Housing Needs Survey and Housing Evidence Base

for

Barrow Parish Council

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CNB HOUSING
INSIGHTS

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1. Executive Summary – Barrow Parish Housing Needs Survey (HNS)

Introduction

1. This summary presents the main findings of a detailed Housing Needs Survey (HNS) for Barrow Parish, conducted to understand the local housing situation and help guide future development. The goal is to support a sustainable and balanced community by addressing actual housing needs, particularly around affordability and availability for different age groups and income levels.

Why This Survey Was Done

2. Barrow Parish Council commissioned the survey to gather reliable evidence on housing need within the parish. This information will inform planning policies and the Neighbourhood Development Plan. It focuses on how many homes are needed, what types, and for whom, especially those unable to afford current market prices.

3. The study follows national guidelines and was carried out by CNB Housing Insights, an independent housing consultancy with extensive experience in similar assessments.

How the Study Was Conducted

4. Three main types of data were used:

- Household Survey – Sent to every home in the parish, with 115 responses (27% response rate);
- Official Statistics – Including Census 2021 and government population projections;
- Housing Market Data – Prices, rents, and income data were analysed to measure affordability.

5. The survey looked not just at current need but projected housing requirements over the next five years, using a nationally recognised model.

What We Know About Barrow Parish

- Population: 955 people living in 416 households (2021 Census).
- Household Size: Average of 2.3 people per household, smaller than the national average.
- Ageing Population: A growing proportion of older residents. By 2043, the over-65 population in the wider district is expected to increase by nearly 48%.
- Housing Stock:
- Dominated by 3+ bedroom detached homes.
- High rates of homeownership, especially homes owned outright by older people.

- Limited smaller homes and few flats or bungalows.
- Low turnover of homes—especially among older owner-occupiers.

What Problems Exist?

6. The current housing mix does not reflect the profile of the population. Barrow's housing is skewed toward larger, expensive homes. This creates several challenges:

- Older residents want to downsize but can't find suitable smaller properties in the parish;
- Younger people and families can't afford to buy or rent locally, forcing them to leave;
- Local services, such as the primary school, are at risk due to declining numbers of young families; and
- Affordability is a major issue. Entry-level homes in Barrow cost around £238,500, requiring an annual income of £47,700—higher than the average local income.

Can People Afford to Live Here?

7. Most key workers (nurses, teachers, police officers) and low income households cannot afford to buy homes in Barrow without significant financial help. Even discounted housing options (like shared ownership or "First Homes") require incomes above £30,000, which still prices out many local people, especially single-income households.

8. Rental options are also limited and often above what housing benefits can cover. This limits housing choice and increases the risk of homelessness or relocation.

What the Community Thinks

9. The HNS survey showed strong support for small-scale development focused on local needs.

10. Key points include:

- 66% of respondents support building new homes for local people and their children
- High priority was given to 2–3 bedroom family homes and smaller homes for older residents;
- There was limited support for flats, townhouses, or large-scale "executive-style" developments.

11. A key finding from the parish council's public consultation undertaken in 2024 is that many respondents want development that helps young families stay in the village to sustain community services.

How Many Additional Homes Are Needed?

Current Need (Snapshot) table 4.3:

- 17 households are currently in housing need; and
- 8 of this need is for affordable housing (i.e. they cannot afford market prices or rents).

Future Affordable Need (Next 5-Years) table 4.6:

12. Using a national model, the HNS estimates:

- 10 affordable rented homes are needed (2 per year);
- 15 affordable home ownership homes are needed (3 per year); and
- Total of 25 affordable homes over 5-years.

13. This is a modest amount and could be delivered through small developments or rural exception sites.

Will Existing Housing Meet the Need?

14. This is unlikely:

- There are no committed developments in the parish;
- There is low turnover in existing homes—especially among older outright owners occupying 4 or more bedroom detached homes;
- The local authority lettings system for affordable housing prioritises need over local connection, meaning even if affordable housing becomes available, it may be let to local people unless special local policies are put in place.

What About Market Housing?

15. While some residents need larger homes (4+ bedrooms), the report shows these are in poor supply. Further, they are likely to be unaffordable to most families and are typically bought by older, wealthier households from outside the area.

16. New larger homes are unlikely to help retain young families and may further imbalance the community because they are unlikely to be affordable to them.

Recommendations

17. To meet the real needs of the community and support long-term sustainability, the report recommends:

- Enable the delivery of around 25 affordable homes over 5-years:
  - a mix of affordable homes, homes to rent and to buy under affordable home ownership schemes are needed;
  - survey evidence suggests that small quantities of 1 to 5-bedroom homes are needed although development proposals should consider up to date evidence from the local authority housing register;

  - work towards local letting policies with the local authority to prioritise residents in need of affordable housing with a local connection to the parish; and/or
  - support development on rural exception sites, which deliver affordable homes for local people.

- Avoid large-scale, high-end market housing as these do not address local needs;
- Encourage small, high-quality developments that reflect and enhance the character of the village;
- Focus on 2–3 bedroom market housing homes suitable for younger families and older residents seeking to downsize, and 4-bedroom homes provided they are genuinely affordable to local households that need to upsize within the parish;
- Monitor housing needs every 5-years, especially among groups underrepresented in this survey (e.g. renters).

Final Thoughts

18. Barrow Parish is at a crossroads. Without the development of appropriate housing it risks becoming a community of ageing homeowners, with fewer young families, less diversity, and struggling local services. But by planning carefully and delivering a modest number of genuinely affordable homes, the parish can remain a thriving, inclusive, and sustainable place to live.

19. This report gives Barrow the evidence it needs to make sound planning decisions—and to argue for the kind of development that supports, rather than harms, the community's future.

1. Introduction

Introduction and summary of this chapter

1.1 The chapter states the aim of this study, which is to gather evidence on how much additional housing is needed in order to inform the Barrow Neighbourhood plan.

1.2 The study method is described which closely follows government practice guidance regarding housing needs surveys and assessments as well as relevant aspects of the National Planning Policy Framework December 2024 (NPPF).

1.3 The analysis is based on evidence from official data, a household survey and contextual matters such as local planning policy.

1.4 The chapter also provides detailed definitions on what is meant by the terms “affordable rented” and “affordable home ownership” housing in accordance with the National Planning Policy Framework (NPPF).

Aim of the study

1.5 The aim of this study is to gather evidence on how much additional housing is needed in the parish in order to inform the Barrow Neighbourhood plan.

Study Method

1.6 All households resident in the parish were invited to participate in a household survey designed to enable an assessment of the quantity of housing needed in the future, its tenure and type.

1.7 The report contains 2 key outputs.

1.8 The first output is the number of local households in housing need and affordable housing need. This is a snapshot of parish resident household circumstances using evidence from a household survey and Cheshire West and Chester (CW&C) housing register.

1.9 The second output, in accordance with good practice guidance, assesses the additional affordable housing required in the parish based upon an annualised level of need found in the first output and an assessment of affordable supply over the 5-year horizon of the HNS.

1.10 In addition the HNS reports on respondents’ perceptions of future housing need in the parish, and an assessment of the extent to which housing and household characteristics are in balance.

Geography of the study area

1.11 The study area is depicted in the following map.

Map 1 The study area in context

Source: Nomis

Relevant planning policy context

1.12 A HNS must have regard to the local authority planning policy context.

The Local Plan

1.13 The following screenshots present the relevant policy framework contained in the CW&C Local Plan Part 1. Delivery against the local plan is subject to monitoring which is reported upon annually by the council. Screenshots from the latest monitoring report are presented in section 3.

1.14 Key local plan policies presented here are regarding:

- strategic development;
- development in the rural area; and
- delivering affordable housing.

STRAT 2

Strategic development

The Local Plan will promote strong, prosperous and sustainable communities by delivering ambitious development targets whilst protecting the high quality environment that contributes to the attractiveness and success of Cheshire West and Chester as a place to live and work.

Over the period of 2010 to 2030 the Plan will deliver at least:

- 22,000 new dwellings
- 365 hectares of land for employment development to meet a range of types and sizes of site

Development will be brought forward in line with the following settlement hierarchy:

1. The majority of new development will be located within or on the edge of the city of Chester and towns of Ellesmere Port, Northwich and Winsford to maximise the use of existing infrastructure and resources and allow homes, jobs and other facilities to be located close to each other and accessible by public transport.

2. To maintain the vitality and viability of rural areas, an appropriate level of new development will be brought forward to support new homes and economic and social development. Development will be focused in the key service centres of Cuddington and Sandiway, Farndon, Frodsham, Helsby, Kelsall, Malpas, Neston and Parkgate, Tarporley, Tattenhall and Tarvin, which represent the most sustainable rural locations.

3. An appropriate level of development will also be brought forward in smaller rural settlements which have adequate services and facilities and access to public transport. These local service centres will be identified in the Local Plan (Part Two) Land Allocations and Detailed Policies Plan.

To deliver the levels of development outlined a number of key sites have been identified and further sites will be identified through the Local Plan (Part Two) Land Allocations and Detailed Policies Plan and/or neighbourhood plans.

STRAT 8

Rural Area

Within the rural area the Council will support development that serves local needs in the most accessible and sustainable locations to sustain vibrant rural communities.

Within the rural area provision will be made for at least 4,200 new dwellings and 10ha of additional land for employment development.

Development should be appropriate in scale and design to conserve each settlement's character and setting.

The settlements listed below are identified as key service centres for surrounding areas which provide a good range of facilities and services and will be the focus for new development in the rural area. The key service centres will accommodate at least the amount of residential development set out below.

New development will also be accommodated at local service centres. These local service centres will be identified through the Local Plan (Part Two) Land Allocations and Detailed Policies Plan. The amount of development in each local service centre will reflect the scale and character of the settlement concerned and the availability of services, facilities and public transport.

At least 10ha of land for business and industrial development in the rural area will enable small scale expansion of existing employment sites, and new sites within or on the edge of key service centres outside of Green Belt locations.

The retention of rural shops and community facilities, and the provision of new facilities at an appropriate scale to the settlement, will be supported.

Development should not exceed the capacity of existing services and infrastructure unless the required improvements can be made.

1.15 Policy DM24 in the Local Plan (part one) expands on SOC 2 and is shown in the following screenshot.

Policy DM 24

In line with Local Plan (Part One) policy SOC 2, small affordable exception sites will be supported adjacent to key or local service centres subject to meeting the additional requirements set out below.

A current affordable local need for the development must be demonstrated through an up to date independent assessment of local housing need prepared by the Parish Council or in collaboration with the Parish Council. Local housing need must relate to people who have a strong local connection to the parish in which the development is proposed. Unless defined differently in a neighbourhood plan, local connection means people or households who:

1. currently live in the parish and have been living there continuously for at least five years; or
2. have permanent employment in the parish; or
3. have close family members (defined as children, parents, siblings only) who have been residing in the parish continuously for at least five years; or
4. people who have previously lived in the parish for a continuous period of at least 10 years.

Once a local affordable need has been established a suitable site should be identified following a thorough assessment of alternatives in consultation with the Parish Council and local community. Rural exception sites will only be permitted where the local need cannot otherwise be met on sites within an identified settlement boundary, including on sites for market housing on which an element of affordable housing is required.

The allocation and occupancy of rural exception properties will be restricted to people/households who can meet the local connection test. After first occupation a geographical cascade approach will apply as agreed with the Council.

1.16 The local plan (part two) designates Great Barrow as a local service centre:

Key and Local Service Centres

Within a key or local service centre settlement boundary, as identified on the policies map, development proposals that are in line with the development plan for the settlement, and are consistent with Local Plan (Part One) policy STRAT 8 will be supported.

The following settlements are defined as local service centres:

Antrobus*	Delamere*	Great Budworth*	No Mans Heath
Ashton Hayes*	Dodleston*	Guilden Sutton*	Norley*
Aldford	Duddon	Higher Wincham	Saughall*
Childer Thornton*	Eaton	Kingsley*	Tilston
Christleton*	Eccleston*	Little Budworth	Utkinton
Comberbach*	Elton*	Mickle Trafford*	Waverton*
Crowton*	Great Barrow*	Moulton	Willaston

* additional restrictions apply in line with Local Plan (Part One) policy STRAT 9 and the National Planning Policy Framework.

New housing development outside but adjacent to a key or local service centre boundary will only be supported where the proposal is in line with Local Plan (Part Two) policy **DM 24**; is for a community land trust development supported by the Parish Council; the site has been allocated through a neighbourhood plan; or is brought forward through a Neighbourhood Development Order or Community Right to Build Order.

1.17 The plan does not specify a tenure mix although the SHMA[1] evidence base suggests that 22.4% of households in affordable need and 43.6% of newly forming households could afford intermediate housing such as affordable rent, shared ownership or discounted sale tenures.

Barrow parish and neighbourhood planning

1.18 An emerging neighbourhood plan was abandoned in 2017.

1.19 Consultation toward a new neighbourhood plan was undertaken in 2024. Regarding Housing, several issues were raised in the consultation response which are considered in section 3 of this report. The sustainability of the school is a recurring issue. We were informed that there are 52 children at Barrow school and 19 live outside the village.

Key definitions used in this report

Government Practice guidance and the National Planning Policy Framework (NPPF) 2024

1.20 It is important that readers recognise that this housing needs survey (HNS) is consistent with the relevant aspects of practice guidance concerning housing needs surveys and the National Planning Policy Framework (NPPF). The reason that the HNS complies with this guidance is because the evidence the HNS presents must be a sound basis for any housing related policies that are included in the neighbourhood development plan.

1.21 The most relevant guidance was published by the government in the year 2000 and is called 'Housing Need Assessments: A Guide to Good Practice'. It describes best practice in designing producing and interpreting data from housing needs assessments and surveys. This report contains many references to guidance on a topic-by-topic basis.

1.22 Consideration of the (NPPF) December 2024, (the current version at the time of writing this report) is important as it defines the term 'affordable housing'. This definition which appears in table 1.1 below is crucial to the HNA to distinguish between market housing and affordable housing tenures. Annex 2 of the NPPF defines the following tenures to be classed as affordable, some of which are affordable home ownership in addition to affordable rented tenures.

Table 1.1 NPPF December 2024 Annexe 2, Affordable Housing
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:

[1] Cheshire West and Chester Strategic Housing Market Assessment 2013 (the SHMA) table 4.24

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

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

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.

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.

Source: NPPF December 20024

1.23 Since the adoption of the Local Plan Part 1, the government has introduced a Standard Method (SM) for calculation of overall housing need described in the National Planning Policy Framework 2024.

1.24 The NPPF December 2024 adopts a different basis for calculating the standard method driven by the governments ambition to enable 1.5m additional homes over the next 5-years. Currently the SM target for CW&C is 532 dwellings per annum and it is proposed to increase this to 1,914 dwellings per annum[2] an increase of 259%.

Mixed communities

1.25 This term is used in the report. The following abstract from the government's guidance[3] is noteworthy and relevant context to this study.

[2] According to the Iceni Projects briefing note 13th December 2024"National Planning Policy Framework Proposed Policy Analysis"

[3] Decent Homes: Definition and Guidance for Implementation (DCLG 2006) paragraph 3.6

Decent homes and mixed communities

What is a mixed community?

A mixed communities' approach aims to create better outcomes for the most vulnerable in society and sustainable communities for all. There is no 'one size fits all' approach and how mixed communities are developed will depend on the local context. However, **mixed communities** are areas that:

- attract and retain households with a wide range of incomes;
- have good quality housing in attractive environments with access to good local schools and retail/leisure facilities and other services such as health;
- have a mix of housing size, type and tenure;
- attract and retain households with choice;
- have strong local economies and contribute to strong regional economies;
- are well connected to employment opportunities through neighbourhood design, transport and job access services;
- provide access to other economic and social opportunities for all residents, enhancing their life chances;
- have high quality housing and neighbourhood management; and
- have low levels of crime and provide support services for vulnerable people.

1.26 We believe that a mixed and balanced housing supply is key to attracting and retaining people in the neighbourhood to the benefit of the community.

About CNB Housing Insights

1.27 CNB Housing Insights is a partnership operating in England and Wales, specialising in local housing needs assessments and surveys. More information about us can be found at www.cnbhousing.co.uk.

1.28 The experience of CNB partners spans a 30-year period which covers early the development of HNS methodology to the present day. Partners were formerly employed by leading housing consultancies Fordham Research, Opinion Research Services and arc4. Under the CNB Housing Insights brand we have partnered with, or sub contracted to Locality, ICENI (now incorporating the former GL Hearn Housing team), and AECOM. We have produced nearly 200 parish or community level housing needs assessments and delivered, or project managed a similar number of strategic studies for local authorities including housing needs surveys and assessment, SHMA and HEDNA. All these projects are based upon the methodology followed in this HNS.

1.29 CNB Housing Insights' role is limited to the collection and the objective and impartial analysis of data. For the avoidance of doubt, it has no role in community consultation regarding the development process.

2. A profile of Barrow Parish

Introduction and summary of the chapter

2.1 In chapter 2, we look closely at specific characteristics of Barrow's housing stock and resident households.

2.2 Using census 2021 household and housing data, alongside government population projections, we identify current imbalances that exist and how trends will impact on any imbalances in the future. Community mix and balance is recognised as an important factor in the Local Plan, as discussed in the previous chapter.

2.3 The evidence suggests that imbalances exist, and these will become wider as the population ages.

Dwelling and Household Characteristics

Evidence from the census 2021

2.4 This section is for information only. Whilst the analysis of the data in this section reveals some interesting findings, the findings are contextual i.e. not part of the calculation of the number of households in housing need presented in section 4.

2.5 This section summarises data from the census 2021. Data in the following figures is presented as proportions (percentages) as this is the most effective means of comparison between geographies. The numbers from which the percentages are derived are stated in the data appendix.

2.6 According to the census 2021 there were 955 people living in 416 households within the parish. The average household size was 2.3 persons per household which is lower than the average for England (2.41) and the same as the district of Cheshire West and Chester (2.3). According to the census 2011 there were 941 people living in 397 households.

2.7 The following charts show selected housing and household characteristics that are key to understanding the drivers of housing need[4,5]. The tables also help to define any apparent mismatches between housing and household characteristics that may lead to local gaps in housing supply.

2.8 Figure 2.1 shows the high proportion of households that were in owner occupied (owned outright) dwellings in the parish compared to the wider geographies.

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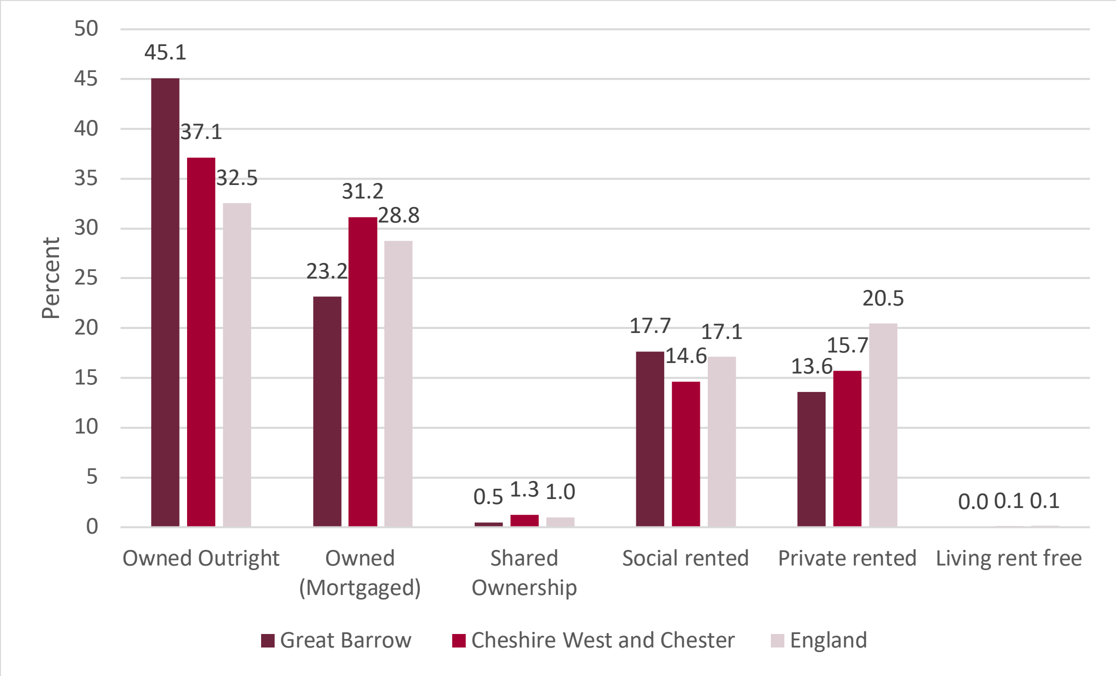
[4] Local Housing Need Assessment: A guide to good practice (DETR 2000) para.2.6: an assessment of need is not simply a question of going to one source of data.

[5] Local Housing Need Assessment: A guide to good practice (DETR 2000) para.2.6: it is desirable to draw on additional sources of information to provide a check on the information from particular sources, which may have limitations.

2.9 The parish had a smaller proportion of households living in private rented housing than the wider geographies (13.6%) and a higher proportion of households living in the social rented sector (17.7%).

Figure 2.1 Tenure



2.10 Snapshot data from the census 2021 and 2011 enables us to establish trends across the decade. We are presenting household numbers not dwelling numbers as tenure is defined by the occupant. Dwelling numbers may be higher due to vacant dwellings.

2.11 Comparison of the two census is provided in tables 2.1 and 2.2.

Table 2.1	Household tenure, census 2021 and 2011 compared.					
			Census 2021			
Tenure	Barrow		Cheshire West and Chester		England	
	Number	Percent	Number	Percent	Number	Percent
Owns outright	189	45.1	57,620	37.1	7,624,693	32.5
Owns with a mortgage	97	23.2	48,336	31.2	6,744,372	28.8
Shared ownership	2	0.5	1,945	1.3	235,951	1.0
Social rented	74	17.7	22,710	14.6	4,005,663	17.1
Private rented	57	13.6	24,384	15.7	4,794,889	20.5
Lives rent free	0	0.0	159	0.1	30,517	0.1
All households	419	100	155,154	100	23,436,085	100.0
			Census 2011			
Owns outright	164	41.3	49,129	34.7	6,745,584	30.6
Owns with a mortgage	112	28.2	50,976	36.0	7,229,440	32.8
Shared ownership	5	1.3	1,088	0.8	173,760	0.8
Social rented	54	13.6	20,808	14.7	3,903,550	17.7
Private rented	58	14.6	17,734	12.5	3,715,924	16.8
Lives rent free	4	1.0	1,707	1.2	295,110	1.3
All households	397	100	141,442	100	22,063,368	100.0
			Difference 2021 minus 2011			
Owns outright	25	4	8,491	2	879,109	2.0
Owns with a mortgage	-15	-5	-2,640	-5	-485,068	-4.0
Shared ownership	-3	-1	857	0	62,191	0.2
Social rented	20	4	1,902	0	102,113	-0.6
Private rented	-1	-1	6,650	3	1,078,965	3.6
Lives rent free	-4	-1	-1,548	-1	-264,593	-1.2
All households	22	0	13,712	0	1,372,717	0.0

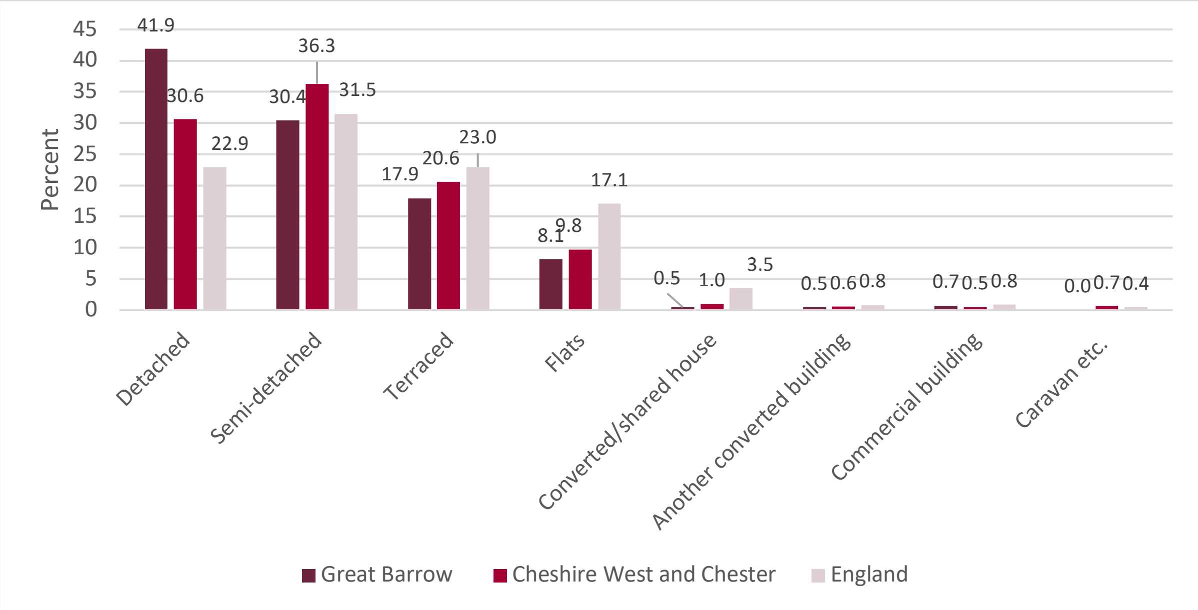
Table 2.2	Growth summary	
Area	No.	%
Great Barrow	22	5.54%
Cheshire West and Chester	13,712	9.69%
England	1,372,717	6.22%

2.12 Table 2.1 shows that households living as outright home owners grew in number the most. Social rent also increased over the decade. Owned with a mortgage decreased the most over the decade.

2.13 The apparent decrease in those living rent free is due to the term being wrongly interpreted in 2011 by some respondents, a matter that was corrected in 2021.

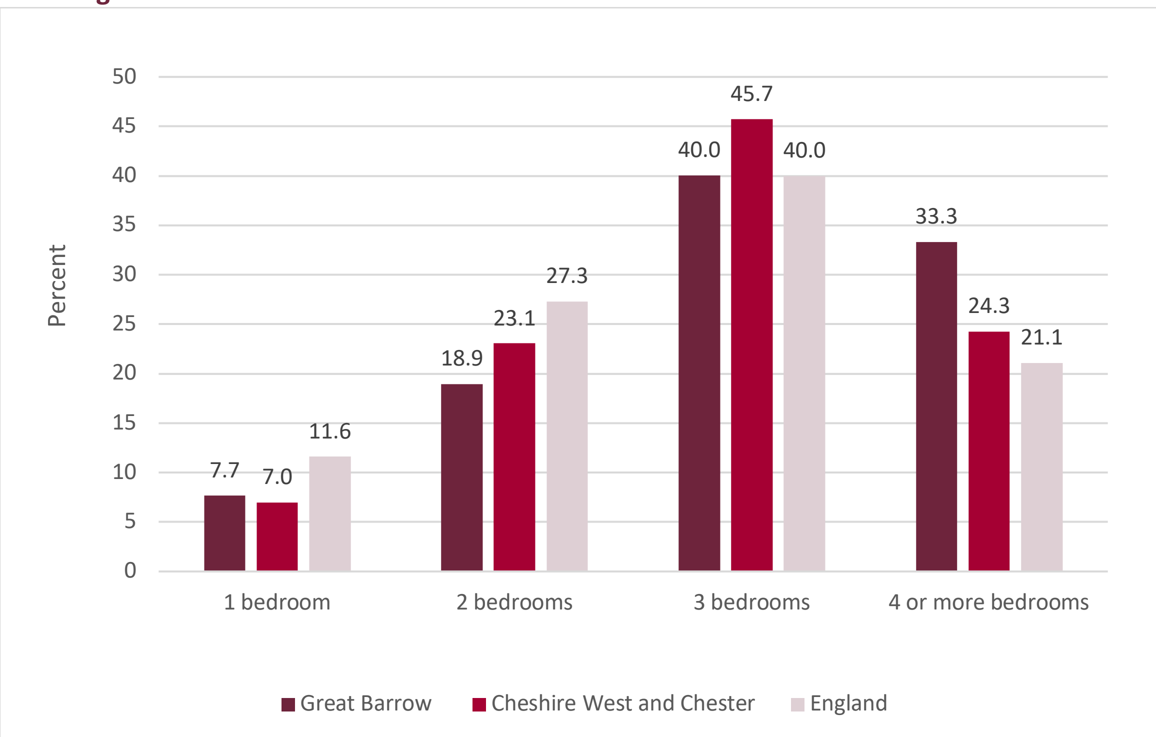
2.14 Figure 2.2 (below) shows a particularly high proportion of households occupying detached dwellings in the study area compared to the wider geographies. There was a low proportion of households occupying flats and terraced dwellings compared to the wider geographies. A similar proportion of households occupy semi-detached homes compared to England as a whole.

Figure 2.2 Accommodation Type



2.15 Figure 2.3 shows the number of bedrooms in dwellings within the study area. In the parish the predominant dwelling type was that of 3-bedrooms (40%), like the wider geographies. The parish had higher proportion of 4 or more-bedroom dwellings than the wider geographies.

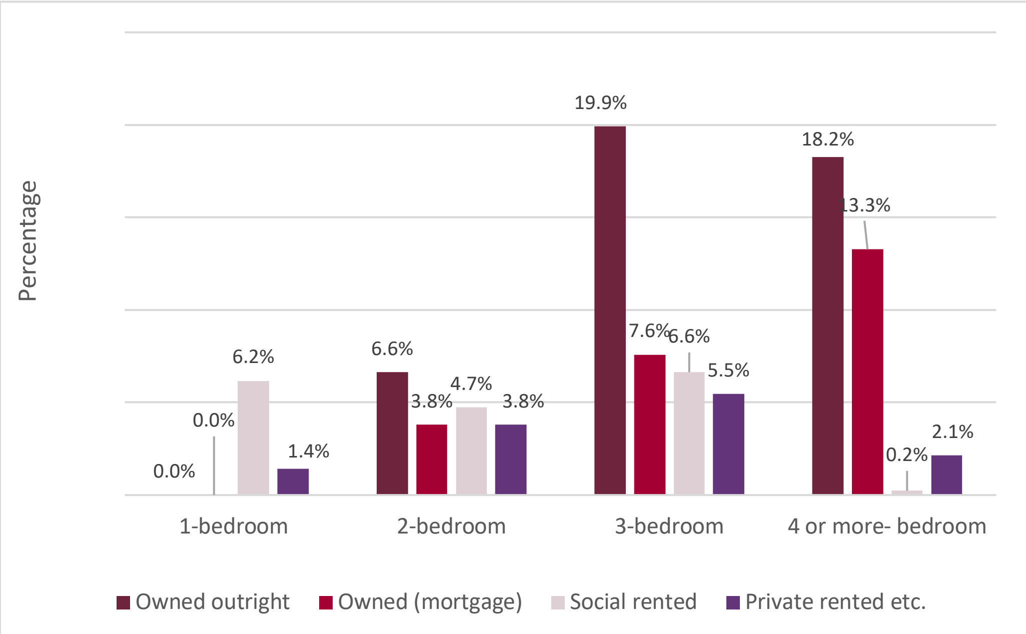
Figure 2.3 Number of bedrooms



2.16 Of particular interest is the number dwellings that have 1,2, 3 or 4 bedrooms by tenure. Figure 2.4 shows the distribution for the parish. Note that the denominator is all homes. For example 19.9% of parish households were home owners (own outright) of 3-bedroom housing. Very few 4-bedroom homes were occupied by tenants.

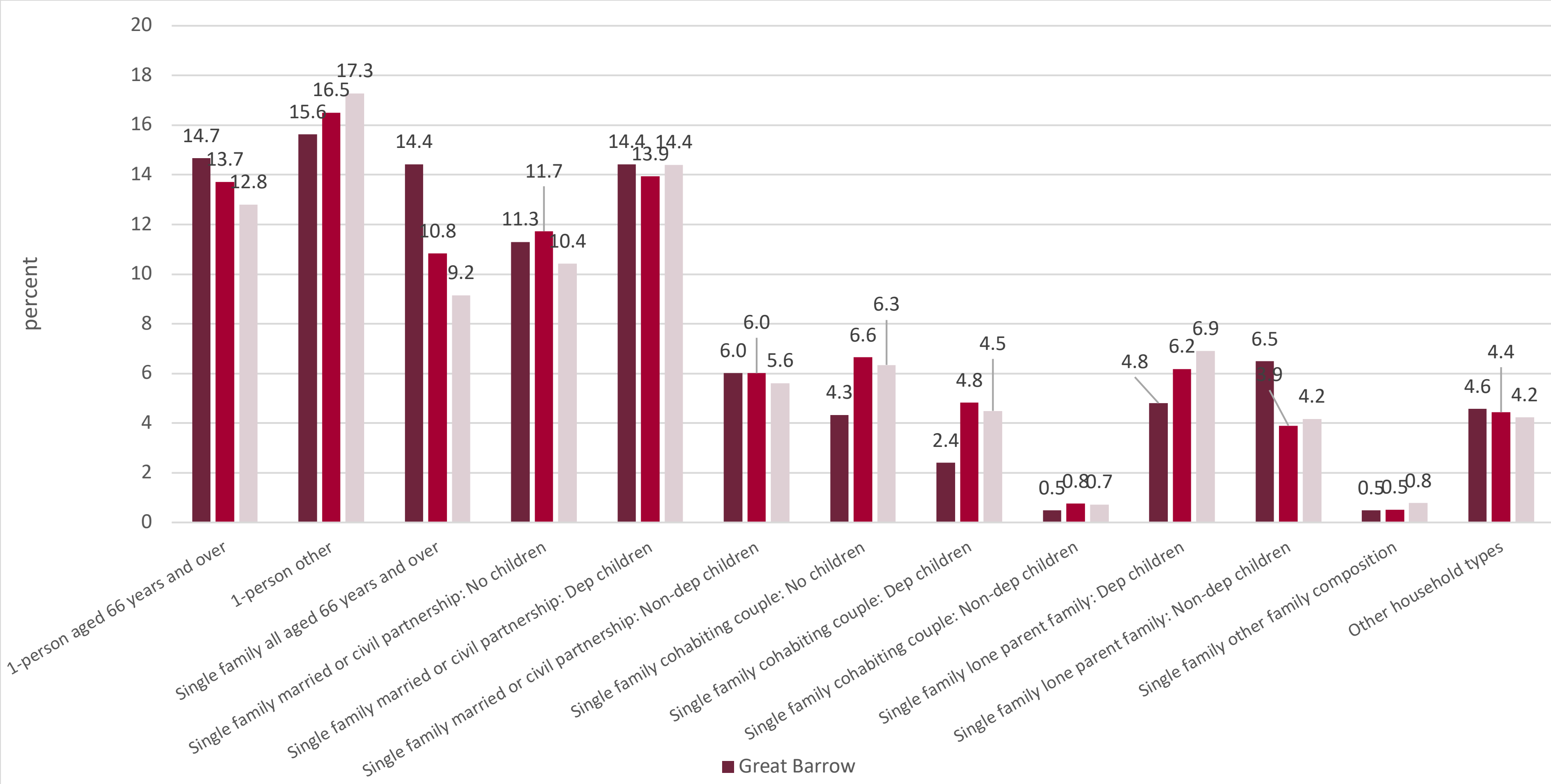
2.17 It is noteworthy that from figure 2.4 a similar proportion of 3 and 4-bedroom homes were occupied by outright home owners who will mostly be older people. There were relatively small proportions of 1 and 2-bedroom housing, potentially available to home owners seeking to downsize. All 1-bedroom housing is in the rented sector, the majority being in the social rented sector.

Figure 2.4 Number of bedrooms by tenure (parish only)



2.18 Figure 2.5 shows the household composition in 2021 for the parish and its wider geographies.

Figure 2.5 Household composition



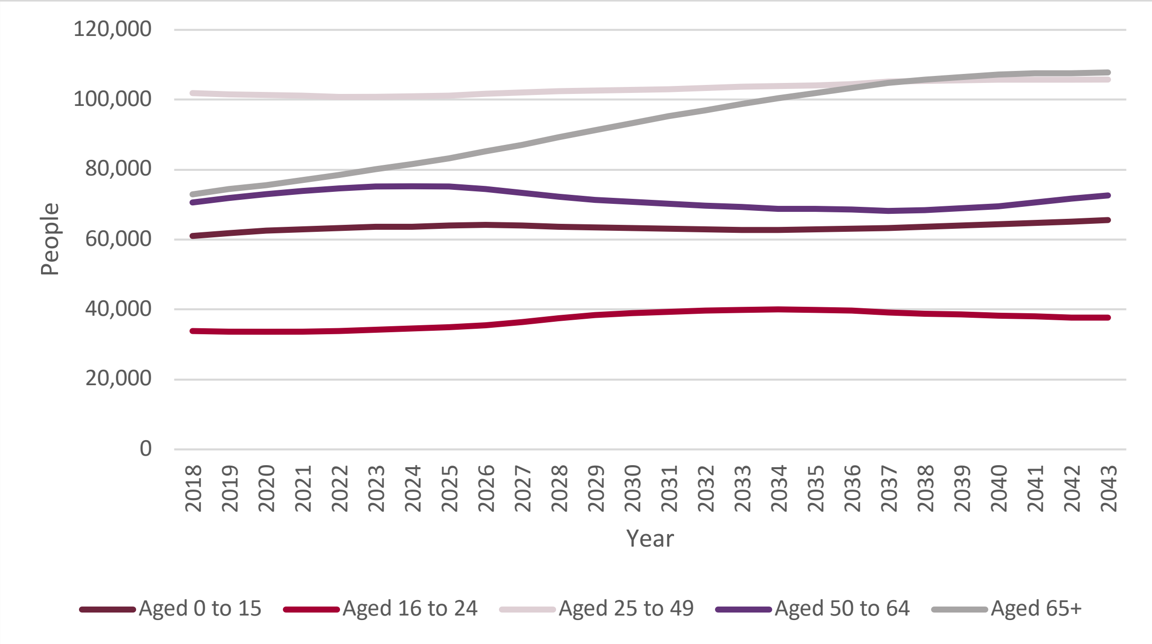
2.19 Figure 2.5 shows that the parish houses a higher proportion of older people (single people and families) and a lower proportion of younger single person households than the wider geographies.

Population Projections

2.20 These projections are only available at local authority level. They are 2018 based and show a projected change in the structure of the population between 2018 to 2043 likely to affect the parish and the changing nature of housing need.

2.21 ONS Data in the appendix (accessed through the NOMIS portal shows a projected increase in the population overall by 48,900 people or 14.4%. All age groups are projected to increase, although the over 65 age group is projected to grow the most by 47.8% or 34,878 people.

Figure 2.6 Population projections (Cheshire West and Chester district only)



Source: ONS

Key findings from the Census 2021 and population projections

2.22 The key features of the housing stock, when compared to wider geographies was the predominance of 3 or 4 or more-bedroom detached owner occupied dwellings. The social rented sector is large compared to the wider geographies, however the private rented sector is relatively small. The household composition reveals a high proportion of older households. The population projection reveals a future aging population, which may not be consistent with the parish housing stock and supply in years to come.

2.23 This evidence suggests that, as at census day 2021 an imbalance existed between housing and households.

3. Local market house prices, rents, affordability and supply

Introduction

3.1 The aim of this chapter is to assess the affordability of market housing to the local household population. This will help us to understand the extent to which market house prices and rents drive the need for affordable housing and the options available to households.

3.2 Our estimate of entry level prices and rents will feed into our assessment in section 4 of the requirement for affordable housing and provide context for our overall findings.

3.3 Additional analysis is presented to test the extent to which delivery of newbuild 3 and 4 bedroom-houses would deliver community aspirations for attracting and retaining younger family households.

3.4 The aim of this section is to assess the affordability of market housing to the local household population. This will help us to understand the extent to which house prices and rents drive the need for affordable housing and the options available to households. Data will feed into our assessment of the requirement for affordable housing and provide context for our overall findings.

Local rents and the household income required to service a rent.

3.5 Entry level market rental prices for the parish of Great Barrow are difficult to calculate as the parish has a small private rented sector and advertised vacancies are few. So instead we use broad market area rents calculated by the Valuation Office Agency (VOA) as they apply to the parish.

3.6 Table 3.1 states the 2024/5 value of the local housing allowance (LHA) that applies to the parish, noting that the parish is in the West Cheshire BRMA (Broad Rental Market Area). This is significant as it is the maximum rent level that is eligible for housing benefit.

3.7 Any household eligible for housing benefit and seeking a private rental would need to 100% fund any rent above this level. The significance of this information is that any low-income household eligible for housing benefit would probably not have the full cost of the rental met by housing benefit.

Table 3.1	Income required to service BRMA rents (West Cheshire)		
Dwelling size	Weekly rental price £	Monthly rental price £	Annual gross household income required £
Shared accommodation	86.5	375	17,992
1 bedroom	126.58	549	26,329
2 bedrooms	155.34	673	32,311
3 bedrooms	182.96	793	38,056
4 bedrooms	281.69	1,221	58,592

Source: VOA

House prices and the income required to service a mortgage

3.8 The following tables state market house prices (price paid) at various benchmark levels. The 25th percentile value is particularly significant as this is identified by the good practice guidance[6] as the entry level market price, being the lowest price at which there is a reasonable supply of housing in reasonable condition. This value is taken as the point at which households would require affordable housing if they could not afford lower quartile prices by number of bedrooms and dwelling type. This is the basis for assessing information provided by respondents in section 4 of this report.

3.9 The percentile value is calculated by listing all lettings or sales in a given period in ascending order according to their price or rent. The number of sales or rentals is divided by 100. The percentile price or rent corresponding to each percentile can be read off. The percentiles most frequently used in this study are the 25th (or lower quartile price point) or the 50th (the median price point).

3.10 Using historic data, the broad average parish lower quartile price paid across all dwelling types is estimated at £238,500. This figure was obtained through Land Registry (price paid data for the period October 2023 to October 2024). There were 8 sales during this period.

3.11 Table 3.2 shows that on average, house prices are higher in the parish compared to the Cheshire West and Chester district average.

[6] Local Housing Needs Assessments: A good Practice Guide (DETR 2000): para 4.22

Table 3.2	Comparison of house prices between the parish and district	
	Percentile 25 (lower quartile) £	Percentile 50 (median) £
Barrow	238,500	420,000
Cheshire West and Chester	170,000	240,000

Source: Land Registry (price paid)

3.12 In table 3.3, using lower quartile dwelling prices for the parish and district, we estimate the income required to service a mortgage or loan based upon standard assumptions of a 10% deposit and 4.5 income multiplier.

3.13 Throughout the following affordability analysis, it must be borne in mind that a larger deposit, whether funded through savings, equity or 'the bank of mum and dad' will reduce the size of the loan and the income required to service it.

Table 3.3	Household income required to fund a mortgage at benchmark prices			
	Price Level - Parish		Price Level - District	
	Lower quartile £	Median £	Lower quartile £	Median
Purchase price	238,500	420,000	170,000	240,000
Minimum deposit (10%)	23,850	42,000	17,000	24,000
Mortgage required	214,650	378,000	153,000	216,000
Annual gross household income required to service the mortgage	47,700	84,000	34,000	48,000

Source: Land Registry (price paid)

3.14 For contextual information only, table 3.4 estimates the affordability of lower quartile prices for the stated benchmark incomes and household configurations. The advantage of using these benchmark incomes is that they are applied all over England unless there is an additional allowance for London or the London fringe. They are preferred to local incomes as published by the ONS as averages are only published at the district rather than the parish level. The terms workplace based, and residence-based income measures can be confusing to readers.

3.15 It is apparent that using the above assumptions, no single income households could afford average lower quartile i.e. entry level prices. If some households had two full time similar incomes some would come close to the income needed.

Table 3.4	House Purchase Affordability (selected key workers and national living wage)			
Status	Annual Gross income	Value of mortgage based upon income	Salary required to fund LQ price	LQ price 2023/2024
Police Constable				
Newly qualified	£31,143	£140,144	£47,700	£238,500
3-years' experience	£34,728	£156,276	£47,700	£238,500
Nurse				
Newly qualified	£27,055	£121,748	£47,700	£238,500
Average	£35,000	£157,500	£47,700	£238,500
Fireman				
Newly qualified	£32,224	£145,008	£47,700	£238,500
3-years' experience	£34,269	£154,211	£47,700	£238,500
Teacher				
Newly qualified	£28,000	£126,000	£47,700	£238,500
3-years' experience	£31,750	£142,875	£47,700	£238,500
Minimum Wage				
1 x full time	£18,525	£83,363	£47,700	£238,500
1 x full time, 1 x part time	£28,405	£127,823	£47,700	£238,500
2 x full time	£37,050	£166,725	£47,700	£238,500
Living Wage				
1 x full time	£21,225	£95,513	£47,700	£238,500
1 x full time, 1 x part time	£32,591	£146,660	£47,700	£238,500
2 x full time	£42,510	£191,295	£47,700	£238,500

Source: Land registry and national wage and salary rates published by government and national negotiating bodies.

3.16 According to Small Area Household Income Data published by gov.uk in 2020 (the latest available), the mean household income for the mid-level super output MSOA) area containing the parish (E02003794) was £45,600.

3.17 In table 3.5 we consider the affordability of low-cost housing home ownership (LCHO) products defined as affordable housing within the NPPF 2024 annexe B definitions. Shared ownership 10% would be the most affordable option, with households requiring an income of £30,087 to fund the mortgage and rent. These options would not be affordable to single income households on national minimum or living wage as illustrated in table 3.4.

Table 3.5 Income required to fund affordable home ownership options	
Starter Home (20% discount)	Costings/income required
Full price based on 25th percentile	£238,500
Starter home price (20% off full price)	£190,800
10% deposit on equity share	£19,080
Mortgaged amount	£171,720
Income required for mortgage	**£38,160**
Starter Home (30% discount)	Costings/income required
Full price based on 25th percentile	£238,500
Starter home price (30% off full price)	£166,950
10% deposit on equity share	£16,695
Mortgaged amount	£150,255
Income required for mortgage	**£33,390**
Shared ownership 50%	Costings/income required
Full price based on 25th percentile	£238,500
Equity 50%	£119,250
10% deposit on equity share	£11,925
Mortgaged amount	£107,325
Service Charge (monthly)	£30
Rent (per month based on 2.75% on remaining equity p.a.)	£273
Income required for mortgage	£23,850
Income required for rent/service charge	£14,557.50
TOTAL income required	**£38,408**
Shared ownership 10%	Costings/income required
Full price based on 25th percentile	£238,500
Equity 25%	£23,850
5% deposit on equity share	£1,193
Mortgaged amount	£22,658
Service Charge (monthly)	£30
Rent (per month based on 2.75% on remaining equity pa)	£492
Income required for mortgage	£5,035
Income required for rent/service charge	£25,051.50
TOTAL income required	**£30,087**

Price by house type

3.18 Further analysis can be done by studying the house types and average house prices associated.

Table 3.6 Variation in house price by type				
Type	Percentile 25 £	Median £	Percentile 75 £	Count
Detached	522,500	615,000	695,000	3
Flat	110,500			1
Semi-detached	323,500	410,000	440,500	3
Terraced	239,000			1

Source: Land Registry (price paid)

The cost of upsizing

3.19 Clearly many households consider the number of bedrooms needed to be a primary driving factor in their need to move home. The Land Registry does not record or publish number of bedrooms for registered sales. The following information is taken from the last two-years of sales data on the Rightmove website within the parish. There is enough information to indicate the extent to which price varies by number of bedrooms.

Table 3.7 Variation in house price by number of bedrooms					
	1-bedroom	2-bedroom	3-bedroom	4-bedroom	5 or more-bedroom
Lower quartile £	0	217,500	378,500	495,500	990,000
Median £	0	237,000	408,500	520,000	990,000
Range from £	0	198,000	265,000	471,000	990,000
Range to £	0	410,000	510,000	610,000	990,000
Number	0	3	6	3	1

Source: Rightmove

Table 3.8 Additional household income required to facilitate upsizing		
	Increase in price £	Increase in income required to fund £
2 to 3-bedroom	161,000	32,200
3 to 4-bedroom	117,000	23,400
4 to 5-bedroom	494,500	98,900

Source: Rightmove and CNB Housing Insights

3.20 Table 3.8 shows that the cost of upsizing to a dwelling with more bedrooms is costly at any stage, although particularly from a 2-bedroom dwelling to a 3-bedroom dwelling. The cost of up sizing may be a particular challenge for growing families.

Further analysis of supply and house prices across Barrow Parish and other nearby parishes

3.21 Public perceptions of the need for additional housing in Barrow parish have prompted us to test whether or not the aspirations are realistic or deliverable, the extent to which existing supply might meet these aspirations and whether the suggested solution is capable of delivering the aims.

3.22 Our method for the analysis is to build on the initial analysis of house prices and supply in the parish:

- to understand the aspirations stated by consultation respondents;
- to benchmark prices of 3 and 4-bedroom house prices in Barrow and the neighbouring parishes;
- to benchmark local incomes in the wider context of CW&C district;
- to understand the affordability of existing and new build house prices; so that
- we can understand which household groups are most likley to occupy the housing should it be built noting that the aspiration is mostly for 4 and 5 bedroom homes.

3.23 Unedited extracts from the consultation responses are:

> *A number of 4 and 5 bedroom homes for families to prevent them from leaving the village, for children and working from home. More families need dedicated office spaces*
>
> *We have wanted larger market value housing of four and five bedrooms, along with some three bedrooms for over 15 years to support local amenities*
>
> *Properties needed are next step ie 4 bedroom reasonably priced houses – Old Stackyard and Long Looms are 2-3 bed then large detached houses are £600,00 to £1.5 Million. Nothing reasonably priced to keep “in-betweeners” in the village ie. £450,000 to £600,000*
>
> *We need a couple of small developments of executive style homes, say 20 on each with four and five bedroom houses, but affordable for families. This would balance out the old housing stock which is either very large, or quite small.*
>
> *I feel that Barrow needs an assortment of new housing – 4 bedroom properties but also affordable housing for first time buyers. This would bring an influx of new families to the village who would ultimately help support the village school, the pub and other clubs and activities within the village*
>
> *We need two or three well designed mixed developments which meet the needs of the community for say 2-bedroom starter homes, 4-bedroom family homes and 2-3 bedroom single story retirement homes, encouraging the natural progression of dwelling choices as needs change.*

3.24 We have undertaken this wider analysis in order to place Barrow parish in the context of a rural housing sub market broadly defined by super output area (mid layer) E02003794 which was used to report on average household income at paragraph 3.15 above. This area contains the parishes of Guilden Sutton and Mickle Trafford. After some initial context about prices generally we use data from the Land Registry and Rightmove to consider if Barrow's house prices and supply is comparable to the other parishes

3.25 The following health warnings are necessary as a precursor to the presentation and analysis of house price data:

- we rely upon Land Registry "price paid" data as asking prices for dwellings on sale can be speculative. However Land Registry data does not record the number of bedrooms of the dwelling;
- average (mean) prices can be misleading. A parish with a high proportion of 4 or more-bedroom detached houses will have a higher average price than a parish that consists of high proportions of terraced houses. It should not be assumed that other forms of housing such as terraced houses are more expensive than in neighbouring areas;
- because there has been no recent volume newbuild in the rural area we are unable to benchmark new build housing prices. Readers should note that newbuild housing is generally significantly more expensive than re-sale housing.

3.26 The English Housing Survey publishes average length of residency by tenure.

Table 3.9 Average length of residence by tenure

	Average length of residence (years)	Barrow stock (dwellings)	Potential vacancies (per annum)
Outright owners	24.5	189	7.7
Owners subject to mortgage	9.4	97	10.3
Private renters	4.4	57	13.0
Social renters	12.7	74	5.8

Source: EHS 2021/22 headline report and census 2021 (tenure)

3.27 Table 3.9 presents the average period of residence across England by tenure. It shows that the supply generated from the smallest group, in this case private renters, can create the greatest amount of supply on an annual basis and vice versa.

Price analysis

3.28 We have undertaken price analysis by number of bedrooms over a wider geography and gone back further in time than our initial analysis in tables 3.2, 3.6 and 3.7. Note that this analysis will underestimate supply as we have not been able to identify the number of bedrooms in every registered sale. This is because we compare Land Registry and Rightmove data. Rightmove data contains all of the Land Registry data, but does not identify the number of bedrooms in every instance. We have disregarded dwellings considered to be in the premium market, typically farmhouse/barn conversions with land, selling for over £800,000.

3.29 Table 3.10 summarises data across the 3-parishes. The volume of sales reported in the bottom row is noteworthy and important.

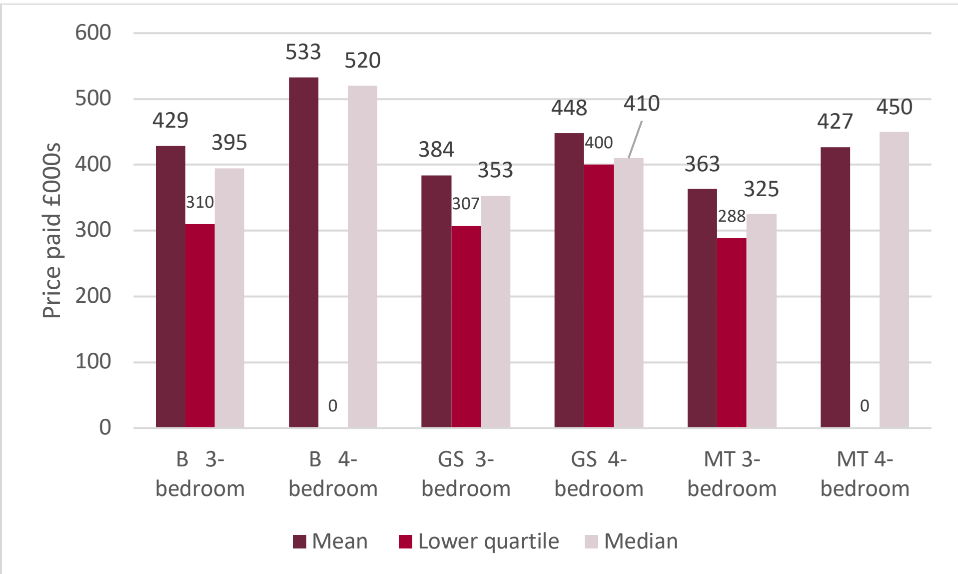
Table 3.10 Comparison of house prices across 3 parishes by number of bedrooms

	B 3-bedroom	B 4-bedroom	GS 3-bedroom	GS 4-bedroom	MT 3-bedroom	MT 4-bedroom
Mean selling price	429	533	384	448	363	427
Lower quartile	310	n/a	307	400	288	n/a
Median	395	520	353	410	325	450
Lowest	239	471	250	335	276	325
Highest	775	610	720	585	475	475
Number of sales approx. 30 - months	10	3	12	14	11	3

Source: Land Registry and Rightmove. Prices in £000's. B=Barrow GS=Guilden Sutton, MT=Mickle Trafford

3.30 Figure 3.1 presents the findings of table 3.10. The data appears at table A2.7 of the data appendix.

Figure 3.1 Comparison of house prices across 3 parishes by number of bedrooms



Source: Land Registry and Rightmove. Prices in £000's. B=Barrow GS=Guilden Sutton, MT=Mickle Trafford

3.31 Key findings are:

- whilst there is a high proportion of 4-bedroom homes in the parish of Barrow (33% or 139 dwellings)[7] the number of sales was 0;
- the parish with the highest volume of 4-bedroom sales was Guilden Sutton which was also the largest of the 3 parishes with the highest number (262) and proportion (45%) of 4 bedroom homes[8];
- the low volume of 4-bedroom registered sales is because of the 24-year average length of residence[9] for outright home owners;
- Barrow mean prices of 4-bedroom homes are higher than the other parishes;
- parishes have a diversity of 4-bedroom house types, sizes and styles;
- entry level 3-bedroom (lower quartile) prices are similar across the 3 parishes.

Income analysis

3.32 We have based the income required analysis on entry level 3 and 4-bedroom prices as summarised in table 3.10. In table 3.11 we apply 3 different levels of deposit:

- 10% typical of first time buyers;
- 20% typical of first time movers, having accrued some equity in their first home; and
- 30% older families working up the housing ladder or can afford a larger deposit, possibly due to an inheritance or assistance from parents.

Table 3.11 Income required after deposit

	Entry Level 3-bedroom £ p.a.	Entry Level 4-bedroom £ p.a.
Sale price	300,000	400,000
10% Deposit	30,000	40,000
Value of mortgage	270,000	360,000
Income p.a. required to fund	60,000	80,000
Sale price	300,000	400,000
20% Deposit	60,000	80,000
Value of mortgage	240,000	320,000
Income p.a. required to fund	53,333	71,111
Sale price	300,000	400,000
30% Deposit	90,000	120,000
Value of mortgage	210,000	280,000
Income p.a. required to fund	46,667	62,222

Source: Land Registry and Rightmove

[7] Table A2.3 in the data appendix and figure 2.3
[8] Table A2.8 in the data appendix. NB this is census 2011 data as the data is not readily available in census 2021
[9] Table 3.9

3.33 Regarding household income, readers will recall that we previously have benchmarked key worker incomes in table 3.4.

3.34 As previously noted, according to Small Area Household Income Data published in 2020 (the latest available), the mean household income for the mid-level super output MSOA) area containing the parish (E02003794) was £45,600. This is the mean income level. An income distribution is needed if we are to produce robust findings.

3.35 Table 3.12 summarises the estimated household gross income distribution for the electoral ward (Gowy Rural) in comparison to the district.

Table 3.12	Ward and district income distribution in deciles	
	Gross household income £ p.a.	
Decile	Ward	CW&C
1	18,000	18,000
2	22,000	*22,700
3	26,000	27,000
4	30,000	32,000
5	35,000	*37,800
6	42,000	43,000
7	49,000	48,000
8	58,000	53,000
9	69,000	58,000
10	85,000	above 58,000

Source: derived from information published within CW&C website *data directly attributable to CW&C

3.36 There are significant differences between the electoral wards of CW&C district. Average gross disposable household incomes range from £22,000 in Westminster ward to £41,500 in Sandstone ward. Notably, four wards—Westminster, Wolverham, Blacon, and Central & Grange have average gross disposable household incomes below £25,000.

3.37 The income distribution information and the house price analysis demonstrate that entry level 3-bedroom housing is only affordable to those living in the ward at the 9th and 10 income decile and some point between the 8th and 9th decile unless they can fund a larger deposit. With a 30% deposit it is likely to be affordable to households on MSOA average, between deciles 6 and 7.

3.38 The income distribution information and the house price analysis demonstrate that entry level 4-bedroom housing is only affordable to those living in the Gowy rural ward at a minimum between the 9th and 10th income decile unless others can fund a larger deposit. At a 30% deposit, households on MSOA average household income would <u>not</u> be able to afford entry level 4-bedroom housing.

3.39 Our key finding is that it is unlikely that delivery of newbuild 3 and 4-bedroom housing or vacancies arising in the current stock would attract and retain younger households in the parish on affordability grounds, the more likley scenario is that delivery of especially 4 or more-bedroom housing would perpetuate the cycle of younger older person households moving into the area.

3.40 A strategy more likely to deliver the aspiration would be to support newbuild affordable home ownership or promote the building of good quality well designed 2 and smaller 3-bedroom homes that would potentially meet the needs of younger families or elderly downsizers.

4. Assessing the need for affordable housing

Introduction

4.1 This section uses data from the household survey and the Cheshire West and Chester's housing register to assess the number of households in affordable housing need in the parish or with a defined connection to it, and the extent to which supply from the existing housing stock and committed future housebuilding might meet that need over the 5-year horizon of this HNS.

4.2 The first output is the number of local households in housing need and affordable housing need. This is a snapshot of parish resident household circumstances using evidence from a household survey and the CW&C housing register.

4.3 The second output, in accordance with good practice guidance, assesses the additional affordable housing required in the parish based upon the level of need found in the first output and an assessment of affordable supply over the 5-year horizon of the HNS.

4.4 Finally we report on subjective information obtained from the household survey regarding resident perceptions of the need for future housing and information gathered from older person households.

About the household survey

4.5 The household survey was conducted during November 2024. A questionnaire was delivered to all Royal Mail registered addresses in the parish. Respondents had the choice of responding by post or online. 454 questionnaires were dispatched and 115 were returned.

4.6 Households not resident in the parish were also invited to participate if they had a connection with the parish and expressed a wish to reside in the parish should suitable accommodation that they could afford was made available.

4.7 Table 4.1 compares the tenure profile of the sample of 114 respondents who replied to the question to that of the census 2021.

4.8 Table 4.1 shows that all tenants are under-represented and owner occupiers are over-represented in the sample. This is significant as tenants are the most likely tenure to experience housing need due to the inflexibility of social housing lettings and the existence of S21 notices (no fault evictions) that can affect private rented sector tenancies. S21 notices remained legal at the time this report was written.

Table 4.1	Comparison of the sample tenure profile to the 2021 census profile		
Tenure	**Number in sample**	**% of each tenure in sample**	**Census tenure profile**
Owner occupier	104	91.2	68.3
Shared ownership	0	0	0.5
Rented from the council or a housing association	5	4.4	17.6
Rented privately	5	4.4	13.6
Total:	114	100.0	100.0

Source: household survey and census 2021

Key output 1: how many local households are in affordable housing need?

Data from the Council's housing register.

4.9 This information is needed to complete the analysis in relation to the key question: *"how many local households are in housing need?"*. The housing register provides part of the answer as it records the snapshot number of households seeking social and affordable rented housing. It does not quantify the number of new households likely to form over the 5-year horizon of the HNS or the number in affordable need seeking affordable home ownership products defined in the NPPF.

4.10 Summarising table 8.1 in the technical appendix, the council told us that:

- 6-households resident in the parish were on the register but only 1 was on the active bidding register[10] (Bands A and B);
- 0 households on the register indicated a preference to live in Great Barrow parish; and
- 1 household on the register had a local connection to Great Barrow parish.

The number of households in housing need according to the household survey

4.11 A number of filters are applied to the survey data to arrive at a snapshot number of households in housing need and affordable housing need.

4.12 To count, existing and newly forming households must:

- satisfy local connection criteria;
- be in housing need;

[10] West Cheshire Homes Common Allocation Policy 2021-2026 https://www.cheshirewestandchester.gov.uk/asset-library/housing-strategies-policies-and-research/allocations-policy.pdf

- need to move home rather than have their need met in their existing accommodation;
- are seeking more suitable housing ion the parish; and
- be assessed as able or unable to afford at least entry level market housing.

Existing households planning/needing to move home

4.13 38 households told us that they planned to move home at some point over the next 5-years. Of these households, when asked *'What is the main reason you want to move home in the next five years*', 25 specified a reason for seeking to move home that shows a need to move, rather than a desire. Need factors are derived from the good practice guidance[11].

4.14 The majority of respondents that plan to move (18) wish to move to rightsize (i.e. move into smaller or larger dwellings more suited to their needs). 5 respondents answered: '*none of the above'*. These respondents then answered the next question 'if none of the above, which of the following would be your main reason to move home'. These answers are more aspirational – e.g. '*I want a nicer house*'.

4.15 Table 4.2 shows the breakdown of reasons provided by respondents.

Table 4.2 Q4.3-4.5 main reason for planning to move home

Reason	Count
"Need to Move" reasons	
Current house is overcrowded	3
Need a larger house i.e. too few bedrooms for your family	1
Need a smaller house i.e. have rooms that you don't need or cannot manage	14
Cannot afford the rent or mortgage payments	1
Health problems and/or need housing suitable for older/disabled person	1
Need to live closer to family or friends to give or receive care or support	4
Need to move home because of a relationship breakdown	1
Total	25
"Want to move" reasons	
Want to live closer to family and friends	1
Plan to permanently move into my friend or my partner's accommodation	1
Would like to live closer to shops or doctors or other services	9
Other reason	2
Total	13
Grand total	38

Source: household survey

[11] Housing Need Assessments: A Guide to Good Practice (DETR) 2000 table 4.2

4.16 Those wishing to move for aspirational reasons are not considered to be in housing need, so therefore are not included in the remainder of this analysis. Additionally, those who wish to leave the area and find accommodation outside the parish are excluded from the remainder of the analysis. 12 households wish to find alternative accommodation in the parish.

The characteristics of newly forming households

4.17 The survey identified a snapshot of 20 people that were planning to leave an existing household and find a place of their own over the next 5-years. 5 of these intend to find accommodation in the parish of Barrow. 4 were in affordable need.

Summary of current need by tenure

4.18 The following table summarises the snapshot of housing need for the study area **from both existing and newly forming households** based solely on the household survey data. 8 households were in affordable need, seeking more suitable housing in the parish.

Table 4.3 Summary of 5-year need by tenure sought (assessed for affordability)

Tenure	Existing households	Newly forming households	Total Households
Market sale	8	0	8
Market rent	0	1	1
Affordable rent	1	1	2
Affordable home ownership inc. First Homes, shared ownership and rent to buy.	3	3	6
Total	12	5	17

Source: household survey

4.19 Requirements by bedroom and type are presented in table 4.4.

Table 4.4 Summary of the 5-year housing need by type and bedrooms required

Dwelling Type	Number of bedrooms	Market number required	Affordable number required
House	1	0	1
	2	2	0
	3	3	4
	4	1	1
	5	0	1
Flat or maisonette	1	0	1
Bungalow	3	3	0
	Total:	9	8

Source: household survey

4.20 The above is gross housing need and no allowance has been made for use of vacancies.

Conclusion: key output 1:

4.21 Snapshot evidence from the housing need survey revealed that 17 (12+5) households were in housing need, 8 of which are in affordable housing seeking more suitable housing in the parish.

Key output 2: how much additional affordable housing is needed in the parish?

4.22 This section takes the necessary steps to estimate the additional housing that is required in the parish. The affordable housing requirement is achieved by annualising need and deducting supply from affordable vacancies normally expressed as dwellings per annum. However, additional steps are necessary if we are to compare the *snapshot* of need as estimated in the previous section to the *flow* of supply[12] i.e. dwellings per annum. So the conversion of snapshot numbers of need into a flow of need is necessary.

4.23 Housing need should only be quantified as flow of households. It is a continuous process as a multitude of households encounter changing circumstances. Examples of changing circumstances are death of a partner; birth of a child; child(ren) leaving the family home; new households seeking a place of their own, people leaving the family home due to relationship breakdown; long term illness or disability; change in economic circumstances; homelessness or factors that render existing accommodation unusable (such as fire, flood or disrepair). All of these factors may amount to a household finding its housing accommodation unsuitable and being in housing need.

4.24 This concept is "baked in" to government practice guidance initially the good practice guidance issued in 2000 and is adopted in current NPPG (affordable housing).[13]

The good practice guidance[14] was produced by leading academics who were commission to write it and by the government. it was then published by the government. Any HNS that reports snapshot numbers rather than flows would not be regarded as robust.

Characteristics of the flow of affordable need

4.25 The following characteristics are evident from our research:

- the household survey shows that households intending to move home either imminently or within 1 to 2 or 3 to 5-years are evenly distributed[15];

[12] NPPG Paragraph: 007 Reference ID: 67-007-20190722 Revision date: 22 07 2019
[13] NPPG Paragraph: 024 Reference ID: 2a-024-2019022Revision date: 20 02 2019
[14] 14 Local Housing Need Assessment: A guide to good practice (DETR 2000)
[15] i.e. a similar number of households plan to move in each of the 3 periods

- households are joining or leaving the housing register on a daily basis;
- tenants in the private rented sector are disproportionately in housing need compared to other tenures and many are likely to fall into housing need over the next 5-years due to S.21 (no fault evictions) which are not reflected in the data from either the survey or the housing register.[16]

The Basic Needs Assessment Model (BNAM)

4.26 The good practice guidance recommends this model for turning snapshots of need into flows. We have adapted the model compare sources of need (survey and housing register) on a like for like basis.

4.27 Accordingly it is essential that readers recognise that the housing register unlike the household survey, takes no account of newly forming households[17] or any household seeking affordable home ownership. The housing register is a list of existing households in affordable need seeking social and affordable rented housing. Separate assessments need to be made of new households likely to form over the next 5-years in affordable need, and all households in affordable need seeking only affordable home ownership as defined by the NPPF.

4.28 We have split the BNAM model into 2 tables. The first table, table 4.5, is a summary of annualised need. The full version is stated in the technical appendix. The second table (table 4.6) takes forward the flow of need and compares it to supply to arrive at the second key output of this HNS.

Table 4.5 Summary of BNAM (gross annual need)

Row ref.	Step	Housing register (local connection)	Survey Data (raw)	Survey Data (grossed up)
1	Existing households in affordable need seeking to remain in the parish per annum	1	0.8	3
2	Total newly forming households in affordable need seeking to remain in the parish per annum	2	0.8	3
3	Uplift to register data for affordable home ownership demand	1	N/a	N/a
4	Total GROSS annual flow of households in affordable need (rounded)	4	1.6	6

Sources as stated. Grossed up data is rounded

[16] The English Housing Survey (EHS) headline report 2023, states that the average length of a private rented sector tenancy is 4.2 years

[17] NPPG 2023, Affordable Housing Paragraph: 021 Reference ID: 2a-021-20190220 Revision date: 20 02 2019

4.29 A full description of the BNAM model and the assumptions we have made regarding inputs to the BNAM are contained in the technical appendix at the end of this report. However we need to explain why we gross up or weight survey data. The reasons for this are:

- 28% of households responded to the survey (115/419=27%);
- those that did respond did not provide a representative sample of local households (table 4.1);
- the key finding from the household survey that only 1 of 416 existing households was in affordable housing need at the time of the survey is not a plausible finding; and
- unless the survey sample is grossed up, the comparison to supply would be false it cannot be compared to supply.

4.30 It is therefore reasonable and logical to gross up the survey findings to represent the population as a whole as it helps to account for non-responses without exaggerating the number of households in affordable need.

4.31 Plausibility can be tested using prevalence rates. Having processed over 100,000 completed questionnaires in the last 5-years from households in mostly rural locations, we can say with confidence that on average around 10% of all households are in housing need and around 50% of these will be in affordable need. We have used data from the English Household Survey to arrive at the rate of new household that form per annum needing affordable housing. This is 1.55% of all households per annum. Our estimate that 50% would seek their first home outside the parish is also based our historic survey data.

4.32 It is clear from table 4.5 that grossed up survey data, adjusted housing register data and prevalence rates are similar, and in the region of 4 to 6 households per annum were in affordable housing need and seeking more suitable housing in the parish.

Assessing the flow of supply

4.33 We need to take future supply into account as the HNS estimates need over a 5-year period.

4.34 There are several elements of supply that need to be considered:

- supply from vacancies; and
- supply from committed future housebuilding (let or sold later than the date of this assessment).

4.35 Information regarding supply is taken from:

- the council's planning portal (future supply from extant planning consents; and
- data from the council (social/affordable housing vacancies and lettings).

4.36 Our review of CW&C land supply monitor and forecasts 2023 to 2024, reveals no committed development over the 5-year period that the council considers would be delivered in Great Barrow that would trigger an affordable housing contribution.

4.37 We reviewed all planning applications made between December 2019 and December 2024. This search revealed no further applications or consents for affordable housing or market development likely to trigger an affordable housing contribution.

4.38 Regarding supply from affordable vacancies, data from the council suggests that no vacancies occurred in the previous year. See appendix 8 for the council's response to our data request regarding supply.

4.39 It is unreasonable to assume that no affordable vacancies are likely to occur over the next 5-years that would be available to meet local need in the parish. So in the second stage of the BNAM table 4.6 we have included nominal 1 unit of social and affordable rented housing per annum over the 5-year period, although there is no guarantee that any vacancy would be let to local people in affordable need. This is because the lettings system prioritises need over local connection.[18]

Conclusion: Output 2 how many additional affordable homes are needed.

4.40 Table 4.6 is based upon output 1 which has been annualised using the BNAM as reported in output 2 (table 4.5). Affordable supply is deducted.

4.41 Key output 2 is that there is unmet need for 2-units of social and affordable rented per annum and 3-units of affordable home ownership per annum i.e. a total of 25 units of affordable housing over the 5-year horizon of the HNS.

[18] https://www.cheshirewestandchester.gov.uk/asset-library/housing-strategies-policies-and-research/allocations-policy.pdf

Table 4.6 Detailed analysis of the flow of affordable need and supply based upon grossed up survey data

	Gross flow of need			Supply flow from vacancies			Supply flow from first lettings and sales			Supply flow from all sources			Imbalance between supply and need		
	Affordable rent	Affordable home ownership	Affordable total	Affordable rent	Affordable home ownership	Total	Affordable rent	Affordable home ownership	Total	Affordable rent	Affordable home ownership	Total	Affordable rent	Affordable home ownership	Total
Year 1	3	3	6	1	0	1	0	0	0	1	0	1	-2	-3	-5
Year 2	3	3	6	1	0	1	0	0	0	1	0	1	-2	-3	-5
Year 3	3	3	6	1	0	1	0	0	0	1	0	1	-2	-3	-5
Year 4	3	3	6	1	0	1	0	0	0	1	0	1	-2	-3	-5
Year 5	3	3	6	1	0	1	0	0	0	1	0	1	-2	-3	-5
5-year totals	15	15	30	5	0	5	0	0	0	5	0	5	-10	-15	-25

Notes

Rounding errors may be present as data are presented as whole numbers

A negative number in the right 3 columns indicates a shortfall in supply

See the technical appendix for further information on the BNAM need calculation

Is additional market housing needed?

4.42 The household survey contains a significant amount of data on this question which is summarised below. We only consider this question from a local need perspective rather than targets to meet district wide need.

4.43 Firstly, 13 of the 25 existing households needing more suitable housing were proposing to leave the parish to find more suitable housing. Table 4.2 states that 19 of the 25 households cited the reason for needing to move home was in broad terms because they needed to downsize; because of health or disability, or to access care and support. However as presented below, in response to question 16, two thirds of older person households told us they would leave the village in order to live closer to family or because of lack of access to facilities, including shops and bus routes in the parish.

4.44 In section 2 we remarked that from census 2021 data, figure 2.4, a similar proportion of 3 and 4-bedroom homes were occupied by outright home owners who will mostly be older people even through the 3-bedroom house is predominant. Therefore a 4-bedroom housing is occupied buy a large proportion of older person households (figure 2.4). There were relatively small proportions of 1 and 2-bedroom housing, potentially available to home owners seeking to downsize.

4.45 Supply from vacancies on an annual basis is small. Only 8 vacancies arose in the latest 12-month period reported by the land registry as presented in table 3.6.

4.46 We have no way of knowing if an additional supply of suitable 2 or 3-bedroom homes would persuade older households to remain in the parish as homeowners, or indeed younger households if they could afford to do so. The evidence suggests that the provision of more suitable housing is only one of several factors that would be considered by downsizing households.

4.47 The HNS cannot inform the degree of need from potential incomers. However as noted in chapter 1 para. 1.42 the council is facing the need to enable more housing to be built than envisaged in the local plan because of the government's aim of producing an additional 1.5m homes in the next 5-years.

Respondents' views on housing and household types in the parish

4.48 Within the survey respondents were asked at question 19 **"Would you support limited future house building to meet the needs of local households and their children?" 40 households responded yes (66% out of the 61 that answered the question)**.

4.49 Respondents were also asked if new homes were to be built in future, which house types and household groups should be considered a priority.

4.50 Table 4.7 summarises the house types that respondents considered to be a priority for future house building.

4.51 Most respondents considered that “high priority” should be given to small family homes. Regarding larger family homes, fewer respondents considered them high priority. Respondents considered that smaller homes to enable older people to downsize should have *some* priority rather than *high* priority.

4.52 Most respondents considered that no priority/not needed were town houses, flats or apartments and live/work units.

Table 4.7 Q17 If new homes were to be built in the future, which house types would you prioritise?

	Number of responses		
Option	**No priority/ not needed**	**Some priority**	**High Priority**
Small homes for single person households or couples	25	26	8
Small family homes (2 or 3-bedroom)	8	24	42
Larger family homes (4 or 5-bedroom)	21	21	22
Homes that facilitate working from home	24	22	14
Smaller homes to enable older people to downsize	15	34	16
Supported living (sheltered housing or extra care)	29	23	5
Houses with a garage	22	28	10
Detached houses	18	28	13
Semi-detached houses	14	30	14
Terraced houses	28	24	1
Town houses (3-storey)	46	9	0
Bungalows	15	36	10
Flats or apartments	43	10	5
Live/work (workshop) units	38	16	2

Source: household survey

4.53 Table 4.8 shows which household groups respondents believe should be prioritised.

4.54 Respondents considered that the highest priority, by some margin, was housing to support young families seeking to upsize.

Table 4.8	Q18 Which household groups should be considered a priority?		
	Priority: Number of responses		
Option	**No priority/ not needed**	**Some priority**	**High Priority**
Next step homes for young families seeking to upsize	6	33	32
Homes to rent (private landlord), affordable to average income households	29	21	8
Homes to rent (social landlord) affordable to low-income households	28	23	11
Housing suited to frail elderly or disabled people	17	31	13
Shared ownership (part buy/part rent)	26	26	3
Discounted sale prices for first time buyers	22	27	11
Discounted sale for anyone that cannot afford market prices	27	22	8
Those wishing to build their own homes (self-build)	26	24	12
Homes for multi-generational families (including annexes)	22	28	14

Source: household survey

Older person's housing options

4.55 Question 15 asked respondents aged over 60 what they consider and expect their housing options to in the future. 62 respondents replied to the question. The following table shows the majority of respondents expect to remain in their current accommodation rather than move into a smaller dwelling or any form of supported accommodation. However a significant number said they would consider living independently in a smaller or more manageable dwelling.

4.56 Question 16 asked respondents, *'If you are aged 60-years or over and are thinking moving home would you expect to remain living within the parish?'*. 41 respondents answered this question, and 13 (32%) of these respondents answered 'yes'. The reason given was mostly community or having family in the area. Reasons to leave the area where to move to live closer to family or a lack of access to facilities, including shops and bus routes.

Table 4.9 Q15. If you are aged 60-years or over, please tell us about any future options you would realistically consider or expect.		
	Consider	Expect
Continue to live in your current accommodation for the foreseeable future with support or adaptations when needed	16	34
Live independently, closer to health and essential services	18	12
Live independently in a smaller or more manageable dwelling	27	14
Live in age restricted sheltered housing as a social or private tenant	6	0
Live in leasehold age restricted flats or apartments with support (similar to McCarthy and Stone retirement living)	3	0
Live in rented housing with a high level of care and support	5	0
Live in an annexe to my children’s accommodation	5	1
Live with children other relative or friend who could provide support	3	2
Live in a care or nursing home	5	2

Source: household survey

5. Key Findings and Conclusions

Introduction

5.1 This chapter brings the various strands of evidence together to enable a conclusion to be reached about the scale and nature of housing need that prevails in the parish.

5.2 Chapter 1 sets the context for this HNS by referencing the National Planning Policy Framework 2024 (NPPF) as well as relevant aspects of the local planning policy. Key definitions are stated for reference purposes.

5.3 Chapter 2 concludes that the key features of the housing stock, when compared to wider geographies was the predominance of 3 or more-bedroom detached owner-occupied dwellings. The social rented sector is large compared to the wider geographies. The private rented sector is smaller than the social rented sector The household composition reveals a high proportion of households consisting of older people The population projection reveals a future aging population, which may not be consistent with the parish housing stock and supply in years to come.

5.4 Chapter 3 demonstrates that market supply arising from the parish housing stock is mostly 3 or more-bedroom and detached housing. There was no supply of 1-bedroom homes and supply of flats was minimal.

5.5 Average parish market prices were much higher than the district averages. The gap between average prices of 2 and 3-bedroom, and 3 and 4-bedroom homes being large, will challenge many younger local households and growing families to be able to afford to upsize within the area.

5.6 Chapter 3 also considers residents views on potential new build housing gathered by means of a public consultation separate to this HNS. Resale house price data was collected for the parish and 2 other adjacent parishes. No data was available for newbuild housing. Entry level prices were compared to local incomes. It was concluded that there is a risk that delivery of the type of housing preferred by consultees would not achieve the desired outcomes.

5.7 Chapter 4 assesses data from the household survey and CW&C's housing register to assess the number of households in affordable housing need in the parish or with a defined connection to it, and the extent to which supply from the existing housing stock and committed future housebuilding might meet that need over the 5-year horizon of this HNS. The two key outputs are as follows:

- a snapshot of 25 local households were found to be in housing need (table 4.2 and 8 households were in affordable housing need and were seeking suitable accommodation in the parish (table 4.3); and
- the parish housing requirement, output 2, is for a flow of 2-units of social and affordable rented housing per annum and 3-units of affordable home

ownership per annum i.e. a total of 25 units of affordable housing over the 5-year horizon of the HNS (table 4.6).

5.8 A majority of respondents to the household survey stated that they would support additional housebuilding in the parish to meet local need.

Overall conclusions

Context

5.9 The key outputs need to be considered in context. We have demonstrated that:

- the population is aging;
- housing and household characteristics are unbalanced;
- residents perceive that the local services will become increasingly unsustainable unless working families with children are attracted to live in the parish, and retained;
- parish house prices are higher than the district average;
- the local housing supply is predominately 3 or more-bedroom detached and semi-detached owner-occupied housing;
- compared to Guilden Sutton there is little supply of 4-bedroom family housing.

Issues arising within the HNS

5.10 Not in order of importance, we suggest that the following issues are worthy of further consideration.

5.11 **Sustainability**. The aging population, higher than district average house prices, the relatively small supply of smaller homes and the large proportion of parish households seeking more suitable housing outside the parish all work against the aim of achieving a more mixed and balanced community. The evidence suggests that only a supply of smaller homes at affordable prices can address this.

5.12 **Local affordable need**. Due to the district wide system for allocating local affordable homes there is no guaranteed that vacancies will be occupied by local people. Local letting policies might address this. Windfall housebuilding on exception sites may be the only way of guaranteeing that the affordable housing provided remains affordable in perpetuity.

5.13 **The scale of additional housing needed**. The evidence shows that many moving households find that location and access to services is the most significant issue. If the implications of new build supply in table 4.6 is fully understood, the most effective strategy would be to enable the building of small numbers of market and affordable dwellings from time to time, in step with local needs, rather than a potentially controversial major development. The issue of resisting a major development is compounded by the government’s recently announced stretching targets for housebuilding in CW&C.

5.14 **Comparison of quantitative and qualitative evidence.** The HNS findings are broadly in line with the findings of the consultation undertaken by the parish council. There is agreement that the quantity of additional housing needed is relatively small and that the additional affordable housing needed is in within the affordable home ownership tenures. The HNS evidence suggests that new build 4 or more-bedroom market housing would not be affordable to many families with young children and that the most likely group able to afford the new housing would be older person households with significant savings or equity in their existing housing.

5.15 **Further research**. The poor response to the survey from households in social and private rented housing has resulted in this HNS underestimating the level of housing needed in the parish.

6. Data Appendix

6.1 These tables provide the data to support figures 2.1 to 2.6. The source is census 2021 except for the population projections which are published by ONS.

Table A2.1 Tenure						
	Barrow		Cheshire West and Chester		England	
Owned outright	189	45.1	57,620	37.1	7,624,693	32.5
Owned (mortgage)	97	23.2	48,336	31.2	6,744,372	28.8
Shared ownership	2	0.5	1,945	1.3	235,951	1.0
Rented from council	74	17.7	22,710	14.6	1,945,152	17.1
Private landlord or letting agency	57	13.6	24,384	15.7	2,060,511	20.5
Living rent free	0	0.0	159	0.1	4,273,689	0.1
Total	419	100.0	155,154	100.0	521,200	100.0

Table A2.2 Accommodation type						
	Barrow		Cheshire West and Chester		England	
	Number	Percent	Number	Percent	Number	Percent
Detached	175	41.9	47,457	30.6	5,368,859	22.9
Semi-detached	127	30.4	56,297	36.3	7,378,304	31.5
Terraced	75	17.9	31,924	20.6	5,381,432	23.0
In a purpose-built block of flats or tenement	34	8.1	15,140	9.8	3,999,771	17.1
Part of a converted or shared house, including bedsits	2	0.5	1,595	1.0	821,153	3.5
Part of another converted building, for example, former school, church or warehouse	2	0.5	857	0.6	188,705	0.8
In a commercial building, for example, in an office building, hotel or over a shop	3	1	817	1	197,967	1
A caravan or other mobile or temporary structure	0	0	1,069	1	99,894	0
Total: All households	418	100	155,156	100	23,436,085	100

Table A2.3 Number of bedrooms						
	Barrow		**Cheshire West and Chester**		**England**	
	Number	Percent	Number	Percent	Number	Percent
1 bedroom	32	7.7	10,810	7.0	2,723,171	11.6
2 bedrooms	79	18.9	35,789	23.1	6,394,723	27.3
3 bedrooms	167	40.0	70,915	45.7	9,373,469	40.0
4 or more bedrooms	139	33.3	37,642	24.3	4,944,722	21.1
Total: All households	417	100.0	155,156	100.0	23,436,085	100.0

Table A2.4 Number of bedrooms by tenure (parish only)					
Orwell	**Owned outright**	**Owned (mortgage)**	**Social rented**	**Private rented etc.**	**Totals**
1-bedroom	0	0	26	6.00	32
2-bedroom	28	16	20	16.00	80
3-bedroom	84	32	28	23.00	167
4 or more- bedroom	77	56	1	9.00	143
All categories	189	104	75	54.00	422

Table A2.5 Household composition						
	Barrow		Cheshire West and Chester		England	
	No	%	No	%	No	%
One-person household: Aged 66 years and over	61	14.7	21,284	13.7	3,001,789	12.8
One-person household: Other	65	15.6	25,605	16.5	4,050,440	17.3
Single family household: All aged 66 years and over	60	14.4	16,807	10.8	2,145,278	9.2
Single family household: Married or civil partnership couple: No children	47	11.3	18,200	11.7	2,440,210	10.4
Single family household: Married or civil partnership couple: Dependent children	60	14.4	21,615	13.9	3,375,402	14.4
Single family household: Married or civil partnership couple: All children non-dependent	25	6.0	9,324	6.0	1,314,182	5.6
Single family household: Cohabiting couple family: No children	18	4.3	10,308	6.6	1,486,961	6.3
Single family household: Cohabiting couple family: With dependent children	10	2.4	7,489	4.8	1,053,001	4.5
Single family household: Cohabiting couple family: All children non-dependent	2	0.5	1,173	0.8	169,017	0.7
Single family household: Lone parent family: With dependent children	20	4.8	9,590	6.2	1,617,076	6.9
Single family household: Lone parent family: All children non-dependent	27	6.5	6,053	3.9	977,825	4.2
Single family household: Other single family household	2	0.5	812	0.5	183,971	0.8
Other household types	19	4.6	6,896	4.4	1,620,934	6.9
Total: All households	416	100.0	155,156	100.0	23,436,086	100

Table A2.6 Population projections in broad age bands						
Projected Year	Aged 0 to 15	Aged 16 to 24	Aged 25 to 49	Aged 50 to 64	Aged 65+	All Ages
2018	61,048	33,939	101,930	70,640	72,945	340,502
2019	61,839	33,714	101,586	71,865	74,463	343,468
2020	62,505	33,658	101,384	73,004	75,642	346,192
2021	63,013	33,707	101,144	73,976	76,978	348,819
2022	63,379	33,882	100,892	74,731	78,517	351,400
2023	63,635	34,180	100,847	75,149	80,105	353,919
2024	63,722	34,666	101,054	75,257	81,622	356,320
2025	63,972	35,041	101,233	75,132	83,269	358,652
2026	64,139	35,563	101,642	74,395	85,180	360,914
2027	64,001	36,484	102,145	73,328	87,152	363,107
2028	63,720	37,487	102,524	72,239	89,276	365,246
2029	63,448	38,358	102,728	71,382	91,384	367,308

2030	63,264	39,013	102,782	70,853	93,352	369,259
2031	63,176	39,387	103,075	70,237	95,238	371,113
2032	62,967	39,765	103,361	69,748	97,030	372,874
2033	62,833	39,931	103,675	69,373	98,755	374,563
2034	62,820	40,047	104,004	68,854	100,479	376,198
2035	62,986	39,911	104,195	68,746	101,925	377,766
2036	63,163	39,628	104,564	68,533	103,401	379,287
2037	63,383	39,227	105,176	68,208	104,780	380,772
2038	63,656	38,871	105,378	68,480	105,833	382,223
2039	63,986	38,576	105,636	68,923	106,548	383,667
2040	64,347	38,309	105,704	69,577	107,167	385,103
2041	64,736	37,998	105,758	70,553	107,493	386,536
2042	65,153	37,764	105,715	71,737	107,594	387,970
2043	65,598	37,633	105,786	72,565	107,823	389,402
	4,550	3,694	3,856	1,925	34,878	48,900
	7.5%	10.9%	3.8%	2.7%	47.8%	14.4%

Table A2.7 Summary of 30 month transactions cross referencing Land Registry and Rightmove data by bedrooms, where known

Village	Barrow £000's		Guilden Sutton £000's		Mickle Trafford £000's	
Number of bedrooms	3	4	3	4	3	4
	239	471	250	335	276	325
	265	520	255	397	288	450
	310	610	307	397	290	505
	373		308	400	295	
	395		320	405	325	
	430		353	410	354	
	442		360	410	380	
	510		382	420	430	
	550		390	430	435	
	775		420	460	450	
			540	515	475	
			720	550		
				555		
				585		
Number of sales	10	3	12	14	11	3

Source: Land Registry and Rightmove. Prices in £000's.

Table A2.8 3 parish comparison of number of households by number of bedrooms in the dwelling						
	Barrow		Guilden Sutton		Mickle Trafford	
	No.	%	No.	%	No.	%
No bedrooms	2	0.5	1	0.2	1	0.1
1 bedroom	36	9.1	33	5.6	5	0.7
2 bedrooms	91	22.9	27	4.6	106	14.6
3 bedrooms	154	38.8	197	33.6	291	40.1
4 bedrooms	73	18.4	262	44.7	274	37.7
5 or more bedrooms	41	10.3	66	11.3	49	6.7
Total households	397	100	586	100	726	100

Source: Census 2011
NB this data is not readily available at parish level in census 2021

7. Household Survey Questionnaire Appendix

7.1 Please note that due to report formatting the questionnaire format may differ from that which was sent to parish residents. The content is identical.

CNB HOUSING
INSIGHTS

The Occupier

Reference number:
(Please note and quote in all correspondence)

Dear resident,

Great Barrow Parish Council has commissioned CNB Housing Insights to undertake a Housing Needs Survey to find out how much additional housing is needed in the parish, if any, to meet the future needs of local households. The results of this survey will inform the Neighbourhood Plan.

Please take a few minutes to complete this questionnaire on behalf of your household which is being sent to all households in the parish of Great Barrow. Please use the enclosed pre-paid envelope. If you prefer, you and individual members of your household e.g. children planning to find a place of their own, can take the survey online on your PC, tablet or smartphone by scanning the QR code below or entering https://tinyurl.com/GreatBarrowHNS in your browser.

Respondents can opt into a £100 prize draw if they complete and return the questionnaire (postal or online) by the deadline.

Essential information about this survey

This questionnaire is being sent to every residential address in the Parish of Great Barrow. All responses will be treated in confidence, no personal information will be shared or sold-on to the client or any other person or organisation.

We need to understand the housing related issues faced by parish residents examples of which are;

- older people needing to downsize or find more suitable accommodation;
- households that need to upsize;
- households seeking a place of their own;
- households who need to leave their present accommodation for any reason such as problems paying the mortgage or rent, or are facing uncertainty due to relationship breakdown, threat of eviction, anti-social behaviour or employment;
- households with one or more people suffering long term illness or disability; or
- households seeking to get onto the housing ladder.

We also want to hear from any household that:

- plans to move home in the next 5-years for any reason; or
- has someone that plans to leave in the next 5-years for any reason; or
- lives in rented housing; or
- has a view about priorities for future housebuilding in the parish.

If you run a business in the parish and have employees that travel in to your place of work, please bring this questionnaire to their attention and suggest they complete the on-line version.

Can someone that lives outside the parish take the survey? Yes, if they have a strong local connection to the parish. Please use the above link or QR code below to access the questionnaire.

What companies are involved in running the survey? CNB Housing Insights is an experienced housing consultancy whose staff have worked all over England and Wales providing independent and impartial housing needs surveys and assessments.

Will my personal information be shared? CNB Housing Insights guarantees your privacy and the security of the data. We will not pass it on to anyone. We are registered with the Information Controller's Office (reg. no. ZA773915). We comply with data protection legislation and GDPR. Only generalised findings will be reported.

Can I get help with the survey? Answers to FAQ appear on CNB Housing Insights' website www.cnbhousing.co.uk. You can get help by emailing us at enquiries@cnbhousing.co.uk or calling our freephone helpline 0800 644 0017.

The deadline for responding is 24th November 2024. Please use the reply envelope or complete online.

Yours faithfully,
Chris Broughton
Partner, CNB Housing Insights

Questionnaire Part 1: About you, your current home and household:

1. Where do you live currently? *Please tick one box only:*	
Within the parish of Great Barrow	
Outside the parish but within the district of Cheshire West and Chester	
Anywhere else	

2. How many years have you lived in your current accommodation continuously to date? *Please enter number of years:*	

3. Please provide further information. *We are asking this question as we need to know if you have a local connection to the parish. Please tick all boxes that apply to you:*	
What is the full postcode of where you live currently?	
Have you or your partner been continuously resident in the parish for the last two years?	
Have you or your partner been in permanent employment in the parish for the last year, for a minimum of 16-hours per week on average, or self-employment in the parish for a minimum of 16-hours per week on average?	
Have you or your partner got a close living relation resident in the parish that you or your partner need to provide essential support for the foreseeable future? This means immediate family members (parents, siblings, children) who themselves live in the Parish and have done so for at least five years.	

4. How would you describe <u>your current accommodation</u>? *Please tick one box:*			
Detached house or bungalow		Caravan or mobile home	
Semi-detached house or bungalow		Living with another household and sharing facilities	
Terraced House or bungalow		Lodging or renting a room in someone's house	
Flat or maisonette (ground floor)		Refuge or temporary accommodation	
Flat or maisonette (upper floor)		Hotel	
Studio or bedsit flat			
Other *Please write in:*			

5. Please tick if your present accommodation is a bungalow or dormer bungalow	

6. How many bedrooms do you have in your current accommodation? *Please enter a number aside each option:*					
Single bedrooms		Double bedrooms		Total bedrooms	

7. How would you describe the tenure of your current accommodation? ***Please tick one box:***			
Owner-occupier (own outright)		Council or housing association rented	
Owner-occupier (with a mortgage or loan)		Shared ownership or shared equity	
Rented privately		Lodger	
I am part of a separate household living with family or friends seeking a place of our own			

8. How would you describe the circumstance of you and any partner?		
	Self	Partner
Employed or self-employed: working full time		
Employed or self-employed: working part time		
Home-maker or unpaid carer		
Unemployed		
Full time student		
Permanently retired		

9. Please enter information for each person currently living in your accommodation			
	Relationship to you (e.g. partner/spouse, parent, son/daughter, lodger, friend, carer)	**Age**	**Gender (M/F/other)**
Person 1	YOU		
Person 2			
Person 3			
Person 4			
Person 5			
Person 6			
Person 7			

10. Is the 'head of household' or their partner aged 65 or over?	***Yes/no***

11. How many couples live in your home? ***Please enter 0, 1, 2 etc:***	

12. If your household moved home into the parish in the last 5-years why did you move home? ***Please tick any that apply:***	
Employment in the parish	
Easier commuting from the parish	
To obtain more suitable housing	
To give or receive care or support from or to a family member	
To live nearer family and/or friends	
School catchment	
To live in a rural area	

13. Please tell us if you or your partner (if any) have your name(s) down on any of the following waiting lists or registers *Please tick all that apply:*	
The Cheshire West and Chester district lettings scheme (sometimes called the housing register or housing waiting list)	
A register of interest for affordable home ownership maintained by a local housing association	
The Cheshire West and Chester district self and custom housebuilding register	

If you or your partner are aged 60-years or more, please let us know about the housing options you would consider later in life in questions 14 and 15:

14. If you are aged 60-years or over, please tell us about any future options you would realistically *consider or expect*. *Please tick any that apply:*		
	Consider	Expect
Continue to live in your current accommodation for the foreseeable future with support or adaptations when needed		
Live independently, closer to health and essential services		
Live independently, in a smaller or more manageable dwelling		
Live in age restricted sheltered housing as a social or private tenant		
Live in leasehold age restricted flats or apartments with support (similar to McCarthy and Stone retirement living)		
Live in rented housing with a high level of care and support		
Live in an annexe to my children's accommodation		
Live with children other relative or friend who could provide support		
Live in a care or nursing home		
Other *Please write in:*		

15. If you are aged 60-years or over and are thinking moving home would you expect to remain living within the parish?	*Yes/No*
Please write in the main reason for your response:	

Questionnaire Part 2: Your views about priorities for the future house building in the parish

16. If new homes were to be built in the parish in future, which house types would you consider a priority? *Please tick a level of priority:*

Description	No priority/not needed √	Some priority √	High priority √
Small homes for single person households or couples			
Small family homes (2 or 3-bedroom)			
Larger family homes (4 or 5-bedroom)			
Homes that facilitate working from home			
Smaller homes to enable older people to downsize			
Supported living (sheltered housing or extra care)			
Houses with a garage			
Detached houses			
Semi-detached houses			
Terraced houses			
Town houses (3-storey)			
Bungalows			
Flats or apartments			
Live/work (workshop) units			

17. Which household groups should be considered a priority? *Please tick a level of priority:*

Description	No priority/not needed √	Some priority √	High priority √
Next step homes for young families seeking to upsize			
Homes to rent (private landlord), affordable to average income households			
Homes to rent (social landlord) affordable to low-income households			
Housing suited to frail elderly or disabled people			
Shared ownership (part buy/part rent)			
Discounted sale prices for first time buyers			
Discounted sale for anyone that cannot afford market prices			
Those wishing to build or commission their own homes (self-build)			
Homes for multi-generational families (including annexes)			
Other priority groups – please state:			

18. Would you support the building of a small number of affordable homes in the parish if occupancy was restricted to local people?	*Yes/No*
Please write in the main reason for your response:	

Questionnaire Part 3: Future house moves – your entire household

Please complete this section if your household plans or needs to move home in the next 5-years.
Please only complete Part 3 if you plan to move home with your entire household. Please also answer Part 3 if you need to move home but cannot for any reason. (Note that the next part (part 4) is where you can tell us if part of your household or people living with you plan to move home).

19. Does your entire household plan to move home in the next 5-years? ***Please tick one box and continue from question as directed:***		
Yes		*Please continue from Q20*
I/We would like or need to move home but are unable to		*Please continue from Q20*
No		*Please continue from **part 4***

20. When are you to likely move home if suitable housing you could afford was available ***Please tick one box:***					
Imminently		1 to 2-years		3 to 5-years	

21. Where would you ideally like to move home to? ***Please tick one box:***	
Within the parish if suitable accommodation I could afford was available	
Elsewhere in the district of Cheshire West and Chester District	
Elsewhere in or outside the UK	

22. What is the main reason you are planning to move home within the next 5-years? ***Please tick the main reason:***	
1. Current house is overcrowded (e.g. to avoid children over 10-years of opposite sex sharing a bedroom)	
2. Living in temporary accommodation and need permanent accommodation	
3. Forced to move (e.g. eviction, repossession or tenancy ending)	
4. Suffering harassment, threat of harassment, crime or domestic abuse	
5. Need a larger house i.e. too few bedrooms for your family	
6. Need a smaller house i.e. have rooms that you don't need or cannot manage	
7. Cannot afford the rent or mortgage payments	
8. Health problems and/or need housing suitable for older/disabled person	
9. Current house is in severe disrepair I cannot afford/my landlord won't rectify	
10. Need to live closer to family or friends to give or receive care or support	
11. Need to move home because of a relationship breakdown	
12. Need to re-locate for employment in the parish	
13. None of the above	

23. If in Q22 'none of the above' apply, which of the following would be the main reason for you moving home? *Please tick one box only:*	
Want to live in a nicer house or area	
Would like to live closer to family or friends	
Plan to permanently move into my friend or my partner's accommodation	
Would like to live closer to shops or doctors or other services	
To reduce journey time or distance to work	
Would like to be in a particular school catchment area	
Other reason	

24. How would you realistically describe the accommodation you are seeking? *Please tick one box:*			
House		A room with shared facilities	
Bungalow		Leasehold retirement living	
Flat or maisonette		Caravan or mobile home	
Ground floor flat or bungalow suitable for elderly or disabled occupant(s)		A nursing or care home	
Other *(please state):*			

25. How many bedrooms would your household need as a minimum?					
Single bedrooms		Double bedrooms		Total bedrooms	

26. What tenure would your new home be (if applicable)? *Please tick one box:*	
Owner occupied (outright)	
Owner occupied (with a mortgage or loan) including shared ownership or dwellings sold at a discount	
Rented privately (private tenancy, tied with employment or living rent free)	
Rented from a council or housing association	

27. If you cannot afford local market house prices or private rents would you prefer any of the following affordable home ownership options? *Please tick any that are of interest:*	
1. Discounted sale (minimum 20% discount off market price but also applies to re-sales)	
2. Shared ownership (you jointly own part of the dwelling with a housing association and pay rent on the part you don't own)	
3. Rent to buy (you rent a dwelling from a housing association for a set amount of time before exercising an option to buy as a shared owner or full owner)	

28. If you have responded to Q27 what is your main preference? *Enter no. 1-3:*	

29. Would your next home be either self or custom-built? *Please tick one option:*

Definitely		Possibly		No	

30. What is the maximum amount you would pay for your future housing? ***Please fill in the corresponding box or tick one of the last two options if applicable:***			
House purchase – purchase price	£		
House purchase - deposit amount (savings and/or equity)	£		
Private rental - monthly cost	£		
If renting, I could only afford a social rent (If yes, please ✔)		If private or social renting I would need to claim housing benefit or universal credit housing element (if yes, please ✔)	

31. What is the gross annual income of yourself and any partner? *	£

* *If you believe that you cannot afford market housing prices for sale or rent, it is vital that you supply this information. Your personal information will not be published, shared or sold to anyone. The information would help us to assess the quantity of affordable housing needed in future.*

32. Do any of the following statements apply to any member of your household (either now or in the next 5-years)? ***Please tick any that apply:***	
Personal care or support will be needed	
Ground floor or level access accommodation would be needed	
Adaptations will be needed for wheelchair use in the home	

Part 4: Future house moves - people planning to leave your household and get a place of their own. Please complete on their behalf*.

This may be a child or any other member of your household or someone that is living with you temporarily, moving permanently away from your home. Please complete on their behalf the questions for each person or household likely to leave from your household in the next 5-years. ***Please do not include*** *people that plan to leave temporarily, or form student households.*

**If a member of the family wishes to complete this section personally, please refer them to the online version of the questionnaire. It is important that they quote the reference number on page 1 so we can comply with GDPR (i.e. data protection rules)*

33. Do any members of your household plan to move home to a place of their own permanently in the next 5-years? *Please tick one box and continue from question as listed:*		
They want to move home but are unable to		*Please continue from Q34*
Yes		*Please continue from Q35*
No		*The survey is complete. Thank you.*

34. If they are unable to move home, please tell us the main reason?		
	New household 1	New household 2
Lack of suitable accommodation they can afford		
Because of support needs or health reasons		
Any other reason		

35. How would you describe the new household?		
	Household 1	Household 2
Single person household		
Couple, without children		
Single parent or couple with children		
What is the current age of the oldest person in the new household?		

36. Will the new household need a place of their own or move in with someone else? *Please tick one box per household:*		
	Household 1	Household 2
A member of your household is planning to live alone or live with someone who is also seeking a place of their own *If this option is selected, please continue with the survey at question 37.*		
A member of your household is planning to move in with someone who already has a place of their own (as a partner, house share etc.). *If this option is selected, there is no need to complete further questions for this person or household.*		
A member of your household is planning to live in a care home or nursing home. *If this option is selected, there is no need to complete further questions for this person or household.*		

37. Where would the new household(s) ideally like to move home to? *Please tick one box per household:*		
	Household 1	Household 2
In the parish if suitable accommodation they could afford was available		
Elsewhere in the district		
Elsewhere in or outside the UK		

38. What type of accommodation would they realistically seek? *Please tick one box per household:*		
	Household 1	Household 2
House		
Flat or maisonette		
Ground floor flat or bungalow suitable for elderly or disabled occupant		
A room with shared facilities		
Leasehold retirement living		
A nursing or care home		
Caravan or mobile home		
Accommodation provided by employer or armed forces		

39. How many bedrooms would they need as a minimum?						
New household 1:	Single bedrooms		Double bedrooms		Total bedrooms	
New household 2:	Single bedrooms		Double bedrooms		Total bedrooms	

40. What tenure would they prefer? *Please tick one box per household:*		
	Household 1	Household 2
Owner occupied (outright)		
Owner occupied (with a mortgage or loan) including shared ownership or dwellings sold at a a discount *(if shared ownership or discounted sale please also answer questions 41 and 42)*		
Rented privately (private landlord tenancy or tied with employment)		
Rented from a council or housing association		

41. If they cannot afford local market house prices would they prefer any of the following affordable home ownership options? *Please tick any of interest:*		
	Household 1	Household 2
1. Shared ownership (they jointly own part of the dwelling with a housing association and pay rent on the part they don't own)		
2. Discounted sale (minimum 20% discount (also applies to re-sales))		
3. Rent to Buy (they rent a dwelling from a housing association for a set amount of time then buy as a shared or full owner).		

42. If you have responded to Q41 what is their main preference? *Enter no. 1-3:*			
Household 1:		Household 2:	

43. Would their next home be either self or custom built? *Please tick one option:*						
New household 1:	Definitely		Possibly		No	
New household 2:	Definitely		Possibly		No	

44. What amount could they afford to pay for their housing costs?		
	Household 1	Household 2
House purchase – purchase price:	£	£
House purchase – deposit amount:	£	£
Private rental – monthly cost:	£	£
If renting could they only afford a social rent? (if yes, please ✔):		
If private or social renting would they need to claim housing benefit or universal credit housing element (If yes, please ✔):		

45. What is the gross annual income of the new household ? *	***Household 1*** ***£***	***Household 2*** ***£***

<u>*If you believe that they cannot afford market housing prices for sale or rent it is vital that you supply this information.*</u> *Their personal information will not be published, shared or sold to anyone. The information would help us to assess the quantity of affordable housing needed in future.*

46. Do any of the following apply to any member of the new household(s)? *Please tick any that apply:*		
	Household 1	Household 2
Care or support in the home would be needed		
Ground floor or level access accommodation would be needed		
Wheelchair mobility in the home would be needed		

Thank you for completing this questionnaire. Please return it in the envelope provided.

If you want to enter the prize draw *(one prize of £100) please enter your contact details below:*

First name or nickname
(not your full name to protect your privacy) ______________________________

Email or telephone number ______________________________

8. Technical appendix

Housing register data supplied by CW&C council

A. **How many applicants that are resident in the parish of Great Barrow are on the council's housing register? Please provide a summary of the priority band they are in, and the number of bedrooms required.**

6
Band A - 0
Band B – 1
Band C – 5

Bedroom Need –
1 Bedroom – 2
2 Bedrooms – 1
3 Bedrooms – 3

B. **How many households listed in the response to question A are on the register that have indicated a preference to be housed in the parish of Great Barrow? Please provide a breakdown of priority and number of bedrooms required.**

0

C. **How many households on the register have indicated a preference to be rehoused in the parish of Great Barrow?**

0

D. **How many households are on the register and have a local connection to the parish of Great Barrow in accordance with your allocation policy? Please provide a breakdown of priority and bedrooms required.**

6
Band A - 0
Band B – 1
Band C – 5

Bedroom Need –
1 Bedroom – 2
2 Bedrooms – 1
3 Bedrooms – 3

E. **How many households are on the register and have <u>a local connection to the parish of Great Barrow</u> and have <u>indicted a preference to be rehoused in</u> <u>Great Barrow</u> in accordance with your allocation policy? Please provide a breakdown of priority and bedrooms required.**

0

F. **Does the council have a list of households that are seeking affordable home ownership? If so, please provide information of demand for the parish, preferably indicating the affordable tenure required? If you don't have this data at parish level, please provide for the local authority area as a whole**

We do not have an affordable ownership register or list however we do record the number of enquiries with regards to low-cost home ownership across the borough that we receive, this figure is on average 16 per month.

G. **When was the housing register reviewed last, and when do you intend to review it again?**

Housing applications are reviewed as and when required rather than at a pre-determined period. Housing applications are also checked at the point of offer by the allocating Registered Provider to ensure they still meet the criteria for the priority band awarded.

Please provide the following data regarding social and affordable rented lettings for the parish (or group of parishes if applicable):

A. **How many lettings occurred or were advertised for the parish over the last 12 months (or the latest 12 months you have data for)? Please exclude decants/temporary moves for repairs or improvements) Please state the period.**

0

B. **Please provide a summary of the lettings at question 'A' in terms of number of bedrooms, and housing register priority band of the successful applicant and number of bids on the individual vacancies.**

0

C. **Of the response to question 'A', how many were new build first lettings?**

N/A

D. **Of the response to question 'A', how many were let to residents of the parish and, if you have the information, non-residents with a local connection to the parish?**

0

The BNAM model used to annualise need summarised in table 4.5

Table 8.1 Basic Needs Assessment Model (BNAM) (gross annual need)

Row reference	Step	Prevalence rates	Housing register Local Connection (parish)	Survey Data	Survey Data (grossed up)	Notes
1	Number of households in the area	419.00				Census 2021 Household tenure)
2	Existing households in need	42	1	12.00	43.72	
3	Proportion in affordable need	50.00%	100%	33%	33%	
4	Existing households in affordable need	20.95	1.00	4.00	14.57	Row 2 x row 3
5	Convert to annual flow	4.19	0.33	0.80	2.91	Register data divide by 3, survey data divide by 5
6	Newly Forming households 5-years	32.47	32.47	4.00	14.57	Prevalence rate applied in column 3 is 1.55% of row 1
7	Proportion in affordable need	66.00%	66.00%	100.00%	100.00%	SEH derived prevalence rate

8	Newly forming households in affordable need 5-years	21.43	21.43	4.00	14.57	Row 6 x row 7
9	Convert to annual flow	4.29	4.29	0.80	2.91	Divide by 5
10	Number seeking to remain in the parish	2.14	2.14			50% may wish to leave (estimate)
11	Uplift to register data for affordable home ownership demand	N/A	1.15			assumed 25% of rows values 5+9
12	Total GROSS annual flow of households in affordable need (rounded)	6	4	2	6	Sum of rows 5, 10, and 11 as applicable