

Wigan Borough Local Housing Needs Assessment 2024

Wigan Council

Final Draft Report
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Executive Summary

Introduction

The Wigan Borough Local Housing Needs Assessment (LHNA) 2024 provides the latest available evidence to help to shape the future planning and housing policies of the area. The LHNA provides local evidence which builds upon the 2019 Greater Manchester Strategic Housing Market Assessment.

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

The LHNA 2024 incorporates:

- Findings from a major Household Survey in 2019 (re-weighted using the 2021 Census) which was completed by 2,095 households, representing a 12.1% response rate from the sample surveyed and a sample error at borough-level of +/-2.1%;
- An online survey of stakeholders;
- Interviews with estate and letting agents; and
- A review of existing (secondary) data.

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

Housing market context

Wigan Borough House prices

In 2023, Wigan Borough lower quartile prices were £130,000 (Greater Manchester £157,000, North West £140,000, and England £190,000) and median prices were £175,000 (Greater Manchester £219,000, North West £200,000, and England £290,000).

In 2023, Wigan Borough lower quartile private rents were £650 each month (Greater Manchester £849, North West £693, and England £923) and median rents were £750 (Greater Manchester £1,101, North West £901, and England £1,473).

Dwelling stock

There are 151,815 dwellings (2023 MHCLG) and 143,101 households (2021 Census) across the borough. The dwelling vacancy rate is estimated to be 2.8% which is similar to the national rate (2.75%).

According to the latest 2023 Valuation Office Agency dwelling stock information:

- Most dwellings are houses (79.7%), 9.5% are flats, and 10.8% are bungalows. 66.4% of households are owner-occupiers, 16.2% privately rent, and 17.5% live in affordable housing.

- 6.1% of dwellings have one-bedroom, 28.2% have two or more-bedrooms, 54.2% have three-bedrooms and 11.5% have 4 or more-bedrooms.
- 19.6% of dwellings were built before 1919, a further 15.4% were built between 1919 and 1944, 17.1% between 1945 and 1964, 22.4% between 1965 and 1982, 11.9% between 1983 and 1999, and 13.5% have been built since 1999.

Regarding tenure of households, the 2021 Census reported that 66.4% of occupied households are owner-occupied, 17% are rented from a social housing provider, 16.2% are private rented (including tied accommodation), and 0.5% are shared ownership.

Demographic drivers

The population of Wigan is estimated to be 332,245 in 2023 (ONS 2018-based projections) and this is projected to increase by 4.5% to 347,326 by 2041. Over the next few decades, there will be a marked increase in the number and proportion of older residents. The population aged 65+ years is expected to increase by 29.2% from 65,776 in 2023 to 84,974 in 2041.

Future dwelling mix and development priorities

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

The Greater Manchester Places for Everyone Plan identifies an average overall minimum annual net housing need of 972 dwellings across Wigan, but delivery is to be phased over the period 2022 to 2039 (814 average 2022-25, 972 average 2025-30, and 1,025 average 2030-39). There is an annual net shortfall of affordable housing of **283** each year which takes into account underlying need, affordable supply through relets and pipeline supply. The recommended affordable tenure split is 75% social/affordable rented and 25% affordable home ownership. The council needs to have a robust affordable housing policy in place to help deliver against this strategic need but does not have to meet this need in full.

The LHNA analysis includes a detailed analysis of the relationship between households and their current housing circumstances, the future aspirations of moving households, and what households would expect. This helps to set out the range of dwellings by type and size appropriate over the plan period. Table ES1 illustrates the range of dwellings appropriate for Wigan over the plan period. Modelling assumes 75% market housing and 25% affordable housing delivery, with the split of 75% social/affordable rented and 25% affordable home ownership. Table ES2 summarises the overall dwelling mix breakdown by area and tenure.

The needs of other groups

Particular needs which have been identified in the LHNA are:

- Increasing and diversifying the supply of specialist housing for older people. Around 75% of older people want to stay in their home with help and support when needed. However, there is a modelled need for 8,387 more units of accommodation for older people by 2041. This includes sheltered/retirement,

Extra Care, co-housing, and residential care and need is usually considered with reference to planning use classes. In the context of older persons accommodation, C2 relates to residential accommodation providing care such as a nursing or care home; C3 relates to houses, flats and bungalows that are built specifically for older people and can include sheltered and retirement accommodation.. It is estimated there is a need for 6,284 additional C3 dwelling units over the period 2023 to 2041 or 349 each year, a need for 1,528 C2 Extra Care units or 85 each year, and 575 C2 residential care bedspaces or 32 each year.

- Based on an assessment of additional needs and longer-term demographics, 3.6% of new dwellings (35 each year) should be built to M4(3) wheelchair accessible standard and all other new dwellings should be built to M4(2) accessible and adaptable standard, which would include bungalows/level access accommodation.

The main report provides further details of the additional groups referenced in the NPPF and PPG.

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

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

Dwelling type/size	Market	Affordable rented	Affordable home ownership	Overall range
Overall % split*>>	75%	18.75%	6.25%	100%
1/2-bedroom house	15-20%	20-25%	10-15%	15-20%
3-bedroom house	30-35%	20-25%	30-35%	30-35%
4+ bedroom house	15-20%	2-5%	25-30%	15-20%
1-bedroom flat	2-5%	15-20%	0-2%	5-10%
2+- bedroom flat	5-10%	5-10%	5-10%	5-10%
1-bedroom bungalow/level access	0.2%	5-10%	0-2%	0-2%
2 -bedroom bungalow/level access	5-10%	10-15%	5-10%	5-10%
3+ bedroom bungalow/level access	10-15%	5-10%	10-15%	10-15%
Dwelling type	Market	Affordable rented	Affordable home ownership	Overall range
House	65-70%	50-55%	70-75%	60-65%
Flat	5-10%	25-30%	5-10%	10-15%
Bungalow/level-access	20-25%	20-25%	15-20%	20-25%
Number of bedrooms	Market	Affordable rented	Affordable home ownership	Overall range
1	5-10%	20-25%	2-5%	5-10%
2	30-35%	40-45%	25-30%	30-35%
3	40-45%	30-35%	40-45%	40-45%
4+	15-20%	2-5%	25-30%	15-20%

*Note the overall affordable proportion of 25% - of this 75% is social/affordable rented and 25% affordable home ownership

Table ES2 Overall dwelling type/size mix recommendations by tenure by sub-area and Wigan

Sub-area	Tenure and dwelling mix	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2-bedroom flat	3 or more-bedroom flat	1 -bedroom bungalow/ level-access	2 -bedroom bungalow/ level-access	3 or more-bedroom bungalow/ level-access
Ashton-in-Makerfield & Bryn	Market	15-20%	30-35%	15-20%	2-5%	2-5%	0-2%	0-2%	15-20%	10-15%
	Social/affordable rented	30-35%	5-10%	2-5%	20-25%	2-5%	0-2%	20-25%	5-10%	2-5%
	Affordable home ownership	0-2%	60-65%	35-40%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%
Atherton	Market	5-10%	25-30%	15-20%	5-10%	5-10%	0-2%	0-2%	10-15%	15-20%
	Social/affordable rented	25-30%	5-10%	0-2%	25-30%	2-5%	0-2%	25-30%	5-10%	2-5%
	Affordable home ownership	20-25%	5-10%	15-20%	10-15%	20-25%	0-2%	0-2%	15-20%	0-2%
Golborne & Lowton	Market	10-15%	30-35%	5-10%	0-2%	10-15%	0-2%	0-2%	15-20%	10-15%
	Social/affordable rented	25-30%	5-10%	0-2%	15-20%	2-5%	0-2%	25-30%	5-10%	2-5%
	Affordable home ownership	50-55%	50-55%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%
Hindley & Abram	Market	10-15%	35-40%	15-20%	0-2%	0-2%	2-5%	0-2%	2-5%	15-20%
	Social/affordable rented	30-35%	5-10%	0-2%	20-25%	2-5%	0-2%	20-25%	5-10%	2-5%
	Affordable home ownership	5-10%	25-30%	25-30%	0-2%	0-2%	0-2%	0-2%	5-10%	30-35%
Leigh	Market	25-30%	15-20%	30-35%	0-2%	0-2%	0-2%	0-2%	5-10%	10-15%
	Social/affordable rented	25-30%	5-10%	0-2%	25-30%	2-5%	0-2%	20-25%	5-10%	2-5%
	Affordable home ownership	30-35%	40-45%	20-25%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%

Sub-area	Tenure and dwelling mix	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2-bedroom flat	3 or more-bedroom flat	1 -bedroom bungalow/ level-access	2 -bedroom bungalow/ level-access	3 or more-bedroom bungalow/ level-access
Orrell & Winstanley	Market	10-15%	30-35%	5-10%	0-2%	5-10%	0-2%	0-2%	15-20%	10-15%
	Social/affordable rented	30-35%	5-10%	0-2%	15-20%	2-5%	0-2%	25-30%	5-10%	2-5%
	Affordable home ownership	5-10%	60-65%	30-35%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%
Shevington & Standish	Market	5-10%	25-30%	30-35%	0-2%	2-5%	2-5%	0-2%	5-10%	10-15%
	Social/affordable rented	30-35%	5-10%	2-5%	20-25%	2-5%	0-2%	25-30%	5-10%	2-5%
	Affordable home ownership	10-15%	30-35%	25-30%	0-2%	5-10%	0-2%	0-2%	5-10%	2-5%
Tyldesley & Astley	Market	15-20%	30-35%	5-10%	0-2%	10-15%	0-2%	0-2%	5-10%	15-20%
	Social/affordable rented	25-30%	5-10%	0-2%	15-20%	2-5%	0-2%	25-30%	5-10%	2-5%
	Affordable home ownership	0-2%	30-35%	20-25%	0-2%	5-10%	0-2%	5-10%	2-5%	30-35%
Wigan North & Aspull	Market	15-20%	30-35%	10-15%	5-10%	5-10%	0-2%	2-5%	10-15%	2-5%
	Social/affordable rented	25-30%	2-5%	0-2%	25-30%	2-5%	0-2%	20-25%	5-10%	2-5%
	Affordable home ownership	5-10%	25-30%	40-45%	0-2%	0-2%	0-2%	0-2%	15-20%	0-2%
Wigan South	Market	20-25%	35-40%	10-15%	2-5%	10-15%	0-2%	0-2%	5-10%	5-10%
	Social/affordable rented	25-30%	30-35%	2-5%	10-15%	10-15%	0-2%	2-5%	5-10%	2-5%
	Affordable home ownership	15-20%	45-50%	0-2%	0-2%	25-30%	0-2%	0-2%	0-2%	0-2%
Wigan Borough	Market	15-20%	30-35%	15-20%	2-5%	5-10%	0-2%	0-2%	5-10%	10-15%
	Social/affordable rented	20-25%	5-10%	0-2%	15-20%	5-10%	5-10%	20-25%	5-10%	5-10%
	Affordable home ownership	10-15%	30-35%	25-30%	0-2%	5-10%	0-2%	0-2%	5-10%	5-10%

Summary of policy recommendations

Theme	Data	Action
Overall housing need	972 average each year 2022-2039, as set out in Policy JP-H3 of the Places for Everyone Plan.	Housing need figure to be noted.
Affordable housing need	Annual imbalance over the next 10 years of 283 which justifies need for robust affordable housing policy and delivery.	Affordable housing policy to maximise delivery on market sites subject to viability and consider new ways of delivering affordable, particularly social rented housing.
	Broad mix of affordable dwelling sizes is required (rented: 24% 1-bedroom, 43% 2-bedroom, 30% 3-bedroom and 3% 4 or more bedroom. Affordable home ownership: 3% 1-bedroom, 29% 2-bedroom, 43% 3-bedroom and 26% 4 or more bedroom.	Range of dwelling sizes to be delivered.
	Affordable tenure mix of 75% rented and 25% affordable home ownership homes.	Development of rented needs to focus on social/affordable rented with some affordable home ownership which would include First Homes. In line with PfE, the council should seek to maximise the delivery of additional affordable homes, including through Local Plans setting targets for the provision of affordable housing for sale and rent as part of market-led developments based on evidence relating to need and viability. It is recommended that social rent is prioritised where possible.
Needs of different groups	3.6% of new dwellings (35 each year) to be M4(3) wheelchair accessible All new affordable and market dwellings to be built to M4(2) standard in line with policy JP H3 of the Places for Everyone Plan.	Update relevant policies.
	8,387 additional units of accommodation for older people by 2039, including 575 residential care bedspaces, 1,528 Extra Care units, and 6,284 other types of accommodation including leasehold sheltered. Tenure recommendations are roughly 20% rented and 80% leasehold	Diversify range of older persons accommodation including sheltered/retirement and Extra Care leasehold and cohousing. Continue to review need for residential care. Strengthen policies to enable people to live in their own homes for longer with appropriate support and adaptation.
	Other needs groups	Ongoing review of need for specialist housing and build upon the needs evidence in this LHNA.

1. Introduction and Policy Context

Background

- 1.1 The Wigan Borough Local Housing Needs Assessment (LHNA) 2024 provides the council with up-to-date evidence on housing need across all sections of the community over the period to 2041. The evidence will inform the update of the preparation of the Local Plan, other strategies, policies, and decisions of the council and its partners. The LHNA provides additional and local evidence to support the broader Greater Manchester Strategic Housing Market Assessment.
- 1.2 The LHNA supports the requirements of the current 2023 National Planning Policy Framework (NPPF). It is also prepared in compliance with the government's Planning Practice Guidance (PPG). The report is also mindful of potential changes to the NPPF with changes currently out for consultation.
- 1.3 The LHNA report complements the Places for Everyone planning policy document.

National Planning Policy Framework (December 2023)

- 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 December 2023 and is supported by Planning Practice Guidance (PPG). The NPPF 2023 sets out the government's planning policies for England and how these are expected to be applied. Paragraph 11 of the NPPF states that plans, and decisions should apply a '*presumption in favour of sustainable development*'. As part of this, in relation to plan-making, it sets out that this means that '*strategic policies should, as a minimum, provide for objectively assessed needs for housing...*'.
- 1.5 Paragraph 60 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 61 to 63 relate to the evidence base requirements which underpin this study:
Paragraph 61: '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 63: **‘Within this context, 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 63: **‘where a need for affordable housing is identified, planning policies should specify the type of affordable housing required’.**

- 1.7 Paragraph 67 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.’** For Greater Manchester, housing requirement figures are set out in the Places for Everyone Plan.
- 1.8 Paragraph 70 notes that: **‘small and medium sized sites can make an important contribution to meeting the housing requirement of an area, and are often built-out relatively quickly’.** The NPPF then suggests how local authorities should promote the development of a good mix of sites, including the identification of land to accommodate at least 10% of housing development on sites no larger than one hectare; and to seek opportunities to support community-led and self-custom build housing.
- 1.9 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 2023, 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.
- 1.10 The NPPF 2023 sets out affordable housing definitions which are presented in Technical Appendix B. These have been updated to reflect proposed changes to the NPPF.
- 1.11 Revisions to the NPPF have been proposed by the new Labour government and this is discussed later in this chapter.

Our People, Our Place – The Greater Manchester Strategy

- 1.12 [The Greater Manchester Strategy](#) sets a clear objective to make Greater Manchester one of the best places in the world to grow up, get on in life, and grow old – where there is:
 - *a good start in life for everyone, with children starting school ready to learn;*
 - *excellent opportunities for young people, who are equipped for life;*

- *a thriving, productive, carbon neutral economy, providing good employment and opportunities to progress and develop for all;*
- *world-class connectivity – digitally and through an integrated transport network – within all parts of Greater Manchester;*
- *safe, decent and affordable housing in stronger and safer communities;*
- *a high quality cultural and leisure offer for everyone in a green city-region; and*
- *better health, and quality care and support for people to live fulfilling and healthy lives.*

Greater Manchester Housing Strategy

- 1.13 The [Greater Manchester Housing Strategy](#) 2019-2024 is the product of a pioneering model of co-production, involving extensive consultation with local authorities, housing associations, academics, architects, builders, and housing activists.
- 1.14 One of the ten priorities in Our People, Our Place – The Greater Manchester Strategy is to provide ‘safe, decent and affordable housing’ for our residents. Central to this new Housing Strategy is a recognition that housing is at the heart of many of the broader issues that Greater Manchester needs to tackle, including health, carbon reduction, tackling homelessness, providing skills and training to our residents, and growing our economy.
- 1.15 The housing vision sets out:
- That our existing homes receive the investment they need to meet and exceed modern requirements for their safety, security, warmth, and physical accessibility. This includes retrofitting our existing homes to meet our ambitions for net zero carbon homes.
 - Those homes will be part of neighbourhoods of choice, connected to economic opportunities and strategic infrastructure, and offering an excellent quality of life for all parts of the community.
 - When we rent in either the social or private sector, we can be confident that our homes will be well managed and safe, decent, and affordable.
 - That those of us in need, homeless, or at risk of becoming homeless can quickly access social housing or other affordable housing options so we can retain our place in the community.
 - That no one will need to sleep rough in Greater Manchester.

Greater Manchester Age Friendly Strategy

- 1.16 The [Greater Manchester Age Friendly Strategy](#) sets out a vision to make Greater Manchester one of the best places to grow up, get on, and grow old.
- 1.17 It has 12 objectives:
- *Establish age-friendly communities across GM, promoting volunteering and bringing generations together*

- *Build a health and social care system that works for older people*
- *Increase housing choice to promote social connections and wellbeing in later life*
- *Create opportunities to maximise the skills and experience of older workers*
- *Create a transport network that supports older people to stay connected and active*
- *Develop an age-friendly plan for each local authority area*
- *Become a world leader in research and innovation for an ageing society*
- *Campaign for positive change in the way older people are viewed*
- *Make sure access to entitlements and benefits is easier and simpler*
- *Show leadership in developing age-friendly initiatives at all levels and across all sectors*
- *Support more people to be physically active as they age*
- *Engage and involve older people in arts and cultural activities across Greater Manchester and establish a Centre for Age Friendly Culture – a world first*

The Places for Everyone Plan

- 1.18 The [Places for Everyone \(PfE\) Plan](#) came into effect on 21 March 2024. It is a joint development plan for Bolton, Bury, Manchester, Oldham, Rochdale, Salford, Tameside, Trafford and Wigan and provides an important opportunity to create the conditions for inclusive economic growth, provide opportunities for provision of much needed homes, and protect and enhance the natural environment .
- 1.19 The PfE Plan will ensure all new developments are sustainably integrated into Greater Manchester's transport network or joined by new infrastructure. It has been developed alongside Transport for Greater Manchester's (TfGM) Five-Year Transport Delivery Plan, ensuring that new residential and commercial sites are supported by good transport infrastructure, including Metrolink stops and active travel routes.
- 1.20 As a long-term plan for jobs, new homes, and sustainable growth, its focus is to build back from the Covid-19 pandemic in a way that tackles the inequality experienced by so many of Greater Manchester's communities.
- 1.21 It has 4 key spatial elements:
- Significant growth in jobs and housing at the core – continuing development in that part of the 'core growth area' encompassing the city centre and beyond to the Etihad in the East, through to the Quays, Trafford Park, and Port Salford in the West. The majority of commercial employment growth is proposed in this area.
 - Inner Area Regeneration of those parts of Manchester, Salford, and Trafford surrounding the Core Growth Area – together with the Core Growth Area, around 50% of overall housing supply is found here.

- Boosting the competitiveness of the northern districts (including Wigan Borough) – addressing the disparities by the provision of significant new employment opportunities and supporting infrastructure and a commitment that collectively the northern districts meet their own local housing need.
- Sustaining the competitiveness of the southern districts – supporting key economic drivers, for example around Wythenshawe Hospital and the airport, and realising the opportunities offered by national infrastructure investment, e.g., HS2, whilst recognising the important green infrastructure assets in the area.

1.22 Key housing policies in the PfE Plan include:

- Policy JP-H1 on Scale, Distribution and Phasing of New Housing Development, which sets out a target for average of 972 new homes in Wigan Borough for the period 2022-2039.
- Policy JP-H2 on Affordability of New Housing, which sets out that the PfE authorities will seek to maximise the delivery of additional affordable homes, including through Local Plans setting targets for the provision of affordable housing for sale and rent as part of market-led developments based on evidence relating to need and viability.
- Policy JP-H3 on Type, Size and Design of New Housing, which indicates that all new dwellings should comply with nationally described space standards and should be built to Building Regulations M4(2) accessible and adaptable standards.
- Policy JP-H4 on Density of New Housing, which sets out minimum density requirements for new housing appropriate to the location.

1.23 Wigan town centre is identified in the PfE Plan as one of seven main town centres which will provide a stronger focus for local economic activity, and Wigan-Bolton is recognised as a growth corridor with excellent transport links.

General housing and planning policy context

Previous Conservative administration

1.24 Housing had a key role in the previous government's Levelling Up and Regeneration proposals. It included 12 'missions' and for housing this was:

"By 2030, renters will have a secure path to ownership with the number of first-time buyers increasing in all areas; and the government's ambition is for the number of non-decent rented homes to have fallen by 50%, with the biggest improvements in the lowest performing areas."

1.25 The White Paper had many, wide-ranging ambitions. However, there is limited detail on how the various targets, objectives, and missions are to be achieved.

1.26 The previous government recognised the impact on housing on climate change and energy use. The 2021 Heat and Buildings Strategy allocated some funding for heat pumps as an alternative form of heating to counteract the phasing out of gas boilers but there was no public funding for home insulation. Overall, commitments to spending, heat and buildings fell short of the investment needed to support net zero objectives.

- 1.27 The National Planning Policy Framework was updated during the tenure of the previous government.
- 1.28 The previous government introduced changes to the NPPF in December 2023

New Labour administration

- 1.29 Details of the planning and housing policies of the new administration are emerging, and the new government is aiming to reform the planning system to facilitate the delivery of 1.5m new homes.
- 1.30 Labour's manifesto sets out the intention to:
- Update the NPPF, restore mandatory housing targets and introduce effective new mechanisms for cross-boundary strategic planning. Combined authorities will be given new planning powers, freedoms and flexibilities to make better use of grant funding.
 - Take action to ensure that planning authorities have up-to-date Local Plans and reform and strengthen the presumption in favour of sustainable development.
- 1.31 Further reform compulsory compensation rules to improve land assembly, speed up site delivery and deliver housing, infrastructure, amenity and transport benefits in the public interest.
- Ensure local communities continue to shape housebuilding in their area but use intervention powers to build the houses needed.
 - Prioritise brownfield development and fast-track approval of urban brownfield sites. Take a strategic approach to greenbelt land designation and release to build more homes in the right places including the release of 'grey belt' land and introduce 'golden rules' to ensure development benefits communities and nature.
 - Develop large-scale new communities through new towns, urban extensions and regeneration projects.
 - Deliver the biggest increase in social and affordable housebuilding in a generation, with priority given to social rented housing and protecting existing stock with increased protections from Right to Buy.
 - Strengthen planning obligations to ensure new developments provide more affordable homes and support councils and housing associations to build their capacity and make a greater contribution to affordable housing supply.
 - Building more high-quality, well-designed and sustainable homes and creating places that increase climate resilience and promote nature recovery.
 - Working with councils to give first-time buyers the first chance to buy homes through mortgage guarantee schemes to support those who struggle to save for a large deposit, with lower mortgage costs.

- 1.32 Proposed revisions to the NPPF are currently out for consultation. The revisions include:
- A reintroduction of mandatory targets based on a revised standard method based on dwelling stock and affordability.
 - A requirement to review Green Belts where insufficient land for homes is available, with 'grey belt' land coming first, and any Green Belt sites having to include 50% affordable housing where viable.
 - An increased focus on delivering social rented housing to help meet affordable housing need.

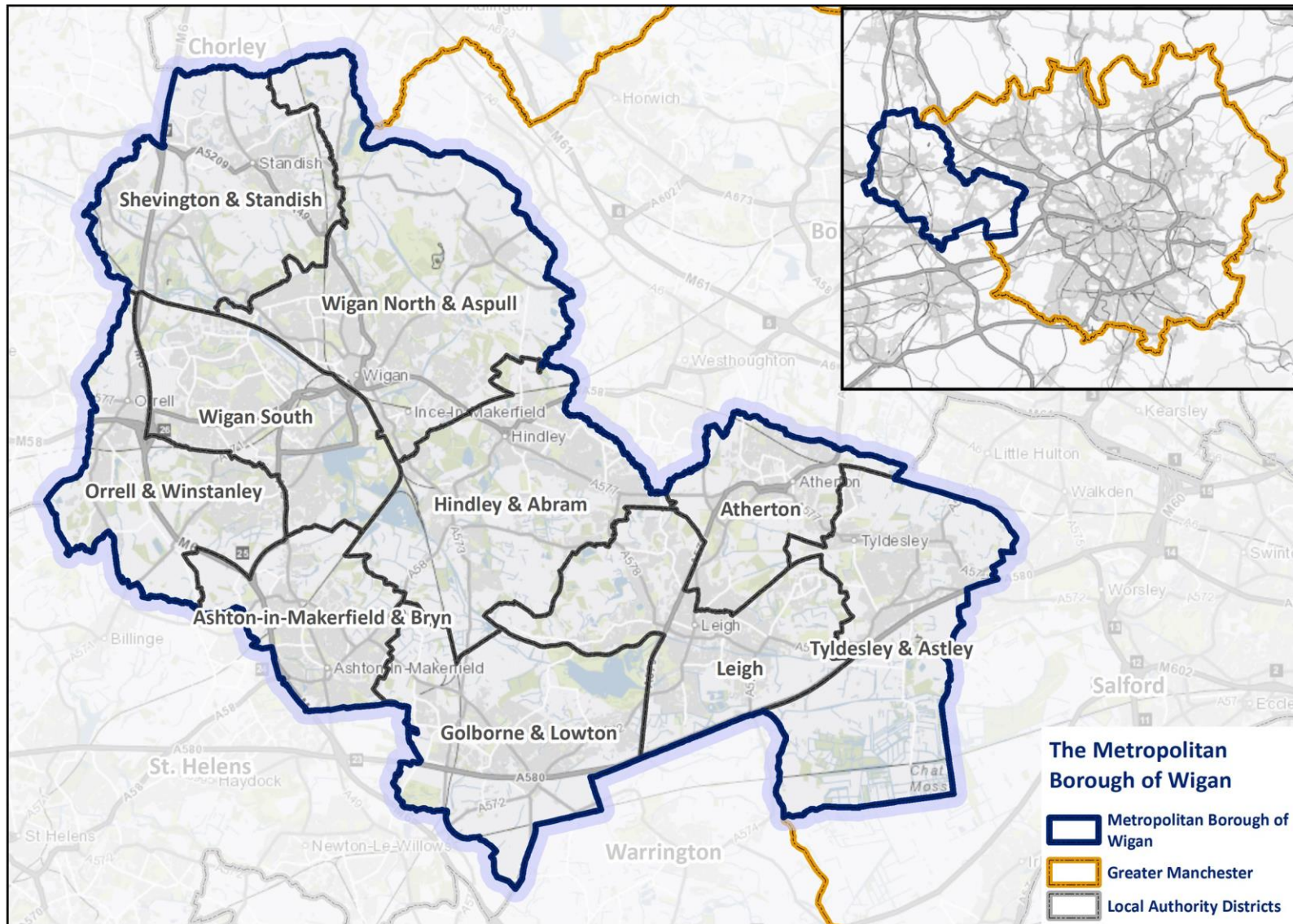
Future housing need

- 1.33 As set out in PfE Policy JP-H1, the annual net housing target for Wigan is 16,527 over the period 2022 to 2039. The target is phased with an overall annual average of 972 over the plan period, with stepped annual requirements of 814 homes from 2022 to 2025, 972 homes from 2025 to 2030 and 1,025 homes from 2030 to 2039. Regarding affordable homes, Policy JP-H2 sets out that PfE authorities will seek to maximise the delivery of additional affordable homes, including through Local Plans setting targets for the provision of affordable housing for sale and rent as part of market-led developments based on evidence relating to need and viability.

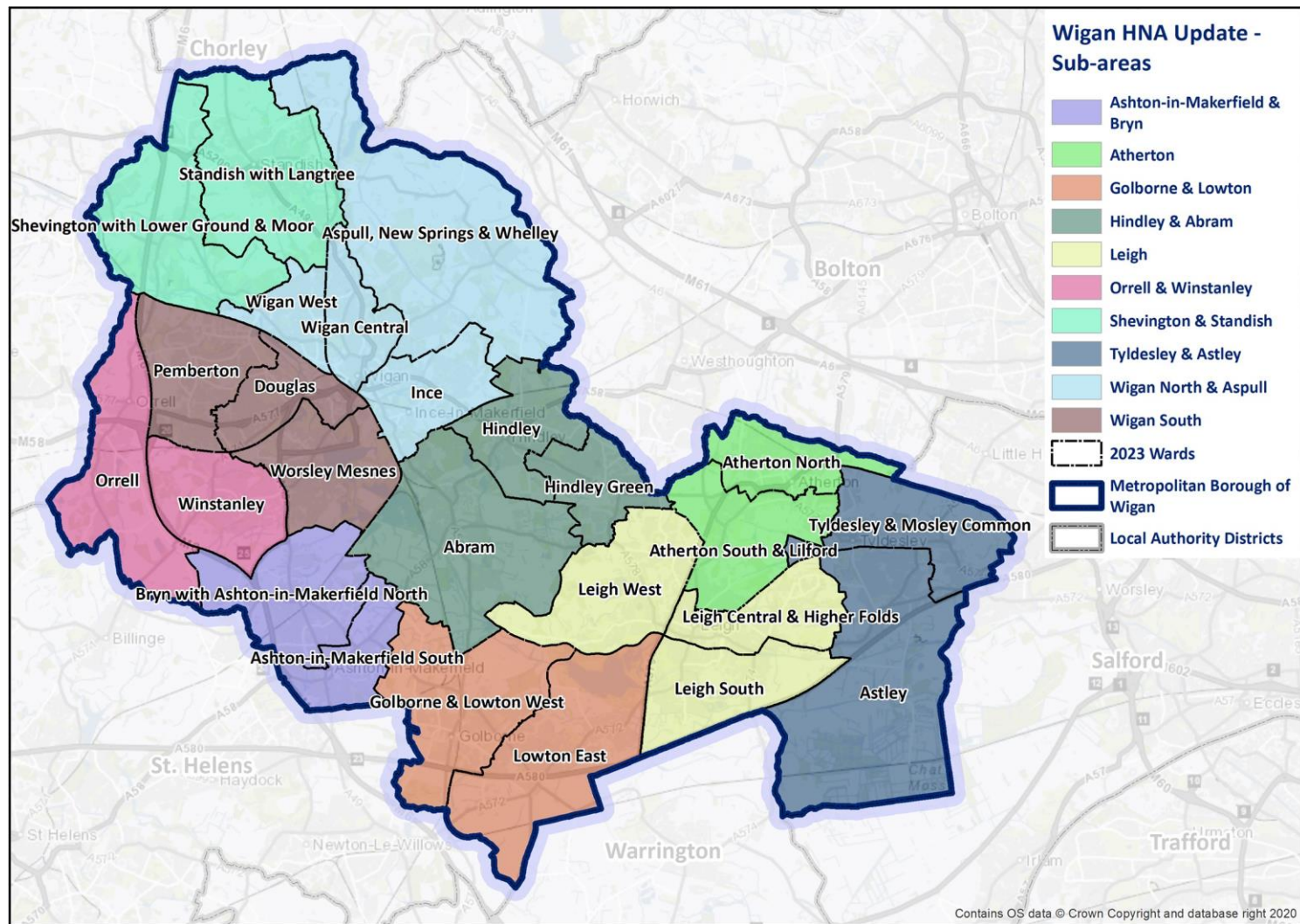
Geography

- 1.34 Map 1.1 illustrates the geographical context of Wigan Borough and the neighbouring local authorities.
- 1.35 Wigan Borough is located in Greater Manchester in the North West of England. It is positioned midway between the two major cities of Manchester and Liverpool and the city-region of Central Lancashire. Wigan Borough is the most westerly of the ten Greater Manchester authorities. The 2021 Census reported a population of 329,329.
- 1.36 The borough is divided into ten analysis sub-areas for the LHNA: Ashton-in-Makerfield and Bryn, Atherton, Golborne and Lowton, Hindley and Abram, Leigh, Orrell and Winstanley, Shevington and Standish, Tyldesley and Astley, Wigan North and Aspull, and Wigan South. The ten analysis sub-areas form groupings of Wards.
- 1.37 In terms of motorway access, Wigan Borough is served by Junctions 23-27 of the M6 which runs north-south through the west of the borough and Junction 1 of the M58, and is also in close proximity to the M60 and M61. This facilitates connectivity between Wigan and Central/North Lancashire, Merseyside and West Lancashire in particular.
- 1.38 In terms of public transport access, the borough is located on the West Coast Mainline (with regular services between London and Glasgow), with other suburban trainlines linking Wigan to Manchester City Centre and other population centres around Greater Manchester, Merseyside and Lancashire

- 1.39 Household Survey data (re-weighted using the 2021 Census) is available down to postcode level and for the purposes of this report, data is reported for the ten sub-areas.

Map 1.1 Geographical context of Wigan Council

Map 1.2 Sub-areas within Wigan Borough



Research methodology

- 1.40 To deliver the LHNA 2024, a multi-method approach has been adopted, which comprises:
- A sample survey of households across the borough. 17,333 households were contacted during November and December 2019 and invited to complete a questionnaire. 2,095 questionnaires were returned and used in data analysis. This represents a 12.1% response rate overall and a sample error of +/-2.1% at borough level. Low response rates were expected and the sample errors achieved would be described by ONS as 'Precise' if +/-5% or lower and 'reasonable precise' if between +/- 5% to under +/-10%;
 - A review of secondary data provided by the council including housing register and information on groups with additional needs;
 - Interviews with estate and letting agents operating within the borough; and
 - A review of relevant secondary data including the 2021 Census, house price trends, CORE lettings data, and CLG Statistics.
- 1.41 Further information on the research methodology is presented in Appendix A.

Presentation of data

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

Report structure

- 1.44 The Wigan Council LHNA 2024 report is structured as follows:
- **Chapter 1** reviews the national and regional policy context within which the research needs to be positioned;
 - **Chapter 2** considers the main features of the housing market dynamics including house price and rental trends, migration and travel to work patterns;
 - **Chapter 3** reviews current rents, prices, and affordability;
 - **Chapter 4** considers household groups with particular housing needs including those with a disability and additional needs;
 - **Chapter 5** sets out an assessment of dwelling type and mix for future housing development within the borough; and

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

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 Wigan.

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 2024 LHNA, the total dwelling stock base is assumed to be **151,815** and the number of households as **143,101**. Around 2.8% of dwellings are vacant compared with the national rate of 2.75% based on DLUHC data (2023 latest). Table 2.2 shows the number of dwellings and household estimates for the ten sub-areas.

Table 2.1 Dwelling stock and household estimates

Dwelling stock	Dwellings	Source
2023 Valuation Office Agency (all dwellings)	151,510	VOA Table CTSOP3.0
2023 Valuation Office Agency (excluding annex and unknown)	145,650	VOA Table CTSOP3.0
2023 DLUHC Dwelling Stock Estimates	151,815	DLUHC Live Tables
Vacant stock	Dwellings	Source
2022 DLUHC Vacancy estimate (all dwellings)	4,306 (2.8%)	DLUHC Table LT_615
2022 DLUHC Long-term vacancy estimate (all dwellings)	1,093 (0.7%)	DLUHC Table LT_615
Households	Households	Source
2014-based ONS Household Projections 2023 figure	147,969	ONS
2018-based ONS Household Projections 2023 figure	147,565	ONS
2021 Census	143,101	ONS

- 2.3 The 143,101 households figure is taken as the total number of households for the purposes of the Household Survey (re-weighted using the 2021 Census) analysis.

Table 2.2 Dwelling stock and household estimate by sub-area

Sub-area	Dwellings	Households
Ashton-in-Makerfield & Bryn	10,253	9,924
Atherton	12,986	12,541
Golborne & Lowton	11,432	10,987
Hindley & Abram	18,898	18,223
Leigh	20,206	19,279
Orrell & Winstanley	10,501	10,218
Shevington & Standish	12,075	11,676
Tyldesley & Astley	11,327	10,954
Wigan North & Aspull	23,415	22,163
Wigan South	17,973	17,136
Borough of Wigan	149,066	143,101

Source: 2021 Census

Dwelling type and size

- 2.4 The 2023 Valuation Office Agency data provides details on overall dwelling stock by type, number of bedrooms, and council tax band. Table 2.3 presents the overall dwelling stock profile of the borough compared with Greater Manchester, the North West, and England. Table 2.4 summarises dwelling type and size data for Wigan Borough.
- 2.5 In summary, Tables 2.3 to 2.4 show:
- 68.6% of dwellings in Wigan Borough are Council Tax band A or B properties and 31.4% are band C or above;
 - 79.7% of dwellings are houses (28.9% terraced, 36.1% semi-detached, and 14.7% detached), 9.5% are flats and 10.8% are bungalows; and
 - 6.1% of dwellings have one bedroom, 28.2% two bedrooms, 54.2% three bedrooms, and 11.5% four or more bedrooms.
- 2.6 Map 2.1 illustrates the predominant dwelling type and size by LSOA based on 2023 Valuation Office Agency data.

Table 2.3 Dwelling type, number of bedrooms, and Council Tax band for Wigan Borough and comparator areas

Dwelling type and number of bedrooms	Council Tax Band				Dwelling stock totals			
	A	B	C-E	F+	Wigan	Greater Manchester	North West	England Total
Bungalow 1-bedroom	1.3%	0.0%	0.0%	0.0%	1.3%	1.0%	1.0%	1.1%
Bungalow 2-bedrooms	0.9%	1.9%	1.7%	0.0%	4.5%	2.9%	4.0%	4.6%
Bungalow 3-bedrooms	0.1%	1.5%	2.9%	0.0%	4.5%	2.0%	2.7%	3.0%
Bungalow 4 or more -bedrooms	0.0%	0.1%	0.4%	0.0%	0.5%	0.5%	0.6%	0.6%
Flat 1-bedroom	4.6%	0.0%	0.0%	0.0%	4.7%	10.3%	8.6%	11.0%
Flat 2-bedrooms	3.2%	1.4%	0.2%	0.0%	4.7%	10.3%	8.2%	10.7%
Flat 3-bedrooms	0.1%	0.0%	0.0%	0.0%	0.1%	0.8%	0.8%	1.8%
Flat 4 or more-bedrooms	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.4%	0.5%
Terraced house 1-bedroom	0.1%	0.0%	0.0%	0.0%	0.1%	0.2%	0.3%	0.5%
Terraced house 2-bedrooms	11.8%	1.3%	0.0%	0.0%	13.1%	15.1%	12.8%	8.7%
Terraced house 3-bedrooms	11.5%	2.7%	0.9%	0.0%	15.1%	15.1%	16.2%	14.8%
Terraced house 4 or more-bedrooms	0.2%	0.1%	0.4%	0.0%	0.6%	1.7%	2.2%	2.4%
Semi-detached house 1-bedroom	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Semi-detached house 2-bedroom	3.1%	2.1%	0.4%	0.0%	5.7%	4.5%	4.0%	3.8%
Semi-detached house 3-bedroom	8.6%	11.3%	8.6%	0.0%	28.5%	22.2%	21.7%	17.6%
Semi-detached house 4 or more-bedrooms	0.2%	0.4%	1.3%	0.0%	1.9%	2.9%	3.0%	2.7%
Detached house 1-bedroom	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Detached house 2-bedrooms	0.0%	0.0%	0.1%	0.0%	0.1%	0.2%	0.4%	0.7%
Detached house 3-bedroom	0.0%	0.1%	5.9%	0.1%	6.1%	4.2%	5.0%	5.9%
Detached house 4 or more-bedroom	0.0%	0.0%	7.3%	1.2%	8.5%	5.7%	8.1%	9.5%
Wigan	45.6%	23.0%	30.0%	1.4%	100.0%			
Greater Manchester	44.3%	20.0%	32.3%	3.4%		100.0%		
North West	40.0%	20.5%	34.5%	5.0%			100.0%	
England Total	23.5%	19.7%	47.6%	9.2%				100.0%

Base: Wigan 145,650; Greater Manchester 1,261,130; North West 3,369,320; England 24,596,090 (excludes annex, other and missing)

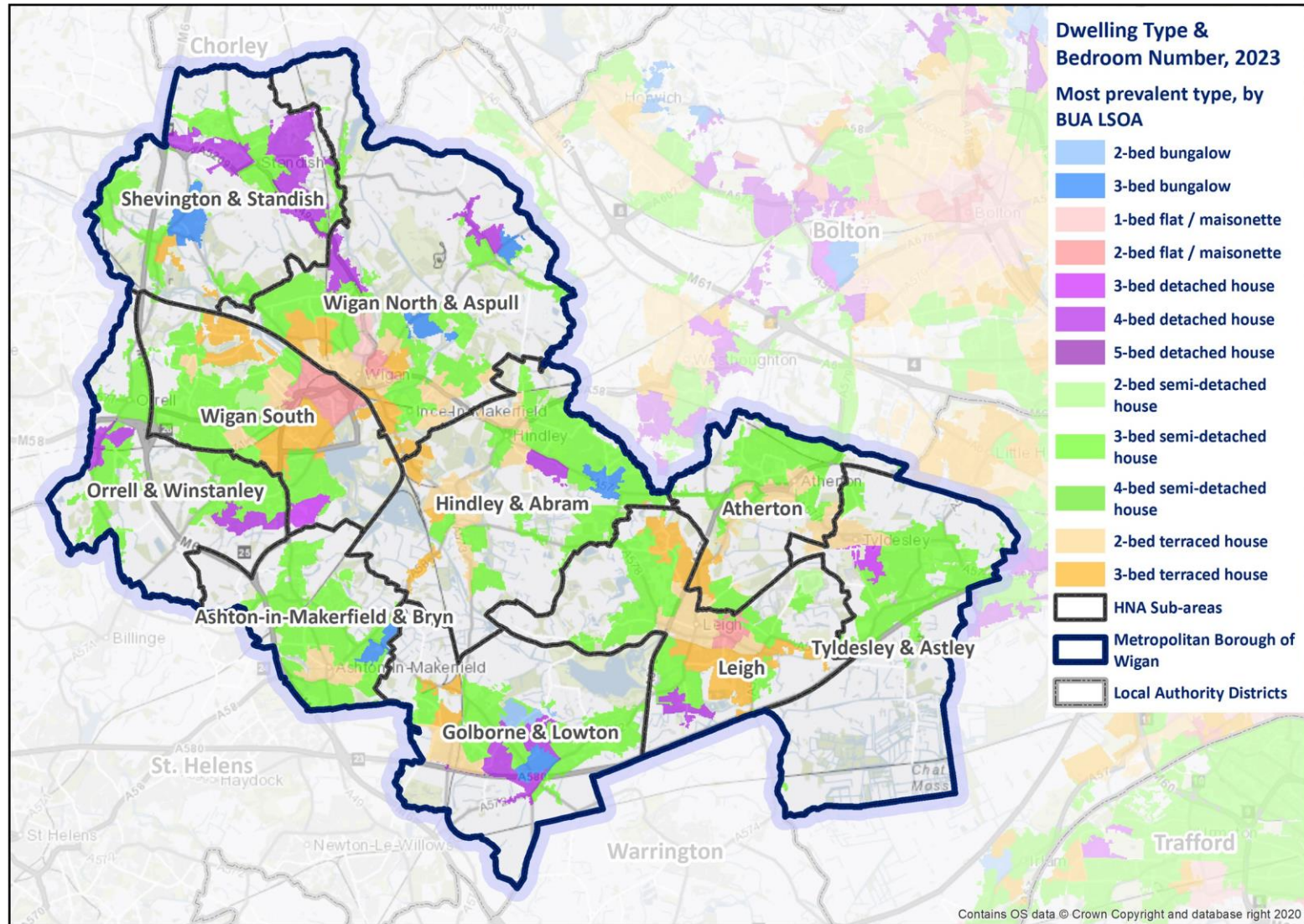
Source: VOA 2023

Table 2.4 Dwelling type, number of bedrooms, and Council Tax band summary

Dwelling type	Council Tax Band				Borough of Wigan
	A	B	C-E	F+	Total
Bungalow	2.2%	3.6%	4.9%	0.0%	10.8%
Flat	7.9%	1.4%	0.2%	0.0%	9.5%
Terraced	23.5%	4.1%	1.3%	0.0%	28.9%
Semi-detached	11.9%	13.8%	10.3%	0.0%	36.1%
Detached	0.0%	0.1%	13.2%	1.3%	14.7%
Total	45.6%	23.0%	30.0%	1.4%	100.0%
Number of bedrooms	A	B	C-E	F+	Borough of Wigan Total
1-bedroom	6.0%	0.0%	0.0%	0.0%	6.1%
2-bedrooms	19.0%	6.8%	2.3%	0.0%	28.2%
3-bedrooms	20.2%	15.6%	18.3%	0.1%	54.2%
4-bedrooms	0.4%	0.6%	9.3%	1.2%	11.5%
Total	45.6%	23.0%	30.0%	1.4%	100.0%

Source: VOA 2023

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



- 2.7 There are 174 licensed houses in multiple occupancy (HMOs). Most are located in the sub-area of Wigan North and Aspull, particularly in Swinley. Note that licencing only applies to HMOs which are occupied by five or more persons forming two or more households. Smaller HMOs are therefore unlicensed due to their small size.

Table 2.5 HMO distribution across Borough of Wigan

Sub-area	Number of licensed HMOs
Ashton-in-Makerfield & Bryn	10
Atherton	6
Golborne & Lowton	2
Hindley & Abram	21
Leigh	37
Orrell & Winstanley	1
Shevington & Standish	1
Tyldesley & Astley	8
Wigan North & Aspull	73
Wigan South	15
Borough of Wigan	174

Source: Wigan HMO License Register 2024

Property age and condition

- 2.8 The age profile of the dwelling stock in the borough is summarised in Table 2.6. 35% of dwellings were built before 1945, 39.5% between 1945 and 1982 and 25.4% since 1983.

Table 2.6 Age of dwelling

Age of Dwellings	Number	%
pre-1919	29,600	19.6%
1919-44	23,230	15.4%
1945-64	25,810	17.1%
1965-82	33,860	22.4%
1983-99	17,930	11.9%
post 1999	20,420	13.5%
Total	150,850	100.0%

Source: Valuation Office Agency

- 2.9 The 2019 Household Survey (re-weighted using the 2021 Census) reviewed the extent to which households were satisfied with the state of repair of their home. Overall, 80.7% of respondents expressed satisfaction (41.2% were very satisfied and 39.5% were satisfied); 11.6% were neither satisfied nor dissatisfied; a total of 7.7% expressed degrees of dissatisfaction, of whom 6.1% were dissatisfied and 1.6% were very dissatisfied. Note that severe disrepair is a factor considered in assessing affordable housing need.
- 2.10 Table 2.7 considers how dissatisfaction with state of repair varies by tenure, property type, age and location. Dissatisfaction was highest amongst those living in private rented and affordable housing (which is more reflective of tenant expectations of landlord responses to repairs rather than the actual state of repair); those living in maisonettes, flats/apartments, and terraced/town housing; and those in properties built before 1944.

Table 2.7 Dissatisfaction with quality of accommodation by dwelling and household characteristics

Tenure	No. of households dissatisfied	% of households Dissatisfied	Base (households)
Owner occupier	4,338	4.2%	102,998
Private rented	2,385	19.0%	12,539
Affordable housing*	3,980	16.7%	23,843
...of which rented from housing association	354	17.9%	1,977
...of which rented from council	3,694	17.3%	21,348
...of which affordable home ownership	0	0.0%	587
Total (all responses)	10,702	7.7%	139,380
Missing cases (where tenure was not stated)			3,721
Total (all households)			143,101
Property Type	No. of households dissatisfied	% of households Dissatisfied	Base (households)
Detached house	545	2.0%	27,003
Semi-detached house	4,133	7.9%	52,510
Terraced house / town house	3,597	11.2%	32,171
Bungalow	1,103	6.4%	17,337
Maisonette	70	51.6%	135
Flat / apartment	1,255	13.0%	9,658
Caravan/part home / other	0	0.0%	126
Total (all responses)	10,702	7.7%	138,940
Missing cases (where property type was not stated)			4,161
Total (all households)			143,101
Property Age	Number of households dissatisfied	% of households Dissatisfied	Base (households)
Pre 1919	1,494	9.6%	15,622
1919 to 1944	1,014	6.9%	14,693
1945 to 1964	1,314	5.6%	23,382
1965 to 1984	1,575	4.9%	31,928
1985 to 2004	348	1.8%	19,169
2005 onwards	433	3.9%	11,124
Don't know	4,360	19.5%	22,355
Total (all responses)	10,539	7.6%	138,273
Missing cases (where property age was not stated)			4,828
Total (all households)			143,101

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

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

- 2.11 The tenure profile by sub-area is presented in Table 2.8. This is based on the 2021 Census. Overall, 66.4% of occupied dwellings are owner-occupied, 16.2% private rented, and 17.5% are affordable (including social rented from a council or housing association and shared ownership).

Table 2.8 Tenure profile by sub-area

Sub-area	% Owner occupied	% Private rented	% Affordable	Total	Total households
Ashton-in-Makerfield & Bryn	73.4%	13.9%	12.7%	100.0%	9,924
Atherton	62.2%	17.5%	20.3%	100.0%	12,541
Golborne & Lowton	73.2%	13.9%	12.9%	100.0%	10,987
Hindley & Abram	65.9%	17.1%	17.0%	100.0%	18,223
Leigh	57.6%	21.7%	20.8%	100.0%	19,279
Orrell & Winstanley	86.2%	8.6%	5.2%	100.0%	10,218
Shevington & Standish	82.4%	10.5%	7.1%	100.0%	11,676
Tyldesley & Astley	73.1%	13.9%	13.0%	100.0%	10,954
Wigan North & Aspull	58.0%	18.8%	23.1%	100.0%	22,163
Wigan South	55.0%	17.2%	27.7%	100.0%	17,136
Borough of Wigan	66.4%	16.2%	17.5%	100.0%	143,101

Source: 2021 Census TS054

Variations in dwelling types and households by tenure

- 2.12 The 2021 Census provides a useful insight into the characteristics of dwellings and households by tenure which are now presented.

Dwelling size – number of bedrooms

- 2.13 Table 2.9 summarises the number of bedrooms by tenure across occupied dwellings in Wigan. Across the owner-occupied sector, 76.2% of dwellings have 3 or more bedrooms; whereas in the rented sector, 59.4% of social rented dwellings and 56.9% of private rented dwellings have 1 or 2 bedrooms.

Table 2.9 Dwelling size by tenure

Number of bedrooms	All tenures %	Owned %	Rented: Social rented %	Rented: Private rented or lives rent free %
1 bedroom	6.9%	1.1%	27.0%	10.1%
2 bedrooms	28.2%	22.7%	32.4%	46.8%
3 bedrooms	49.6%	55.2%	38.4%	37.9%
4 or more bedrooms	15.3%	21.0%	2.2%	5.2%
Total	100.0%	100.0%	100.0%	100.0%

Source: 2021 census table RM136

Age profile and household type

- 2.14 Table 2.10 sets out the age profile of residents living in different tenures. It uses a 'row %' figure which indicates the proportion of household reference people (HRP) by age group in different tenures: for instance, 77.8% of all people aged 65 and over live in owner occupied properties, 16.4% live in social rented accommodation and 5.9% live in private rented accommodation.

Table 2.10 Age profile by tenure

Age group	Owned (row %)	Rented: Social rented (row %)	Rented: Private rented or lives rent free (row %)	Total	Base
Aged 16 to 64 years	62.3%	17.3%	20.4%	100.0%	101,208
Aged 65 years and over	77.8%	16.4%	5.9%	100.0%	41,854
Total	66.8%	17.0%	16.2%	100.0%	143,078

Source: 2021 census table RM201

- 2.15 Table 2.11 considers the general profile of household types by tenure. For instance, across the owner-occupied sector, 29.9% are families with children and 25.9% are singles; and 22.8% of social renter households are lone parent families; and 20.4% of households in the private rented sector are couples with children.

Table 2.11 Household type by tenure (column %)

Household types	All tenures %	Owned %	Rented: Social rented %	Rented: Private rented or lives rent free %
Singles	17.7%	12.5%	25.5%	30.6%
Single 66+	13.1%	13.4%	18.0%	6.5%
Couples (no children)	17.1%	20.1%	7.4%	15.0%
Couples (with children)	26.3%	29.9%	17.5%	20.4%
Single family household (66 and over)	9.5%	12.8%	4.0%	1.7%
Lone parent family	11.9%	7.3%	22.8%	19.4%
Other	4.4%	3.9%	4.8%	6.3%
Total	100.0%	100.0%	100.0%	100.0%
Base	143,130	95,649	24,343	23,138

Source: 2021 census table RM135

- 2.16 Table 2.12 provides household type information in a different way. It considers how different household types are distributed across different tenures. For instance, 89.9% of all single-family households age 66 or over live in owner occupied dwellings and 58.9% of lone parents rent from a social or private landlord.

Table 2.12 Household type by tenure (row %)

Household types	Owned (row %)	Rented: Social rented (row %)	Rented: Private rented or lives rent free (row %)	Total	Base
Singles	47.4%	24.6%	28.0%	100.0%	25270
Single 66+	68.6%	23.4%	8.1%	100.0%	18715
Couples (no children)	78.5%	7.4%	14.1%	100.0%	24510
Couples (with children)	76.1%	11.3%	12.6%	100.0%	37598
Single family household (66 and over)	89.9%	7.2%	2.9%	100.0%	13620
Lone parent family	41.1%	32.5%	26.4%	100.0%	17051
Other	58.6%	18.4%	23.0%	100.0%	6366
Total	66.8%	17.0%	16.2%	100.0%	143130

Source: 2021 census table RM135

Economic activity and tenure

- 2.17 Table 2.13 shows that most owner occupier HRPs are either in employment or retired; 37.1% of social renter HRPS are in employment but 31.5% are economically inactive; and for private renters, most are economically active.

Table 2.13 Economic activity by Household Reference Person and tenure

Economic activity (by household reference person)	All tenures %	Owned %	Rented: Social rented %	Rented: Private rented or lives rent free %
Economically active (in employment)	60.3%	64.1%	37.1%	68.8%
Retired	27.0%	31.8%	25.0%	9.2%
Economically inactive (including looking after home/family and long-term sick/disabled)	10.0%	3.1%	31.5%	15.9%
Student	0.8%	0.3%	1.5%	2.1%
Unemployed	1.9%	0.6%	4.8%	3.9%
Total	100.0%	100.0%	100.0%	100.0%
Base	143,104	95,633	24,339	23,132

Source: 2021 census table RM133

- 2.18 Table 2.14 illustrates that of all economically active household reference people (HRP), 71.1% own and 18.4% rent privately. 79.1% of economically inactive HRPs and 77.1% of unemployed people rent. 44.4% of student HRPs live in private rented accommodation. 78.7% of retired HRPs are owner occupiers.

Table 2.14 Household type by tenure (row %)

Economic activity	Owned (row %)	Rented: Social rented (row %)	Rented: Private rented or lives rent free (row %)	Total	Base
Economically active (in employment)	71.1%	10.5%	18.4%	100.0%	86292
Retired	78.7%	15.7%	5.5%	100.0%	38660
Economically inactive (including looking after home/family and long-term sick/disabled)	20.9%	53.5%	25.6%	100.0%	14337
Student	22.1%	33.5%	44.4%	100.0%	1118
Unemployed	22.8%	43.6%	33.5%	100.0%	2697
Total	66.8%	17.0%	16.2%	100.0%	143104

Source: 2021 census table RM133

Overcrowding and underoccupancy

- 2.19 Table 2.15 shows that 2.4% of all households are overcrowded and this was most pronounced in social rented accommodation. Underoccupancy was most apparent in owner occupied households with 86.8% having at least one spare bedroom.

Table 2.15 Occupancy by tenure (column %)

Occupancy	All tenures %	Owned %	Rented: Social rented %	Rented: Private rented or lives rent free %
Overcrowded	2.4%	1.2%	5.7%	3.9%
Sufficient bedrooms	22.3%	12.0%	51.8%	33.5%
Under occ +1	38.5%	38.6%	30.5%	46.6%
Under occ +2 or more	36.9%	48.2%	11.9%	16.0%
Total	100.0%	100.0%	100.0%	100.0%
Base	143,116	95,642	24,342	23,132

Source: 2021 census table RM099

Note: Based on bedroom standard which applies assumptions regarding household structure and bedrooms needed.

- 2.20 Just over a quarter of overcrowded households were in the private rented sector (Table 2.16), which also showed around 32.8% of overcrowded households were owner occupiers and 41.0% social renters. 87.5% of under occupancy with at least 2 spare bedrooms was in the owner occupied sector.

Table 2.16 Occupancy by tenure (row %)

Occupancy	Owned (row %)	Rented: Social rented (row %)	Rented: Private rented or lives rent free (row %)	Total	Base
Overcrowded	32.8%	41.0%	26.1%	100.0%	3,409
Sufficient	36.0%	39.6%	24.4%	100.0%	31,857
Under occ +1	67.0%	13.5%	19.5%	100.0%	55,102
Under occ +2 or more	87.5%	5.5%	7.0%	100.0%	52,748
Total	66.8%	17.0%	16.2%	100.0%	143,116

Source: 2021 census table RM099

Note: Based on bedroom standard which applies assumptions regarding household structure and bedrooms needed.

The owner-occupied sector

- 2.21 The 2021 Census identified that 66.4% (94,978) of households across the borough are owner-occupiers. 34.4% of all households (49,212) own outright and 32.0% of all households (45,766) have a mortgage.
- 2.22 The Household Survey (re-weighted using the 2021 Census) provides the following information based on responses from households living in owner-occupied housing:
- Most owner-occupied homes are houses (87.5%), with 25.5% detached, 40.2% semi-detached, and 21.8% terraced; a further 11.5% are bungalows, 0.9% flats/maisonettes, and 0.1% other property types.
 - 0.6% of owner-occupied homes have 1 bedroom, 23% have two bedrooms, 51.4% have three bedrooms and 22.3% have four or more bedrooms.
 - 13.3% of owner-occupied homes were built pre-1919, 30.7% were built between 1919 and 1964, 29% were built between 1965 and 1984, and 27.1% have been built since 1985.
- 2.23 Over the period 2000 to 2022, Land Registry data reveals that lower quartile, median, and average house prices across the borough have increased dramatically. This is summarised in Table 2.17.
- 2.24 It is interesting to note that in 2000, a household income of £8,486 was required for a lower quartile price to be affordable; by 2023 this had increased to £33,429 (a 294% increase). In comparison, an income of £12,600 was required for median priced housing to be affordable in 2000 compared with £45,000 in 2023 (a 257% increase).

Table 2.17 Lower quartile and median price and income required to be affordable 2000-2023

Year	House Price		Income to be affordable*	
	Lower Quartile	Median	Lower Quartile Price	Median Price
2000	£33,000	£49,000	£8,486	£12,600
2001	£35,000	£52,000	£9,000	£13,371
2002	£37,000	£56,950	£9,514	£14,644
2003	£49,950	£74,000	£12,844	£19,029
2004	£67,000	£90,000	£17,229	£23,143
2005	£76,950	£100,000	£19,787	£25,714
2006	£85,000	£115,000	£21,857	£29,571
2007	£92,488	£119,995	£23,783	£30,856
2008	£88,000	£116,663	£22,629	£29,999
2009	£82,000	£111,000	£21,086	£28,543
2010	£80,000	£112,500	£20,571	£28,929
2011	£75,000	£109,950	£19,286	£28,273
2012	£78,000	£110,000	£20,057	£28,286
2013	£80,000	£114,000	£20,571	£29,314
2014	£83,000	£119,000	£21,343	£30,600
2015	£86,000	£125,000	£22,114	£32,143
2016	£89,000	£125,000	£22,886	£32,143
2017	£95,000	£132,500	£24,429	£34,071
2018	£99,950	£138,000	£25,701	£35,486
2019	£103,748	£147,000	£26,678	£37,800
2020	£112,000	£154,500	£28,800	£39,729
2021	£120,000	£165,000	£30,857	£42,429
2022	£130,000	£174,000	£33,429	£44,743
2023	£130,000	£175,000	£33,429	£45,000

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

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

2.25 A range of socio-economic and demographic information from respondents has been obtained from the 2019 Household Survey (re-weighted using the 2021 Census). Some further insights relating to owner-occupiers, based on household survey responses include:

- In terms of household type, 31.1% of owner-occupiers are older (65 or over) singles and couples. 21.6% are couples (under 65 with no children, 16.4% are couples with children under 18, 12.1% are singles (under 65), 11.7% are

couples with adult children (18+), 3.4% are lone parents with adult children and 1.8% are lone parents with children under 18, and 1.9% are other household types.

- 59% of Household Reference People (HRP) (*HRP = Household Reference Person. This is usually the oldest economically person in the household and is now used as an alternative to 'Head of Household'. For more information see <https://analysisfunction.civilservice.gov.uk/policy-store/household-reference-person/>*) living in owner-occupied dwellings are in employment, a further 35.9% are wholly retired from work and 5.9% are not economically active.
- 24.2% of owner-occupied households receive less than £18,200 gross per year, 18.1% receive between £18,200 and £26,000 per year, 22.7% receive between £26,000 and £39,000 per year, and 35% receive more than £39,000 per year.
- In terms of length of residency, 29.7% of owner-occupiers have lived in the same property for less than 10 years, 22.2% between 10 and up to 20 years and 48.1% for 20-years or more.

The Private Rented Sector (PRS)

- 2.26 The private rented sector has become an important tenure in both meeting people's housing needs and providing flexible housing options for those moving for employment or to respond to changing circumstances and provides a housing option for those on low incomes. Across Wigan, the proportion of households renting increased from 5.4% in 2001 to 16.2% in 2021 (ONS Census data). During this period, there has been growth of the rental market for both 'active choice' renters and 'frustrated would-be' homeowners. Tenure reform and less accessible social rented housing are also likely to be an increasing factor to the growth in the private rented sector and the sector clearly now plays a vital role in meeting housing need and affordable need, as well as providing an alternative to homeownership.
- 2.27 Local authorities have an important enabling and regulatory role in ensuring that the private rented sector helps to meet housing need. Balancing good quality supply with demand will help to stabilise rents and encouraging good quality management will improve the reputation of the sector and encourage longer term lets and lower turnover. However, this is a challenging task where existing partners need to be encouraged to participate and new partners and investors need to be identified.

Build to Rent

- 2.28 Build to Rent schemes can have a number of benefits. Schemes can quickly increase supply and provide improved quality and wider choice in housing markets; the accommodation and service offer provide better tenure options for households looking to rent longer term compared to what is available in the current PRS. Standards are expected to be more professional, tenancies longer, and by introducing an affordable offer (minimum 20% below market

rents), these schemes can meet an identified and specific need as affordable rental accommodation.

- 2.29 Local authorities already have tools and powers at their disposal to support Build to Rent. For example, as part of their plan-making and decision taking processes, authorities can:
- Identify sites in their Strategic Housing Land Availability Assessments which might be well suited to particular types of development.
 - Include policies in their Local Plans on Build to Rent.
 - Choose whether or not to deploy the nationally described space standard, taking into account viability and need considerations.
- 2.30 Local authorities also have non-planning powers at their disposal through which they can support Build to Rent, such as using their own council land holdings.

Recommendations for a build-to-rent policy framework

- 2.31 Any decisions regarding discounts and the amount of affordable private rent to be secured will need to be affordable to local households and take into account viability assessment analysis. The council may wish to consider the following:
- What constitutes Build to Rent in terms of size of scheme.
 - The percentage discounts that will be applied to Build to Rent schemes to secure affordable private rent as an affordable product for local people in line with their affordability policies. It is likely the evidence in this report will need to be tested against viability evidence.
 - Whether it wishes to vary the proportion of and explore a trade-off between the number of affordable private rent units and the discount offered on them across the development, with the proviso being that these should accord with the headline affordable housing contribution agreed through the planning permission.
 - The requirement that the affordable private rent units should be retained as affordable housing in perpetuity; there should be no break clause for the affordable housing which should remain as a community benefit in perpetuity.
 - The groups that affordable private rent should be targeted toward (the product is affordable for lower and median income groups across various locations and property sizes).
 - The size of units required for affordable private rent.
 - Establishing an intermediate housing list and a mechanism for access to these properties.
 - A requirement for applications to demonstrate how any negotiated discount is affordable to local incomes.
 - The need for all options to be agreed jointly between the local authority and the developer as part of the planning permission.

- On-site provision to be a priority but, where this is not the requirement by the council, a commuted sum mechanism be developed to reflect the bespoke nature of Build to Rent.
- 2.32 Build to Rent and affordable private rent affords a number of benefits as a product to improve the quality of supply and management of rented accommodation in Wigan Borough. To ensure these benefits are realised, the council may wish to consider setting out specific requirements within their planning policy that confirms that Build to Rent, and any affordable associated products, must provide:
- Unified ownership and unified management of the private and affordable private rent elements of the scheme;
 - Longer tenancies (three years or more) to all tenants – these should have break clauses for renters, which allow the tenant to end the tenancy with a month's notice any time after the first six months;
 - Rent certainty for the period of the tenancy, the basis of which should be made clear to the tenant before a tenancy agreement is signed, including any annual increases which should always be formula-linked;
 - For on-site management, this does not necessarily mean full-time dedicated on-site staff, but all schemes need to have a complaints procedure in place and are a member of a recognised ombudsman scheme;
 - No up-front fees of any kind to tenants or prospective tenants, other than deposits and rent-in-advance;
 - A range of unit sizes for affordable private rent in equal proportions of the Build to Rent units based on local market conditions;
 - A bespoke eligibility agreement agreed with the council on all developments;
 - An annual statement to demonstrate how the affordable private rent units are meeting local housing need;
 - For all affordable private rent units to be tenure blind, and physically indistinguishable, and designed to the same high design quality and specification as the market homes; and
 - For affordable private rent homes to be distributed throughout the scheme, to help support a mixed and balanced community.
- 2.33 Eligibility for occupying affordable private rented homes should be agreed locally between the local authority and the scheme operator, but with regard to criteria set out in planning guidance. Final decisions over the occupancy criteria for affordable private rent homes should be made by the Build to Rent scheme operator (which should reference part 6 allocations, the council's allocation policy, and choice-based lettings scheme), working with the authority, taking into account the criteria, the council's Allocation Policy including Local Connection criteria (where applicable and not to the exclusion of those exempt) and other parameters as agreed.
- 2.34 The eligibility criteria for the affordable private rent homes should be set out in the Section 106 agreement.

- 2.35 The 2019 Household Survey (re-weighted using the 2021 Census) found that 67.4% of private rented properties were houses, of which 39.3% are terraced, 24.9% are semi-detached, and 3.2% are detached; a further 22.9% were flats/maisonettes, 9.7% were bungalows, and 0% other types of housing. 9.9% of privately rented properties have one bedroom/bedsit, 53.5% have two bedrooms, 31.1% have three bedrooms, and 5.6% have four or more bedrooms.
- 2.36 Around 25.6% of private rented stock was built before 1919, 27.2% between 1919 and 1964, 15.8% between 1965 and 1984, and 31.4% has been built since 1985.
- 2.37 The characteristics of tenants are diverse and the Household Survey revealed that in particular the private rented sector accommodates singles (under 65) (24.2%), couples with children under 18 (23.5%), couples (under 65 with no children) (13.9%), older singles and couples (15.4%), lone parents with children under 18 (7.4%), lone parents with adult children (4.6%), couples with adult children (4.4%), and other household types (6.5%).
- 2.38 Just over a third (36.3%) of private renting households have lived in their accommodation for less than three years and overall 63% had lived in their accommodation for less than 5 years, 21.2% for between 5 and under 10 years, 14% between 10 and less than 20 years and 1.8% for 20 years or more.
- 2.39 In terms of income, the 2019 Household Survey (re-weighted using the 2021 Census) found that 47.1% of households privately renting receive less than £18,200 gross per year, 27.8% receive between £18,200 and £26,000 per year, 14.7% receive between £26,000 and £39,000 per year, and 10.5% receive more than £39,000 per year.
- 2.40 66.9% of Household Reference People (heads of household) living in private rented accommodation are employed, 12.7% are wholly retired from work and 20.3% were not economically active.

The affordable housing sector

- 2.41 The latest Regulator of Social Housing Statistical Data Return (SDR) 2022 identified a total of 26,504 units of affordable housing across Wigan Borough. Of these, 23,965 were general needs units, 1,890 were supported housing/housing for older people. In addition, there were 649 units of low-cost home ownership.
- 2.42 The 2019 Household Survey (re-weighted using the 2021 Census) found that there are around 24,047 households who live in an affordable (social rented or intermediate tenure) property across the borough.
- 2.43 The Household Survey identified that 57.5% of occupied affordable accommodation are houses (of which 33.8% are semi-detached, 21.2% are terraced, and 2.4% are detached); 25.2% are flats/apartments, and 17.3% are bungalows. In terms of size, affordable dwellings in the borough typically have one bedroom/bedsit (27.8%), two bedrooms (36.8%), or three bedrooms (33.8%), with a further 1.6% having four or more bedrooms.
- 2.44 In terms of household composition, the 2019 Household Survey found that 28.8% are singles under 65, 25.9% are older singles and couples (one or both

aged over 65 years), 10.5% are couples or lone parents with adult children living at home, 10.3% are couples under 65 with no children, 9.0% are lone parents with children under 18, 10.5% are couples with children under 18, and a further 5.0% are other household types.

- 2.45 33.4% of Household Reference People living in affordable housing are in employment. A further 24.1% are wholly retired from work and 42.5% are not economically active, including 25.2% who are permanently sick/disabled.
- 2.46 Incomes are generally low, with 74.4% of households in affordable housing receiving an income of less than £18,200 gross per year. 14% receive between £18,200 and £26,000 per year, 7.1% receive between £26,000 and £39,000 per year, and 4.4% receive more than £39,000 per year.

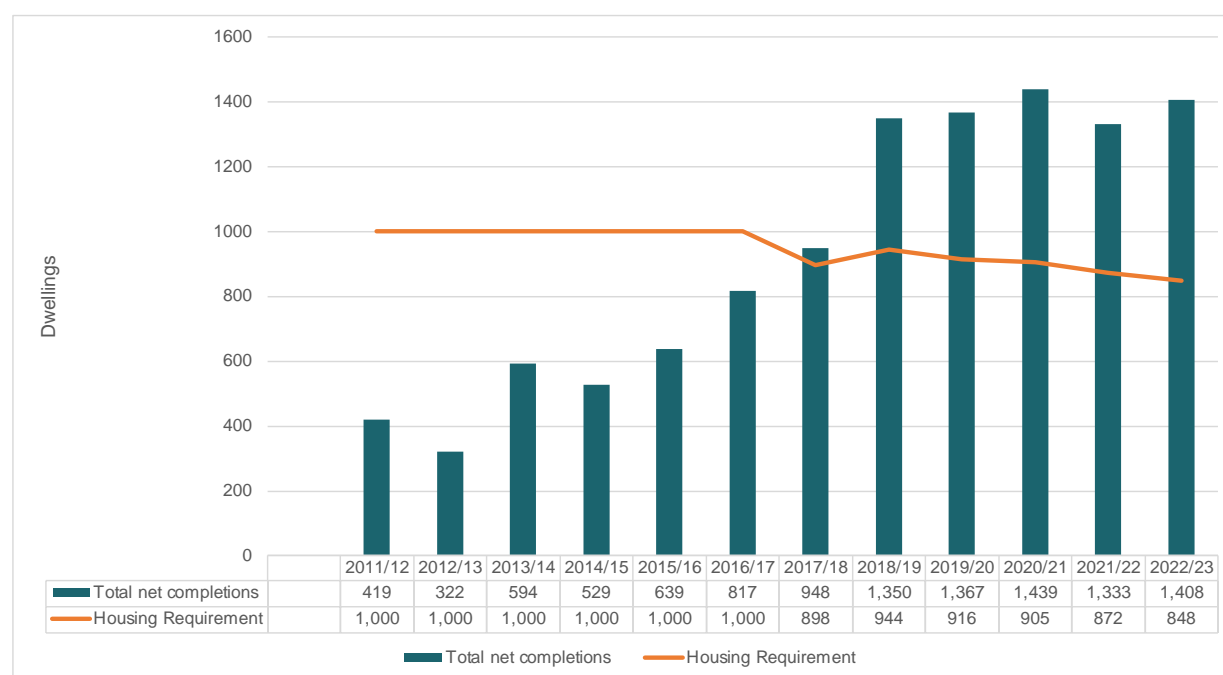
Past trends in housing delivery

- 2.47 Over the past 12 years (2011/12 to 2022/2023) 11,165 net new dwellings have been built across Wigan district (Table 2.18), over half of which have been built in the five years 2018/19 to 2022/23. In the past 5 years, an annual average of 6,897 net completions has been achieved. A comparison of annual completions with the annual policy target is presented in Figure 2.1. Over the past 12 years, the overall shortfall of delivery relative to targets has been 218 dwellings. The distribution of newbuild activity since 2007 is shown in Map 2.2.

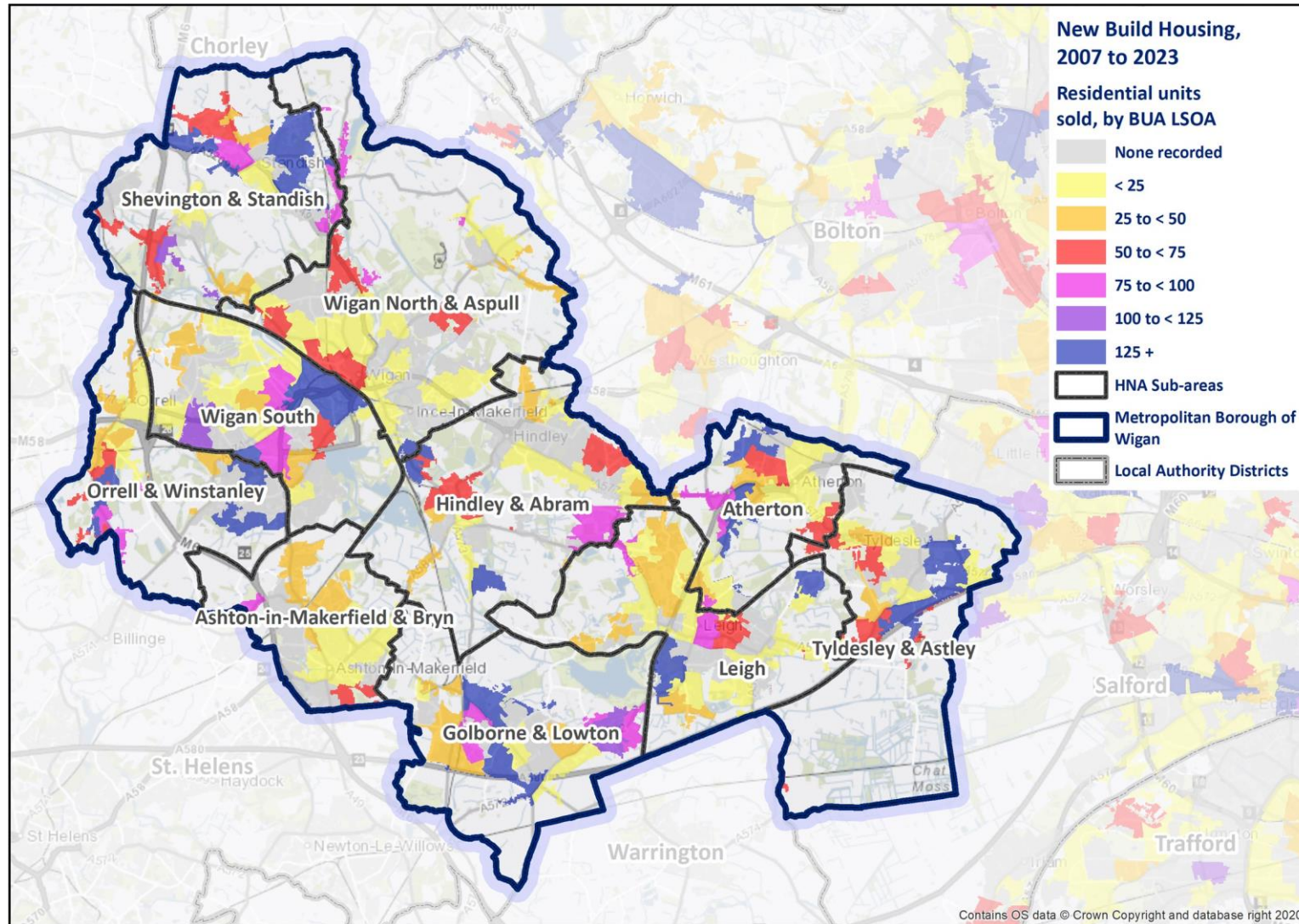
Table 2.18 Dwelling completions 2011/12 to 2022/2023

Year	Total net completions	Housing Requirement	Surplus/Deficit against target
2011/12	419	1,000	-581
2012/13	322	1,000	-678
2013/14	594	1,000	-406
2014/15	529	1,000	-471
2015/16	639	1,000	-361
2016/17	817	1,000	-183
2017/18	948	898	50
2018/19	1,350	944	406
2019/20	1,367	916	451
2020/21	1,439	905	534
2021/22	1,333	872	461
2022/23	1,408	848	560
2011-2023 (Total 12 years)	11,165	11,383	-218
Total (most current 5 years)	6,897	4,509	2,388
Annual average (past 5 years)	1,379	897	482

Source: Wigan Council Annual Monitoring Reports

Figure 2.1 Comparison of annual completions with annual housing requirement

Source: Annual Monitoring Returns

Map 2.2 New build dwellings by LSOA over period 2007-2023

Source: Land Registry © Crown copyright 2007 to 2023

Demographic drivers: population, migration, and households

Population projections

- 2.48 National population projections are produced by the ONS regularly and the latest ones are 2018-based projections (Table 2.19)

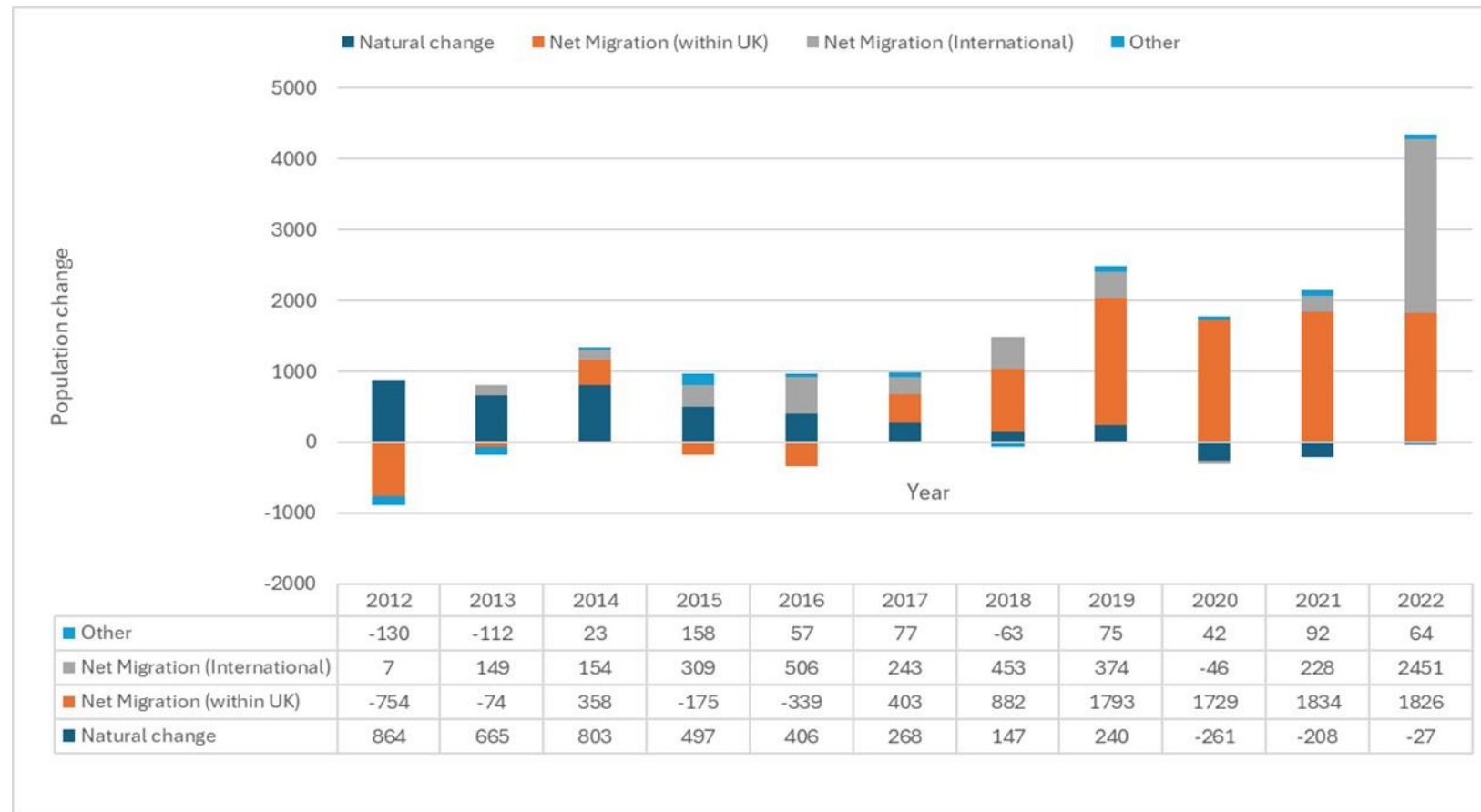
Table 2.19 Change in population 2023-2041 by age group (2018-based ONS population projections)

Age groups	2023	2041	Number change 2023-2041	% change 2023-2041
0-19	75,307	71,770	-3,537	-4.7%
20-39	79,528	80,001	473	0.6%
40-54	65,265	68,210	2,945	4.5%
55-64	46,369	42,372	-3,997	-8.6%
65-74	34,239	42,099	7,860	23.0%
75-84	24,597	31,259	6,661	27.1%
85+	6,940	11,616	4,676	67.4%
All Ages	332,245	347,326	15,080	4.5%

Source: ONS, 2018-based population projections

Components of population change

- 2.49 The ONS publish mid-year population estimates at local authority level which includes an analysis of components of population change, that is natural change, national migration, and international migration. The component analysis also includes 'other' change which can include boundary adjustment and military population moves. The data for Wigan Borough 2012-2022 is shown in Figure 2.2. Over the period 2012 to 2022, the impact of natural change on population has reduced and net migration from within the UK has become a major driver of population change. In 2022, there was also a notable increase in population due to international net in-migration.

Figure 2.2 Components of population change 2012 to 2022

Source: ONS Population estimates and components of population change.

Migration trends 2014-2022

- 2.50 Table 2.20 presents a detailed analysis of internal and international migration by year and Table 2.21 summarises the data by broad age and year groups. The base numbers may differ slightly from the ONS components of change analysis due to rounding but provides useful insight into the age group of migrants, their origins and destinations and the relative importance of international migration.
- 2.51 Key trends in migration over the period 2014 to 2022 include:
- Overall annual net inflows in each year, averaging 682 over the period with the majority movement from elsewhere in Greater Manchester to Wigan.
 - Notable outflows to Chorley, West Lancashire and longer-distance moves to elsewhere in the North West and rest of England.
 - Significant international net inflow, averaging 756 people over the period but a pronounced increase in net international migration of 2,481 people in 2022.
 - In terms of migration by age group over the period 2014 to 2022:
 - The key inflows were people in the under 30 and 30-64 age groups from elsewhere in Greater Manchester.
 - The key net outflows were under 30 and 30-64 to the rest of the North West and England.
 - Net international migration of younger age groups has been a key driver of population increase over the period and in 2022 there was a net inflow of 2,161 under 30s from outside the UK.
- 2.52 An analysis of migration flows indicates that considerable net inflows and lower levels of net outflows have helped to increase population levels across Wigan Borough.

Table 2.20 National and International Migration by Year

YEAR	Wigan	GREATER MANCHESTER					OTHER NEIGHBOURING				ELSEWHERE UK					TOTAL (UK Internal)	International	TOTAL (Internal & International)
		Bolton	Salford	Manchester	Rest of Greater Manchester	TOTAL	Chorley	St. Helens	Warrington	West Lancashire	Rest of North West	Rest of ENGLAND D	NI	SCOTLAND	WALES			
2014	Migrated OUT to	790	549	396	533	2,269	317	667	437	618	1,586	1,925	42	114	257	8,231	545	8,776
	Migrated IN from	959	776	415	562	2,710	232	677	363	499	1,628	1,708	37	135	235	8,224	850	9,074
	NET	169	226	18	28	442	-85	10	-74	-119	42	-217	-5	22	-23	-7	305	298
2015	Migrated OUT to	711	618	396	510	2,235	403	712	413	513	1,628	1,852	37	177	215	8,184	499	8,683
	Migrated IN from	930	777	390	606	2,704	220	641	327	546	1,382	1,936	18	138	215	8,126	1,102	9,228
	NET	220	159	-6	97	470	-183	-71	-87	33	-246	84	-19	-39	0	-58	603	545
2016	Migrated OUT to	693	494	428	457	2,072	402	736	429	556	1,749	2,002	36	172	244	8,398	579	8,977
	Migrated IN from	953	864	375	630	2,822	225	675	441	571	1,336	1,876	19	142	189	8,295	1,519	9,814
	NET	260	371	-53	172	750	-177	-60	12	15	-413	-126	-18	-30	-55	-103	940	837
2017	Migrated OUT to	867	644	382	557	2,449	460	877	482	666	1,895	2,184	34	139	276	9,462	738	10,200
	Migrated IN from	1,110	1,115	519	729	3,473	231	933	386	629	1,526	1,835	36	119	222	9,390	1,170	10,560
	NET	243	472	137	173	1,024	-229	56	-96	-37	-369	-350	3	-20	-55	-72	432	360
2018	Migrated OUT to	931	569	446	534	2,480	412	811	400	656	1,922	2,234	29	137	228	9,308	788	10,096
	Migrated IN from	1,286	1,186	599	786	3,857	259	787	430	479	1,633	1,471	24	126	185	9,249	1,308	10,557
	NET	354	617	153	252	1,377	-153	-24	30	-177	-290	-763	-5	-11	-43	-59	520	461
2019	Migrated OUT to	933	687	479	584	2,684	418	758	510	678	2,033	2,257	22	161	263	9,784	449	10,233
	Migrated IN from	1,388	1,317	642	954	4,302	361	839	469	588	1,732	1,047	14	107	196	9,656	1,234	10,890
	NET	455	630	163	369	1,618	-57	82	-41	-90	-301	-1,210	-7	-54	-67	-128	785	657
2020	Migrated OUT to	687	591	502	495	2,274	347	711	397	635	1,890	2,068	25	130	217	8,694	532	9,226
	Migrated IN from	1,218	1,383	642	825	4,068	259	713	445	585	1,709	542	19	132	173	8,645	1,074	9,719
	NET	531	792	141	331	1,794	-88	3	49	-50	-181	-1,527	-6	2	-44	-49	542	493
2021	Migrated OUT to	988	799	546	655	2,989	567	918	568	949	2,644	2,772	31	185	221	11,845	901	12,746
	Migrated IN from	1,617	1,897	827	1,328	5,668	350	990	587	598	2,074	1,140	17	142	280	11,846	1,129	12,975
	NET	629	1,097	280	673	2,679	-217	72	19	-350	-570	-1,633	-14	-43	59	1	228	229
2022	Migrated OUT to	857	796	520	657	2,830	450	825	529	900	2,828	2,706	30	151	319	11,567	837	12,404
	Migrated IN from	1,378	1,991	960	1,313	5,642	344	824	702	579	2,166	812	17	101	195	11,381	3,288	14,669
	NET	521	1,196	440	656	2,812	-105	-1	173	-321	-663	-1,894	-12	-50	-124	-186	2,451	2,265

Source: 2021 Census

Table 2.21 Summary of national and international migration by year group and age group

PERIOD	AGE GROUP	Wigan	GREATER MANCHESTER					OTHER NEIGHBOURING				ELSEWHERE UK					TOTAL (UK internal)	International	TOTAL (Internal & international)
			Bolton	Salford	Manchester	Rest of Greater Manchester	TOTAL	Chorley	St. Helens	Warrington	West Lancashire	Rest of North West	Rest of ENGLAND	NI	SCOTLAND	WALES			
2014-2016	<30	Migrated OUT to	1,088	874	863	681	3,506	470	1,078	575	790	2,815	3,545	69	248	352	13,449	907	14,356
		Migrated IN from	1,416	1,187	706	824	4,134	307	979	511	847	2,509	3,493	47	221	317	13,364	1,951	15,315
		NET	328	312	-157	143	627	-163	-99	-65	57	-306	-52	-22	-28	-35	-85	1,044	959
	30-64	Migrated OUT to	989	719	345	748	2,800	545	945	594	705	1,833	1,929	46	177	277	9,851	670	10,521
		Migrated IN from	1,221	1,083	443	876	3,622	315	905	558	668	1,582	1,702	18	160	253	9,782	1,364	11,146
		NET	231	364	99	128	822	-230	-41	-36	-37	-251	-227	-28	-17	-24	-69	694	625
	65+	Migrated OUT to	225	22	12	389	647	56	22	20	66	477	472	5	57	71	1,894	46	1,940
		Migrated IN from	1	1	1	21	24	55	91	62	100	711	716	8	26	57	1,851	156	2,007
		NET	-224	-21	-10	-368	-623	-1	69	42	35	234	245	3	-31	-15	-43	110	67
2017-2019	<30	Migrated OUT to	1,328	1,059	909	767	4,063	578	1,181	621	1,015	3,153	4,066	41	193	326	15,236	1,056	16,292
		Migrated IN from	1,806	1,734	975	1,139	5,654	381	1,253	597	896	2,790	3,105	34	170	300	15,180	2,086	17,266
		NET	478	675	66	372	1,591	-197	72	-24	-119	-363	-960	-7	-23	-26	-56	1,030	974
	30-64	Migrated OUT to	1,239	754	374	825	3,192	600	1,119	661	793	2,276	2,217	34	201	351	11,443	865	12,308
		Migrated IN from	1,730	1,696	726	1,177	5,329	418	1,173	629	693	1,759	856	38	151	296	11,282	1,470	12,752
		NET	490	942	351	352	2,136	-182	54	-32	-100	-517	-1,360	4	-50	-115	-161	605	444
	65+	Migrated OUT to	203	50	13	302	569	93	69	60	148	535	471	8	51	81	2,085	54	2,139
		Migrated IN from	92	69	26	65	251	51	113	60	107	773	590	3	29	51	2,027	156	2,183
		NET	-111	19	12	-238	-318	-42	44	-1	-41	238	120	-5	-22	-30	-58	102	44
2020-2022	<30	Migrated OUT to	1,167	1,258	1,035	881	4,341	550	1,158	642	1,218	3,940	4,471	37	206	333	16,896	1,141	18,037
		Migrated IN from	2,028	2,464	1,268	1,541	7,300	427	1,219	777	954	3,475	2,168	26	188	316	16,851	3,302	20,153
		NET	861	1,206	233	659	2,959	-122	62	134	-265	-465	-2,303	-10	-18	-17	-45	2,161	2,116
	30-64	Migrated OUT to	1,187	844	515	834	3,381	683	1,188	733	1,028	2,950	2,624	44	221	342	13,194	1,112	14,306
		Migrated IN from	1,907	2,521	1,103	1,751	7,282	443	1,173	833	651	2,092	113	23	165	269	13,043	2,055	15,098
		NET	720	1,677	588	917	3,901	-240	-15	100	-377	-858	-2,511	-21	-56	-74	-151	943	792
	65+	Migrated OUT to	177	84	18	92	371	131	109	118	237	472	452	5	39	82	2,016	17	2,033
		Migrated IN from	277	287	58	175	796	83	136	124	157	382	212	4	22	63	1,979	134	2,113
		NET	100	202	40	83	425	-48	27	5	-80	-90	-239	-1	-17	-19	-37	117	80

Source: 2021 Census

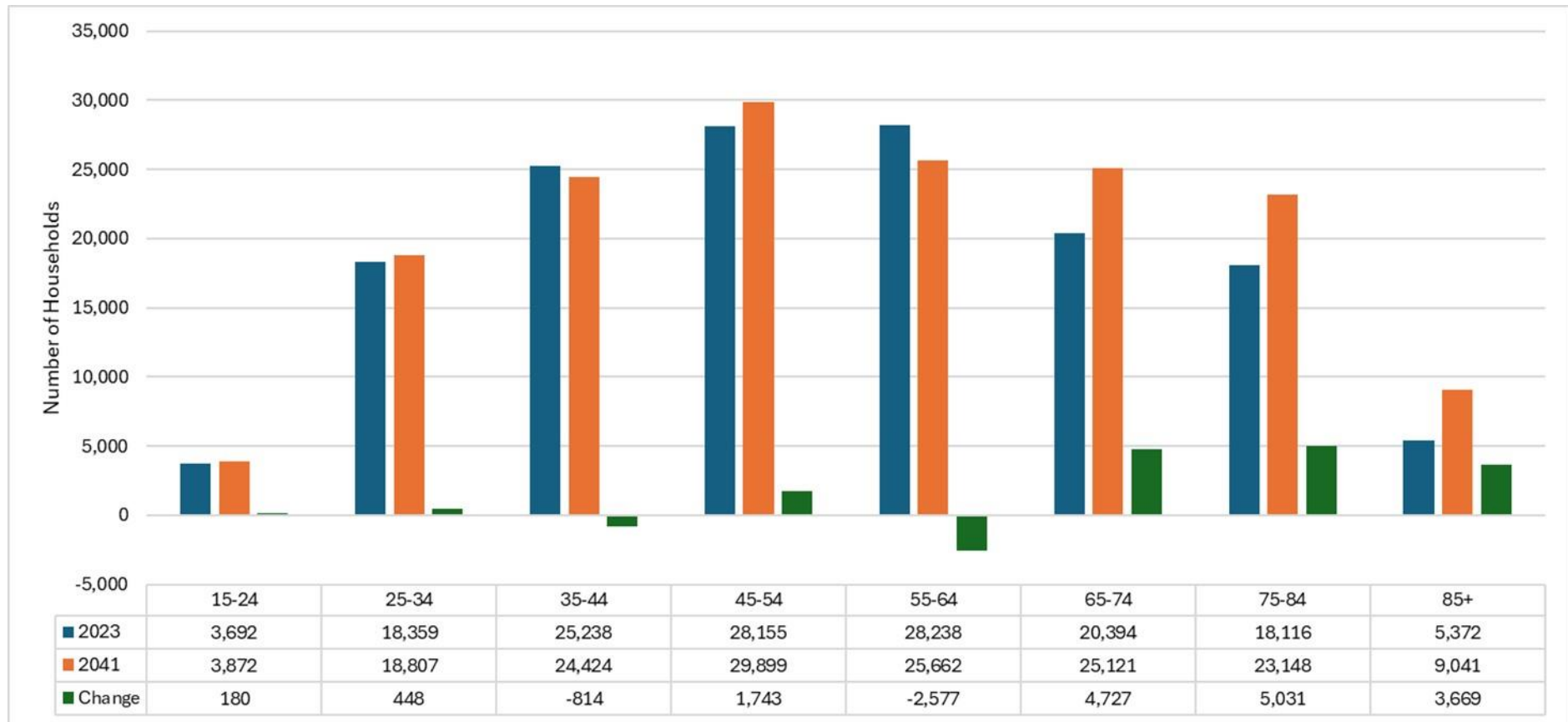
Further information from the Household Survey on households moving home

- 2.53 Information from the Household Survey relating to **households who moved home in the previous five years to 2018** includes:
- In terms of tenure, 42.4% of moving households previously lived in an owner-occupied property, 40.2% previously lived in private rented or tied accommodation, around 0.3% had lived in affordable accommodation, 16.2% had been living with family or friends, and around 1.4% stated 'other';
 - The three main reasons for wanted a nicer home (18.8%), wanted a garden / bigger garden (18.8%), and wanted a nicer area (17.6%).
 - 16.9% said they are planning to move again within the next 5 years, with around 8.5% stating they would like to move but are unable to; and
 - Of those planning to move again, over 61.8% would like to move to a house (36.7% detached, 14.7% semi-detached and 10.4% terraced), 8% to a flat/maisonette, 27.6% to a bungalow and 2.6% to other property types including park homes.
- 2.54 The 2019 Household Survey (reweighted using the 2021 Census) found that 19,750 (16.9%) households **planned to move in the next five years**. A further 10,046 (8.6%) households would like to move but are unable to. Of all the reasons listed for being unable to move, 68% said that this is because they cannot afford to move and 28.2% mentioned a lack of suitable accommodation with adaptations needed in the area they want to move to.
- 2.55 The Household Survey identified the following characteristics relating to those households planning to move in the next five years:
- In terms of the number of bedrooms, around 61% of households would like three or more bedrooms and 55% would expect three bedrooms as a minimum in their next property.
 - There is a strong desire for owner-occupation, with around 71.3% of households planning to move stating they would most likely move to this tenure. 20.7% would most likely move to affordable housing and 8.1% to move to private rented accommodation.
 - The main reasons why households plan to move are to move to a nicer area (35.1%), to move to a nicer house (31.8%) and want a garden or bigger garden (22.2%).

Household projections

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

- 2.57 According to the 2018-based projections, the total number of households in 2023 was projected to be 147,564 and expected to increase to 159,974 by 2041.
- 2.58 Table 2.22 provides a detailed breakdown of household type by the age of Household Reference Person to 2041 using 2018-based household projections. Currently available data shows that the overall household type profile is not expected to change over the 2023 to 2041 period, with the dominant household types being 'one person' and 'other households with two or more adults', with the proportion for both 'one person' and 'other households with two or more adults' expected to increase. Additionally, as illustrated in Figure 2.3, there will be a marked increase in the number of households where the Household Reference Person is aged 45-54 and 65 or over.

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

Source: 2018-based ONS household projections

Table 2.22 Household types and change 2023 to 2041 (by age of household reference person (HRP))

Year and household type	Age of household reference person (HRP)									
2023	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	TOTAL	%
One Person	895	4,418	6,539	7,808	8,754	7,035	8,163	3,356	46,969	31.8%
Household with 1 dependent child	1,199	4,816	6,406	5,605	2,088	334	192	46	20,685	14.0%
Household with 2 dependent children	469	3,367	5,797	3,303	630	54	3	0	13,623	9.2%
Household with 3 or more dependent children	214	1,641	1,961	839	167	14	3	0	4,837	3.3%
Other households with two or more adults	916	4,118	4,536	10,601	16,600	12,957	9,755	1,969	61,451	41.6%
Total	3,692	18,359	25,238	28,155	28,238	20,394	18,116	5,372	147,565	100.0%
2041	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	TOTAL	%
One Person	922	4,539	6,336	8,219	7,914	8,705	10,431	5,555	52,621	32.9%
Household with 1 dependent child	1,265	4,939	6,181	6,032	1,865	402	243	76	21,003	13.1%
Household with 2 dependent children	498	3,438	5,600	3,640	558	63	4	0	13,801	8.6%
Household with 3 or more dependent children	228	1,675	1,887	925	143	16	3	0	4,878	3.0%
Other households with two or more adults	959	4,216	4,420	11,082	15,183	15,935	12,466	3,410	67,671	42.3%
Total	3,872	18,807	24,424	29,899	25,662	25,121	23,148	9,041	159,974	100.0%
Change 2023-2041	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	TOTAL	%
One Person	26	121	-203	411	-841	1,671	2,268	2,198	5,652	1.1%
Household with 1 dependent child	66	122	-224	427	-223	69	51	30	318	-0.9%
Household with 2 dependent children	29	71	-197	337	-72	8	1	0	178	-0.6%
Household with 3 or more dependent children	15	34	-74	86	-24	2	1	0	41	-0.2%
Other households with two or more adults	44	99	-116	481	-1,417	2,978	2,711	1,441	6,221	0.7%
Total	180	448	-814	1,743	-2,577	4,727	5,031	3,669	12,409	100.0%

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

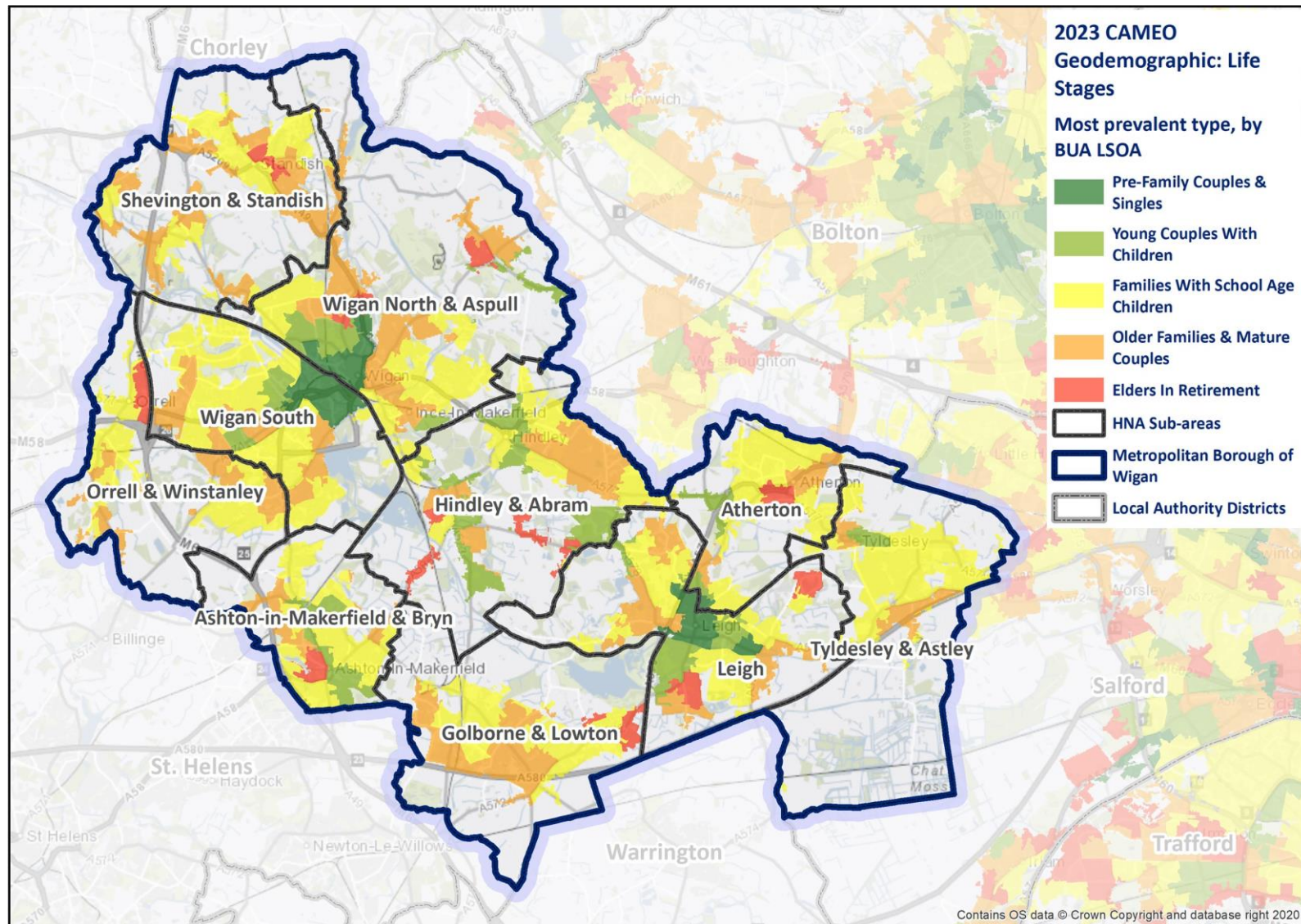
Travel to work trends

- 2.59 The 2011 Census identified 127,732 economically active residents in Wigan. 53.4% lived and worked in Wigan Borough (including working from home) and 43.8% worked elsewhere in the North West, the remainder 2.8% worked elsewhere in the UK. Wigan experiences notable economic linkages with Bolton with over 9,000 residents commuting to work there; there is a net loss of -4,634 workers to Bolton. There is also a net loss of over -4,000 workers to the following areas; Warrington, Manchester and Salford.
- 2.60 St Helens provides the second largest inflow of workers to Wigan. Around 4,073 residents of St Helens commute into Wigan for work (this compares to 4,476 who commute from Bolton).
- 2.61 In terms of defining market areas, the ONS provides a definition of Travel to Work (TTW) areas as follows:
- 'The current criterion for defining TTWs is that generally at least 75% of an area's resident workforce in the area and at least 75% of the people who work in the area also live in the area...however, for areas with a working population in excess of 25,000, self-containment rates as low as 66.7% are accepted'*¹
- 2.62 This would suggest that Wigan is not a self-contained travel to work area and the borough experiences notable economic interaction with the wider Manchester City Region, Warrington and St Helens.

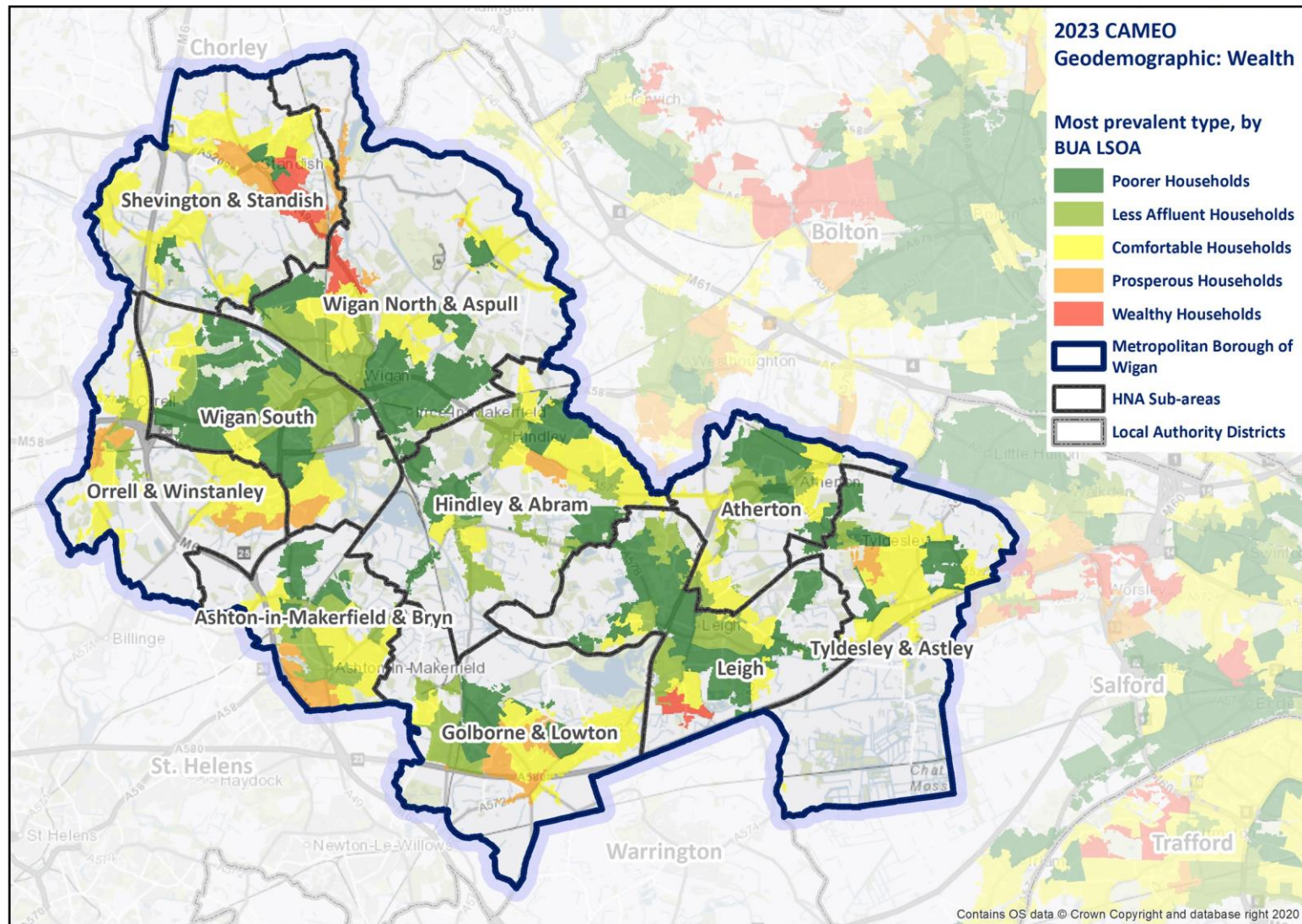
General household characteristics

- 2.63 The range of households living in Wigan Borough is illustrated in Maps 2.3 and 2.4. Map 2.3 illustrates the distribution of key household typologies and indicates clusters of pre family couples and singles and young couples with children across Wigan North and Aspull and Wigan South plus Leigh. Families with school age children plus older families and mature couples are scattered across the borough in all sub-areas. Elders in retirements are more localised with much smaller clusters in the majority of sub-areas.
- 2.64 Map 2.4 considers income groups, broadly illustrating that lower income households are concentrated in Wigan South, Wigan North and Aspull, Leigh and Atherton. Orrell and Winstanley has mainly comfortable and prosperous households. Wealthy households are located in Shevington and Standish plus a small cluster in Wigan North and Aspull and Leigh.

¹<https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/articles/commutingtoworkchangestotraveltoworkareas/2001to2011>

Map 2.3 Household characteristics: household type by LSOA, 2023

Source: CAMEO UK

Map 2.4 Household characteristics: income type by LSOA, 2023

Source: CAMEO UK

Income data

- 2.65 There are a range of income data sources available to inform this study which are now summarised. 2023 CAMEO income data provide range, quartile, and average data of gross household income by sub-area. ONS Annual Survey of Hours and Earnings data provides gross earnings of economically active residents at the borough level. These two sources can provide a realistic estimate of earnings and household income across Wigan Borough (Table 2.23).
- 2.66 The 2023 Annual Survey of Hours and Earnings resident-based data indicates lower quartile earnings are £22,409, median earnings are £29,547, and average earnings are £33,828 across Wigan.

Table 2.23 Annual gross household income by sub-area

Sub-area	Annual gross household income									Lower Quartile	Median	Average
	<£10k	£10k to <£20k	£20k to <£30k	£30k to <£40k	£40k to <£50k	£50k to <£75k	£75k or more	Unknown	Total			
Ashton-in-Makerfield & Bryn	3.4%	28.0%	38.0%	16.0%	8.7%	5.7%	0.0%	0.2%	100.0%	£15,000	£25,000	£27,005
Atherton	5.5%	41.5%	32.9%	13.5%	5.5%	1.0%	0.0%	0.1%	100.0%	£15,000	£25,000	£22,792
Golborne & Lowton	4.2%	28.5%	27.7%	18.5%	15.1%	5.7%	0.1%	0.2%	100.0%	£15,000	£25,000	£29,124
Hindley & Abram	3.6%	47.2%	29.8%	11.0%	5.3%	2.9%	0.0%	0.3%	100.0%	£15,000	£20,000	£23,433
Leigh	5.4%	48.8%	25.9%	11.4%	5.7%	2.6%	0.0%	0.2%	100.0%	£15,000	£15,000	£22,225
Orrell & Winstanley	0.6%	12.3%	32.6%	32.1%	13.0%	9.3%	0.1%	0.1%	100.0%	£25,000	£35,000	£34,130
Shevington & Standish	0.6%	12.9%	23.6%	27.9%	17.1%	16.6%	1.1%	0.2%	100.0%	£25,000	£35,000	£38,883
Tyldesley & Astley	3.7%	26.4%	22.3%	23.0%	16.3%	7.9%	0.2%	0.2%	100.0%	£15,000	£25,000	£30,656
Wigan North & Aspull	6.8%	44.8%	25.9%	11.9%	5.9%	4.2%	0.3%	0.2%	100.0%	£15,000	£15,000	£24,289
Wigan South	6.8%	60.1%	21.5%	5.9%	3.7%	1.6%	0.0%	0.5%	100.0%	£15,000	£15,000	£20,111
Borough of Wigan	4.5%	38.7%	27.5%	15.4%	8.5%	5.0%	0.2%	0.2%	100.0%	£15,000	£25,000	£26,226

Source: CAMEO UK

Summary

- 2.67 Across Wigan Borough, there are an estimated 151,815 dwellings and 143,101 households and 2.8% of dwellings are vacant.
- 2.68 In terms of occupied dwelling stock:
- 66.4% of occupied dwellings are owner-occupied, 16.2% are private rented, and 17.5% are affordable (including social/affordable renting and shared ownership);
 - 79.7% of dwellings are houses (28.9% terraced, 36.1% semi-detached, and 14.7% detached), 9.5% are flats, and 10.8% are bungalows; and
 - 6.1% of dwellings have one bedroom, 28.2% two bedrooms, 54.2% three bedrooms, and 11.5% four or more bedrooms.
- 2.69 Over the 12 years 2011/12 to 2022/2023, 11,165 net new dwellings have been built across Wigan Borough. In the past 5 years to 2022/2023, a total of 6,897 dwellings have been built across the borough.
- 2.70 2018-based projections estimate a population in 2023 of 332,245 and this is projected to increase by 4.5% to 347,326 by 2041, with the largest increases in the 65-74, 75-84, and 85+ age categories. 2018-based ONS household projections suggest a total of 147,565 households (which is higher than the 2021 Census figure) and this is projected to increase by 12,410 (8.4%) to 159,974 by 2041. Largest increases will be one person and other households with two or more adults, and households with a Household Reference Person aged 65 and over.

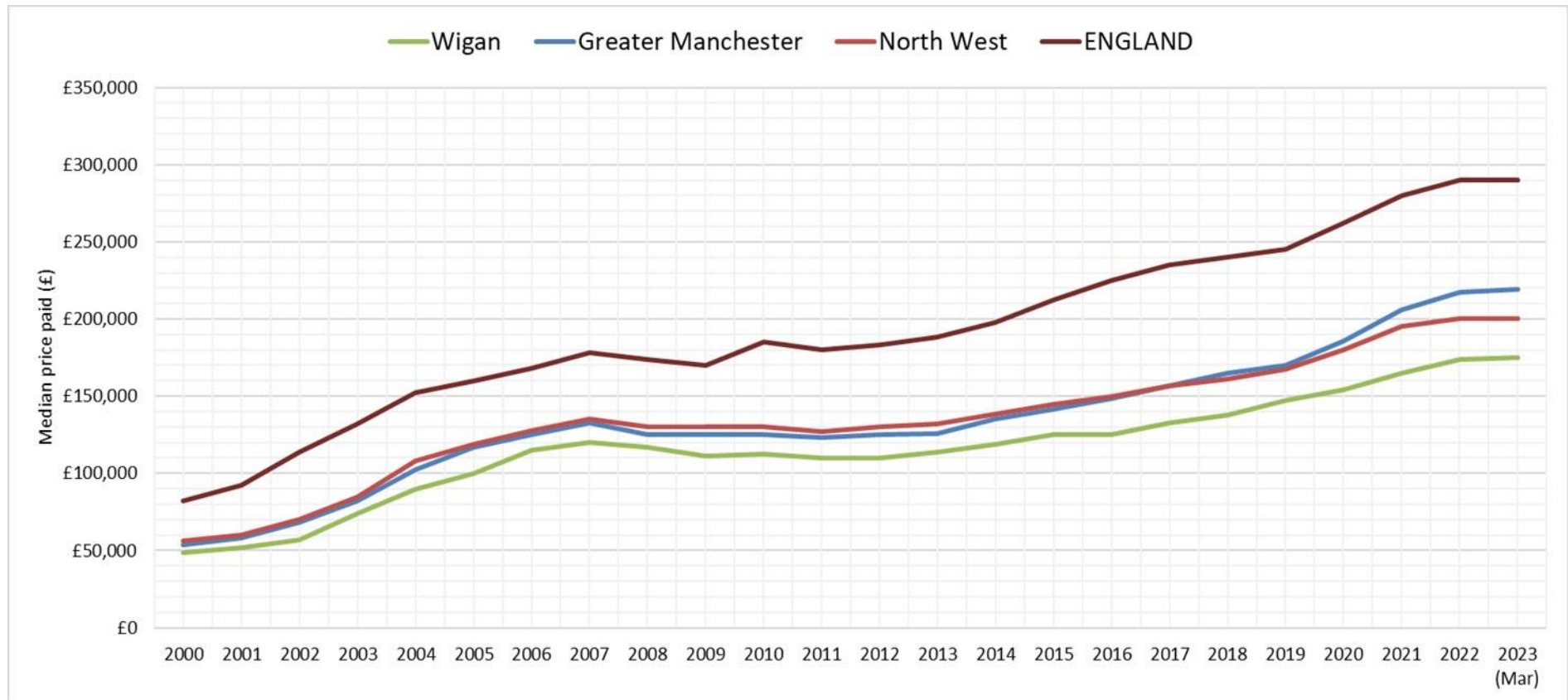
3. Price, Rents, and Affordability

Introduction

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

House price trends

- 3.2 Figure 3.1 shows how median house prices in the borough area have changed over the period 2000 to March 2023, based on full-year Land Registry price paid data. This is compared with Greater Manchester, the North West, and England.
- 3.3 Median house prices in the borough have been consistently lower than those for Greater Manchester, the North West and England.
- 3.4 Overall, median prices have increased from £49,000 in the year 2000 to £175,000 in March 2023, an increase of 257.1%. Table 3.1 sets out comparative house price change over this period, which indicates that this rate of growth is higher than that experienced across the North West (+254.0%) and England as a whole (+253.7%). Lower quartile prices shown in Table 3.2 have increased from £33,000 in 2000 to £130,000 in March 2023, an increase of 293.9%.

Figure 3.1 Median house price trends 2000 to 2023 (March): Wigan, Greater Manchester, the North West, and England

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

Table 3.1 Comparative house price change 2000-2023 with neighbouring districts, Greater Manchester, the North West, and England

Location	Median price (£) 2000	Median price (£) 2023 (Mar)	% Change 2000- 2023
ENGLAND	£82,000	£290,000	253.7%
North West	£56,500	£200,000	254.0%
Greater Manchester	£54,000	£219,000	305.6%
Wigan	£49,000	£175,000	257.1%
Bolton	£46,950	£180,000	283.4%
Chorley	£60,000	£200,000	233.3%
Salford	£47,000	£223,000	374.5%
St. Helens	£49,995	£167,500	235.0%
Warrington	£66,950	£246,000	267.4%
West Lancashire	£69,950	£210,000	200.2%

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

Table 3.2 Comparative lower quartile price changes 2000-2023 with neighbouring districts, Greater Manchester, the North West, and England

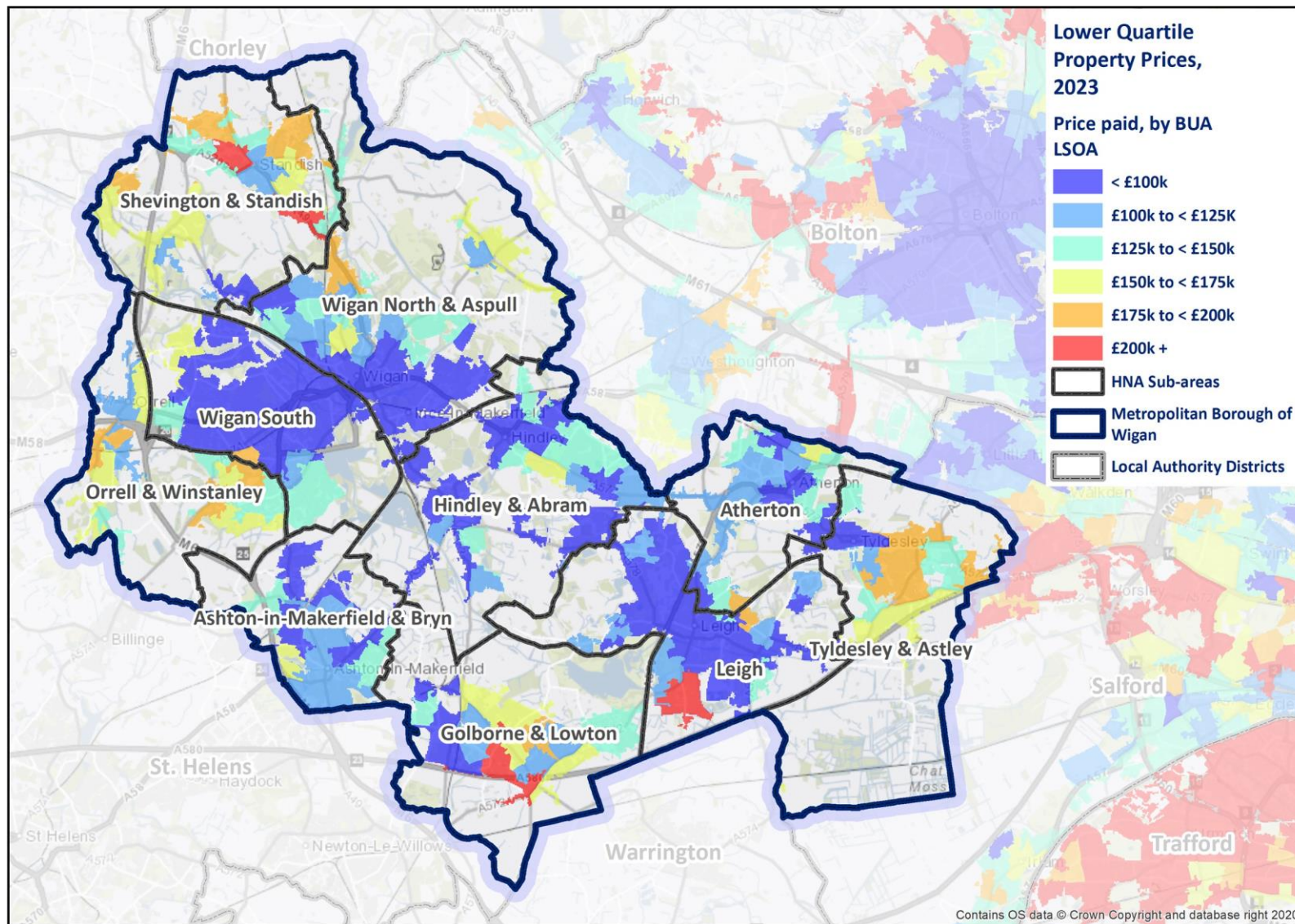
Location	LQ price (£) 2000	LQ price (£) 2023 (Mar)	% Change 2000- 2023
ENGLAND	£54,000	£190,000	251.9%
North West	£37,000	£140,000	278.4%
Greater Manchester	£34,950	£157,500	350.6%
Wigan	£33,000	£130,000	293.9%
Bolton	£30,000	£130,000	333.3%
Chorley	£44,000	£141,000	220.5%
Salford	£32,000	£170,000	431.3%
St. Helens	£35,000	£125,000	257.1%
Warrington	£45,000	£170,000	277.8%
West Lancashire	£52,500	£149,995	185.7%

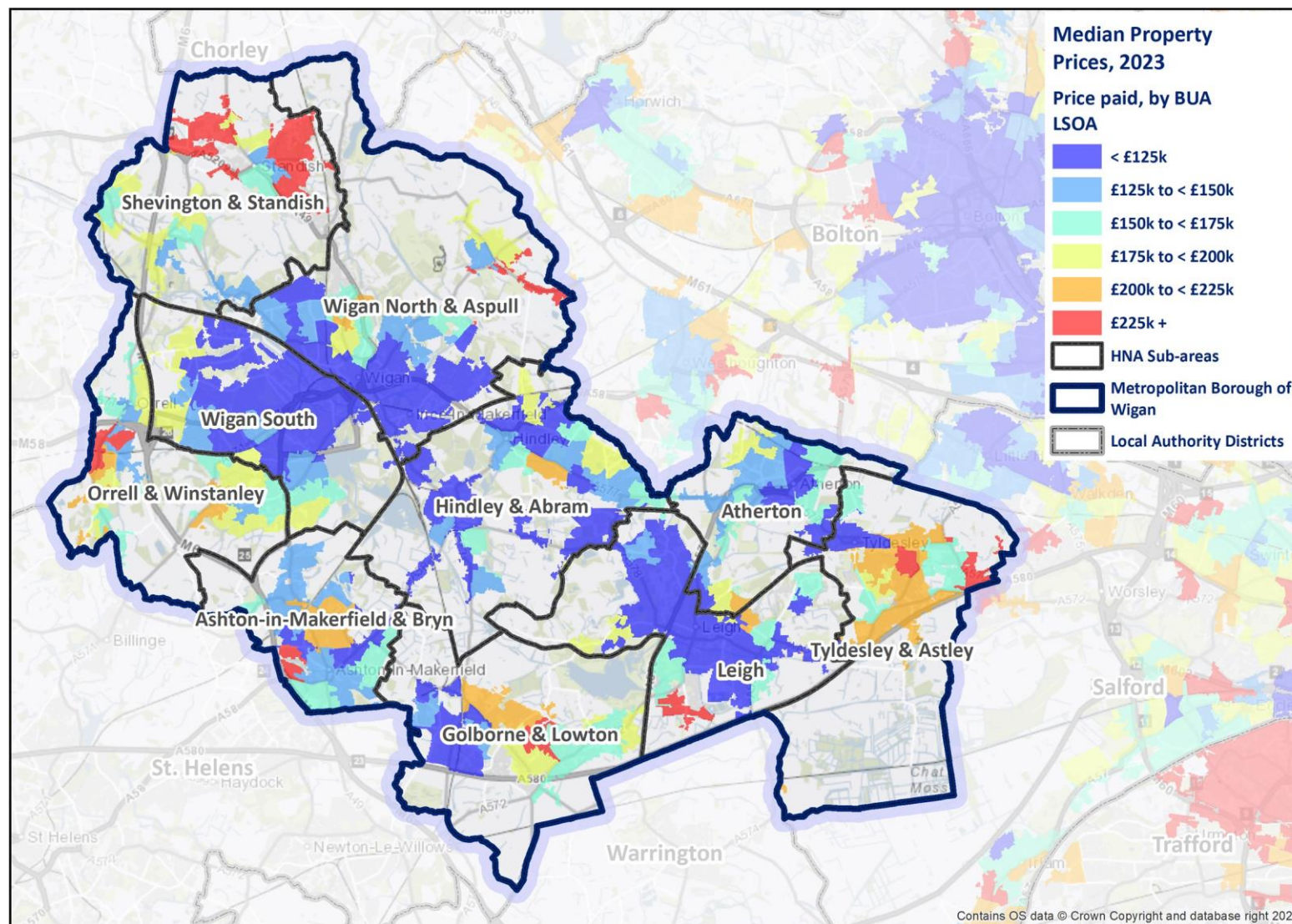
3.5 Table 3.3 sets out the change in house prices by sub-area over the period 2007 to 2023 (Note: Land Registry ward level analysis is only possible from 2007). During this period, median prices increased by +31.7% overall but varies considerably at sub-area level. The table also sets out the LQ data for the same period, and shows an overall increase of +24.6% with considerable variation at borough level.

- 3.6 Maps 3.1 and 3.2 provide an illustration of lower quartile and median prices using Lower Super Output Area. The maps show a range of market prices with the highest prices in Shevington and Standish and on the outskirts of sub-areas such as Orrell and Winstanley, Ashton-in-Makerfield and Bryn, Leigh and Tyldesley and Astley. Lower prices are more central in the borough with large clusters in Wigan South, Wigan North and Aspull and Leigh.

Table 3.3 Comparative lower quartile and median house price change 2007-2023 by sub-areas

Sub-area	LQ price 2007	LQ price 2023	% change	Median price 2007	Median price 2023	% change
Ashton-in-Makerfield & Bryn	£105,000	£125,500	19.5%	£124,950	£175,500	40.5%
Atherton	£92,000	£115,000	25.0%	£116,950	£151,250	29.3%
Golborne & Lowton	£109,000	£130,000	19.3%	£130,000	£186,000	43.1%
Hindley & Abram	£89,950	£100,000	11.2%	£116,000	£133,000	14.7%
Leigh	£75,500	£101,700	34.7%	£91,000	£132,000	45.1%
Orrell & Winstanley	£124,950	£158,000	26.5%	£150,000	£195,000	30.0%
Shevington & Standish	£128,000	£160,000	25.0%	£155,975	£211,500	35.6%
Tyldesley & Astley	£100,000	£154,081	54.1%	£123,000	£220,000	78.9%
Wigan North & Aspull	£90,000	£115,000	27.8%	£113,000	£150,000	32.7%
Wigan South	£89,995	£101,000	12.2%	£110,000	£136,000	23.6%
Borough of Wigan	£92,313	£115,000	24.6%	£119,995	£158,000	31.7%

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

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

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

Private renting

- 3.7 Table 3.4 provides an overview of the cost of renting privately across the borough and compares prices with Greater Manchester, the North West region, and England as a whole. Over this time, lower quartile rents have increased by 52.9% and median rents have increased by 58.9%. These increases are below those experienced across Greater Manchester and other comparator areas. Table 3.5 summarises 2023 price data by sub-areas.

Table 3.4 Comparative lower quartile and median rental price 2010-2023

Location	LQ price (£) 2010	LQ price (£) 2023	% change 2010-2023
Wigan	£425	£650	52.9%
Greater Manchester	£490	£849	73.3%
North West	£472	£693	46.8%
ENGLAND	£598	£923	54.3%
Location	Median price (£) 2010	Median price (£) 2023	% change 2010-2023
Wigan	£472	£750	58.9%
Greater Manchester	£576	£1,101	91.1%
North West	£546	£901	65.0%
ENGLAND	£893	£1,473	64.9%

Source: © 2023 Zoopla Limited

Table 3.5 Lower quartile and median rents by sub-area 2023

Sub-area	Lower quartile (£ each month)	Median (£ each month)
Ashton-in-Makerfield & Bryn	£650	£724
Atherton	£685	£793
Golborne & Lowton	£676	£823
Hindley & Abram	£646	£693
Leigh	£650	£750
Orrell & Winstanley	£724	£847
Shevington & Standish	£709	£793
Tyldesley & Astley	£724	£897
Wigan North & Aspull	£550	£693
Wigan South	£648	£702
Borough of Wigan	£650	£750

Source: © 2023 Zoopla Limited

- 3.8 The amount that can be claimed for assistance with rental costs is capped to a local allowance that varies by area. The cap is estimated by the VOA and published in the form a Local Housing Allowance (LHA) rate for a broad market

area. (BRMA). Wigan Borough is located within the Wigan BRMA. Table 3.6 summarises lower quartile rents, the LHA for the borough BRMA and the variance between lower quartile rents and the LHA. This shows the considerable shortfall in the amount of rent covered by the LHA.

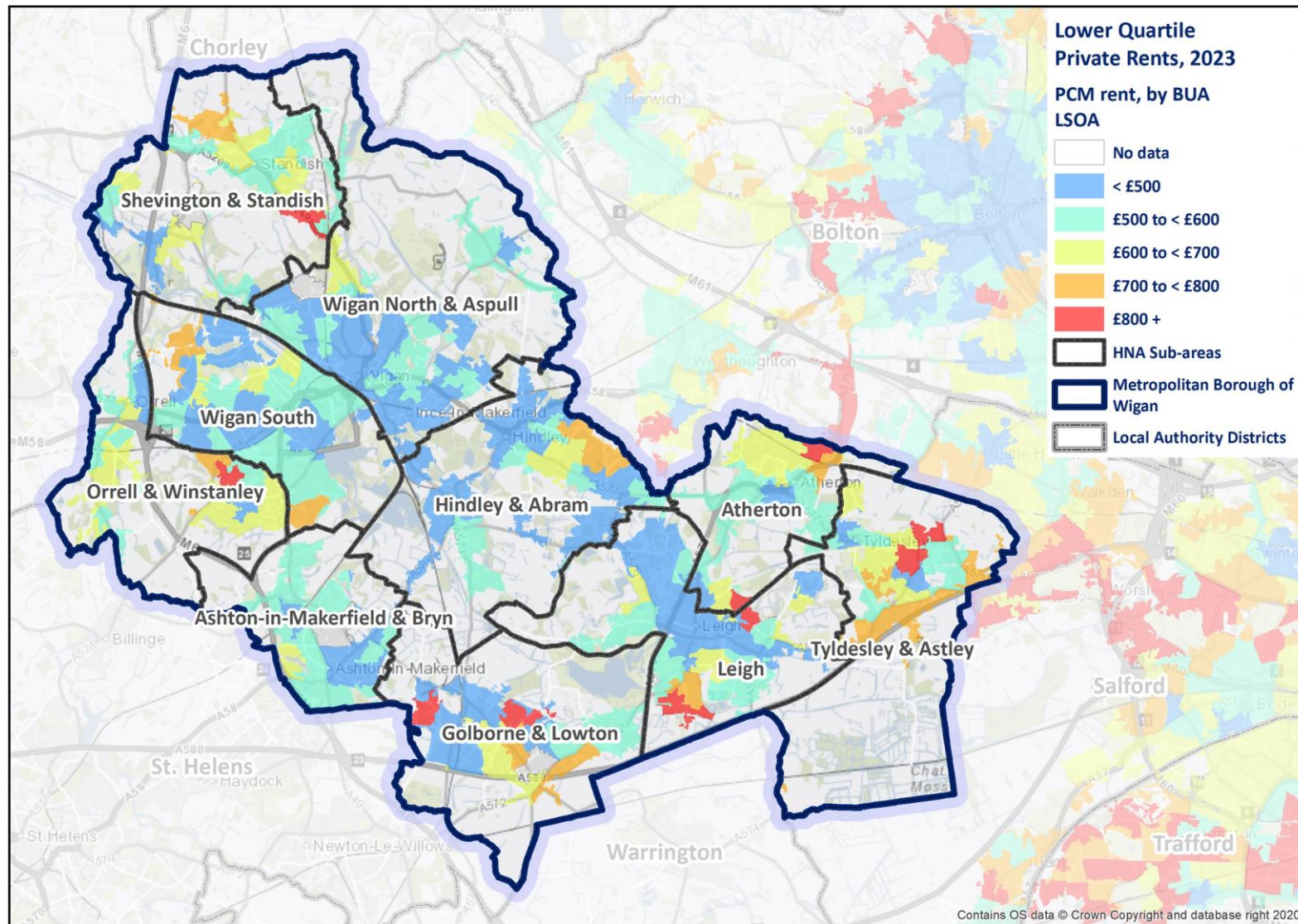
Table 3.6 Broad Rental Market Area Local Housing Allowance Rates (April 2023) – Wigan BRMA

No. of Bedrooms	Rate per week (£)	Monthly rate	2023 LQ rent	Variance between LQ rent and LHA
Shared Accommodation	£61.33	£266	£494	-£228
1 Bedroom	£80.55	£349	£464	-£115
2 Bedroom	£103.56	£449	£650	-£201
3 Bedroom	£114.84	£498	£767	-£269
4 Bedroom	£155.34	£673	£1,172	-£499

Source: Zoopla 2023

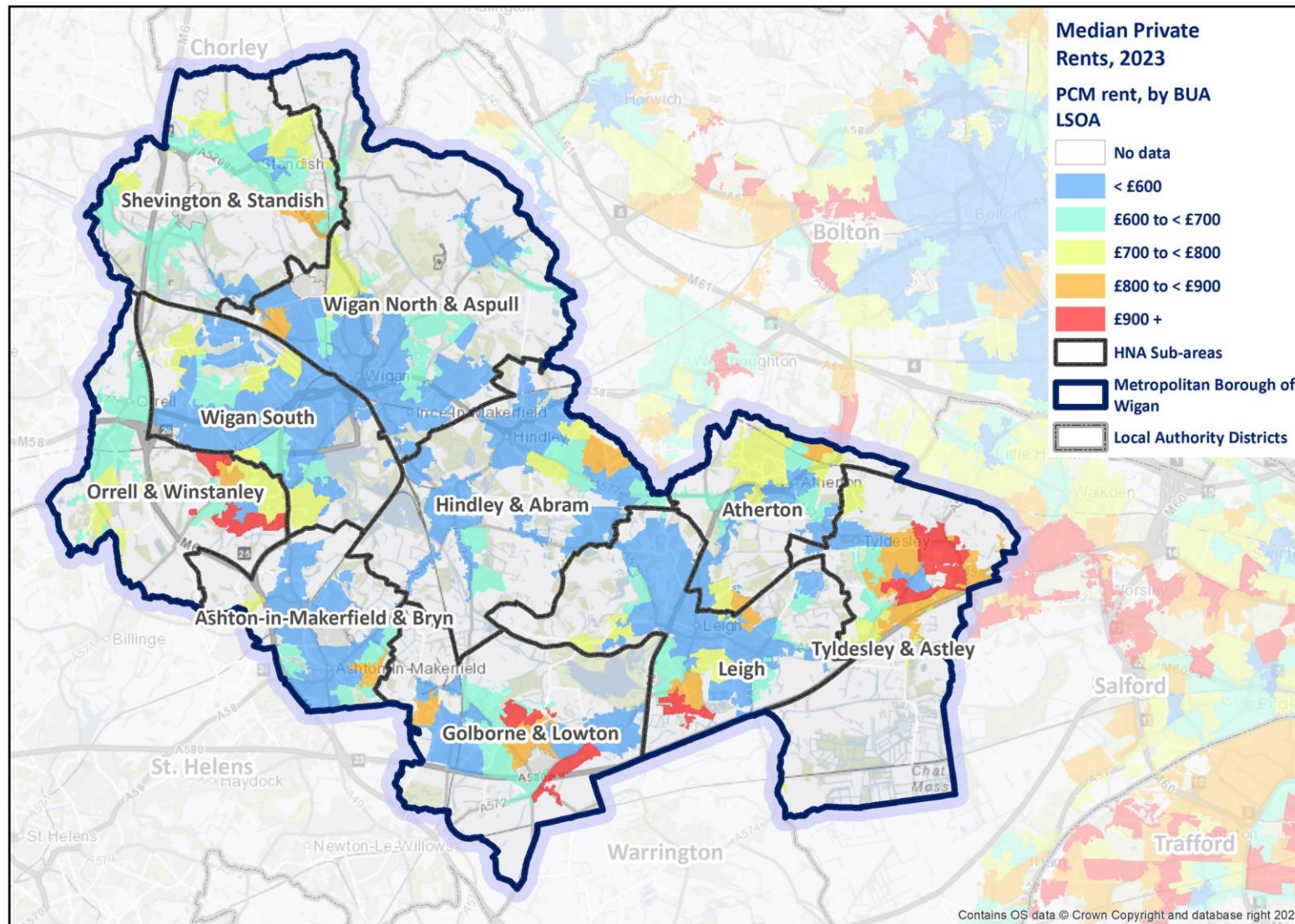
- 3.9 More detailed rental data within built-up areas at a small area level (Lower Super Output Areas) are presented in Map 3.3 (lower quartile) and Map 3.4 (median). This illustrates that rents are generally lower in central areas and higher towards the periphery of the borough.
- 3.10 The private rented sector accommodates a proportion of low-income households that are eligible for assistance with rental costs. Map 3.5 illustrates the proportion of households in receipt of housing benefit assistance across the borough. This shows a particularly high concentration in Wigan South and Wigan North and Aspull.

Map 3.3 2023 lower quartile rents across Wigan Borough by built up areas within LSOAs



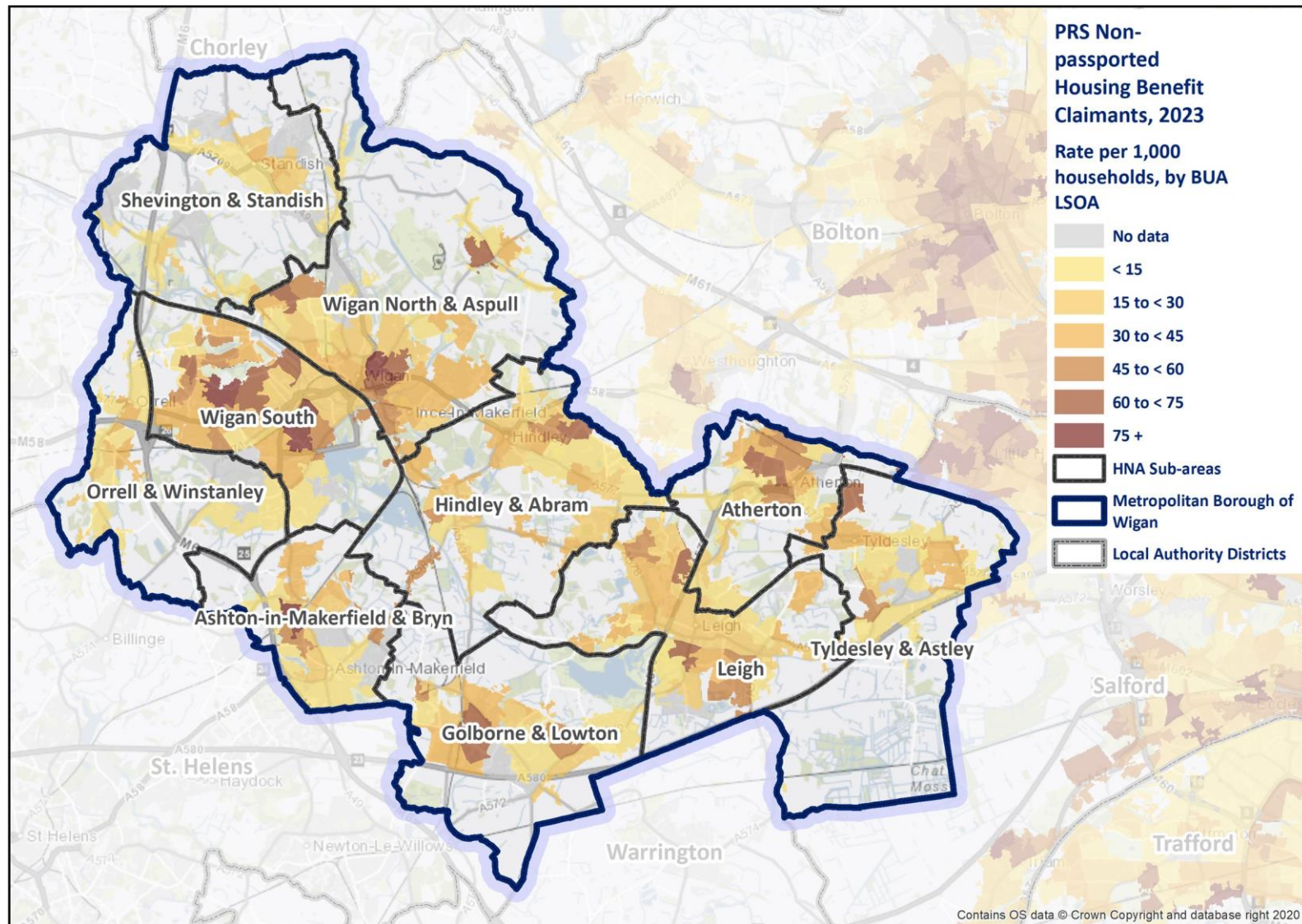
Source: Zoopla Lettings 2023

Map 3.4 2023 median rents across Wigan Borough by built up areas within LSOAs



Source: Zoopla Lettings 2023

Map 3.5 Private Rented Sector Non-Passported Housing Benefit 2023



Source: 2023 DWP Stat Xplore

Relative affordability

- 3.11 The relative affordability of open market dwellings in the Wigan Borough is compared with the other local authorities in Greater Manchester and neighbouring local authorities in Table 3.7. These tables are produced by the DLUHC, based on a ratio of earnings to house prices using Land Registry Price Paid and ONS Annual Survey of Hours and Earnings data.
- 3.12 In terms of relative affordability (ranked based on 2023 least-to-most affordable), Wigan Borough is the most affordable local authority area compared with other areas of Greater Manchester and most neighbouring districts. At a ratio of 5.5, Wigan has a lower ratio than the North West and England.

Table 3.7 Relative affordability of median prices by local authority area, the North West and England

Locality	2023 Median	2023 Median
	Workplace-based	Residence-based
Trafford	11.2	9.2
ENGLAND	8.3	8.3
Stockport	8.7	7.6
Warrington	7.2	7.3
Manchester	6.2	7.1
Salford	6.4	6.8
Bury	7.3	6.8
West Lancashire	6.4	6.5
Tameside	7.0	6.3
Chorley	6.9	6.2
NORTH WEST	6.1	6.1
Oldham	6.0	6.1
Rochdale	5.8	5.8
Bolton	6.0	5.7
Wigan	5.8	5.5
St. Helens	5.6	5.2

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

Relative affordability of housing tenure options and defining genuinely affordable housing

- 3.13 The relative cost of alternative housing options across the borough and sub-areas has been considered from two perspectives. Firstly, analysis considers prevailing prices at housing market sub-area level across a range of market and affordable tenures and the incomes required to afford these properties. Secondly, analysis considers what is genuinely affordable to households based on local incomes and assumptions around the proportion of income that should

be spent on renting and the multiples of income for buying. The analysis of what is genuinely affordable also considers the incomes of selected key workers and those on minimum and living wages.

- 3.14 The starting point for assessing thresholds for what is affordable and not affordable are as follows:
- For renting, 25% of gross household income is used as the 'tipping point' for affordability, with properties not affordable if more than 25% of income is spent on rent. There is no official guidance on what proportion of income should be used. Former CLG SHMA Practice Guidance (2007) recommended 25% and Shelter suggest using 35% of net income; and
 - For buying, affordability is based on a 3.5x gross household income multiple. Former CLG SHMA Practice Guidance (2007) recommended a 3.5x multiple for a household with a single earner and 2.9x for a dual earner.
- 3.15 The former 2007 SHMA guidance did note that local circumstances could justify higher figures being used for affordable renting and that allowances should be made for access to capital that could be used towards the cost of home ownership.
- 3.16 Mortgage lending practices would suggest that 4.75x a single or joint income could be considered. This is the maximum single or joint household income multiple offered by First Direct for example.
- 3.17 For this study, the following assumptions are considered by arc4 with reference to affordability is:
- For buying up to 3.5x gross household income; and
 - For renting up to 25% gross household income.
- 3.18 Table 3.8 sets out the range of market and affordable tenures considered in analysis and any assumptions relating to the cost of properties. The cost of alternative affordable and market tenure options by sub-area is set out in Table 3.9. Table 3.10 shows the gross household incomes needed to afford the tenure based on the 25% rental and 3.5x income multiples. Table 3.11 considers the impact of deposits on sale price.
- 3.19 This analysis indicates that for open market housing at borough-level, the minimum income required is £31,200 (for lower quartile or entry-level renting) or £29,571 (for lower quartile or entry-level house prices). These amounts do vary by sub-area, for example income requirements for entry-level renting range between £26,400 in Wigan North and Aspull and £34,752 in Orrell and Winstanley and Tyldesley and Astley. For entry-level home ownership, income requirements range between £25,714 in Hindley and Abram and £41,143 in Shevington and Standish.

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

Tenure	Tenure price assumptions	Affordability assumptions	Data Source
Social rent	2023 average prices	25% of income	Regulator of Social Housing Statistical Data Return 2023
Affordable rent	80% of median market rent	25% of income	GLA 2023-23
Market Rent – lower quartile	2023 prices	25% of income	Zoopla 2023
Market Rent – median	2023 prices	25% of income	Zoopla 2023
Market Sale – lower quartile	2023 prices	90% LTV, 3.5x income	Land Registry Price Paid
Market Sale – median	2023 prices	90% LTV, 3.5x income	Land Registry Price Paid
Market Sale – average	2023 prices	90% LTV, 3.5x income	Land Registry Price Paid
Shared ownership (50%)	Total price based on median price and 50% ownership. Mortgage based on 40%. 10% deposit required; annual service charge £395, Annual rent based on 2.75% of remaining equity	90% LTV, 3.5x income for equity and 25% of income for rental element	Assumptions applied to Land Registry Price Paid data
Shared ownership (25%)	Total price based on median price and 25% ownership. Mortgage based on 20%, 5% deposit required, annual service charge £395. Annual rent based on 2.75% of remaining equity	90% LTV, 3.5x income for equity and 25% of income for rental element	Assumptions applied to Land Registry Price Paid data
Help to Buy	Total price based on median price. Mortgage based on 75% equity. 20% loan and deposit of 5%. Loan fee of 1.75% in year 6 of outstanding equity loan increasing annually from yr7 at RPI+1%	70% LTV, 3.5x income	Assumptions applied to Land Registry Price Paid data
Discounted home ownership 30%	70% of median price (note this is comparable to the proposed government First Home tenure option). Mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 30%	Assumptions applied to Land Registry Price Paid data
Discounted home ownership 25%	75% of median price mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 25%	Assumptions applied to Land Registry Price Paid data
Discounted home ownership 20%	80% of median price mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 20%	Assumptions applied to Land Registry Price Paid data

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

Tenure option	Price / equity requirement (2023)										
	Borough of Wigan	Sub-area									
		Ashton-in-Makerfield & Bryn	Atherton	Golborne & Lowton	Hindley & Abram	Leigh	Orrell & Winstanley	Shevington & Standish	Tyldesley & Astley	Wigan North & Aspull	Wigan South
Social Rent (average)	£365	£365	£365	£365	£365	£365	£365	£365	£365	£365	£365
Affordable Rent	£600	£579	£634	£658	£554	£600	£678	£634	£718	£554	£562
Market Rent - Lower Quartile	£650	£650	£685	£676	£646	£650	£724	£709	£724	£550	£648
Market Rent – Median	£750	£724	£793	£823	£693	£750	£847	£793	£897	£693	£702
Market Rent – Average	£816	£796	£803	£904	£740	£869	£894	£873	£988	£728	£758
Market Sale - Lower Quartile	£115,000	£125,500	£115,000	£130,000	£100,000	£101,700	£158,000	£160,000	£154,081	£115,000	£101,000
Market Sale – Median	£158,000	£175,500	£151,250	£186,000	£133,000	£132,000	£195,000	£211,500	£220,000	£150,000	£136,000
Market Sale – Average	£187,134	£191,134	£167,855	£251,586	£153,680	£163,988	£212,719	£239,222	£262,245	£171,091	£145,164
Shared ownership (50%)	£79,000	£87,750	£75,625	£93,000	£66,500	£66,000	£97,500	£105,750	£110,000	£75,000	£68,000
Shared ownership (25%)	£39,500	£43,875	£37,813	£46,500	£33,250	£33,000	£48,750	£52,875	£55,000	£37,500	£34,000
Help to Buy	£118,500	£131,625	£113,438	£139,500	£99,750	£99,000	£146,250	£158,625	£165,000	£112,500	£102,000
Discounted Home Ownership (30%)	£110,600	£122,850	£105,875	£130,200	£93,100	£92,400	£136,500	£148,050	£154,000	£105,000	£95,200
Discounted Home Ownership (25%)	£118,500	£131,625	£113,438	£139,500	£99,750	£99,000	£146,250	£158,625	£165,000	£112,500	£102,000
Discounted Home Ownership (20%)	£126,400	£140,400	£121,000	£148,800	£106,400	£105,600	£156,000	£169,200	£176,000	£120,000	£108,800

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

Tenure option	Income required (2023)										
	Borough of Wigan	Sub-area									
		Ashton-in-Makerfield & Bryn	Atherton	Golborne & Lowton	Hindley & Abram	Leigh	Orrell & Winstanley	Shevington & Standish	Tyldesley & Astley	Wigan North & Aspull	Wigan South
Social Rent (average)	£17,532	£17,532	£17,532	£17,532	£17,532	£17,532	£17,532	£17,532	£17,532	£17,532	£17,532
Affordable Rent	£28,800	£27,802	£30,451	£31,603	£26,611	£28,800	£32,525	£30,451	£34,445	£26,611	£26,957
Market Rent - Lower Quartile	£31,200	£31,200	£32,880	£32,448	£31,008	£31,200	£34,752	£34,008	£34,752	£26,400	£31,104
Market Rent - Median	£36,000	£34,752	£38,064	£39,504	£33,264	£36,000	£40,656	£38,064	£43,056	£33,264	£33,696
Market Rent - Average	£39,155	£38,201	£38,540	£43,398	£35,524	£41,692	£42,913	£41,889	£47,424	£34,945	£36,375
Market Sale - Lower Quartile	£29,571	£32,271	£29,571	£33,429	£25,714	£26,151	£40,629	£41,143	£39,621	£29,571	£25,971
Market Sale - Median	£40,629	£45,129	£38,893	£47,829	£34,200	£33,943	£50,143	£54,386	£56,571	£38,571	£34,971
Market Sale - Average	£48,120	£49,149	£43,163	£64,693	£39,518	£42,168	£54,699	£61,514	£67,434	£43,995	£37,328
Shared ownership (50%)	£30,444	£33,657	£29,205	£35,584	£25,855	£25,671	£37,236	£40,265	£41,826	£28,976	£26,406
Shared ownership (25%)	£24,632	£27,201	£23,641	£28,742	£20,963	£20,816	£30,063	£32,485	£33,733	£23,458	£21,403
Help to Buy	£29,343	£32,593	£28,089	£34,543	£24,700	£24,514	£36,214	£39,279	£40,857	£27,857	£25,257
Discounted Home Ownership (30%)	£28,440	£31,590	£27,225	£33,480	£23,940	£23,760	£35,100	£38,070	£39,600	£27,000	£24,480
Discounted Home Ownership (25%)	£30,471	£33,846	£29,170	£35,871	£25,650	£25,457	£37,607	£40,789	£42,429	£28,929	£26,229
Discounted Home Ownership (20%)	£32,503	£36,103	£31,114	£38,263	£27,360	£27,154	£40,114	£43,509	£45,257	£30,857	£27,977

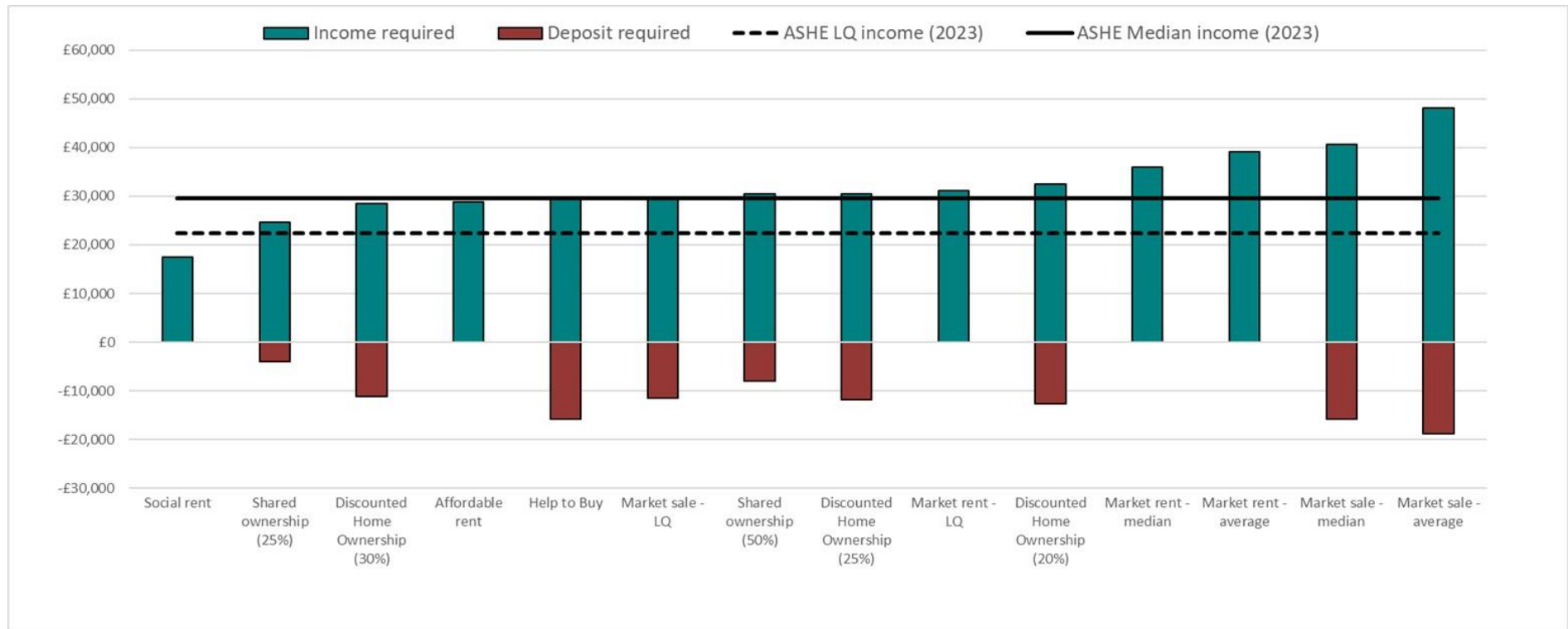
Source: Data produced by Land Registry © Crown copyright 2023, Zoopla 2023, CLG

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

Market sale price	Deposit 10%	Deposit 20%	Deposit 30%	Deposit 40%	Borough average price
Market sale – lower quartile	£103,500	£92,000	£80,500	£69,000	£115,000
Market sale – median	£142,200	£126,400	£110,600	£94,800	£158,000
Market sale – average	£168,421	£149,707	£130,994	£112,281	£187,134
Household income required (3.5x multiple)	Deposit 10%	Deposit 20%	Deposit 30%	Deposit 40%	
Market sale – lower quartile	£29,571	£26,286	£23,000	£19,714	
Market sale – median	£40,629	£36,114	£31,600	£27,086	
Market sale – average	£48,120	£42,774	£37,427	£32,080	
Household income required (5x multiple)	Deposit 10%	Deposit 20%	Deposit 30%	Deposit 40%	
Market sale – lower quartile	£20,700	£18,400	£16,100	£13,800	
Market sale – median	£28,440	£25,280	£22,120	£18,960	
Market sale – average	£33,684	£29,941	£26,199	£22,456	

Source: Data derived from Land Registry © Crown copyright 2023

- 3.20 Figure 3.2 summarises in graphical form the relative affordability of alternative tenures at the borough level, setting out the income and deposit required for different options set against prevailing lower quartile and median earnings. It uses lower quartile and median earnings derived from the ONS Annual Survey of Hours and Earnings for 2022.
- 3.21 This indicates that only social renting is affordable for households with lower quartile earners. For households with median income earners, a broader range of tenure options are available, including shared ownership and discounted home ownership.

Figure 3.2 Wigan Borough household income and housing costs

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

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

What is genuinely affordable housing in the Wigan Borough context?

- 3.22 Having considered what a household needs to earn to afford alternative tenures, consideration is now given to the actual incomes of households across the borough and how this relates to prevailing prices. This analysis helps to establish what is genuinely affordable based on reasonable income multipliers for renting and buying. The analysis takes into account:
- Lower quartile and median household incomes from the 2023 CAMEO data;
 - 2023 entry-level incomes from a range of key worker occupations;
 - Incomes associated with 2023 minimum and living wages (using single, dual income, and 1.5x income measures);
 - The proportion of income a household would need to spend on rent;
 - The extent to which affordable rental options are genuinely affordable to households; and
 - The extent to which households could afford home ownership based on multiples of household income, with up to 4x being affordable.

Genuinely affordable rents

- 3.23 Having considered what a household needs to earn to afford alternative tenures, consideration is now given to the actual incomes of households across the borough and how this relates to current market prices and rents. The analysis helps to establish the extent to which different tenures are affordable and what are genuinely affordable prices and rents based on local incomes.
- 3.24 Table 3.12 focuses on the affordability of market renting and shows the cost of renting a lower quartile and median priced property by sub-area, how this compares with incomes, and what would be genuinely affordable based on local incomes. For example, lower quartile rents are £650 across Wigan Borough where the lower quartile income is £2,741. This means that a household is spending 23.7% of income on rent. To be genuinely affordable, that is, costing no more than 25% of gross income, a lower quartile rent should be £685 each month and median rent should be £809 each month. There are affordability issues in Atherton and Wigan South where households on lower quartile incomes are having to spend over 25% of their income on lower quartile rents.

Affordable home ownership options

- 3.25 Table 3.13 focuses on the affordability of home ownership within Wigan Borough and shows the cost of buying a lower quartile and median-priced property. This shows that prices are most affordable in seven out of the ten sub-areas of Wigan (less than 3.5x recommended figure). Boroughwide, a property should cost no more than £115,000 to be affordable to households on lower quartile incomes and £158,000 to households on median incomes.

Table 3.12 Affordability of private rents by sub-area

Sub-area	LQ Rent and Income				Median rent and income			
	Actual LQ rent 2023	Total Household Income Est. - Lower Confidence Limit (Monthly £)	% LQ income required to be spent on LQ rent	What would be an affordable rent based on actual LQ income	Actual Median rent 2023	Total Household Income Estimate (Monthly £)	% median income required to be spent on median rent	What would be an affordable rent based on actual median income
Ashton-in-Makerfield & Bryn	£650	£2,761	23.5	£690	£724	£3,258	22.2	£815
Atherton	£685	£2,510	27.3	£628	£793	£2,963	26.8	£741
Golborne & Lowton	£676	£2,922	23.1	£731	£823	£3,444	23.9	£861
Hindley & Abram	£646	£2,617	24.7	£654	£693	£3,087	22.5	£772
Leigh	£650	£2,605	25.0	£651	£750	£3,070	24.4	£768
Orrell & Winstanley	£724	£3,242	22.3	£810	£847	£3,829	22.1	£957
Shevington & Standish	£709	£3,240	21.9	£810	£793	£3,823	20.7	£956
Tyldesley & Astley	£724	£3,064	23.6	£766	£897	£3,611	24.8	£903
Wigan North & Aspull	£550	£2,610	21.1	£652	£693	£3,082	22.5	£770
Wigan South	£648	£2,432	26.6	£608	£702	£2,870	24.5	£718
Borough of Wigan	£650	£2,741	23.7	£685	£750	£3,234	23.2	£809

Sources: Zoopla Lettings 2023, household income from 2023 CAMEO

Key

Up to and including 25%	
Between 25% and 35%	
35% or more	

Table 3.13 Affordability of owner-occupation by sub-area

Sub-area	LQ Rent and Income				Median rent and income			
	Actual LQ price 2023	Total Household Income Est. - Lower Confidence Limit (Annual £)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple	Actual median price 2023	Total Household Income Est. (Annual £)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple
Ashton-in-Makerfield & Bryn	£125,500	£33,133	3.4	£115,967	£175,500	£39,100	4.0	£136,850
Atherton	£115,000	£30,125	3.4	£105,438	£151,250	£35,550	3.8	£124,425
Golborne & Lowton	£130,000	£35,067	3.3	£122,733	£186,000	£41,333	4.1	£144,667
Hindley & Abram	£100,000	£31,400	2.9	£109,900	£133,000	£37,040	3.2	£129,640
Leigh	£101,700	£31,260	2.9	£109,410	£132,000	£36,840	3.2	£128,940
Orrell & Winstanley	£158,000	£38,900	3.7	£136,150	£195,000	£45,950	3.8	£160,825
Shevington & Standish	£160,000	£38,875	3.7	£136,063	£211,500	£45,875	4.1	£160,563
Tyldesley & Astley	£154,081	£36,767	3.8	£128,683	£220,000	£43,333	4.6	£151,667
Wigan North & Aspull	£115,000	£31,317	3.3	£109,608	£150,000	£36,983	3.7	£129,442
Wigan South	£101,000	£29,180	3.1	£102,130	£136,000	£34,440	3.6	£120,540
Borough of Wigan	£115,000	£32,895	3.1	£115,133	£158,000	£38,810	3.7	£135,835

Sources: Land Registry © Crown copyright 2023, household income from 2023 CAMEO

Key

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

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

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

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

Income/Occupation/ Wage	Gross household income 2023 (Annual £)	Gross household income 2023 (Monthly £)	% income spend on LQ Rent	% income spent on Median Rent	LQ Rent	Median Rent
Police officer						
Pay Point 2	£29,751	£2,479	26.2	30.3	£650	£750
Pay Point 4	£32,163	£2,680	24.3	28.0	£650	£750
Nurse						
Band 1	£22,383	£1,865	34.8	40.2	£650	£750
Band 3	£22,816	£1,901	34.2	39.4	£650	£750
Band 5	£28,407	£2,367	27.5	31.7	£650	£750
Fire officer						
Trainee	£27,178	£2,265	28.7	33.1	£650	£750
Competent	£36,226	£3,019	21.5	24.8	£650	£750
Teacher						
Unqualified (min)	£20,598	£1,717	37.9	43.7	£650	£750
Main pay range (min)	£30,000	£2,500	26.0	30.0	£650	£750
Minimum/Living Wage						
Age 23 and over						
Single household	£20,319	£1,693	38.4	44.3	£650	£750
1xFull-time, 1xPart-time	£30,479	£2,540	25.6	29.5	£650	£750
Two working adults	£40,638	£3,387	19.2	22.1	£650	£750
Age 21 and 22						
Single household	£19,851	£1,654	39.3	45.3	£650	£750
1xFull-time, 1xPart-time	£29,777	£2,481	26.2	30.2	£650	£750
Two working adults	£39,702	£3,309	19.6	22.7	£650	£750

Key

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

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

Property prices			LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Help to Buy	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Price>>			£115,000	£158,000	£79,000	£39,500	£118,500	£110,600	£118,500	£126,400
Price after deposit/loan>>			£103,500	£142,200	£71,100	£35,550	£102,700	£99,540	£106,650	£113,760
Gross household income 2023 (Annual £)			Ratio of house price to income							
CAMEO UK Household Income	LQ income	£32,895	3.1	4.3	2.2	1.1	3.1	3.0	3.2	3.5
	Median income	£38,810	2.7	3.7	1.8	0.9	2.6	2.6	2.7	2.9
	Average income	£45,810	2.3	3.1	1.6	0.8	2.2	2.2	2.3	2.5
ONS Annual Survey of Hours and Earnings	ASHE LQ	£22,409	4.6	6.3	3.2	1.6	4.6	4.4	4.8	5.1
	ASHE Median	£29,547	3.5	4.8	2.4	1.2	3.5	3.4	3.6	3.9
	ASHE Average	£33,828	3.1	4.2	2.1	1.1	3.0	2.9	3.2	3.4
Occupation		Wage	Ratio of house price to income							
Police officer										
Pay point 2		£29,751	3.5	4.8	2.4	1.2	3.5	3.3	3.6	3.8
Pay point 4		£32,163	3.2	4.4	2.2	1.1	3.2	3.1	3.3	3.5
Nurse										
Band 1		£22,383	4.6	6.4	3.2	1.6	4.6	4.4	4.8	5.1
Band 3		£22,816	4.5	6.2	3.1	1.6	4.5	4.4	4.7	5.0
Band 5		£28,407	3.6	5.0	2.5	1.3	3.6	3.5	3.8	4.0
Fire officer										
Trainee		£27,178	3.8	5.2	2.6	1.3	3.8	3.7	3.9	4.2
Competent		£36,226	2.9	3.9	2.0	1.0	2.8	2.7	2.9	3.1
Teacher										
Unqualified (min)		£20,598	5.0	6.9	3.5	1.7	5.0	4.8	5.2	5.5
Main pay range (min)		£30,000	3.5	4.7	2.4	1.2	3.4	3.3	3.6	3.8
Minimum/living wage										
Single household (25 and over)		£20,319	5.1	7.0	3.5	1.7	5.1	4.9	5.2	5.6
1xFull-time, 1xPart-time		£30,479	3.4	4.7	2.3	1.2	3.4	3.3	3.5	3.7
Two working adults		£40,638	2.5	3.5	1.7	0.9	2.5	2.4	2.6	2.8
Single household (21-24)		£19,851	5.2	7.2	3.6	1.8	5.2	5.0	5.4	5.7
1xFull-time, 1xPart-time		£29,777	3.5	4.8	2.4	1.2	3.4	3.3	3.6	3.8
Two working adults		£39,702	2.6	3.6	1.8	0.9	2.6	2.5	2.7	2.9
Key										
Up to 3.5x		2.9								
Between 3.5x and 5x		4.2								
5x or more		6.5								

Concluding comments

- 3.28 In 2023, lower quartile house prices were £130,000 and median prices were £175,000 across Wigan Borough. Prices across the borough were lower compared with Greater Manchester and the North West. Lower quartile private rents in 2023 were £650 and median rents were £750.
- 3.29 The relative affordability of dwellings to buy or rent was explored at district level. Across Wigan Borough, the minimum income required for entry-level/lower quartile renting was around £31,200. For buying an entry-level/lower quartile property, the minimum income required was around £29,571. These calculations assumed that a rent is affordable if no more than 25% of household income is spent on rent and, if buying a property, should cost no more than 3.5x household income.
- 3.30 Analysis considered the affordability of rents and prices at district level. Overall, households had to spend 23.7% of lower quartile income on a lower quartile rent and 23.2% of median income for median rents. Rents were relatively more affordable in all but two sub-areas. Notable affordability pressures are identified in Atherton and Wigan South, where the proportion of lower quartile income needed for lower quartile rents was generally above 26%.
- 3.31 For open market purchase, the ratio of lower quartile income to price across Wigan was 3.1x and for median income to median price it was 3.7x. The median ratio is above the benchmark of 3.5x income and ratio. Without substantial deposits, the ability to buy is a challenge to many households.
- 3.32 Specific analysis of the affordability of renting and buying for key worker incomes and those on minimum/living wages was carried out. Key workers on entry-level grades are generally having to spend more than 25% of their income on rent.
- 3.33 Private renting was generally unaffordable for those in key worker occupations and those on minimum or living wage, with most having to spend more than 25% of income on rent. Single earners on minimum/living wage have to spend nearly 40% of their income on lower quartile rents.
- 3.34 For buying, analysis assumed that a 10% deposit was available but indicated that income multiples in excess of 3x were generally needed to buy on the open market.
- 3.35 Using the evidence presented in this chapter, it is possible to establish what would be a genuinely affordable rent and purchase price across Wigan (Table 3.16). This is based on local incomes and assumes that no more than 25% of income is spent on rent and a household income multiple of 3.5x is applied to local household incomes when testing the affordability of buying. These figures should be considered when considering the extent to which new affordable housing is truly affordable.

Table 3.16 Genuinely affordable rents and purchase prices by sub-area

Geography	LQ rents (25% of income)	Median rents (25% of income)	LQ purchase (3.5x income multiple)	Median purchase (3.5x income multiple)
Borough of Wigan	£685	£809	£115,133	£135,835
Sub-area				
Ashton-in-Makerfield & Bryn	£690	£815	£115,967	£136,850
Atherton	£628	£741	£105,438	£124,425
Golborne & Lowton	£731	£861	£122,733	£144,667
Hindley & Abram	£654	£772	£109,900	£129,640
Leigh	£651	£768	£109,410	£128,940
Orrell & Winstanley	£810	£957	£136,150	£160,825
Shevington & Standish	£810	£956	£136,063	£160,563
Tyldesley & Astley	£766	£903	£128,683	£151,667
Wigan North & Aspull	£652	£770	£109,608	£129,442
Wigan South	£608	£718	£102,130	£120,540

4. The Needs of Different Groups

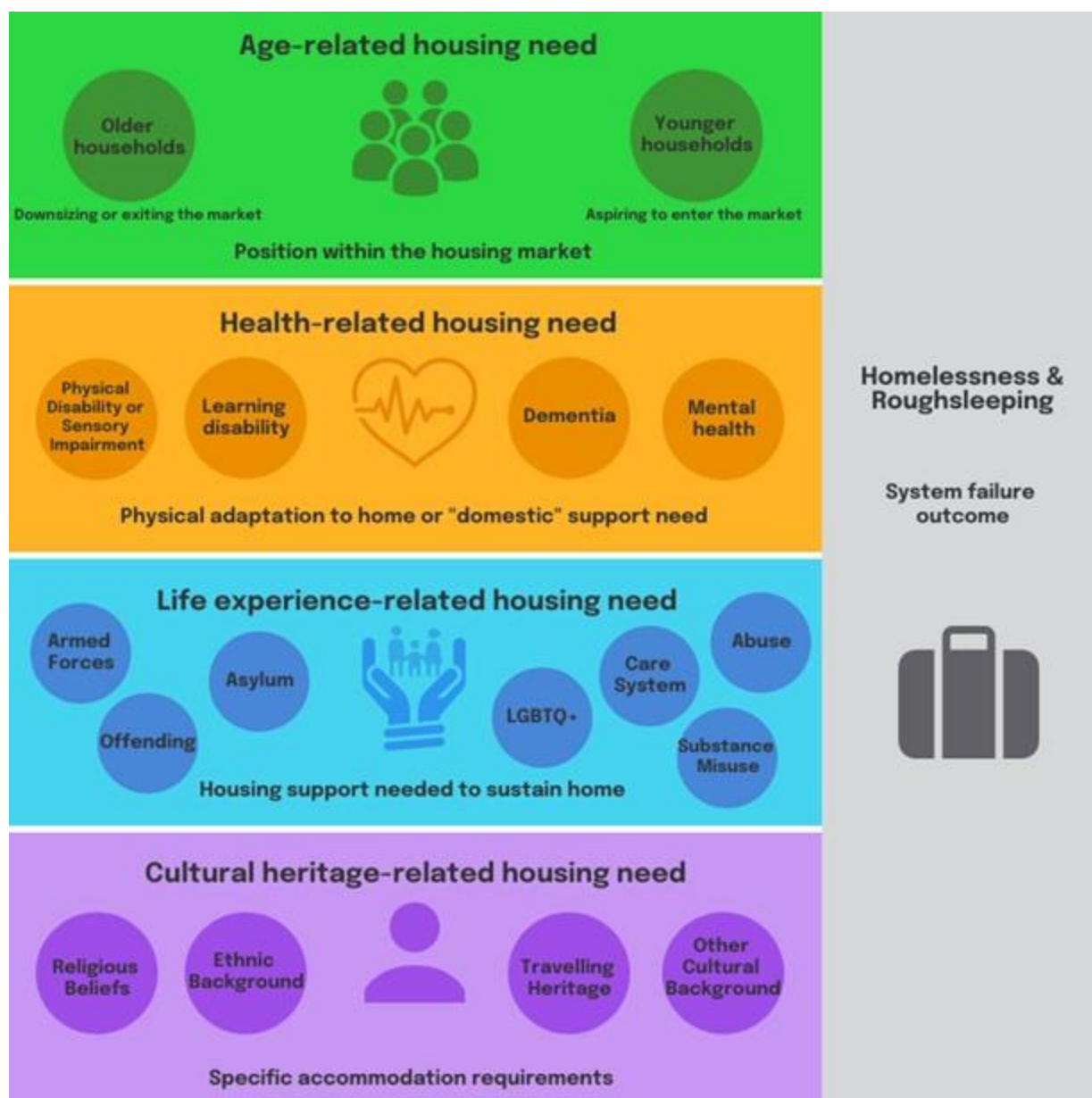
Introduction

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

Housing for people with additional needs

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

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



- 4.3 The evidence base relating to additional needs groups has been established based around these broad principles:
- People with additional needs are generally accommodated in mainstream housing and provided with care and support when needed;
 - Some people will have complex and multiple needs and therefore may fall into several different categories of need;
 - Some people require long-term accommodation to provide support for ongoing needs; and some require short-term supported housing which aims to support people for a period of time before moving on/back into mainstream housing; 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.

Age-related housing need

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

Housing for older people

- 4.5 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.'**
- 4.6 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.
- 4.7 PPG notes that **'plan-making authorities will need to count housing provided for older people against their housing requirement'** (source: PPG June 2019 Paragraph: 016 Reference ID: 63-016-20190626).

- 4.8 Over the period 2023 to 2041, the number of people aged 65 and over is expected to increase by 29.2% (ONS 2018-based population projections) . Similarly, the number of households headed by someone aged 65 or over is expected to increase by 13,428 (30.6%) by 2041 (ONS 2018-based household projections).
- 4.9 The reweighted (2021 Census) 2019 Household Survey indicates that the majority of older people (75.3%) want to remain in their current home with help and support when needed (Table 4.1). There is also interest in a range of options including renting from the council, renting Extra Care housing, sheltered accommodation, and co-housing.

Table 4.1 Older persons' housing options by age group

Housing option	65-74 (%)	75-84 (%)	85+ (%)	All 65+ (%)
Continue to live in current home with support when needed	70.3%	79.0%	81.5%	75.3%
Buying a dwelling on the open market	11.7%	6.2%	1.6%	8.2%
Rent a dwelling from a private landlord	4.9%	1.3%	0.0%	2.8%
Rent from housing association	10.1%	7.4%	5.2%	8.3%
Rent from the council	24.2%	17.6%	12.6%	20.1%
Sheltered accommodation - To rent	24.6%	34.0%	26.9%	28.8%
Sheltered accommodation - To buy	11.5%	10.3%	15.2%	11.4%
Sheltered accommodation - Part rent/buy (shared ownership)	6.5%	3.9%	6.2%	5.4%
Extra Care housing - To rent	17.5%	24.3%	31.7%	22.1%
Extra Care housing - To buy	8.0%	9.7%	12.7%	9.3%
Extra Care housing - Part rent/buy (shared ownership)	5.1%	4.4%	10.7%	5.5%
Supported housing for people with learning disabilities and autism	0.0%	1.3%	1.9%	0.8%
Supported housing for mental health conditions	1.0%	2.5%	1.9%	1.7%
Residential nursing/care home	3.1%	10.1%	32.1%	9.5%
Co-housing - your own home in a small community which shares facilities (e.g. laundry) and activities	10.2%	10.3%	8.1%	10.0%
Go to live with children or other relatives/friends	3.4%	4.2%	5.2%	3.9%
Other	0.5%	0.0%	0.0%	0.2%
<i>Base (total households responding)</i>	6,237	5,674	1,640	13,551

Source: 2021 Census-reweighted Household Survey

- 4.10 The reweighted (2021 Census) household survey indicates 59.0% of older people planning to move expect to move to a property with fewer bedrooms, 41.0% would like to move to a property with the same number of bedrooms, and 0% would like a larger property (Table 4.2). The majority of respondents also aspire to move to a smaller dwelling but 11.8% aspire to move to a larger property. The general conclusion is that smaller dwellings are needed to accommodate older movers but there are households who would require the same or even an increase in the number of bedrooms in their properties.

Table 4.2 Future housing choices of older households (rightsizing)

Housing choice	Aspiration (%)	Expectation (%)
Downsizing (moving to a smaller property)	52.8%	59.0%
Staying same	35.4%	41.0%
Upsizing (moving to larger property)	11.8%	0.0%
Total	100.0%	100.0%
Base (households responding)	3,977	3,145

Source: 2021 Census-reweighted Household Survey

Future need for specialist older person accommodation and residential care provision

- 4.11 Across Wigan, latest data would suggest there are around 4,904 units/bedspaces of specialist older persons accommodation comprising 2,291 specialist older accommodation units (C3 planning use class), 401 Extra Care (C2 use class), and 2,212 bedspaces residential care (C2 use class). Map 4.1 and Table 4.3 shows the current number of older persons units of accommodation across the borough using data provided by the Elderly Accommodation Counsel.

Table 4.3 Categories of older person accommodation

Category (and planning use category)	Current number of C3 units/ C2 bedspaces	Description
Age-exclusive housing (C3)	197 (rented) 43 (leasehold)	EAC definition: Schemes or developments that cater exclusively for older people, usually incorporate design features helpful to older people and may have communal facilities such as a residents' lounge, guest suite, and shared garden, but do not provide any regular on-site support to residents. PPG definition: This type of housing is generally for people aged 55 and over and the active elderly. It may include some shared amenities such as communal gardens but does not include support or care services.
Care homes (C2)	859	EAC definition: A residential setting where a number of older people live, usually in single rooms, and have access to on-site care services. Since April 2002, all homes in England, Scotland, and Wales are known as 'care homes', but are registered to provide different levels of care. A home registered simply as a care home will provide personal care only – help with washing, dressing, and giving medication.
		PPG definition: These have individual rooms within a residential building and provide a high level of care, meeting all activities of daily living. They do not usually include support services for independent living. This type of housing can also include dementia care homes.
Care home with nursing (C2)	1353	A home registered as a care home with nursing will provide the same personal care but also have a qualified nurse on duty twenty-four hours a day to carry out nursing tasks. These homes are for people who are physically or mentally frail or people who need regular attention from a nurse.
Enhanced sheltered/close care (C3)	54	Sheltered housing that provides more facilities and services than traditional sheltered housing but does not offer the full range of provision that is found in an Extra Care housing scheme.
Retirement/sheltered housing (C3)	1,853 rented 144 leasehold	EAC definition: Sheltered housing (S) means having your own flat or bungalow in a block, or on a small estate, where all the other residents are older people (usually over 55). With a few exceptions, all developments (or 'schemes') provide independent, self-contained homes with their own front doors. Retirement housing © means housing developments of a similar type to sheltered housing, but built for sale, usually on a leasehold basis. The term sheltered housing is now largely superseded by retirement housing. PPG definition: This usually consists of purpose-built flats or bungalows with limited communal facilities such as a lounge, laundry room, and guest room. It does not generally provide care services but provides some support to enable residents to live independently. This can include 24-hour on-site assistance (alarm) and a warden or house manager.

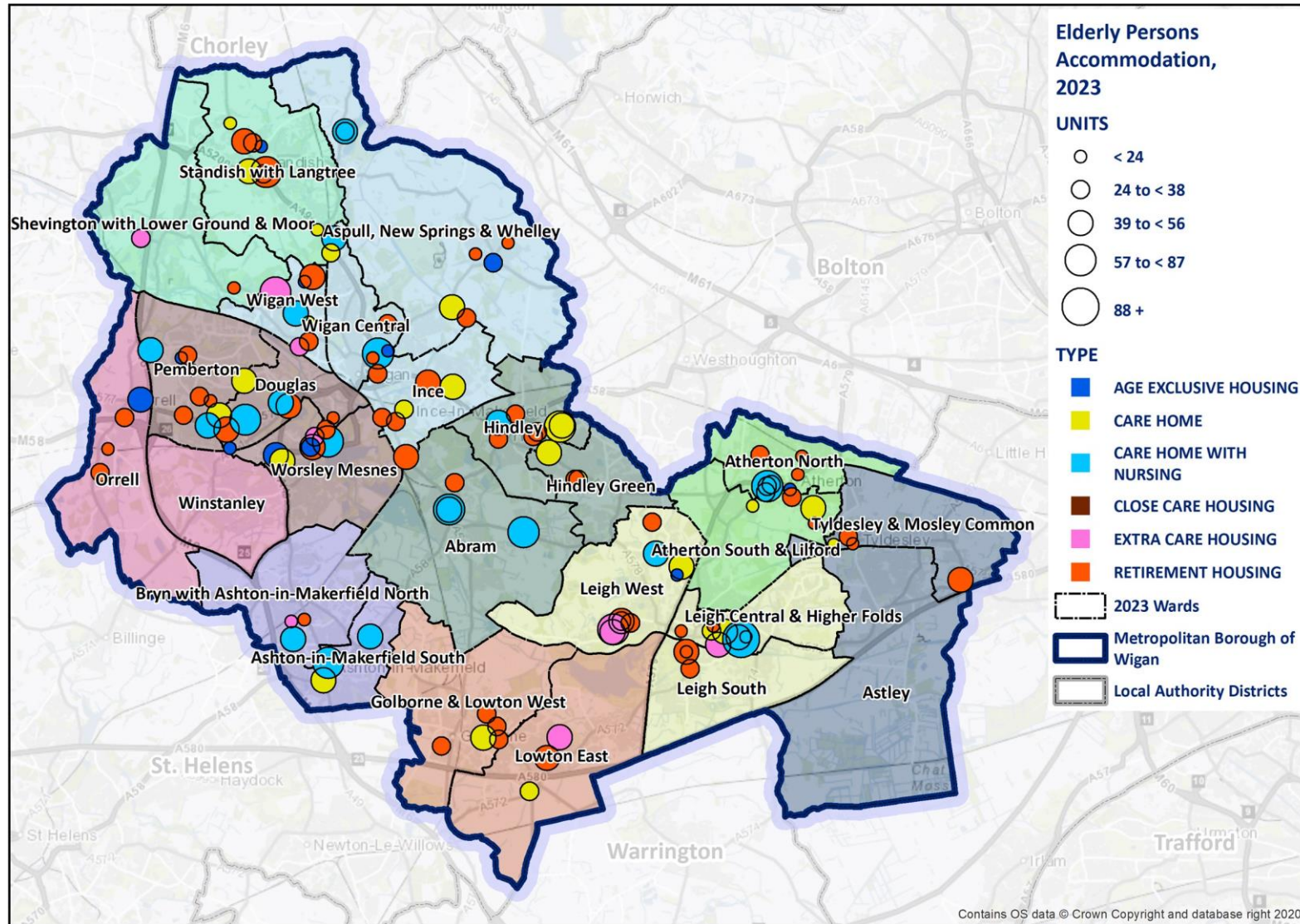
Category (and planning use category)	Current number of C3 units/ C2 bedspaces	Description
Extra Care (EC) housing or housing with care (HC) (C3)	375 EC rented 26 EC leasehold 0 HC	<p>EAC definition: Extra Care Housing is housing designed with the needs of frailer older people in mind and with varying levels of care and support available on site. People who live in Extra Care Housing have their own self-contained homes, their own front doors, and a legal right to occupy the property. Extra Care Housing is also known as very sheltered housing, assisted living, or simply 'housing with care'. It comes in many built forms, including blocks of flats, bungalow estates, and retirement villages.</p> <p>It is a popular choice among older people because it can sometimes provide an alternative to a care home.</p> <p>PPG definition: This usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required, through an on-site care agency registered through the Care Quality Commission (CQC). Residents are able to live independently with 24-hour access to support services and staff, and meals are also available. There are often extensive communal areas, such as space to socialise or a wellbeing centre. In some cases, these developments are known as retirement communities or villages – the intention is for residents to benefit from varying levels of care as time progresses.</p> <p>Note Extra Care can also provide accommodation for people with additional needs who are not older people.</p>
Total	4,904	

Source: EAC data 2023

- 4.12 This LHNA will help provide evidence of the need for different accommodation options and support needs. Given the ageing of the population, the need for specialist older person accommodation is expected to increase.
- 4.13 Table 4.4 sets out an assessment of need for different types of older persons accommodation based on latest metrics provided by the Housing Learning and Information Exchange (Housing LIN). This establishes:
- A need in 2023 for 2,050 C2 residential care bedspaces increasing to 2,787 by 2041. This compares to a current supply of 2,212 bedspaces.
 - A need in 2023 for 1,419 C2 Extra Care units increasing to 1,929 by 2041. This compares to a current supply of 401 bedspaces.
 - A need in 2023 for 6,308 C3 specialist older person dwelling units rising to 8,575 by 2041. This compares with a current supply of 2,291 units.
- 4.14 Based on the analysis of demographic change and the Housing LIN estimates, Table 4.4 sets out the overall need for older persons specialist accommodation

by type of provision and tenure to 2041. This indicates a net need for 6,284 additional C3 dwelling units over the period 2023 to 2041 or 349 each year, a need for 1,528 C2 Extra Care units or 85 each year, and 575 C2 residential care bedspaces or 32 each year. There is a particular need for leasehold sheltered housing, enhanced sheltered, and Extra Care housing for sale and rent. Wigan has a good supply of dementia-friendly older persons accommodation through existing provision to help meet current and future needs.

Map 4.1 Current older persons accommodation across Wigan Borough



Source: Elderly Accommodation Counsel 2023

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

	Supply	Modelled need	Modelled need	Change		
	2024	2023	2041	2023 to 2041		
	A	B	C	D		
Population 75+		18,707	26,271	7,564		
Type of accommodation		2023	2041	Change in need D=C-B	Total need 2041 E=D+B-A	Annual need = E/18
Conventional sheltered housing to rent	2,050	1,892	2,572	680	522	29
Leasehold sheltered housing	187	3,785	5,145	1,360	4,958	275
Enhanced sheltered housing (divided 50:50 between that for rent and for sale)	54	631	857	227	803	45
Extra Care housing for rent	375	473	643	170	268	15
Extra Care housing for sale	26	946	1,286	340	1,260	70
TOTAL C3 units	2,291	6,308	8,575	2,267	6,284	349
TOTAL C2 Extra Care units	401	1,419	1,929	510	1,528	85
TOTAL C2 residential care bedspaces	2,212	2,050	2,787	737	575	32
GRAND TOTAL	4,904	9,777	13,291	3,515	8,387	466

Source: Housing LIN, 2014-based MHCLG population projection

Senior co-housing communities

- 4.15 Senior co-housing is specifically mentioned in PPG (Paragraph: 011 Reference ID: 63-011-20190626) as a housing option for older people. Senior co-housing communities are created and run by residents, based on the intention to live with a group of people of a similar age. The sites often consist of self-contained private homes as well as shared community space. Some communities offer an additional option for informal care.
- 4.16 This option should be considered by the council as part of a diverse range of accommodation for older people. The reweighted (2021 Census) 2019 Household Survey identified that around 10% of older person households were interested in co-housing (around 1,355 households), with interest in a range of dwelling types and sizes including 3 or more bedroom houses (18%), 2 bedroom properties (61.6%), and 1 bedroom properties (20.4%). Any proposals for a co-housing scheme should be considered in the context of this evidence.

People with dementia and early onset dementia

- 4.17 The PPG makes specific reference to dementia, stating that **‘there should be a range of housing options and tenures available to people with dementia, including mainstream and specialist housing. Innovative and diverse housing models should be considered where appropriate’** (source: June 2019 PPG Paragraph: 019 Reference ID: 63-019-20190626).
- 4.18 The PPG also outlines the characteristics of dementia-friendly communities:
- Easy to navigate physical environment;
 - Appropriate transport;
 - Communities shaped around the views of people with dementia and their carers;
 - Good orientation and familiarity;
 - Reduction in unnecessary clutter; and
 - Reduction in disorienting visual and auditory stimuli.
- 4.19 2020 POPPI/PANSI data estimates there are 96 people aged 30 to 64 with early onset dementia and 4,261 people aged 65 and over with dementia in the borough (Table 4.5). By 2041, the number of people aged 65 and over with dementia is projected to increase by 40.8%, with an increase of 67.4% amongst the 85+ age group. The number with early onset dementia is expected to slightly reduce.

Table 4.5 People with dementia

Dementia	2023	2041	% Change 2023-2041
Early onset dementia (30-64)	96	91	-5.1%
Dementia (65-74)	797	980	23.0%
Dementia (75-84)	1,933	2,456	27.1%
Dementia (85 and over)	1,531	2,563	67.4%
Dementia (total 65+)	4,261	5,999	40.8%

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

4.20 The All Party Parliamentary Group (APPG) on Housing and Care for Older People published a report on [Housing for People with Dementia](#) in July 2021.

4.21 This set out 23 recommendations which included:

- Recognising potential future loneliness and how we can maintain our family connections and wider social networks in the communities we live in before or after diagnosis.
- Considering whether to move whilst we are able: right sizing and moving to the right place and environment whilst able to still develop new routes and make new friends.
- Making preventive changes, incrementally, to the home environment, such as when upgrading property or installing new technology, or where we require additional personal care and support to help us to live independently.

4.22 Regarding housing and planning, the report recommended:

- Supporting increased provision of Extra Care housing / assisted living accommodation and retirement housing that is dementia-ready, with top-sliced grant-aid through Homes England.
- Strengthening DLUHC guidance to local planning authorities. LPAs should respond to demographic change and the need for more homes designed for older people, including those with dementia, through Local Plans specifying requirements for age-friendly housing.

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

4.23 The profile of dwellings occupied by households aged 65 and over by age group, based on the reweighted (2021 Census) 2019 Household Survey, is summarised in Table 4.6. This shows that the majority (68.0%) live in houses, particularly with 3 or more bedrooms, 24.5% live in bungalows, 7.2% in flats, and 0.3% in other dwelling types.

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

Dwelling type and size	65 to 74 (%)	75 to 84 (%)	85+ (%)	Total (%)
1 or 2-bedroom house	17.4%	17.5%	20.2%	17.6%
3 bedroom house	42.3%	41.4%	31.0%	41.2%
4 or-more bedroom house	12.4%	5.8%	0.0%	9.2%
1-bedroom bungalow	4.8%	4.5%	10.5%	5.1%
2 or more-bedroom bungalow	16.4%	23.2%	24.9%	19.4%
1-bedroom flat	3.0%	3.0%	9.0%	3.4%
2 or more-bedroom flat	3.8%	3.7%	4.4%	3.8%
Other	0.0%	0.9%	0.0%	0.3%
Total	100.0%	100.0%	100.0%	100.0%
Base	22,881	13,892	2,990	39,763

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

- 4.24 The provision of appropriate adaptations to existing dwelling stock can help people lead independent lives. PPG also asks councils to consider the extent to which existing dwelling stock can help meet the needs of older people (source: PPG 2019 Paragraph: 017 Reference ID: 2a-017-20190220).
- 4.25 Given that the majority of older people want to remain in their own homes with help and support when needed, the reweighted (2021 Census) 2019 Household Survey provides a useful insight into the proportion of households who need care and support, and the extent which properties are adapted (Table 4.7) and by sub-area (Table 4.8).
- 4.26 Table 4.7 shows that 8.5% of all households require care and support to enable them to stay in their home. This is highest amongst the 85+ age group and from households living in affordable housing. Of households with a Household Reference Person aged 85 and over, 38.8% require help and support to enable occupiers to stay in their own home.
- 4.27 66.6% of households have sufficient space for a carer to stay overnight if needed – and this increases to over 75.5% across 75 to 84 age group and 67.8% in the 85+ age group. Owner-occupiers were most likely to have space available, but private and social renters were less likely. Around 40% of respondents in affordable housing had sufficient space for a carer. Properties in Orrell and Winstanley (77.3%) have the most space and properties in Atherton (59.7%) the least space to accommodate a carer staying overnight.
- 4.28 Around 8.9% of all dwellings had been adapted or purpose-built for a person with a long-term illness, health problem, or disability. This was highest amongst affordable housing occupants (20.9%) and lowest amongst owner-occupiers (5.8%). Older people were more likely to live in an adapted home, with 10.2% of households with a HRP aged 75-84 and 33.6% with a HRP aged 85+ living in adapted homes. Ashton-in-Makerfield and Bryn (12.5%) has the highest number of adapted homes and Orrell and Winstanley (5.6%) the least number of adapted homes.

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

	Is there sufficient space in your home for a carer to stay overnight, if this was needed?	Do you, or any other members of your household, require care or support to enable you/them to stay in this home?	Has your current home been adapted or purpose-built for a wheelchair user?
Tenure	Yes (%)	Yes (%)	Yes (%)
Owner Occupied	75.0%	6.2%	5.8%
Private Rented	48.9%	11.9%	12.4%
Affordable	39.9%	17.6%	20.9%
All tenures	66.6%	8.6%	8.9%
Age of household reference person	Yes (%)	Yes (%)	Yes (%)
Under 65	64.8%	8.0%	8.1%
65 to 74	69.4%	7.0%	7.3%
75 to 84	75.5%	9.2%	10.2%
85 and over	67.8%	38.8%	33.6%
All age groups	66.7%	8.5%	8.7%

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

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

	Is there sufficient space in your home for a carer to stay overnight, if this was needed? (%)	Do you, or any other members of your household, require care or support to enable you/them to stay in this home? (%)	Has your current home been adapted or purpose-built for a wheelchair user? (%)
Ashton-in-Makerfield & Bryn	66.5%	11.4%	12.5%
Atherton	59.7%	6.1%	7.4%
Golborne & Lowton	65.5%	7.3%	8.9%
Hindley & Abram	66.4%	7.3%	7.8%
Leigh	59.1%	12.6%	11.0%
Orrell & Winstanley	77.3%	3.7%	5.6%
Shevington & Standish	75.0%	5.7%	7.4%
Tyldesley & Astley	71.7%	9.6%	7.7%
Wigan North & Aspull	69.8%	9.0%	8.1%
Wigan South	60.5%	10.5%	11.4%
Borough of Wigan	66.6%	8.6%	8.9%

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

Estimating future need for adaptations and home improvement

- 4.29 The reweighted (2021 Census) 2019 Household Survey provides evidence of the range of adaptation and home improvement needs based on the age group of the Household Reference Person (Table 4.9).
- 4.30 Better heating, more insulation and double glazing were the most frequently mentioned improvements needed.

- 4.31 Regarding adaptations, these were mainly mentioned by older households and most frequently mentioned were bathroom adaptations, internal and external handrails / grabrails, and stair lift / vertical lift. The need for adaptations was generally highest amongst the 65-74 and 75+ age group.
- 4.32 These requirements are self-determined by residents responding to the 2019 Household Survey (reweighted using the 2021 Census) and may not necessarily reflect actual requirements following an independent assessment in the home.

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

Adaptation/improvement required	Age group (% of households)			Total
	Under 65	65-74	75+	
Home improvement				
More insulation (loft, wall cavities)	17.2%	11.0%	7.4%	15.0%
Better heating	24.0%	17.0%	17.1%	22.1%
Double glazing	15.0%	9.1%	8.5%	13.3%
Improved ventilation	6.4%	3.9%	2.3%	5.5%
Downstairs WC	6.5%	12.3%	11.8%	8.1%
Adaptations				
Adaptations to bathroom	10.2%	6.6%	20.3%	11.9%
Adaptations to kitchen	6.4%	6.6%	7.8%	6.6%
External handrails / grab rails	6.5%	9.8%	15.2%	8.0%
Internal handrails / grab rails	7.1%	12.0%	16.0%	8.9%
Stair lift / vertical lift	5.0%	11.0%	17.2%	7.4%
Lever door handles	2.1%	3.7%	3.5%	2.5%
Room for a carer	2.5%	2.3%	4.2%	2.7%
Base (all households)	103,338	22,881	16,882	143,101

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

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

Assistance in the home

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

Table 4.10 Type of assistance required age group

Type of help needed now or in next 5 years	% households needing help by age group of HRP			
	Under 65	65-74	75+	All
Help with repair and maintenance of home	28.4%	42.2%	53.9%	33.6%
Help with gardening	19.3%	35.5%	55.8%	26.2%
Help with cleaning home	14.2%	26.2%	45.1%	19.7%
Help with other practical tasks	11.9%	22.0%	38.1%	16.6%
Help with personal care	9.2%	15.1%	21.8%	11.7%
Want company / friendship	10.0%	11.0%	16.0%	10.9%
Base (all households)	103,338	22,881	16,882	143,101

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

Health-related housing need

- 4.35 A range of sources can be drawn upon to establish the overall scale of disability / support needs across Wigan Borough. In summary:
- The 2021 Census reported that across the borough, 79.7% were in good health and 6.2% were not in good health (particularly across older age groups). Which compares with 82.2% and 5.2% respectively across England. A total of 20,551 residents were not in good health.
 - 20% of residents reported that they were disabled, as defined under the Equality Act, with 9.3% saying their daily activities were limited 'a lot' and 10.7% 'a little' which compares with 7.0% and 9.9% respectively across England. This is mainly associated with older age groups.
 - The ONS Family Resources Survey 2018/19 estimates that around 21% of the population nationally has a disability. Based on the age profile of people with disabilities, for Wigan an estimated 74,484 people have a disability (22.4% of the population) in 2023, which is projected to increase to 81,964 (23.6% of the population) by 2041.
- 4.36 The 2019 Household Survey (reweighted using the 2021 census) data considered illness / disability. The survey estimated a total of 88,076 people or 26.7% had an illness / disability which is higher than the national ONS estimate. Table 4.11 shows the number of people stating an illness / disability and the

type of illness / disability. The most frequently mentioned illness / disability was a long-standing illness or health condition (10.8%), physical / mobility impairment (7.1%), other issue (5.5%), and hearing impairment (5.3%).

Table 4.11 Number of people stating illness/disability

Illness / disability	Number of people	% of total Population
Physical / mobility impairment	23,285	7.1%
Learning disabilities	4,540	1.4%
Mental health issue	16,242	4.9%
Visual impairment	8,042	2.4%
Hearing impairment	17,432	5.3%
Long standing illness or health condition	35,621	10.8%
Older age related frailty	6,269	1.9%
Other	18,283	5.5%
Total population (ONS, 2018-based Proj.)	330,014	
Total number of people with an illness / disability	88,076	26.7%
Households with at least one person with an illness / disability	Number of households	% of households
Total	67,907	47.5%

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

Physical disability

- 4.37 POPPI and PANSI (Projecting Older People Population Information / Projecting Adult Needs and Service Information, Oxford Brookes University / Institute of Public Care) provides data on the likely prevalence in 2023 of a range of physical disabilities and how this is expected to change by 2041 (Table 4.12). In 2023, there were an estimated 23,019 people with mobility issues across all age groups which is projected to increase to 26,753 by 2041, mainly due to an increase in the number of people aged 65 with mobility issues.

Table 4.12 Physical disability prevalence

Disability (age group)	2023	2041	% change 2023-2041
Impaired mobility (18-64)	11,512	11,040	-4.1%
Mobility (unable to manage at least one activity on own) (65+)	11,507	15,713	36.6%
Moderate or serious personal care disability (18-64)	10,011	9,738	-2.7%
Serious visual impairment (18-64)	129	129	0.0%
Moderate or severe visual impairment (65+)	5,821	7,520	29.2%
Severe hearing loss (18-64)	1,269	1,224	-3.6%
Severe hearing loss (65+)	4,771	6,645	39.3%
All with mobility issues (impaired mobility 18-64 and mobility 65+)	23,019	26,753	16.2%

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

- 4.38 Regarding visual impairment, the RNIB has produced a document Visibly Better Housing ([click here to view document](#)). This includes recommendations for managing the home environment to reduce the impact of sight impairment and sight loss. Suggestions include appropriate lighting, anti-glare windows to reduce reflections which can be disorientating; and use of lighter fabrics and furnishings.

Learning disability and autism

- 4.39 A learning disability is the label given to a group of conditions present before the age of 18 that affect how an individual communicates and understands information. Autism is a lifelong developmental condition which affects how people communicate with, and relate to, other people and how they interact with the world around them.
- 4.40 The number of people in the borough across all age groups with moderate or severe learning disabilities is estimated to be around 1,280 in 2023, rising to 1,330 by 2041 (Table 4.13). There is a notable growth in the number of people aged 65 and over with learning disabilities. Around 2,612 people have autistic spectrum disorders in 2023 and this is expected to increase to 2,768 by 2041.

Table 4.13 Learning disability and autism

Learning disability (age group)	2023	2041	% change 2023-2041
Total (18-64)	4,810	4,814	0.1%
Total (65+)	1,375	1,776	29.2%
Moderate or severe (18-64)	1,096	1,097	0.1%
Moderate or severe (65+)	184	234	27.0%
Moderate or severe (all ages)	1,280	1,330	3.9%
People with LD living with a parent (18-64)	387	394	1.8%
Downs syndrome (18+)	126	126	0.4%
Challenging behaviour (18-64)	89	89	-0.1%
Autistic spectrum disorders (18-64)	1,979	1,978	-0.1%
Autistic spectrum disorders (65+)	633	790	24.9%
Autistic spectrum disorders (all ages)	2,612	2,768	6.0%

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

4.41 The GM Learning Disability Strategy 2018 included the following action points:

- Expand the Shared Lives provision and the Home Ownership for people with Long-term Disabilities (HOLD) mortgage offer in GM so that more options are available for people with learning disabilities to choose the best living arrangement for them.
- Develop a housing plan for people with learning disabilities and autism.

Mental health

4.42 Mental health refers to an individual's emotional, psychological, and social well-being. 2020 POPPI/PANSI data estimates there are around 37,407 residents with a common mental health disorder (Table 4.14). The number of people aged 18-64 with a common mental health disorder is expected to decrease by 0.1% over the period to 2041. Depression amongst people aged 65 or over is expected to increase considerably.

Table 4.14 Mental health prevalence

Mental health 18-64	2023	2041	% change 2023-2041
Common mental disorder	37,407	37,376	-0.1%
Borderline personality disorder	4,750	4,746	-0.1%
Antisocial personality disorder	6,628	6,623	-0.1%
Psychotic disorder	1,385	1,384	-0.1%
Psychotic disorders (2 or more)	14,249	14,237	-0.1%
Older people with depression	2023	2041	% change 2023-2041
Depression 65+	5,609	7,256	29.4%
Severe depression (65+)	1,791	2,355	31.5%

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

Accessible and wheelchair standard housing

4.43 PPG states that **‘where an identified need exists, plans are expected to make use of the optional technical housing standards (footnote 52 of the NPPF). To help bring forward an adequate supply of accessible housing. In doing so planning policies for housing can set out the proportion of new housing that will be delivered to the following standards:**

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

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

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

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

- **the likely future need for housing for older and disabled people (including wheelchair user dwellings).**
- **size, location, type and quality of dwellings needed to meet specifically evidenced needs (for example retirement homes, sheltered homes or care homes).**

- **the accessibility and adaptability of existing housing stock.**
- **how needs vary across different housing tenures.**
- **the overall impact on viability.**’ (source: Para: 007 Reference ID: 56-007-20150327).

4.45 Optional accessibility standards for dwellings were introduced by the government in 2015 to provide a mechanism for improving accessibility of housing for those with additional needs. National standards have been established and contained within Part M Volume 1 of the Building Regulations as set out in Table 4.15. 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 4.15 Summary of accessible housing standards

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

- 4.46 It should be noted that Part M of the Building Regulations sets a distinction between wheelchair accessible (a home readily useable by a wheelchair user at the point of completion) and wheelchair adaptable dwellings (a home that can be easily adapted to meet the needs of a household including wheelchair users) (source: PPG Paragraph: 009 Reference ID: 56-009-20150327).
- 4.47 In order to establish an appropriate target for M4(3) dwellings, Table 4.16 sets out a series of assumptions regarding wheelchair use from the English Housing Survey and a report by Aspire Housing Association. Applying these assumptions would suggest a target of 5% of newbuild to meet the M4(3)(b) wheelchair accessible standard is required.
- 4.48 According to PPG (source: PPG Paragraph: 009 Reference ID: 56-009-20150327), ‘Local Plan policies for wheelchair accessible homes should be applied only to those dwellings where the local authority is responsible for allocating or nominating a person to live in that dwelling.’ This would imply that the onus on wheelchair accessible housing delivery is with the local authority/registered providers, but private developers should also be encouraged to build to M4(3) wheelchair accessible or adaptable homes where appropriate. Any final targets should be set within the context of likely levels of delivery.

Table 4.16 Wheelchair use assumptions and resulting annual need

Assumption	% requirement	Number each year (based on 972 annual housing need)
Wheelchair use from the English Housing Survey 2018/19 – households using wheelchair all the time	0.6%	6
Wheelchair use from the English Housing Survey 2018/19 – households using wheelchair either indoors or outdoors	3.0%	29
Wigan borough has 1,084 current users of wheelchairs inside and outside the home based on the re-weighted Household Survey. This equates to 0.8% of households.	0.8%	8
Aspire report on wheelchair accessible housing (*)	10.0%	97
Average of indicators	3.6%	35

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

- 4.49 Table 4.17 considers the profile of wheelchair accessible or adaptable dwellings needed by number of bedrooms and age group of the Household Reference Person.

Table 4.17 Wheelchair dwellings needed by age group and number of bedrooms

Age group	Number of bedrooms (Table %)			Total
	1	2	3	
Under 65	20.3%	18.3%	12.2%	50.8%
65 and over	14.3%	28.9%	6.0%	49.2%
Total	34.6%	47.2%	18.2%	100.0%
Age group	Number of bedrooms (needed each year by age group)			Total
	1	2	3	
Under 65	7	6	4	18
65 and over	5	10	2	17
Total	12	17	6	35

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

4.50 Given the ageing demographic of 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 which takes into account the requirements of PPG, it is recommended that:

- 4% of new dwellings are built to M4(3) wheelchair accessible standard (this would imply an average target of around 34 each year); and
- All remaining new dwellings are built to M4(2) accessible and adaptable standards to take account of the ageing demographics of the borough. This will ensure that new dwellings can be occupied and also visited by people needing accessible/adaptable dwellings. This is a requirement in PfE Policy JP-H3 which sets out that new housing should be built to the 'accessible and adaptable' standard in Part M4(2) of the Building Regulations unless specific site conditions make this impracticable.

Black and Global Majority (BGM) population and households

4.51 Around 7.9% of the population in Wigan Borough identify as BGM. The distribution of BGM people within the borough is shown in Table 4.18. At least 5% of residents in five sub-areas identify as BGM with highest proportions in Leigh (where 19.6% of all BGM people live and 7.4% of the total population is BGM) and Wigan North and Aspull (where 19.1% of all BGM people live and 6.3% of the population is BGM).

Table 4.18 Distribution of BGM households across Borough of Wigan

Sub-area	BGM population	% of BGM population in each sub-area	% of population in each settlement/parish who identify as BGM	All people
Ashton-in-Makerfield & Bryn	481	2.9%	2.1%	23,042
Atherton	1,683	10.3%	6.0%	28,051
Golborne & Lowton	894	5.4%	3.5%	25,378
Hindley & Abram	1,801	11.0%	4.2%	43,125
Leigh	3,216	19.6%	7.4%	43,234
Orrell & Winstanley	574	3.5%	2.3%	24,427
Shevington & Standish	921	5.6%	3.4%	27,134
Tyldesley & Astley	1,584	9.7%	6.2%	25,615
Wigan North & Aspull	3,125	19.1%	6.3%	49,588
Wigan South	2,125	13.0%	5.3%	39,749
Borough of Wigan	16,404	100.0%	7.9%	329,343

Source: 2021 Census

4.52 Based on the reweighted (2021 Census) 2018 Household Survey:

- Around 57.3% of BGM households are owner-occupiers, 12.6% rent privately, and 30.1% live in affordable housing (social rented or intermediate tenures).
- 4.6% of BGM households were in some form of housing need (compared with 4.9% of all households), with the main reasons for being in need being that their property was either too expensive or subject to major disrepair or unfitness that they could not afford to fix.
- Of moving BGM households, there were particular aspirations towards larger dwellings (with 31.2% seeking homes with 4 or more bedrooms and 21.6% with 3 bedrooms). Expectations were 27.7% for 4 or more bedrooms and 36.1% for 3-bedroom homes.

Gypsy, Traveller, and Travelling Showperson need

- 4.53 A 2024 update of Gypsy and Traveller need across Greater Manchester identifies a need for 18 additional pitches across Wigan (6 in the short term 2023/24 to 2027/28 and 12 in the longer term 2028/29 to 2040/41). There is potential for 20 pitches to be developed on land adjacent to the current site at Little Lane to meet this identified need. It is also recommended that the Local Plan includes a criteria-based policy to appraise any future site applications.
- 4.54 For Travelling Showpeople there were 53 plots and a need for 26 additional plots over the period 2017/18 to 2035/36. There is a site at Moss Hall Park, Seaman Way in Ince which was granted permission in 2015 for 24 plots which has been implemented. This site was a relocation of the Presbyterian Fold site (10 plots) in Hindley, resulting in a net increase in 14 plots. This site is divided into two yards. Silcock's yard has 16 plots of which 6 are occupied and 10 are not occupied. Holden's yard has 8 plots of which 2 are occupied and 6 are not occupied. There are a small number of children on the yards but their future needs can be accommodated on the existing yards. On the basis of this evidence, the Local Plan does not need to allocate any additional land for Travelling Showpeople based on the current occupancy of the yards. There is also potential for more families to move onto Moss Hall Park. It is recommended that the land is safeguarded for Travelling Showperson use until such a time that Travelling Showpeople no longer need the yards to live on.

Other groups with particular housing requirements

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

People who rent their homes

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

Self-build and custom housebuilding

- 4.57 The NPPF 2023 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. A total of 71 households are currently on the council's self-build register. Table 4.19 summarises the location preferences of households, which shows a strong preference for Shevington and Standish and Wigan North and Aspull.
- 4.58 The dwelling preferences expressed by households on the register included:
- Dwelling type (noting that households could state more than one option): 98.6% mentioned detached, 8.6% semi-detached and 1.4% terraced.
 - Number of bedrooms: 1-bedroom 1.4%, 2-bedrooms 8.5%, 3-bedrooms 33.8%, 4 or more bedrooms 56.3%.
 - A preference for a low-energy home was mentioned by 61.1% of applicants.

Table 4.19 Self-build location preferences

Sub-area	Number of applicants	%
Ashton-in-Makerfield & Bryn	5	6.8
Atherton	3	4.1
Golborne & Lowton	3	4.1
Hindley & Abram	5	6.8
Leigh	6	8.2
Orrell & Winstanley	6	8.2
Shevington & Standish	19	26.0
Tyldesley & Astley	9	12.3
Wigan North & Aspull	14	19.2
Wigan South	3	4.1
Borough of Wigan	73	100.0
Base (total preferences stated from 71 households)		73
Any location (no specific location mentioned from 71 households)		20

Source: Council self-build register

Student housing need

- 4.59 No specific need has been identified from stakeholder discussions. Wigan and Leigh College offers some degree courses in partnership with the University of Central Lancashire. The college does not provide its own accommodation as most students live nearby

Conclusion

- 4.60 This chapter has considered the needs of different groups in line with the NPPF and requirements of the brief. Key findings are now summarised.
- 4.61 In terms of older people, it is evident that the vast majority of older people wish to stay within their existing homes. For most, this is an informed and appropriate choice where current and future housing needs can be addressed through in-situ solutions (including adaptations).
- 4.62 There are currently around 4,904 units of specialist older persons' accommodation comprising 2,291 specialist older accommodation units (Use Class C3), 401 Extra Care units (Use Class C2), and 2,212 residential care bedspaces (Use Class C2).
- 4.63 Over the period 2023 to 2041, it is estimated there is a need for an additional:
- 6,284 C3 specialist older accommodation dwelling units (349 each year)
 - 1,528 C2 Extra Care units (85 each year)
 - 575 C2 residential care bedspaces (32 each year).
- 4.64 A key conclusion is that there needs to be a broader housing offer for older people across the borough and the LHNA has provided evidence of scale and range of dwellings needed.
- 4.65 The LHNA does not specify the precise nature of specialist older person dwellings to be built. This is to allow flexibility in delivery and PPG states that 'any single development may contain a range of different types of specialist housing' (source: PPG June 2019 Paragraph: 010 Reference ID: 63-010-20190626).
- 4.66 A wealth of information has been assembled from various sources which helps to scope out the likely level of disability across the population of the borough. Although it is a challenge to quantify the precise accommodation and support requirements, the LHNA has helped to scope out where needs are arising and has provided indicators of specific needs across various needs groups.
- 4.67 It is estimated there are around 23,019 people with a disability across the borough based on ONS disability estimates and this is projected to increase to around 26,753 by 2041. Regarding housing for people with disabilities, the 2019 Household Survey (reweighted using 2021 Census data) suggests around 8.9% of households live in properties which have either been purpose-built or adapted for someone with an illness or disability.
- 4.68 Given the ageing population of the borough and the identified levels of disability amongst the population, it is recommended that 4% of new dwellings are built to wheelchair accessible M4(3) standard, with all remaining new dwellings built to M4(2) accessible and adaptable standard.

5. Overall Dwelling Type and Mix

Introduction

- 5.1 This chapter considers overall housing need and affordable need, and establishes an overall dwelling type, size, and tenure mix for Wigan Borough. The detailed analysis underpinning this chapter is presented in Technical Appendix D.

Overall housing need

- 5.2 Policy JP-H1 of the Places for Everyone Plan 'Scale, Distribution and Phasing of New Housing Development' establishes an annual net requirement of 972 additional dwellings across Wigan Borough for the period 2022-2039, phased as follows:

Table 5.1 Net annual dwelling requirement

Annual average 2022-39	2022-2025	2025-2030	2030-2039	Total 2022-2039
972	814	972	1,025	16,527

Source: Places for Everyone

Affordable housing need

- 5.3 A detailed analysis of affordable housing need in accordance with PPG is presented in Technical Appendix C. This establishes an overall gross affordable need of 2,268 and, after taking into account affordable lettings and pipeline newbuild, the net shortfall is 283 each year. This is a slightly lower than the 338 reported in the 2020 housing need study but reflects the substantial pipeline affordable supply which is helping to meet need. Planning Practice Guidance is clear that only a proportion of need is expected to be delivered through the planning process. The specific modelling is based on need over a 10 year period but it is reasonable to assume that this is an appropriate annual figure for the plan period.
- 5.4 Table 5.2 summarises the gross annual shortfall of affordable dwellings by sub-area and number of bedrooms.

Table 5.2 Gross annual shortfall by sub-area and number of bedrooms

Sub-area	Number of bedrooms				
	1	2	3	4 or more	Total (Gross need)
Ashton-in-Makerfield & Bryn	50	28	40	13	131
Atherton	90	76	23	16	206
Golborne & Lowton	116	91	56	3	266
Hindley & Abram	106	67	106	37	316
Leigh	60	48	36	12	156
Orrell & Winstanley	47	28	52	18	145
Shevington & Standish	57	37	31	27	152
Tyldesley & Astley	62	38	66	16	182
Wigan North & Aspull	190	114	69	10	383
Wigan South	128	110	85	8	332
WIGAN BOROUGH	840	629	576	227	2269

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

Affordable tenure mix

- 5.5 The recommended affordable tenure mix is 49% social rented, 28% affordable rented and 23% affordable home ownership. This broadly translates to a 75% rented and 25% affordable home ownership split, with a particular emphasis on the need to deliver social rented homes. Affordable home ownership products would include shared ownership and First Homes. How tenure mix varies by sub-area is summarised in Table 5.3.

Table 5.3 Affordable housing tenure recommendations

Sub-area	Social Rented (%)	Affordable Rented (%)	Affordable Home Ownership (%)	Total
Ashton-in-Makerfield & Bryn	57.9%	32.1%	9.9%	100.0%
Atherton	43.4%	28.3%	28.3%	100.0%
Golborne & Lowton	49.8%	29.1%	21.1%	100.0%
Hindley & Abram	49.9%	25.1%	25.1%	100.0%
Leigh	42.4%	28.4%	29.2%	100.0%
Orrell & Winstanley	58.0%	25.7%	16.3%	100.0%
Shevington & Standish	56.4%	30.9%	12.7%	100.0%
Tyldesley & Astley	61.1%	27.6%	11.3%	100.0%
Wigan North & Aspull	44.2%	28.4%	27.4%	100.0%
Wigan South	50.2%	24.9%	24.9%	100.0%
WIGAN BOROUGH	49.3%	28.0%	22.7%	100.0%

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

Dwelling type and mix

- 5.6 Dwelling mix analysis is underpinned by a demographic scenario model which takes into account projected household change to 2041 using 2018-based ONS household projections. To support flexibility in delivery, dwelling type and mix by tenure is presented as a broad range which also considers household aspirations and expectations to provide a rounded expression of need. Table 5.4 summarises dwelling mix by tenure for the borough and Table 5.5 summarises dwelling mix by district. Further details of analysis are presented in Technical Appendix D.

Conclusions

- 5.7 The Places for Everyone Plan sets out an average net additional housing requirement for Wigan of 972 over the period 2022 to 2039.
- 5.8 The LHNA has established future household change and the implications this has for dwelling type, size, and tenure mix. This helps the council and its partners make informed decisions on the range and size of dwellings to be built to meet need over the period to 2041.
- 5.9 Given the level of net affordable need (283 homes each year), the Local Plan needs to maintain a robust affordable housing policy setting out targets and tenure split in order to maximise new supply. An affordable policy should therefore continue to support the ongoing delivery of affordable housing and

diversify the affordable products available to local residents to reflect identified needs. The current policy requires 25% of on-site affordable housing on sites of 10 or more which remains an appropriate policy position.

Table 5.4 Overall dwelling type/size and tenure mix recommendations over the plan period

Dwelling type/size	Market	Affordable/ social rented	Affordable home ownership including First Homes	Total
Overall % split>>	75%	19%	6%	100%
1/2-bedroom house	15-20%	20-25%	10-15%	15-20%
3-bedroom house	30-35%	5-10%	30-35%	25-30%
4+ bedroom house	15-20%	0-2%	25-30%	15-20%
1-bedroom flat	2-5%	15-20%	0-2%	5-10%
2+ bedroom flat	5-10%	15-20%	5-10%	5-10%
1/2-bedroom level access	10-15%	25-30%	5-10%	10-15%
3+ bedroom level access	10-15%	5-10%	5-10%	10-15%
Dwelling type	Market	Affordable/ social rented	Affordable home ownership	Total
House	65-70%	30-35%	70-75%	55-60%
Flat	5-10%	30-35%	5-10%	10-15%
Bungalow/level-access	20-25%	35-40%	15-20%	25-30%
Number of bedrooms	Market	Affordable/ social rented	Affordable home ownership	Total
1	5-10%	35-40%	2-5%	10-15%
2	30-35%	35-40%	25-30%	30-35%
3	40-45%	20-25%	40-45%	40-45%
4+	15-20%	0-2%	25-30%	15-20%

Table 5.5 Overall dwelling type/size mix recommendations by tenure by sub-area and Wigan

Sub-area	Tenure and dwelling mix	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2-bedroom flat	3 or more-bedroom flat	1 -bedroom bungalow/ level-access	2 -bedroom bungalow/ level-access	3 or more-bedroom bungalow/ level-access
Ashton-in-Makerfield & Bryn	Market	15-20%	30-35%	15-20%	2-5%	2-5%	0-2%	0-2%	15-20%	10-15%
	Social/affordable rented	30-35%	5-10%	2-5%	20-25%	2-5%	0-2%	20-25%	5-10%	2-5%
	Affordable home ownership	0-2%	60-65%	35-40%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%
Atherton	Market	5-10%	25-30%	15-20%	5-10%	5-10%	0-2%	0-2%	10-15%	15-20%
	Social/affordable rented	25-30%	5-10%	0-2%	25-30%	2-5%	0-2%	25-30%	5-10%	2-5%
	Affordable home ownership	20-25%	5-10%	15-20%	10-15%	20-25%	0-2%	0-2%	15-20%	0-2%
Golborne & Lowton	Market	10-15%	30-35%	5-10%	0-2%	10-15%	0-2%	0-2%	15-20%	10-15%
	Social/affordable rented	25-30%	5-10%	0-2%	15-20%	2-5%	0-2%	25-30%	5-10%	2-5%
	Affordable home ownership	50-55%	50-55%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%
Hindley & Abram	Market	10-15%	35-40%	15-20%	0-2%	0-2%	2-5%	0-2%	2-5%	15-20%
	Social/affordable rented	30-35%	5-10%	0-2%	20-25%	2-5%	0-2%	20-25%	5-10%	2-5%
	Affordable home ownership	5-10%	25-30%	25-30%	0-2%	0-2%	0-2%	0-2%	5-10%	30-35%
Leigh	Market	25-30%	15-20%	30-35%	0-2%	0-2%	0-2%	0-2%	5-10%	10-15%
	Social/affordable rented	25-30%	5-10%	0-2%	25-30%	2-5%	0-2%	20-25%	5-10%	2-5%
	Affordable home ownership	30-35%	40-45%	20-25%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%

Sub-area	Tenure and dwelling mix	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2-bedroom flat	3 or more-bedroom flat	1 -bedroom bungalow/ level-access	2 -bedroom bungalow/ level-access	3 or more-bedroom bungalow/ level-access
Orrell & Winstanley	Market	10-15%	30-35%	5-10%	0-2%	5-10%	0-2%	0-2%	15-20%	10-15%
	Social/affordable rented	30-35%	5-10%	0-2%	15-20%	2-5%	0-2%	25-30%	5-10%	2-5%
	Affordable home ownership	5-10%	60-65%	30-35%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%
Shevington & Standish	Market	5-10%	25-30%	30-35%	0-2%	2-5%	2-5%	0-2%	5-10%	10-15%
	Social/affordable rented	30-35%	5-10%	2-5%	20-25%	2-5%	0-2%	25-30%	5-10%	2-5%
	Affordable home ownership	10-15%	30-35%	25-30%	0-2%	5-10%	0-2%	0-2%	5-10%	2-5%
Tyldesley & Astley	Market	15-20%	30-35%	5-10%	0-2%	10-15%	0-2%	0-2%	5-10%	15-20%
	Social/affordable rented	25-30%	5-10%	0-2%	15-20%	2-5%	0-2%	25-30%	5-10%	2-5%
	Affordable home ownership	0-2%	30-35%	20-25%	0-2%	5-10%	0-2%	5-10%	2-5%	30-35%
Wigan North & Aspull	Market	15-20%	30-35%	10-15%	5-10%	5-10%	0-2%	2-5%	10-15%	2-5%
	Social/affordable rented	25-30%	2-5%	0-2%	25-30%	2-5%	0-2%	20-25%	5-10%	2-5%
	Affordable home ownership	5-10%	25-30%	40-45%	0-2%	0-2%	0-2%	0-2%	15-20%	0-2%
Wigan South	Market	20-25%	35-40%	10-15%	2-5%	10-15%	0-2%	0-2%	5-10%	5-10%
	Social/affordable rented	25-30%	30-35%	2-5%	10-15%	10-15%	0-2%	2-5%	5-10%	2-5%
	Affordable home ownership	15-20%	45-50%	0-2%	0-2%	25-30%	0-2%	0-2%	0-2%	0-2%
Wigan Borough	Market	15-20%	30-35%	15-20%	2-5%	5-10%	0-2%	0-2%	5-10%	10-15%
	Social/affordable rented	20-25%	5-10%	0-2%	15-20%	5-10%	5-10%	20-25%	5-10%	5-10%
	Affordable home ownership	10-15%	30-35%	25-30%	0-2%	5-10%	0-2%	0-2%	5-10%	5-10%

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 existing and emerging government policy and guidance.
- 6.2 The Wigan LHNA 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 LHNA identifies the size, type, and tenure of housing required by considering current market demand relative to supply and also identifies a continued affordable housing shortfall across the borough.
- 6.3 This concluding chapter summarises key messages from the research findings, structured around a commentary on the current and future housing markets and key local strategic issues.

Overall housing need

- 6.4 The annual average net additional housing requirement for the period 2022-2039 across Wigan Borough is 972. Housing delivery is phased over this period.

Dwelling type, tenure, and mix

- 6.5 The relationship between household change and dwelling type/size and tenure requirements have been fully explored. The evidence will help the council deliver an appropriate range of dwelling stock for residents over the plan period. It is recommended that future planning policy references the broad mixes evidenced in Table 6.1 and is taken into account when determining future applications.
- 6.6 Regarding affordable need, there is an annual net shortfall of 283 dwellings. A recommended tenure split is 75% rented and 25% affordable home ownership, which would include First Homes on eligible sites. Delivery of affordable housing is subject to economic viability and the council does not need to plan to meet this number in full but affordable housing delivery should be maximised at every possible opportunity.

Table 6.1 Summary of overall dwelling mix

Dwelling type/size	Market	Affordable/ social rented	Affordable home ownership including First Homes	Total
Overall % split>>	75%	18.75%	6.25%	100%
1/2-bedroom house	15-20%	20-25%	10-15%	15-20%
3-bedroom house	30-35%	5-10%	30-35%	30-35%
4+ bedroom house	15-20%	0-2%	25-30%	15-20%
1-bedroom flat	2-5%	15-20%	0-2%	5-10%
2+ bedroom flat	5-10%	15-20%	5-10%	5-10%
1/2-bedroom level access	10-15%	25-30%	5-10%	10-15%
3+ bedroom level access	10-15%	5-10%	5-10%	10-15%
Dwelling type	Market	Affordable/ social rented	Affordable home ownership	Total
House	65-70%	30-35%	70-75%	60-65%
Flat	5-10%	30-35%	5-10%	10-15%
Bungalow/level-access	20-25%	35-40%	15-20%	20-25%
Number of bedrooms	Market	Affordable/ social rented	Affordable home ownership	Total
1	5-10%	35-40%	2-5%	5-10%
2	30-35%	35-40%	25-30%	30-35%
3	40-45%	20-25%	40-45%	40-45%
4+	15-20%	0-2%	25-30%	15-20%

Meeting the needs of older people and those with disabilities

- 6.7 There is evidence to support a programme of accommodation delivery to help meet the needs of older people and those with disabilities. Although the majority of older people want to remain in their own home with support when needed, there is a need to diversify options available to older people wanting to move to more appropriate accommodation.
- 6.8 There are currently around 4,904 units of specialist older persons' accommodation comprising 2,291 specialist older accommodation units (Use Class C3), 401 Extra Care units (Use Class C2), and 2,212 residential care bedspaces (Use Class C2).

- 6.9 Over the period 2023 to 2041, it is estimated there is a need for an additional:
- 6,284 C3 specialist older accommodation dwelling units (349 each year)
 - 1,528 C2 Extra Care units (85 each year)
 - 575 C2 residential care bedspaces (32 each year).
- 6.10 The C3 units should be included in the overall housing figure. Delivery of C2 units would be in addition to this figure.
- 6.11 A key conclusion is that there needs to be a broader housing offer for older people across Wigan Borough and this LHNA has provided evidence of scale and range of dwellings needed.
- 6.12 A range of information has been assembled from various sources which helps to scope out the likely level of disability across Wigan Borough's population.
- 6.13 Given the ageing population of the borough and the identified levels of disability amongst the population, it is recommended that 4% of new dwellings are built to M4(3) wheelchair accessible and adaptable standard and all remaining new dwellings are built to M4(2) accessible and adaptable standard to take account of the ageing demographics of Wigan Borough and to align with policies within the Places for Everyone Plan.
- 6.14 It is expected that some of this need will be met through the development of C3 accommodation and there is overlap between affordable, specialist older person and M4(3) need. For instance, the development of an older person's level access, wheelchair accessible affordable dwelling would help address three aspects of housing need.
- 6.15 It is also assumed that there will be ongoing adaptation of existing dwellings to support those with additional needs.

Final comments

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

Technical Appendix A: Research Methodology

Overall approach

- A.1 A multi-method approach was adopted in order to prepare a robust and credible Local Housing Needs Assessment for Wigan Borough:
- A sample survey of households across the borough. 17,333 households were contacted during November and December 2019 and invited to complete a questionnaire. 2,095 questionnaires were returned and used in data analysis. This represents a 8.4% response rate overall and a sample error of +/-2.1% at borough level. Low response rates are expected and the sample errors achieved would be described by ONS as 'Precise' if +/-5% or lower and 'reasonable precise' if between +/- 5% to under +/-10%;
 - A survey of key stakeholders in 2024 including representatives from the council, neighbouring local authorities, housing associations, specialist housing providers, estate agents, adult social care, and developers.
 - Interviews with estate and letting agents in 2024 operating within the borough.
 - A review of relevant secondary data including the 2021 Census, house price trends, CORE lettings data, and MHCLG Statistics.

Table A1 Household Survey sample information

AREA	Total Dwellings	Occupied	Sample required*	Addresses contacted	Actual response	Actual response rate	Actual sample error
Ashton-in-Makerfield & Bryn	10,253	9,924	370	2504	192	0.077	7.00%
Atherton	12,986	12,541	373	2472	182	0.074	7.21%
Golborne & Lowton	11,432	10,987	371	2473	191	0.077	7.03%
Hindley & Abram	18,898	18,223	376	2474	204	0.082	6.82%
Leigh	20,206	19,279	377	2475	218	0.088	6.60%
Orrell & Winstanley	10,501	10,218	370	2476	235	0.095	6.32%
Shevington & Standish	12,075	11,676	372	2477	227	0.092	6.44%
Tyldesley & Astley	11,327	10,954	371	2478	240	0.097	6.25%
Wigan North & Aspull	23,415	22,163	377	2479	222	0.090	6.54%
Wigan South	17,973	17,136	376	2494	184	0.074	7.18%
Wigan	149,066	143,101	3732	24802	2095	0.084	2.12%

Technical Appendix B: Affordable Housing Definitions

Affordable housing definitions

Definitions relating to affordable housing are presented in the NPPF 2023 (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.

NOTE the proposed changes to the NPPF delete Starter homes and replace with First Homes: is as set out in the 'Affordable Homes Update' Written Ministerial Statement dated 24 May 2021. First homes come forward through the First Homes exception sites and through developer contributions.
- c) **Discounted market sales housing:** is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.
- d) **Other affordable routes to home ownership:** is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low-cost homes for sale (at a price equivalent to at least 20% below local market value) and Rent to Buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision or refunded to government or the relevant authority specified in the funding agreement.

First Homes

In May 2021, Planning Practice Guidance was issued which set out the concept of First Homes and their delivery (<https://www.gov.uk/guidance/first-homes - first-homes-definition-and-eligibility-requirements>). Key points are:

- First Homes are a discounted market sale housing and should be considered to meet the definition of 'affordable housing' for planning purposes.
- They must be discounted by a minimum of 30% against market value. After the discount has been applied, the first sale must be at a price no higher than £250,000 outside London.
- They must be sold to people meeting eligibility criteria which includes first-time buyers and household incomes should not exceed £80,000.
- The discount is passed onto each subsequent purchaser.
- First Homes are the government's preferred discounted market tenure and should account for at least 25% of all affordable housing units delivered by developers.

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 (PPG Paragraph: 018 Reference ID: 2a-018-20190220). 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).’* (PPG Paragraph: 019 Reference ID: 2a-019-20190220).
- C.3 The PPG focuses on the use of existing (secondary data) but does not preclude the use of primary survey evidence.
- C.4 There are four broad components to the needs assessment method. These have remained relatively unchanged through the different guidance issued by government and focus on:
- Step A. Existing households in need (current unmet gross need).
 - Step B. Future households in need.
 - Step C. Affordable supply.
 - Step D. Annual need for affordable housing.

Affordability assumptions

- C.5 As part of the affordable needs assessment, the extent to which households in need cannot afford open market prices or rents is considered. PPG does not specify what household income should be spent for a property to be affordable although does state the ‘need to identify the minimum household income required to access lower quartile (entry level) market housing’ PPG 2019 Paragraph 021 Reference ID 2a-021-20190220. The last guidance to consider affordable prices/rents was published in the 2007 DCLG Strategic Housing Market Assessments Practice Guidance Version 2 August 2007, which stated that gross household incomes should be used to assess affordability and:
- A household can be considered able to afford to buy a home if it costs 3.5x the gross income of a single earner or 2.9x the gross income for dual-income households; and

- A household can be considered able to afford market renting where the rent payable was up to 25% of gross household income.
- C.6 The former guidance did note that local circumstances could justify higher figures being used for affordable renting and that allowances should be made for access to capital that could be used towards the cost of home ownership.
- C.7 Mortgage lending practices would suggest that 4.75x a single or joint income could be considered. This is the maximum single or joint household income multiple offered by First Direct July 2020.
- C.8 Based on this data, the principal assumption considered by arc4 with reference to affordability is:
- For buying up to 3.5x gross household income; and
 - For renting up to 25% gross household income.

Step A: Current unmet gross need

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

Table C1 Current gross unmet need (before affordability testing)

Reason for need	Total in need	Comment	Source
A1 Homeless households	1,448	Number of households identified as homeless 2022/23	DLUHC Live tables
A2 Priority need / temporary accommodation	1,236	Households identified as threatened with homelessness in 2022/23 plus households living in temporary accommodation (based on quarterly average) in 2023	DLUHC Live tables
A3 Overcrowded	3,423	2021 Census data households	2021 Census TS052
A4 Concealed household	1,359	Census definition refers to couples and lone parents living within another family unit.	2021 Census RM009
A5 Existing affordable tenants in need	1282		Re-weighted (2021 Census) Household Survey
A6 Other tenures in need	5,748		Re-weighted (2021 Census) Household Survey
A7 Sum of households in A3 to A6 with one or more needs	11,812	Sum of A3 to A6 BOLD figures	
A8 Total in A7 adjusted to remove any double counting	11,812	This is the total number of households with one or more needs	
A9. All households in need (A1+A2+A8)	14,496	Represents 10.1% of all households.	

Note: table subject to rounding

Further Notes to Table C1:

A3. Overcrowding

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

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

A4. Concealed households

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

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

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

A7 and A8. Sum of households

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

Table C2 considers the proportion of households in need by sub-area, which ranges from 6.9% of all households in Orrell & Winstanley to 13.5% in Golborne & Lowton.

Table C2 Households in need by sub-area

Sub-area	No. of households in need	% of households in need	Total number of households
Ashton-in-Makerfield & Bryn	1,008	10.2%	9,924
Atherton	1,201	9.6%	12,541
Golborne & Lowton	1,484	13.5%	10,987
Hindley & Abram	1,742	9.6%	18,223
Leigh	1,591	8.3%	19,279
Orrell & Winstanley	704	6.9%	10,218
Shevington & Standish	974	8.3%	11,676
Tyldesley & Astley	1,004	9.2%	10,954
Wigan North & Aspull	2,585	11.7%	22,163
Wigan South	2,203	12.9%	17,136
WIGAN	14,496	10.1%	143,101

Affordability of open market options

C.11 Table C3 sets out lower quartile prices and rents for each sub-area.

Table C3 Lower quartile house prices and rents by sub-area

District	Lower quartile price 2023	Lower quartile private rent 2023
Ashton-in-Makerfield & Bryn	£125,500	£650
Atherton	£115,000	£685
Golborne & Lowton	£130,000	£676
Hindley & Abram	£100,000	£646
Leigh	£101,700	£650
Orrell & Winstanley	£158,000	£724
Shevington & Standish	£160,000	£709
Tyldesley & Astley	£154,081	£724
Wigan North & Aspull	£115,000	£550
Wigan South	£101,000	£648
Borough of Wigan	£115,000	£650

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

- C.12 Table C4 sets out the proportion of households in need who could not afford open market prices or rents. Where no prices/rents are available, borough average prices/rents have been used. The affordability analysis uses data on ward-level lower quartile prices and rents and assumes that a property is affordable if up to 25% of household income is spent on rent and buying costs up to 3.5x household income.
- C.13 It is reasonably assumed that all households in A1 (homeless) and A2 (priority need/in temporary accommodation) cannot afford open market prices or rents given their housing circumstances (and income information is not available from secondary data source).
- C.14 The affordability of open market options is tested on the remaining households in need (rows A3 to A6 in Table C1) based on 2019 Household Survey data (re-weighted using the 2021 Census).
- C.15 Analysis concludes that **8,695** households across Wigan Borough are in housing need and cannot afford to buy or rent at lower quartile market prices.

Table C4 Affordability of open market housing for households in need

Needs groups	Number of households	% cannot afford to buy or rent	Number cannot afford to buy or rent
Sum of A1 and A2 households	2,684	100%	2,684
Sum of households in A3 to A6 with one or more needs	11,812	50.9%	6,011
Total cannot afford to buy or rent			8,695

Housing register need – existing households

- C.16 The March 2024 housing register has a total of 8,215 existing households needing affordable housing in Wigan. The register includes a first choice location and this has been considered as part of the assessment of overall affordable need. Tables C7 and C8 include a row setting out the scale of housing need arising from existing households within Wigan and the first choice sub-areas of households. Interestingly, the scale of need is generally similar for each data source. For each sub-area, the modelling uses the higher of the need evidenced in the Household Survey or Housing Register.

Step B: Future households in need

- C.17 **PPG Paragraph 021 Reference ID: 2a-021029190220** states that ‘projections of affordable housing need will have to reflect new household formation, the proportion of newly-forming households unable to buy or rent in the market area, and an estimate of the number of existing households falling into need. The process will need to identify the minimum household income required to access lower quartile (entry level) market housing. It can then assess what proportion of newly-forming households will be unable to access market housing.’

New household formation

- C.18 The most useful data sources for assessing the level of new household formation are:
- MHCLGONS household projections, from which an annual net increase in households can be derived; and
 - The English Housing Survey, from which a national gross household formation rate can be derived and referenced as a data source in the PPG.
- C.19 Based on the requirements of PPG, the gross annual formation rate used in analysis is 2,212. This is the household formation rate derived from a range of projections set out in Table C5. 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 C5 Net and gross household formation 2023-2039

Scenario	Annual household formation	Notes	Source
A. DCLG 2014-based household projections	674	9,925 NET increase between 2022 and 2039	GLA 2014-based household projections
B. ONS 2018-based household projections	689	11,329 NET increase between 2022 and 2039	ONS 2018-based household projections
C. Average gross household formation rate based on applying national rate to total households over the period 2022-2039 (2014-based projections)	2,212	Gross household formation rate of 1.435%	English Housing Survey 3- year average 2017/18 to 2019/20
D. Average gross household formation rate based on applying national rate to total households over the period 2022-2041 (2018-based projections)	2,211	Gross household formation rate of 1.439%	English Housing Survey 3 year average 2017/18 to 2019/20
G. Blended rate of gross household formation (C, D)	2,212		

NOTE: this analysis is based on DCLG 2014-based household projections which run to 2039

New households likely to be in affordable housing need

- C.20 Analysis of the incomes of households who have formed in the past 5 years using the 2019 Household Survey (re-weighted using the 2021 Census) concludes that 67% could not afford buying or renting lower quartile (entry level) properties. Based on a gross formation rate of **2,212**, 1,118 households are estimated to be in affordable housing need.

Existing households expected to fall into need

- C.21 The 2019 Household Survey (re-weighted using the 2021 Census) identifies 1,545 households who have fallen into need in the past 5 years and require affordable housing or 309 each year.

Total newly arising affordable housing need (gross per year)

- C.22 Total newly arising need is therefore 1,427 each year as summarised in Table C6.

Table C6 Total newly-arising affordable housing need

A. Number of newly-forming households		2,212
B. Proportion unable to afford market housing	50.6%	1,118
C. Existing households falling into need		309
Total newly arising affordable need (B+C)		1,427

Housing register need –newly-forming households

- C.23 The March 2024 housing register has a total 4,776 newly forming households needing affordable housing in Wigan. The register includes a first choice location and this has been considered as part of the assessment of overall affordable need. Assuming that newly forming households move into a property within 5 years, the annual need is 955 which is lower than that expressed in the needs modelling.

Step C: Affordable housing supply

- C.24 PPG Paragraph 022 Reference ID: 2a-022-20190220 notes that ‘there will be a current supply of housing stock that can be used to accommodate households in affordable housing need as well as future supply.’ There are five aspects to affordable supply to be considered as set out in Table C7.

Table C7 Affordable housing supply

Source of supply/stock loss	Data source	Data
The number of affordable dwellings that are going to be vacated by occupiers that are fit for use by other households in need	RP lettings data over most recent 4-year period	Annual average of 1,944 affordable dwellings have been let over the 5 years 2018/19 to 2022/23.
Suitable surplus stock (vacant properties)	DLUHC vacant dwelling statistics	505 vacant affordable (council and housing association excluding not available for letting) dwellings reported as vacant in 2022 or 2% of total affordable stock. This is equal to the transactional rate of around 2% to allow movement in stock so no suitable surplus stock available
The committed supply of new net affordable homes at the point of assessment (number and size)	Council data	Total of 949 pipeline affordable dwellings identified by council in June 2024, Assume all built over 5 years.
Supply of affordable home ownership through <u>resale</u>	English Housing Survey Table FA4131	EHS indicates 5.9% of owner occupiers with a mortgage moved to their accommodation in the past year. This is used as a basis for estimating the number of resales of affordable home ownership products at 5% each year. Based on 814 dwellings there are an estimated 41 resales each year
Units taken out of management	Local authority data	None identified.
Total annual supply	Calculation	1,944 lettings + 0 surplus vacant + newbuild + 41 AHO resales – 0 units taken out of management = 1,985 each year

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

- C.25 Overall, the model assumes a total annual affordable housing stock supply of **1,985 plus newbuild** dwellings.

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

- C.26 Table C8 summarises the total annual need for affordable housing across Wigan Borough which establishes a gross annual need of 2,268 and, after taking into account supply, a net need of 283 affordable dwellings each year

assuming a clearance of gross unmet need over 5 years. Table C9 presents the data for individual sub-areas.

Table C8 **Gross and net annual affordable need**

Step	Factor	Number	Data source/assumption
A1	Current gross unmet need (before affordability test)	14,496	Table C1 row A9
A2A	Current gross unmet need (after affordability test)	8,695	Table C4
A2B	Housing register	8,215	Existing households in housing need on the housing register
A2C	Current unmet need	9,351	Based on analysis of sub-area need with the higher of A2A or A2B used in the affordable need calculation
A3	Pipeline supply	949	Table C7 row 3
A4	Gross unmet need minus pipeline supply	8,402	A2C-A3
A5	Annualised need	840	Assume unmet need is cleared over a 10-year period
B	Newly-arising annual need	1,427	Table C6
TGN	Total gross need	2,268	A5+B
C	Affordable annual housing supply (excluding pipeline supply)	1,985	Table C7
	Total annual net need	283	TGN – C

Notes: Table subject to rounding errors

Table C9 Gross and net annual affordable need by sub-area

Step	Factor	Data source/ assumption	WIGAN	Ashton-in-Makerfield & Bryn	Atherton	Golborne & Lowton	Hindley & Abram	Leigh	Orrell & Winstanley	Shevington & Standish	Tyldesley & Astley	Wigan North & Aspull	Wigan South
A1	Current gross unmet need (before affordability test)	Table C1 row A9	14,496	1,008	1,201	1,484	1,742	1,591	704	974	1,004	2,585	2,203
A2A	Current gross unmet need (after affordability test)	Table C3	8,695	576	796	962	1,069	766	413	561	600	1,443	1,510
A2B	Housing register need	Existing households on register	8,215	555	786	603	1,031	1,263	547	556	624	1,172	1,078
A2C	Current gross unmet need (higher of A2A and A2B)		9,351	576	796	962	1,069	1,263	547	561	624	1,443	1,510
A3	Pipeline supply	Table C7	949	45	0	0	18	333	0	155	0	260	138
A4	Gross unmet need minus pipeline supply	A2C-A3-A4	8,402	531	796	962	1,051	930	547	406	624	1,183	1,372
A5	Annualised need	Assume unmet need is cleared over a 10-year period	840	53	80	96	105	93	55	41	62	118	137
B	Newly-arising annual need	Table C76	1,427	78	126	170	210	63	90	111	119	264	195
TGN	Total gross need	A3+B	2,268	131	206	266	316	156	145	152	182	383	332
C	Affordable annual housing supply	Table C7	1,985	97	260	243	246	42	62	113	123	414	384
	Total annual net need	TGN – C	283	34	-54	23	69	114	83	39	59	-32	-52

Important note: where there is a negative annual need, this happens when the affordable need in a sub-area is likely to be met through relets and new development in the same sub-area. However, council policies allow people to select multiple areas of choice so this means there is more capacity in that sub-area to help meet need from households living in other areas of Wigan borough. It does not mean there is no need for further affordable housing in that sub-area.

Affordable need by number of bedrooms

C.27 Table C10 summarises the dwelling needs of these households based on the housing register. This shows that most need is for smaller 1 and 2-bedroom dwellings.

Table C10 Affordable need based on the housing register by sub-area

Sub-area	Number of bedrooms					Base
	1	2	3	4 or more	Total	
Ashton-in-Makerfield & Bryn	64.4%	20.1%	13.1%	2.4%	100.0%	796
Atherton	65.8%	19.9%	12.4%	1.9%	100.0%	1,145
Golborne & Lowton	62.7%	21.8%	13.2%	2.3%	100.0%	809
Hindley & Abram	62.1%	23.2%	12.2%	2.5%	100.0%	1,535
Leigh	65.0%	21.1%	12.1%	1.7%	100.0%	1,779
Orrell & Winstanley	60.4%	25.1%	13.0%	1.5%	100.0%	737
Shevington & Standish	67.0%	19.0%	12.2%	1.8%	100.0%	736
Tyldesley & Astley	58.8%	24.0%	14.9%	2.4%	100.0%	868
Wigan North & Aspull	69.7%	19.3%	9.2%	1.7%	100.0%	1,801
Wigan South	61.8%	22.6%	13.6%	2.0%	100.0%	1,485
WIGAN BOROUGH	64.2%	21.5%	12.3%	2.0%	100.0%	11,691

Source: Wigan Housing Register March 2024

C.28 Table C11 summarises affordable need by number of bedrooms based on Household Survey data. This indicates a broader range of need, with a particular need for 2 and 3-bedroom affordable dwellings. Table C12 breaks down need into dwelling type and size. This indicates around 52.8% of provision should be houses, 22.3% flats, and 24.9% level-access which can include bungalows and appropriately designed flats.

Table C11 Annual affordable need based on Household Survey

Sub-area	Number of bedrooms					Base (annual gross need)	Base (annual net need)
	1	2	3	4 or more	Total		
Ashton-in-Makerfield & Bryn	11.2%	22.9%	48.5%	17.4%	100.0%	131	34
Atherton	21.9%	54.2%	10.1%	13.7%	100.0%	206	-54
Golborne & Lowton	24.5%	46.3%	29.2%	0.0%	100.0%	266	23
Hindley & Abram	4.8%	19.3%	55.1%	20.8%	100.0%	316	69
Leigh	12.4%	40.6%	33.7%	13.4%	100.0%	156	114
Orrell & Winstanley	4.0%	13.8%	58.7%	23.5%	100.0%	145	83
Shevington & Standish	8.1%	29.9%	28.8%	33.2%	100.0%	152	39
Tyldesley & Astley	9.5%	17.9%	57.5%	15.1%	100.0%	182	59
Wigan North & Aspull	29.7%	40.2%	26.7%	3.4%	100.0%	383	-32
Wigan South	15.3%	43.8%	37.8%	3.0%	100.0%	332	-52
WIGAN BOROUGH	9.8%	33.9%	38.4%	17.9%	100.0%	2,269	283

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

C.29 It is recommended that a blended approach is taken when determining affordable dwelling sizes by sub-area. This averages out the housing register (which can be skewed by dwelling stock likely to be available) and the broader expression of housing need evidence from the 2019 Household Survey (reweighted to 2021 Census). The recommended dwelling mix for affordable homes (specifically social/affordable rented) is presented in Table C12.

Table C12 Recommended profile of social/affordable rented dwellings

Sub-area	Number of bedrooms				
	1	2	3	4 or more	Total
Ashton-in-Makerfield & Bryn	37.8%	21.5%	30.8%	9.9%	100.0%
Atherton	43.9%	37.1%	11.3%	7.8%	100.0%
Golborne & Lowton	43.6%	34.1%	21.2%	1.2%	100.0%
Hindley & Abram	33.5%	21.3%	33.7%	11.7%	100.0%
Leigh	38.7%	30.9%	22.9%	7.6%	100.0%
Orrell & Winstanley	32.2%	19.5%	35.9%	12.5%	100.0%
Shevington & Standish	37.6%	24.5%	20.5%	17.5%	100.0%
Tyldesley & Astley	34.2%	21.0%	36.2%	8.8%	100.0%
Wigan North & Aspull	49.7%	29.8%	18.0%	2.6%	100.0%
Wigan South	38.6%	33.2%	25.7%	2.5%	100.0%
WIGAN BOROUGH	37.0%	27.7%	25.4%	10.0%	100.0%

Affordable need by dwelling type and number of bedrooms

- C.30 Data from the housing register has been analysed to take account of dwelling type preferences as well as bedroom need (Table C13). Across Wigan Borough, analysis suggests a broad split of 30.5% houses, 33.5% flats and 36% bungalows/level access dwellings.

Table C13 Dwelling type and size mix based on the housing register by sub-area

Dwelling type/size	Sub-area								
	1/2 Bedroom House	3 Bed House	4+ Bed House	1 Bed Flat	2 Bed Flat	3+ Bed Flat	1/2 Bed Bung	3+ Bed Bung	Total
Ashton in Makerfield and Bryn	32.5%	6.4%	2.1%	22.5%	3.3%	0.7%	28.6%	3.8%	100.0%
Atherton	29.8%	5.5%	1.6%	25.1%	3.6%	0.8%	30.8%	2.9%	100.0%
Golborne and Lowton	29.4%	6.0%	1.7%	19.0%	3.0%	0.3%	37.3%	3.2%	100.0%
Hindley and Abram	30.5%	5.7%	1.7%	20.9%	3.8%	0.4%	34.0%	3.1%	100.0%
Leigh	29.8%	5.5%	1.4%	25.9%	3.5%	0.7%	30.1%	3.1%	100.0%
Orrell and Winstanley	32.7%	5.9%	1.5%	18.4%	3.1%	1.0%	34.0%	3.4%	100.0%
Shevington and Standish	30.8%	5.5%	2.0%	22.7%	2.7%	0.7%	32.7%	2.9%	100.0%
Tyldesley and Astley	29.3%	6.4%	1.8%	19.4%	4.3%	1.0%	34.1%	3.7%	100.0%
Wigan North and Aspull	28.8%	4.2%	1.3%	29.6%	3.5%	0.7%	29.5%	2.5%	100.0%
Wigan South	9.0%	7.5%	0.5%	6.5%	17.0%	21.4%	14.6%	23.5%	100.0%
Wigan Borough	23.1%	6.2%	1.2%	18.0%	8.0%	7.6%	26.2%	9.8%	100.0%

- C.31 Similar data from the from the 2019 Household Survey (reweighted to 2021 Census) is presented in Table C14.
- C.32 Table C15 presents a recommended dwelling type and size mix based on a blend of Housing Register and Household Survey evidence.

Table C14 Dwelling type and size mix based on the Household Survey by sub-area

Dwelling type/size	Sub-area								
	1/2 Bedroom House	3 Bed House	4+ Bed House	1 Bed Flat	2 Bed Flat	3+ Bed Flat	1/2Bed Bung	3+ Bed Bung	Total
Ashton in Makerfield and Bryn	14.0%	45.3%	17.4%	5.2%	1.3%	0.0%	13.6%	3.2%	100.0%
Atherton	20.1%	10.1%	13.7%	20.7%	24.0%	0.0%	11.3%	0.0%	100.0%
Golborne and Lowton	32.0%	25.0%	0.0%	18.9%	0.0%	0.0%	19.9%	4.2%	100.0%
Hindley and Abram	11.5%	25.8%	20.8%	2.2%	0.0%	0.0%	10.4%	29.3%	100.0%
Leigh	32.5%	33.7%	13.4%	11.2%	0.0%	0.0%	9.2%	0.0%	100.0%
Orrell and Winstanley	9.8%	57.7%	23.5%	3.6%	3.0%	0.0%	1.5%	1.0%	100.0%
Shevington and Standish	13.7%	19.9%	33.2%	7.3%	14.5%	3.6%	2.5%	5.3%	100.0%
Tyldesley and Astley	1.6%	28.1%	15.1%	2.5%	4.5%	0.0%	18.8%	29.4%	100.0%
Wigan North and Aspull	17.3%	26.7%	3.4%	21.2%	5.0%	0.0%	26.4%	0.0%	100.0%
Wigan South	21.8%	36.2%	3.0%	8.5%	18.6%	0.0%	10.3%	1.6%	100.0%
Wigan Borough	17.4%	31.1%	17.9%	6.4%	8.5%	0.1%	11.3%	7.2%	100.0%

Table C15 Dwelling type and size mix recommendations for affordable dwellings

Dwelling type/size	Sub-area								
	1/2 Bedroom House	3 Bed House	4+ Bed House	1 Bed Flat	2 Bed Flat	3+ Bed Flat	1/2Bed Bung	3+ Bed Bung	Total
Ashton in Makerfield and Bryn	23.3%	25.9%	9.7%	13.8%	2.3%	0.4%	21.1%	3.5%	100.00%
Atherton	24.9%	7.8%	7.7%	22.9%	13.8%	0.4%	21.0%	1.5%	100.00%
Golborne and Lowton	30.7%	15.5%	0.9%	18.9%	1.5%	0.2%	28.6%	3.7%	100.00%
Hindley and Abram	21.0%	15.7%	11.3%	11.6%	1.9%	0.2%	22.2%	16.2%	100.00%
Leigh	31.1%	19.6%	7.4%	18.6%	1.8%	0.4%	19.7%	1.6%	100.00%
Orrell and Winstanley	21.3%	31.8%	12.5%	11.0%	3.1%	0.5%	17.7%	2.2%	100.00%
Shevington and Standish	22.3%	12.7%	17.6%	15.0%	8.6%	2.1%	17.6%	4.1%	100.00%
Tyldesley and Astley	15.4%	17.2%	8.4%	11.0%	4.4%	0.5%	26.4%	16.6%	100.00%
Wigan North and Aspull	23.1%	15.4%	2.4%	25.4%	4.2%	0.4%	28.0%	1.3%	100.00%
Wigan South	15.4%	21.9%	1.8%	7.5%	17.8%	10.7%	12.5%	12.5%	100.00%
Wigan Borough	20.2%	18.7%	9.6%	12.2%	8.3%	3.9%	18.8%	8.5%	100.00%

Comparison of current housing stock and current/future needs

- C.33 PPG states that 'strategic policy-making authorities will need to look at the current stock of houses of different sizes and assess whether these match current and future need (PPG Paragraph 023 Reference ID: 2a-023-20190220). Table C16 sets out this comparison with need derived from Household Survey and Housing Register information. This suggests the greatest imbalance between supply and need is for 1 and 4 or more bedroom dwellings, although there remains need for all dwelling sizes.

Table C16 Comparison between current affordable supply and annual gross affordable need

Number of bedrooms	Current supply estimate	%	Annual gross need %	Variance %
1-bedroom	7,391	29.2	37.0%	-7.8%
2-bedroom	8,053	31.8	27.7%	4.1%
3-bedroom	9,592	37.9	25.4%	12.5%
4 or more bedroom	304	1.2	10.0%	-8.8%
Total	25,340	100.0	100.0%	

Sources: SDR 2022, housing register; 2019 Household Survey (re-weighted using the 2021 Census)

First Homes

- C.34 First Homes are described at Appendix B.
- C.35 Table C17 considers the price of First Homes using different discounts based on median prices across the borough. Table C17 shows that based on median prices, the First Home product at borough level is within the £250,000 threshold. The First Home discount should be consistent across a local authority area. Based on house price data for Wigan Borough as a whole, First Homes could be delivered at a 30% discount and be affordable to households on median incomes. This assumes that the First Home prices is a discount to the overall median price in the borough.

Table C17 First Home prices by borough and sub-area

Tenure option	Price (2023)	Sub-area									
	Wigan Borough	Ashton-in-Makerfield & Bryn	Atherton	Golborne & Lowton	Hindley & Abram	Leigh	Orrell & Winstanley	Shevington & Standish	Tyldesley & Astley	Wigan North & Aspull	Wigan South
Market price (median) 2023	£115,000	£125,500	£115,000	£130,000	£100,000	£101,700	£158,000	£160,000	£154,081	£115,000	£101,000
Discount to median price											
30%	£80,500	£87,850	£80,500	£91,000	£70,000	£71,190	£110,600	£112,000	£107,857	£80,500	£70,700
40%	£69,000	£75,300	£69,000	£78,000	£60,000	£61,020	£94,800	£96,000	£92,449	£69,000	£60,600
50%	£57,500	£62,750	£57,500	£65,000	£50,000	£50,850	£79,000	£80,000	£77,041	£57,500	£50,500
Note To be eligible as a First Home, the maximum price after discount is £250,000											
Income required (10% deposit and 3.5x household income)											
Discount to median price											
30%	£20,700	£22,590	£20,700	£23,400	£18,000	£18,306	£28,440	£28,800	£27,735	£20,700	£18,180
40%	£17,743	£19,363	£17,743	£20,057	£15,429	£15,691	£24,377	£24,686	£23,772	£17,743	£15,583
50%	£14,786	£16,136	£14,786	£16,714	£12,857	£13,076	£20,314	£20,571	£19,810	£14,786	£12,986
Household income (ONS income estimates for small areas)											
Median	£39,100	£35,550	£41,333	£37,040	£36,840	£45,950	£45,875	£43,333	£36,983	£34,440	£38,810
Comparison between household income and income required for a First Home											
(Less than 1 or 1 is affordable (green) ; greater than 1 is not affordable (red))											
Income required (10% deposit and 3.5x household income)											
Discount to median price											
30%	0.5	0.6	0.5	0.6	0.5	0.4	0.6	0.7	0.7	0.6	0.5
40%	0.5	0.5	0.4	0.5	0.4	0.3	0.5	0.6	0.6	0.5	0.4
50%	0.4	0.5	0.4	0.5	0.3	0.3	0.4	0.5	0.5	0.4	0.3

Tenure mix and First Homes

- C.36 Analysis needs to consider the range of affordable tenures as set out in Annex 2 of the NPPF that may be appropriate for existing households in need and newly-forming households.
- C.37 For need arising from homeless households and those in temporary accommodation, it is assumed they all require social rented accommodation. For newly-forming households and existing households in need, a split between affordable rented and affordable home ownership should be considered. This is based on Household Survey data and considers household income and access to equity/savings. Analysis establishes the proportions of households who could afford social rent, affordable rent, and affordable home ownership options.
- C.38 A minimum of 25% of all affordable housing units secured through developer contributions should be First Homes (**Paragraph 013 Reference ID: 70-013-20210425**). Then, PPG says ‘once a minimum of 25% of First Homes has been accounted for, social rent should be delivered in the same percentage as set out in the Local Plan. The remainder of the affordable housing tenures should be delivered in line with the proportions set out in the Local Plan policy.’ (**Paragraph 15 reference ID: 70-015-20210524**).
- C.39 Table C18 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).

Table C18 Affordable housing tenure recommendations

Sub-area	Social Rented (%)	Affordable Rented (%)	Affordable Home Ownership (%)	Total
Ashton-in-Makerfield & Bryn	57.9%	32.1%	9.9%	100.0%
Atherton	43.4%	28.3%	28.3%	100.0%
Golborne & Lowton	49.8%	29.1%	21.1%	100.0%
Hindley & Abram	49.9%	25.1%	25.1%	100.0%
Leigh	42.4%	28.4%	29.2%	100.0%
Orrell & Winstanley	58.0%	25.7%	16.3%	100.0%
Shevington & Standish	56.4%	30.9%	12.7%	100.0%
Tyldesley & Astley	61.1%	27.6%	11.3%	100.0%
Wigan North & Aspull	44.2%	28.4%	27.4%	100.0%
Wigan South	50.2%	24.9%	24.9%	100.0%
WIGAN BOROUGH	49.3%	28.0%	22.7%	100.0%

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

- C.40 Analysis would suggest an overall tenure split rounded to 75% affordable rented and 25% affordable home ownership across Wigan Borough. In terms of the split between social and affordable rented, it is recommended that social rented is maximised where possible, the incomes of existing and newly-forming households have been considered against the costs of social and affordable renting. In line with Place for Everyone, the council should seek to maximise the delivery of additional affordable homes, including through Local Plans setting targets for the provision of affordable housing for sale and rent as part of market-led developments based on evidence relating to need and viability.

Technical Appendix D: Dwelling Mix and Modelling

Introduction

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

Starting points

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

Household projections

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

Relationship between households and dwellings

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

- Household aspirations by HRP/household type (aspirations); and
- What households would expect by HRP/household type (expect).

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

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

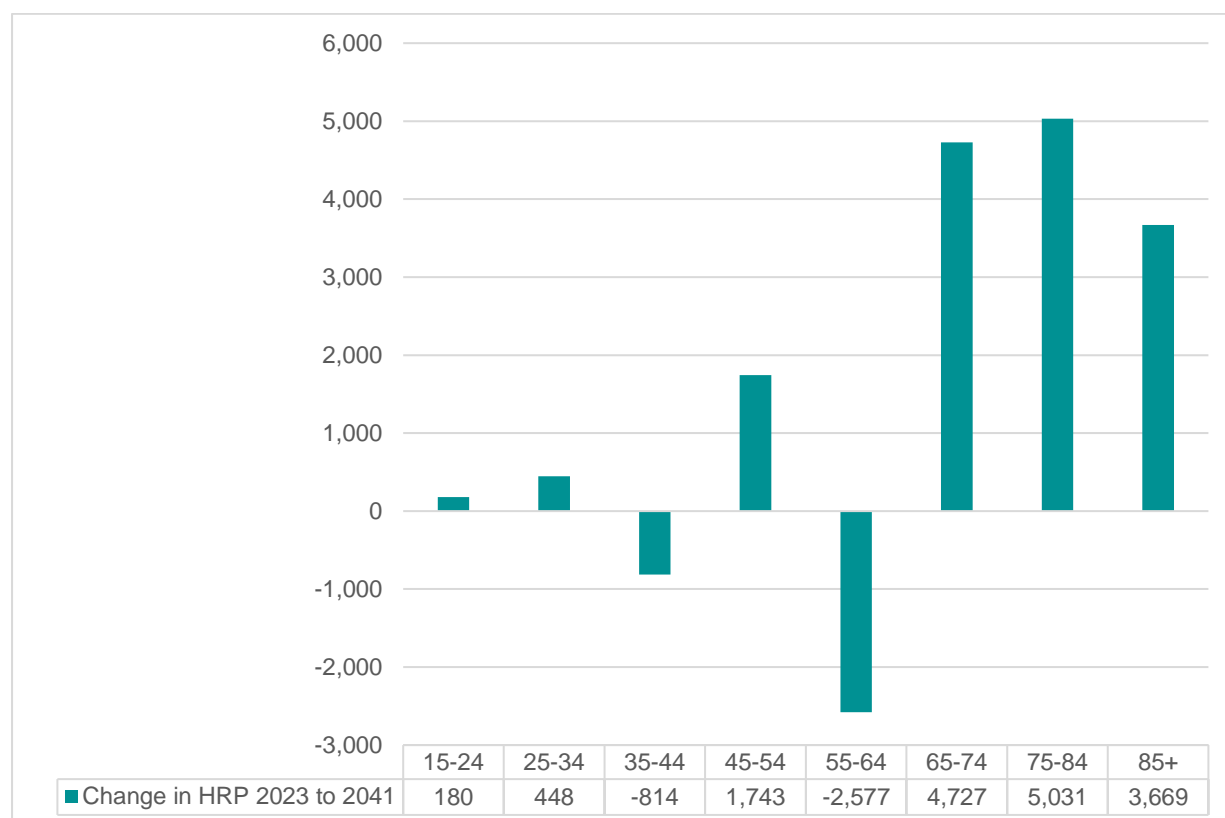
Applying the data at authority level

- D.9 Applying the data at authority level is done in a systematic way. Firstly, the change in the number of households by age group and household type is established from household projections. Assuming that the dwelling needs of these households do not change over the plan period, the overall impact on type/size of dwellings can be determined.
- D.10 Table D2 presents the baseline demographic data for Wigan Borough. The total number of households is expected to increase by around 12,409 over the period 2023-2041 using 2018-based ONS household projections. Growth is mainly expected across older age cohorts. Figure D1 illustrates how the number of households by HRP age is expected to change over the period 2023-2041.

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

2023	One person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	895	1,199	469	214	916	3,692
25-34	4,418	4,816	3,367	1,641	4,118	18,359
35-44	6,539	6,406	5,797	1,961	4,536	25,238
45-54	7,808	5,605	3,303	839	10,601	28,155
55-64	8,754	2,088	630	167	16,600	28,238
65-74	7,035	334	54	14	12,957	20,394
75-84	8,163	192	3	3	9,755	18,116
85+	3,356	46	0	0	1,969	5,372
TOTAL	46,969	20,685	13,623	4,837	61,451	147,565
2041	One person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	922	1,265	498	228	959	3,872
25-34	4,539	4,939	3,438	1,675	4,216	18,807
35-44	6,336	6,181	5,600	1,887	4,420	24,424
45-54	8,219	6,032	3,640	925	11,082	29,899
55-64	7,914	1,865	558	143	15,183	25,662
65-74	8,705	402	63	16	15,935	25,121
75-84	10,431	243	4	3	12,466	23,148
85+	5,555	76	0	0	3,410	9,041
TOTAL	52,621	21,003	13,801	4,878	67,671	159,974
Change 2023-2041	One person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	26	66	29	15	44	180
25-34	121	122	71	34	99	448
35-44	-203	-224	-197	-74	-116	-814
45-54	411	427	337	86	481	1,743
55-64	-841	-223	-72	-24	-1,417	-2,577
65-74	1,671	69	8	2	2,978	4,727
75-84	2,268	51	1	1	2,711	5,031
85+	2,198	30	0	0	1,441	3,669
TOTAL	5,652	318	178	41	6,221	12,409

Source: ONS 2018-based household projections

Figure D1 Change in HRP age groups 2023-2041

Source: 2018-based ONS household projections

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

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

Dwelling type and size	HRP age 15-24	HRP age 25-34	HRP age 35-44	HRP age 45-54	HRP age 55-64	HRP age 65-74	HRP age 75-84	HRP age 85+	TOTAL	%
1-bedroom bungalow/level access	70	14	98	362	831	1,188	1,031	604	4,197	2.6%
1-bedroom flat	155	961	1,122	919	902	778	691	603	6,129	3.8%
1-bedroom house	47	250	338	149	233	169	169	162	1,517	0.9%
1-bedroom other	7	27	55	39	35	64	76	0	302	0.2%
2-bedroom bungalow/level access	31	549	1,314	468	878	2,157	2,755	1,677	9,830	6.1%
2-bedroom flat	166	1,039	685	1,233	1,021	1,084	861	295	6,384	4.0%
2-bedroom house	2,078	5,762	4,627	4,779	4,298	4,299	3,930	1,130	30,904	19.3%
2-bedroom other	63	31	49	66	79	148	43	0	479	0.3%
3-bedroom house	811	7,785	11,163	14,018	10,786	10,163	9,470	2,514	66,711	41.7%
3 or more bedroom bungalow/level access	51	140	378	723	1,138	1,917	2,506	705	7,559	4.7%
3 or more bedroom flat	71	191	135	265	174	163	148	141	1,288	0.8%
3 or more bedroom other	75	20	37	89	96	53	164	0	534	0.3%
4 or more bedroom house	248	2,039	4,421	6,790	5,192	2,937	1,303	1,210	24,139	15.1%
Total	3,872	18,807	24,424	29,899	25,662	25,121	23,148	9,041	159,974	100.0%
Number of bedrooms	HRP age 15-24	HRP age 25-34	HRP age 35-44	HRP age 45-54	HRP age 55-64	HRP age 65-74	HRP age 75-84	HRP age 85+	TOTAL	%
1	278	1,251	1,613	1,469	2,001	2,199	1,966	1,369	12,146	7.6%
2	2,338	7,382	6,676	6,547	6,275	7,688	7,589	3,102	47,597	29.8%
3	1,008	8,136	11,714	15,094	12,194	12,297	12,289	3,360	76,092	47.6%
4 or more	248	2,039	4,421	6,790	5,192	2,937	1,303	1,210	24,139	15.1%
Total	3,872	18,807	24,424	29,899	25,662	25,121	23,148	9,041	159,974	100.0%

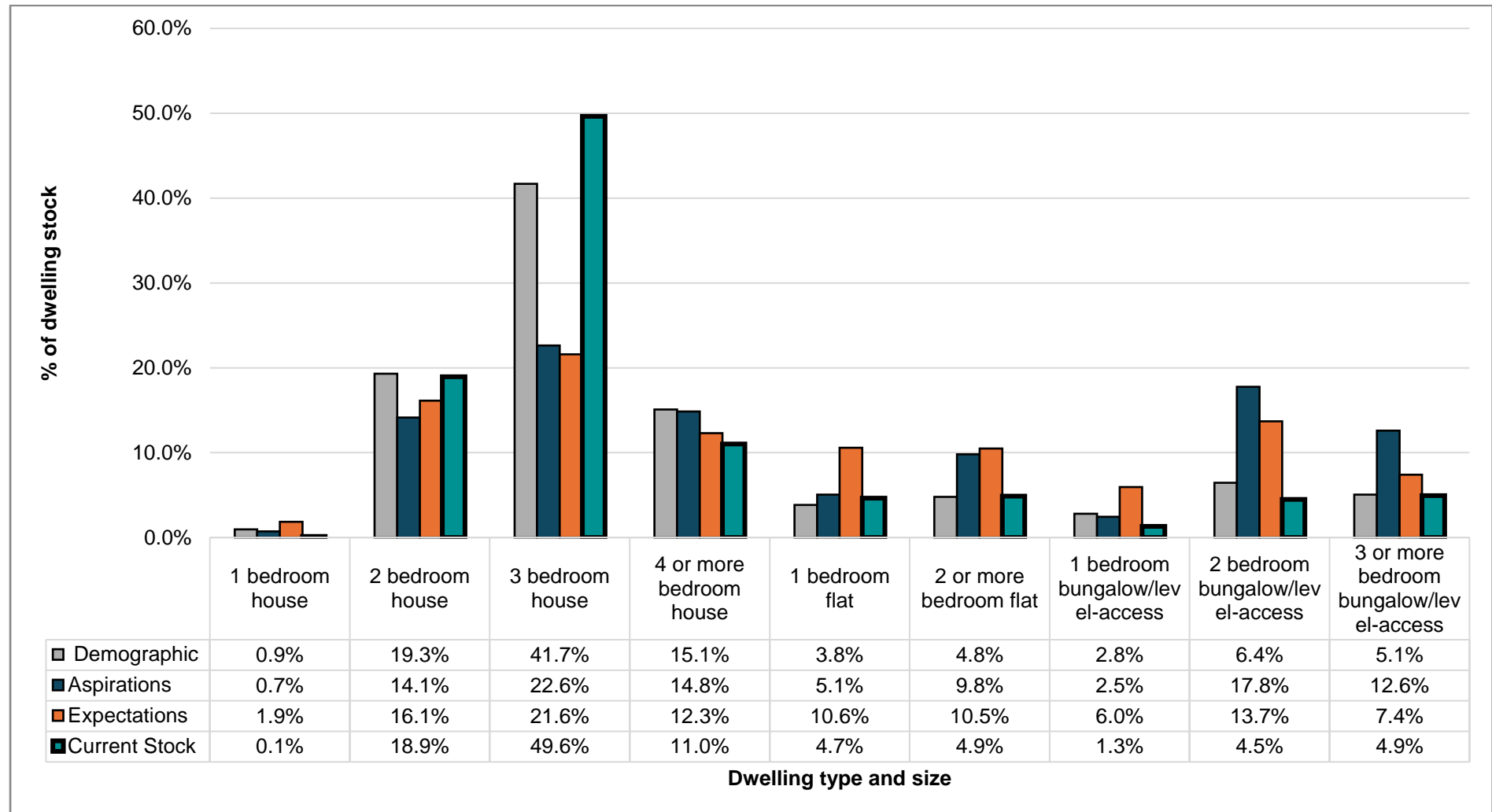
Note: totals by age group may vary slightly due to rounding errors; Source: ONS 2018-based household projections and 2019 Household Survey (re-weighted using the 2021 Census)

- D.12 Table D4 sets out how the profile of dwelling stock changes when aspirations and expectations of households are considered. This indicates a notable shift towards bungalow/level-access accommodation and two-bedroom dwellings.

Table D4 Dwelling type and size outcomes under aspiration and expectation scenarios

Dwelling type and size	Demographic	Aspirations	Expectations	Current stock
1-bedroom house	0.9%	0.7%	1.9%	0.1%
2-bedroom house	19.3%	14.1%	16.1%	18.9%
3-bedroom house	41.7%	22.6%	21.6%	49.6%
4 or more bedroom house	15.1%	14.8%	12.3%	11.0%
1-bedroom flat	3.8%	5.1%	10.6%	4.7%
2 or more bedroom flat	4.8%	9.8%	10.5%	4.9%
1-bedroom bungalow/level-access	2.8%	2.5%	6.0%	1.3%
2-bedroom bungalow/level-access	6.4%	17.8%	13.7%	4.5%
3 or more bedroom bungalow/level-access	5.1%	12.6%	7.4%	4.9%
TOTAL	100.0%	100.0%	100.0%	100.0%
Dwelling type	Demographic	Aspirations	Expectations	Current stock
House	77.1%	52.3%	51.9%	79.7%
Flat	8.6%	14.9%	21.1%	9.5%
Bungalow/level access	14.3%	32.8%	27.0%	10.8%
Total	100.0%	100.0%	100.0%	100.0%
Number of bedrooms	Demographic	Aspirations	Expectations	Current stock
1	11.2%	10.4%	15.6%	6.1%
2	33.3%	35.4%	31.8%	28.3%
3	39.7%	34.3%	36.8%	54.6%
4	15.8%	19.8%	15.8%	11.0%
Total	100.0%	100.0%	100.0%	100.0%

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

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

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

Overall dwelling mix by tenure

- D.14 Table D5 summarises dwelling type/size mix based on the demographic scenario relating to the period 2023 to 2041. This analysis assumes a minimum 25% affordable housing target and an affordable tenure split of around 75% rented and 25% affordable home ownership. The analysis factors in the dwelling type/size analysis carried out as part of the affordable housing needs calculation and the dwelling type/size choices of households considering affordable home ownership solutions based on the range of dwellings currently available.
- D.15 The analysis can be revised if annual targets and affordable housing delivery targets are updated.

Table D5 Summary of overall dwelling mix by tenure

Dwelling type/size	Market	Affordable/ social rented	Affordable home ownership including First Homes	Total
Overall % split>>	75%	19%	6%	100%
1/2-bedroom house	15-20%	20-25%	10-15%	15-20%
3-bedroom house	30-35%	20-25%	30-35%	30-35%
4+ bedroom house	15-20%	2-5%	25-30%	15-20%
1-bedroom flat	2-5%	15-20%	0-2%	2-5%
2+ bedroom flat	5-10%	5-10%	5-10%	5-10%
1/2-bedroom level access	10-15%	15-20%	5-10%	10-15%
3+ bedroom level access	10-15%	2-5%	5-10%	10-15%
Dwelling type	Market	Affordable/ social rented	Affordable home ownership	Total
House	65-70%	50-55%	70-75%	60-65%
Flat	5-10%	25-30%	5-10%	10-15%
Bungalow/level-access	20-25%	20-25%	15-20%	20-25%
Number of bedrooms	Market	Affordable/ social rented	Affordable home ownership	Total
1-2	35-40%	65-70%	30-35%	40-45%
3	40-45%	30-35%	40-45%	40-45%
4+	15-20%	2-5%	25-30%	15-20%

Overall dwelling mix by sub-area

- D.16 Further analysis considers the range of dwellings by sub-area and tenure. This is based on the need for affordable/social rented dwellings, the need for affordable home ownership, and open market need. This takes account of the dwelling type aspirations and expectations of households and the number of bedrooms needed.
- D.17 Table D6 summaries affordable (social/affordable) rented need. Table D7 summarises affordable (affordable home ownership) need and Table D8 market need. Market mix is based on underlying demographics of the borough blended with the expectations of existing and newly-forming households planning on moving in the general market. It is important that both planners and developers maintain a flexible approach to what is built within Wigan Borough and helps to determine the relative priorities of development in particular districts.

Table D6 Affordable (social/rented) need by sub-area

Dwelling type/size	Sub-area										WIGAN BOROUGH
	Ashton-in-Makerfield & Bryn	Atherton	Golborne & Lowton	Hindley & Abram	Leigh	Orrell & Winstanley	Shevington & Standish	Tyldesley & Astley	Wigan North & Aspull	Wigan South	
1 and 2-bedroom house	30-35%	25-30%	25-30%	30-35%	25-30%	30-35%	30-35%	25-30%	25-30%	25-30%	20-25%
3-bedroom house	5-10%	5-10%	5-10%	5-10%	5-10%	5-10%	5-10%	5-10%	2-5%	30-35%	5-10%
4 or more-bedroom house	2-5%	0-2%	0-2%	0-2%	0-2%	0-2%	2-5%	0-2%	0-2%	2-5%	0-2%
1-bedroom flat	20-25%	25-30%	15-20%	20-25%	25-30%	15-20%	20-25%	15-20%	25-30%	10-15%	15-20%
2-bedroom flat	2-5%	2-5%	2-5%	2-5%	2-5%	2-5%	2-5%	2-5%	2-5%	10-15%	5-10%
3 or more-bedroom flat	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	5-10%
1 -bedroom bungalow/level-access	20-25%	25-30%	25-30%	20-25%	20-25%	25-30%	25-30%	25-30%	20-25%	2-5%	20-25%
2 -bedroom bungalow/level-access	5-10%	5-10%	5-10%	5-10%	5-10%	5-10%	5-10%	5-10%	5-10%	5-10%	5-10%
3 or more-bedroom bungalow/level-access	2-5%	2-5%	2-5%	2-5%	2-5%	2-5%	2-5%	2-5%	2-5%	2-5%	5-10%

Source: 2014-based DCLG household projections; 2019 Household Survey (re-weighted using the 2021 Census); 2024 housing register

Table D7 Affordable (affordable home ownership) by sub-area

Dwelling type/size	Sub-area										WIGAN BOROUGH
	Ashton-in-Makerfield & Bryn	Atherton	Golborne & Lowton	Hindley & Abram	Leigh	Orrell & Winstanley	Shevington & Standish	Tyldesley & Astley	Wigan North & Aspull	Wigan South	
1 and 2-bedroom house	0-2%	20-25%	50-55%	5-10%	30-35%	5-10%	10-15%	0-2%	5-10%	15-20%	10-15%
3-bedroom house	60-65%	5-10%	50-55%	25-30%	40-45%	60-65%	30-35%	30-35%	25-30%	45-50%	30-35%
4 or more-bedroom house	35-40%	15-20%	0-2%	25-30%	20-25%	30-35%	25-30%	20-25%	40-45%	0-2%	25-30%
1-bedroom flat	0-2%	10-15%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%
2-bedroom flat	0-2%	20-25%	0-2%	0-2%	0-2%	0-2%	5-10%	5-10%	0-2%	25-30%	5-10%
3 or more-bedroom flat	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%
1 -bedroom bungalow/level-access	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	5-10%	0-2%	0-2%	0-2%
2 -bedroom bungalow/level-access	0-2%	15-20%	0-2%	5-10%	0-2%	0-2%	5-10%	2-5%	15-20%	0-2%	5-10%
3 or more-bedroom bungalow/level-access	0-2%	0-2%	0-2%	30-35%	0-2%	0-2%	2-5%	30-35%	0-2%	0-2%	5-10%

Source: 2014-based DCLG household projections; 2019 Household Survey (re-weighted using the 2021 Census)

Table D8 Open Market mix by district

Dwelling type/size	Sub-area										WIGAN BOROUGH
	Ashton-in-Makerfield & Bryn	Atherton	Golborne & Lowton	Hindley & Abram	Leigh	Orrell & Winstanley	Shevington & Standish	Tyldesley & Astley	Wigan North & Aspull	Wigan South	
1 and 2-bedroom house	0-2%	20-25%	50-55%	5-10%	30-35%	5-10%	5-10%	0-2%	5-10%	15-20%	10-15%
3-bedroom house	60-65%	5-10%	50-55%	25-30%	40-45%	60-65%	20-25%	30-35%	25-30%	45-50%	30-35%
4 or more-bedroom house	35-40%	15-20%	0-2%	25-30%	20-25%	30-35%	50-55%	20-25%	40-45%	0-2%	25-30%
1-bedroom flat	0-2%	10-15%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%
2-bedroom flat	0-2%	20-25%	0-2%	0-2%	0-2%	0-2%	5-10%	5-10%	0-2%	25-30%	5-10%
3 or more-bedroom flat	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%
1 -bedroom bungalow/level-access	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	5-10%	0-2%	0-2%	0-2%
2 -bedroom bungalow/level-access	0-2%	15-20%	0-2%	5-10%	0-2%	0-2%	0-2%	2-5%	15-20%	0-2%	5-10%
3 or more-bedroom bungalow/level-access	0-2%	0-2%	0-2%	30-35%	0-2%	0-2%	2-5%	30-35%	0-2%	0-2%	5-10%

Source: 2014-based DCLG household projections; 2019 Household Survey (re-weighted using the 2021 Census)

Technical Appendix E: Stakeholder Consultation

Introduction

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

Strengths of the local housing market

- E.2 The borough is very large and well located with a variety of property types. There are strong transportation links to and from the borough and neighbouring cities which attract an array of purchasers, including higher earners and commuters in peripheral areas. Consequently, it acts a significant employment destination.
- E.3 There is a strong community and infrastructure on offer in Wigan; schools, parks, shopping facilities, and other amenities can increase the desirability of certain neighbourhoods within Wigan.
- E.4 There is a generally a good mix of housing types and a decent level of homeownership. The area also provides affordable housing options, in addition to providing a number of site typologies suitable for different developer markets.
- E.5 Wigan's housing market remains relatively affordable compared with neighbouring areas and the rest of the region which is attracting developers that can get more value for their money with good investment potential. Wigan has attracted significant housebuilder interest with the likes of Barratts, Taylor Wimpey, Redrow, Keepmoat, Morris and Northstone actively delivering new build housing in the borough and also in the pipeline.
- E.6 Bolton at Home report good quality high value properties in locations such as Standish.
- E.7 Wigan has a growing number of HMO's/ Housing Associations coming into the area providing supported accommodation. Terrace houses are being purchased/ leased and renovated in the HMO house shares.
- E.8 More strategically, being part of the GMCA is a strength.

Weaknesses of the local housing market

- E.9 Stakeholders reported concerns with the shortage of properties, the condition of existing properties and the focus towards lower value properties.
- E.10 There are several economic factors that have impacted Wigan's housing market. The cost-of-living crisis and increases in housing costs especially PRS rent levels have made housing unaffordable to more people. Despite the increased reliance on PRS, there is an increase in the number of landlords exiting the market due to increased regulatory and tenancy management pressures.
- E.11 There is a shortage of social housing; this is leaving the PRS as the only other option, although it is unaffordable to many and is directly contributing the growth in use of temporary accommodation.
- E.12 Increased pressures arising from new legislation in relation to housing quality and climate change require more funds going into improving existing social housing

stock and the decisions between this and new development harder. There is a large proportion of older, terraced stock in Wigan (especially when considering owner occupiers and PRS) which is typically less energy efficient and harder to retrofit. Increased MEES regulations may see further landlords leave the sector as they struggle to sufficiently uplift their properties.

- E.13 Changes in Local Housing Allowance (LHA) rates may not keep up with inflation or market fluctuations, exacerbating housing affordability issues. Delivery partners have raised concerns regarding the low local housing allowance (LHA) having a negative impact on the viability of delivering sites. As Wigan LHA is low compared to other places, delivery partners have found it challenging to make a project financially viable, especially at social rent level, without compromising on the quality of construction.
- E.14 Much of the new build development is targeted at a similar housing type/size, more variety is needed to include larger more executive family homes.
- E.15 Viability challenges hinders the ability to make schemes work particularly in relation to high density apartments
- E.16 With a growing number of supported accommodations, there is less affordable accommodation to move onto in the area, preventing them from being able to live more independently.
- E.17 Property to rent appears to be less and rents have increased.

Gaps in the supply of types of housing in Wigan

- E.18 There are strong levels of demand for both market and affordable rent and affordable home ownership products across the borough leading to a shortage of affordable homes in Wigan that cater for low-to-moderate income households, and in particular, rental properties.
- E.19 The affordable home ownership offer in Wigan is lacking in diversity. Shared ownership is the preferred model for RPs and developers, whereas there are only limited discounted/equity share options (with the council's own Equity Loan Scheme dwindling in numbers).
- E.20 The new First Homes scheme may help to fill the gap, but there also needs to be an offer to specifically enable PRS renters to access home ownership – such as a Rent to Purchase offer.
- E.21 There is shortage of specialist housing options tailored to specific demographics, such as housing for older people, individuals with disabilities, or those in need of adapted properties.
- E.22 There is a need for more suitable accommodation to meet the needs of an aging population. There is large portion of residents who live in too large accommodation that would be more suited to families. An increase of affordable bungalows to support older persons to downsize into more appropriate accommodation is a need.
- E.23 An increase in single-family homes in housing-led, mixed-use developments to create communities is a gap in the market. There is a growing need for more social and affordable rent homes due to the demand on the housing register.

- E.24 There is a shortage of social housing evidenced by circa 15,000 on the waiting list for housing. This is leading to longer waiting lists for individuals and families in need and directly contributing to an increased use of temporary accommodation.
- E.25 Despite an increase in landlords exiting the market, there is decent availability of PRS properties. However, there is still unmet demand for single person accommodation and a wider challenge of affordability.
- E.26 Stakeholders report a possible shortage of larger, higher value housing and need for urban high density housing.
- E.27 Placefirst identified a clear dearth in the supply of rental properties in Wigan, particularly for brand or like new housing stock, with the only provider of new, Build to Rent housing being Sigma Capital through their 'Simple Life' brand. Of the 84 properties currently available for rent on via Rightmove in Wigan, as at 16 May 2024, Sigma accounts for only two of these units, with the remainder of their circa 130 properties let.
- E.28 There are very few viable affordable rent, rent to buy and shared ownership schemes available.
- E.29 With regards to affordable rented properties there are a lack of landlords willing to accept people/ families on housing benefit/ universal credit. There has been an increase in a requirement for a guarantor but a high number of people the Brick support do not have someone willing to be a guarantor and often cannot progress applications even if they have access to a deposit.
- E.30 There is a lack of specialist housing emergency or move on for social care needs, care leavers and mental health (particularly mental health hospital discharges).
- E.31 Accommodation that specialises in substance misuse, such as low dose properties or accommodation that comes with inbuilt support for addiction may also be a gap.

Registered Providers

Main concerns about existing and future affordable and specialist housing provision

- E.32 Bolton at Home commented that viability is a major factor in developing new property in Wigan and questioned, if the sites available are appropriate and in the right location. More sites need to be brought forward in strategic locations.
- E.33 Progress Housing Group highlighted that available sites for 100% affordable housing are quite small and only suitable for apartments.

Sufficient appropriate sites available and in the right locations to meet growth requirements

- E.34 Progress Housing Group suggested that larger 100% affordable sites would be of benefit (e.g. 50-75 units).

Demand for affordable housing products, such as shared ownership and discounted for sale

- E.35 Progress Housing Group reported that the demand for shared ownership remains high in most areas with 3 bedroom houses being the most popular.
- E.36 Bolton at Home have not produced any shared ownership or discounted sale products in Wigan in recent times but commented that shared ownership properties in Bolton are very popular.

Delivering more affordable housing for rent and sale in Wigan

- E.37 Bolton at Home commented that more sites are needed and landowners need to accept that sites are not worth what they think they. Many sites would be unviable with HE grant input into the schemes.

Significant housing development proposed in the Wigan area

- E.38 Progress Housing Group has one development currently on site at Scot Lane, Wigan but no future sites planned.
- E.39 Bolton at Home have no proposed development at present.

Affordable development by the council

- E.40 The following are direct delivery schemes by the Council ongoing at the time of preparing the LHNA:
- Council direct delivery schemes - Meadowview Court, Shevington – 32 extra care apartments, affordable rent. Completion due October 2024.
 - Former Ince St Mary's – mix of 47 houses, cottage flats and bungalows. affordable rent Passivhaus spec. Completion due January 2025.
 - Factory Street, Tyldesley – 6 x 1 bed cottage flats, social rent (single Homeless Accommodation Programme) SOS May 2024.
 - Belle Green Lane, Ince – 12 x 1 bed cottage flats, social rent (single Homeless Accommodation Programme) SOS May 2024.
 - Heysham Road/ City Road, Orrell – 8 x 1 bed cottage flats, social rent (single Homeless Accommodation Programme) SOS May 2024.
 - Logwood Place, Newtown – 74 apartments, affordable rent, Passivhaus spec, SOS due 2024.

Developers and House Builders

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

- E.41 Redrow Homes commented that the planning system is currently very slow, delaying planning permissions being granted and relevant conditions being discharged.

- E.42 As a business, the Scarborough Group focus on high density urban schemes and the fundamental challenge is viability.
- E.43 Placefirst pointed out that from a planning perspective the emerging Local Plan must be sufficiently flexible to respond to specific identified needs and not stifle development. Whilst a brownfield first approach is supported, such sites can often be challenging to deliver. The council needs to consider the best way to bring sites forward and work with stakeholders to deliver a varied range of housing stock. Build cost inflation and the additional cost of debt continues to present challenges in delivering high quality, new build housing.
- E.44 Furthermore, in a market like Wigan where there are low value areas and affordability is a key consideration, some sites can only be unlocked through the availability of grant funding to support delivery.

Type and size of housing in greatest demand

- E.45 The Redrow Homes site in Lowton contains 3 and 4 bed market dwellings, and 2 and 3 bed affordable properties. There are strong levels of demand across the site for the market units, particularly for the larger properties.
- E.46 Placefirst commented that whilst there is strong interest across a range of house types, from 1 and 2 bedroom apartments, through to 4 and 5 bedroom houses, local agents are reporting that demand is typically highest for 2 and 3 bedroom single family housing, which attracts both individuals and small families.

Significant housing development proposed in the Wigan area

- E.47 The Redrow site in Lowton (Oakwood Fields) comprises 3 and 4 bed market units (19 and 68 units respectively). The affordable housing provision is a mixture of 2 and 3 bedroom mews properties of which 1/3 are rented (10 units) and 2/3 are shared ownership (19 units).
- E.48 Scarborough Group are looking to work with an RP on the delivery of high density affordable housing apartment scheme in Wigan town centre and are currently at the feasibility stage.

Typical customers for new homes

- E.49 Scarborough Group commented that typical customers for new homes is dependent on location, cost and type of dwelling being delivered.
- E.50 Placefirst has been very successful in attracting key workers to properties (approximately 40% of residents, with 30% of the total portfolio, being NHS workers). In terms of age groups, whilst renters have traditionally come from a young demographic, Placefirst's focus on delivering sustainable communities with mix of typologies from 1 bed apartments to 4 bed houses and even bungalows, has attracted a range of tenants, including young professionals, families and downsizers.
- E.51 Furthermore, our range of typologies and the communities created, reduces the risk of transience, as is more commonplace in traditional buy-to-let, instead encouraging residents to move within developments to meet their changing living requirements.

Customers looking for rent or sale

- E.52 Redrow market homes are only available for sale. Redrow report a good appetite from the RPs in respect of both the rented and shared ownership properties. There is also demand for Build to Rent products.
- E.53 Placefirst has been in dialogue with a number of local letting agents who confirm there is significant rental demand in the marketplace. This is coupled with the dearth of supply, resulting in individual properties attracting interest from multiple parties such that block viewings are typically undertaken, with parties pre-qualified to ensure they meet affordability requirements. Demand is particularly strong for Build to Rent single family housing which can offer long-term renting security and a sense of community that is often lacking in traditional buy-to-let rented accommodation.

Demand for Build to Rent

- E.54 Scarborough Group highlighted that Build to Rent is untested in the Wigan area and it is therefore difficult to comment whether there would be the demand, particularly in Wigan town centre on an open market basis without the testing of this concept by the speculative delivery of a scheme.
- E.55 Placefirst consider that there is significant demand for Build to Rent products in the area. The Wigan Housing Strategy (2020) specifically identifies Build to Rent as a new model for increasing housing supply. The strategy sets out that Build to Rent can increase the provision of high-quality homes and have a positive impact on the standards of private renting. Sigma have already successfully implemented their Build to Rent model in the borough and currently operating at a 98% occupancy rate. Placefirst is otherwise not aware of any competing Build to Rent product and therefore market participants are reliant on secondary buy-to-let properties to meet their housing needs.

Suggestions about what would help you to deliver new homes across Wigan

- E.56 Scarborough Group highlighted the speed of planning in general would help the delivery of new homes.
- E.57 Redrow Homes suggested continuing to work proactively on planning and engaging with developers in respect of planning applications.
- E.58 Placefirst commented on the engagement with council officers within the planning, regeneration, and estates teams to help with delivery of new homes.

Specialist Housing Providers

Barriers in the delivery of specialist housing in Wigan

- E.59 There is shortage of specialist housing options tailored to specific demographics, such as housing for older people, individuals with disabilities, or those in need of adapted properties.

Age-related need

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

- E.60 The Brick has one 4 bedroom young person's emergency accommodation that prioritises care leavers. It would be beneficial to have more properties like this that work with 18-24 year olds to provide support and teach independent living skills and get tenancy ready. This contract is managed by Wigan Council.

Health-related needs

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

- E.61 Accommodation is limited.
- E.62 There is provision called Ruebens Court in Leigh that accepts referrals with substance misuse and mental health.

Life-experience related needs: Armed Forces Veterans

- E.63 Armed Force Veterans at Molyneux House have small amount of accommodation for veterans.

Life-experience related needs: other groups

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

- E.64 We Are With You support people into detox and rehab. There was no awareness of any substance free supported/ managed accommodation on discharge in the Wigan Borough. An example of this and low dose houses can be found at the Mulberry Blackpool and as part of the Rochdale emergency offer.
- E.65 The Brick sometimes accommodate females at ABEN when there has been no space/while waiting for a space.
- E.66 There are CAS 3 beds for prison releases, when oversubscribed for the limited spaces in Wigan, Wigan residents have been accommodated at One The Out in Bolton. There has previously been funding to assist offenders.
- E.67 There is accommodation with Serco available for those seeking asylum although if they are successful with gaining the right to remain they are asked to leave within a short time frame. The Brick outreach team do come across individuals from Serco properties rough sleeping after they have been asked to leave.

Other groups

This relates to Black (BAME) groups, LGBTQ+, the Travelling community, and those experiencing homelessness and rough sleeping.

- E.68 The Wigan emergency offer assesses all applicants and BAME and members of the travelling community have been accommodated and have been placed.

Wigan Council Authority Staff

Main challenges facing the local authority in supporting the delivery of new homes

- E.69 Progress Housing Group highlighted that available sites for 100% affordable housing are quite small or for apartments.
- E.70 Local authorities face several challenges when it comes to supporting the delivery of new homes. These challenges can vary depending on factors such as local housing demand, land availability, planning regulations, funding constraints and financial viability.
- E.71 With regards to affordable housing, the low LHA is the main challenge. Wigan is a low value area and therefore viability is an issue. There are also land contamination issues due to historic uses such as landfills and coal mining plus lots of brownfield land.
- E.72 The costs of retrofitting existing housing stock is high and there is a lack of funding available to meet emerging policy and legislation.

Main challenges with existing housing stock and how this will be addressed

- E.73 The majority of properties in Wigan were built post World War II during the 1950's and 1960's following government funding provided to build more social housing.
- E.74 Much of Wigan's housing stock is ageing, leading to issues with maintenance, repair, and upkeep. Older properties require significant investment to bring them up to modern standards and ensure they remain safe, habitable, and energy-efficient.
- E.75 Wigan Council is facing financial constraints that limit the ability to invest in existing housing stock. Balancing competing demands for limited resources can make it challenging to prioritise investment in housing maintenance, improvement, and regeneration projects.
- E.76 Improving the energy efficiency and sustainability of the existing housing stock is also a challenge. Homes are of poor quality and energy efficiency is low with 18% of homes in Wigan in the worst performing bands (E-G). The homes built do not meet current environmental standards making it difficult to decarbonise them. Retrofitting and decarbonising all 22,000 homes is financially unviable. There needs to be an additional public subsidy to support the retrofit of existing homes.
- E.77 Meeting the Decent Homes Standard is a challenge and is putting pressure on HRA to ensure council stock meets these standards, particularly in the face of budget constraints and competing priorities.
- E.78 Stakeholders also identified that continued work from the council's ELA/PSL is needed to address the affordability of private rental options. Seeking investment from the Build to Rent sector would increase the number of high-quality options in the borough.
- E.79 Wigan Council is facing high demand for social housing from residents in need of affordable accommodation. Limited supply and long waiting lists present a challenge in meeting this demand and addressing homelessness within the borough.

- E.80 There is also the challenge of losing council stock due to homes being acquired through Right to Buy.
- E.81 Stakeholders identified a number of potential solutions to the challenges with existing housing stock. These include, ensuring a clear understanding of barriers for people accessing housing, exploring the use of incentives and grants for developers and landlords, strengthening viability of schemes like the Ethical Lettings Agency, maximising investment while balancing significant budgetary pressures and ensuring there are sufficient resources to maintain and enforce housing standards where necessary.

Cross-boundary issues facing Wigan housing market areas

- E.82 Wigan is influenced by regional factors such as population growth, economic trends, and migration patterns. Changes in housing demand in neighbouring areas can impact the borough, this has been especially true in relation to asylum seekers, migration and discharging of homeless duties.
- E.83 Stakeholders commented on the need for better transport links into Manchester from the periphery of the borough to connect Wigan with the wider Greater Manchester area. Investment is needed on the infrastructure including an increased capacity on the Leigh Guided Busway and east-west link road (multi modal) completion.
- E.84 Increased affordability pressures to the east of the borough needs close monitoring due to low property prices compared to neighbouring cities (Salford overspill and significant PfE allocation) which is attracting commuters. The borough does need to attract higher earners to create a quality place offer whilst ensuring some properties remain affordable to avoid pricing out local residents.

Neighbouring/Adjacent Local Authority Staff

Main challenges facing the local authority in supporting the delivery of new homes

- E.85 Salford City Council - East of Boothstown – Places for Everyone allocation with approximately 300 homes.
- E.86 The St Helens Borough Local Plan identifies a number of site allocations and areas of safeguarded land for residential purposes, a number of which are within proximity of the boundary with Wigan Borough. Details of the residential site allocations and safeguarded sites can be found in the St Helens Borough Local Plan and their locations viewed on the associated Policies Map.
- E.87 The largest housing allocations in Warrington's Local Plan are not located near the boundary with Wigan. There are smaller allocated sites adjacent to the following outlying settlements that are near to the boundary with Wigan in Culcheth, Winwick and Croft. Details of the sites are included in allocation policies within the Local Plan: Warrington local plan 2021-22 - 2038-39.

Cross boundary issues between Wigan and your local authority

- E.88 Salford City Council highlighted close market associations in locations closest to the shared border as a cross boundary issue.

- E.89 West Lancashire Borough Council commented that there are cross-boundary issues in relation to other matters, but not housing.

Significant infrastructure development near to the boundary with the Wigan area

- E.90 St Helen's Borough Council highlighted Junction 23 of the M6, and the identified need for it to be upgraded to support new development in the locality is a key cross boundary infrastructure matter. Social infrastructure is another cross-boundary matter that will need to be considered in the development of the new Local Plan, particularly with respect to cross boundary trips to schools, and healthcare services. Such matters will need to be fully understood in terms of impact and therefore potential mitigation.
- E.91 Parkside employment development in St Helens with associated infrastructure impacts on Warrington and Wigan. There are ongoing discussions through the Duty to Cooperate.

Significant regeneration projects near to the boundary with the Wigan area

- E.92 No further significant regeneration projects identified by stakeholders.

Regeneration activity

- E.93 The council prepared a Masterplan Development Framework for Earlestown town centre in order to deliver significant regeneration benefits. This was adopted in February 2022, and a hybrid planning application for the redevelopment of the town centre subsequently approved in Summer 2022.
- E.94 This was supported by securing £20 million investment for Earlestown from the Government's Levelling Up Fund in January 2023. The Parkside East development, inclusive of the SRFI is considered to be a major regeneration opportunity for the borough, as part of the wider Parkside regeneration, inclusive of land at Parkside West (to the West of the M6), which was the former Parkside Colliery site, being allocated for further employment development.

Working with local authorities to meet housing needs within its own administrative area

- E.95 It is anticipated that Wigan Council would look towards the Greater Manchester authorities to meet their unmet need with overall housing (net additional dwellings) being considered through Places for Everyone.
- E.96 Some of the need from the 9 districts as a whole could be accommodated in Salford as a result of redistribution reflecting the scale of apartment development in the core area of Salford.
- E.97 St Helens would not be able to accommodate any potential unmet needs from Wigan Borough. St Helens Borough Council had to release a number of green belt sites through the St Helens Borough Local Plan (adopted in July 2022) to meet both its own housing and employment requirements, as there was insufficient land within the urban area to accommodate identified needs. Wigan

Borough is part of the Places for Everyone Plan, and therefore any unmet needs in Wigan Borough should be addressed within the context of that plan.

- E.98 Warrington would not be able to accommodate any potential unmet needs from Wigan as it has had to release green belt to meet its own housing needs through its recently adopted Local Plan.

Selling and Lettings Agents

Housing for sale

Gaps in the supply of housing for sale in terms of type and location in Wigan

- E.99 No gaps identified by sales and lettings stakeholders.

Most popular dwellings types/numbers of bedrooms and areas within Wigan

- E.100 The most popular dwelling type and size are 2 and 3 bedroom terrace and semi-detached properties.

Least popular dwellings types/numbers of bedrooms and areas within Wigan

- E.101 Apartments of all sizes and number of bedrooms are the least popular dwelling type within Wigan.

Right types of dwelling being build

- E.102 Sales and lettings stakeholders commented that they do believe that the right types of dwellings are being built in Wigan.

Help to Buy or stamp duty changes affecting the housing market

- E.103 Stamp duty does effect a high number of the market share.
- E.104 Help to Buy encourages first-time buyers to enter into the market, help to sell also helps those needing to upgrade.

Market for rent to buy products in Wigan

- E.105 Sales and lettings stakeholders agreed that there is a market for Rent to Buy in Wigan. Many private renting landlords are selling and it would be prudent not to have something in place for tenants who would like to enter the property ladder and struggle to save for a property because of the high rental market.

Conveyancing chains

- E.106 Sixteen weeks is an average timescale for a house purchase. Conveyancing is currently a little slow which is mainly due to solicitor workload.

Private renting

Gaps in the supply of housing for rent in terms of type and location in Wigan

- E.107 Stakeholders agreed that there is a shortage of all types of private rented homes.

Affordability of PRS for Wigan residents

- E.108 PRS rents are rising in the borough and families are struggling to afford the rises costs.

Most popular dwelling types/number of bedrooms and areas within Wigan

- E.109 The most popular PRS dwelling types are 2 and 3 bedroom terrace and semi-detached properties.

Least popular dwelling types/number of bedrooms and areas within Wigan

- E.110 There are not any property types of sizes that are least popular due to the high demand, however, properties with higher rent are slower to move from the market.

Build to Rent market in Wigan

- E.111 Stakeholders agreed that there is a Build to Rent market in Wigan.

All stakeholders

Key considerations when setting future housing standards for new housing in the borough

- E.112 Planning policies should not be too prescriptive and allow flexibility and take into account site-specific constraints and viability. A rigid approach to housing standards can ultimately impede delivery.
- E.113 Delivery partners have raised concerns as to how future housing standards may worsen the viability of affordable homes which are already financially constrained. This may increase the number of developers stating it is unviable to provide any planning obligations, including affordable housing. This could result in developers becoming more risk averse to delivering homes in Wigan where there are already existing constraints affecting viability such as low house prices, low LHA and contamination issues due to the past use of land.
- E.114 Council officers suggested there needs to be a mix for different households including more single accommodation. Stakeholders also commented that suitability of properties for all types of families and the quality of the build to sustain longevity are important factors when setting future housing standards.
- E.115 Ensuring the delivery of standards across the borough that provides a mix that covers and caters for all sectors of the population but avoiding a 'one size fits all'

approach and applying a blanket approach to every new development as each individual development scheme has its unique set of circumstance and nuances.

- E.116 Housing standards should be set in accordance with current building regulations.
- E.117 More units built to NDSS sizes as many S106 opportunities involve very small properties. NDSS should also be implemented for affordable tenures.
- E.118 Use of size and access standards (as promoted through Places for Everyone).

Improving the housing market

- E.119 Stakeholders listed, improving the condition of properties, building or supplying more council housing, continuing to support new build development, including affordable housing and creating a more diverse offer plus town centre residential options as additional ways to improve the housing market in Wigan.
- E.120 There is a need to increase supply of social housing as well as continuing to support access to homeownership and PRS. There needs to be better facilitation to ensure best use of council stock, exploring ways to incentivise downsizing to free up family homes, and using whatever powers to limit losses through Right to Buy.
- E.121 Improved regulation on 'property flipping' to control how it impacts artificial inflation of prices through contributing to the volatility in the housing market. As property flipping involves selling recently renovated properties to be sold at a higher price making properties less affordable for residents and first-time buyers it can exacerbate housing affordability challenges.
- E.122 Another suggestion to improve the housing market is support for all new developments to provide an appropriate housing mix, including smaller homes tailored to first-time buyers and larger family houses, ensuring the opportunity for movement onto and up the property ladder. This will also look to free up more affordable options for those looking to get onto the property ladder and those looking to downsize.
- E.123 There is a challenge around 'financial viability' of many initiatives to address housing demand. The narrative needs to change to outline wider benefits to mitigate financial concerns.
- E.124 Increasing the variety of housing tenure, type and mix is needed to address identified needs. Build to Rent (BtR) housing plugs a significant gap in the market for those that do not qualify for affordable housing but cannot afford a mortgage. The emerging Wigan Local Plan (2040) should specifically acknowledge the role that BtR can play in the market and provide policy support for its delivery. On larger strategic sites the council should consider identifying a BtR phase(s) to help deliver a full tenure range.
- E.125 The Wigan Housing Strategy identifies that BtR can provide more professional management standards and offer tenants longer term tenancies. It also attracts investment into the housing market and accelerates delivery on individual sites. The council should consider partnering with developers to deliver smaller council owned sites that can be delivered quickly, utilising available grant funding. The delivery of such sites can improve housing delivery as they are not so reliant on infrastructure delivery.

- E.126 Scarborough Group suggested increasing public sector stimulus would help to overcome viability challenges for private developers.
- E.127 Bolton at Home highlighted bringing forward Wigan strategic sites which would involve the completion of proposed new roads giving cross town access from M6, M58 and M61 to improve the housing market.
- E.128 The Brick suggested more landlords with affordable rent and increased willingness to accept applications from people reliant on housing benefit. Maybe there is an initiative to provide to landlords or specific support work that can be given to future tenants to secure more willingness.

Key priorities for organisations

- E.129 Stakeholders identified a number of key priorities which include, improving the condition of properties and ensuring housing meets quality standards, to increase the supply of council housing, increase access and provide support for the private rented sector and ensure the delivery of policy compliant mixed tenure housing developments.
- E.130 There must be continued support for new build developments including affordable housing. Redrow Homes highlighted the need to continue to identify further land opportunities to enable more sites to be brought forward.
- E.131 Council officers are keen to meet the demand for social housing by growing the supply and reducing the number of households becoming homeless and accessing temporary accommodation.
- E.132 Wigan Council also want to ensure the delivery of policy compliant mixed tenure housing developments, including a focus on supporting organisations to build grant funded 100% affordable schemes. Ensuring a high delivery of affordable housing is delivered across the borough in line with the evidenced need and demand.
- E.133 Progress Housing Group want to prioritise a mixture of package deal developments and s106 acquisitions (60/40 split).
- E.134 Working with and engaging with the council to discuss opportunities and their land disposals process (open market, procurement etc) was listed as priority by Placefirst.
- E.135 Scarborough Group want to overcome statutory and viability challenges to allow the delivery of new homes in scale and at pace.
- E.136 Bolton at Home identified good quality affordable developments in viable locations as a priority area.
- E.137 Growing emergency accommodation plus supported and affordable rented accommodation are priorities highlighted by the Brick.
- E.138 Warrington Borough Council want to ensure that Wigan, like Warrington, is able to meet its own housing needs.
- E.139 The key priorities for St Helen's Borough Council are the continuation of joint working to deliver key infrastructure that will support the development of both St Helens and Wigan Boroughs. This means working towards a solution for upgrading Junctions 22 and 23 of the M6 and working together to ensure timely

implementation combined with the successful and timely delivery of the Parkside SRFI facility.

Technical Appendix F: Estate Agent Review

Introduction

- F.1 Agents were asked questions to build up a detailed understanding of the housing market in the borough of Wigan. Six agents were contacted via telephone ensuring a representation across the borough. Two for sales only, two with a focus on lettings, and two were able to give an overview of both sales and lettings.

Strengths of the housing market in Wigan

- F.2 Wigan has a busy housing market in terms of valuations.
- F.3 The lower end of the market remains reasonably cheap. Properties up to £200,000 seem to be affordable and move from the market quickly.
- F.4 There seems to be a good level of investment and new build in the local area

Weaknesses of the housing market in Wigan

- F.5 The entry and lower end of the property market is stagnant due to the high base rate, increasing prices and limited supply of properties resulting in first-time buyers struggling to get onto the housing market. Agents are conducting many valuations and there are many people wanting and waiting to move who are towards the middle and top of the housing ladder but the market is stagnant due to limited movement at entry level.
- F.6 One stakeholder described the housing market in Wigan as 'very poor.' There is nothing available, particularly in the rental sector, including for DSS tenants. Landlords who need their property back, either for family or financial reasons are having to evict tenants but there is nowhere for the tenants to move to. Wigan Council does not have a very good policy when tenants have been served notice with the result being a long and drawn out process, often involving courts and bailiffs and increased costs for all associated with each eviction. There is an increasingly limited supply of rental properties and families are ending up in hotels as the last resort in terms of accommodation. The agent is often caught in the middle between the landlord needing their property back and the tenant not having anywhere to move to.
- F.7 Couples and small families are trying to squeeze into smaller properties in both the lettings and the sales market.
- F.8 The government needs to provide incentives for landlords, many of whom purchased properties as an investment but are no longer providing a return. In some cases, properties are costing the landlord money, particularly when they are not able to claim interest back on their property.
- F.9 Buy to Let investors have been active in the area but harsher criteria from mortgage lenders has stalled this market as returns are no longer making this a viable option.

Gaps in the supply of housing

- F.10 Stakeholders identified gaps in market housing, for sale and rent, affordable rented, affordable home ownership and specialist housing. There are 'not enough properties to go around.'
- F.11 Stakeholders listed, 1-bedroom flats, terraced housing (which is in high demand due to value for money), affordable properties, and more houses in general as gaps in the market. There is also lots of interest in 4 bedroom properties which have had all work and extensions completed.
- F.12 The Buy to Let market is quiet and agents have not sold one for a long time but commented that this scheme would help in the current market. Rent to Buy is also a gap.
- F.13 In terms of the rental market, landlords are selling their properties which is reducing the amount of rental stock in the borough. However, there is high demand for 2/3 bedroom properties that can be converted into 5/6 bedroom HMOs. Landlords would like more house shares but no one is interested in house shares due to not wanting to share a kitchen and bathroom with people they do not know.

- F.14 The Brick homeless shelter used to provide 100% for local need but now 80% of tenants are 'foreign' which is putting additional pressure on different sectors of the housing market.

Most popular dwellings

- F.15 Based on viewings in the past few months, there is demand for 4-bedroom properties but 2 and 3-bedroom properties always market well. A 2-bedroom property in Orrell, Billinge or Pemberton will sell in the region of £160,000 to £180,000 while 3 and 4-bedroom properties will sell between £250,000 and £300,000 in the same area. Detached properties will be marketed between £350,000 to £500,000.
- F.16 The most popular type of property is a 3 bedroom semi-detached property which will sell in the region of £200,000 to £250,000 if it is not an ex council property. Semi-detached properties are also preferable.
- F.17 Properties in Billinge and Orrell are quick to move from the market due to the combination of schools, services and housing including new development housing.
- F.18 First-time buyers are buying in the lower end of Pemberton which used to be considered as 'less desirable.' First-time buyers are also trying to 'skip the stepping stones of the property ladder' by trying to purchase properties in Orrell and Billinge which are considered more desirable areas to live. Location is a big factor for some which links to the perceived 'image' of the area.
- F.19 Tyldesley is increasing in popularity with prices creeping up towards the same level as Astley. Allerton was also identified as an up and coming area and has a good range of bars and restaurants to attract potential buyers to the area.
- F.20 One example shared by an agent is for a two bedroom property in Tyldesley which was £550pcm 18 months ago and is now renting for £775pcm.
- F.21 In terms of the rental market, 1-bedroom flats would market for £500 - £600pcm. 2-bedroom terraced properties are the most popular type of property and would market for £600 to £800pcm dependent in the specification of the property. There are long waiting lists for people who want a rental property.

Least popular dwellings

- F.22 Agents commented that due to the overall shortage of properties there is no particular least popular dwelling type. Demand for properties is generally high across the board and is partly responsible for the increasing prices. Agents report between 40 and 80 applications per property and sometimes as many as 80.
- F.23 Location is not such a main factor due to the shortage of options and securing a property is a much higher priority than securing a property in the right location. Prospective buyers are looking at properties in areas that may not previously have been considered in a less competitive market.
- F.24 Agents identified properties above £500,000 are very slow to move from the market in addition to properties that need work doing. However, if the right property is valued correctly and of a good standard it will sell quickly.

Affordability of the PRS

- F.25 Landlords and agents are trying to keep rental prices as low as possible but the general financial climate combined with increasing pressures on landlords in terms of legislation have seen rental prices steadily increase over the last two years.
- F.26 The PRS is not affordable to everyone. A two bedroom property will generally be upwards of £700pcm. When looking at DSS tenants who currently receive £450 contribution towards their property there is an increasing gap between contributions and affordability. Hotels are full of people who cannot find or cannot afford a property in the rental sector.
- F.27 The PRS is being increasingly dominated by workers from abroad who are working in the local hospitals and receive support to pay rent six months up front.
- F.28 When landlords have to choose between a tenant receiving housing benefit where rents are subsidised by the DSS and rent is paid 47 days in arrears or they get six months of rent up front there is no comparison, particularly for landlords who are struggling with their own increasing costs.
- F.29 Landlords setting rent have to take into consideration maintenance costs, safety certificates and all additional costs they incur throughout the year to ensure there is some sort of profit margin. Increasing costs for landlords are having a knock on effect of increasing overall rent.
- F.30 Fewer and fewer properties are for local people and it is getting increasingly hard to secure a property or any type in the area.
- F.31 The majority of landlords are good but there are some dire tenants who are causing problems in the rental sector.

Types of new dwellings

- F.32 Agents had mixed opinions as to whether the right types of new dwelling are being built in the area.
- F.33 The proposal for 400 flats does not really suit the needs of the market but the new build at Spring View proved to be very good value for money with properties from £165,000 upwards and sold very quickly.
- F.34 The general consensus is there needs to be more of a focus on first-time buyers with more properties to suit this target market. Terrace housing and smaller semi-detached properties in the region of £140,000 to £250,000 would very much meet the needs of the local community.
- F.35 General market housing is needed. Wigan does not need any more detached or large semi-detached houses.

Impact of Help to Buy and Stamp Duty

- F.36 Help to Buy helped to kickstart the market after Covid and could be a useful tool to help the market at the moment.
- F.37 A stamp duty holiday has proved to be a good incentive and a very helpful tool in the past but it is hindering the market now as the cut off does not take into account the increasing property prices. With the base rate not coming down,

buyers are having to be more careful with all of the associated costs of buying a property. The threshold for stamp duty should be around £350,000 to have a positive impact on the market.

Rent to Buy

- F.38 A wider range of rental options is needed in the borough. Many landlords are selling their properties due to the high interest rates.
- F.39 A lot of landlords bought properties under the Rent to Buy scheme and used to be able to claim the interest back on profits but this is limited now.

Build to Rent

- F.40 Agents have an awareness of Build to Rent but not in Wigan.

Conveyancing chains

- F.41 Conveyancing is a slow process. Solicitors seem to be where the process is stalled and completion can take up to 6 months even on some of the smaller property chains.
- F.42 Some solicitors are taking up to 6 to 8 months to complete property sales. Reduced sized teams are taking on an increased workload resulting in completion dates taking longer and longer.

Setting future housing standards

- F.43 Agents listed accessibility, size and quality as important considerations when setting future housing standards.
- F.44 Affordability is also a high priority when setting future housing standards in Wigan. Many buyers are having to extend their lending by increasing the timescales for mortgages to 30 years and beyond.
- F.45 The quality of the property is important. Agents report that many buyers want their property to be 'social media ready' with no work to do on moving in, particularly with the high costs of building work and extensions.

Improving the housing market

- F.46 Many suggestions on ways to improve the housing market in Wigan started with government policies such as stamp duty being relaxed and interest rates needing to come down.
- F.47 The government needs to work more closely with local councils to support them with local housing provision to meet local need. There also needs to be incentives for landlords such as support for tax returns to support them to invest in properties and regenerate the rental sector.
- F.48 If the base rate comes down it will help the middle and top levels of the property ladder to move. Agents are currently trying to tie up the top end of the chain as

opposed to the bottom end due to lack of opportunities at the entry level of the property market.

- F.49 More properties need to be built; the council need to build more homes providing new stock to an ageing housing market.
- F.50 Empty properties need to be committed to residential development. The council needs to look at occupancy and penalise people if a property is empty and bring it back into use.
- F.51 Immigration is not helping with having to provide accommodation – there are quite simply not enough homes to go around. There needs to be a cap on the amount of ‘foreign people’ receiving council priority and more of a focus on local resident’s needs.
- F.52 Agents also suggested there needs to be a pricing cap or controlled pricing to help the market to realign to more affordable values in both the rent and the sales market.