that do not meet the criteria for Care Act assessment eligibility as there are very limited supported accommodation available (with the exception of the council funded care leaver scheme who often these young people's needs are too complex for). These young people often present to Stockport Homes as homeless for temporary accommodation or prematurely bid for flats that can risk evictions and further homelessness as there is no specialist supported accommodation for these young people. These young people are very vulnerable with undiagnosed mental health / undiagnosed learning difficulties and need supported accommodation.
- E.92 Post-18 UASC with health-related needs have very limited private rented accommodation available and more often remain in extended commissioned placements at a cost to the council.
- E.93 Stockport Council children's sector pointed out that some children also have health needs and some children have been placed in residential children's homes because foster carers are unable to look after them. The council asked if foster carers could be trained to support more children with disabilities.

Life experience needs: Armed Forces Veterans

Evidence of specific accommodation and/or support needs for these life experience needs

- E.94 No information provided by stakeholders.

Life experience related needs: other groups

This relates to those fleeing domestic violence, offenders, asylum seekers, substance users and forensic housing needs (for individuals involved in the forensic mental health system).

- E.95 Stockport Council report an increase in UASC with the introduction of the National Transfer scheme where children are dispersed and spontaneous arrivals to Stockport become children in care. At 18, former UASC often have not received their leave to remain and are unable to apply for housing. Often the only option is private rented of which there is limited/no affordable private rented housing available in Stockport or extending commissioned placements at a cost to the council until they receive leave to remain and can apply for housing and benefits.
- E.96 Young people leaving custody/with serious offences can be refused Stockport Homes accommodation and there are schemes such as approved premises and Case3 but care leavers can be vulnerable in these provisions with older adults and at risk of exploitation. They often leave prematurely with no other housing options.

- E.97 Young people fleeing domestic abuse would be signposted to Stockport Homes/refuges which has limited availability and can often be across the country which removes them from any positive family/friends support network.
- E.98 Young people have needed to flee their flats due to threats of harm/ cuckooing and have limited alternative housing options when they are too vulnerable to cope but do not meet Care Act eligibility. They are often advised to present out of area and are placed in a hotel which is not suitable as they do not have enough housing/supported housing.
- E.99 Stockport Council children's sector highlighted that the number of post-16 children in care has increased over the last few years. This is mostly due to asylum seeking children needing accommodation. UASC are usually placed in a supported lodging placements or post-16 group living accommodation. Once UASC reach 18 years, and if they have no right to remain, social care are continuing to support placements for them in supported lodgings or flats with floating support.
- E.100 Placements are sourced from a north west regional contract for post-16 supported accommodation. This is run by Placements North West.
- E.101 Some UASC reach 18 and have not received their right to remain status which makes it difficult for them to secure a flat. Children's Services have to continue financial support until their status is confirmed and this can cause issues in accommodation allocation.

Life experience related needs: other groups

- E.102 This relates to Black and Minority Ethnic (BAME) groups, LGBTQ+, the Travelling community and those experiencing homelessness and rough sleeping.
- E.103 Stockport Council commented that they do not have any young people experiencing rough sleeping due to the duty to ensure suitable accommodation. Where young people are homeless, there is close working with Stockport Homes colleagues and commission provision is immediate.

All stakeholders

Setting future housing standards

- E.104 Stockport Homes are keen to see a balance between high density housing in regeneration areas together with lower density housing which meets the needs of the high social rented housing demand in the borough. New homes should be designed to high energy efficiency standards to meet the climate change crisis and cost of living issues. Housing designs should be future proofed for accessibility and the future needs of the aging demographic. Standards should be challenging but reflective of the realities and constraints (costs) of delivery to ensure the housing numbers are delivered.
- E.105 Stockport Council understand the sufficiency gaps to inform what is needed e.g. 1-bedroom flats, small and larger family homes to meet local demand. Housing

standards should be energy efficient and mindful to a carbon footprint while finished to a sustainable standard.

- E.106 Rowlinson highlighted that thermal efficiency, carbon efficiency and later living standards need to be thought through as specific standards.
- E.107 Private landlords commented that accessibility, size and quality are all important when setting new housing standards in the borough.
- E.108 In terms of accessibility, private landlords want to ensure that new housing is designed to be accessible for people with disabilities and the elderly. Future housing standards should provide a range of housing sizes to meet the needs of different family structures and single-person households. Community integration is also important in terms of the design of housing that promotes community interaction and includes the necessary infrastructure such as parks, schools, and healthcare facilities.
- E.109 Safety, security, ease of maintenance and affordability should also be considered.
- E.110 MSV highlighted the longevity in terms of materials and design as well as often arbitrary space standards in addition to emphasising that more accessible properties are always needed.
- E.111 Your Housing Group also highlighted accessibility plus more family type accommodation with a mix of affordable and intermediate tenure.
- E.112 Onward Homes are keen to see a balance in size standards with the overriding need to deliver more affordable housing. Ensuring issues such as energy efficiency is at the forefront and future proofing e.g. electric car charging and designing out issues such as waste management and crime will all help. Standards need to be challenging but reflective of the realities and constraints (costs) of delivery.
- E.113 Stockport Council children's sector commented that accommodation blocks of up to 8 or 12 care leaver flats are needed, especially close to facilities such as Stockport College, and transport links.

Improving the housing market

- E.114 Stockport Council understand the Joint Strategic Needs Assessment (JSNA) and local population needs/changes. The local plan needs to outline the housing development plans for the borough to increase housing sufficiency and availability at pace to meet the increasing demand and forecast for future proofing.
- E.115 Significant investment is needed to deliver the build programme targets with affordable rents for local people combined with the commitment and drive to deliver the improvements to the housing market with accountability for delivery within set timescales.
- E.116 MSV want to see more choice. Good quality market rent is in short supply as is housing for sale both affordable and market housing is needed in more modest income areas.

- E.117 Stockport Council also highlight the need to attract developers to invest in the borough with housing and businesses to increase supported and specialist housing options (at affordable rents).
- E.118 Stockport Homes are unable to replace houses bought under the right to buy scheme which needs addressing although have an awareness that this is part of a wider political issue.
- E.119 Rowlinson is keen to see innovation to boost the affordable supply. Greater support to SME housebuilders combined with the re-use of public sector assets in a creative way will support growth.
- E.120 Private landlords suggested an increase in housing supply with new housing developments; particularly affordable and specialist housing is needed and social housing that has been sold off since the 1980s needs to be replaced.
- E.121 Modernisation needs to be incentivised by providing grants or incentives for landlords to upgrade older properties to modern standards. Housing benefit needs to come in line with market rents.
- E.122 Private landlords are also keen to see the implementation of affordable housing policies that require a percentage of new developments to be affordable housing. Schemes to help first-time buyers with deposits and mortgage availability are also needed.
- E.123 Stamp duty on second homes for rental purposes needs to be reduced or abolished as this often goes straight onto increasing rental rates for tenants.
- E.124 Your Housing Group highlighted more development opportunities for social landlords and providers.
- E.125 Onward Homes also suggested more development and new build especially of social housing. A clear and consistent approach towards land supply for new residential development in urban, sub-urban and rural locations is needed. Thinking creatively would help to ensure best use of existing social housing stock e.g. through new allocations approaches, a focus on rightsizing etc.
- E.126 Stockport Council children's sector want to create new children's homes and care leaver accommodation in order to stop reliance on private sector. Purchasing apartments would allow them to be offered at low rents to care leavers. More internal provision of children's homes will help to gain better control of the market and offer excellent joined up services to young people, without reliance on the private market, where costs can spiral.

Key priorities

- E.127 Stockport Homes wants to see a focus on the delivery of all types of affordable housing for social, affordable rent and low cost home ownership to meet the high demand across the borough. This includes the provision of smaller homes for social rent to address the increasing reliance on temporary housing. They want to see delivery of specialist and accessible housing to meet current and future demand for Stockport residents and to reduce the reliance on high cost alternatives. New extra care developments will potentially encourage rightsizing, freeing up existing social rented homes and reduce the use of residential care homes.

- E.128 Stockport Homes want to see a greater variety of suitable fully adapted properties and accessible accommodation including extra care for older people.
- E.129 MSV want to prioritise balancing the provision of new homes with maintaining existing homes.
- E.130 Your Housing Group are pursuing the right opportunities in accordance with their growth strategy e.g., low to medium density, predominately housing, mix of affordable and intermediate tenure.
- E.131 Key priorities for Onward Homes are, delivering new housing growth as a Homes England Strategic Partner, investing in existing stock in relation to retrofit, addressing damp and mould, compliance related matters, and component replacement programmes etc. Making a positive difference and impact, especially through increasing customer satisfaction, hearing the voice of customers and enabling them to be their best in a home they love and place they are proud of.
- E.132 Stockport Council want to prioritise the continued promotion of staying put and the supported lodgings schemes for care leavers. The Local Plan for more social housing 1-bedroom flat stock is needed for increasing numbers of care leavers.
- E.133 More supported accommodation is needed for vulnerable care leavers as a safety net who do not meet the Care Act eligibility, whether for needs of vulnerability, undiagnosed mental health, drug use, offences or fleeing domestic abuse.
- E.134 More flexibility is needed for care leavers with Stockport Homes where homeless young people are unable to apply for housing whilst awaiting areas paying off arrears / leaving flats There also needs to be an improved offer for UASC post-18 without leave to remain whilst awaiting status.
- E.135 Stockport Council children's sector wants to prioritise more Stockport based foster carers and internal children's homes (run by the council) as soon as possible. More Stockport based supported lodgings with affordable flats for care leavers (in blocks of up to 8-12 flats) are needed.

Technical Appendix F: Estate Agent Review

Introduction

- F.1 Agents were asked questions to build up a detailed understanding of the housing market in the borough of Stockport. 14 agents were contacted via telephone ensuring a representation across the borough. Three had a focus on lettings, and 11 were able to give an overview of both sales and lettings.
- F.2 The first section of the report is a full summary of responses from all agents across the borough. This presents a cross section of agents' perceptions on; the impact of help to buy and stamp duty, Build to Rent, rent to buy, conveyancing chains, improvements in the housing market and potential future improvements in housing standards for the area.
- F.3 After the initial overview of the housing market below, the information on sales is provided for each sub-area as a summary of information from across a number of agents. (The sub-areas are grouped according to similar trends and areas covered, as reported by agents).
- F.4 The information on the rental market is presented for the entire borough, as all responses, regardless of area, showed consistent trends.

Strengths of the housing market in Stockport Borough

- F.5 One of the notable strengths of the sales market is the positive market sentiment across all areas. Agents report that the market is generally strong, with activity picking up significantly since the end of last year. Several properties have sold above the asking price, and there has been a noticeable increase in requests for viewings, indicating healthy demand.
- F.6 The ongoing developments in Stockport town centre are also enhancing the area's overall appeal, making it a more desirable place to live. This has contributed to an increase in the number of buyers in the market. Additionally, the market for first-time buyers remains robust. These buyers are often older and more established in their careers, with higher earning power, which fuels demand. The market for people looking to move to their second home is also busy, showing a good level of mobility and activity in the housing market.
- F.7 The majority of agents perceive the market as thriving, with properties selling quickly. Well-maintained homes are especially popular, often attracting best and final offers, and selling above the asking price. Moreover, there is a good variety of properties available, and more stock is on the market now compared to 2015. This provides buyers with ample choices.

Weaknesses of the housing market in Stockport Borough

- F.8 Despite the overall strong market, affordability remains a concern, especially for those earning less than £30,000 per year. Furthermore, two agents described the market as erratic.
- F.9 There is also a noticeable trend of landlords selling their properties. With savings accounts offering higher interest rates (up to 6%) compared to property

yields (around 4.5%), many landlords find it more financially advantageous to liquidate their assets, leading to more empty properties. Additionally, while properties needing renovation are still selling, there is a growing preference among buyers for homes that require minimal work. This shift may limit the market for fixer-uppers and impact sellers of such properties.

- F.10 Lastly, the high demand and competition for desirable properties can lead to bidding wars, which might push prices beyond the reach of some buyers, adding to the affordability issues. Overall, while the sales market in Stockport shows significant strengths, challenges such as affordability, economic uncertainty, and changes in landlord behaviour present notable weaknesses that need to be addressed.

Housing sales market

Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport, Gatley, Heald Green, Cheadle Hulme, Bramhall, Woodford

Gaps in the supply of housing

- F.11 Agents noted a shortage of shared ownership and government scheme properties, limiting affordable homeownership options. However, an ample supply of properties for individuals aged 55 and above was reported, indicating responsiveness to specific demographic needs. Addressing the shortage in shared ownership options could enhance housing affordability and accessibility.
- F.12 In terms of type of dwellings, agents agreed there is a good mix of properties available.

Most popular dwellings

- F.13 The sales market boasts a diverse range of properties, catering to various preferences and needs within the community. Among the most popular dwelling types are three-bedroom semi-detached houses and two-bedroom terraces. These properties are sought after for their practicality, affordability, and suitability for individuals and families alike.
- F.14 Additionally, certain roads in Cheadle feature larger four and five-bedroom detached houses, which consistently attract significant interest from prospective buyers.

Least popular dwellings

- F.15 In this area agents largely agreed that one-to-two-bedroom apartments are generally the least popular types of dwellings. This lack of popularity is primarily attributed to the high service charges and ground rent associated with these properties, making them less attractive compared to standard terrace properties.

Heaton Chapel, Heaton Norris, Heaton Mersey, Heaton Moor

Gaps in the supply of housing

- F.16 Certainly, different areas offer varied types of properties. For instance, in Heaton Mersey, there's a scarcity of two-bedroom properties. Conversely, in Heaton Norris, three-bedroom semi-detached homes are less common, with two-bedroom terraced houses being more prevalent. Overall, agents reached a consensus that there is a diverse range of property types available in the area. However, one consistent observation among all agents was the persistent shortage of accessible accommodation. This scarcity poses challenges, especially for older individuals seeking to downsize due to mobility issues.

Most popular dwellings

- F.17 The popularity of dwelling types and areas largely hinges on budget considerations. Generally, Heaton Moor is the most sought-after area, followed by Heaton Mersey and then Heaton Chapel. However, when it comes to property types, there's demand for all kinds, indicating a diverse audience with varying preferences and needs.
- F.18 Heaton Norris stands out as the most affordable area, catering to first-time buyers with two-bedroom terraces priced between £170,000 - £190,000. Meanwhile, Heaton Mersey offers more three-bedroom properties starting at £270,000 - £310,000. In areas closer to Heaton Moor, such as Cavendish Road in Heaton Mersey, prices are higher, exceeding £400,000 due to the desirability of school catchment areas.

Least popular dwellings

- F.19 Among the least popular dwelling types are apartments with short leases, which pose challenges for prospective buyers. This issue is particularly pronounced in areas where properties are older, as they often come with shorter lease terms. The limited lease duration can deter potential buyers due to uncertainties surrounding lease extensions and associated costs. Consequently, properties with longer lease terms or those in areas with more favourable lease conditions tend to be more sought after in comparison.
- F.20 Heaton Norris is perceived as less desirable due to its distance from the industrial estate. Agents were keen to stress though, that there are many first-time buyers competing for properties in this area.

Woodley, Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton, Norbury Moor, Bredbury, Lower Brinnington, Hazel Grove, Davenport, Heavily

Gaps in the supply of housing

- F.21 In and around Marple, agents agreed that there's a notable need for more retirement apartments, as there are many elderly homeowners residing in older properties that they struggle to upkeep. Unfortunately, there's a lack of suitable options for them to downsize into. Additionally, there's a high demand for more

properties catering to first-time buyers in the area. Overall, agents suggest that increasing the variety of available properties across the board would be beneficial.

Most popular dwellings

- F.22 The three-bedroom semi-detached house is consistently in high demand, regarded by agents as one of the most sought-after dwelling types. Proximity to train stations also remains a key factor in popularity, with homes located near these transport hubs enjoying enduring appeal. However, determining the most popular area is challenging for agents, as potential buyers tailor their preferences to their budget constraints. This personalised approach complicates the identification of specific areas that stand out as universally popular.

Least popular dwellings

- F.23 Agents found the least popular dwelling type or area difficult to pinpoint, as buyer preferences vary significantly. However, all observed that since lockdown, rural properties have observed a slowdown in sales, suggesting a temporary decline in demand for such residences. Nonetheless, it's challenging to identify specific areas or dwelling types that consistently rank as the least popular. Each area contains streets with varying levels of desirability, with buyers adjusting their preferences based solely on their budget.

All areas across the Borough of Stockport

Gaps in the supply of housing

- F.24 All four agents who covered the whole borough reported a noticeable gap in the supply of accessible accommodation, which are consistently in short supply. Even when accessible accommodation does become available on the market, they often require renovation, further limiting options for potential buyers. Despite this gap, there is generally a diverse range of properties available, but the scarcity of accessible accommodation remains a persistent issue.

Most popular dwellings

- F.25 Reddish emerges as a popular area, characterised by its family-friendly atmosphere and residents often choose to remain within the locality when upgrading their homes. The most sought-after dwelling types in Reddish include two-bedroom terraces and three-bedroom semi-detached houses.
- F.26 Interestingly, the price range and specific area seem less critical in determining popularity, as there is a market demand for properties across all price points and locations. Instead, it is individual properties that offer unique features or standout qualities tend to attract more attention and interest from buyers, regardless of their price or location within the area.

Least popular dwellings

- F.27 The agents, each possessing comprehensive knowledge of the entire borough, encountered challenges in responding to this question. They emphasised the nuanced nature of the market dynamics, stressing that there's no one-size-fits-all answer. Instead, they highlighted the importance of various factors in determining property desirability. However, they unanimously agreed on one aspect: pricing significantly influences sales. Regardless of the property's location or type, accurate pricing is paramount, as it plays a pivotal role in attracting buyers and facilitating sales. This underscores the current market's high sensitivity to pricing considerations.

PRS Market

Overview

- F.28 Stockport's rental housing market is thriving with high demand and seasonal trends but it faces significant issues such as a severe lack of supply and rising rental prices. These challenges create a dynamic yet strained environment for renters and landlords alike.
- F.29 Across the borough agents agree that the market is currently the busiest it has ever been, in terms of a robust demand for rental properties. They also noted significant seasonal changes in demand. For example, around Christmas, it takes longer to rent out three-bedroom family properties, whereas the summer months are very busy with families eager to settle before the school term begins. From September onwards, there is a gentle decline into the quieter winter months. Despite these fluctuations, demand remains relatively healthy throughout the year.
- F.30 The major challenge identified is the lack of supply, which has driven prices up considerably. One example of many was in Heaton Moor, where the cost of renting a standard one-bedroom flat has increased from £750 to £850 per month. This increase was echoed in all areas. This price hike is attributed to the real scarcity of available properties. Many landlords are choosing to sell their properties, exacerbating the shortage and contributing to the "crazy" market conditions described by respondents.

Gaps in supply

- F.31 There is a notable shortage of rental properties across all areas and categories, reflecting a broader trend of low supply in the housing market. This scarcity extends to properties of all sizes and types, creating significant challenges for prospective tenants seeking accommodation within the area.
- F.32 Agents across the borough unanimously reported unprecedented demand for properties. For instance, the demand for one-bedroom flats exceeds 150 enquiries, while two-bedroom flats receive between 80 to 100 enquiries. Even larger properties, such as three-bedroom houses and four-bedroom plus properties, attract considerable interest, with upwards of 50 and 30 enquiries, respectively.

- F.33 Overall, the shortage of available rental properties, coupled with the intense competition among prospective tenants, underscores the pressing need for increased supply to alleviate housing challenges in Stockport's rental market. Agents stressed that addressing this supply shortage is essential for enhancing housing accessibility and affordability for residents across the borough.

Shared Ownership

- F.34 The shared ownership scheme started over 40 years ago and accounts for 1% per cent of households in England according to the English Housing Survey. The current scheme is open to purchasers with a household income of less than £80,000 outside of London, who either do not own a home or need to sell their current home and cannot afford to purchase a property on the open market. Purchasers can buy between 10%-75% of a home, paying rent of 2.75% on the share that remains with the provider. This means that a smaller deposit will be required and enables customers to access the housing market, who would be otherwise unable to do so. Rising property prices and rent means that affordability, especially for those on a lower income is a real issue. Shared Ownership is an affordable alternative to private renting, offering more choice and the opportunity to move into full ownership, it also offers more security than a private rented home.
- F.35 Stockport Homes have been building and selling shared ownership homes since 2011 and have successfully sold over 600 homes to date, with 318 currently under construction. The data held by Stockport Homes shows that a range of purchasers are buying shared ownership homes in Stockport, creating new and diverse communities in the borough.
- F.36 Demand remains high for shared ownership homes in Stockport with over 8,000 people on the register of interest list and many homes selling on the day of release. The Stockport Homes sales team released 6 shared ownership houses in Dec 2024 and received 36 applications in under two hours, proving there is huge demand for affordable routes onto the property ladder.

Most popular dwelling type and area

- F.37 Amidst a landscape of intense rental demand, the scarcity of available properties has led to a situation where each property advertised in every area, garners substantial interest from prospective tenants. Regardless of the area or type of property, renters are eager to secure accommodation, reflecting the pervasive desperation prevalent among those seeking rental housing options within the borough.
- F.38 One agent in Marple provided a striking example of this trend, noting that a farmhouse rented for £3,000 per month, while a two-bedroom terrace commanded £1,000 per month, with both properties attracting more than 30 enquiries in the first 4 hours of being advertised. This exemplifies the broad demand for rental properties, where both high-end and more modestly priced homes are quickly snapped up.

Least popular dwelling type and area

- F.39 When pushed, agents said that the least popular properties tend to be those priced above £1500 per month and larger than three bedrooms, primarily due to the higher costs associated with these larger homes. Despite this, the overall shortage of rental properties means that even the more expensive, larger homes are rented out relatively quickly.
- F.40 Interestingly, there is no property type or area that remains consistently unpopular. The high demand and low supply mean that even properties in typically considered less desirable areas or not in great condition are quickly let. Nothing is truly unpopular as everything is in such short supply. This market dynamic underscores the acute shortage and intense demand for rental properties across all areas of Stockport.

All providers

Types of new dwellings

- F.41 Responses suggest that the types of dwellings being constructed in Stockport generally align with demand and enjoy popularity. Across the borough agents agreed that new developments are highly sought after and often sell swiftly. It was noted however that there is a particular scarcity of 2-bedroom new builds, indicating an unmet demand in the market.
- F.42 The development of apartments in the town centre is viewed positively, expected to draw in residents and potentially cultivate a market for future house purchases. Overall, while some areas experience shortages and specific demands, agents concurred that current construction trends appear to cater well to the preferences and needs of buyers in Stockport.

Impact of Help to Buy and Stamp Duty

- F.43 It appears that, based on agent responses, the effects of 'help to buy' and the adjustments to stamp duty have not significantly impacted the Stockport housing market. However, some agents did acknowledge the noticeable effect of the changes to stamp duty. The temporary reduction in stamp duty costs encouraged many individuals to enter the market, leading to a surge in available properties. This influx of listings played a vital role in the housing market's recovery following the Covid-19 pandemic. While the majority of agents mentioned that they hadn't observed much difference, others raised concerns regarding the distribution of benefits from the stamp duty holiday. One agent noted that it primarily favoured those already active in the market, rather than providing significant assistance to those in need. They suggested that future policies should prioritise supporting individuals struggling to enter the housing market, particularly by focusing on the lower end of the market.

Rent to Buy

- F.44 Responses to this question reveal mixed opinions regarding the viability of 'rent to buy' products in the current housing market. Whilst agents viewed 'rent to

buy' products as a promising concept they raised questions about their practical implementation.

- F.45 There was much scepticism about its feasibility, particularly considering the ongoing trend of rising rental prices. This highlights concerns regarding the affordability challenges tenants face and casts doubts on their ability to save enough for a deposit amidst increasing rental expenses. Most agents suggested that alternative solutions, such as initiatives aimed at facilitating lower initial deposits, could potentially be more effective in addressing affordability issues for prospective homebuyers.

Build to Rent

- F.46 The majority of agents surveyed were indeed aware of the existence of a 'Build to Rent' market in Stockport. Specifically, it was noted that such a market is present in the centre of Stockport.
- F.47 Five agents expressed concerns about the rental costs for Build to Rent. Specifically, an upcoming development – The Interchange at Daw Bank by Plum life Homes, where a one-bedroom apartment is advertised at £1,295 and 2 bedroom £1,450. This will further push up the rental prices and can hardly be deemed affordable.

Conveyancing chains

- F.48 Agents generally reported that it takes an average of 14 weeks to complete conveyancing transactions, indicating a moderate delay. However, there is a concerning trend of worsening delays across the borough. Two years ago, completion times ranged from 8 to 16 weeks, but presently, it is exceedingly challenging to complete transactions within an 8-week timeframe. Delays are attributed to solicitors' perceived lack of urgency, prolonging the entire process. Agents suggested that since solicitors started to work from home during the pandemic, there is no joined-up thinking, and everything takes much longer.
- F.49 Conversely, an agent in The Heatons noted improved conveyancing times, with properties without chains averaging a three-month completion period. However, when chains are involved, completion times can extend to four to five months. Across all areas agents highlighted the need for quicker local searches, currently taking around four weeks to complete. This delay significantly impacts the overall conveyancing process, contributing to an average sale duration of 16 to 18 weeks, compared to 12 weeks five or six years ago. Additionally, there is agreement that there is a shortage of surveyors, so if a structural survey is required, you can be waiting for four weeks for that. The experience of agents seemed to depend on the quality of solicitor used, leading to the differing reports.

Setting future housing standards

- F.50 Respondents were aligned on the crucial importance of eco-friendliness and sustainability in future housing developments. Agents unanimously stressed the necessity for properties to prioritise cost-efficiency, particularly given the current cost of living crisis and escalating concerns about climate change. This entails

incorporating energy-efficient features and adopting environmentally friendly construction practices to minimise environmental impact and promote long-term sustainability. By integrating these considerations into housing standards, developers can address immediate economic challenges while also contributing to mitigating the effects of climate change, fostering a more resilient and environmentally conscious community.

- F.51 Size considerations were seen as pivotal in shaping future housing standards for new developments within the borough. Respondents underscored concerns over the dimensions of properties, specifically noting the prevalence of small third bedrooms in many new builds. Moreover, there's a consensus that even four-bedroom properties frequently feature inadequately sized fourth bedrooms. This trend presents a dilemma, compelling buyers seeking three decently sized bedrooms to opt for larger properties with unnecessary additional bedrooms. Consequently, families in need of four bedrooms are forced to purchase even larger properties, perpetuating a cycle of escalating property sizes beyond necessity.
- F.52 The layout of properties emerged as a critical aspect requiring careful consideration in future housing developments. An agent cited a specific example from the Hawthorn Avenue Estate in Hazel Grove, a development approximately seven years old. According to the agent's observations, buyers expressed dissatisfaction with the layout of these properties. While the kitchens are noted to be of a decent size, the dining areas are deemed far too small for a family's needs. This discrepancy highlights the importance of a well-thought-out layout that optimises space utilisation and functionality to meet the practical requirements and preferences of residents.

Influence of sustainable construction and energy efficiency on the decisions of homebuyers

- F.53 The increased relevance of Energy Performance Certificate (EPC) ratings in homebuyers' enquiries was noted by all agents, particularly since the onset of the cost-of-living crisis. This surge in interest shows a growing awareness among buyers about the importance of energy efficiency in housing choices. Primarily, first-time buyers express the most concern regarding energy ratings, with some even negotiating for price reductions if the EPC rating falls below expectations. However, agents observed that when properties are well-presented, concerns about energy efficiency may take a backseat to other factors, indicating that aesthetics and immediate appeal often outweigh long-term sustainability considerations.
- F.54 In instances where properties require renovation, agents see a curiosity about the improvements necessary to enhance the EPC rating. Conversely, if a property is already well-maintained and visually appealing, these enquiries tend to diminish. Despite the evident importance of energy efficiency in housing, the level of interest in EPC ratings remains relatively low. This is particularly evident when compared to the priority placed on factors such as school quality and transportation links.
- F.55 An illustrative example provided by an agent highlighted the dissonance between the high EPC rating of a property (rated as B) and the lack of mention

or interest from potential buyers. This disparity suggests that while energy efficiency is valued in theory, it may not always translate into actionable considerations during the homebuying process.

- F.56 Ultimately, it's clear that buyers prioritise factors such as school quality and transportation links over energy efficiency when making housing decisions. To incentivise greater consideration of eco-friendly homes, four agents suggested implementing discounts akin to those seen in the car market for environmentally friendly vehicles. Such measures could potentially encourage buyers to prioritise energy efficiency and sustainability in their home purchases, thereby fostering a more environmentally conscious housing market.

Improving the housing market

- F.57 The consensus among agents was that offering support for first-time buyers could render the housing market more dynamic, accessible, and advantageous for individuals, families, and the broader economy. Additionally, they underscored the pivotal role government-backed schemes should play in aiding individuals to step onto the property ladder.
- F.58 Prioritising affordable housing emerges as a key concern with respondents emphasising the importance of ensuring that affordable housing options are readily available within new developments. Additionally, there was a call for a broader variety of property types within these developments. Instead of exclusively featuring estates dominated by four-bedroom detached homes, respondents advocate for a more diverse range of housing options. This diversity is seen as essential for catering to the varied needs and preferences of prospective residents, promoting inclusivity and accessibility within the housing market.
- F.59 An illustrative example was given in the case of a development in Woodley, twelve four to five-bedroom detached houses were constructed, each priced at £700,000. However, the agent suggested an alternative scenario where the site could have accommodated ten pairs of three-bedroom semi-detached houses instead. This comparison underscores the potential for maximising housing density while providing more affordable options for residents. Nevertheless, it was acknowledged that increasing the number of properties on a site presents additional challenges, such as managing access, parking, and amenities. Despite these challenges, respondents emphasised the importance of finding viable solutions to ensure that new developments meet the diverse housing needs of the community.
- F.60 As previously mentioned, agents also highlighted the need for expedited local searches to streamline the purchasing process. Currently, searches are reported to take around four weeks, leading to delays in completing transactions. Accelerating this aspect of the process could help facilitate smoother and faster property transactions.
- F.61 Legislation regarding rental prices was deemed crucial to tackle the issues within the rental market, particularly concerning the absurd escalation of rental costs. Additionally, there was a prevalent emphasis on the need to prioritise the construction of affordable properties as a common theme.