

Appendix 1: Detailed summary of evidence base

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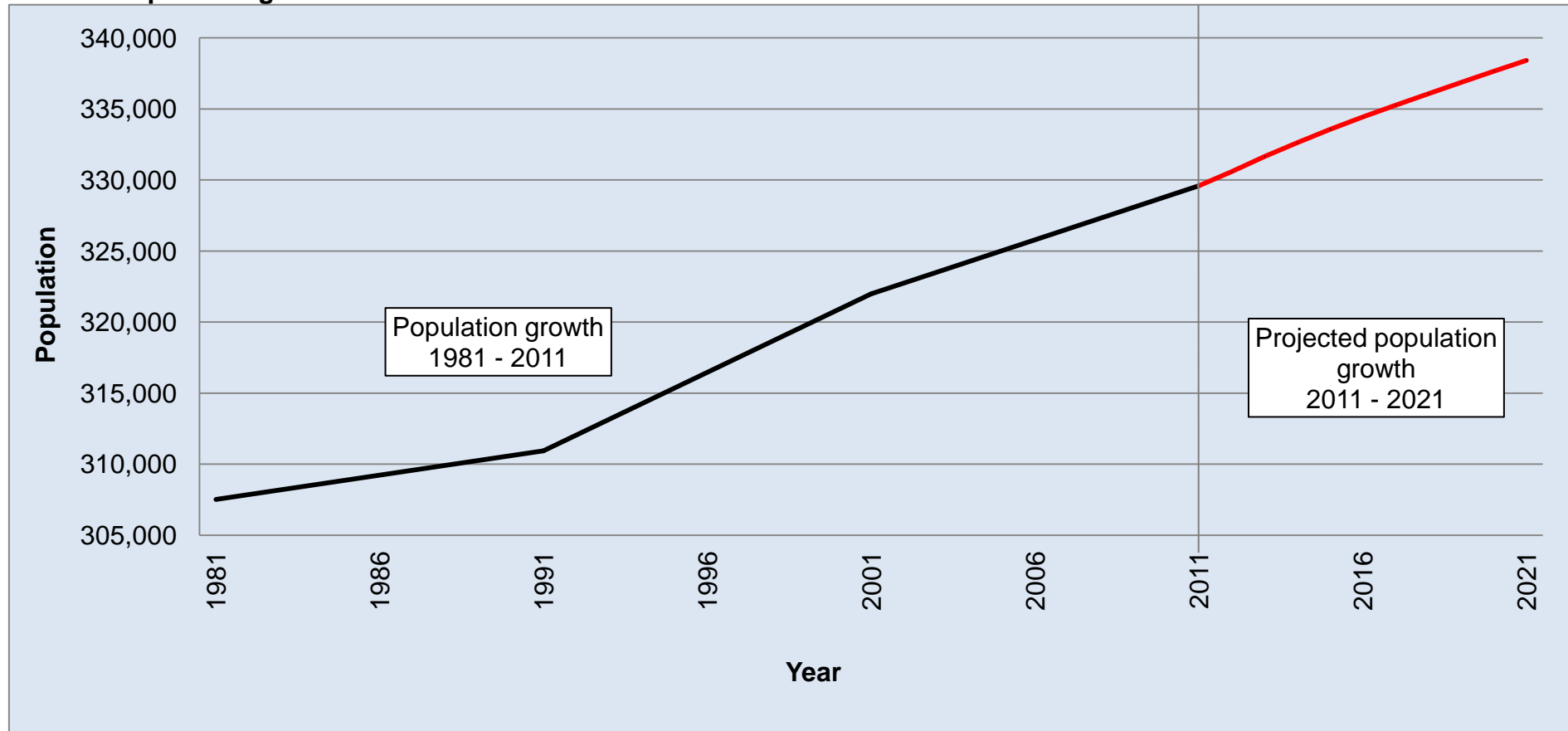
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1. Population

The borough has a growing population and, at its most basic level, more homes are needed to ensure everyone has the opportunity to live in a safe, secure and affordable home. But we need to make sure that the right type of homes are available, in the right areas to cater for the different needs of those living the borough; for example, our population has an ageing profile, so making sure there is adequate provision and choice for older people is a key priority.

Chart 1: Population growth in Cheshire West and Chester 1981 – 2021

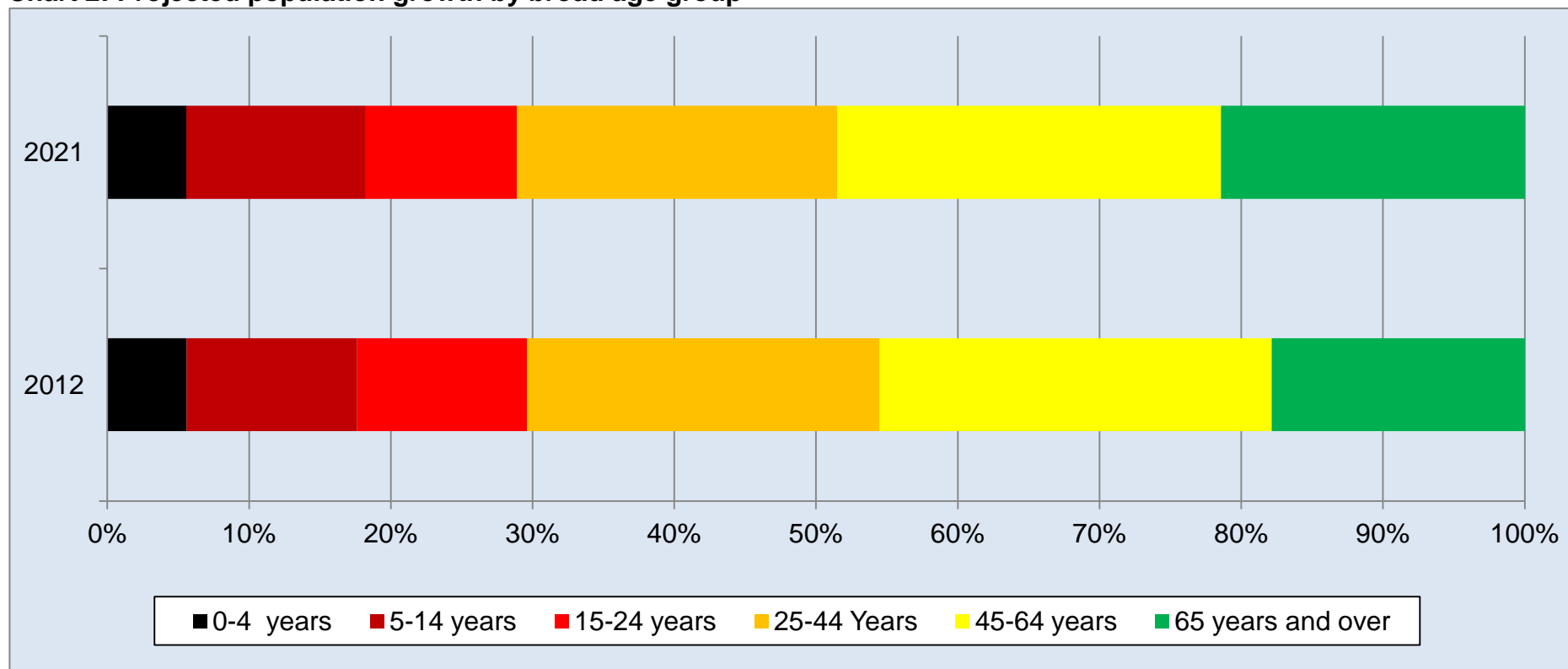


Source: ONS Census data and sub-national population projections 2011 (interim)

In light of the borough's ageing population, it is also important to have a supply of good quality and desirable housing to attract people of working age to move to the borough, to maintain a good population mix and provide a work-ready labour pool, not only to sustain the borough's existing industries, but to enable expansion into new employment sectors and draw in new businesses, supporting the Council's ambitious plans for economic growth.

It is also important to ensure that rural areas maintain a sufficient population mix to allow vital services to remain viable, including public transport networks, shops, schools, medical centres and other healthcare services.

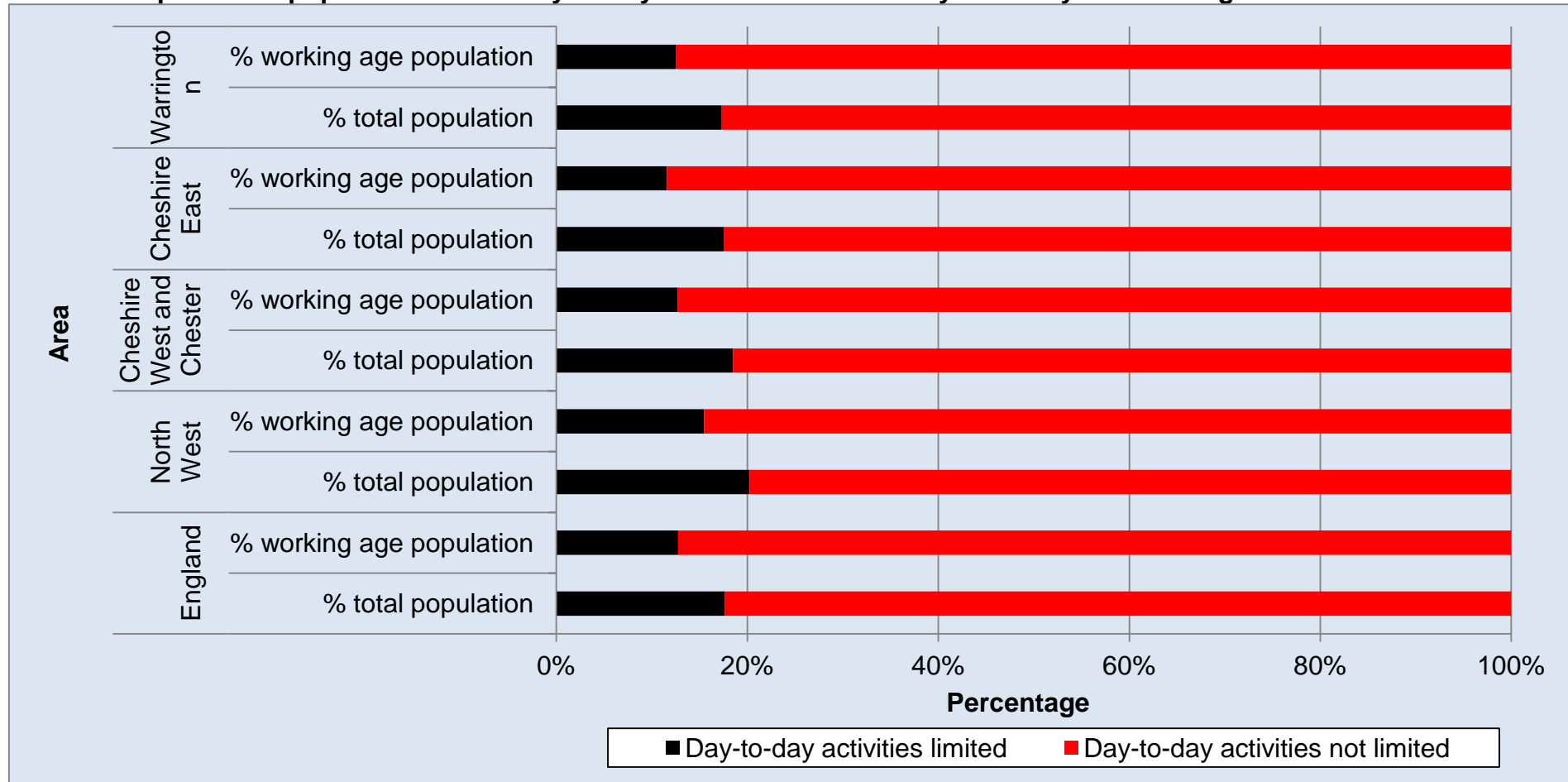
Chart 2: Projected population growth by broad age group



Source: ONS Interim 2011-based subnational population projections, persons by single year of age for local authorities in England

Over 18% of the borough's population is identified as having a limiting long-term illness or disability that impacts on their ability to take a full part in everyday life. In addition, many people who are not directly affected themselves by illness or disability provide care of some sort for an older or disabled relative; 4% of the borough's population provides 20 or more hours of care on a weekly basis, so it is important to consider how we can help to improve the quality of life both for carers and for the people they are looking after.

Chart 3: Proportion of population whose day-to-day activities are limited by disability and/ or long-term illness

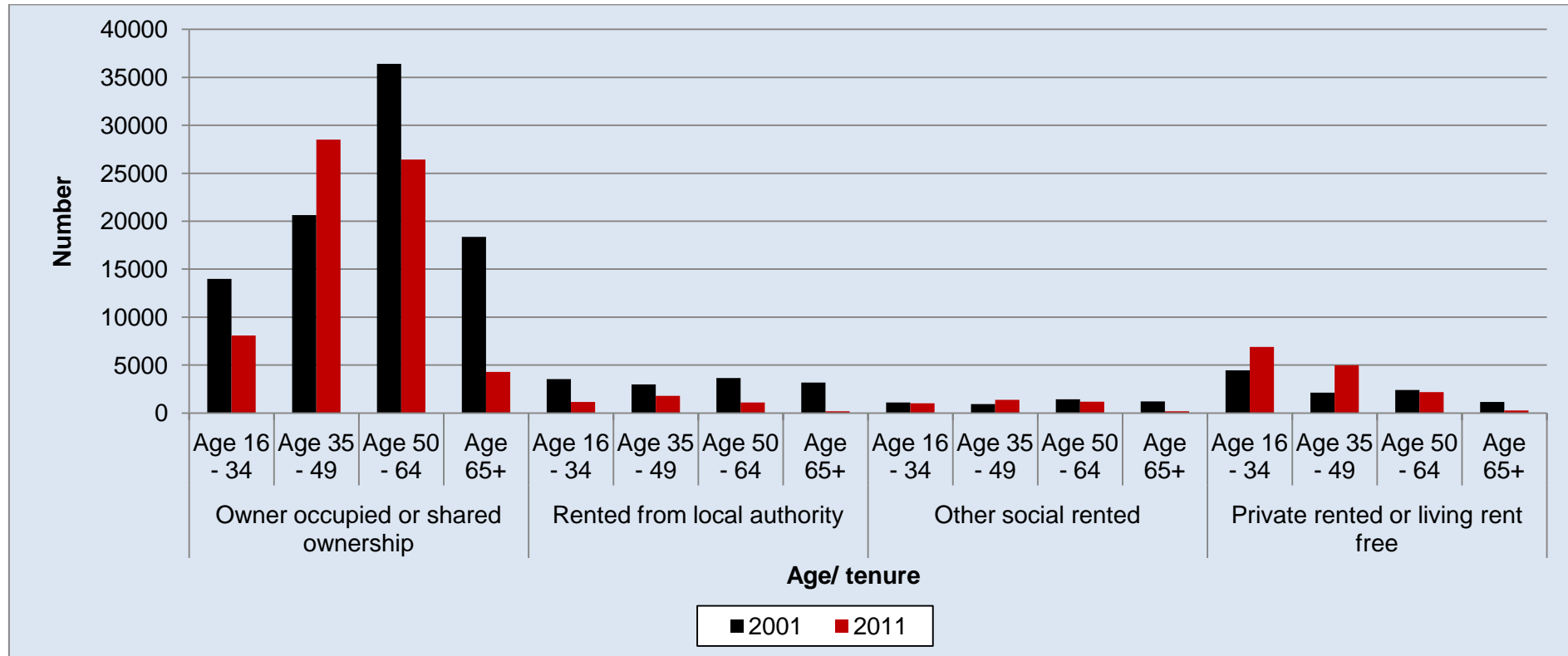


Source: Census 2011

2. Tenure and stock profile

The local housing market has changed over the last decade; the number of people living in the owner occupied and social housing sectors has fallen and there has been a corresponding increase in the number of people living in the private rented sector. This is likely to reflect current economic conditions and affordability constraints, rather than changing aspirations, as home ownership is still the preferred tenure for the majority of the population. Increasing the number of new homes, and especially affordable homes, developed in the borough will help to ease affordability constraints and help our growing population to house itself, hence increasing the supply of housing is a key priority for the Council.

Chart 4: Change in household tenure patterns by broad age group 2001 – 2011



Source: Census 2001 and 2011

Table 1: Current tenure profile by locality

Spatial area	Tenure			
	Owner occupied	Private rented	Affordable/ social rented	Base
Chester urban area	62.7%	19.3%	18.1%	35,642
Chester villages	85.4%	9.8%	4.8%	3,498
Cuddington and Sandiway	83.6%	8.4%	8.1%	2,297
Ellesmere Port urban area	68.5%	10.7%	20.8%	25,963
Farndon	70.1%	21.9%	7.9%	2,552
Frodsham	76.6%	12.3%	11.2%	4,119
Helsby	80.4%	12.1%	7.5%	2,192
Malpas	68.8%	19.1%	12.1%	1,755
Neston	75.9%	10.8%	13.3%	7,179
Northwich urban area	71.7%	13.1%	15.1%	22,732
Rural East	85.7%	9%	5.3%	6,358
Rural North	82.9%	10.5%	6.7%	7,514
Tarporley	78.2%	12.2%	9.5%	1,969
Tarvin and Kelsall	82.3%	10.7%	7%	3,294
Tattenhall	68.4%	21.6%	10%	1,921
Winsford urban area	65.7%	11.8%	22.6%	12,457
Cheshire West and Chester	70.8%	13.7%	15.5%	141,442

Source: SHMA 2013

There are more home owners in the borough and fewer households in both the social and private rented housing sectors, compared to the regional average. There are also more detached and semi-detached homes in the borough compared to the regional average and fewer terraced houses and flats. It follows, then, that there are also more larger homes (i.e. with more bedrooms) and fewer smaller homes in the borough than the regional average.

This means there are fewer smaller, entry level properties available and this could potentially impact on the wider housing market, especially in times of recession; a lack of first time buyers means fewer people on the next 'rung' of the property ladder are able to move on and this can affect the whole 'chain' of sales. This is one of the reasons why it is so important to increase choice and availability throughout the borough, to ensure we have a healthy and active housing market.

Table 2: Stock profile and tenure patterns in Cheshire West and Chester

Dwelling stock profile				Number rooms				Tenure profile			
	Number	%	Compared to region (%)		Number	%	Compared to region (%)		Number	%	Compared to region (%)
Detached	42,436	30.00%	12.00%	1 room	430	0.30%	-0.10%	Owns outright	49,129	34.70%	3.70%
Semi-detached	51,541	36.40%	0.10%	2 rooms	1,869	1.30%	-0.70%	Owns with a mortgage or loan	50,976	36.00%	2.60%
Terraced	30,387	21.50%	-8.30%	3 rooms	9,315	6.60%	-2.40%	Shared ownership	1,088	0.80%	0.30%
Flats - purpose built block	13,558	9.60%	-3.10%	4 rooms	21,486	15.20%	-3.20%	Private rented - landlord or letting agency	16,021	11.30%	-2.80%
Flats - conversion	1,607	1.10%	-0.80%	5 rooms	36,093	25.50%	-1.20%	Private rented - employer	313	0.20%	0.10%
Flats - commercial building	887	0.60%	-0.10%	6 rooms	30,273	21.40%	-0.20%	Private rented - friend or relative	1,100	0.80%	-0.20%
Mobile or temporary structure	860	0.60%	0.40%	7 rooms	17,648	12.50%	2.20%	Rented from Council (Local Authority)	10,482	7.40%	-0.30%
In a shared dwelling	166	0.10%	-0.10%	8 rooms	11,802	8.30%	2.30%	Other social rented	10,326	7.30%	-3.30%
Total	141,442	100%	n/a	9 or more rooms	12,526	8.90%	3.50%	Living rent free	1,707	1.20%	-0.10%
				Total	141,442	100%	n/a	Other	300	0.20%	0.00%
								Total	141,442	100%	n/a

Source: Census 2011

3. Employment and earnings

Overall, median full time earnings for individuals living in the borough are above both the regional and national average. Earnings for male full-time employees are significantly higher, but earnings for female full-time employees are actually below the regional and national equivalent.

Although higher overall earnings demonstrate the strength of the local economy, it is concerning that wages for female employees are below average. This is likely to be a reflection of the prevalence of higher paid, managerial and professional roles located in the borough, which are statistically more likely to be filled by men than women. Women are more likely to be employed on a part time basis and in lower paid sectors, such as the customer service, caring and leisure industries.

Table 3: Median earnings 2012

Gross earnings by place of residence	Cheshire West and Chester	North West	England and Wales
Annual pay			
Full-time workers	£26,946	£24,649	£26,632
Male full-time workers	£30,199	£26,830	£28,953
Female full-time workers	£21,869	£21,679	£23,166
Weekly pay			
Full-time workers	£523.20	£472.50	£508.90
Male full-time workers	£594.90	£509.60	£550.00
Female full-time workers	£410.40	£419.50	£450.40
Hourly pay			
Full-time workers	£13.23	£11.98	£12.91
Male full-time workers	£15.38	£12.52	£13.51
Female full-time workers	£11.13	£11.24	£12.04

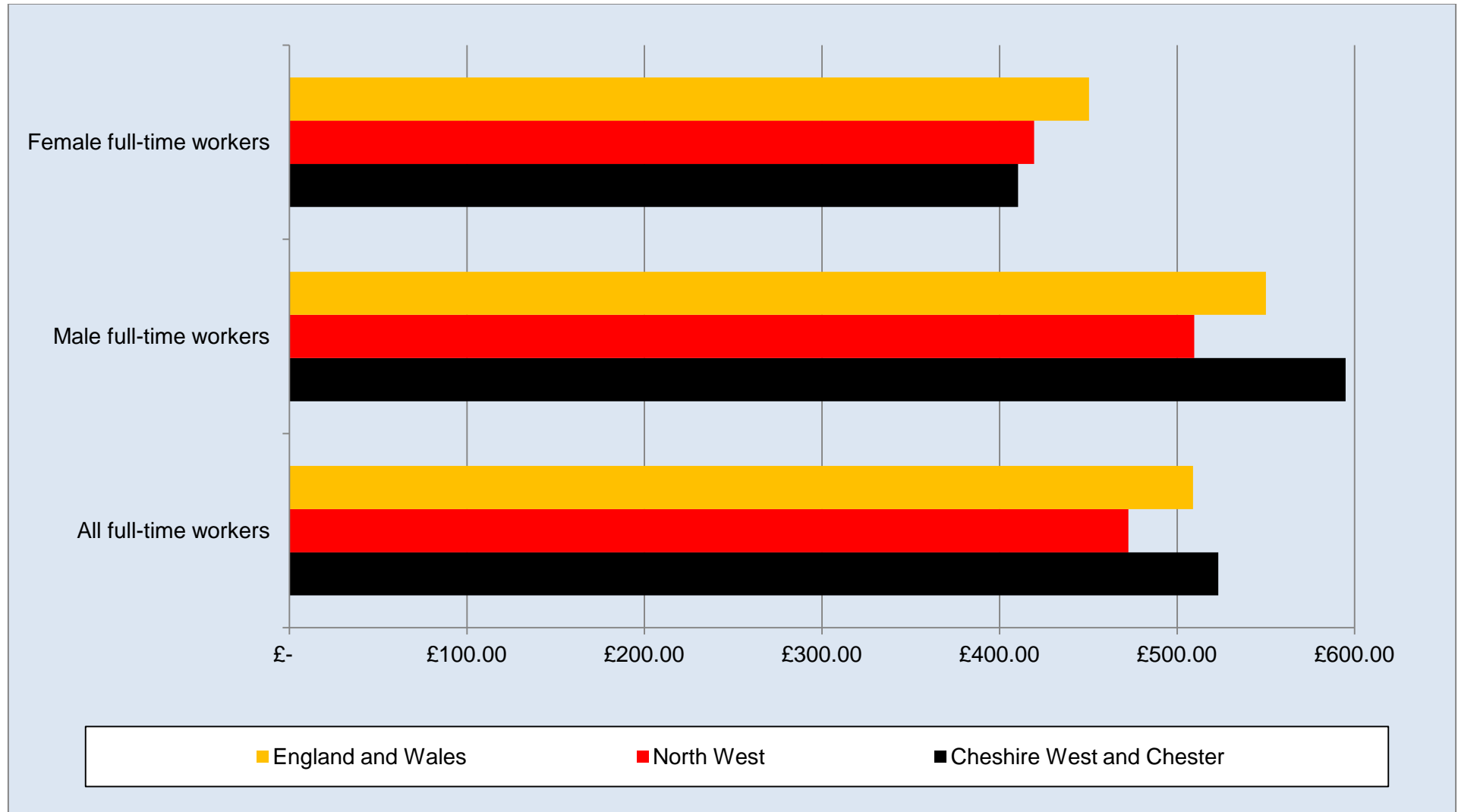
Source: ONS annual survey of hours and earnings (place of residence by local authority)

Table 4: Change in median and lower quartile earnings 2009 - 2012

	Cheshire West and Chester	North West	England
2009			
Median earnings	£26,042	£23,930	£25,792
Lower quartile earnings	£18,574	£17,332	£18,283
2012			
Median earnings	£27,206	£24,570	£26,660
Lower quartile earnings	£18,142	£17,696	£18,933
% Change 2009-2012			
Median	4.5%	2.7%	3.4%
Lower quartile	-2.3%	2.1%	3.6%

Source: SHMA 2013

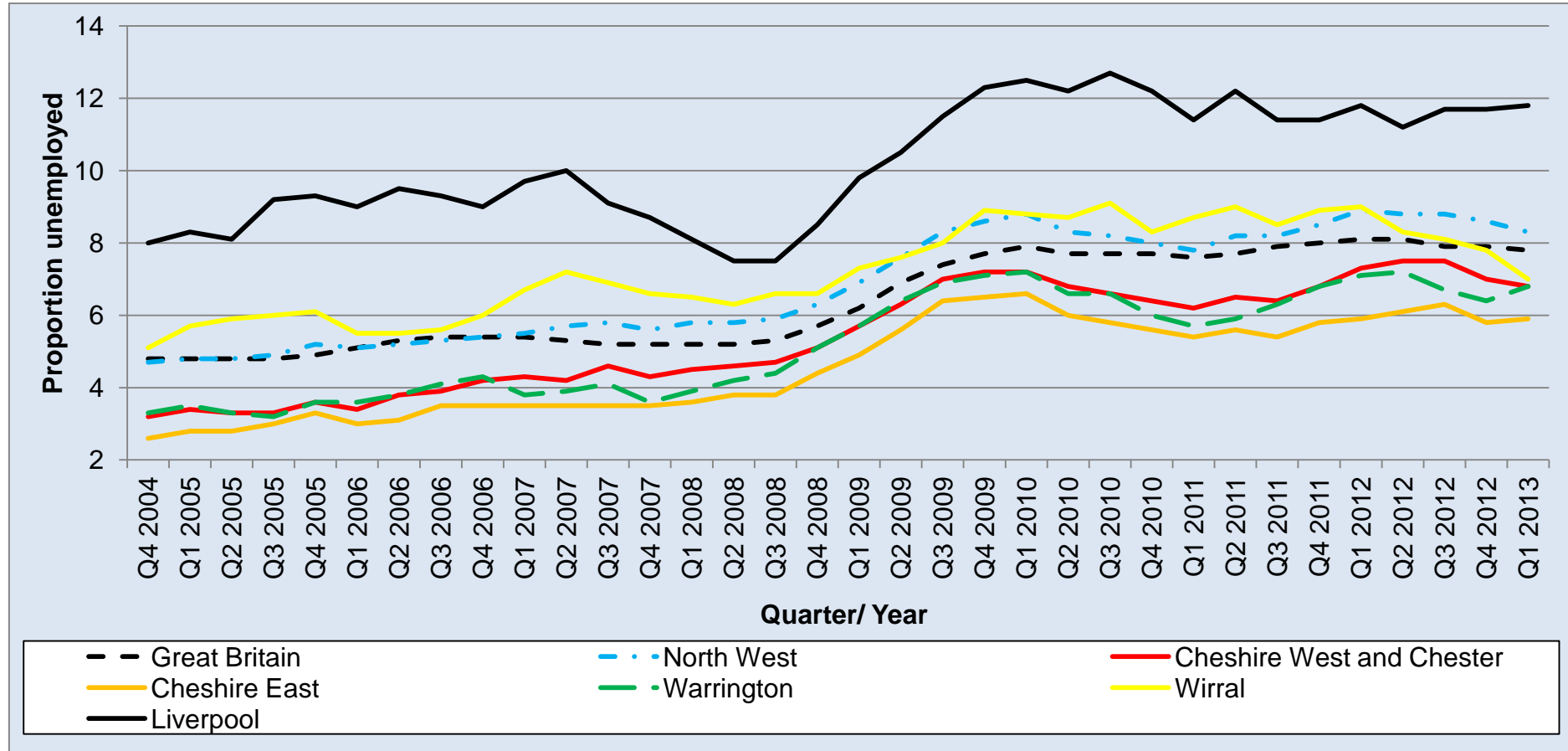
Chart 5: Median weekly earnings in the borough



Source: ONS annual survey of hours and earnings (place of residence by local authority)

The unemployment rate and the claimant count in the borough are both below the regional and national equivalent, illustrating the robustness of the local economy. Although the numbers of both housing benefit and council tax benefit claimants have risen marginally since 2008, the increase in claimants in the borough mirrors the regional and national trend. As a proportion of the total population, the level of both housing benefit and council tax benefit claimants in the borough is among the lowest in the North West.

Chart 6: Unemployment rate among working age population (16 – 64 years of age)



Source: ONS/ NOMIS official labour market statistics

4. House prices and affordability

House prices across Cheshire West and Chester almost doubled between 1996 and 2012; based on lower quartile values, the borough is the 8th least affordable district in the North West (see Table 6).

House prices in the borough remain relatively high, in spite of the current recession and there has been little change in average values over the last five years, demonstrating the strength of the local housing market.

House prices in Cheshire West and Chester are well above the regional average and, in some localities, are more comparable to the national than the regional equivalent. Lower quartile values are more consistent with the national equivalent, underlining the affordability constraints impacting on the borough's first time buyers.

There is also a significant difference between the cost of buying a 1- or 2-bed home and a 3- or 4-bed home in the borough and this could have repercussions for those seeking to 'trade up' to larger family accommodation. If households are unable to afford to move on from entry or mid-level homes, this will cause constraint throughout the rest of the market.

Private rent levels are also relatively high; it is likely that some households in the private rented sector have the financial capacity to buy a home, but constraints on mortgage lending and high deposit requirements may prevent them from doing so.

Table 5: Relative affordability of renting options

Affordability by tenure	% can afford	% cannot afford
Affordability of private rent	47.1%	52.9%
Affordability of 80% private rent	54.2%	45.8%
Affordability of social rent	66.7%	33.3%

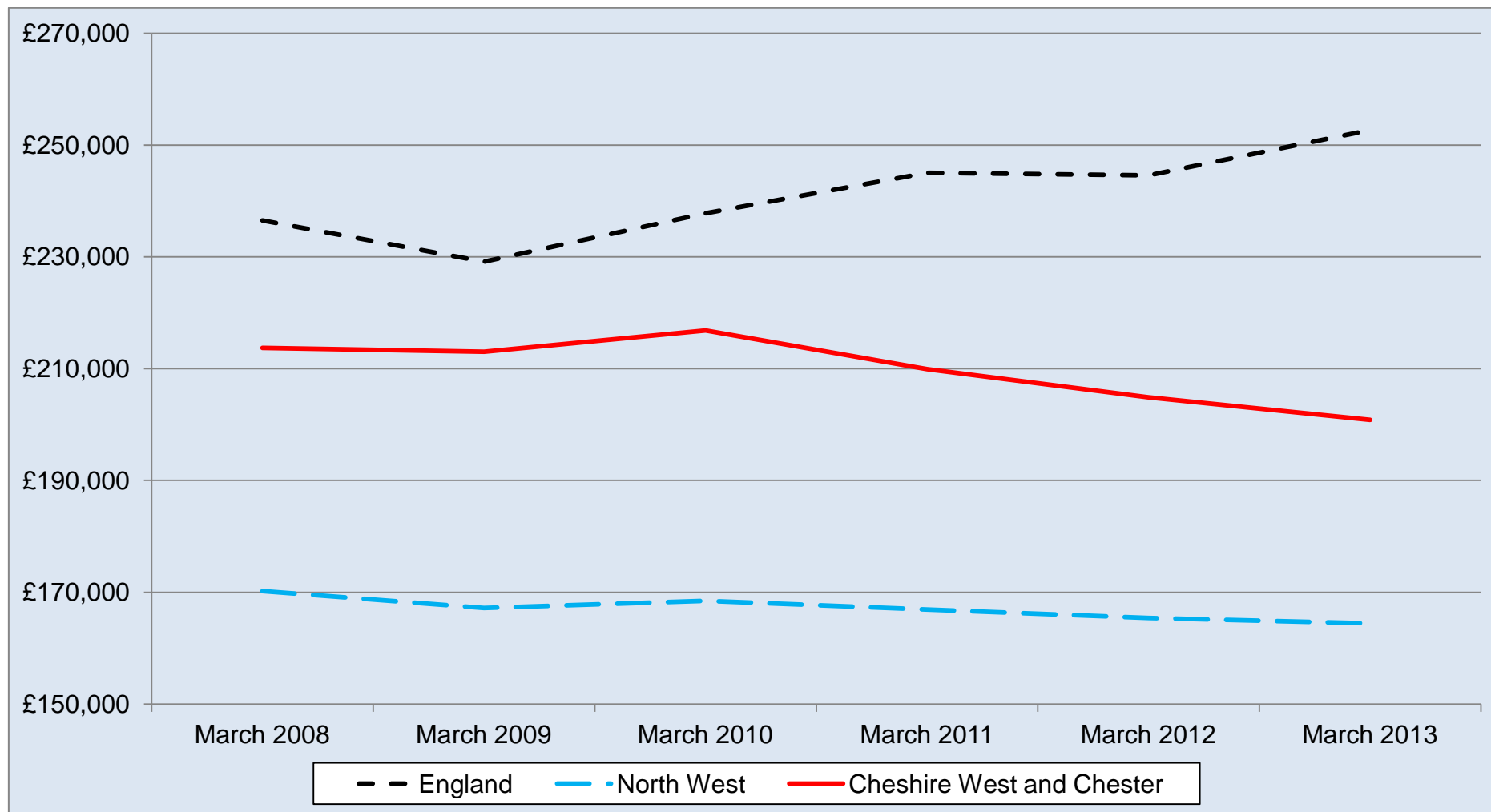
Source: SHMA 2013

Table 6: Relative affordability in the North West (based on lower quartile house prices)

District	Lower quartile house price 2012	Lower quartile gross income per week 2012	Annual gross income 2012	Income to house price ratio
South Lakeland	£142,000	£315	£16,354	8.7
Eden	£125,000	£312	£16,203	7.7
Trafford	£142,000	£385	£20,036	7.1
West Lancashire	£126,250	£353	£18,340	6.9
Ribble Valley	£129,200	£366	£19,053	6.8
Cheshire East	£122,500	£357	£18,559	6.6
Fylde	£122,000	£357	£18,538	6.6
Cheshire West and Chester	£119,000	£349	£18,143	6.6
South Ribble	£108,000	£329	£17,108	6.3
Sefton	£110,000	£340	£17,696	6.2
Stockport	£117,000	£367	£19,100	6.1
Warrington	£108,000	£352	£18,288	5.9
Wyre	£103,000	£336	£17,472	5.9
Lancaster	£100,000	£331	£17,228	5.8
Wirral	£104,000	£357	£18,538	5.6
Chorley	£107,500	£370	£19,214	5.6
Allerdale	£90,000	£327	£17,014	5.3
North West	£93,453	£340	£17,696	5.3
Preston	£88,250	£323	£16,817	5.2
Manchester	£90,000	£332	£17,274	5.2
Carlisle	£89,000	£341	£17,737	5.0
Bury	£91,000	£359	£18,668	4.9
Tameside	£80,000	£322	£16,765	4.8
Salford	£83,500	£337	£17,508	4.8
Halton	£82,000	£337	£17,503	4.7
Blackpool	£70,500	£293	£15,220	4.6
Oldham	£77,000	£324	£16,864	4.6
Knowsley	£81,000	£343	£17,815	4.5
Rossendale	£75,000	£320	£16,645	4.5
Wigan	£79,950	£344	£17,904	4.5
St Helens	£76,000	£331	£17,191	4.4
Bolton	£73,000	£320	£16,640	4.4
Blackburn with Darwen	£65,550	£297	£15,418	4.3
Liverpool	£75,000	£342	£17,794	4.2
Rochdale	£75,000	£349	£18,143	4.1
Barrow-in-Furness	£73,000	£355	£18,434	4.0
Hyndburn	£60,000	£305	£15,844	3.8
Pendle	£58,000	£311	£16,177	3.6
Copeland	£81,000	£452	£23,478	3.5
Burnley	£45,450	£320	£16,640	2.7

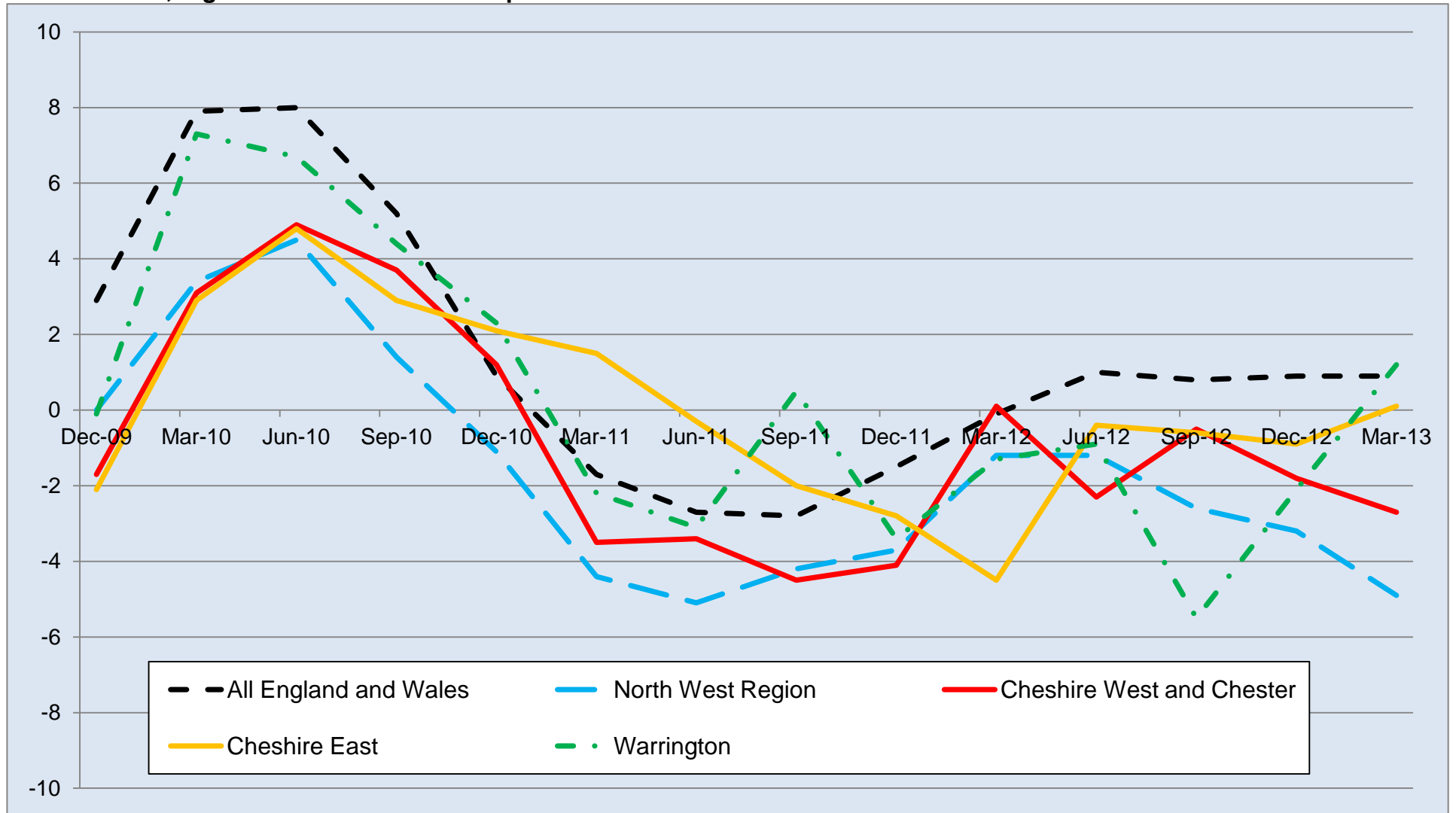
Source: SHMA 2013

Chart 7: Local, regional and national average house price trend



Source: Hometrack

Chart 8: Local, regional and national house price inflation

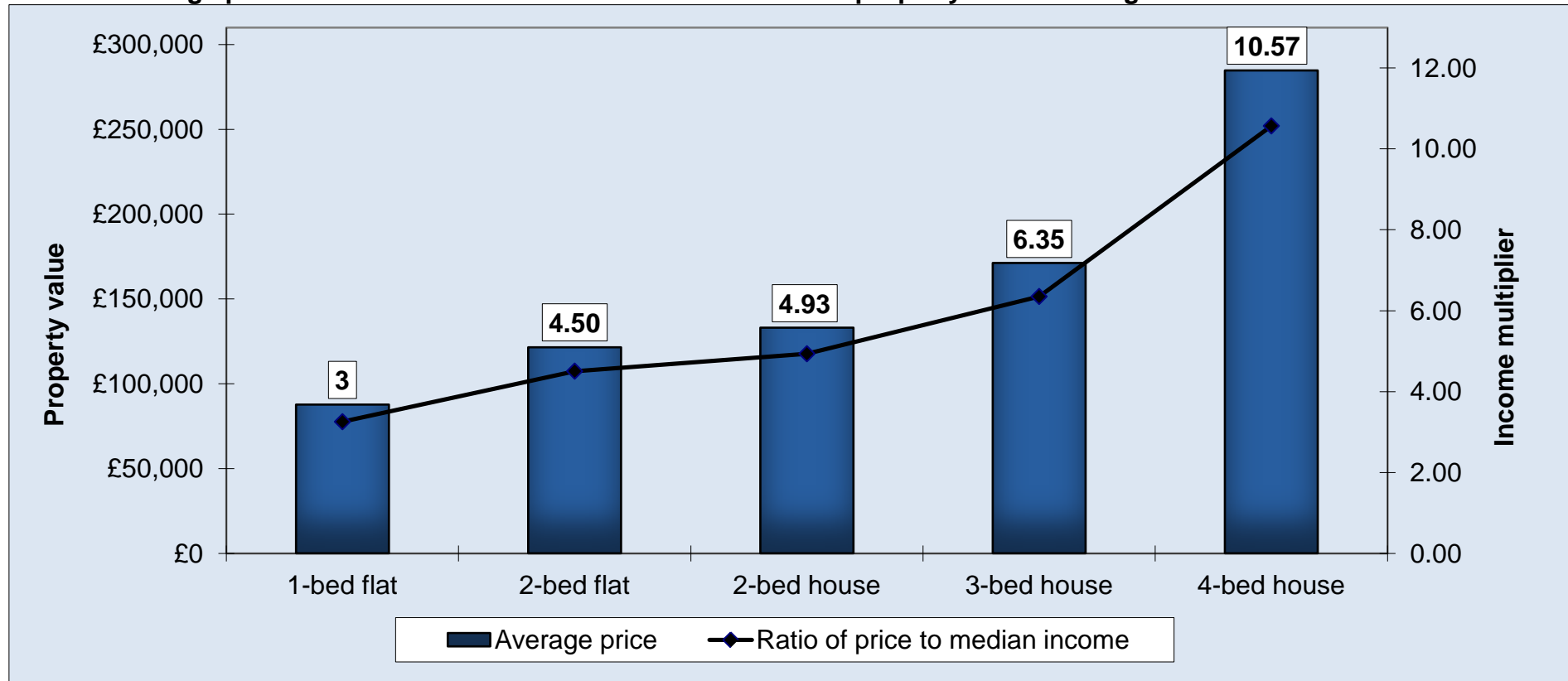


Source: Land Registry

The cost of purchasing an averagely priced 1-bed flat in the borough is three times the median income for an individual in full-time employment; the cost of buying a 2-bed house is almost five times the median annual full-time income, illustrating the affordability pressures facing those seeking to buy a home in the borough.

Assuming a multiple of three times annual income, over 40% of first time buyers cannot afford to purchase a flat in the borough and almost half cannot afford to buy a terraced house. Even raising the multiple to four times annual income, over a third of first time buyers could not afford to purchase a flat or terraced house in the borough.

Chart 9: Average price to median income ratio for different sizes of property in the borough

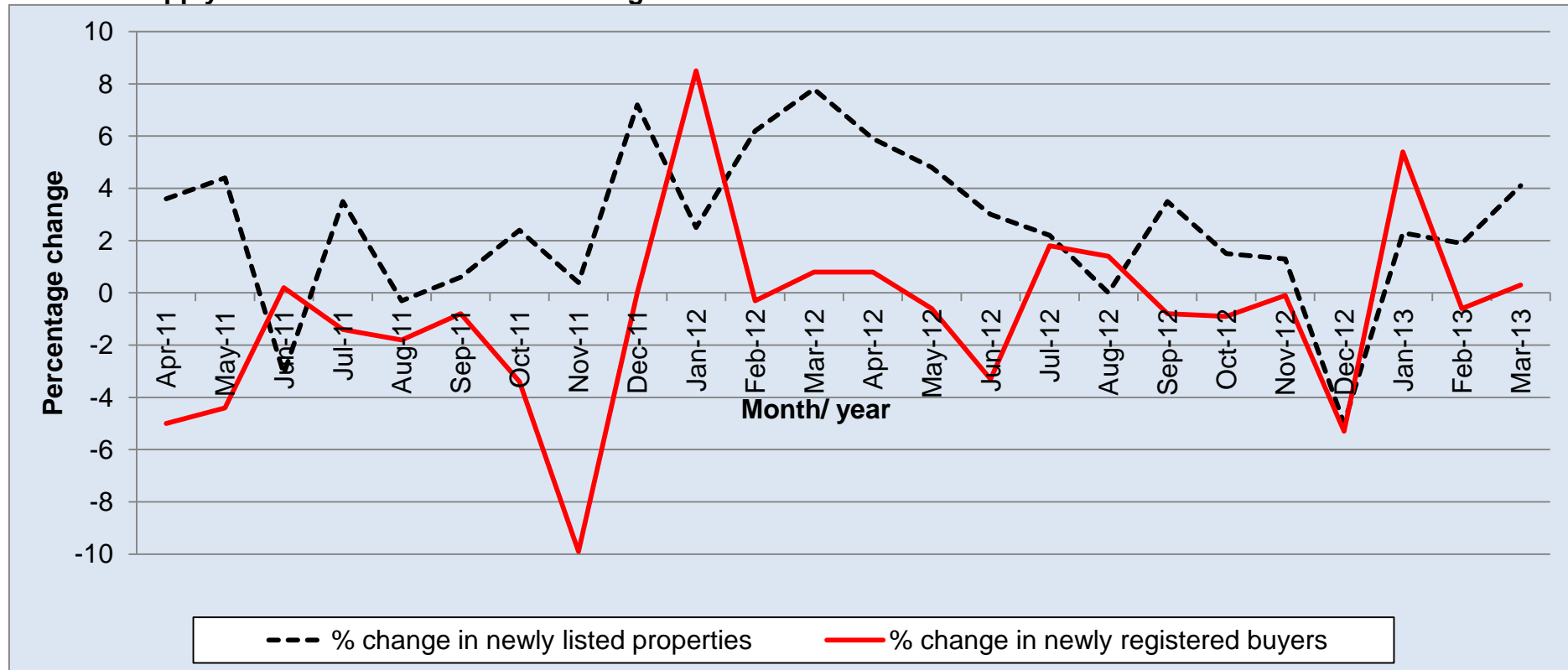


Source: Hometrack and ONS annual survey of hours and earnings

Since April 2011, there have generally been fewer new buyers coming to the market compared to the number of properties being listed for sale in the borough. This is likely to be due to lack of mortgage availability and affordability constraints in the borough, especially for first time buyers, rather than a lack of demand as we know that the majority of residents still aspire to home ownership.

The two clear 'spikes' visible in the chart relating to the change in the number of newly registered buyers (January 2012 and 2013) coincide with normal seasonal fluctuations, although the increase in the early part of 2012 may well have been inflated due to the approaching end of the stamp duty 'holiday' in March 2012.

Chart 10: Supply and demand in the local housing market



Source: Hometrack

The fact that the local housing market can sustain such high house prices presents us with both an opportunity and a challenge; the opportunity comes from the continued attractiveness of the area to developers, homebuyers and employers, allowing us to harness the potential for growth and the borough's capacity to deliver the new homes needed, but the challenge is to create a more balanced housing market that stimulates growth at a time of global economic weakness and to ensure that growth is not only sustainable, but presents opportunities for established communities as well as those created as a result of new development.

5. Stock condition

The latest strategic housing market assessment (SHMA) for the borough shows that the vast majority of the borough's residents are happy with the state of repair of their homes. Those who own their own homes outright (95%) are the most satisfied and those living in tied accommodation (62%) are the least satisfied.

On average, just 7.4% of those living in the borough are dissatisfied with the condition of their homes. Satisfaction varies with the age and type of property and tenure type, however, with around 20% of those living in maisonettes, 11% of those living in older properties (pre-1945), 12% of those living in social housing and 13.5% of those living in the private rented sector indicating that they are dissatisfied with their homes.

In terms of Council housing stock, the five year capital programme approved by the Council in 2010, should result in the backlog of non-decent homes being cleared by the end of March 2016, subject to receipt of an additional £8.5million backlog funding from the HCA. The self-financing of council housing introduced in April 2012 and the Council's subsequent thirty year business plan based on this new financial regime should provide sufficient resources to enable the Council to maintain all its stock at the decent homes standard going forward from March 2016.

The latest private sector stock condition survey for the borough (2013) shows that poor housing conditions in the private housing sector are not evenly distributed across the population but are above average for low income households, with the youngest and oldest residents particularly affected. Cheshire West and Chester contains 26,224 vulnerable households representing 21.7% of all private sector households; currently, 7,337 vulnerable households (28.0%) live in non-decent homes with estimated improvement costs to achieve decency of £55.324 millions. Improving conditions in the private housing sector and especially the private rented sector is a key priority for the Council.

Table 7: Dissatisfaction with state of repair of property

Tenure	% dissatisfied	Base
Owned (no mortgage)	2.6	57253
Owned (with mortgage)	7.2	42852
Rented privately (furnished)	8.9	3712
Rented privately (unfurnished)	15.4	14818
Rented from Chester and District Housing Trust	10.9	6123
Rented from Plus Dane Group	23.5	4799
Rented from Weaver Vale Housing Trust	12.5	5531
Rented from a housing association	8.7	4367
Shared Ownership etc	9.3	1077
Tied accommodation	37.8	912
Total	7.4	141442
Property type	% dissatisfied	Base
Detached house	3.3	38097
Semi-detached house	9.2	43668
Terraced house/town house	11.1	23832
Bungalow	3.9	15602
Maisonette	19.2	835
Flat/ apartment	9.1	16846
Caravan / park Home	5.5	596
Other	17.7	791
Total	7.4	140267
Missing cases		1175
Property age	% dissatisfied	Base
Pre 1919	10.2	20396
1919-1944	11.5	19368
1945-1964	7.9	27194
1965-1984	5.0	33904
1985-2004	4.0	25651
2005 on	0.8	6496
Total	6.9	133009
Missing cases		8433
Grand total	7.4	141442

Source: SHMA 2013

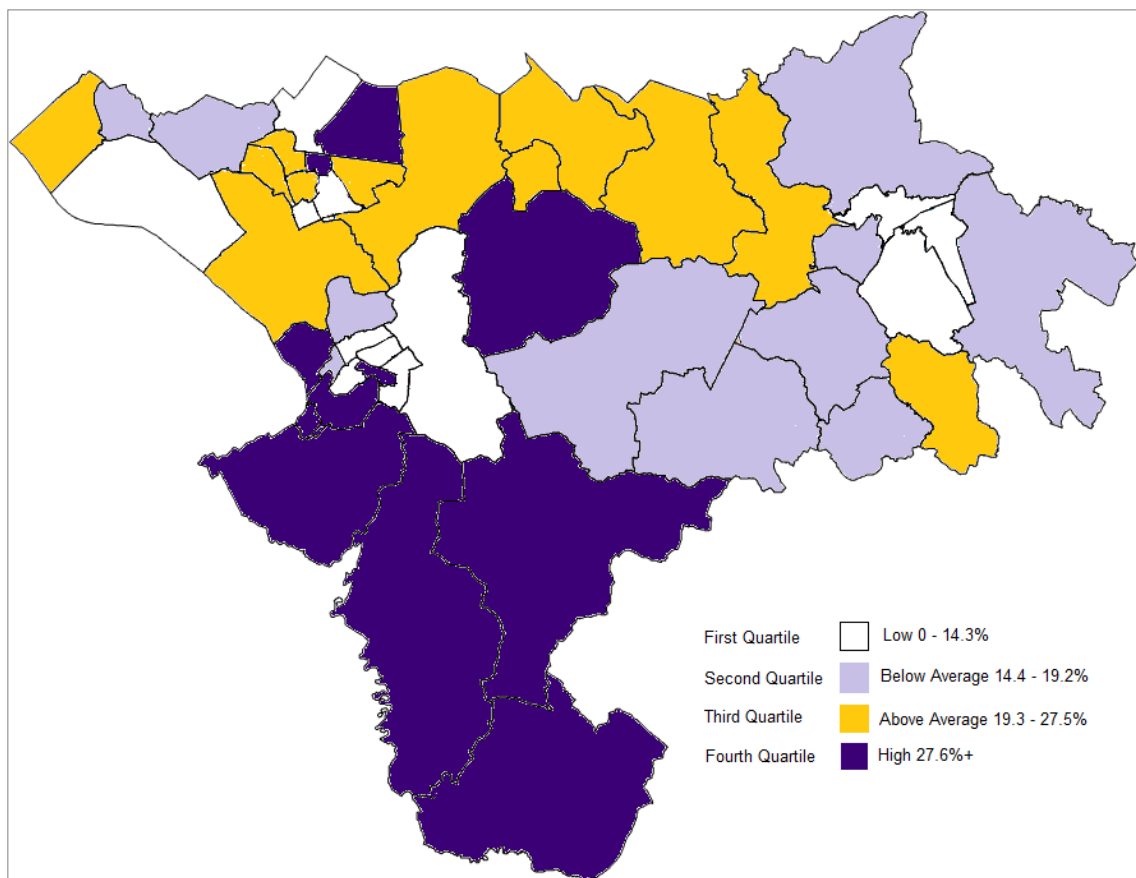
6. Fuel poverty

A household is said to be in fuel poverty when it has to spend more than 10% of its income to maintain a safe and comfortable level of heating for the home.

While the energy efficiency levels of the borough's housing stock have improved since the last private sector housing stock condition survey was carried out in 2010, fuel poverty remains a significant issue for residents, especially set against the context of increasingly high energy costs; 23,979 households are in fuel poverty, equating to almost 20% of all households in the borough.

Fuel poverty is particularly prevalent among households living in older homes (pre-1965), terrace houses and in market towns and rural areas. In terms of tenure type, the highest levels of fuel poverty were found in the private rented and tied housing sectors, with older households found to be the worst affected. Better heating and better insulation are two of the most frequently cited requirements identified to help support older people to continue to live safely and comfortably in their own homes; installing these measures would help to combat fuel poverty among older person households, as well as improving the health and wellbeing of our older residents and, for this reason, improving the energy efficiency of the borough's existing homes, as well as ensuring the energy efficiency of new homes, is a key priority for the Council.

Figure 1: Distribution of fuel poverty in the borough's private housing sector

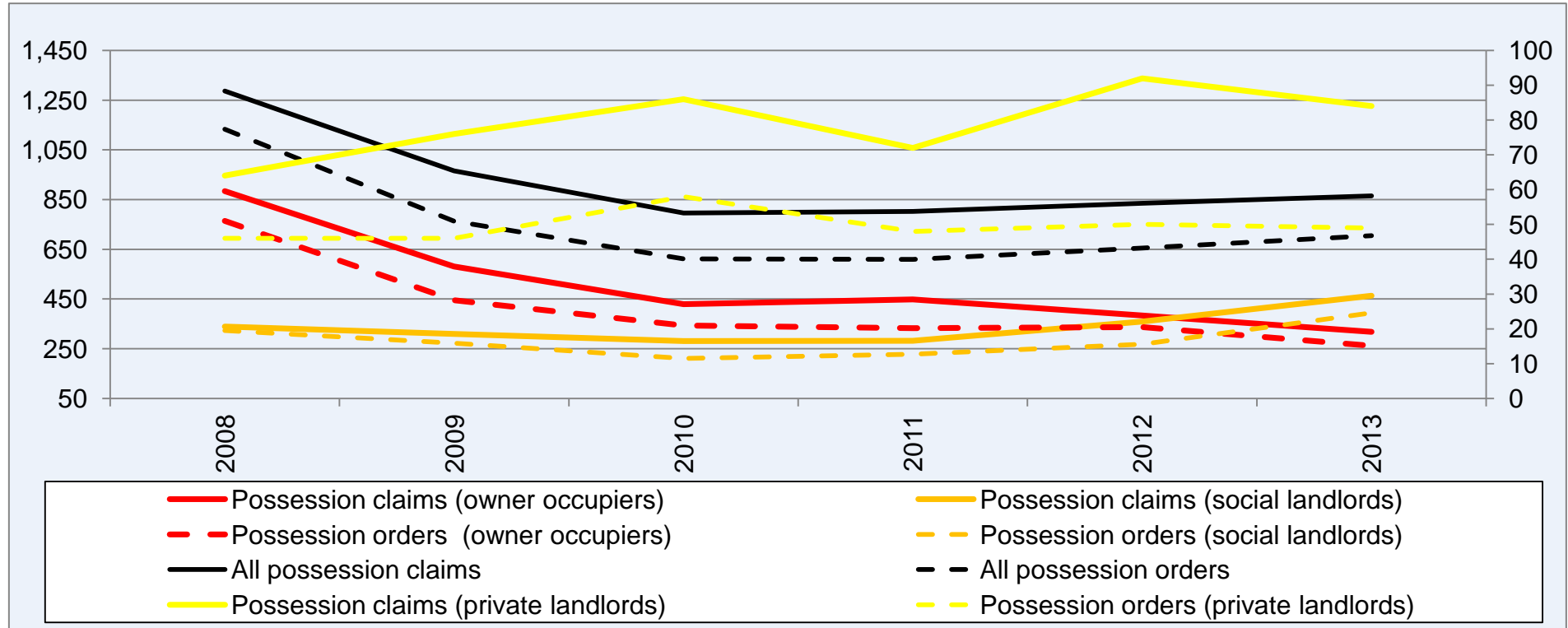


Source: Private sector stock condition survey 2013

7. Possessions

Overall, possession rates have fallen in the borough since 2008 and have remained relatively stable since 2009, although there is a very slight upward trend visible over the past two years. The situation for borrowers has been helped by continuing low interest rates, but there is a danger that those people who have bought a home more recently may be at risk should interest rates rise in the future, particularly if they bought at the limits of their financial capacity. The Government has actively encouraged lenders to show forbearance to borrowers in arrears, especially in cases where the mortgage relates to a rental property and sitting tenants are involved, but this forbearance can only last while arrears are stable; if they are continuously rising, possession is likely to be the only possible outcome.

Chart 11: Possessions in Cheshire West and Chester



Source: Ministry of Justice quarterly mortgage and landlord possession statistics

8. Empty homes

Properties that have been empty for six months or more are viewed as long-term empty homes; this is because properties that are vacant for less than six months are viewed as part of the normal housing market turnover, but those that are empty for longer than this are in greater danger of falling into disrepair and attracting anti-social behaviour, resulting in a negative impact on the surrounding neighbourhood and the wider housing market. In Cheshire West and Chester, only 1.25% of the total dwelling stock has been empty for more than six months and this is comparable with neighbouring authorities and with the national average.

Table 8: Empty homes in Cheshire

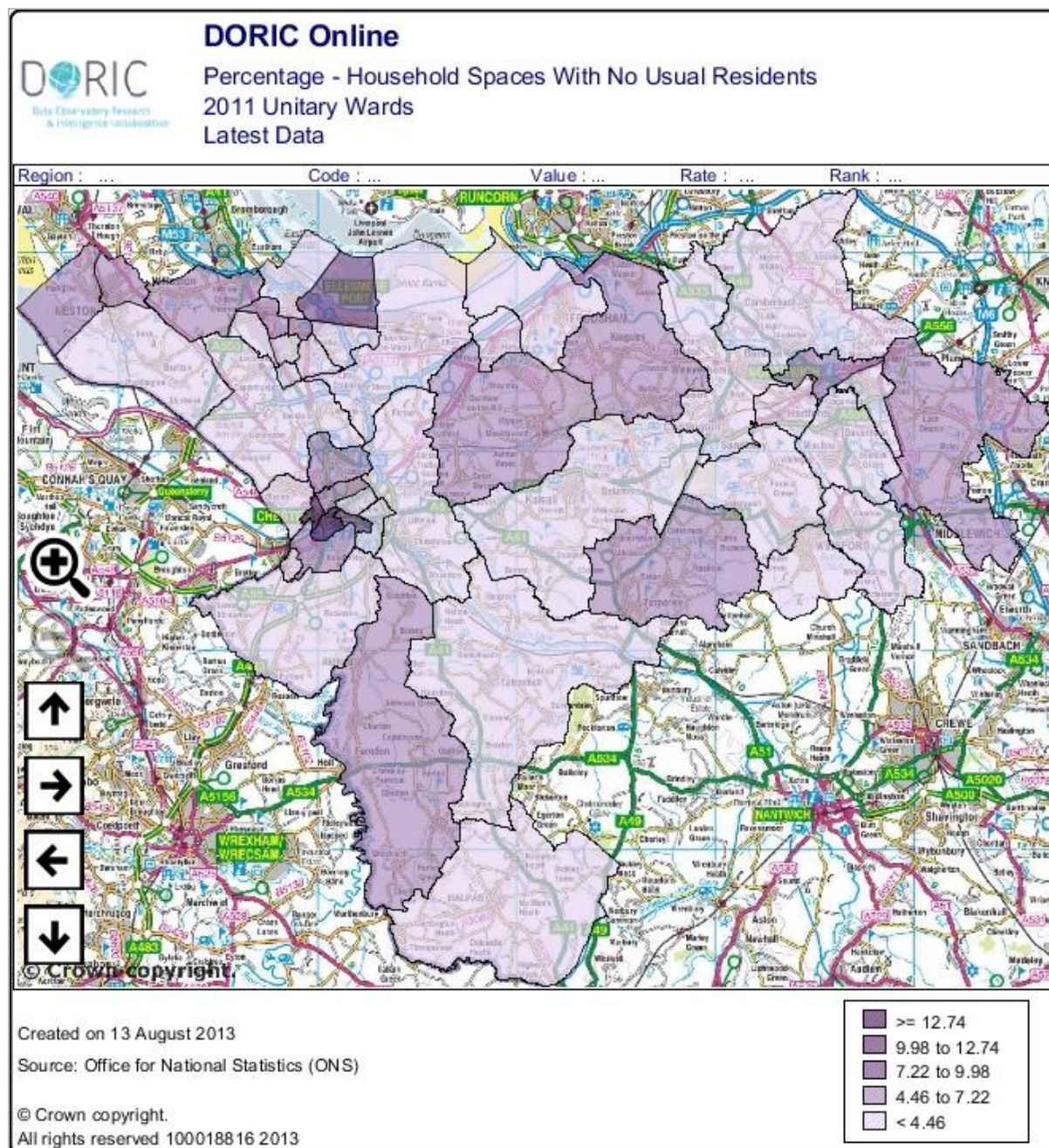
	2010	2011	2012	2013
All empty homes				
Cheshire West	3.27%	3.35%	3.35%	2.86%
Cheshire East	3.81%	3.30%	3.22%	2.70%
Warrington	2.64%	2.54%	2.65%	2.23%
England	3.23%	3.13%	3.05%	2.73%
Long-term empty homes				
Cheshire West	1.42%	1.35%	1.29%	1.25%
Cheshire East	3.76%	2.66%	2.49%	2.20%
Warrington	1.05%	0.89%	0.88%	0.54%
England	1.31%	1.21%	1.10%	0.93%

Source: CLG, based on local authority returns

We know from our own research that empty homes are found across the borough, indicating that localised market failure is not a significant issue. The borough's rural areas and market towns are more likely to be affected by the impact of empty homes, however, with 67% of empty properties located in these areas. The highest concentrations of empty homes are found in the wards of Chester City, Garden Quarter (Chester) and Rossmore (Ellesmere Port). This is in spite of the median house price to income ratio in both Garden Quarter and Chester City being comparatively low, meaning that these areas are relatively affordable, compared to neighbouring wards. Higher numbers of empty homes in these wards could be explained by the high level of student accommodation located here, due to the proximity to Chester university; student accommodation is prone to high levels of turnover.

Although empty homes are not a significant issue for the borough, they are a wasted resource and we will explore with our partners how we can work together to bring these properties back into use to provide homes for those in need.

Figure 2: Distribution of vacant homes in the borough



Source: DORIC based on Census 2011

9. The Housing register

Growth in the affordable housing sector has been significantly hampered by reducing levels of grant funding and increasing financial risk, impacting on the capacity of registered providers to deliver new affordable homes, increasing the pressure on the borough's already stretched social housing sector. The number of households registering to apply for a social home in the borough rose by 7.4% between April 2012 and March 2013.

However, new legislation has allowed the Council to change the way social housing is allocated; a 'closed' register was put into operation from 1st October 2013, greatly

reducing the number of applicants on the housing register. This means that applications are now only accepted from those households who are considered to be in housing need. Although the majority of households on the housing register are reliant on benefits, applications from working households are increasingly being received, indicating the mounting financial pressures facing the borough's residents.

The largest rise between April 2012 and March 2013 occurred in the 46-59 age group, which has risen by 14.4%. This reflects the borough's ageing population profile and indicates that people are increasingly looking to access social housing later in life. This could be for a number of reasons, including:

- the increasing difficulty and cost of maintaining a home
- the increasing cost of servicing a mortgage
- increasing unemployment
- negative equity
- relationship breakdown
- health issues

The largest group on the register remains those aged between 26 and 45 and this is consistent with known affordability constraints particularly affecting the borough's young people. The 18 - 24 age group is likely to comprise many newly-forming households and individuals leaving the parental home for the first time. In a more balanced housing market, many of these individuals would typically be first time buyers, but the scarcity of affordable housing both to buy and to rent means that many are unable to access a home without financial assistance and are turning to social housing as an alternative.

Table 9: The housing register

	As at April 2012	As at September 2012	As at March 2013	Change September 2012 – March 2013 (No.)	Change September 2012 – March 2013 (%)	Change April 2012 – March 2013 (No.)	Change April 2012 – March 2013 (%)
Total registered applications	17796	18208	19113	905	4.73%	1317	7.40%
Applicants aged 18-25	3738	3649	3645	-4	-0.11%	-93	-2.49%
Applicants aged 26-45	7729	7950	8407	457	5.44%	678	8.77%
Applicants aged 46 to 59	3001	3163	3433	270	7.86%	432	14.40%
Applicants aged 60 +	3441	3532	3679	147	4.00%	238	6.92%

Source: Trust HomeChoice

10. Homelessness

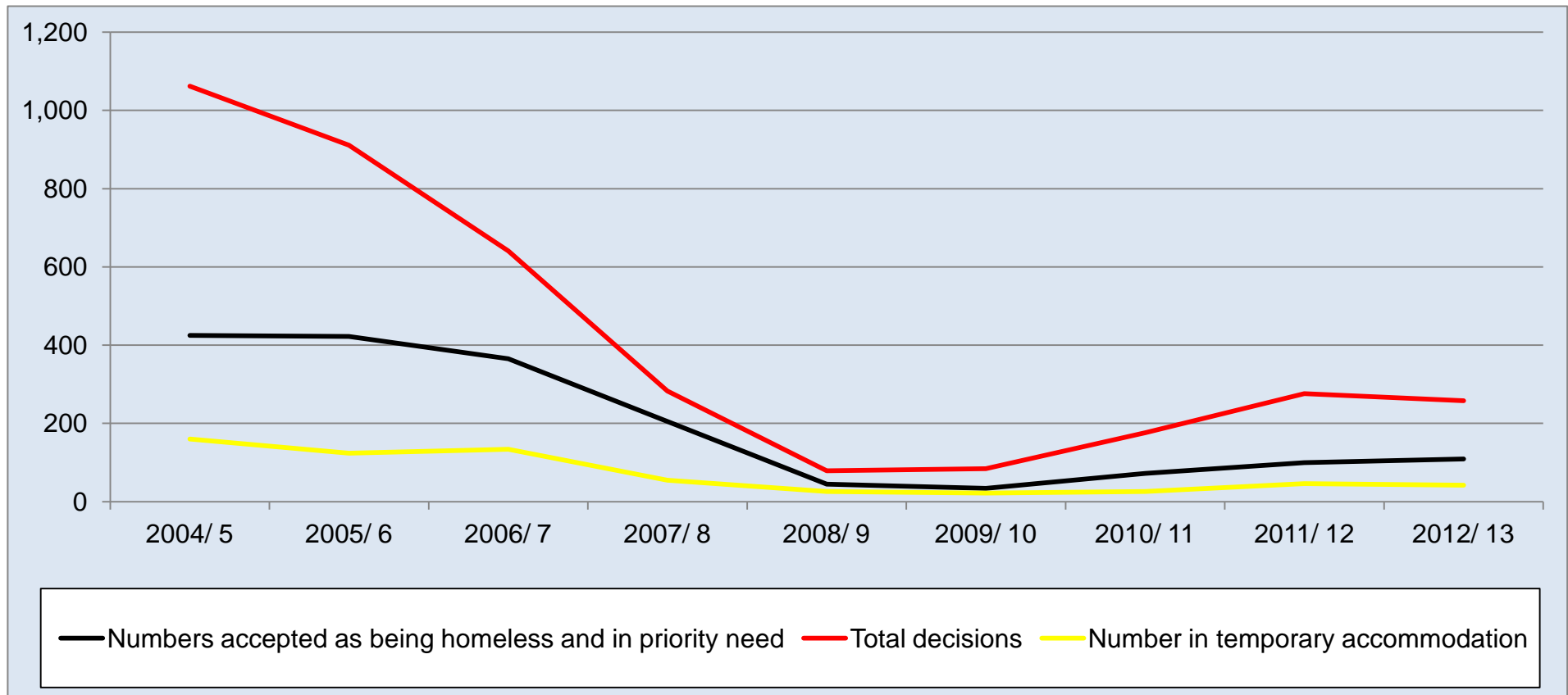
Following the introduction of a new approach to homelessness in 2008, focussing on early intervention and prevention, the number of homeless acceptances fell sharply. Numbers have started to rise again over the last few years, however, in no small measure due to the increasingly difficult economic conditions caused by the recession; not only are more people at risk of losing their home because they can no longer afford to pay rent or mortgage costs, but increased stress and worry about finances can result in increasing levels of relationship breakdown and domestic abuse.

There is a clear correlation between the homelessness strategy and the housing strategy; there are several priorities and objectives that are common to both strategies and the delivery of these will support key outcomes outlined in both strategies, as well as contributing to wider corporate aims, including improved health and wellbeing outcomes, reduced duplication and reduced costs to the authority.

Homelessness is a key issue for the Council and we are committed to ending rough sleeping. We will provide a strong strategic lead to raise the profile of and tackle rough sleeping through officer and member groups and increased multi-disciplinary working. The last Homelessness Review identified significant demand for supported accommodation in the borough for those presenting as homeless and sleeping rough, exacerbated by a lack of move on accommodation and this will be taken forward through the refresh of the current homelessness strategy.

The borough's private rented sector, although relatively small, plays an important role in providing accommodation to households who cannot access home ownership or social renting. It is therefore important to enhance our work with the private rented sector, to increase the supply and quality of accommodation in this sector and to provide a route to more settled accommodation for those presenting as homeless.

Chart 12: Homelessness in the borough



Source: CLG, based on local authority returns

11. Housing need

The latest strategic housing market assessment (SHMA) for the borough demonstrates that there is still a considerable level of housing need evident among local households.

Supplieside issues due to the recession mean that driving any increase in supply is becoming more and more challenging and we will have to be progressively more innovative in our approach, including how we work with partners, to deliver the homes that our residents need.

Table 10: Housing need in Cheshire West and Chester by tenure

Tenure	No. households in need	Total no. of households	% households in need
Owner occupier	7,711	100,105	7.7%
Private	3,234	19,441	16.6%
Affordable	1,673	21,896	7.6%
Total	12,619	141,442	8.9%

Source: SHMA 2013

Table 11: Housing need in Cheshire West and Chester by household type

Household type	No. households in need	Total no. of households	% households in need
Single adult (under 65)	2,056	25,712	8.0%
Single adult (65 or over)	1,338	18,005	7.4%
Couple only (both under 65)	2,504	25,595	9.8%
Couple only (one or both over 65)	1,646	22,335	7.4%
Couple with 1 or 2 child(ren) under 18	1,013	18,891	5.4%
Couple with 3 or more children under 18	141	2,608	5.4%
Couple with child(ren) aged 18+	1,436	14,035	10.2%
Lone parent with 1 or 2 child(ren) under 18	424	4,652	9.1%
Lone parent with 3 or more children under 18	145	473	30.6%
Lone parent with child(ren) aged 18+	809	5,006	16.2%
Other type of household	1,860	18,688	10.0%
Total	12,619	141,442	8.9%

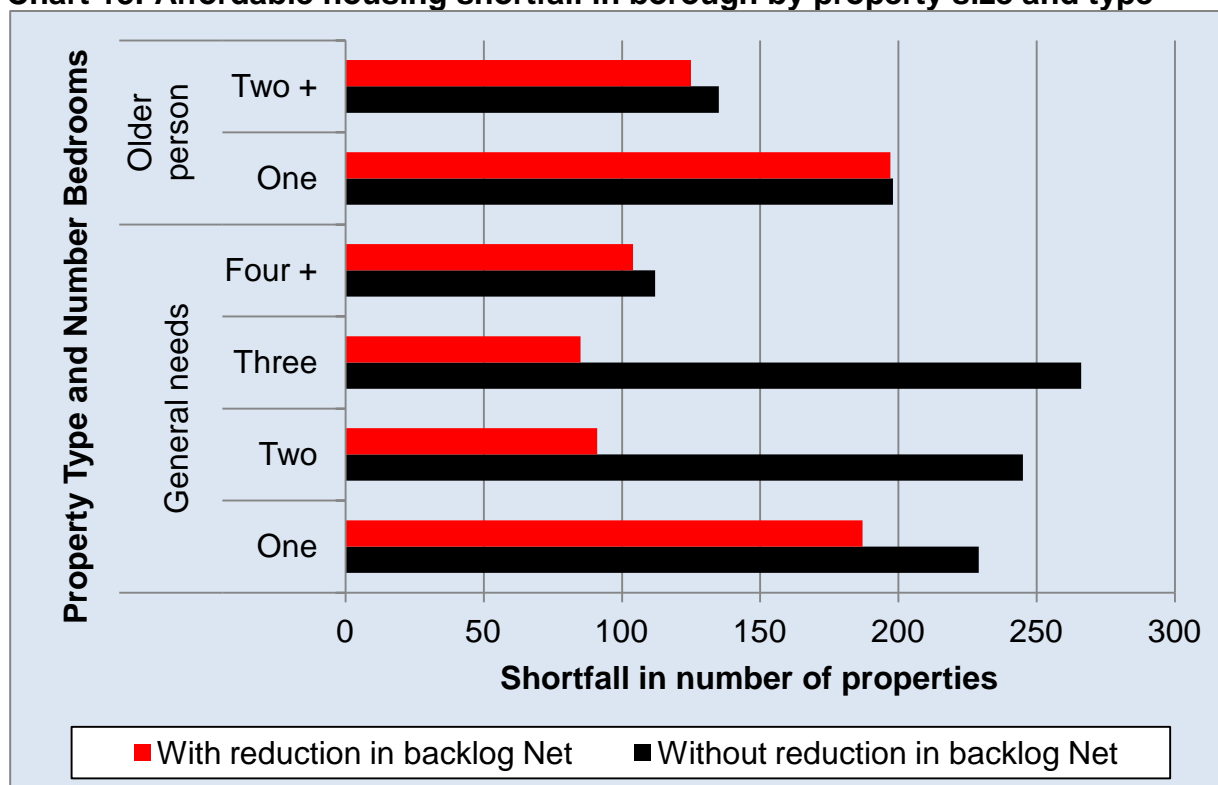
Source: SHMA 2013

Table 12: Housing need by spatial area

Spatial area	No. households in need	Total no. of households	% households in need
Chester urban area	3,272	35,642	9.2%
Chester Villages	310	3,498	8.9%
Cuddington and Sandiway	185	2,297	8.1%
Ellesmere Port urban area	2,199	25,963	8.5%
Farndon	263	2,552	10.3%
Frodsham	456	4,119	11.1%
Helsby	128	2,192	5.8%
Malpas	135	1,755	7.7%
Neston	640	7,179	8.9%
Northwich urban area	1,826	22,732	8%
Rural East	618	6,358	9.7%
Rural North	597	7,514	7.9%
Tarporley	128	1,969	6.5%
Tarvin and Kelsall	210	3,294	6.4%
Tattenhall	253	1,921	13.2%
Winsford urban area	1,400	12,457	11.2%
Total	12,619	141,442	8.9%

Source: SHMA 2013

Chart 13: Affordable housing shortfall in borough by property size and type



Source: SHMA update 2012 (based on 2009 household survey)

The borough's strategic housing land availability assessment (SHLAA) is an evaluation of the potential number of homes that could be accommodated on suitable sites in the borough. These sites will not necessarily all be developed for housing, but the SHLAA gives a good idea of how many new homes could be delivered over the coming 15 years.

Table 13: Strategic housing land supply: overall capacity identified in the borough

	1 - 5 years	6 - 10 years	11 - 15 years	16 - 20+ years	Total supply
Total capacity	8252	9981	8377	10276	36,886

Source: strategic housing land availability assessment 2013

Table 14: Annual housing completions in Cheshire West and Chester

All net housing completions				
2008/ 9	2009/ 10	2010/ 11	2011/ 12	TOTAL
723	733	654	803	2,913
Gross affordable housing completions				
2008/ 9	2009/ 10	2010/ 11	2011/ 12	TOTAL
228	283	323	382	1,216

Source: Cheshire West and Chester annual monitoring reports

12. Conclusion

The local housing market in Cheshire West and Chester has undergone significant change over recent years. House prices have increased significantly, far outstripping wages and making it increasingly difficult for first time buyers to break into the housing market. As a consequence, sales activity throughout the rest of the market is severely curtailed and many newly forming households have diverted to the private rented sector instead. The number of homes available to rent privately has increased across the borough and rental values have risen as demand has intensified, resulting in increasing affordability constraints for residents seeking accommodation in this sector. Demand for council accommodation and other social housing remains high, although welfare reforms are proving to have a significant impact on many of the borough's residents. Affordability thus remains a significant issue for those living in the borough regardless of tenure.

A resilient, diverse and functioning housing market is a crucial component of the wider framework needed to underpin sustainable economic growth and economic growth is a key priority for the Council and its partners. We know that the supply of housing in the borough has fallen behind household growth and there is a significant shortage of affordable housing available to local people; increasing the supply of housing in the borough is therefore a key priority, to deliver the right type of homes in the right locations to support our ambitious plans for growth, but also to meet local housing need.

Whilst affordability constraints are also likely to affect those residents who are vulnerable in some way, vulnerable people are likely to experience a diverse range of further barriers to accessing a suitable and sustainable home. Tackling these barriers and ensuring that the borough's most vulnerable residents are supported to access a safe, secure and sustainable home is therefore a key priority for the Council.

Housing quality in the borough is generally above average, but there are areas where improvements could be made. Housing quality is inextricably linked to health; poor housing conditions can contribute to physical and mental health problems and people with no housing experience some of the worst health inequalities of all. A safe, warm and well-designed home helps to provide the best start in life for children and helps older people to stay in their own home for longer. There is also growing evidence that improving the quality of homes can bring about significant savings to the public purse by reducing the costs of expenditure on health and social care. Improving the quality of local homes, tackling fuel poverty and developing a more joined up approach to tackling housing issues as one of the wider determinants of health will thus help to tackle health inequalities and improve residents' quality of life. It will also help to reduce carbon emissions and address climate change.

The three priorities for the borough's local Housing Strategy are therefore:

- increasing and enabling supply;
- improving access to housing; and
- improving the quality, sustainability and design of homes in the borough.