

Tameside
Housing Need Assessment (HNA)
2020 Update

Tameside Metropolitan Borough Council

Final Report
December 2020

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Executive summary

Introduction

The Tameside Housing Need Assessment (HNA) (2020) updates the 2017 HNA and provides up to date evidence to support and help shape future planning and housing strategies for the area including the 2020-2025 housing strategy. The HNA complements the Greater Manchester Strategic Housing Market Assessment which is a core piece of evidence underpinning the Greater Manchester Strategic Framework.

Housing market and key drivers

Across Tameside there are an estimated 102,890 dwellings and 98,594 households and 2.3% of dwellings are vacant.

In terms of dwelling stock:

- 63.4% of occupied dwellings are owner occupied, 14.2% are private rented and 22.4% are affordable (including social/affordable renting and shared ownership).
- 78% of dwellings are houses (39.6% terraced, 30.3% semi-detached and 8.1% detached), 15.3% are flats and 6.7% are bungalows.
- Most dwellings have two or three bedrooms, with 10% having 1-bedroom, 38.1% two-bedrooms 44.5% three-bedrooms and 7.4% for or more bedrooms.
- 42.6% of dwellings were built before 1945 and an estimated 21.8% of all dwelling stock is non-decent.

Over the past 13 years an annual average of 460 dwellings have been built across Tameside and in the past four years the average has been 433 compared with a target of 680.

The population in 2020 was 227,556 and this is due to increase by 14,854 to 242,410 by 2037, with projected increases across most age groups, with the largest increases across older age groups (30.8% increase across 75-84 and 63% increase across 85+ age groups). Latest 2018-based ONS projections suggest an increase of around 8,800 households by 2037, with largest increases in older person households.

The 2019 ONS Annual Survey of Hours and Earnings, resident-based data indicates lower quartile earnings are £20,176 and median earnings are £25,769 across Tameside.

Prices, rents and affordability

In 2019, lower quartile house prices were £110,000 and median prices were £145,000. Tameside is the fourth most expensive borough in Greater Manchester to buy a home. Lower quartile private rents in 2018/19 were £475 and median rents were £525.

Across the borough, the minimum income required for entry-level/lower quartile renting was £23,904. For buying an entry-level/lower quartile property, the minimum income required was £28,543. 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.

In most wards, households had to spend at least 25% of income on rent. Across the borough, households on a lower quartile income had to spend 39.8% on a lower quartile rent; and median income households had to spend 28.1% on a median rent. This indicates affordability pressures at the lower end of the private rented market.

For open market purchase, the ratio of lower quartile income to price was 6.7x and for median income to median price it was 5.2x. Both ratios are above the benchmark 3.5x and without substantial deposits the ability to buy is a challenge to many households.

Key workers on entry-level grades are generally having to spend more than 25% of their income on rent. Private renting was generally affordable to households with multiple minimum/living wages. For buying, analysis assumed that a 10% deposit was available but indicated that multiples in excess of 3.5 were generally needed for key workers and those on minimum/living wages who wanted to buy.

The needs of different groups

Particular needs which have been recognised in the HNA include:

- An additional supply of 1,366 older persons specialist housing units comprising 777 units of specialist older person housing (such as extra care) and 589 units of residential care.
- A minimum of 4% of new dwellings are built to M4(3) wheelchair accessible standard; and the council should consider building all remaining dwellings to M4(2) standard, subject to viability considerations in line with the GMSF.
- Ensuring appropriate housing and support for the 3,259 people within a learning disability across the borough, the 2,610 people with a serious mental health condition and those experiencing domestic abuse.
- Ensuring appropriate housing and support for BAME households as 23.2% are in some form of housing need compared with 9.1% of all households.
- Ensure appropriate support is given to those leaving the armed forces.
- A need for 7 additional authorised Gypsy and Traveller pitches to 2036.

The LHA has also evidenced a range of adaptations and home improvements needed by households. This includes bathroom adaptations (16.8%), better heating (13.2%), internal handrails (12.3%), external handrails (11.1%), stairlift (10.6%), and downstairs WC (10.1%) for older person households.

Overall housing need, affordable need and dwelling mix

The target for housing delivery across Tameside is 466 each year over the plan period to 2037.

Updated analysis of affordable need identifies a net shortfall of 828 dwellings each year and a tenure split of 60% rented and 40% affordable home ownership in line with the dwelling type and size profile shown in Table ES1. The need for affordable homes is assessed using Planning Practice Guidance (PPG) and occasionally the number is higher than the overall housing need. 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 Paragraph Reference ID: 67-008-20190722 and PPG at Reference ID: 2a-024-20190220).

Table ES1 Dwelling type and bedroom mix for social/affordable rented need					
Social/Affordable rented					
Dwelling type	Number of bedrooms (Table %)				
	1	2	3	4	Total
House	1.4	11.8	30.0	17.3	60.5
Flat	20.4	6.9	0.1	0.0	27.4
Bungalow	2.1	2.5	2.9	0.0	7.5
Other	1.6	1.6	1.4	0.0	4.5
Total	25.4	22.8	34.5	17.3	100.0
Affordable home ownership					
Dwelling type	Number of bedrooms (Table %)				
	1	2	3	4	Total
House		20.9	70.9	4.2	96.0
Flat	0.4	3.2			3.6
Bungalow					
Other		0.4			0.4
Total	0.4	24.5	70.9	4.2	100.0

Table ES2 sets out an appropriate dwelling type, number of bedrooms and tenure mix based on analysis which takes account of the current relationship between dwelling stock and household type, future demographic change and a dwelling stock to help retain and attract residents to the borough.

Table ES2 Overall annual dwelling type/size and tenure mix under blended scenario				
Dwelling type/size	Tenure			Total
	Market (85%)	Affordable rented (9%)	Affordable home ownership (6%)	
1-or 2-bedroom house	111	6	6	122
3-bedroom house	146	13	20	179
4 or more-bedroom house	40	7	1	48
1-bedroom flat	32	9	0	41
2-bedroom flat	23	3	1	27
3-bedroom flat	2	0	0	2
1-bedroom bungalow	8	1	0	9
2-bedroom bungalow	27	1	0	28
3 or more-bedroom bungalow	4	1	0	5
Other	4	2	0	6
Total	396	42	28	466
Dwelling type	Market (85%)	Affordable rented(9%)	Affordable home ownership (6%)	Total
House	297	25	27	349
Flat	57	11	1	69
Bungalow	39	3	0	42
Other	4	2	0	6
Total	396	42	28	466
Number of bedrooms	Market (85%)	Affordable rented(9%)	Affordable home ownership (6%)	Total
1	41	11	0	52
2	162	10	7	178
3	154	14	20	188
4	40	7	1	48
Total	396	42	28	466

1. Introduction

Background and objectives

- 1.1 The purpose of this document is to update the 2017 Housing Needs Assessment evidence base and provide background information to support the preparation of the 2020-2025 Housing Strategy.
- 1.2 The HNA update provides up-to-date evidence to help shape the future planning and housing strategies for the area and complements the Greater Manchester Strategic Housing Market Assessment which is a core piece of evidence underpinning the Greater Manchester Strategic Framework.
- 1.3 The plan period runs to 2037 and where appropriate data is presented for the 2020-2037 period.

National Planning Policy Framework

- 1.4 The evidence base needs to take account of the requirements of the National Planning Policy Framework (NPPF). The latest version was published in February 2019 and supported by Planning Practice Guidance (PPG). The NPPF 2019 sets out the Government's planning policies for England and how these are expected to be applied. Paragraph 10 of the NPPF states that plans, and decisions should apply a *'presumption in favour of sustainable development'*. As part of this, in relation to plan-making, it sets out that this means that *'strategic policies should, as a minimum, provide for objectively assessed needs for housing...'*
- 1.5 Paragraph 59 provides an important context to the policy for housing delivery, as follows:
'To support the Government's objective of significantly boosting the supply of homes, it is important that a sufficient amount and variety of land can come forward where it is needed, that the needs of groups with specific housing requirements are addressed and that land with permission is developed without unnecessary delay'
- 1.6 Paragraphs 60 and 62 relate to the evidence base requirements which underpin this study:
Paragraph 60: 'To determine the minimum number of homes needed, strategic policies should be informed by a local housing need assessment, conducted using the standard method in national planning guidance – unless exceptional circumstances justify an alternative approach which also reflects current and future demographic trends and market signals. In addition to the local housing need figure, any needs that cannot be met within neighbouring areas should also be taken into account in establishing the amount of housing to be planned for.'
Paragraph 61: 'the size, type and tenure of housing need for different groups in the community, should be assessed and reflected in planning policies including but not limited to:
 - *those who require affordable housing;*
 - *families with children;*

- *older people;*
- *students;*
- *people with disabilities;*
- *service families;*
- *travellers;*
- *people who rent their homes; and*
- *people wishing to commission or build their own homes.'*

Paragraph 62: 'where a need for affordable housing is identified, planning policies should specify the type of affordable housing required'..

1.7 The NPPF 2019 (Paragraph 65) requires that:

'strategic policy-making authorities should establish a housing requirement figure for their whole area, which shows the extent to which their identified housing need (and any needs that cannot be met within neighbouring areas) can be met over the plan period. Within this overall requirement, strategic policies should set out a housing requirement for designated neighbourhood areas which reflects the overall strategy for the pattern and scale of development and any relevant allocations.'

1.8 The Localism Act 2010 introduced the 'Duty to Co-operate' as a replacement for Regional Spatial Strategy and this requirement is also established in National Planning Policy (NPPF 2019, paragraphs 24-27). Section 110 requires local authorities and other bodies, including Local Enterprise Partnerships to co-operate in maximising the effectiveness of strategic matters within development plan documents. The provision of housing development is a strategic priority and the council will have to ensure that it is legally compliant with the Localism Act at local plan examination.

1.9 The NPPF 2019 sets out affordable housing definitions which are presented Appendix A of this HNA update.

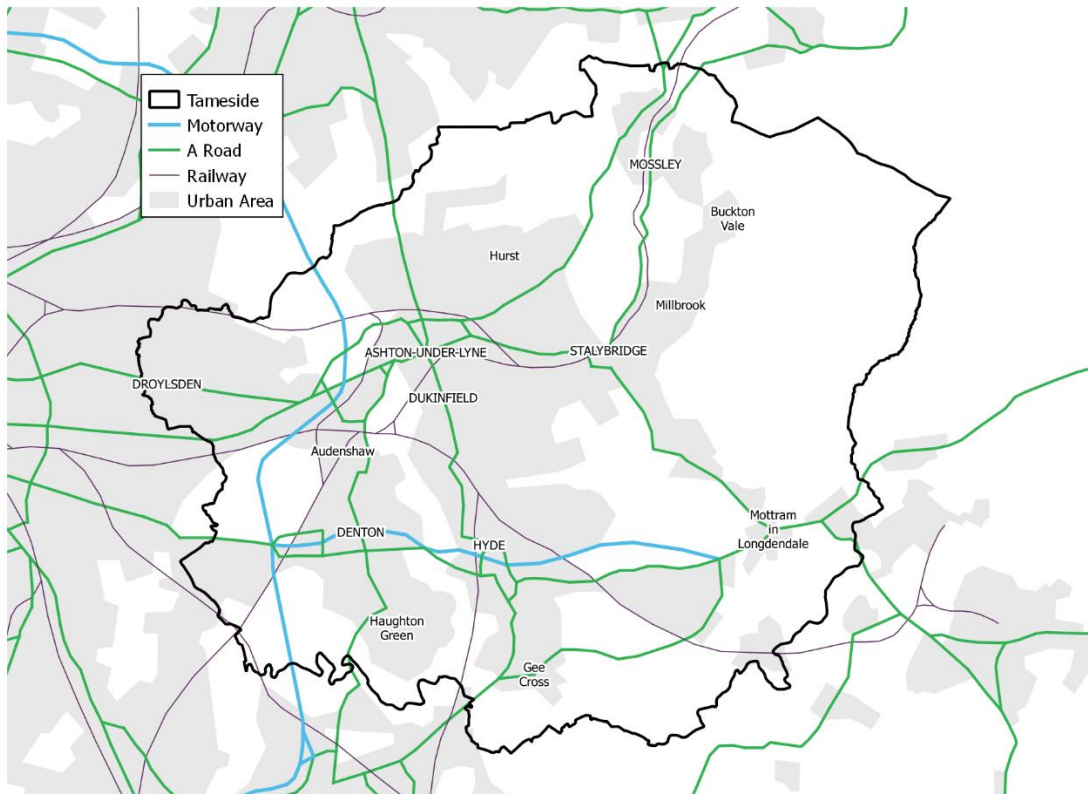
Geography

1.10 Map 1.1 illustrates the geographical context of Tameside Metropolitan Borough, located within Greater Manchester in the North West of England. Lying directly east of the City of Manchester, Tameside shares borders with Oldham to the north, Stockport to the south and High Peak (Derbyshire) to the east.

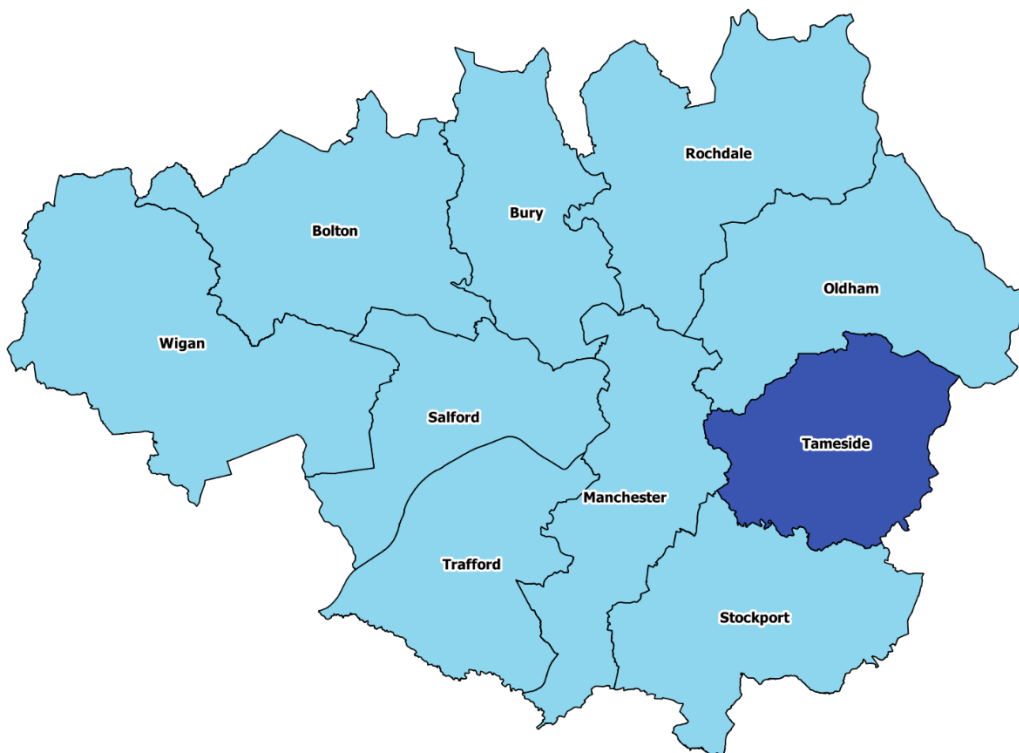
1.11 Named after the River Tame, the Metropolitan Borough of Tameside includes the towns of Ashton-under-Lyne, Audenshaw, Denton, Droylsden, Dukinfield, Hyde, Mossley, Longdendale and Stalybridge.

1.12 In terms of connections, the M60 passes north-south through the western part of the borough and the M67 passes east-west through the southern part of Tameside. Extensions to the Manchester Metrolink have allowed trams to run to Droylsden and Ashton in recent years, in addition to a considerable railway network with stations linked to Stockport, Sheffield, Manchester, Glossop and Huddersfield.

Map 1.1 Tameside location and geographical context



Map 1.2 Tameside Metropolitan Borough within its strategic context (Greater Manchester)



Data analysis and presentation

1.13 Data has been presented for the 19 wards within the borough (Table 1.1) and illustrated in Map 1.3.

Ashton Hurst	Droylsden East	Hyde Werneth
Ashton St. Michael's	Droylsden West	Longendale
Ashton Waterloo	Dukinfield	Mossley
Audenshaw	Dukinfield Stalybridge	St. Peter's
Denton North East	Hyde Godley	Stalybridge North
Denton South	Hyde Newton	Stalybridge South
Denton West		

Map 1.3 Tameside Wards



Research methodology

- 1.14 To deliver the HNA 2020 update, a multi-method approach has been adopted, comprising:
- The reuse of household survey data collected as part of the 2017 HNA. A total of 3,401 responses were achieved from contacting 33,200 households across the borough. Although the response rate (10.5%) was lower than expected, the data are sufficiently robust to provide reliable data relating to the current and future housing market, with a borough-wide sample error of +/-1.65 and sample errors at the ward level ranging between +/-6.48% and +/-8.91% (see Appendix B). The number of questionnaires returned was well in excess of the 1,500 specified in former government guidance.
 - A consideration of the findings of a stakeholder consultation and interviews with estate and lettings agents carried out in 2017.
 - A updated review of relevant secondary data including the 2011 Census, house price data, private rental data, Housing Association CORE lettings data, MHCLG Statistics and Housing Register information.
 - A consideration of the overall housing target for the borough and how this is broken down by type, size and tenure of market and affordable dwellings.
- 1.15 Further details of the methodology are presented at Appendix A.

Report structure

- 1.16 The Tameside HNA 2020 update report is structured as follows:
- Chapter 2 considers the housing market key drivers focusing on dwelling stock, demographic drivers, household characteristics including income, economic drivers, migration and travel to work trends.
 - Chapter 3 provides analysis of prices, rents and affordability.
 - Chapter 4 considers the needs of different groups as referenced in NPPF and includes analysis of the need for property adaptations.
 - Chapter 5 focuses on overall housing need, affordable need and dwelling mix.
 - Chapter 6 concludes the report with a summary of key findings and a consideration of strategic and policy issues.
- 1.17 The report includes technical appendices, which provide detailed material that underpins the core outputs of the HNA. The technical appendix material includes:
- Affordable housing tenure definitions (Appendix A).
 - Research methodology (Appendix B).
 - Affordable housing need calculations (Appendix C).
 - Dwelling mix analysis (Appendix D).

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 the borough.

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 2020 HNA update, the total dwelling stock base is assumed to be **102,890** and the number of households as **98,584**. Around 2.3% of dwellings are vacant compared with the national rate of 2.5%. The vacancy rate in the borough is below 'transactional vacancy level' of 3%, which is the proportion of stock normally expected to be vacant to allow movement within the market

Table 2.1 Dwelling stock and household estimates		
Dwelling stock	Dwellings	Source
2019 Valuation Office Agency (all dwellings)	102,890	VOA Table CTSOP3.0
2019 Valuation Office Agency (excluding annex and unknown)	98,800	VOA Table CTSOP3.0
2019 MHCLG Dwelling Stock Estimates	102,993	MHCLG Live Tables on Dwelling Stock Table 100
Vacant stock	Dwellings	Source
2019 MHCLG Vacancy estimate (all dwellings)	2,402 (2.3%)	MHCLG Table LT_615
2019 MHCLG Vacancy estimate (all dwellings)	962 (0.9%)	MHCLG Table LT_615
Households	Households	Source
2014-based DCLG Household Projections 2020 figure	99,967	DCLG (now MHCLG)
2016-based ONS Household Projections 2020 figure	98,584	ONS
2018-based ONS Household Projections 2020 figure	Due end June 20	ONS

Dwelling type and size

- 2.3 The 2019 Valuation Office Agency data provides details on overall dwelling stock by type, number of bedrooms and council tax band. Table 2.2 summarises the overall dwelling stock profile of the borough compared with Greater Manchester and England.

Table 2.2 Dwelling type, number of bedrooms and council tax band								
Dwelling type and number of bedrooms	Council Tax Band					Tameside Total	GM Total	England Total
	A	B	C-E	F+				
Bungalow 1-bedroom	0.4	0.0	0.0	0.0		0.4	0.5	1.1
Bungalow 2-bedrooms	0.3	0.0	0.9	0.0		1.2	0.6	4.7
Bungalow 3-bedrooms	0.0	0.0	0.3	0.0		0.3	0.1	3.0
Bungalow 4 or more -bedrooms	0.0	0.0	0.0	0.0		0.0	0.0	0.6
Flat 1-bedroom	23.1	0.7	0.0	0.0		23.8	16.5	10.6
Flat 2-bedrooms	7.7	2.0	0.3	0.0		10.0	17.4	10.5
Flat 3-bedrooms	1.1	0.0	0.0	0.0		1.1	1.4	1.8
Flat 4 or more-bedrooms	0.0	0.0	0.0	0.0		0.0	1.4	0.5
Terraced house 1-bedroom	1.4	0.0	0.0	0.0		1.4	0.1	0.5
Terraced house 2-bedrooms	12.6	1.4	0.0	0.0		14.0	12.2	8.9
Terraced house 3-bedrooms	13.4	4.4	1.1	0.0		19.0	20.4	15.1
Terraced house 4 or more-bedrooms	2.1	1.2	1.4	0.0		4.7	2.3	2.4
Semi-detached house 1-bedroom	0.0	0.0	0.0	0.0		0.0	0.0	0.1
Semi-detached house 2-bedroom	1.3	0.4	0.0	0.0		1.7	2.2	3.8
Semi-detached house 3-bedroom	4.2	1.0	3.1	0.0		8.3	19.6	17.8
Semi-detached house 4 or more-bedrooms	0.0	0.3	2.7	0.3		3.3	2.4	2.6
Detached house 1-bedroom	0.0	0.0	0.0	0.0		0.0	0.0	0.0
Detached house 2-bedrooms	0.0	0.0	0.0	0.0		0.0	0.1	0.7
Detached house 3-bedroom	0.0	0.0	4.4	0.0		4.4	1.3	5.9
Detached house 4 or more-bedroom	0.0	0.0	5.3	1.1		6.4	1.3	9.2
Tameside Total	67.5	11.5	19.6	1.4		100.0		
Greater Manchester (GM) Total							100.0	
England Total								100.0
Base: Tameside 98,800 , GM 227,240, England 23,829,070 (excludes annex, other and missing)								

Source: VOA 2019

Dwelling type	Council Tax Band				
	A	B	C-E	F+	Tameside Total
Bungalow	1.2	0.7	4.8	0.1	6.7
Flat	13.0	2.0	0.4	0.0	15.3
Terraced	29.6	7.6	2.5	0.0	39.6
Semi-detached	8.2	8.3	13.7	0.0	30.3
Detached	0.0	0.0	7.2	0.9	8.1
Total	51.9	18.5	28.5	1.0	100.0
Number of bedrooms	A	B	C-E	F+	Tameside Total
1-bedroom	9.8	0.2	0.0	0.0	10.0
2-bedrooms	26.6	7.5	3.9	0.0	38.1
3-bedrooms	15.2	10.2	18.9	0.2	44.5
4-bedrooms	0.3	0.6	5.7	0.8	7.4
Total	51.9	18.5	28.5	1.0	100.0

Source: VOA 2019, Base 98,800

2.4 In summary, Tables 2.2 to 2.3 show:

- 70.5% of dwellings in Tameside are council tax band A or B properties and 29.5% are band C or above;
- 78% of dwellings are houses (39.6% terraced, 30.3% semi-detached and 8.1% detached), 15.3% are flats and 6.7% are bungalows;
- 10% of dwellings have one bedroom, 38.1% two bedrooms, 44.5% three-bedrooms and 7.4% four or more -bedrooms.

2.5 Table 2.4 presents a breakdown of broad dwelling type and number of bedrooms by ward.

Table 2.4 Dwelling type and number of bedrooms by ward

Ward	Dwelling type and number of bedrooms														Total	Base
	Bungalow 1 and 2 Bedroom	Bungalow 3 or more bedrooms	Flat 1 Bedroom	Flat 2 Bedroom	Flat 3 or more Bedroom	Terraced house 1 and 2 bedrooms	Terraced house 3 or more bedrooms	Semi-detached house 1/2 bedrooms	Semi-detached house 3 bedrooms	Semi-detached house 4 or more bedrooms	Detached 1 and 2 bedrooms	Detached 3 bedrooms	Detached 4 or more bedrooms			
Ashton Hurst	5.3	1.4	5.1	4.5	0.0	12.6	4.7	11.4	34.5	4.1	0.0	8.1	8.5	100.0	4,930	
Ashton St Michael's	1.5	0.6	8.2	5.2	0.0	41.3	13.2	5.0	19.0	1.3	0.0	1.5	3.2	100.0	5,370	
Ashton Waterloo	4.6	1.0	10.7	3.3	0.2	22.4	10.5	12.6	24.9	2.3	0.2	4.0	3.3	100.0	4,780	
Audenshaw	3.8	1.5	6.8	3.9	0.6	16.7	12.9	7.5	34.3	2.4	0.2	4.9	4.5	100.0	5,330	
Denton North East	10.1	4.0	6.3	4.6	0.2	24.3	14.5	6.1	21.4	2.1	0.0	5.0	1.5	100.0	4,770	
Denton South	9.8	3.5	7.1	8.2	0.0	14.1	21.4	9.0	23.3	1.6	0.0	1.2	0.8	100.0	4,900	
Denton West	11.6	2.1	5.0	4.3	0.0	8.6	14.3	8.5	37.7	5.5	0.3	1.6	0.5	100.0	5,790	
Droylsden East	1.5	0.6	8.6	8.8	0.4	15.5	23.4	8.3	20.7	1.9	0.0	6.3	3.8	100.0	5,210	
Droylsden West	0.6	0.0	4.1	4.1	0.0	12.1	21.9	8.2	42.4	1.8	0.0	4.1	0.8	100.0	5,120	
Dukinfield	2.1	0.2	12.9	6.6	0.6	24.4	20.6	3.0	18.6	1.3	0.0	4.5	5.3	100.0	5,330	
Dukinfield Stalybridge	7.5	4.6	13.9	11.6	0.4	14.6	12.5	2.1	24.5	2.0	0.0	4.1	2.1	100.0	5,600	
Hyde Godley	4.5	0.2	9.8	7.2	0.0	28.7	25.1	3.4	9.1	1.1	0.0	4.2	6.6	100.0	5,290	
Hyde Newton	4.1	2.1	10.7	7.6	0.0	21.3	21.5	4.6	20.1	1.0	0.0	2.7	4.3	100.0	6,280	
Hyde Werneth	4.7	3.9	5.5	4.5	0.0	31.4	12.5	4.9	22.5	2.3	0.0	4.1	3.7	100.0	4,880	
Longendale	5.0	2.6	5.2	5.9	0.0	27.3	27.5	2.8	11.4	1.4	0.7	4.0	6.2	100.0	4,220	
Mossley	4.9	3.7	7.3	6.3	0.2	34.0	16.9	4.9	13.8	2.0	0.0	2.4	3.7	100.0	5,090	
St Peter's	2.0	0.2	20.4	13.7	0.8	33.7	18.4	3.6	5.6	1.5	0.0	0.0	0.2	100.0	6,080	
Stalybridge North	5.2	0.6	7.6	4.6	0.4	19.1	21.9	4.8	22.9	1.8	0.0	4.6	6.2	100.0	4,970	
Stalybridge South	2.1	4.5	7.4	2.7	0.0	22.2	15.6	1.4	20.0	1.0	0.4	8.0	14.6	100.0	4,860	
Tameside	4.8	1.9	8.8	6.3	0.2	22.3	17.3	5.9	22.4	2.0	0.1	3.9	4.1	100.0	98,800	

Source: VOA 2019

Property age and condition

- 2.6 The age profile of dwelling stock in Tameside is summarised in Table 2.5. 42.6% of all stock was built pre 1945, 38.9% between 1945 and 1982 and 18.5% from 1983.

Age of Dwellings	Number	%
pre-1919	23,070	22.8
1919-44	20,020	19.8
1945-64	17,000	16.8
1965-82	22,310	22.1
1983-99	9,620	9.5
post 1999	9,080	9.0
Total	101,100	100.0
Unknown	1,790	
Grand Total	102,890	

Source: Valuation Office Agency 2019

- 2.7 The English Housing Survey (EHS) produces national data on dwelling condition. Applying national trends to the stock profile of Tameside (Table 2.6) would suggest that around 21.8% of dwelling stock is non-decent, which is slightly higher than the national average of 20.6%. The number of dwellings likely to fail the minimum standard of decent homes criteria is estimated to be 12.9% (compared with 11.9% nationally).
- 2.8 A full definition of what constitutes a decent home is available from CLG¹ but in summary a decent home meets the following four criteria:
- it meets the current statutory minimum for housing;
 - it is in a reasonable state of repair;
 - it has reasonably modern facilities and services; and
 - it provides a reasonable degree of thermal comfort.

¹ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/7812/138355.pdf

Table 2.6 Dwelling stock condition in England and Tameside estimates								
England			Fails decent homes criteria				All dwellings in group (000s)	% dwellings
Dwelling age (EHS)	Dwelling age (VOA)	Non-decent	Minimum standard	Repair	Modern facilities and services	Thermal comfort		
pre-1919	pre-1919	40.1	28.7	11.2	3.9	11.9	4,648	20.0
1919-44	1919-44	24.1	13.1	7.6	1.7	7.6	3,930	16.9
1945-64	1945-64	16.6	8.0	3.6	2.0	5.7	4,505	19.4
1965-80	1965-82	17.5	8.8	1.8	1.9	7.6	4,757	20.5
1981-90	1983-99	17.6	4.7	*	0.9	13.5	1,953	8.4
post 1990	post 1999	1.5	1.5	*	*	*	3,460	14.9
Total		20.6	11.9	4.6	1.9	7.5	23,254	100.0
Tameside Metropolitan Borough			Fails decent homes criteria (estimate)				All dwellings	% dwellings
Dwelling age (EHS)	Dwelling age (VOA)	Non-decent	Minimum standard	Repair	Modern facilities and services	Thermal comfort		
pre-1919	pre-1919	9,256	6,618	2,584	889	2,752	23,070	22.8
1919-44	1919-44	4,815	2,623	1,512	343	1,521	20,020	19.8
1945-64	1945-64	2,829	1,354	619	332	972	17,000	16.8
1965-80	1965-82	3,898	1,956	408	424	1,690	22,310	22.1
1981-90	1983-99	1,046	281	*	56	800	5,940	5.9
post 1990	post 1999	187	187	*	*	*	12,760	12.6
Total		22,031	13,019	5,123	2,044	7,735	101,100	100.0
% of all stock		21.8	12.9	5.1	2.0	7.7		
National % (as above)		20.6	11.9	4.6	1.9	7.5		

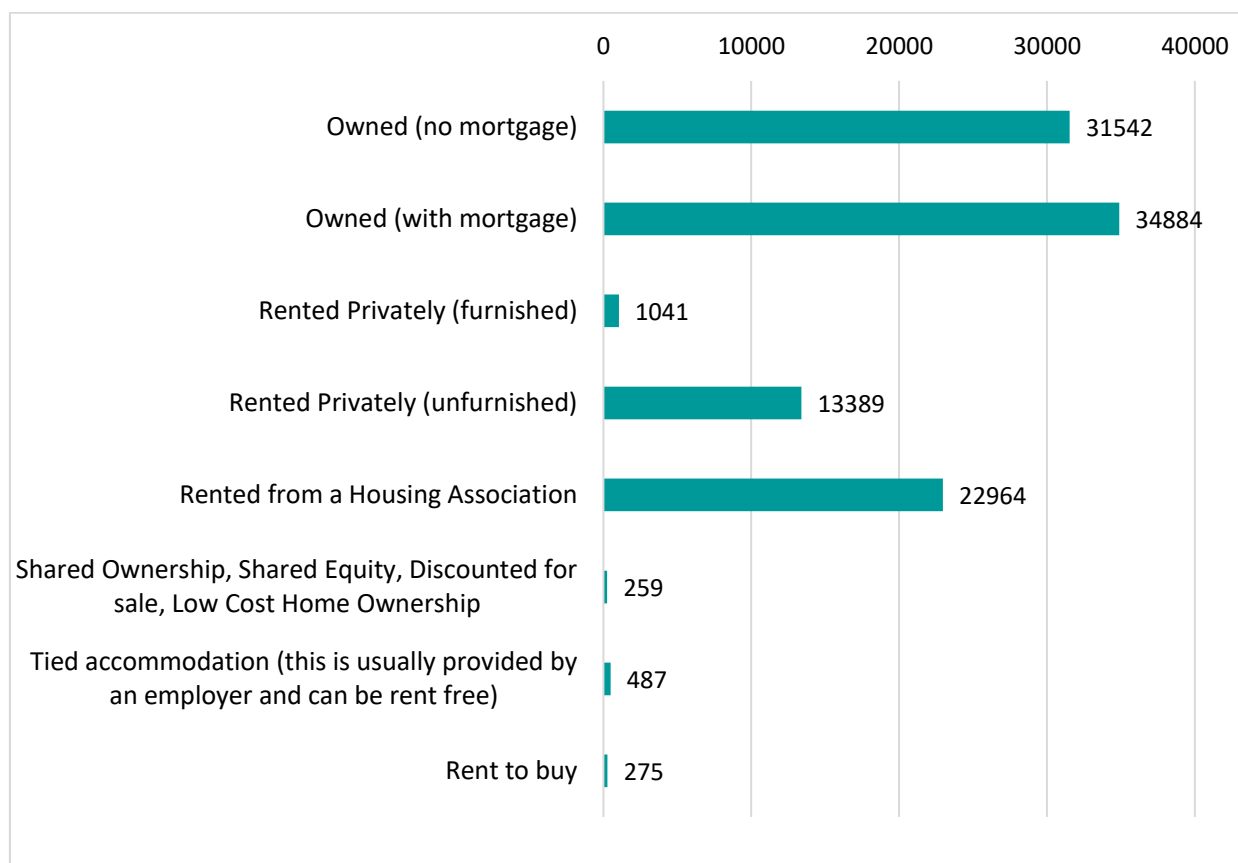
Source: English Housing Survey (EHS) 2013 data applied to Valuation Office Agency (VOA) 2019 dwelling stock age profile

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

Property tenure

2.9 The tenure profile of the borough is summarised in Figure 2.1 and based on 2011 Census data. Overall, 63.4% of occupied dwellings are owner-occupied, 14.2% are private rented (including tied accommodation and student housing) and 22.4% are affordable (including social rented from a council or housing association and shared ownership).

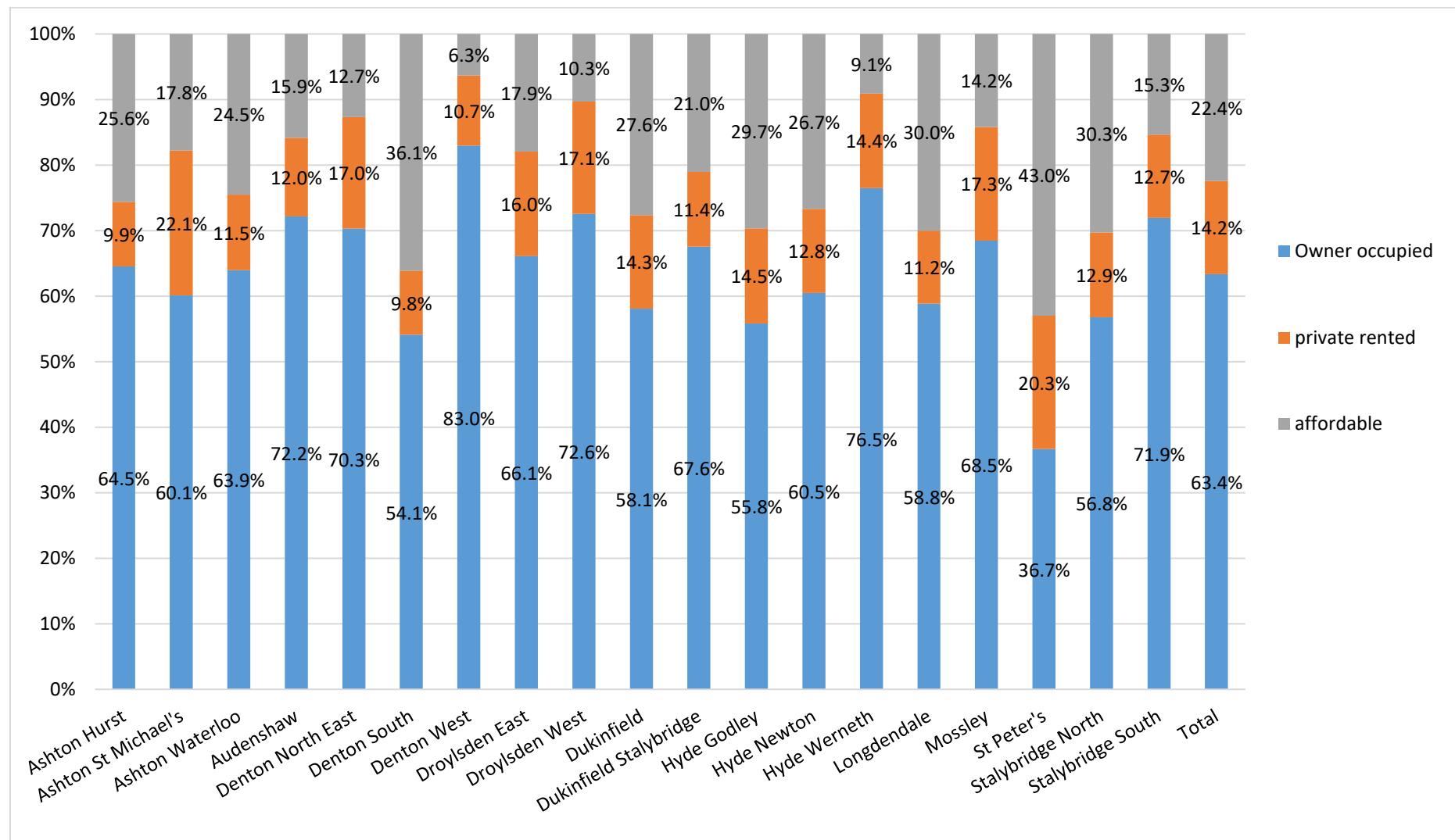
Figure 2.1 Tameside tenure profile of occupied dwellings



Source: 2017 Household Survey

2.10 Ward-level tenure profiles are presented in Figure 2.2. The proportion of owner occupied dwellings is highest in Denton West (83.0%) and Hyde Werneth (76.5%), private renting is highest in Ashton St Michaels (22.1%) and St Peter’s (20.3%) and affordable accommodation is highest in St Peter’s (43.0%) and Denton South (36.1%).

Figure 2.2 Tameside tenure profile by ward



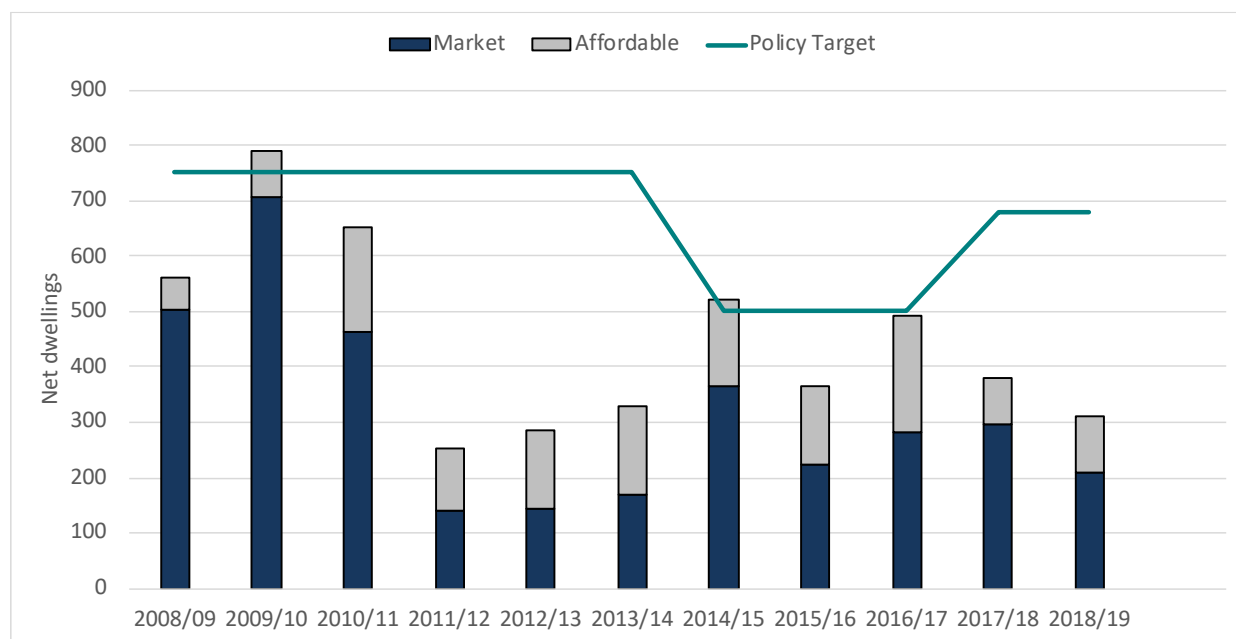
Source: 2017 Household Survey

- 2.11 Over the 13 years, 2006/07 to 2018/19 there has been an overall average of 460 completions per year across Tameside (Table 2.7). Over the past four years, the annual average completion rate has been 433 compared with a target of 680. These data are summarised further in Figure 2.3

Table 2.7 Dwelling completions 2006/7 to 2018/19				
Year	Market	Affordable	Total (net)	Target
2006/07	503	60	563	750
2007/08	706	83	789	750
2008/09	464	188	652	750
2009/10	141	112	253	750
2010/11	145	141	286	750
2011/12	170	160	330	750
2012/13	365	157	522	500
2013/14	222	144	366	500
2014/15	282	212	494	500
2015/16	297	83	380	680
2016/17	208	102	310	680
2017/18	420	80	500	680
2018/19	434	106	540	680
Grand total (13 years)	4,357	1,628	5,985	8,720
Annual average	335	125	460	671
Grand total (past 4 years)	1,359	371	1,730	2,720
Annual average (part 4 years)	340	93	433	680

Source: Tameside AMR 2006/07 – 2015/16 and CLG housebuilding table 253 thereafter

Figure 2.3 Net dwelling completions in Tameside 2006/7 to 2018/19



Source: Tameside AMR 2006/07 – 2015/16 and CLG housebuilding table 253 thereafter

Tenure characteristics

Owner-occupied sector

2.12 63.4% (66,426) of households across Tameside are owner occupiers. 30.1% of all households (31,542) own outright and 33.3% of all households (34,884) have a mortgage.

2.13 The Household Survey provides the following information on owner occupied stock:

- most owner-occupied properties are houses, with 41.8% semi-detached, 29.9% terraced and 19.8% detached; a further 6.1% are bungalows, 1.8% are flats/apartments and 0.6% other property types;
- 54.7% of properties have three bedrooms, 24.7% have two bedrooms 20.0% have four or more bedrooms, and 0.7% have one bedroom/bedsit; and
- around 19.1% of owner-occupied stock was built pre-1919, 39.5% was built between 1919 and 1964, 21.0% was built between 1965 and 1984 and 20.3% has been built since 1985.

2.14 A range of socio-economic and demographic information on residents has been obtained from the Household Survey. Some interesting observations relating to owner-occupiers include:

- In terms of household type, 34.5% of owner occupiers are couples with children, 22.3% are older (65 or over) singles and couples, 25.4% are couples (under 65 with no children), 5.3% are singles under 65, 7.5% are lone parents and 5.0% are other household types.
- The majority of Household Reference People (Heads of Household) living in owner occupied dwellings are in employment (67.7%) and a further 26.9% are wholly

retired from work. The proportion retired is considerably higher for outright owners (53.9%).

- Incomes amongst owner occupiers tend to be high, with 49.8% receiving at least £500 each week. Incomes amongst outright owners tend to be lower than for mortgaged owners, with 34.2% receiving less than £300 each week compared with 9.8% of mortgaged owners. This reflects the different age profile and economic status of outright owners.
- In terms of length of residency, 39.8% of owner occupiers have lived in the same property for 20 years or more (and the figure is 63.6% for outright owners).

Private rented sector

- 2.15 The Government's Housing Strategy (November 2011)², set out the Government's plans to boost housing supply. It recognised an increasingly important role for the Private Rented Sector, both in meeting people's housing needs and in supporting economic growth by enabling people to move to take up jobs elsewhere and to respond to changing circumstances.
- 2.16 The Private Rented Sector in England is growing; the census figures for 2011 confirmed that the sector now totals 16.8% of the dwelling stock, an increase from 8.8% in 2001. Increasing house prices pre-2007 and the struggling sales market when the downturn came are both factors that have underpinned the growth of the rental market for both 'active choice' renters and 'frustrated would-be' homeowners. Tenure reform and less accessible social rented housing are also likely to be an increasing factor to the growth in the Private Rented Sector and the sector clearly now plays a vital role in meeting housing need, affordable need as well as providing an alternative to homeownership.
- 2.17 Local authorities have an important enabling and regulatory role in ensuring that the Private Rented Sector meets these requirements. Balancing good quality supply with demand will help to stabilise rents and encouraging good quality management will improve the reputation of the sector and encourage longer term lets and lower turnover. However, this is a challenging task where existing partners need to be encouraged to participate and new partners and investors need to be identified. Tameside Council is addressing this in certain areas of low demand and poor property condition through the introduction of Selective Licensing of private rented properties, with the aims of raising both standards and management practices.
- 2.18 According to the Household Survey 2017, the Private Rented Sector accommodates around 14.2% (14,916) of households across Tameside. Of these households, 13,389 rent unfurnished properties, 1,041 rent furnished accommodation and 487 rent with their job (tied accommodation). Table 2.8 summarises the number of private rented dwellings by ward and indicates that 11.3% of all private rented dwellings are in St Peter's and 7.8% in Ashton St Michael's.
- 2.19 Most private rented properties (75.1%) are houses (of which 47.7% are terraced, 23.5% are semi-detached and 3.9% are detached); a further 21.2% are flats/maisonettes, 3.1% are bungalows and 0.6% are other property types. 7.4% of privately rented properties

² *Laying The Foundations; A Housing Strategy for England, 2011*

- have one bedroom/bedsit, 50.4% have two bedrooms, 35.1% have three bedrooms and 7.0% have four or more bedrooms.
- 2.20 The characteristics of private sector tenants are diverse and in particular the Private Rented Sector in Tameside accommodates couples with children (35.4%) and lone parents (21.6%), couples with no children (25.4%), older singles and couples (5.6%), singles under 65 (5.2%) and other types of household including students (6.8%).
- 2.21 Of the total population living within the PRS in Tameside, (39,778 across the 14,916 households), 11,885 are children. In other words, children aged under 16 years represent 29.9% of the PRS population. This proportion is highest in Dukinfield, where children account for just over half (52.8%) of the PRS population and lowest in St Peter's where they account for 12.1%. The household survey found that 34.7% of children living in the PRS had lived in their home for less than two years and 36.0% for two to five years. Less than one third (29.4%) had lived in their accommodation for over five years.
- 2.22 Overall, 34.9% of private renting households have lived in their accommodation for less than two years. In terms of income, 39.5% of privately renting households receive less than £300 gross each week, 36.5% receive between £300 and £500 each week and 24.1% receive at least £500 each week, indicating that the Private Rented Sector tends to accommodate lower income households. 75.7% of Household Reference People (Heads of Household) living in private rented accommodation are employed, 7.6% are carers or looking after the home, 7.1% are wholly retired from work, 5.7% are permanently sick/disabled, 2.7% are unemployed and 1.2 are in education/training.

Ward	Tenure									
	Rented Privately (furnished)		Rented Privately (unfurnished)		Tied accommodation		Rent to buy		Total	
	Count	% of PRS	Count	% of PRS	Count	% of PRS	Count	% of PRS	Count	%
Ashton Hurst	72	0.5	431	2.8	0	0.0	0	0.0	503	3.3
Ashton St Michael's	93	0.6	1,096	7.2	0	0.0	0	0.0	1,190	7.8
Ashton Waterloo	10	0.1	573	3.8	0	0.0	0	0.0	582	3.8
Audenshaw	9	0.1	648	4.3	0	0.0	0	0.0	657	4.3
Denton North East	114	0.8	784	5.2	0	0.0	0	0.0	897	5.9
Denton South	15	0.1	497	3.3	15	0.1	0	0.0	527	3.5
Denton West	158	1.0	397	2.6	0	0.0	0	0.0	555	3.7
Droylsden East	204	1.3	603	4.0	96	0.6	0	0.0	904	6.0
Droylsden West	0	0.0	885	5.8	0	0.0	0	0.0	885	5.8
Dukinfield	136	0.9	692	4.6	0	0.0	0	0.0	827	5.4
Dukinfield Stalybridge	43	0.3	557	3.7	0	0.0	0	0.0	600	3.9
Hyde Godley	0	0.0	892	5.9	0	0.0	0	0.0	892	5.9
Hyde Newton	0	0.0	813	5.4	0	0.0	10	0.1	823	5.4
Hyde Werneth	13	0.1	711	4.7	0	0.0	0	0.0	724	4.8
Longdendale	20	0.1	573	3.8	0	0.0	0	0.0	593	3.9
Mossley	113	0.7	717	4.7	101	0.7	0	0.0	931	6.1
St Peter's	29	0.2	1,150	7.6	275	1.8	265	1.7	1,721	11.3
Stalybridge North	0	0.0	755	5.0	0	0.0	0	0.0	755	5.0
Stalybridge South	10	0.1	615	4.0	0	0.0	0	0.0	625	4.1
Tameside Total	1,041	6.9	13,389	88.1	487	3.2	275	1.8	15,191	100.0

Source: 2017 Household Survey

Affordable sector

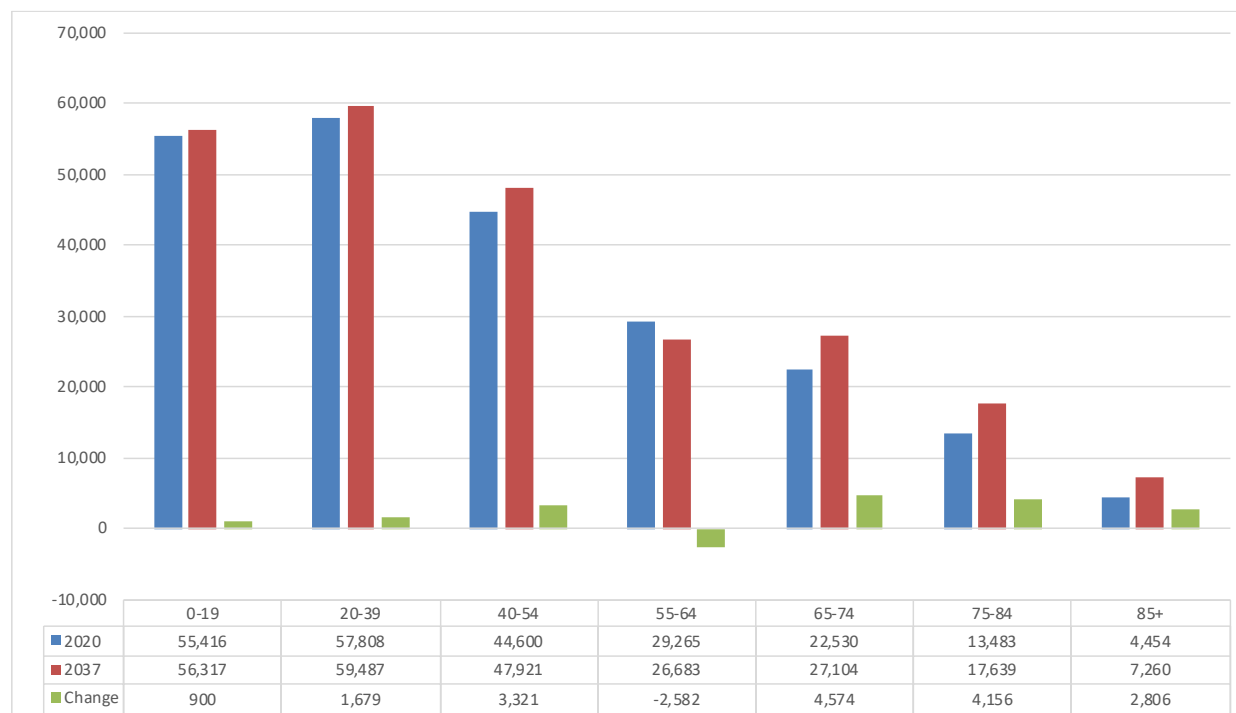
- 2.23 There are around 23,498 households who live in an affordable accommodation within Tameside, accounting for 22.4% of all occupied dwellings.
- 2.24 Houses account for 57.0% of occupied affordable dwelling stock, 34.2% are flats/maisonettes and 7.7% are bungalows. Affordable dwellings tend to have one/bedsit (26.3%), two (41.2%) or three (29.8%) bedrooms, with a further 2.7% having four or more bedrooms.
- 2.25 20.8% of households living in affordable dwellings are older singles and couples, a further 9.5% are singles under 65, 18.5% are lone parents (children under 18), 18.6% are couples with children under 18, 12.8% are couples/lone parents with adult children, 15.0% are couples with no children and 4.7% are other household types.
- 2.26 46.1% of Household Reference People living in affordable housing are in employment. A further 19.0% are wholly retired from work, 15.5% are permanently sick/disabled, 7.0% are unemployed, 11.2% look after the home/are caring for someone and 1.2% are in full-time education/training.
- 2.27 Incomes are generally low, with 71.7% receiving an income of less than £300 gross each week and 41.3% receiving less than £200 gross each week.

Demographic drivers: population and households

- 2.28 The 2018-based ONS population projections report a 2020 population of 227,556 across the borough which is expected to increase by 14,854 (6.5%) to 242,410 by 2037 (Table 2.9 and Figure 2.4). There is a projected increase across all age groups except the 55-64 age groups. Older age groups are expected to increase the most, with a 28.5% increase in population aged 65 and over overall and a 63% increase in population aged 85 and over.

Age groups	2020	2037	Change	% change
0-19	55,416	56,317	900	1.6
20-39	57,808	59,487	1,679	2.9
40-54	44,600	47,921	3,321	7.4
55-64	29,265	26,683	-2,582	-8.8
65-74	22,530	27,104	4,574	20.3
75-84	13,483	17,639	4,156	30.8
85+	4,454	7,260	2,806	63.0
All Ages	227,556	242,410	14,854	6.5

Source: 2018-based ONS population projections

Figure 2.4 Population comparison 2020 and 2037

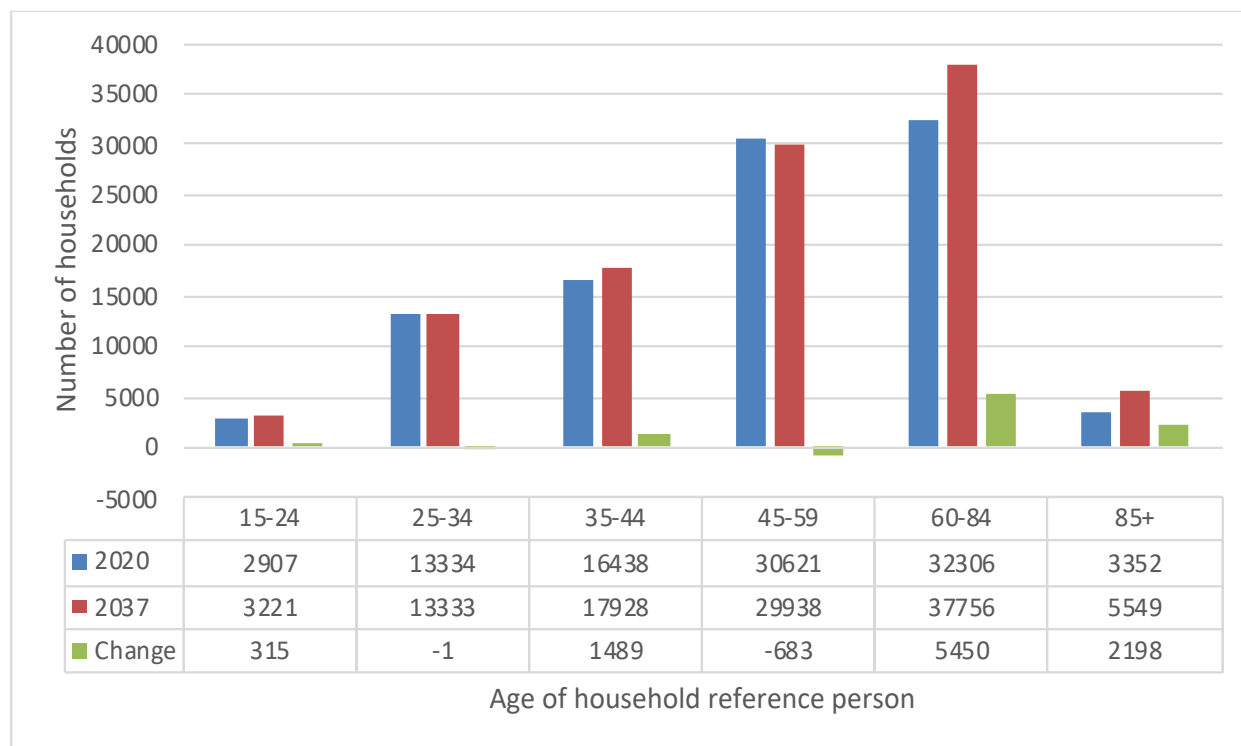
Source: 2018-based ONS population projections

- 2.29 According to the 2018-based ONS household projections there are 98,958 households across the borough and this is expected to increase by 8,767 (9%) to 107,725 by 2037.
- 2.30 Table 2.10 provides a detailed breakdown of household type by the age of Household Reference Person. This shows that the overall household type profile is not expected to change over the 2020 to 2037 period, with the dominant household types being 'other households with two or more adults and 'one person' households. However, as illustrated in Figure 2.4, there will be a marked increase in the number of households where the Household Reference Person is aged 60 or over.

Table 2.10 Household type and age of Household Reference Person 2020 to 2037									
Year and household type	Age of Household Reference Person								
2020	15-24	25-34	35-44	45-59	60-84	85+	TOTAL	%	
One Person	855	3,293	4,209	9,653	14,170	2,254	34,434	34.8	
Household with 1 dependent child	933	3,503	4,001	5,100	717	13	14,268	14.4	
Household with 2 dependent children	375	2,447	3,551	2,537	153	3	9,065	9.2	
Household with 3 or more dependent children	167	1,321	1,614	954	36	0	4,093	4.1	
Other households with two or more adults	576	2,769	3,064	12,378	17,229	1,083	37,099	37.5	
Total	2,907	13,334	16,438	30,621	32,306	3,352	98,958	100.0	
2037	15-24	25-34	35-44	45-59	60-84	85+	TOTAL	%	
One Person	938	3,318	4,666	9,428	16,649	3,608	38,607	35.8	
Household with 1 dependent child	1,057	3,537	4,346	5,152	773	23	14,889	13.8	
Household with 2 dependent children	419	2,407	3,820	2,635	157	5	9,443	8.8	
Household with 3 or more dependent children	189	1,306	1,733	979	34	0	4,242	3.9	
Other households with two or more adults	618	2,764	3,362	11,745	20,143	1,913	40,544	37.6	
Total	3,221	13,333	17,928	29,938	37,756	5,549	107,725	100.0	
Change 2020-2037	15-24	25-34	35-44	45-59	60-84	85+	TOTAL	%	
One Person	82	25	457	-225	2,479	1,355	4,173	47.6	
Household with 1 dependent child	124	34	345	51	56	10	621	7.1	
Household with 2 dependent children	44	-40	269	98	4	3	378	4.3	
Household with 3 or more dependent children	22	-15	119	25	-2	0	150	1.7	
Other households with two or more adults	42	-5	299	-633	2,913	830	3,446	39.3	
Total	315	-1	1,489	-683	5,450	2,198	8,767	100.0	

Source: 2018-based ONS household projections

Figure 2.4 Profile of households by age of Household Reference Person 2020 and 2037



Source: 2018-based ONS household projections

Income data

- 2.31 There are a range of income data sources available to inform this study which are now summarised. The 2017 household survey and CAMEO income data provide range, quartile and average data of gross household income by ward. ONS Annual Survey of Hours and Earnings data provides gross earnings of economically active residents at borough level and the ONS publishes average household income estimates at the MSOA level³.
- 2.32 Table 2.11 summarises gross income by ward from the 2017 household survey and indicates a borough-wide lower quartile household income of £11,700 and a median of £22,100. This is gross income from all sources for all households. Table 2.12 summarises gross income by ward using 2019 CAMEO UK data and indicates a borough-wide lower quartile household income of £15,000 and a median of £25,000. This is gross income from all sources for all households.
- 2.33 The ONS small area average household income data⁴, reports an average gross income of £36,393 and net income of £29,473 across Tameside.
- 2.34 The 2019 Annual Survey of Hours and Earnings resident-based data indicates lower quartile earnings are £20,176 and median earnings are £25,769 across Tameside.

⁴<https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/datasets/smallareaincomeestimatesformiddlayersuperoutputareasenglandandwales>

- 2.35 For the purposes of data analysis, 2019 CAMEO lower quartile and median data have been used to consider the relative affordability of different tenure options.

Table 2.11 Gross household income distribution by ward 2017										
Ward	Annual gross household income						Total	Lower quartile	Median	Average
	Under £10,400	£10,400 to under £20,800	£20,800 to under £26,000	(£26,000 to under £39,000	£39,000 to under £49,400	£49,400 or more				
Ashton Hurst	18.2	36.9	9.8	15.1	10.0	9.9	100.0	£11,700	£19,500	£23,903
Ashton St Michael's	24.2	30.1	15.5	13.8	7.0	9.3	100.0	£11,700	£19,500	£22,644
Ashton Waterloo	14.5	31.6	21.7	14.5	7.5	10.3	100.0	£14,300	£22,100	£24,715
Audenshaw	16.3	28.9	9.5	13.1	12.3	20.0	100.0	£11,700	£22,100	£28,372
Denton North East	15.0	34.2	22.0	16.0	7.5	5.2	100.0	£14,300	£22,100	£22,823
Denton South	23.5	41.4	12.0	11.4	4.4	7.4	100.0	£11,700	£16,900	£20,296
Denton West	6.4	26.0	21.0	23.7	6.7	16.3	100.0	£16,900	£24,700	£29,067
Droylsden East	21.1	27.2	14.7	11.3	13.1	12.7	100.0	£11,700	£22,100	£25,228
Droylsden West	22.3	27.5	18.9	18.0	6.0	7.3	100.0	£11,700	£22,100	£22,809
Dukinfield	18.6	36.4	10.1	15.5	6.2	13.3	100.0	£11,700	£16,900	£24,302
Dukinfield Stalybridge	13.7	33.7	13.6	16.0	9.2	13.8	100.0	£14,300	£22,100	£26,084
Hyde Godley	18.4	28.5	26.0	11.3	3.3	12.6	100.0	£11,700	£22,100	£23,633
Hyde Newton	20.3	32.8	10.5	21.1	5.6	9.7	100.0	£11,700	£19,500	£23,486
Hyde Werneth	10.5	24.2	13.0	21.6	10.1	20.7	100.0	£16,900	£32,500	£30,222
Longdendale	11.9	29.7	14.8	17.4	6.9	19.3	100.0	£14,300	£22,100	£28,072
Mossley	7.4	24.3	15.8	23.1	8.1	21.3	100.0	£16,900	£32,500	£30,741
St Peter's	41.2	34.5	7.9	8.0	5.3	3.0	100.0	£9,100	£14,300	£16,324
Stalybridge North	13.6	26.2	17.3	12.1	14.5	16.3	100.0	£14,300	£24,700	£28,220
Stalybridge South	8.7	23.7	8.6	23.9	10.8	24.3	100.0	£16,900	£32,500	£32,151
Tameside	17.7	30.5	14.7	15.9	8.1	13.1	100.0	£11,700	£22,100	£25,213

Source: 2017 household survey

Ward	Annual gross household income							Total	Base	LQ	Median
	<10k	10k to <£20k	20k -<£30k	£30k-<£40k	£40-<£50k	£50-<£75k	£75k or more				
Ashton Hurst	10.3	41.2	22.9	17.4	6.4	1.5	0.3	100.0	4814	£15,000	£19,000
Ashton St Michael's	7.8	46.6	27.6	14.1	3.9	0.0	0.0	100.0	4991	£15,000	£19,000
Ashton Waterloo	7.9	51.5	19.0	15.2	2.8	3.3	0.2	100.0	4751	£15,000	£19,000
Audenshaw	3.8	23.5	38.0	26.7	7.0	1.0	0.1	100.0	4812	£15,000	£25,000
Denton North East	3.3	32.3	44.6	18.0	1.6	0.1	0.0	100.0	4920	£15,000	£25,000
Denton South	10.5	59.3	16.3	11.5	2.4	0.0	0.0	100.0	5143	£15,000	£19,000
Denton West	1.2	18.3	44.5	28.5	7.3	0.2	0.0	100.0	5080	£25,000	£25,000
Droylsden East	9.9	35.4	38.6	7.9	7.1	1.1	0.0	100.0	5057	£15,000	£25,000
Droylsden West	4.6	34.9	48.4	11.0	1.0	0.2	0.0	100.0	4860	£15,000	£25,000
Dukinfield	8.6	45.8	26.1	9.8	8.0	1.7	0.0	100.0	5493	£15,000	£19,000
Dukinfield Stalybridge	8.4	32.8	36.4	11.9	9.5	1.1	0.0	100.0	4794	£15,000	£25,000
Hyde Godley	13.3	46.2	21.8	8.8	6.3	3.5	0.1	100.0	4882	£15,000	£25,000
Hyde Newton	11.6	39.5	26.2	18.5	3.5	0.8	0.0	100.0	5848	£15,000	£19,000
Hyde Werneth	2.0	20.0	30.0	30.8	14.8	2.4	0.1	100.0	4612	£25,000	£25,000
Longdendale	6.4	43.2	16.4	23.3	9.1	1.5	0.1	100.0	4527	£15,000	£19,000
Mossley	5.8	21.9	31.5	28.5	9.0	2.8	0.4	100.0	4958	£15,000	£25,000
St Peter's	21.9	57.4	15.8	4.9	0.1	0.0	0.0	100.0	5666	£15,000	£19,000
Stalybridge North	11.4	45.8	17.3	11.9	9.2	4.3	0.0	100.0	5438	£15,000	£19,000
Stalybridge South	5.2	20.5	13.9	24.0	27.0	9.5	0.0	100.0	4574	£15,000	£25,000
Tameside	8.3	38.1	28.1	16.7	7.0	1.8	0.1	100.0	95220	£15,000	£25,000

Source: CAMEO UK 2019

Migration and travel to work

- 2.36 The 2017 LHA confirmed that Tameside was self-contained in terms of migration, with 70.8% of all movers originating from within the borough (Table 2.13). The majority of moves into and from Tameside were from neighbouring Manchester and Stockport.

Origin/ Destination	Supply Side (Origin)			Demand Side (Destination)		
	All Moves		Excluding Long Distance Moves	All Moves		Excluding Long Distance Moves
	Number	%	%	Number	%	%
Tameside	12,998	70.8	75.8	12,998	67.0	74.7
Manchester	1,219	6.6	7.1	1,067	5.5	6.1
Stockport	885	4.8	5.2	798	4.1	4.6
Oldham	605	3.3	3.5	639	3.3	3.7
High Peak	276	1.5	1.6	334	1.7	1.9
Salford	194	1.1	1.1	317	1.6	1.8
Rochdale	132	0.7	0.8	132	0.7	0.8
Bury	109	0.6	0.6	105	0.5	0.6
Trafford	108	0.6	0.6	159	0.8	0.9
Elsewhere in the NW	623	3.4	3.6	859	4.4	4.9
East Midlands	102	0.6		149	0.8	
Elsewhere UK	1110	6.0		1849	9.5	
Total	18,361	100.0	100.0	19,406	100.0	100.0
Base (excluding long-distance moves)			17,149			17,408

Source: 2011 Census

Note

- **Supply side (origin):** moves within the area divided by all moves whose origin is in the area, excluding long-distance moves; and
- **Demand side (destination):** moves within the area divided by all moves whose destination is in the area, excluding long-distance migration.

- 2.37 Table 2.14 considers the where residents in Tameside work and where people who work in Tameside live. 54.9% of people who live in Tameside work in the borough, 19.5% work Manchester, 9.5% to Stockport and 5.4% in Oldham. By comparison, 67.7% of workers in Tameside also live in the borough. This indicates a net outward movement of workers and illustrates significance of Manchester as an economic hub.

Table 2.14 Tameside commuting flows : workers aged 16-74			
Where do people who live in Tameside work?			
Live	Work	Number	%
Tameside	Tameside	49,045	54.9
	Manchester	17,483	19.5
	Stockport	8,518	9.5
	Oldham	4,872	5.4
	Trafford	2,996	3.3
	Salford	2,576	3.0
	High Peak	1,287	1.4
	Other	2,723	3.0
Workers		89,500	100.0
Where to people who work in Tameside live?			
Live	Work	Number	%
Tameside	Tameside	41,324	67.7
Oldham		4,606	7.6
Stockport		4,392	7.2
Manchester		3,729	6.1
High Peak		2,735	4.5
Rochdale		1,041	1.7
Trafford		985	1.6
Other		2,177	3.6
Jobs		60,989	100.0

2.38 The 2017 LHA concluded that from a migration perspective, Tameside can be considered to be a self-contained Housing Market Area. However, commuting patterns show that is not self-contained but is part of the wider economic functional area of the Greater Manchester city region.

Summary

2.39 Across Tameside there are an estimated 102,890 dwellings and 98,594 households and 2.3% of dwellings are vacant.

2.40 In terms of dwelling stock:

- 63.4% of occupied dwellings are owner occupied, 14.2% are private rented and 22.4% are affordable (including social/affordable renting and shared ownership).
- 78% of dwellings are houses (39.6% terraced, 30.3% semi-detached and 8.1% detached), 15.3% are flats and 6.7% are bungalows.
- Most dwellings have two or three bedrooms, with 10% having 1-bedroom, 38.1% two-bedrooms 44.5% three-bedrooms and 7.4% for or more bedrooms.
- 42.6% of dwellings were built before 1945 and an estimated 21.8% of all dwelling stock is non-decent.

- 2.41 Over the past 13 years an annual average of 460 dwellings have been built across Tameside and in the past four years the average has been 433 compared with a target of 680.
- 2.42 The population in 2020 was 227,556 and this is due to increase by 14,854 to 242,410 by 2037, with projected increases across most age groups, with the largest increases across older age groups (30.8% increase across 75-84 and 63% increase across 85+ age groups). Latest 2018-based ONS projections suggest an increase of around 8,800 households by 2037, with largest increases in older person households.
- 2.43 The 2019 ONS Annual Survey of Hours and Earnings, resident-based data indicates lower quartile earnings are £20,176 and median earnings are £25,769 across Tameside.

3. Prices, rents and affordability

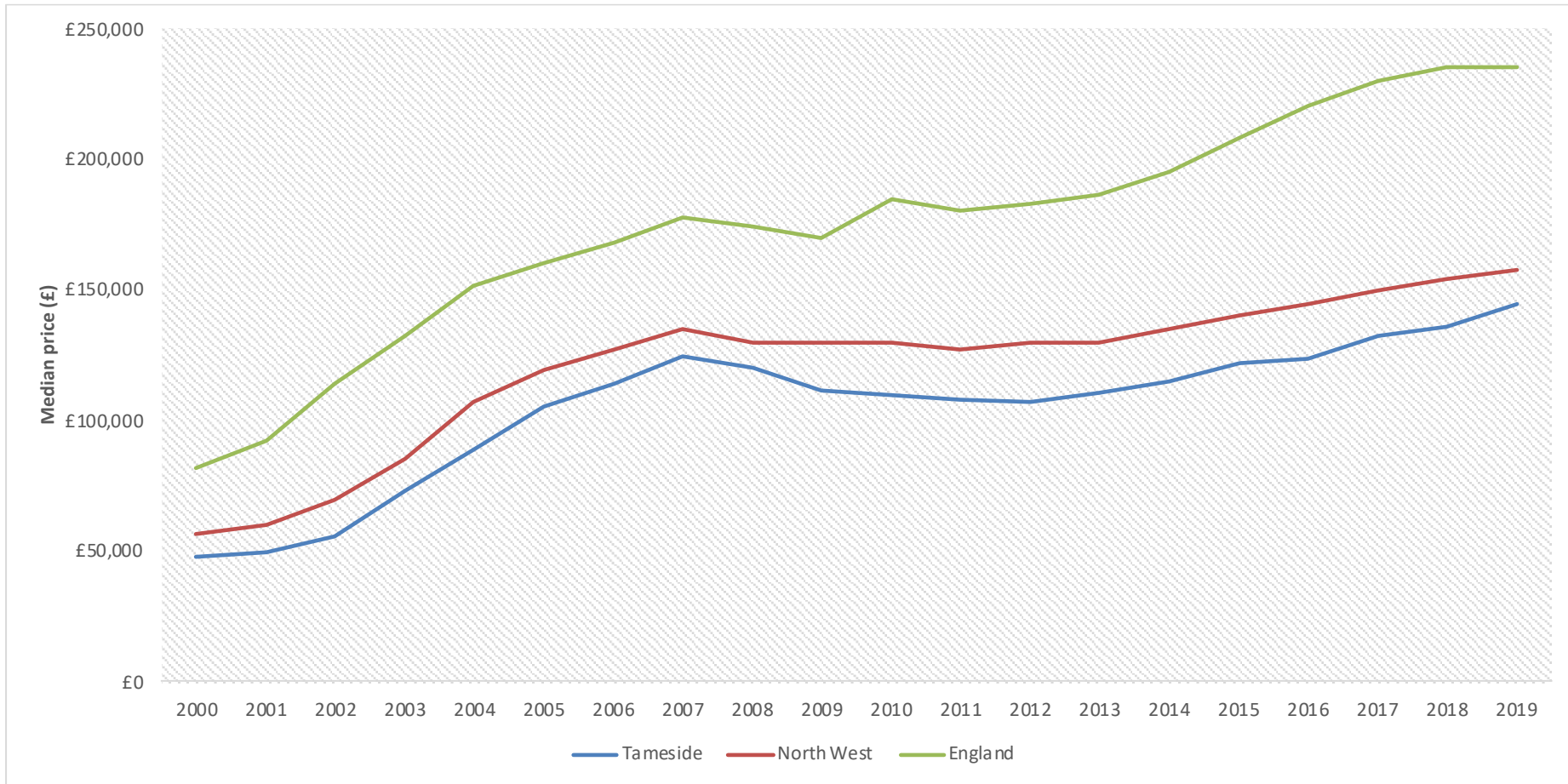
Introduction

- 3.1 This chapter sets out the cost of buying and renting properties across the 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 prices and trends

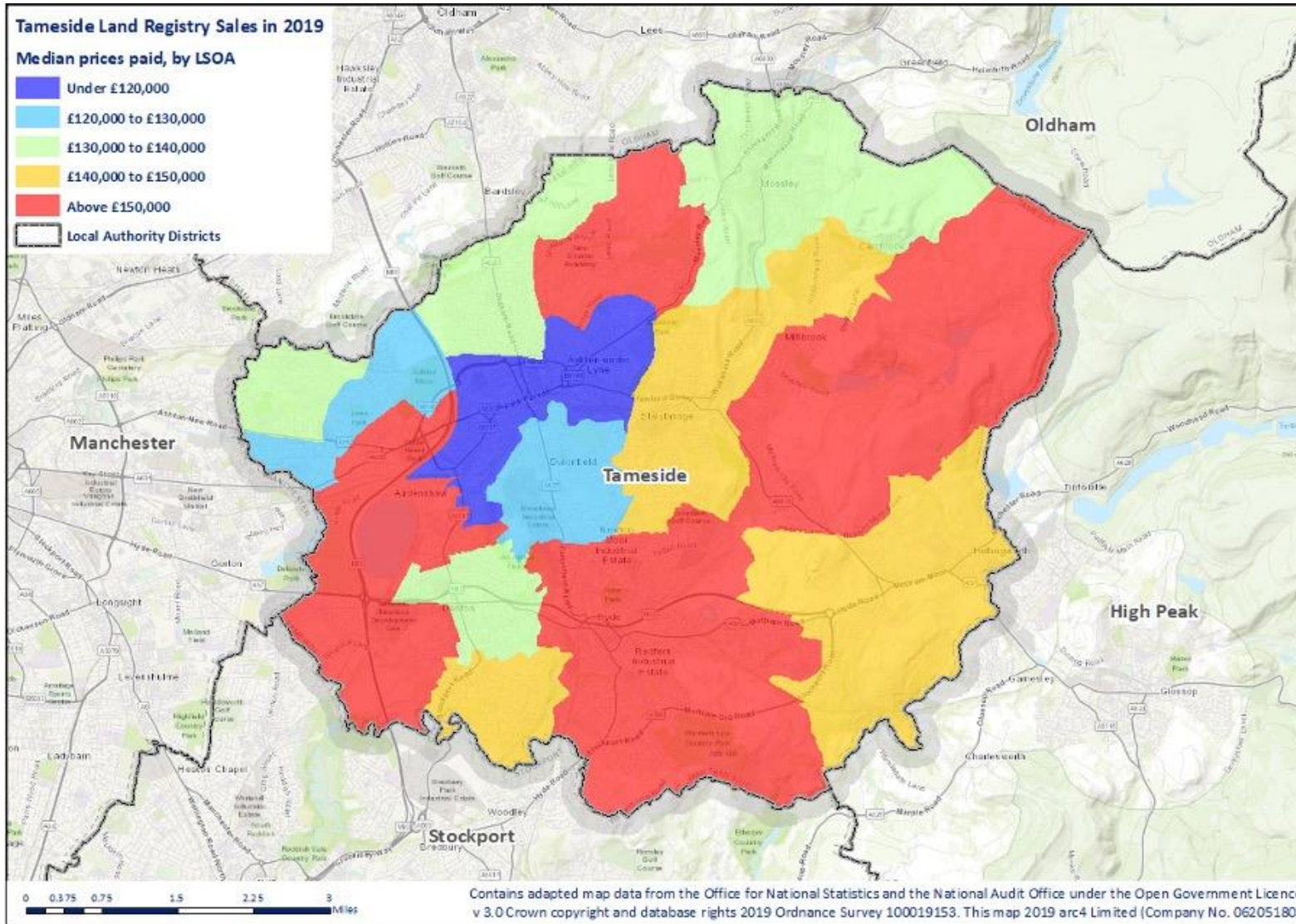
- 3.2 Figure 3.1 shows how median house prices have changed over the period 2000 to 2019 across Tameside, the North West region and England. Over this time, median prices in Tameside have increased by 205.3% from £47,500 in 2000 to £145,000 in 2019. Prices have remained consistently below those for the region and England.
- 3.3 Lower quartile house prices in Tameside have increased by 217.6% from £34,950 in 2000 to £111,000 in 2019.
- 3.4 The distribution of 2019 house prices across Tameside is illustrated by Map 3.1 and Table 3.1. Median prices are lowest in Ashton St Michael's and St. Peter's and highest in Denton West and Hyde Werneth.

Figure 3.1 Median house price trends 2000 to 2019: Tameside, the North West and England



Source: MHCLG to 2010; Data produced by Land Registry © Crown copyright 2020 for 2011 onwards

Map 3.1 Median house prices 2019 by ward



Source: Data produced by Land Registry © Crown copyright 2020

Ward	Price (£)		
	Lower Quartile	Median	Average
Ashton Hurst	£117,500	£159,000	£160,142
Ashton St Michael's	£87,000	£110,000	£126,642
Ashton Waterloo	£105,000	£136,000	£145,294
Audenshaw	£125,000	£167,500	£178,690
Denton North East	£106,375	£135,000	£142,669
Denton South	£120,500	£143,500	£155,291
Denton West	£131,250	£172,000	£173,146
Droylsden East	£110,000	£130,000	£141,631
Droylsden West	£120,000	£135,000	£142,728
Dukinfield	£100,000	£128,000	£144,982
Dukinfield Stalybridge	£120,000	£144,000	£154,118
Hyde Godley	£119,500	£151,250	£156,092
Hyde Newton	£116,383	£165,000	£169,527
Hyde Werneth	£130,000	£170,000	£189,623
Longdendale	£110,000	£142,000	£160,074
Mossley	£114,250	£136,875	£163,697
St Peter's	£85,000	£105,000	£122,634
Stalybridge North	£107,000	£141,000	£158,715
Stalybridge South	£122,500	£168,750	£215,522
Tameside Total	£111,000	£145,000	£159,544

Source: Data produced by Land Registry © Crown copyright 2020

3.5 Table 3.2 considers how Tameside median prices and change over the period 2000-2019 compares with neighbouring areas, the region and England.

Location	Year		% change 2000-2019
	2000	2019	
Bolton	£47,000	£130,500	177.7
Bury	£52,850	£168,000	217.9
Manchester	£50,000	£172,000	244.0
Oldham	£42,000	£129,350	208.0
Rochdale	£47,000	£131,000	178.7
Salford	£46,000	£160,000	247.8
Stockport	£73,000	£220,000	201.4
Tameside	£47,500	£145,000	205.3
Trafford	£82,973	£267,000	221.8
Wigan	£49,000	£135,000	175.5
High Peak	£64,000	£185,000	189.1
England	£82,000	£235,000	186.6
North West	£56,500	£158,000	179.6

Source: Data produced by Land Registry © Crown copyright 2020

Relative affordability

- 3.6 The ONS produces national data on the ratio of earnings to house prices. Two sets of data are available: workplace-based and resident-based. For each, lower quartile and median ratios are produced. The data are based on Land Registry Price Paid data and ONS Annual Survey of Hours and Earnings data.
- 3.7 Table 3.3 sets out the 2019 lower quartile and median affordability ratios for Tameside and compares these with Greater Manchester authorities, neighbouring High Peak, the North West and England. Using workplace-based median ratios to illustrate the data, Tameside is the fourth most expensive borough in Greater Manchester behind Trafford, Stockport and Bury.

Locality	2019 Lower Quartile		2019 Median	
	Workplace-based	Residence-based	Workplace-based	Residence-based
Bolton	5.14	5.01	5.32	5.13
Bury	6.45	6.03	6.82	5.83
Manchester	6.05	6.91	5.87	6.80
Oldham	5.05	4.94	5.36	5.33
Rochdale	5.10	4.87	5.52	5.32
Salford	6.05	6.42	5.67	6.07
Stockport	7.74	7.35	7.74	7.01
Tameside	5.97	5.70	6.27	5.72
Trafford	9.30	7.92	9.58	8.08
Wigan	5.34	5.28	5.74	5.32
High Peak (East Midlands)	7.57	7.45	7.42	6.89
NORTH WEST	7.27	5.56	5.86	5.79
ENGLAND	5.58	7.27	7.83	7.83

Private renting

- 3.8 Table 3.4 provides an overview of the cost of renting privately in Tameside. Firstly the table shows rental prices in 2013/14 and 2018/19, and over this time median rents have increased by 6.1%. The table then sets out the price of renting by number of bedrooms in 2018/19.

Table 3.4 Private renting costs				
All rents	Rent (per calendar month)			
	Lower quartile	Median	Average	Upper quartile
2013/14	£450	£495	£506	£550
2018/19	£475	£525	£550	£595
% change	5.6	6.1	8.7	8.2
2018/19 Rent (per calendar month by number of bedrooms)				
Number of bedrooms	Lower quartile	Median	Average	Upper quartile
Room	£260	£303	£300	£303
Studio	£300	£343	£345	£385
1-bedroom	£390	£425	£425	£450
2-bedrooms	£475	£500	£516	£550
3-bedrooms	£550	£625	£635	£695
4 or more bedrooms	£695	£795	£841	£950

Source: VOA Private Rental Market Statistics

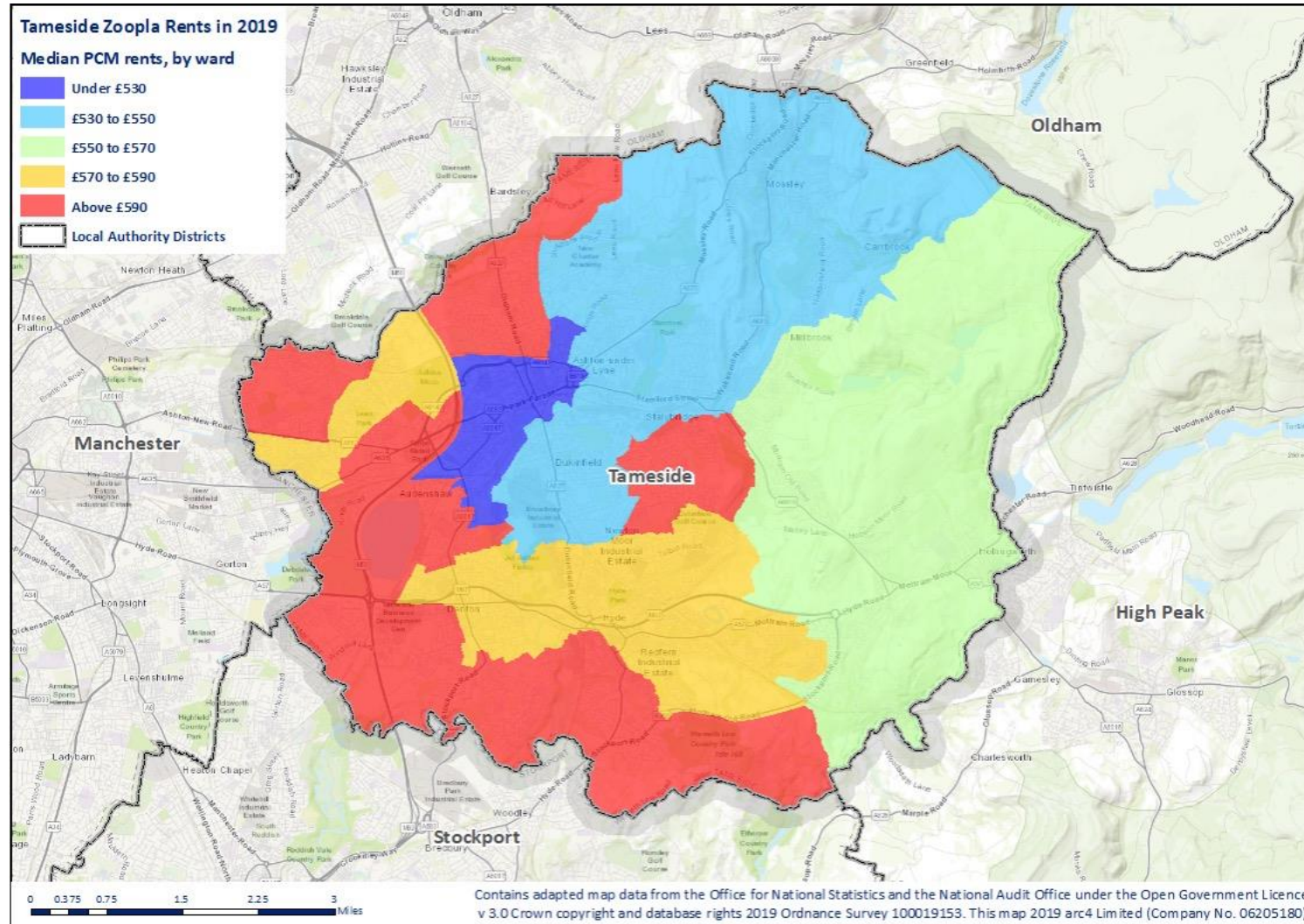
- 3.9 Zoopla rental data provides further details of the cost of renting by ward and this is based on rentals over the three years 2017-2019. The distribution of median rents by ward is shown in Map 3.2. This indicates that the rental costs are highest in the western wards, particularly Denton West, Droylsden West, Audenshaw and Hyde Werneth. Rental costs are lowest in St Peter's, Ashton St Michael and Stalybridge North.

Local Housing Allowance rates

- 3.10 The Private Rented Sector houses a proportion of low-income households that are eligible for assistance with rental costs. The amount that can be claimed is capped to a local allowance that varies by area. The cap is estimated by the VOA and published in the form of a Local Housing Allowance (LHA) rate for a broad market area (BRMA). Four BRMAs areas apply to Tameside MBC as set out in Table 3.5.

Table 3.5 Local Housing Allowance Rates 2020/21				
Weekly	Broad Rental Market Area			
	Tameside and Glossop	Central Greater Manchester	South Greater Manchester	Oldham and Rochdale
Shared	£65.84	£75.50	£82.81	£66.39
1 Bed	£92.05	£138.08	£120.82	£90.9
2 Bed	£113.92	£149.59	£149.59	£103.85
3 Bed	£136.93	£166.85	£172.6	£126.58
4 Bed	£172.60	£218.63	£253.15	£159.95
Monthly	Broad Rental Market Area			
	Tameside and Glossop	Central Greater Manchester	South Greater Manchester	Oldham and Rochdale
Shared	£263.36	£302.00	£331.24	£265.56
1 Bed	£368.20	£552.32	£483.28	£363.60
2 Bed	£455.68	£598.36	£598.36	£415.40
3 Bed	£547.72	£667.40	£690.40	£506.32
4 Bed	£690.40	£874.52	£1,012.60	£639.80
Under 35 - Can only claim shared rate				

Map 3.2 Median rents 2019 by ward



Source: Zoopla 2019

Relative affordability of housing options and defining genuinely affordable housing

Tenure costs

- 3.11 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 ward 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.
- 3.12 The 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.
- 3.13 Table 3.6 sets out the range of market and affordable tenures considered in analysis and any assumptions relating to the cost of properties.
- 3.14 The cost of alternative affordable and market tenure options by ward is set out in Table 3.7 and Table 3.8 shows the gross household incomes needed to afford the tenure based on the 25% rental and 3.5x income multiples.

Table 3.6 Assumptions in assessing income required for alternative tenure options		
Tenure	Tenure price assumptions	Affordability assumptions
Social rent	Prevailing prices	Affordability 25% of income
Affordable rent	80% of average market rent	Affordability 25% of income
Market Rent – lower quartile	Prevailing prices	Affordability 25% of income
Market Rent – median	Prevailing prices	Affordability 25% of income
Market Sale – lower quartile	Prevailing prices	90% LTV, 3.5x income
Market Sale – median	Prevailing prices	90% LTV, 3.5x income
Market Sale - average	Prevailing prices	90% LTV, 3.5x income
Shared ownership (50%)	Total price based on median price and 50% ownership. Mortgage based on 40%. 10% deposit required on full price, annual service charge £420, annual rent based on 2.75% of remaining equity.	90% LTV, 3.5x income for equity and 25% of income for rental element
Shared ownership (25%)	Total price based on median price and 25% ownership. Mortgage based on 20%. 5% deposit required on full price, annual service charge £420, annual rent based on 2.75% of remaining equity.	90% LTV, 3.5x income for equity and 25% of income for rental element
Help to Buy	Total price based on median price. Mortgage based on 75% equity, 20% loan and deposit of 5%. Loan fee of 1.75% in year 6 of outstanding equity loan increasing annually from year7 at RPI+1%	70% LTV, 3.5x income
Discounted home ownership 30%	70% of median price (note this is comparable to the proposed government FirstHome tenure option). Mortgage based on discounted price, minus 10% deposit on discounted price.	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.	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.	Assumptions applied to Land Registry Price Paid data

Table 3.7a Cost of alternative tenure options by ward												
Tenure option	Price by ward (2019)											
	Ashton Hurst	Ashton St Michael's	Ashton Waterloo	Audenshaw	Denton North East	Denton South	Denton West	Droylsden East	Droylsden West	Dukinfield	Dukinfield Stalybridge	Hyde Godley
Social Rent (average monthly)	£339	£339	£339	£339	£339	£339	£339	£339	£339	£339	£339	£339
Affordable Rent (monthly cost)	£476	£443	£471	£521	£454	£495	£508	£525	£504	£444	£480	£456
Market Rent - Lower Quartile (monthly)	£494	£494	£511	£545	£494	£524	£550	£550	£576	£498	£521	£494
Market Rent - Median (monthly)	£550	£524	£576	£624	£550	£576	£624	£581	£624	£550	£576	£550
Market Rent - Average (monthly)	£595	£554	£588	£651	£568	£619	£635	£657	£630	£555	£600	£570
Market Sale - Lower Quartile	£117,500	£87,000	£105,000	£125,000	£106,375	£120,500	£131,250	£110,000	£120,000	£100,000	£120,000	£119,500
Market Sale - Median	£159,000	£110,000	£136,000	£167,500	£135,000	£143,500	£172,000	£130,000	£135,000	£128,000	£144,000	£151,250
Market Sale - Average	£160,142	£126,642	£145,294	£178,690	£142,669	£155,291	£173,146	£141,631	£142,728	£144,982	£154,118	£156,092
Shared ownership (50%)	£79,500	£55,000	£68,000	£83,750	£67,500	£71,750	£86,000	£65,000	£67,500	£64,000	£72,000	£75,625
Shared ownership (25%)	£39,750	£27,500	£34,000	£41,875	£33,750	£35,875	£43,000	£32,500	£33,750	£32,000	£36,000	£37,813
Help to buy	£119,250	£82,500	£102,000	£125,625	£101,250	£107,625	£129,000	£97,500	£101,250	£96,000	£108,000	£113,438
Discounted Home Ownership (30%)	£111,300	£77,000	£95,200	£117,250	£94,500	£100,450	£120,400	£91,000	£94,500	£89,600	£100,800	£105,875
Discounted Home Ownership (25%)	£119,250	£82,500	£102,000	£125,625	£101,250	£107,625	£129,000	£97,500	£101,250	£96,000	£108,000	£113,438
Discounted Home Ownership (20%)	£127,200	£88,000	£108,800	£134,000	£108,000	£114,800	£137,600	£104,000	£108,000	£102,400	£115,200	£121,000

Source: Data produced by Land Registry © Crown copyright 2020, Zoopla data 2020, MHCLG, SDR 2018/19

Table 3.7b Cost of alternative tenure options by ward								
Tenure option	Price by ward (2019)							
	Hyde Newton	Hyde Werneth	Longdendale	Mossley	St Peter's	Stalybridge North	Stalybridge South	Total
Social Rent (average monthly)	£339	£339	£339	£339	£339	£339	£339	£339
Affordable Rent (monthly cost)	£484	£481	£469	£451	£418	£427	£501	£469
Market Rent - Lower Quartile (monthly)	£522	£524	£498	£497	£451	£451	£524	£498
Market Rent - Median (monthly)	£550	£594	£550	£550	£498	£524	£550	£550
Market Rent - Average (monthly)	£605	£601	£586	£563	£522	£534	£627	£586
Market Sale - Lower Quartile	£116,383	£130,000	£110,000	£114,250	£85,000	£107,000	£122,500	£111,000
Market Sale - Median	£165,000	£170,000	£142,000	£136,875	£105,000	£141,000	£168,750	£145,000
Market Sale - Average	£169,527	£189,623	£160,074	£163,697	£122,634	£158,715	£215,522	£159,544
Shared ownership (50%)	£82,500	£85,000	£71,000	£68,438	£52,500	£70,500	£84,375	£72,500
Shared ownership (25%)	£41,250	£42,500	£35,500	£34,219	£26,250	£35,250	£42,188	£36,250
Help to buy	£123,750	£127,500	£106,500	£102,656	£78,750	£105,750	£126,563	£108,750
Discounted Home Ownership (30%)	£115,500	£119,000	£99,400	£95,813	£73,500	£98,700	£118,125	£101,500
Discounted Home Ownership (25%)	£123,750	£127,500	£106,500	£102,656	£78,750	£105,750	£126,563	£108,750
Discounted Home Ownership (20%)	£132,000	£136,000	£113,600	£109,500	£84,000	£112,800	£135,000	£116,000

Source: Data produced by Land Registry © Crown copyright 2020, Zoopla data 2020, MHCLG, SDR 2018/19

Tenure option	Price by ward (2019)											
	Ashton Hurst	Ashton St Michael's	Ashton Waterloo	Audenshaw	Denton North East	Denton South	Denton West	Droylsden East	Droylsden West	Dukinfield	Dukinfield Stalybridge	Hyde Godley
Social Rent (average monthly)	£16,255	£16,255	£16,255	£16,255	£16,255	£16,255	£16,255	£16,255	£16,255	£16,255	£16,255	£16,255
Affordable Rent (monthly cost)	£22,855	£21,272	£22,589	£25,010	£21,792	£23,763	£24,369	£25,219	£24,186	£21,323	£23,049	£21,880
Market Rent - Lower Quartile (monthly)	£23,712	£23,712	£24,528	£26,148	£23,712	£25,152	£26,400	£26,400	£27,648	£23,904	£25,008	£23,712
Market Rent - Median (monthly)	£26,400	£25,152	£27,648	£29,952	£26,400	£27,648	£29,952	£27,864	£29,952	£26,400	£27,648	£26,400
Market Rent - Average (monthly)	£28,569	£26,590	£28,236	£31,262	£27,240	£29,703	£30,462	£31,524	£30,233	£26,653	£28,812	£27,349
Market Sale - Lower Quartile	£30,214	£22,371	£27,000	£32,143	£27,354	£30,986	£33,750	£28,286	£30,857	£25,714	£30,857	£30,729
Market Sale – Median	£40,886	£28,286	£34,971	£43,071	£34,714	£36,900	£44,229	£33,429	£34,714	£32,914	£37,029	£38,893
Market Sale – Average	£41,179	£32,565	£37,361	£45,949	£36,686	£39,932	£44,523	£36,419	£36,701	£37,281	£39,630	£40,138
Shared ownership (50%)	£28,596	£20,301	£24,703	£30,035	£24,534	£25,973	£30,797	£23,687	£24,534	£23,349	£26,057	£27,284
Shared ownership (25%)	£23,883	£17,041	£20,671	£25,070	£20,532	£21,719	£25,699	£19,834	£20,532	£19,554	£21,789	£22,801
Help to buy	£31,800	£22,000	£27,200	£33,500	£27,000	£28,700	£34,400	£26,000	£27,000	£25,600	£28,800	£30,250
Discounted Home Ownership (30%)	£29,529	£20,429	£25,257	£31,107	£25,071	£26,650	£31,943	£24,143	£25,071	£23,771	£26,743	£28,089
Discounted Home Ownership (25%)	£31,800	£22,000	£27,200	£33,500	£27,000	£28,700	£34,400	£26,000	£27,000	£25,600	£28,800	£30,250
Discounted Home Ownership (20%)	£34,071	£23,571	£29,143	£35,893	£28,929	£30,750	£36,857	£27,857	£28,929	£27,429	£30,857	£32,411

Source: Data produced by Land Registry © Crown copyright 2020, Zoopla data 2020, MHCLG, SDR 2018/19

Table 3.8b Annual income required for alternative tenure options by ward								
Tenure option	Price by ward (2019)							Total
	Hyde Newton	Hyde Werneth	Longdendale	Mossley	St Peter's	Stalybridge North	Stalybridge South	
Social Rent (average monthly)	£16,255	£16,255	£16,255	£16,255	£16,255	£16,255	£16,255	£16,255
Affordable Rent (monthly cost)	£23,232	£23,084	£22,516	£21,630	£20,058	£20,510	£24,072	£22,507
Market Rent - Lower Quartile (monthly)	£25,056	£25,152	£23,904	£23,856	£21,648	£21,648	£25,152	£23,904
Market Rent - Median (monthly)	£26,400	£28,512	£26,400	£26,400	£23,904	£25,152	£26,400	£26,400
Market Rent - Average (monthly)	£29,039	£28,855	£28,145	£27,037	£25,072	£25,638	£30,089	£28,134
Market Sale - Lower Quartile	£29,927	£33,429	£28,286	£29,379	£21,857	£27,514	£31,500	£28,543
Market Sale - Median	£42,429	£43,714	£36,514	£35,196	£27,000	£36,257	£43,393	£37,286
Market Sale - Average	£43,593	£48,760	£41,162	£42,094	£31,534	£40,812	£55,420	£41,026
Shared ownership (50%)	£29,612	£30,459	£25,719	£24,851	£19,455	£25,549	£30,247	£26,226
Shared ownership (25%)	£24,721	£25,419	£21,509	£20,794	£16,343	£21,370	£25,245	£21,928
Help to buy	£33,000	£34,000	£28,400	£27,375	£21,000	£28,200	£33,750	£29,000
Discounted Home Ownership (30%)	£30,643	£31,571	£26,371	£25,420	£19,500	£26,186	£31,339	£26,929
Discounted Home Ownership (25%)	£33,000	£34,000	£28,400	£27,375	£21,000	£28,200	£33,750	£29,000
Discounted Home Ownership (20%)	£35,357	£36,429	£30,429	£29,330	£22,500	£30,214	£36,161	£31,071

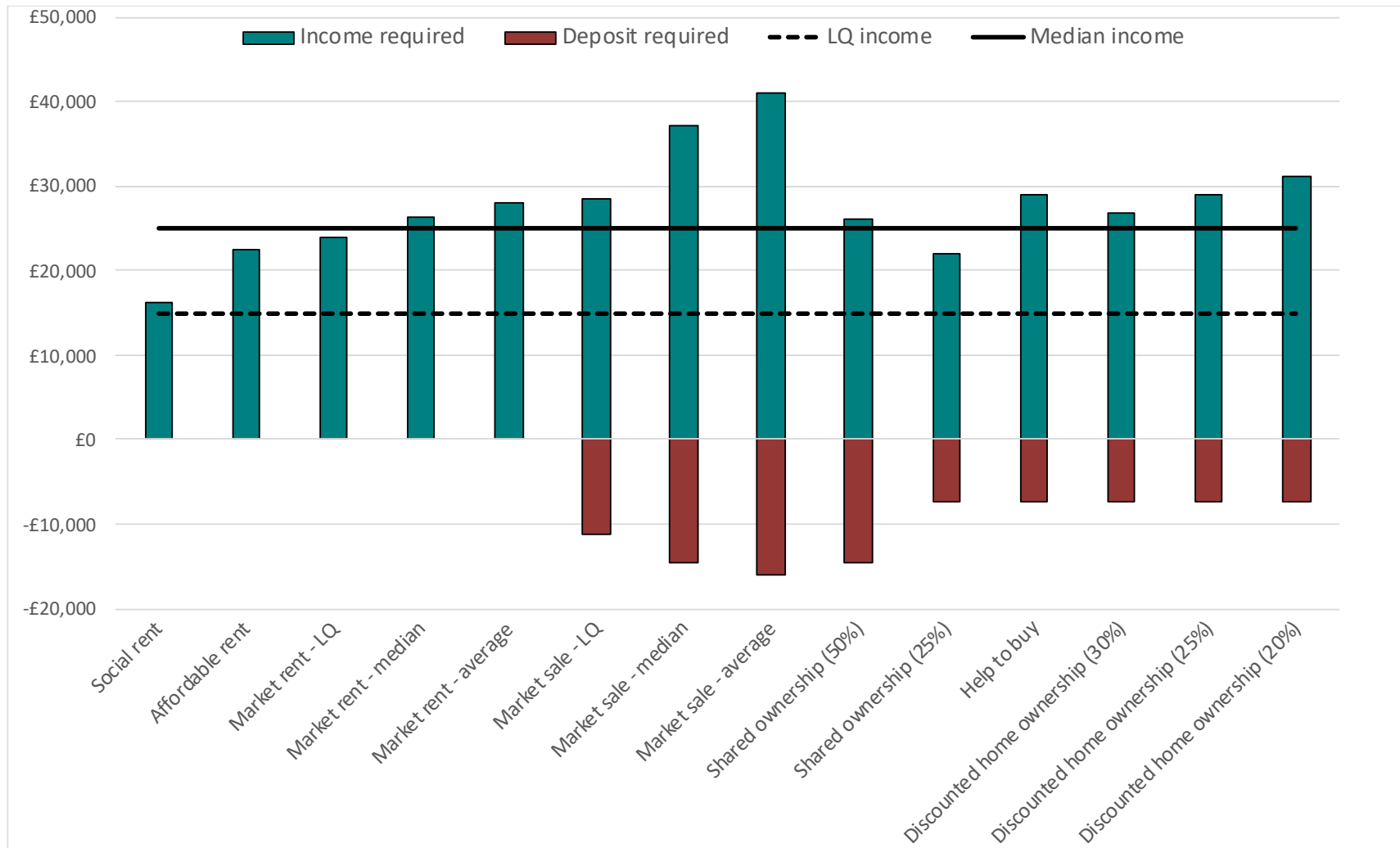
Source: Data produced by Land Registry © Crown copyright 2020, Zoopla data 2020, MHCLG, SDR 2018/19

- 3.15 This analysis indicates that for open market housing, the minimum indicative income required is £23,904 for lower quartile or entry-level renting in the borough as a whole. For lower quartile or entry-level house prices (owner occupation) the minimum income required is £28,543.
- 3.16 Table 3.9 considers the impact of alternative deposits on the income required for buying (using a 3.5x income multiple and assuming a 10% deposit) based on Tameside MBC prices. Using the borough-wide lower quartile price of £111,000, if the deposit is 10%, the household income required would be £28,543; if the deposit is 30%, the household income required would be £22,200.

Market sale price	Amount of deposit				Tameside MBC price
	10%	20%	30%	40%	
Market Sale - Lower Quartile	£99,900	£88,800	£77,700	£66,600	£111,000
Market Sale - Median	£130,500	£116,000	£101,500	£87,000	£145,000
Market Sale - Average	£143,590	£127,635	£111,681	£95,726	£159,544
Household income required (3.5x multiple)	10%	20%	30%	40%	
Market Sale - Lower Quartile	£28,543	£25,371	£22,200	£19,029	
Market Sale - Median	£37,286	£33,143	£29,000	£24,857	
Market Sale - Average	£41,026	£36,467	£31,909	£27,350	

- 3.17 Figure 3.2 sets out the relative affordability of alternative tenures across the borough. It considers lower quartile and median household income derived from 2019 CAMEO data. This indicates that social renting is the only realistically affordable tenure option for lower income households. Households on median incomes can afford lower quartile market rents and some intermediate tenure products, but overall owner occupation is only realistically affordable to those on higher than median incomes.

Figure 3.2 Tameside Metropolitan Borough household income and housing costs comparison



Source: Data produced by Land Registry © Crown copyright 2020, Zoopla Rental data, CAMEO income data

Relationship between household income, prices and what is genuinely affordable

- 3.18 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.
- 3.19 Table 3.10 focuses on the affordability of the Private Rented Sector and shows the cost of renting a lower quartile and median priced property by ward; how this compares with incomes; and what would be genuinely affordable based on local incomes. For example, lower quartile rents are £494 each month in Denton North West where the lower quartile income is £1,250. This means that a household is spending 39.5% of income on rent. To be genuinely affordable, that is, costing no more than 25% of gross income, a lower quartile rent should be £313 each month and a median rent £521 each month.
- 3.20 Table 3.11 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 in excess of 3.5x household incomes in all areas and borough-wide a property should cost no more than £52,500 to be affordable to households on lower quartile incomes and no more than £87,500 to be affordable to households on median incomes.

Ward	LQ Rent and Income				Ward	Median rent and income			
	Actual LQ rent 2019	LQ Gross household income 2018 (Month £)	% LQ income required to be spent on LQ rent	What would be an affordable rent based on actual LQ income		Actual Median rent 2019	Median Gross household income 2019 (Month £)	% median income required to be spent on median rent	What would be an affordable rent based on actual median income
Ashton Hurst	£494	£1,250	39.5	£313	Ashton Hurst	£550	£1,583	34.7	£396
Ashton St Michael's	£494	£1,250	39.5	£313	Ashton St Michael's	£524	£1,583	33.1	£396
Ashton Waterloo	£511	£1,250	40.9	£313	Ashton Waterloo	£576	£1,583	36.4	£396
Audenshaw	£545	£1,250	43.6	£313	Audenshaw	£624	£2,083	30.0	£521
Denton North East	£494	£1,250	39.5	£313	Denton North East	£550	£2,083	26.4	£521
Denton South	£524	£1,250	41.9	£313	Denton South	£576	£1,583	36.4	£396
Denton West	£550	£2,083	26.4	£521	Denton West	£624	£2,083	30.0	£521
Droylsden East	£550	£1,250	44.0	£313	Droylsden East	£657	£2,083	31.5	£521
Droylsden West	£576	£1,250	46.1	£313	Droylsden West	£630	£2,083	30.2	£521
Dukinfield	£498	£1,250	39.8	£313	Dukinfield	£555	£1,583	35.1	£396
Dukinfield Stalybridge	£521	£1,250	41.7	£313	Dukinfield Stalybridge	£600	£2,083	28.8	£521
Hyde Godley	£494	£1,250	39.5	£313	Hyde Godley	£570	£2,083	27.3	£521
Hyde Newton	£522	£1,250	41.8	£313	Hyde Newton	£605	£1,583	38.2	£396
Hyde Werneth	£524	£2,083	25.2	£521	Hyde Werneth	£601	£2,083	28.9	£521
Longdendale	£498	£1,250	39.8	£313	Longdendale	£586	£1,583	37.0	£396
Mossley	£497	£1,250	39.8	£313	Mossley	£563	£2,083	27.0	£521
St Peter's	£451	£1,250	36.1	£313	St Peter's	£522	£1,583	33.0	£396
Stalybridge North	£451	£1,250	36.1	£313	Stalybridge North	£534	£1,583	33.7	£396
Stalybridge South	£524	£1,250	41.9	£313	Stalybridge South	£627	£2,083	30.1	£521
Tameside MBC	£498	£1,250	39.8	£313	Tameside MBC	£586	£2,083	28.1	£521

Key:

41.9	Rent costs more than 35% of gross income
26.4	Rent costs between 25% and 35% of gross income
24.1	Rent costs less than 25% of gross household income

Ward	Actual LQ price 2019	LQ Gross household income 2019 (Annual £)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple	Actual median price 2019	Median Gross household income 2019 (Annual £)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple
Ashton Hurst	£117,500	£15,000	7.1	£52,500	£159,000	£19,000	7.5	£66,500
Ashton St Michael's	£87,000	£15,000	5.2	£52,500	£110,000	£19,000	5.2	£66,500
Ashton Waterloo	£105,000	£15,000	6.3	£52,500	£136,000	£19,000	6.4	£66,500
Audenshaw	£125,000	£15,000	7.5	£52,500	£167,500	£25,000	6.0	£87,500
Denton North East	£106,375	£15,000	6.4	£52,500	£135,000	£25,000	4.9	£87,500
Denton South	£120,500	£15,000	7.2	£52,500	£143,500	£19,000	6.8	£66,500
Denton West	£131,250	£25,000	4.7	£87,500	£172,000	£25,000	6.2	£87,500
Droylsden East	£110,000	£15,000	6.6	£52,500	£130,000	£25,000	4.7	£87,500
Droylsden West	£120,000	£15,000	7.2	£52,500	£135,000	£25,000	4.9	£87,500
Dukinfield	£100,000	£15,000	6.0	£52,500	£128,000	£19,000	6.1	£66,500
Dukinfield Stalybridge	£120,000	£15,000	7.2	£52,500	£144,000	£25,000	5.2	£87,500
Hyde Godley	£119,500	£15,000	7.2	£52,500	£151,250	£25,000	5.4	£87,500
Hyde Newton	£116,383	£15,000	7.0	£52,500	£165,000	£19,000	7.8	£66,500
Hyde Werneth	£130,000	£25,000	4.7	£87,500	£170,000	£25,000	6.1	£87,500
Longdendale	£110,000	£15,000	6.6	£52,500	£142,000	£19,000	6.7	£66,500
Mossley	£114,250	£15,000	6.9	£52,500	£136,875	£25,000	4.9	£87,500
St Peter's	£85,000	£15,000	5.1	£52,500	£105,000	£19,000	5.0	£66,500
Stalybridge North	£107,000	£15,000	6.4	£52,500	£141,000	£19,000	6.7	£66,500
Stalybridge South	£122,500	£15,000	7.4	£52,500	£168,750	£25,000	6.1	£87,500
Tameside MBC	£111,000	£15,000	6.7	£52,500	£145,000	£25,000	5.2	£87,500

Key:

5.2	Price is more than 4.5x household income (assuming 10% deposit)
3.9	Price is between 3.5x and 4.5x household income (assuming 10% deposit)
3.1	Price is less than 3.5x salary (assuming 10% deposit)

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

- 3.21 The extent to which borough-wide open market rents are affordable to selected keyworkers and households on minimum and living wages are explored in Table 3.12. Key workers on entry-level grades are generally having to spend more than 25% of their income on rent.
- 3.22 Table 3.13 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 3.5 were generally needed when buying a property. Prices that are genuinely affordable were also considered based on a 3.5x income multiple

Table 3.12 Incomes of key workers and households on minimum/living wage and rental affordability					
Occupation/Wage	Gross household income 2019 (Annual £)	Gross household income 2019 (Monthly £)	% income required for LQ rent	% income required for median rent	Genuinely affordable rent
			LQ rent (monthly)=	Median rent (monthly) =	
			£498	£586	Monthly
Police officer					
Pay Point 0	£20,880	£1,740	28.6	33.7	£435
Pay Point 2	£25,269	£2,106	23.6	27.8	£526
Pay Point 4	£27,471	£2,289	21.8	25.6	£572
Nurse					
Band 1	£18,005	£1,500	33.2	39.1	£375
Band 3	£19,337	£1,611	30.9	36.4	£403
Band 5	£24,907	£2,076	24.0	28.2	£519
Fire officer					
Trainee	£23,366	£1,947	25.6	30.1	£487
Competent	£31,144	£2,595	19.2	22.6	£649
Teacher					
Unqualified (min)	£17,687	£1,474	33.8	39.8	£368
Main pay range (min)	£24,373	£2,031	24.5	28.9	£508
Minimum/Living Wage					
Single household (25 and over)	£15,696	£1,308	38.1	44.8	£327
1xFull-time, 1xPart-time	£23,544	£1,962	25.4	29.9	£491
Two working adults	£31,392	£2,616	19.0	22.4	£654
Single household (21-24)	£14,760	£1,230	40.5	47.6	£308
1xFull-time, 1xPart-time	£22,140	£1,845	27.0	31.8	£461
Two working adults	£29,520	£2,460	20.2	23.8	£615

	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 3.13 Incomes of key workers and households on minimum/living wage and open market prices				
Benchmark incomes	Gross Household Income 2019 (£)	Lower quartile price	Median price	Genuinely affordable price
		£110,000	£145,000	
		With 10% deposit=	With 10% deposit=	
		£99,000	£130,500	
		Income multiple required	Income multiple required	
Police officer				
Pay Point 0	£20,880	4.7	6.3	£73,080
Pay Point 2	£25,269	3.9	5.2	£88,442
Pay Point 4	£27,471	3.6	4.8	£96,149
Nurse				
Band 1	£18,005	5.5	7.2	£63,018
Band 3	£19,337	5.1	6.7	£67,680
Band 5	£24,907	4.0	5.2	£87,175
Fire officer				
Trainee	£23,366	4.2	5.6	£81,781
Competent	£31,144	3.2	4.2	£109,004
Teacher				
Unqualified (min)	£17,687	5.6	7.4	£61,905
Main pay range (min)	£24,373	4.1	5.4	£85,306
Minimum/Living Wage				
Single household (25 and over)	£15,696	6.3	8.3	£54,936
1xFull-time, 1xPart-time	£23,544	4.2	5.5	£82,404
Two working adults	£31,392	3.2	4.2	£109,872
Single household (21-24)	£14,760	6.7	8.8	£51,660
1xFull-time, 1xPart-time	£22,140	4.5	5.9	£77,490
Two working adults	£29,520	3.4	4.4	£103,320

	More than 4.5x income multiple required
	Between 3.5x and 4.5x income multiple required
	Less than 3.5x income multiple required

Concluding comments

- 3.23 In 2019, lower quartile house prices were £110,000 and median prices were £145,000. Tameside is the fourth most expensive borough in Greater Manchester to buy a home. Lower quartile private rents in 2018/19 were £475 and median rents were £525.
- 3.24 The relative affordability of dwellings to buy or rent was explored at ward level. Across the borough, minimum income required for entry-level/lower quartile renting was £23,904. For buying an entry-level/lower quartile property, the minimum income required was is £28,543. 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.
- 3.25 Analysis considered the affordability of rents and prices at ward level. In most wards, households had to spend at least 25% of income on rent. Across the borough, households on a lower quartile income had to spend 39.8% on a lower quartile rent; and median income households had to spend 28.1% on a median rent. This indicates affordability pressures at the lower end of the private rented market.
- 3.26 For open market purchase, the ratio of lower quartile income to price was 6.7x and for median income to median price it was 5.2x. Both ratios are above the benchmark of 3.5x income and without substantial deposits the ability to buy is a challenge to many households.
- 3.27 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. Private renting was generally affordable to households with multiple minimum/living wages. For buying, analysis assumed that a 10% deposit was available but indicated that multiples in excess of 3.5x were generally needed.

4. The needs of different groups

Introduction

- 4.1 Paragraph 61 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. This chapter provides a summary of material presented in a separate report 'Tameside Specialist Housing Need Review 2020' which accompanies this HNA.
- 4.2 The evidence base has been established based around these broad principles:
- people with additional needs are generally accommodated in mainstream housing and provided with care and support when needed;
 - some people will have complex and multiple needs and therefore may fall into several different categories of need;
 - some people require long-term accommodation to provide support for ongoing needs; and some require short-term supported housing which aims to support people for a period of time before moving on/back into mainstream housing; and
 - most people with additional needs will not need specialist supported housing but they may need adaptations to their homes and/or care and support provided in other ways.

Housing for people with additional needs

- 4.3 This groups includes 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.

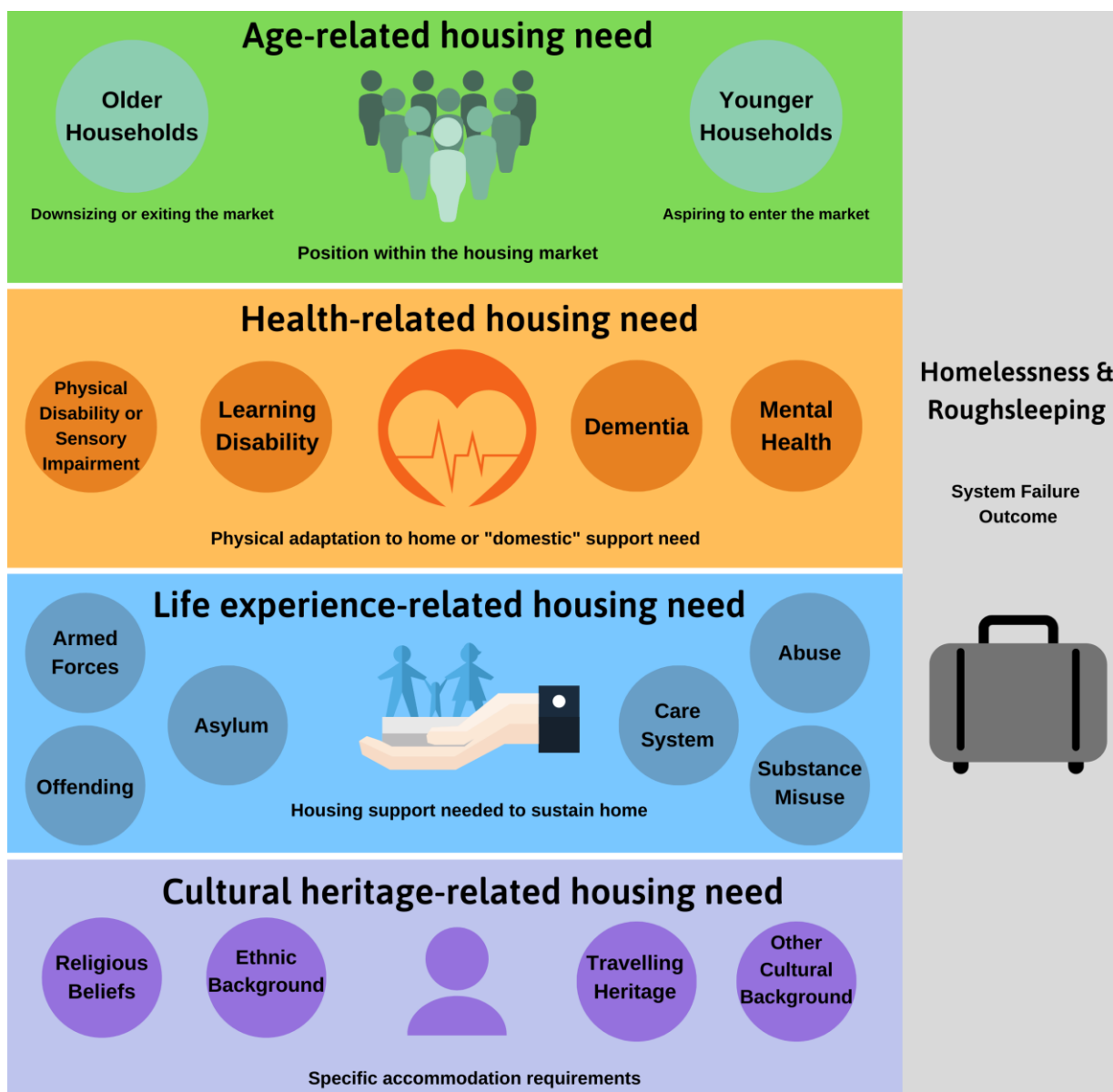
Housing for older people

- 4.4 The NPPF Annex 2 defines older people as 'people over or approaching retirement age, including the active, newly-retired through to the very frail elderly; and whose housing can encompass accessible, adaptable general needs housing through to the full range of retirement and specialist housing for those with care and support needs.'
- 4.5 PPG recommends the following are considered in an assessment of older persons need:
- The future need for specialist accommodation (including but not restricted to age-restricted general market housing, retirement living or sheltered accommodation, extra-care or housing with care), broken down by type and tenure.

- The need for care in residential care and nursing homes (C2).
 - The need for co-housing communities.
 - The role of general housing and in particular bungalows and homes that can be adapted to meet a change in needs.
- 4.6 PPG notes that *'plan-making authorities will need to count housing provided for older people against their housing requirement'*⁵.
- 4.7 Population and household data presented in Chapter 2 confirms that the number of older people is expected to increase by 28.5% by 2037 and over the period 2020 to 2037 there will be an additional 7,648 households headed by someone aged 60 or over.

⁵ PPG June 2019 Paragraph: 016 Reference ID: 63-016-20190626

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



4.8 The 2017 Household Survey found that the majority of older people (75.4%) want to stay in their own homes with help and support when needed (Table 4.1). Sheltered accommodation would be considered by around 25% of respondents, extra care by 14.8% and buying on the open market by 11.3%. Residential care would be considered by 5.5% of older people generally but a 9.1% of those aged 85 and over would consider it. Note that the proportion wanting to remain in their own home increases with age.

Table 4.1 Older persons' housing options

Housing option	60-74	75-84	85 and over	All
Continue to live in current home with support when needed	71.8	83.6	92.4	75.4
Buying a property on the open market	13.3	7.1	1.2	11.3
Rent a property from a private landlord	5.7	1.5	2.4	4.7
Rent from HA	17.7	8.3	2.4	14.9
Sheltered accommodation - To Rent	28.8	16.6	14.8	25.5
Sheltered accommodation - To Buy	12.8	9.1	4.9	11.5
Sheltered accommodation - Part Rent/Buy	6.8	3.7	0.8	5.8
Extra care housing - To Rent	16.1	11.7	9.5	14.8
Extra care housing - To Buy	9.2	7.0	4.8	8.5
Extra care housing - Part Rent/Buy	6.9	1.9	0.0	5.5
Residential care home	5.3	5.2	9.1	5.5
Co-housing	9.8	7.1	3.7	8.9
Go to live with children or other relatives/friends	5.6	5.1	5.7	5.5
<i>Other</i>	4.3	1.2	1.9	3.6
<i>Base (total households responding)</i>	14,561	4,113	1,110	19,784

Source: 2016 Household Survey (Question 27); Note households could tick more than one option

- 4.9 Of all older person households, 10.8% would like to move in the next 5 years; 6.2% would like to move but are unable to; and 83.0% do not want to move. Of households with a HRP aged 65 and over who were unable to move, 57.6% stated they could not afford to, 26.4% stated a lack of suitable properties in the area wanted and 24.8% stated a lack of suitable properties of the type wanted (Table 4.2).

Reason	%
Cannot afford to (other properties too expensive)	57.6
Lack of suitable property: in the area wanted	26.4
Lack of suitable property: of type wanted	24.8
Need to give support	2.0
Lack of suitable property: with adaptations needed	6.6
Need to receive support	5.9
Negative Equity	5.1
Employment (work locally)	2.0
Brexit uncertainty	3.0
Due to former rent arrears	5.6
Other reasons	24.0
<i>Base (households responding)</i>	1,321

Source: 2017 Household Survey; Note households could tick more than one option

- 4.10 Of households with a HRP aged 65 and over and planning to move, the Household Survey found that the main reasons for moving were; needed housing suitable for

older / disabled person (15.8%), need to move to a better neighbourhood / pleasant area (14.7%) and smaller property as current property is too difficult to manage (13.5%).

- 4.11 Table 4.3 considers the future housing choices being considered by households with a HRP aged 65+ with reference to the number of bedrooms in their current property and the number of bedrooms expected in their next home (if planning to move in the next five years). This shows that 40.2% of households are planning to downsize (i.e. move to a property with fewer bedrooms).

Table 4.3 Future housing expectations (rightsizing)	
Housing choice	Expectation (%)
Downsizing (moving to a smaller property)	40.2
Staying same	40.9
Moving to larger property	18.9
Total	100.0
Base	1,742

Source: 2017 Household Survey

Future need for specialist older person accommodation and residential care provision

- 4.12 Across the borough in 2020 there are around 3,520 units of specialist older persons accommodation. This includes 1,518 units of residential care (C2 planning use class) and 2002 units of specialist older person accommodation (C3 planning use class)⁶.
- 4.13 Based on population projections to 2037⁷, there is an additional need for 777 specialist older persons' accommodation (C3) units and 589 units of residential care provision (C2) with a total of 1,366 units needed.

⁶ EAC database 2020

⁷ ONS 2018-based Subnational Population Projections

The need for co-housing communities

- 4.14 Senior co-housing is specifically mentioned in PPG as a housing option for older people: 'Senior co-housing communities are created and run by residents, based on the intention to live with a group of people of a similar age. The sites often consist of self-contained private homes as well as shared community space. Some communities offer an additional option for informal care.'⁸
- 4.15 According to the 2019 household survey, a total of 1,850 older person households were interested in cohousing as a residential option:
- 65.5% were owner occupiers, 29.9% lived in affordable housing; and 4% were private renters;
 - 44% had a household income of less than £300 each week, 25% had a household income of between than £300 and £500 each week and 31% had an income of £500 or more each week.

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

- 4.16 72% of households with a Household Reference Person aged 60 or over live in houses, 13.9% in flats and 13.4% in bungalows. The proportion living in flats and bungalows is higher across 75-84 and 85+ groups. Overall 53.7% of older age group households live in houses with 3 or more-bedrooms and for the 85+ age group the figure is 38.8%.
- 4.17 Overall, 11.2% of dwellings were flats and 5.9% bungalows which is a particular residential choice for older people, notably those aged 75 and over. Given the aging profile of the borough, demand for this type of accommodation is expected to increase over the plan period.
- 4.18 In order to support people living in their homes for longer, the main types of assistance required for older person (65+ household) were help with practical tasks (26.1%), help with repair and maintenance of the home (17.3%) and help with personal care (13.3%). Greater assistance could be provided by the adoption of baseline services including handyman, warm homes and disabled adaptations as identified in the GM Healthy Homes Report.⁹

Adaptation and improvement

- 4.19 Across Tameside, 2017 household survey indicated that 5.1% of all households lived in properties which had been adapted. The level of adaptation was highest amongst households where the HRP was aged 75 and over and in affordable housing stock. Note that only 1.9% of private rented dwellings were adapted. It is not unsurprising that the extent to which care and support is needed to remain in the home increases

⁸ Paragraph: 011 Reference ID: 63-011-20190626

⁹ Greater Manchester Healthy Homes Report September 2019

with age. Overall 7.2% of households require care and support to enable them to live in their home and this is highest amongst households living in affordable accommodation (13.3%).

- 4.20 Just over half of households said they could accommodate a carer if needed. Owner occupiers were most likely to be able to accommodate a carer (65.1%) but only a minority of private renting (38%) and those in affordable housing (29.5%) could accommodate a carer.
- 4.21 The main adaptations required by those over 65 are bathroom (16.8%), better heating (13.2%), internal handrails (12.3%), external handrails (11.1%), stairlift (10.6%), and downstairs WC (10.1%). A range of grant and loan finance is available from the council to provide adaptations that are needed.

Optional accessibility and wheelchair standard housing

- 4.22 The NPPF states that ‘planning policies for housing should make use of the Government’s optional technical standards for accessible and adaptable housing where these would address identified need for such properties’. 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: VISIBLE 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.*
- 4.23 ‘Planning policies for accessible housing need to be based on evidence of need, viability and a consideration of site-specific factors.’¹⁰
- 4.24 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 Regulations¹¹ as set out in Table 4.4. The M4(1) visible dwelling is the mandatory minimum standard applied to all new dwellings. Only one accessible housing standard can apply to any dwelling. The M4(2) accessible and adaptable dwelling standard is based on, and in 2015 effectively replaced, the ‘Lifetime Homes’ standard.

Table 4.4 Summary of accessible housing standards

¹⁰ PPG June 2019 Paragraph: 009 Reference ID: 63-009-20190626

¹¹https://www.planningportal.co.uk/info/200135/approved_documents/80/part_m_-_access_to_and_use_of_buildings

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 accessible or wheelchair adaptable	Optional

4.25 In order to establish an appropriate target for M4(3) dwellings, Table 4.5 sets out a series of assumptions regarding wheelchair use and the resulting annual need for newbuild wheelchair adapted properties.

Assumption	% requirement	Number each year (based on target of 466)
Wheelchair use from the English Housing Survey 2014/15 – households using wheelchair all the time	1%	5
Wheelchair use from the English Housing Survey 2014/15 – households using wheelchair either indoors or outdoors	3.6%	17
Aspire report on wheelchair accessible housing ¹²	10%	47
Tameside MBC's need over plan period ¹³	4%	19

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

- that a minimum of 4% of new dwellings are built to M4(3) wheelchair accessible standard^{14 15}; and

¹² 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

¹³ This is based on a need for 4,227 wheelchair accessible dwellings needed over the plan period 2020 to 2037 (17 years). This represents 4% of households (4,227*100/104,840). Given that some existing dwellings are likely to be converted, modelling assumes that a similar ratio of 4% of new build dwellings should be wheelchair accessible

¹⁴ Based on footnote 32

¹⁵ Note to council – an alternative calculation based on the average of the four % requirements in Table 6.14 would result in a 4.4% requirement or 12 each year

- the council should consider building all remaining dwellings to M4(2) standard, subject to viability considerations in line with the GMSF¹⁶.
- 4.27 When setting a target for M4(3) standard housing, the council should be mindful of PPG which states that 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 dwelling¹⁷. It should also be noted that any percentage requirements for accessible housing are subject to cumulative viability testing. It is also recommended that needs are monitored closely given the ageing population over the plan period.

Armed forces accommodation

- 4.28 The 2011 Census identified that 522 residents in Tameside Metropolitan Borough are employed in the armed forces. The 2017 Household Survey found that 66.7% of armed forces households live in owner occupation and 33.3% live in a property rented from a housing association. The highest proportion of armed forces employees lived in Longdendale (3.1%).
- 4.29 The 2017 report by the University of Salford (*Meeting the Housing Needs of the Armed Forces Community in Tameside*) acknowledges the challenges many ex-armed forces personnel face in returning to civilian life and identifies housing as a key area where the armed forces community require support. The report makes a range of recommendations, including exploring Supported Living networks as a means of enabling the armed forces community to support each other whilst living among the wider community.

Other specialist needs

Health-related housing need

- 4.30 The Tameside Specialist Housing Need Review identified that:
- For those aged 65-74, 15.6% of the population state they have bad or very bad health, and this rises to 21.0% for 75-84 year olds and 28.0% for those aged 85 and over.
 - The measure of health by limitation of day to activities again increases significantly with age. For those aged 65-74, 22.7% report that their day to day activities are

¹⁶ GMSF Policy GM- H3

¹⁷ Paragraph: 009 Reference ID: 56-009-20150327 Housing Optional Technical Standards

limited a lot and this increases to 35.3% for 75-84 year olds and 57.9% of those aged 85 and over.

- It is estimated that in 2020, 47,855 people (21.0%) had a disability and this is projected to rise to 49,834 (21.4%) by 2025.
- The most prevalent illnesses/disabilities in Tameside are longstanding illness or health condition (10.9%) followed by physical/mobility impairment (8%).
- Estimates of adults aged 18 years to 64 years show that for Tameside there are around 3,259 people with a learning disability, of these approximately 1,332(41%) are autistic, 930 have a mild learning disability(30%), 742 (23%) have a moderate learning disability, 195(6%) have a severe learning disability and around 60(2%) have challenging behaviour.
- In Tameside & Glossop there are 2,160 people registered with a serious mental health condition, 2,539 people who were newly diagnosed with depression in 2017/18 and more than 23,500 people with a history of depression.
- There is likely to be a slight fall of 2.8% in percentage of total population in Tameside aged 18-64 who are predicted to have a serious physical disability by 2035.

Learning disability and autism

- 4.31 The latest data (2020) on predicted numbers of people with a learning disability based on POPPI/PANSI is set out in Table 4.6 and how this is expected to change by 2035. Key observations are an increase in the number of people aged 65 and over with learning disabilities and a slight increase across under 65 age groups.

Learning disability (age group)	2020	2035	% change 2020-2035
Total (18-64)	3,310	3,404	2.8
Total (65+)	851	1,069	25.6
Moderate or severe (18-64)	754	783	3.8
Moderate or severe (65+)	115	142	23.5
People with LD living with a parent (18-64)	273	292	7.0
Downs syndrome (18+)	86	89	3.5
Challenging behaviour (18-64)	61	63	3.3
Autistic spectrum disorders (18-64)	1,349	1,374	1.9
Autistic spectrum disorders (65+)	383	455	18.8

Source: POPPI/PANSI

Mental health

- 4.32 2020 POPPI/PANSI data estimates there are 25,832 residents with a common mental health disorder (Table 4.7). The number of people aged 18-64 with a mental health is expected to increase slightly over the period to 2035. Depression amongst people aged 65 or over is expected to increase dramatically.

Mental health 18-64	2020	2035	% change 2020-2035
Common mental disorder	25,832	26,332	1.9
Borderline personality disorder	3,280	3,343	1.9
Antisocial personality disorder	4,540	4,624	1.9
Psychotic disorder	954	972	1.9
Psychotic disorders (2 or more)	9,819	10,007	1.9
Older people with depression	2020	2035	% change 2020-2035
Depression 65+	3,460	4,344	25.5
Severe depression (65+)	1,082	1,385	28.0

Source: POPPI/PANSI

Dementia and early onset dementia

- F.1 2020 POPPI/PANSI data estimates there are 37 people with early onset dementia and 2,637 people aged 65 and over dementia (Table 4.8). By 2035, the number of people aged 65 and over with dementia is projected to increase by 33.4%, with an increase of 50.8% amongst the 85+ age group. The number with early onset dementia is expected to reduce slightly.

Dementia	2020	2035	% Change 2020-2035
Early onset dementia (30-64)	37	34	-8.1
Dementia (65-74)	533	631	18.4
Dementia (75-84)	1,089	1,353	24.2
Dementia (85 and over)	1,017	1,534	50.8
Dementia (total 65+)	2,637	3,519	33.4

Source: POPPI/PANSI

Life experience-related housing need

- 4.33 The Tameside Specialist Housing Need Review identified that:
- It is estimated that in 2016 there were approximately 7,500 people living in Tameside who have served in the UK's Armed Forces.

- There is a range of supported accommodation for young care leavers. This includes supported lodgings, semi-independent multi occupancy provision, and a transition support service for supported social housing tenancies.
- It is estimated that over 9,000 people will have experienced domestic abuse in the previous 12 months. There is an objective to increase capacity of outreach and housing provision for victims of domestic abuse.
- The Tameside Alcohol Strategy identifies that 14,200 adults in Tameside are dependent drinkers, 11,500 are high risk drinkers and nearly 35,000 are increasing drinkers.

Cultural heritage-related housing need

4.34 The Tameside Specialist Housing Need Review identified that:

- For BAME households, 47.6% are owner occupiers, 27.3% rent privately and 25.0% live in affordable housing (social rented or intermediate tenures) (compared with 63.4%, 14.5% and 22.2% respectively across all households).
- 23.2% BAME households were in some form of housing need (compared with 9.1% of all households), with key needs factors being overcrowding (48.1% of households in need) and couples/people with children sharing facilities (38.5%).
- The MHCLG traveller caravan count identified 52 private caravans with either temporary or permanent planning permission.
- In terms of future need, the Greater Manchester Gypsy and Traveller and Travelling Showpeople Accommodation Assessment¹⁸ identified a net need of 7 additional pitches by 2036.

Family housing

- 4.35 The 2017 Household Survey found that families (that is couples and lone parents) with dependent children (aged under 18) account for just over one-quarter (32.1%) of households across Tameside. A further 13.9% are couples and lone parents with adult children (aged 18 or over) living with them. The analysis assumes therefore a total of around 46.0% of households who are families (including those with adult children still living at home).
- 4.36 The current dwelling profile and market aspirations of families, as identified in the Household Survey, are summarised in Table 4.9. This suggests a particular aspiration for houses with three, four or more-bedrooms (80.9% of families). Of these, 41.5% would like to move to a property with 4 or more-bedrooms. In comparison, 41.5% expect to move to a 3-bedroom property and 15.5% to a 4 or more-bedroom property. Relatively few families have an aspiration or expectation of moving to a flat or bungalow.

¹⁸ Greater Manchester Gypsy and Traveller and Travelling Showpeople Accommodation Assessment update 2018 page 63

People wishing to build their own homes

- 4.37 The National Planning Policy Framework (NPPF) set out that the Government wants to enable more people to build their own homes and wants to make this form of housing a mainstream housing option. The Self-Build and Custom Housebuilding Act 2015 and subsequent Self-Build and Custom Housebuilding (Register) Regulations 2016 require authorities to maintain a register of those who have expressed an interest in buying serviced plots. Local authorities are under a duty to have regard to these registers in carrying out their planning function.
- 4.38 The 2017 Household Survey identified 83 households who would be interested in self-build. The household survey identified that households considering self-build:
- were all owner occupier households;
 - were couples under 65;
 - were on incomes of over £950 per week; and
 - mainly aspired towards two bedrooms.

Dwelling type	Current dwelling	Like	Expect
Detached house 1 or 2 bedrooms	0.6	1.1	1.8
Detached house 3-bedrooms	3.7	14.5	3.4
Detached house 4 or more-bedrooms	9.2	34.4	12.5
Semi-detached house 1 or 2 bedrooms	6.5	2.2	8.1
Semi-detached house 3-bedrooms	29.3	24.9	30.3
Semi-detached house 4 or more-bedrooms	6.2	7.1	3.0
Terraced house 1 or 2 bedrooms	18.1	2.2	10.0
Terraced house 3-bedrooms	16.7	2.8	7.8
Terraced house 4 or more- bedrooms	2.1	-	-
Bungalow 1 or 2 bedrooms	1.1	2.5	7.9
Bungalow 3-bedrooms	0.6	2.9	0.9
Bungalow 4 or more-bedrooms	0.1	-	-
Flat/Apartment 1-bedroom	0.9	-	1.9
Flat/Apartment 2-bedrooms	3.7	3.2	10.0
Flat/Apartment 3 or more-bedrooms	0.7	-	-
Other 1-bedroom	0.0	-	1.1
Other 2-bedrooms	0.1	1.2	1.3
Other 3 or more-beds	0.5	0.9	-
Total	100.0	100	100
Base (Valid responses)	47,277	8,099	4,225

SUMMARY			
Houses 1 or 2 bedrooms	25.2	8.0	19.9
Houses 3-bedrooms	49.6	39.4	41.5
Houses 4 or more-bedrooms	17.5	41.5	15.5
Bungalow	1.7	5.4	8.8
Flat	5.3	3.2	11.9
Other	0.6	2.0	2.4
Total	100.0	100.0	100.0
<i>Base (Valid responses)</i>	<i>47,277</i>	<i>8,099</i>	<i>4,225</i>

Source: 2017 Household Survey

Homelessness

- 4.39 The household survey identified 883 households who had been previously homeless or living in temporary accommodation and had moved to their present accommodation in the past five years.
- 4.40 Table 4.10 presents a range of information relating to the characteristics of previously homeless households and the dwelling choices that they have made. 72.1% of households previously homeless have moved to the Private Rented Sector and 23.3% into affordable housing. They have moved into a range of dwelling sizes, with 34.6% moving to one bedroom dwellings, 56.7% moving into two bedroom dwellings and 8.7% into dwellings with three or more bedrooms. The incomes of previously homeless households are generally low with around 79.0% receiving less than £250 each week and 20.8% receiving between £250 and £500 each week. 15.1% are singles under 65, 20.8% are lone parents and 4.6% are couples (no children).

Table 4.10 Characteristics of households previously homeless			
Household Type	%	Property Type	%
Single Adult (under 65)	15.1	House	62.4
Single Adult or Couple (65 or over)	3.8	Bungalow	0.0
Couple only (both under 65)	4.6	Flat/maisonette	37.6
Couple with child(ren)	36.4	Total	100.0
Lone parent with 1 or 2 child(ren) under 18	10.9		
Lone parent with 3 or more child(ren) under 18	0.0		
Lone parent with children aged 18+	9.9		
Other types of household	19.3		
Total	100.0		
Current tenure	%	Origin	%
Owner Occupied	4.6	Within Tameside	9.7
Private Rented	72.1	From outside Tameside	90.3
Social/Affordable Rented	23.3	Total	100.0
Total	100.0		
Current income (Gross weekly)	%	Property size	%
Under £250	79.0	1 bed/bedsit	34.6

£250 to <£500	20.8	2 beds	56.7
£500+	0.2	3 or more beds	8.7
Total	100.0	Total	100.0

Base: 883 households previously homeless

Source: 2017 Household Survey

Summary

Older persons' need

- 4.41 The number of people across Tameside aged 65 or over is projected to increase from 40,467 in 2020 to 52,003 by 2037, a 28.5% increase.
- 4.42 Most (75.5%) want to stay in their own homes with help and support when needed. There is also interest in sheltered, extra care, co-housing, buying on the open market and residential care.
- 4.43 In order to support people living in their homes for longer, the main types of assistance required for older person households were help with practical tasks (26.1%), help with repair and maintenance of the home (17.3%) and help with personal care (13.3%). The main adaptations required by older person households are bathroom (16.8%), better heating (13.2%), internal handrails (12.3%), external handrails (11.1%), stairlift (10.6%), and downstairs WC (10.1%). A range of grant and loan finance is available from the council to provide adaptations that are needed.
- 4.44 Across the borough in 2020 there are around 3,520 units of specialist older persons accommodation. This includes 1,518 units of residential care (C2 planning use class) and 2002 units of specialist older person accommodation (C3 planning use class). Based on population projections to 2037¹⁹, there is an additional need for 777 specialist older persons' accommodation (C3) units and 589 units of residential care provision (C2) with a total of 1,366 units needed.

Wheelchair accessible housing

- 4.45 Given the ageing population in the borough and the identified levels of disability amongst the population it is suggested:
- that a minimum of 4% of new dwellings are built to M4(3) wheelchair accessible standard^{20 21}; and
 - the council should consider building all remaining dwellings to M4(2) standard, subject to viability considerations in line with the GMSF²²

¹⁹ ONS 2018-based Subnational Population Projections

²⁰ Based on footnote 32

²¹ Note to council – an alternative calculation based on the average of the four % requirements in Table 6.14 would result in a 4.4% requirement or 12 each year

²² GMSF Policy GM- H3

Other specialist needs

4.46 Regarding people with additional needs, there are a range of trends regarding specialist housing need which help to inform strategic priorities:

- An estimate that in 2020, 47,855 people (21.0%) had a disability and this is projected to rise to 49,834 (21.4%) by 2025.
- The most prevalent conditions for illness/disability in Tameside are longstanding illness or health condition (20.0%) followed by hearing impairment (10.1%) and mental health issue 9.7%.
- Estimates of adults aged 18 years to 64 years show that for Tameside there are around 3,259 people with a learning disability, of these approximately 1,332 (41%) are autistic, 930 have a mild learning disability (30%), 742 (23%) have a moderate learning disability, 195 (6%) have a severe learning disability and around 60 (2%) have challenging behaviour.
- In Tameside & Glossop there are 2,160 people registered with a serious mental health condition, 2,539 people who were newly diagnosed with depression in 2017/18 and more than 23,500 people with a history of depression.
- There is likely to be a slight fall of 2.8% in percentage of total population in Tameside aged 18-64 who are predicted to have a serious physical disability by 2035.
- There is a range of supported accommodation for young care leavers. This includes supported lodgings, semi-independent multi occupancy provision, and a transition support service for supported social housing tenancies.
- Appropriate support for people leaving the armed forces and moving to accommodation in Tameside.
- It is estimated that over 9,000 people will have experienced domestic abuse in the previous 12 months. There is an objective to increase capacity of outreach and housing provision for victims of domestic abuse.
- 23.2% BAME households were in some form of housing need (compared with 9.1% of all households), with key needs factors being overcrowding (48.1% of households in need) and couples/people with children sharing facilities (38.5%).
- The MHCLG traveller caravan count identified 52 private caravans with either temporary or permanent planning permission. It is estimated that there is a net need of 7 additional pitches by 2036.

5. Overall Housing need, affordable need and dwelling mix

Overall housing need

- 5.1 The target for housing delivery is 466 each year over the plan period to 2037.

Affordable housing need

- 5.2 A detailed analysis of affordable housing need in accordance with PPG is presented at Appendix C. This establishes an overall gross affordable need of 2,407 and after taking into account affordable lettings and newbuild the net shortfall is 828 each year. This number is higher than the 421 need evidence in the 2017 HNA. The main reasons for the differences are: revised PPG for calculating affordable need; increasing levels of need amongst existing households who cannot afford open market solutions; and increasing levels of homelessness and households living in temporary accommodation. Note that if the backlog was cleared over a 10-year period, the net annual need would reduce to 188 each year.
- 5.3 Analysis would suggest an overall affordable tenure split of 60% affordable rented and 40% affordable home ownership across Tameside.
- 5.4 The overall mix of affordable housing (rented and affordable home ownership) is summarised in Table 5.1.

Table 5.1 Dwelling type and bedroom mix for social/affordable rented need					
Social/Affordable rented					
Dwelling type	Number of bedrooms (Table %)				
	1	2	3	4	Total
House	1.4	11.8	30.0	17.3	60.5
Flat	20.4	6.9	0.1	0.0	27.4
Bungalow	2.1	2.5	2.9	0.0	7.5
Other	1.6	1.6	1.4	0.0	4.5
Total	25.4	22.8	34.5	17.3	100.0
Affordable home ownership					
Dwelling type	Number of bedrooms (Table %)				
	1	2	3	4	Total
House		20.9	70.9	4.2	96.0
Flat	0.4	3.2			3.6
Bungalow					
Other		0.4			0.4
Total	0.4	24.5	70.9	4.2	100.0

Overall dwelling type and mix

- 5.5 Table 5.2 sets out an appropriate dwelling type, number of bedrooms and tenure mix based on analysis which takes account of the current relationship between dwelling stock and household type, future demographic change and a dwelling stock to help retain and attract residents to the borough. This analysis is set out in detail at Appendix D.

Dwelling type/size	Tenure			Total
	Market (85%)	Affordable rented(9%)	Affordable home ownership (6%)	
1-or 2-bedroom house	111	6	6	122
3-bedroom house	146	13	20	179
4 or more-bedroom house	40	7	1	48
1-bedroom flat	32	9	0	41
2-bedroom flat	23	3	1	27
3-bedroom flat	2	0	0	2
1-bedroom bungalow	8	1	0	9
2-bedroom bungalow	27	1	0	28
3 or more-bedroom bungalow	4	1	0	5
Other	4	2	0	6
Total	396	42	28	466
Dwelling type	Market (85%)	Affordable rented(9%)	Affordable home ownership (6%)	Total
House	297	25	27	349
Flat	57	11	1	69
Bungalow	39	3	0	42
Other	4	2	0	6
Total	396	42	28	466
Number of bedrooms	Market (85%)	Affordable rented(9%)	Affordable home ownership (6%)	Total
1	41	11	0	52
2	162	10	7	178
3	154	14	20	188
4	40	7	1	48
Total	396	42	28	466

6. Conclusion: policy and strategic issues

Introduction

- 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 the National Planning Policy Framework (2019) and associated Planning Practice Guidance.
- 6.2 The 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 market housing required by considering current market demand relative to supply, and also identifies a continued affordable housing need across Tameside.
- 6.3 This concluding chapter summarises key messages from the research findings, structured around the key findings from chapters within the report.

Housing market and key drivers

- 6.4 This local HNA provides up to date information on the housing stock in the borough and how the stock profile varies by market area is presented in data tabulations accompanying this report.
- 6.5 Across Tameside there are an estimated 102,890 dwellings and 98,594 households and 2.3% of dwellings are vacant.
- 6.6 In terms of dwelling stock:
- 63.4% of occupied dwellings are owner occupied, 14.2% are private rented and 22.4% are affordable (including social/affordable renting and shared ownership).
 - 78% of dwellings are houses (39.6% terraced, 30.3% semi-detached and 8.1% detached), 15.3% are flats and 6.7% are bungalows).
 - Most dwellings have two or three bedrooms, with 10% having 1-bedroom, 38.1% two-bedrooms 44.5% three-bedrooms and 7.4% for or more bedrooms.
 - 42.6% of dwellings were built before 1945 and an estimated 21.8% of all dwelling stock is non-decent.
- 6.7 Over the past four years, the target for newbuild has been 680 and an average of 433 dwellings have been built.
- 6.8 The population in 2020 was 227,556 and this is due to increase by 14,854 to 242,410 by 2037, with projected increases across most age groups, with the largest increases across older age groups (30.8% increase across 75-84 and 63% increase across 85+ age groups). Latest 2018-based ONS projections suggest an increase of around 8,800 households by 2037, with largest increases in older person households.

Prices, rents and affordability

- 6.9 Tameside is one of the more expensive boroughs within Greater Manchester and the HNA has evidenced challenges around the affordability of market renting and buying. To access the market, households need at least £23,904 for entry-level renting and £28,543 for buying.
- 6.10 Across the borough, minimum income required for entry-level/lower quartile renting was £23,904. For buying an entry-level/lower quartile property, the minimum income required was is £28,543. Income analysis would suggest that, for those on lower quartile incomes, around 40% of income needs to be spent on renting. For buying, income multiples in excess of 3.5x are needed and without substantial deposits the ability to buy is a challenge to many households.
- 6.11 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. Private renting was generally affordable to households with multiple minimum/living wages. For buying, analysis assumed that a 10% deposit was available but indicated that multiples in excess of 3.5x were generally needed.

The needs of different groups

- 6.12 Particular needs which have been recognised in the HNA include:
- An additional supply of 1,366 older persons specialist housing units comprising 777 units of specialist older person housing (such as extra care) and 589 units of residential care.
 - A minimum of 4% of new dwellings are built to M4(3) wheelchair accessible standard; and the council should consider building all remaining dwellings to M4(2) standard, subject to viability considerations in line with the GMSF.
 - Ensuring appropriate housing and support for the 3,259 people within a learning disability across the borough, the 2,610 people with a serious mental health condition and those experiencing domestic abuse.
 - Ensuring appropriate housing and support for BAME households as 23.2% are in some form of housing need compared with 9.1% of all households.
 - Ensure appropriate support is given to those leaving the armed forces.
 - A need for 7 additional authorised Gypsy and Traveller pitches to 2036.
- 6.13 The LHA has also evidenced a range of adaptations and home improvements needed by households. This includes bathroom adaptations (16.8%), better heating (13.2%), internal handrails (12.3%), external handrails (11.1%), stairlift (10.6%), and downstairs WC (10.1%) for older person households.

Overall housing need, affordable need and dwelling mix

- 6.14 The target for housing delivery across Tameside is 466 each year over the plan period to 2037.
- 6.15 There is a gross annual affordable housing shortfall of 2,407 and a net shortfall of 828 each year. This compares with a shortfall of 1,811 gross and 421 net in the 2017 LHA. This marked change is attributed to: revised PPG for calculating affordable need; increasing levels of need amongst existing households who cannot afford open market solutions; and increasing levels of homelessness and households living in temporary accommodation. Note that if the backlog was cleared over a 10-year period, the net annual need would reduce to 188 each year.
- 6.16 An affordable tenure split of 60% rented and 40% affordable home ownership.
- 6.17 The overall dwelling mix for Tameside has been calculated based on:
- The overall change in households over the period to 2020-2037, taking into account the types and sizes of dwellings occupied by households and adjusted to take account of the type and size choices of households with a HRP aged under 45. This analysis therefore seeks to identify the range of dwellings to support the existing population whilst delivering dwellings to retain and attract younger households.
 - Detailed analysis of affordable housing need to establish a profile of dwelling stock for existing households in need and newly-arising need.
 - Analysis of the dwelling type and size preferences of households considering affordable home ownership.
- 6.18 The recommended dwelling mix is summarised in Table 6.1. In summary this shows most need is for houses (74.9%) and in particular three bedroom dwellings; 15% of need is for flats and 9.1% is for bungalows.
- 6.19 In summary, key drivers in determining the tenure and type of future development include:
- the need to continue development to satisfy household aspirations, in particular the development of houses;
 - developing an increasing range of housing and support products for older people;
 - delivering additional affordable housing to help offset the identified net shortfalls; and
 - diversifying the range of affordable options by developing affordable home ownership tenure dwellings and products.

Dwelling type/size	Tenure			Total
	Market (85%)	Affordable rented (9%)	Affordable home ownership (6%)	
1-or 2-bedroom house	111	5	6	122
3-bedroom house	146	13	20	179
4 or more-bedroom house	39	8	1	48
1-bedroom flat	32	8	0	41
2-bedroom flat	23	3	1	27
3-bedroom flat	2	0	0	2
1-bedroom bungalow	8	1	0	9
2-bedroom bungalow	27	1	0	28
3 or more-bedroom bungalow	4	1	0	5
Other	4	2	0	6
Total	396	42	28	466
Dwelling type	Market (85%)	Affordable rented (9%)	Affordable home ownership (6%)	Total
House	296	26	27	349
Flat	57	12	1	69
Bungalow	39	2	0	42
Other	4	2	0	6
Total	396	42	28	466
Number of bedrooms	Market (85%)	Affordable rented (9%)	Affordable home ownership (6%)	Total
1	42	10	0	52
2	162	9	7	178
3	153	15	20	188
4	39	8	1	48
Total	396	42	28	466

Final comments

- 6.20 Appropriate housing and planning policies have a fundamental role to play in the delivery of thriving, inclusive and sustainable areas. These policies need to be underpinned with high quality data. This study has provided a wealth of up-to-date social, economic, demographic and housing data for Tameside.
- 6.21 This research has reflected upon the housing market attributes of Tameside and interactions with other areas. The report signposts future strategic challenges which include the ongoing delivery of new market and affordable housing to address need and support economic growth; diversifying the range of affordable tenures available to local residents; improving the condition and energy efficiency of existing stock; and addressing the requirements of older people and vulnerable groups.

Introduction to Technical Appendices

- Technical Appendix A: Affordable housing definitions
- Technical Appendix B: Research methodology
- Technical Appendix C: Affordable housing need calculations
- Technical Appendix D: Dwelling mix analysis

Technical Appendix A: Affordable housing definitions

Affordable housing definitions

Definitions relating to affordable housing are presented in the NPPF 2019 (Annex 2):

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

- a) **Affordable housing for rent:** meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for social rent or affordable rent, or is at least 20% below local market rents (including service charges where applicable); (b) the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes, affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).
- b) **Starter homes:** is as specified in Sections 2 and 3 of the Housing and Planning Act 2016 and any secondary legislation made under these sections. The definition of a starter home should reflect the meaning set out in statute and any such secondary legislation at the time of plan-preparation or decision-making. Where secondary legislation has the effect of limiting a household's eligibility to purchase a starter home to those with a particular maximum level of household income, those restrictions should be used.
- c) **Discounted market sales housing:** is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.
- d) **Other affordable routes to home ownership:** is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low-cost homes for sale (at a price equivalent to at least 20% below local market value) and rent to buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision or refunded to government or the relevant authority specified in the funding agreement.

Technical Appendix B: Research methodology

Overall approach

- B.1 To deliver the HNA 2020 update, a multi-method approach has been adopted, comprising:
- The continued use of household survey data collected as part of the 2017 HNA. A total of 3,401 responses were achieved from contacting 33,200 households across the borough. Although the response rate (10.5%) was lower than expected, the data are sufficiently robust to provide reliable data relating to the current and future housing market, with a borough-wide sample error of +/-1.65 and sample errors at the ward level ranging between +/-6.48% and +/-8.91% (see Appendix B). The number of questionnaires returned was well in excess of the 1,500 specified in former government guidance.
 - A consideration of the findings of a stakeholder consultation and interviews with estate and lettings agents carried out in 2017.
 - A updated review of relevant secondary data including the 2011 Census, house price data, private rental data, Housing Association CORE lettings data, CLG Statistics and Housing Register information.
 - A consideration of the overall housing target for the borough and how this is broken down by type, size and tenure of market and affordable dwellings.

Baseline dwelling stock information and survey sample errors

- B.2 Table A1 summarises total dwelling stock and the number of households contacted by survey area and sample errors. All accuracy levels are based on the Census 2011 as this was used as the core data when weighting the sub-area responses.

Table A1 Total Household Survey responses

Ward	COUNCIL TAX OCCUPIED Mar-17	Achieved Interviews	SAMPLING ERROR Result
Ashton Hurst	5093	177	± 7.24%
Ashton St Michael's	5376	158	± 7.68%
Ashton Waterloo	5050	219	± 6.48%
Audenshaw	5486	169	± 7.42%
Denton North East	5275	177	± 7.24%
Denton South	5380	184	± 7.10%
Denton West	5178	218	± 6.50%
Droylsden East	5664	139	± 8.21%
Droylsden West	5174	155	± 7.75%
Dukinfield	5801	162	± 7.59%
Dukinfield Stalybridge	5258	206	± 6.69%
Hyde Godley	6160	161	± 7.62%
Hyde Newton	6339	173	± 7.35%
Hyde Werneth	5022	173	± 7.32%
Longdendale	5305	198	± 6.83%
Mossley	5367	227	± 6.37%
St Peter's	7158	119	± 8.91%
Stalybridge North	5837	194	± 6.92%
Stalybridge South	4917	191	± 6.95%
TAMESIDE BOROUGH	104,840	3,400	± 1.65%

Source: arc⁴

Weighting and grossing

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

- **tenure** (the proportion of affordable (social rented and intermediate tenure) and open market dwellings based on 2011 Census data;
- **age of Household Reference Person** based on the proportions of household reference people aged under 65 and 65 or over living in affordable and open market provision derived from the 2011 Census; and
- **2016 baseline households** derived from council tax data (total dwellings minus vacant dwellings).

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

Technical Appendix C: Housing need calculations

Introduction

C.1 Identifying the scale of affordable housing need is a key consideration of planning practice guidance. This is a separate calculation to the overall housing need figure derived using the standard model and set out in PPG paragraphs 18 (Reference ID: 2a-018-20190220) to 24 (Reference ID: 2a-024-20190220). The affordable housing need analysis helps to establish the overall scale of affordable housing need by location, type, size and tenure and whether the council should plan for more dwellings to help meet the need for affordable housing.

C.2 PPG states that 'all households whose needs are not met by the market can be considered in affordable housing need'²³. PPG then considers how affordable housing need should be calculated:

*'Strategic policy-makers will need to estimate the current number of households and projected number of households who lack their own housing or who cannot afford to meet their housing needs in the market. This should involve working with colleagues in their relevant authority (e.g. housing, health and social care departments).'*²⁴

C.3 The PPG focuses on the use of existing (secondary data). Where possible this is supplemented with primary household survey data. For Tameside, arc⁴ has access to a suite of primary and secondary data which informs the analysis of affordable need.

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 household in need (current unmet gross need).
- Step B. Future households in need.
- Step C. Affordable supply.
- Step D. Annual need for affordable housing.

C.5 To be consistent with the standard method for calculating overall housing need, the affordable housing need is annualised over a ten-year period.

Affordability assumptions

C.6 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

²³ PPG 2019 Paragraph: 018 Reference ID: 2a-018-20190220

²⁴ PPG 2019 Paragraph: 019 Reference ID: 2a-019-20190220

quartile (entry level) market housing²⁵. The last guidance to consider affordable prices/rents was published in the 2007²⁶, 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.7 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.8 Mortgage lending practices in 2020 would suggest that 4.75x a single or joint income could be considered²⁷.

C.9 Based on this data, the principle assumption considered by arc⁴ with reference to affordability is:

- for buying up to 3.5x gross household; and
- for renting up to 25% gross household income.

Step A: Current unmet gross need

C.10 PPG 2019²⁸ 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.11 PPG 2019 notes that care should be taken to avoid double-counting and to only include those households who cannot afford to access suitable housing in the market.

²⁵ PPG 2019 Paragraph 021 Reference ID 2a-021-20190220

²⁶ DCLG Strategic Housing Market Assessments Practice Guidance Version 2 August 2007

²⁷ This is the maximum single or joint household income multiple offered by First Direct December 2020

²⁸ Paragraph: 020 Reference ID: 2a-021-20190220

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	662	Number of households identified as homeless and homeless duty owed	MHCLG Statutory Homeless Live Tables
A2 Priority need / temporary accommodation	734+121	Households identified as threatened with homelessness in 2019 plus households living in temporary accommodation (based on quarterly average) in 2019	MHCLG Statutory Homeless Live Tables
A3 Overcrowded	3,737	Census refers to 3,737 households	2011 Census LC4108EW
	4,343	Used in analysis	Based on 2017 household survey
A4 Concealed household	1,098	Census definition refers to couples and lone parents living within another family unit.	2011 Census LC1110EW
	837	Used in analysis	2017 household survey
A5 Existing affordable tenants in need	849	Based on 2017 household survey	2017 household survey
A6 Other tenures in need	3,676	Based on 2017 household survey	2017 household survey
A7 Sum of households in A3 to A6 with one or more needs	9,116	Sum of A3 to A6 Bold figures but excludes double counting*	
A8 All households in Need	10,633	Sum of A1, A2 and A7	

*Row A7 reports the total number of households with one or more needs.

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: higher levels of overcrowding were evidenced in the 2017 households survey and has been included in the total at A7. For consistency, the number of concealed households used in the model has been derived from the 2017 household survey.

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. Sum of households

This is 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.12 Table C2 sets out ward-level lower quartile prices and rents which are used as a basis for testing the affordability of open market options.

Ward	Lower quartile price (£)	Lower quartile private rent (per calendar month)
Ashton Hurst	£117,500	£494
Ashton St Michael's	£87,000	£494
Ashton Waterloo	£105,000	£511
Audenshaw	£125,000	£545
Denton North East	£106,375	£494
Denton South	£120,500	£524
Denton West	£131,250	£550
Droylsden East	£110,000	£550
Droylsden West	£120,000	£576
Dukinfield	£100,000	£498
Dukinfield Stalybridge	£120,000	£521
Hyde Godley	£119,500	£494
Hyde Newton	£116,383	£522
Hyde Werneth	£130,000	£524
Longdendale	£110,000	£498
Mossley	£114,250	£497
St Peter's	£85,000	£451
Stalybridge North	£107,000	£451
Stalybridge South	£122,500	£524
Tameside Total	£111,000	£498

Source: Data produced by Land Registry © Crown copyright 2020, Zoopla 2020

C.13 Table C3 sets out the proportion of households in need who could not afford open market prices or rents. The principal 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.14 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.15 The affordability of open market options is tested on the remaining households in need (rows A3 to A6 in Table C1) based on 2017 household survey data.
- C.16 Analysis concludes that **6,395** households across Tameside are in housing need and cannot afford to buy or rent at lower quartile market prices.

Needs groups	Number of households	% cannot afford to buy or rent	Number cannot afford to buy or rent
Sum of A1 and A2 households	1,517	100%	1,517
Sum of households in A3 to A6 with one or more needs	9,116	53.51%	4,878
Total cannot afford to buy or rent			6,395

Step B: Future households in need

- C.17 PPG 2019²⁹ 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.18 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;
 - the English Housing Survey, from which a national gross household formation rate can be derived; and
 - household survey evidence, which provides local evidence of the extent to which households have formed and likely to form.
- C.19 Table C4 presents a summary of data used to establish a view on household formation.
- C.20 Interestingly, gross formation rates derived from the 2017 household survey are very similar to the projections based applying national gross formation rates to the 2014-

²⁹ PPG Paragraph 021 Reference ID: 2a-021029190220

and 2018-based household projections. The household survey showed a strong aspiration for household to form new households.

- C.21 PPG makes specific reference to the use of household projections and the English Housing Survey. Combining these sources results in gross household formation rates of 1,484 each year which is corroborated by the household survey which establishes a gross rate of 1,464.
- C.22 Based on the requirements of PPG, the gross formation rate used in analysis is **1,484**, whilst recognising that more households have expressed a desire to form. 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 2020-2030			
	Annual household formation	Notes	Source
A. MHCLG 2014-based household projections	571	5,705 NET increase between 2020 and 2030	MHCLG 2014-based household projections
B. ONS 2018-based household projections	501	5,007 NET increase between 2020 and 2030	ONS 2018-based household projections
C. Average gross household formation rate based on applying national rate to total households over the period 2020-2030 (2014-based projections)	1,484	Gross household formation rate of 1.439%	English Housing Survey 3-year average 2016/17 to 2018/19
D. Average gross household formation rate based on applying national rate to total households over the period 2020-2030 (2018-based projections)	1,465	Gross household formation rate of 1.439%	English Housing Survey 3 year average 2016/17 to 2018/19
E. Past rate of household formation	1,464	7,319 households identified as forming over preceding 5 years	2017 household survey
F. Households intending to form and remain in Tameside in the 5 years following survey	2,255	11,267 households identified as planning to form in next 5 years	2017 household survey

G. Blended rate of gross household formation (C, E, F)	1,734		
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New households likely to be in affordable housing need

- C.23 Analysis of the incomes of households who have formed in the past 5 years concludes that 60.4% could not afford buying or renting lower quartile (entry level) properties. Based on a gross formation rate of 1,484, 896 households are estimated to be in housing need.

Existing households expected to fall into need

- C.24 An estimate of the number of existing households falling into need each year has been established using the 2017 household survey evidence. This indicates that around 1,160 households moved into affordable/social renting because they fell into housing need in the preceding 5 years. This results in an annualised figure of 232.

Total newly arising affordable housing need (gross per year)

- C.25 Total newly arising need is therefore 1,128 each year as summarised in Table C5.

Table C5 Total newly-arising affordable housing need		
A. Number of newly-forming households		1,484
B. Proportion unable to afford market housing	60.4%	896
C. Existing households falling into need		232
Total newly arising affordable need (B+C)		1,128

Step C: Affordable housing supply

- C.26 PPG 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.'³⁰ There are three aspects to affordable supply to be considered:

Table C6 Affordable housing supply

³⁰ PPG Paragraph 022 Reference ID: 2a-022-20190220

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	CORE lettings data over most recent 3-year period	Annual average of 1,488 general needs affordable dwellings have been let 2017/18 to 2019/20
Suitable surplus stock (vacant properties)	MHCLG vacant dwelling statistics	176 vacant PRP dwellings reported as vacant in 2019 representing 0.9% of total stock. Below 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)	Local authority planning data	MHCLG table 1011C reports average annual completions of 91 over the period 2017/18 to 2019/20 (78 affordable rented and 13 shared ownership)
Units taken out of management	Local authority data	None identified
Total annual supply	Calculation	1,488 lettings + 0 vacant + 91 newbuild – 0 Units taken out of management = 1,579

Note: stock losses through right to buy/acquire are not referenced in PPG and not included in this table. Any losses through right to buy/acquire would increase the level of need.

C.27 Overall, the model assumes a total affordable housing stock supply of **1,579** dwellings.

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

C.28 Table C7 summarises the total annual need for affordable housing across Tameside which establishes a gross annual need of 1,841 and after taking into account supply a net need of 828 affordable dwellings each year.

Table C7 Gross and net annual affordable need							
	Factor				Number	Data source/assumption	
A1	Current	gross	unmet	need	10,633	(before affordability test)	
						Table C1	

A2	Current gross unmet need (after affordability test)	6,395	Table C2
A3	Annualised need	1,279	Assume unmet need is cleared over a 5 year period
B	Newly-arising annual need	1,128	Table C5
TGN	Total gross need	2,407	A3+B
C	Affordable annual housing supply	1,579	Table C6
	Total annual net need	828	TGN – C

Note if backlog need is cleared over a 10 year period, the total annual net need reduces to 188 each year.

C.29 As detailed information on affordable supply by size/type is not readily available, a breakdown of affordable need is based on the gross need of 2,407. This is summarised in Table C8 (percentage) and Table C9 (number).

Table C8 Gross affordable need (%)						
Ward	Number of bedrooms					
	1	2	3	4	5	Total
Ashton Hurst	13.2	15.4	71.4	0.0	0.0	100.0
Ashton St Michael's	51.2	34.3	14.5	0.0	0.0	100.0
Ashton Waterloo	67.0	5.2	0.1	27.7	0.0	100.0
Audenshaw	37.6	3.6	58.9	0.0	0.0	100.0
Denton North East	9.7	30.0	35.1	13.5	11.6	100.0
Denton South	19.4	56.4	24.2	0.0	0.0	100.0
Denton West	10.9	33.0	56.1	0.0	0.0	100.0
Droylsden East	15.6	49.4	35.0	0.0	0.0	100.0
Droylsden West	14.5	18.6	0.1	42.8	23.9	100.0
Dukinfield	7.5	3.3	59.8	29.4	0.0	100.0
Dukinfield Stalybridge	26.6	34.8	38.5	0.0	0.0	100.0
Hyde Godley	15.0	18.5	35.6	31.0	0.0	100.0
Hyde Newton	6.6	48.1	45.3	0.0	0.0	100.0
Hyde Werneth	20.3	3.6	51.4	19.8	4.8	100.0
Longdendale	27.5	5.0	0.2	33.6	33.6	100.0
Mossley	35.1	5.7	0.2	0.0	59.0	100.0
St Peter's	32.2	5.2	62.6	0.0	0.0	100.0
Stalybridge North	24.1	37.9	38.1	0.0	0.0	100.0
Stalybridge South	93.6	6.2	0.3	0.0	0.0	100.0
Total	25.4	22.8	34.5	11.6	5.7	100.0

Table C9 Gross affordable need (number)						
Ward	Number of bedrooms					
	1	2	3	4	5	Total
Ashton Hurst	17	20	91	0	0	127
Ashton St Michael's	62	42	18	0	0	122
Ashton Waterloo	103	8	0	43	0	154
Audenshaw	50	5	78	0	0	133
Denton North East	15	47	55	21	18	156
Denton South	27	78	33	0	0	138
Denton West	10	31	53	0	0	95
Droylsden East	18	56	40	0	0	114
Droylsden West	21	27	0	62	35	146
Dukinfield	12	5	92	45	0	154
Dukinfield Stalybridge	26	34	37	0	0	96
Hyde Godley	26	32	61	53	0	173
Hyde Newton	13	92	86	0	0	191
Hyde Werneth	24	4	62	24	6	120
Longdendale	25	5	0	31	31	91
Mossley	29	5	0	0	48	82
St Peter's	39	6	75	0	0	120
Stalybridge North	31	48	48	0	0	127
Stalybridge South	65	4	0	0	0	69
Total	611	548	831	279	138	2,407

Comparison of current housing stock and current/future needs

C.30 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 needs.'³¹ Table C10 sets out this comparison and shows that there are particular shortfalls of dwellings with 3 or more bedrooms.

Table C10 Comparison between current supply and annual gross need

³¹ PPG Paragraph 023 Reference ID: 2a-023-20190220. This is interpreted as all dwelling types and not just houses

Number of bedrooms	Current supply	%	Annual gross imbalance need %	Variance
1-bedroom	5924	31.0	25.4	-5.6
2-bedroom	7232	37.8	22.8	-15.1
3-bedroom	5585	29.2	34.5	5.3
4-bedroom	328	1.7	11.6	9.9
5-bedroom	47	0.2	5.7	5.5
Total	19116	100.0	100.0	

Source: 2019 SDR

Dwelling type profile

- C.31 The dwelling type of affordable housing has been derived from 2017 household survey data. Households in need were asked to state their aspiration and expectation for house type and analysis is based on a blend of aspirations and expectations by the number of bedrooms needed. This has been carefully applied to the sub-area needs analysis. The overall summary of dwelling type by bedroom need is presented in Table C11 and by ward in Table C12.

Table C11 Affordable dwelling type and size mix					
Dwelling type	Number of bedrooms (number)				
	1	2	3	4	Total
House	33	284	723	417	1,457
Flat	491	165	4	0	660
Bungalow	50	60	71	0	181
Other	37	38	34	0	109
Total	611	548	831	417	2,407
Dwelling type	Number of bedrooms (Table %)				
	1	2	3	4	Total
House	1.4	11.8	30.0	17.3	60.5
Flat	20.4	6.9	0.1	0.0	27.4
Bungalow	2.1	2.5	2.9	0.0	7.5
Other	1.6	1.6	1.4	0.0	4.5
Total	25.4	22.8	34.5	17.3	100.0

Table C12 Affordable dwelling mix by ward, number of bedrooms and dwelling type

Ward	1					2					3					4 or more					Grand total
	House	Flat	Bung	Other	Total	House	Flat	Bung	Other	Total	House	Flat	Bung	Other	Total	House	Flat	Bung	Other	Total	
Ashton Hurst	0	17	0	0	17	10	3	6	0	20	78	0	12	0	91	0	0	0	0	0	127
Ashton St Michael's	7	55	0	0	62	28	8	6	0	42	16	0	2	0	18	0	0	0	0	0	122
Ashton Waterloo	0	103	0	0	103	7	0	1	0	8	0	0	0	0	0	43	0	0	0	0	154
Audenshaw	0	37	0	13	50	3	2	0	0	5	78	0	0	0	78	0	0	0	0	0	133
Denton North East	0	2	0	13	15	25	1	3	18	47	43	0	12	0	55	39	0	0	0	0	156
Denton South	0	7	20	0	27	24	33	18	4	78	21	0	12	0	33	0	0	0	0	0	138
Denton West	0	0	8	3	10	8	17	6	0	31	41	0	9	3	53	0	0	0	0	0	95
Droylsden East	0	18	0	0	18	22	34	1	0	56	40	0	0	0	40	0	0	0	0	0	114
Droylsden West	0	21	0	0	21	18	10	0	0	27	0	0	0	0	0	97	0	0	0	0	146
Dukinfield	0	12	0	0	12	2	0	3	1	5	92	0	0	0	92	45	0	0	0	0	154
Dukinfield Stalybridge	0	26	0	0	26	8	26	0	0	34	7	0	4	26	37	0	0	0	0	0	96
Hyde Godley	0	26	0	0	26	25	0	4	3	32	55	0	7	0	61	53	0	0	0	0	173
Hyde Newton	0	13	0	0	13	79	5	8	0	92	82	0	4	0	86	0	0	0	0	0	191
Hyde Werneth	0	21	4	0	24	0	1	3	1	4	57	0	5	0	62	30	0	0	0	0	120
Longdendale	0	20	5	0	25	1	3	1	0	5	0	0	0	0	0	61	0	0	0	0	91
Mossley	0	16	13	0	29	3	1	1	0	5	0	0	0	0	0	48	0	0	0	0	82
St Peter's	20	19	0	0	39	6	0	0	0	6	75	0	0	0	75	0	0	0	0	0	120
Stalybridge North	0	28	0	3	31	16	23	0	9	48	36	4	5	4	48	0	0	0	0	0	127
Stalybridge South	6	53	0	6	65	1	0	1	1	4	0	0	0	0	0	0	0	0	0	0	69
Total	33	491	50	37	611	284	165	60	38	548	723	4	71	34	831	417	0	0	0	417	2407

Tenure mix

- C.32 Analysis has carefully considered the range of affordable tenures that may be appropriate for existing households in need and newly-forming households. 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.33 For need arising from homeless households and those in temporary accommodation, it is assumed they all require affordable rented accommodation. For newly-forming households and existing household in need, the split is based on the proportions who would consider affordable rented and affordable home ownership options.
- C.34 Analysis would suggest an overall tenure split of 60% affordable rented an 40% affordable home ownership across Tameside.

Ward	Affordable Rented	Affordable Home Ownership
	%	%
Ashton Hurst	66.0	34.0
Ashton St Michael's	55.9	44.1
Ashton Waterloo	56.9	43.1
Audenshaw	64.9	35.1
Denton North East	67.8	32.2
Denton South	59.2	40.8
Denton West	59.6	40.4
Droylsden East	62.4	37.6
Droylsden West	74.5	25.5
Dukinfield	62.5	37.5
Dukinfield Stalybridge	58.3	41.7
Hyde Godley	70.2	29.8
Hyde Newton	59.6	40.4
Hyde Werneth	49.5	50.5
Longdendale	62.4	37.6
Mossley	59.1	40.9
St Peter's	48.7	51.3
Stalybridge North	74.8	25.2
Stalybridge South	60.8	39.2
Total	62.2	37.8
Base	2,407	2,407

Source: 2017 Household Survey

C.35 Table C14 confirms that a reasonable proportion of households could afford intermediate tenure prices based on equity shares of between £80,000 and £160,000, with 37.8% able to afford a property priced at up to £100,000. There is clearly scope for expansion of the affordable home ownership market in Tameside.

Table C14 Ability of existing households in need and newly-forming households requiring affordable housing to afford intermediate tenure dwellings

Price	% could afford		
	Existing households in need	Newly-forming households	Total
up to £80,000	52.8	42.8	48.1
up to £100,000	47.2	32.4	40.3
up to £120,000	33.3	22.7	28.3
up to £140,000	29.2	18.8	24.3
up to £160,000	23.9	15.7	20.1
<i>Base</i>	1,279	1,128	2,407

Source: 2017 Household Survey

Comparison with 2017 HNA affordable need

C.36 The 2017 HNA reported a gross shortfall of 1,811 and a net shortfall of 421 which is lower than the 828 revised figure. This variation is attributed to:

- modelling of affordable need based on revised PPG guidance;
- increasing levels of need amongst existing households who cannot afford open market solutions;
- increasing levels of homelessness and households living in temporary accommodation.

Technical Appendix D: Dwelling mix analysis

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 2017 household survey; and
 - data derived from affordable housing need analysis.

Household projections

- D.3 These are used to establish the number of households by Household Reference Persons (HRP) and household type using the 2014-based data, and how this is expected to change over the period 2020 to 2027 to tie in with the local plan period. The 2014-based projections are specifically used in this analysis as this accords with PPG on assessing future housing need.
- D.4 The change in the number of households over this period can be established and, assuming that the dwelling needs of these households do not change significantly over the plan period, the potential impact on type and number of bedrooms of future dwellings can be determined.

Dwelling stock

- D.5 The latest Valuation Office Agency (VOA) data provides a summary of dwelling type (house, flat, bungalow) and size (number of bedrooms) as at September 2019.

Relationship between households and dwellings

- D.6 The relationship between the age of Household Reference Person, household type and dwellings occupied by type and size can be derived from the 2017 household survey.
- D.7 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 based on the projected demographic change (demographic baseline analysis). Additionally, modelling has considered the specific needs of households where the HRP is aged under 45 to support population retention

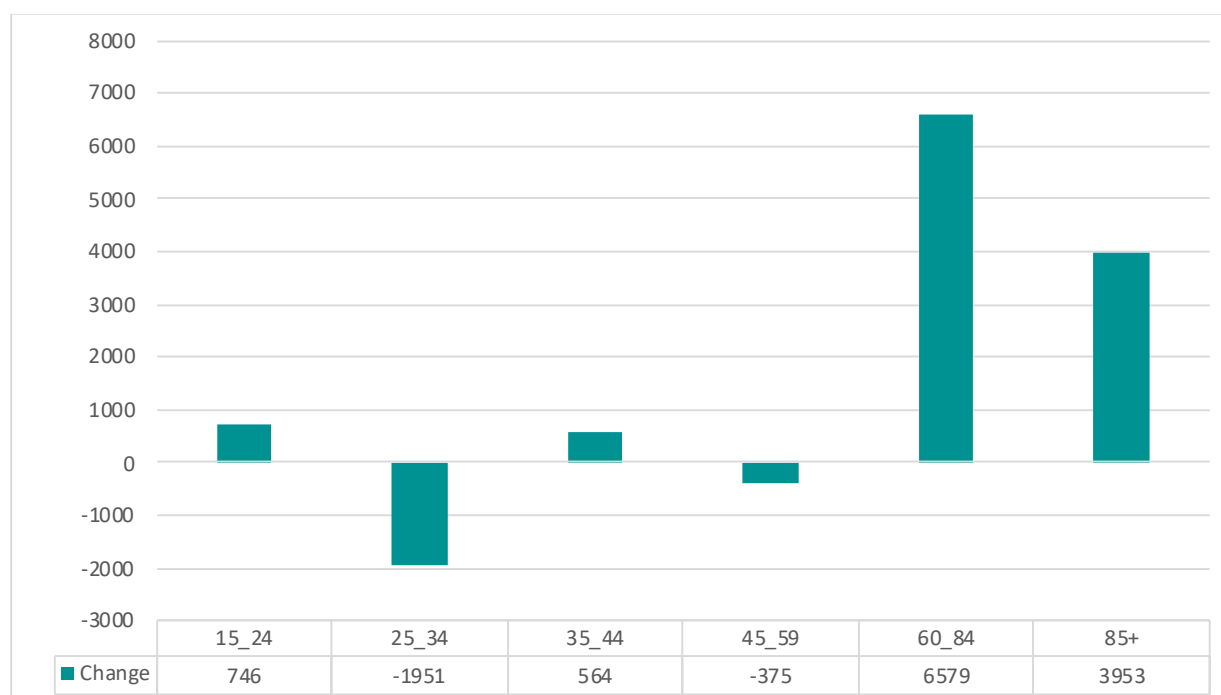
and encourage younger people to live in the borough. The final analysis is a blend of the demographic baseline analysis and the specific needs of the under 45 HRPs.

Table D1 Age groups, household type and dwelling types used			
Age group of Household Reference Person	Household type	Dwelling type	Dwelling size
15 to 24	One-person household	1-bedroom house	1-bedroom
25 to 34	Couple only household	2-bedroom house	2-bedrooms
35 to 44	Household with 1 or 2-child(ren)	3-bedroom house	3-bedrooms
45 to 59	Households with 3-children	4 or more-bedroom house	4 or more-bedrooms
60 to 84	Other multi-person household	1-bedroom flat	All
85+	All	2-bedroom flat	
All		3 or more-bedroom flat	
		1 or 2-bedroom bungalow	
		3 or more-bedroom bungalow	
			All

Source: Household Survey 2019

Applying the data at borough level

- D.8 Applying the data at borough level is done in a systematic way. Firstly, the change in the number of households by age group and household type is established from household projections. Assuming that the dwelling needs of these households do not change over the plan period, the overall impact on type/size of dwellings can be determined.
- D.9 Tables D2A and D2B present the baseline demographic data for the borough. The total number of households is expected to increase by around 9,300 over the period 2020-2037 under 2014-based MHCLG household projections. Growth is mainly expected across older age cohorts, with absolute declines in HRPs aged 25-34 and 45-59. Figure D.1 illustrates how the number of households by HRP age is expected to change over the plan period 2020-2037.

Figure D1 Change in HRP age groups 2020-2037

Source: 2014-based MHCLG household projections

Table D2A Change in number of households by age group 2020-2037				
Age group	Household (HH) Type	Year		Change in households 2020-2037
		2020	2037	
15-24	One person	1,045	1,454	409
	Couple only	270	181	-89
	Household with 1 or 2-children	1,561	1,990	429
	Household with 3-children	108	140	32
	Other multi-person household	159	124	-35
	Total	3,143	3,889	746
25-34	One person	3,003	2,678	-325
	Couple only	2,273	1,897	-376
	Household with 1 or 2-children	6,140	5,239	-901
	Household with 3-children	1,363	1,094	-269
	Other multi-person household	545	465	-80
	Total	13,324	11,373	-1,951
35-44	One person	3,796	4,476	680
	Couple only	1,682	1,767	85
	Household with 1 or 2-children	8,648	8,583	-65
	Household with 3-children	1,944	1,760	-184
	Other multi-person household	995	1,043	48
	Total	17,065	17,629	564

Continued overleaf/...

Table D2B Change in number of households by age group 2020-2037				
Age group	Household (HH) Type	Year		Change in households 2020-2037
		2020	2037	
45-59	One person	9,009	10,052	1,043
	Couple only	5,006	3,011	-1,995
	Household with 1 or 2-children	8,647	9,889	1,242
	Household with 3-children	1,004	1,260	256
	Other multi-person household	6,349	5,428	-921
	Total	30,015	29,640	-375
60-84	One person	14,036	15,640	1,604
	Couple only	12,888	16,322	3,434
	Household with 1 or 2-children	830	1,189	359
	Household with 3-children	26	9	-17
	Other multi-person household	5,062	6,261	1,199
	Total	32,842	39,421	6,579
85+	One person	2,428	4,503	2,075
	Couple only	627	1,576	949
	Household with 1 or 2-children	20	42	22
	Household with 3-children	0	0	0
	Other multi-person household	503	1,410	907
	Total	3,578	7,531	3,953
ALL	One person	33,317	38,802	5,485
	Couple only	22,746	24,754	2,008
	Household with 1 or 2-children	25,846	26,930	1,084
	Household with 3-children	4,445	4,263	-182
	Other multi-person household	13,613	14,731	1,118
	Total	99,967	109,480	9,513

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

D.10 Table D3 summarises the change in the number of households by age group.

Table D3 Change in number of households by age group 2020-2037							
Year and Household Type	Household Reference Person Age Group						
2020	15_24	25_34	35_44	45_59	60_84	85+	Total
One person	1,045	3,003	3,796	9,009	14,036	2,428	33,317
Couple only	270	2,273	1,682	5,006	12,888	627	22,746
Household with 1 or 2-child(ren)	1,561	6,140	8,648	8,647	830	20	25,846
Household with 3-children	108	1,363	1,944	1,004	26	0	4,445
Other multi-person household	159	545	995	6,349	5,062	503	13,613
Total	3,143	13,324	17,065	30,015	32,842	3,578	99,967
2037	15_24	25_34	35_44	45_59	60_84	85+	Total
One person	1,454	2,678	4,476	10,052	15,640	4,503	38,803
Couple only	181	1,897	1,767	3,011	16,322	1,576	24,754
Household with 1 or 2-child(ren)	1,990	5,239	8,583	9,889	1,189	42	26,932
Household with 3-children	140	1,094	1,760	1,260	9	0	4,263
Other multi-person household	124	465	1,043	5,428	6,261	1,410	14,731
Total	3,889	11,373	17,629	29,640	39,421	7,531	109,483
Change 2020-37	15_24	25_34	35_44	45_59	60_84	85+	Total
One person	409	-325	680	1,043	1,604	2,075	5,486
Couple only	-89	-376	85	-1,995	3,434	949	2,008
Household with 1 or 2-child(ren)	429	-901	-65	1,242	359	22	1,086
Household with 3-children	32	-269	-184	256	-17	0	-182
Other multi-person household	-35	-80	48	-921	1,199	907	1,118
Total	746	-1,951	564	-375	6,579	3,953	9,516

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

D.11 Table D4 applies household survey data on dwelling occupancy to the demographic trends across the borough over the period 2020-2027. This is the output of the demographic scenario modelling. The two right hand columns indicate the likely change in demand for dwelling types and sizes and how this translates to an overall percentage change in dwelling requirement.

Dwelling type/size	Age group of Household Reference Person						Total	% change
	15-24	25-34	35-44	45-59	60-84	85+		
1-bedroom house	0	0	14	0	21	0	34	0.4
2-bedroom house	309	-669	274	115	1,342	709	2,080	21.9
3-bedroom house	7	-810	68	-288	2,645	1,390	3,011	31.6
4 or more-bedroom house	0	-142	-7	-168	962	195	839	8.8
1-bedroom flat	316	-76	115	155	482	378	1,369	14.4
2-bedroom flat	98	-212	67	-119	315	239	387	4.1
3 or more-bedroom flat	0	-5	0	36	15	2	47	0.5
1-bedroom bungalow	0	0	3	19	234	70	326	3.4
2-bedroom bungalow	0	0	34	-15	361	738	1,118	11.7
3 or more-bedroom bungalow	0	-9	3	-103	164	117	171	1.8
1-bedroom other	0	0	0	8	14	38	60	0.6
2-bedroom other	0	-7	0	0	25	75	92	1.0
3 or more-bedroom other	16	-18	-6	-13	0	2	-19	-0.2
Total	746	-1,951	564	-375	6,579	3,952	9,515	100.0
Dwelling size	Age group of Household Reference Person						Total	% change
	15-24	25-34	35-44	45-59	60-84	85+		
1	316	-76	132	181	751	485	1,789	19
2	407	-889	375	-19	2,042	1,761	3,677	39
3	23	-843	65	-369	2,824	1,510	3,210	34
4 or more	0	-142	-7	-168	962	195	839	9
Total	746	-1,951	564	-375	6,579	3,952	9,515	100

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

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

Variant analysis

- D.12 The specific dwelling requirements of the under 45 age cohort have been identified and Table D5 presents the blended average of the demographic baseline analysis and the under 45 requirement analysis. The blended average is then taken forward as an expression of the overall dwelling mix requirements for the borough.

Table D5 Dwelling mix scenarios			
Dwelling type and number of bedrooms	Dwelling mix scenario		
	A. Demographic baseline	B. Under 45 requirements	Blended average of A and B
1-bedroom house	0.4	0.1	0.2
2-bedroom house	21.9	30.0	25.9
3-bedroom house	31.6	45.1	38.4
4 or more-bedroom house	8.8	11.8	10.3
1-bedroom flat	14.4	3.1	8.8
2-bedroom flat	4.1	7.5	5.8
3 or more-bedroom flat	0.5	0.2	0.4
1-bedroom bungalow	3.4	0.3	1.8
2-bedroom bungalow	11.7	0.1	5.9
3 or more-bedroom bungalow	1.8	0.6	1.2
1-bedroom other	0.6	0.0	0.3
2-bedroom other	1.0	0.2	0.6
3 or more-bedroom other	-0.2	1.0	0.4
Total	100.0	100.0	100.0

Overall dwelling mix by tenure

- D.13 Table D6 summarises dwelling type/size mix based on the blended scenario. This analysis assumes an annual target of 466 dwellings based over the period 2020-2037, an overall affordable housing delivery of around 15% in line with current planning policy and an assumed 60% affordable/social rented and 40% affordable home ownership split. The analysis factors in the dwelling type/size analysis carried out as part of the affordable housing needs calculation and also the realistic dwelling type/size choices of households in need considering affordable home ownership solutions.
- D.14 The analysis can be revised if annual targets and affordable housing delivery targets are updated.

Table D6 Overall annual dwelling type/size and tenure mix under blended scenario				
Dwelling type/size	Tenure			Total
	Market (85%)	Affordable rented(9%)	Affordable home ownership (6%)	
1-or 2-bedroom house	111	6	6	122
3-bedroom house	146	13	20	179
4 or more-bedroom house	40	7	1	48
1-bedroom flat	32	9	0	41
2-bedroom flat	23	3	1	27
3-bedroom flat	2	0	0	2
1-bedroom bungalow	8	1	0	9
2-bedroom bungalow	27	1	0	28
3 or more-bedroom bungalow	4	1	0	5
Other	4	2	0	6
Total	396	42	28	466
Dwelling type	Market (85%)	Affordable rented(9%)	Affordable home ownership (6%)	Total
House	297	25	27	349
Flat	57	11	1	69
Bungalow	39	3	0	42
Other	4	2	0	6
Total	396	42	28	466
Number of bedrooms	Market (85%)	Affordable rented(9%)	Affordable home ownership (6%)	Total
1	41	11	0	52
2	162	10	7	178
3	154	14	20	188
4	40	7	1	48
Total	396	42	28	466

Overall dwelling mix by tenure (alternative)

D.15 Table D7 is based on a 25% affordable housing target and a 60% rented and 40% affordable home ownership split.

Table D.7 Overall dwelling type/size and tenure mix under baseline demographic scenario - variant analysis and 25% affordable housing target assumption

Dwelling type/size	Tenure				
	Market (75%)	Affordable Rented (15%)	Intermediate (10%)	Total	%
1 bedroom house	0	1	0	1	0.2
2 bedroom house	103	8	10	121	25.9
3 bedroom house	125	21	33	179	38.4
4 or more bedroom house	34	12	2	48	10.3
1 bedroom flat	26	14	0	41	8.8
2 bedroom flat	21	5	1	27	5.8
3 or more bedroom flat	2	0	0	2	0.4
1 bedroom bungalow	7	1	0	9	1.8
2 bedroom bungalow	26	2	0	28	5.9
3 or more bedroom bungalow	3	2	0	5	1.2
1 bedroom other	0	1	0	1	0.3
2 bedroom other	1	1	0	3	0.6
3 or more bedroom other	1	1	0	2	0.4
Total	350	70	47	466	100.0
Dwelling type	Market (75%)	Affordable Rented (15%)	Intermediate (10%)	Total	%
House	262	42	45	349	74.9
Flat	48	19	2	69	14.9
Bungalow	36	5	0	42	8.9
Other	3	3	0	6	1.3
Total	350	70	47	466	100.0
Number of bedrooms	Market (75%)	Affordable Rented (15%)	Intermediate (10%)	Total	%
1	34	18	0	52	11.2
2	151	16	11	178	38.2
3	131	24	33	188	40.3
4	34	12	2	48	10.3
Total	350	70	47	466	100.0