

Housing Need Assessment 2021

Knowsley MBC

Final Report

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Executive Summary

Introduction

The Knowsley Housing Need Assessment 2021 provides up to date evidence to inform the strategies, policies and decisions of the council and its partners. The assessment considers future housing need across all sections of the community over the period 2020 to 2036, updates the Local Plan evidence and helps to determine local housing priorities and the issues to be considered in the council's Housing Strategy. The study draws upon the existing (secondary data), a major household survey carried in late 2020 and stakeholder consultation.

The HNA has been prepared in accordance with the National Planning Policy Framework (NPPF) and associated Planning Practice Guidance (PPG).

This report has been prepared during the COVID-19 pandemic. The impact this may have on population projections, the economy and dwelling need will emerge in due course.

Dwelling stock

There are 69,165 dwellings and 67,483 households across the borough in 2020. The vacancy rate is 3.3% which is slightly higher than the rate for England (2.7%). Most dwellings are houses (84.6%), 11.6% are flats and 3.8% bungalows. 62.4% of households are owner occupiers, 10.8% privately rent and 26.8% live in affordable housing. There are around 400 intermediate (affordable home ownership) properties in the borough.

Most households were satisfied with the state of repair of their home and 8% were dissatisfied, particularly those who rent privately and from a social housing provider.

House prices and rents

In 2019, lower quartile prices were £108,000 (North West £117,000 and England £152,000) and median prices were £151,000 (North West £166,000 and England £237,000).

In 2019, lower quartile private rents were £498 each month (£494 North West and £667 England) and median rents were £576 (North West £624 and England £1,001).

Future dwelling mix and development priorities

The HNA has carefully considered the future population and household projections over the period 2020 to 2036, the range of dwellings lived in by different households and their dwelling aspirations (likes) and expectations. This helps to determine an appropriate mix of dwellings to inform future development priorities to better reflect the housing needs of communities across the borough.

The study has also calculated an annual need for 243 affordable homes each year across the borough which justifies the need for a robust affordable housing policy.

The current Local Plan has a minimum net figure of 450 dwelling each year for the period 2010-2028. This is higher than the 261 minimum target based on the ‘standard method’ for calculating minimum housing need as set out in December 2020 Planning Practice Guidance.

The current affordable target is 10% on sites in the current urban area and 25% on sites identified as Sustainable Urban Extensions. Given the level of affordable need identified, it is recommended that the minimum affordable target is 25% and the council should seek a higher proportion of affordable housing delivery on sites, where possible, based on viability evidence. The overall recommended affordable housing split is 67% rented and 33% affordable home ownership options. This also supports the government’s policy that 25% of new affordable dwellings should be First Homes which are discounted at 30% of open market value). On sites with a 25% affordable requirement, the current tenure split is 45% rented and 55% affordable home ownership to support the NPPF requirement that a minimum of 10% of a site should be affordable home ownership.

Figure ES1 summarises the recommendations for development by tenure and number of bedrooms based on 25% affordable housing delivery. Overall, the focus of development should be 2 and 3-bedroom dwellings. For market housing, there is a particular need for 2 and 3-bedroom dwellings. For affordable/social rented housing a broad mix is needed with over half of need being for 1 and 2-bedroom dwellings. For intermediate (affordable home ownership) strongest need is for properties with 3 or more bedrooms.

Analysis of dwelling type (Figure ES2) identifies strongest need for houses but a considerable need for bungalows which reflects the needs, aspirations and expectations of the aging population across the district.

Figure ES1 Future dwelling mix and future development priorities: tenure and number of bedrooms

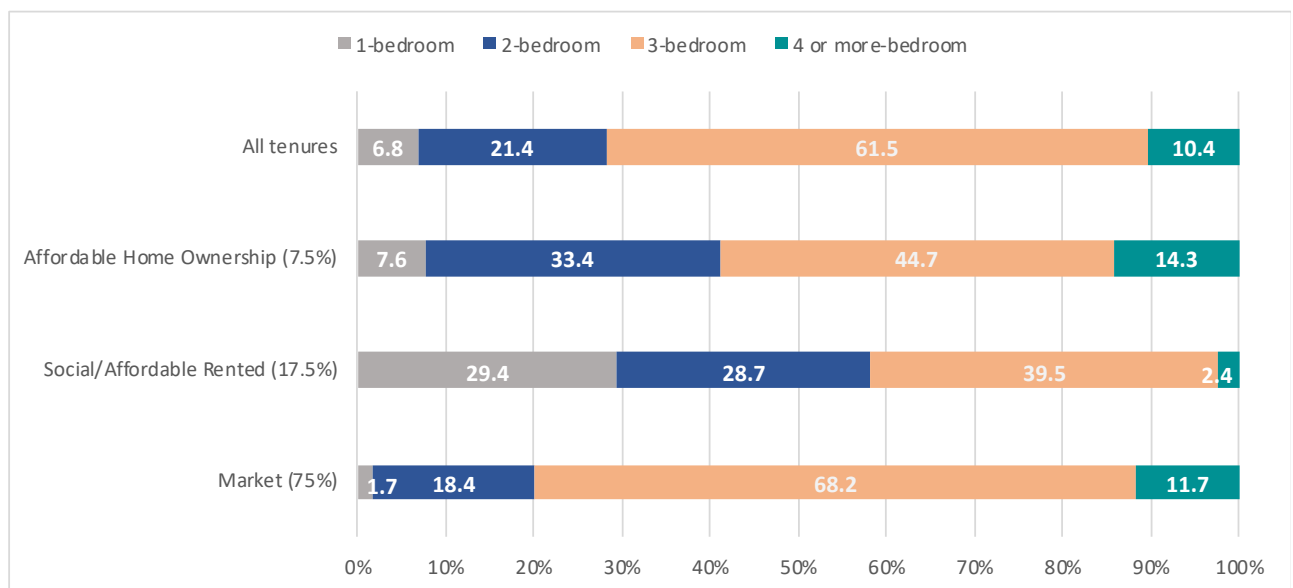
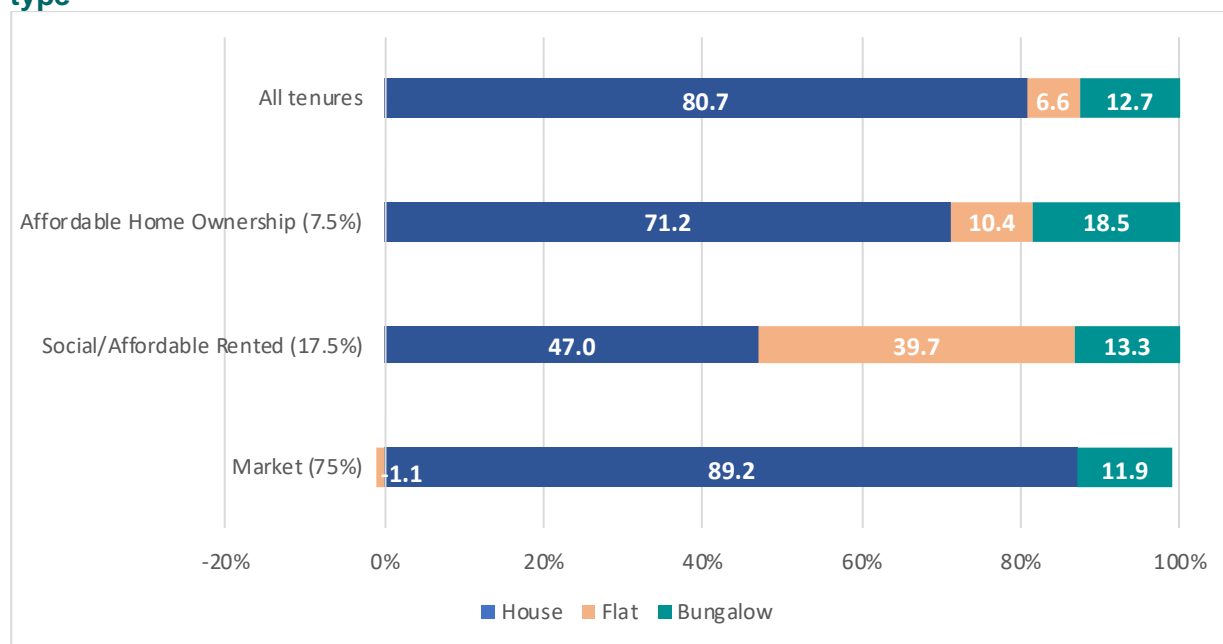


Figure ES2 Future dwelling mix and future development priorities: tenure and dwelling type



The needs of other groups

Particular needs which have been identified in the HNA are:

- Increasing and diversifying the supply of specialist housing for older people. There is a need for 1,022 more units of accommodation for older people by 2036 including sheltered/retirement, Extra Care and co-housing. In line with the council’s commitment to reduce reliance on residential care, these new dwelling should be C3 use class;
- Based on an assessment of additional needs and longer-term demographics, 5% of new dwellings (23 each year) should be built to M4(3) wheelchair accessible and adaptable standard; and all other new dwellings should be built to M4(2) accessible and adaptable standard;
- An increase in the number of dementia-friendly homes;
- The promotion of independent living for those with additional needs;
- Provision for older people with learning disabilities; and
- 18.1% of black and minority ethnic (BAME) households are in some form of housing need compared with 12.2% of all households.

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

1. Introduction

Background, aims and objectives

- 1.1 The Knowsley Housing Need Assessment (HNA) 2021 provides up to date evidence to inform the strategies, policies and decisions of the council and its partners. The assessment considers future housing need across all sections of the community over the period 2020 to 2036, updates the Local Plan evidence and helps to determine local housing priorities and the issues to be considered in the council's Housing Strategy.

Aims

- 1.2 The aims of HNA are to:
- Establish a robust and defensible evidence of the accommodation needs across all sections of the community to meet the requirements of the National Planning Policy Framework (NPPF) and associated Planning Practice Guidance (PPG);
 - Establish the overall dwelling type, size and tenure mix based on an annual target of 450 new dwellings each year;
 - Quantify the level of affordable housing needed and the appropriate mix of affordable housing by size, type, location and tenure;
 - Update the Local Plan evidence base;
 - Identify the housing needs of different groups as outlined in the NPPF Paragraph 61 within the borough, with a focus on 'different groups' such as older persons' needs and supported/special needs housing; and
 - Provide a clear and robust evidence base which all partners and agencies can use to better understand the current and future nature of Knowsley's housing needs.

National Planning Policy Framework

- 1.3 The evidence base needs to take account of the requirements of the National Planning Policy Framework (NPPF). The latest version was published in February 2019 and supported by Planning Practice Guidance (PPG). The NPPF 2019 sets out the government's planning policies for England and how these are expected to be applied. Paragraph 10 of the NPPF states that plans, and decisions should apply a *'presumption in favour of sustainable development'*. As part of this, in relation to plan-making, it sets out that this means *that 'strategic policies should, as a minimum, provide for objectively assessed needs for housing...'*
- 1.4 Paragraph 59 provides an important context to the policy for housing delivery, as follows:
- 'To support the Government's objective of significantly boosting the supply of homes, it is important that a sufficient amount and variety of land can come forward where it is needed, that the needs of groups with**

specific housing requirements are addressed and that land with permission is developed without unnecessary delay'

- 1.5 Paragraphs 60 and 62 relate to the evidence base requirements which underpin this study:

Paragraph 60: **'To determine the minimum number of homes needed, strategic policies should be informed by a local housing need assessment, conducted using the standard method in national planning guidance – unless exceptional circumstances justify an alternative approach which also reflects current and future demographic trends and market signals. In addition to the local housing need figure, any needs that cannot be met within neighbouring areas should also be taken into account in establishing the amount of housing to be planned for.'**

Paragraph 61: **'the size, type and tenure of housing need for different groups in the community, should be assessed and reflected in planning policies including but not limited to: those who require affordable housing; families with children; older people; students; people with disabilities; service families; travellers; people who rent their homes; and people wishing to commission or build their own homes.'**

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

- 1.6 The NPPF 2019 (Paragraph 65) requires that:
- 'strategic policy-making authorities should establish a housing requirement figure for their whole area, which shows the extent to which their identified housing need (and any needs that cannot be met within neighbouring areas) can be met over the plan period. Within this overall requirement, strategic policies should set out a housing requirement for designated neighbourhood areas which reflects the overall strategy for the pattern and scale of development and any relevant allocations.'**
- 1.7 The Localism Act 2010 introduced the 'Duty to Co-operate' as a replacement for Regional Spatial Strategy and this requirement is also established in National Planning Policy (NPPF 2019, Paragraphs 24-27). Section 110 requires local authorities and other bodies, including Local Enterprise Partnerships to co-operate in maximising the effectiveness of strategic matters within development plan documents. The provision of housing development is a strategic priority and the council will have to ensure that it is legally compliant with the Localism Act at Local Plan examination.
- 1.8 The NPPF 2019 sets out affordable housing definitions which are presented at Technical Appendix A.

Regional Context

- 1.9 The Liverpool City Region Combined Authority (LCRCA) was established on 1 April 2014. The area includes Knowsley and five other local authorities; Halton, Liverpool, Sefton, St Helens and Wirral. The LCRCA works collaboratively with the Liverpool City Region Local Enterprise Partnership (LEP) to deliver economic growth.

- 1.10 The LCRCA Plan for 2018-2020 (a Plan for the Liverpool City Region Combined Authority 2018-2020) contains eight high level priorities, of which, priority five is:
- ‘Good quality and affordable housing’.**
- This priority is accompanied by the following vision:
- ‘We want everyone in the city region to have access to a good-quality home in a safe neighbourhood - safe, secure, good quality housing is a basic human right’.**
- To achieve this vision the LCRCA is preparing a City Region Spatial Framework and Housing Strategy.
- 1.11 The LCR Strategic Housing & Employment Land Market Assessment (SHELMA) (source: Liverpool City Regional SHELMA Executive Summary, March 2018, GL Hearn), 2012-2037, has been produced to inform the Spatial Strategy and each local council’s Local Plan. The SHELMA identifies that Knowsley sits within the Central Liverpool City Region Housing Market Sub-area.
- 1.12 The LCRCA has adopted a ‘brownfield first’ approach to housing development and reports having around 400 sites on its register to help identify priority sites for sustainable urban housing.
- 1.13 The LCR is one of three places in England chosen to pilot an approach to homelessness known as Housing First. The £7.7 million pilot began work with homeless people in summer 2019.

Local context

- 1.14 To provide a background to the local strategic context, this section considers the key messages in the Council’s Corporate Plan, the Knowsley 2030 strategy, Knowsley’s Core Strategy, the Council’s Strategic Housing Land Availability Assessment and the current housing strategy.

The Corporate Plan

- 1.15 The Corporate Plan 2020/21 (<https://www.knowsley.gov.uk/your-council/policies,-plans-and-strategies/key-plans-and-strategies>) sets out the Council’s key priorities:
- maximise the Council’s contribution to education in Knowsley;
 - maximise the Council’s contribution to the health and wellbeing of Knowsley residents;
 - provide high quality and sustainable adult social care;
 - responding to the changing needs of local residents and communities;
 - accelerate business growth, new jobs and new housing; and
 - responding to the changing needs of local businesses and economy to create a sustainable borough.
- 1.16 In July 2020, within the context of the ongoing COVID-19 pandemic, the Council’s Cabinet agreed to maintain these priorities throughout 2020/21. It

was also agreed to revise the Corporate Plan to reflect the additional focus required on “COVID-19 Recovery”. These include:

- effective outbreak management;
- returning to a new normal;
- responding to the changing needs of local residents and communities;
- responding to the changing needs of local businesses and economy; and
- financial sustainability of the Council.

Knowsley 2030

- 1.17 The Corporate Plan will be complemented by the Knowsley 2030 strategy (<https://www.knowsley.gov.uk/your-council/policies,-plans-and-strategies/key-plans-and-strategies>) and the Council’s work with strategic partners to develop and implement the Knowsley Better Together COVID Recovery Plan. The plan and the strategy are underpinned by five strategic outcomes which set out that, by 2030, Knowsley will be a place:
- where strong and safe communities can shape their future;
 - where people are active and healthy, and have access to the support they need;
 - where people of all ages are confident and can achieve their full potential;
 - with a thriving, inclusive economy with opportunities for people and business; and
 - with welcoming, vibrant, well-connected neighbourhoods and town centres.
- 1.18 Through sustained engagement with residents, housing has emerged as an important theme from community insight gathered for a long-term strategy for Knowsley, Knowsley 2030.

Knowsley Local Plan: Core Strategy A Development Plan Document Adopted by resolution of the Council, 6 January 2016

- 1.19 The Core Strategy (<https://www.knowsley.gov.uk/residents/building-and-planning/local-plan/adopted-documents>) part of the Local Plan will set the strategic framework for the growth and development of Knowsley up to 2028 and beyond. The document sets Knowsley’s target for housing delivery for the plan period (up to 2028) as 450 homes per annum within 9 strategic objectives:
- to encourage and maintain sustainable economic and employment growth;
 - to promote a well-balanced housing market;
 - to regenerate and transform areas of social and economic deprivation;
 - to promote distinctive, viable and sustainable town centres in Huyton, Kirkby and Prescott together with thriving district centres, including enhancement of those in Halewood and Stockbridge Village;
 - to promote the quality of place;
 - to ensure new development in Knowsley encourages a reduction in the overall need to travel, and prioritises sustainable transport;
 - to manage environmental resources in Knowsley prudently by focusing on sustainable development, recycling and renewable technologies;
 - to support and strengthen the role of Knowsley’s Green Infrastructure; and

- to address existing health inequalities and encourage enhancements to the health and wellbeing of Knowsley's residents.

Knowsley Strategic Housing Land Availability Assessment (SHLAA) 2016 Update – Final Report

- 1.20 Knowsley's Strategic Housing Land Availability Assessment (SHLAA) <https://www.knowsley.gov.uk/knowsleycouncil/media/Documents/Knowsley-SHLAA-Report-2016-Update-Final-Report-Draft-wo-app.pdf> undertakes a review of housing land availability and provides an estimation of when housing land is likely to come forward for development.
- 1.21 Paragraph 5.13 of the Core Strategy explains how the Council will use the SHLAA to undertake a “plan, monitor, manage” approach to housing land availability, including establishing a position against the national policy requirement to maintain a five-year supply of housing land.
- 1.22 The SHLAA indicates that the Borough has a sufficient five-year supply to meet the current housing target of 450 dwellings per annum, with the majority of the identified supply being already committed as extant planning permissions and allocations.
- 1.23 The SHLAA also confirm that there is sufficient supply to meet the requirement for a backlog (890 2010-2015) allowance and an additional 20% buffer based on recent persistent under delivery.

Knowsley Housing Strategy 2016-2021¹

- 1.24 The vision for housing sets out that by 2021 Knowsley will have a housing offer that meets the needs of existing residents and attracts economically active people to the borough. It sets out to:
- Increase the number of homes;
 - Improve the quality of homes; and
 - Improve access to housing.
- 1.25 It sets out to achieve this through:
- **Urban residential development-** the development of new homes within existing communities. It will focus on areas where there is vacant or underused “brownfield” land, or where interventions will address poor quality housing stock, or issues of low housing demand.
 - **Sustainable Urban Extensions (SUEs)** are former Green Belt sites (identified in the Knowsley Local Plan) that present significant development opportunities in key locations throughout the borough. Their development will make a major contribution to transforming the borough's residential offer and rebalancing the Knowsley housing market.
 - **Self and custom build housing-** which can be a more affordable route to home ownership and an opportunity to own a bespoke and sustainably

¹ <http://www.knowsley.gov.uk/knowsleycouncil/media/Documents/knowsley-housing-strategy-2016-2021-building-on-success.pdf>

designed, high quality home. It can offer opportunities for smaller builders and contractors to create local jobs, social value and contribute to the local economy

- **Supported accommodation**- including housing solutions for older and vulnerable people will include a range of different models, such as: opportunities to downsize, support and adaptations to allow people to remain in their existing homes, alongside a range of different supported housing products, including extra care accommodation
- Promote **purpose built private rented sector housing** delivered in perpetuity by a professional landlord
- **Promote housing and Health** with programmes aimed at delivering housing quality improvements, returning long term empty properties back into use and promoting good practice amongst private landlords and letting agents.
- **Provide advice and support services** are to ensure that existing and future Knowsley residents can access the right housing solutions that best meet their individual circumstances

1.26 Supporting the Knowsley Housing Strategy are a range of specific documents including:

- Affordable Warmth Strategy.
- Empty Homes Strategy.
- Tenancy Strategy.
- Homelessness Strategy.
- Private Sector Housing Strategy.

1.27 An update of the Housing Strategy is planned in 2021.

Geography

1.28 Knowsley is a metropolitan borough in Merseyside located in the North West of England. It is bounded by Liverpool City to the west and St. Helens to the east, Halton to the south and West Lancashire to the north. The borough is well connected with surrounding areas, with the M62, M57 and A580 running through Knowsley.

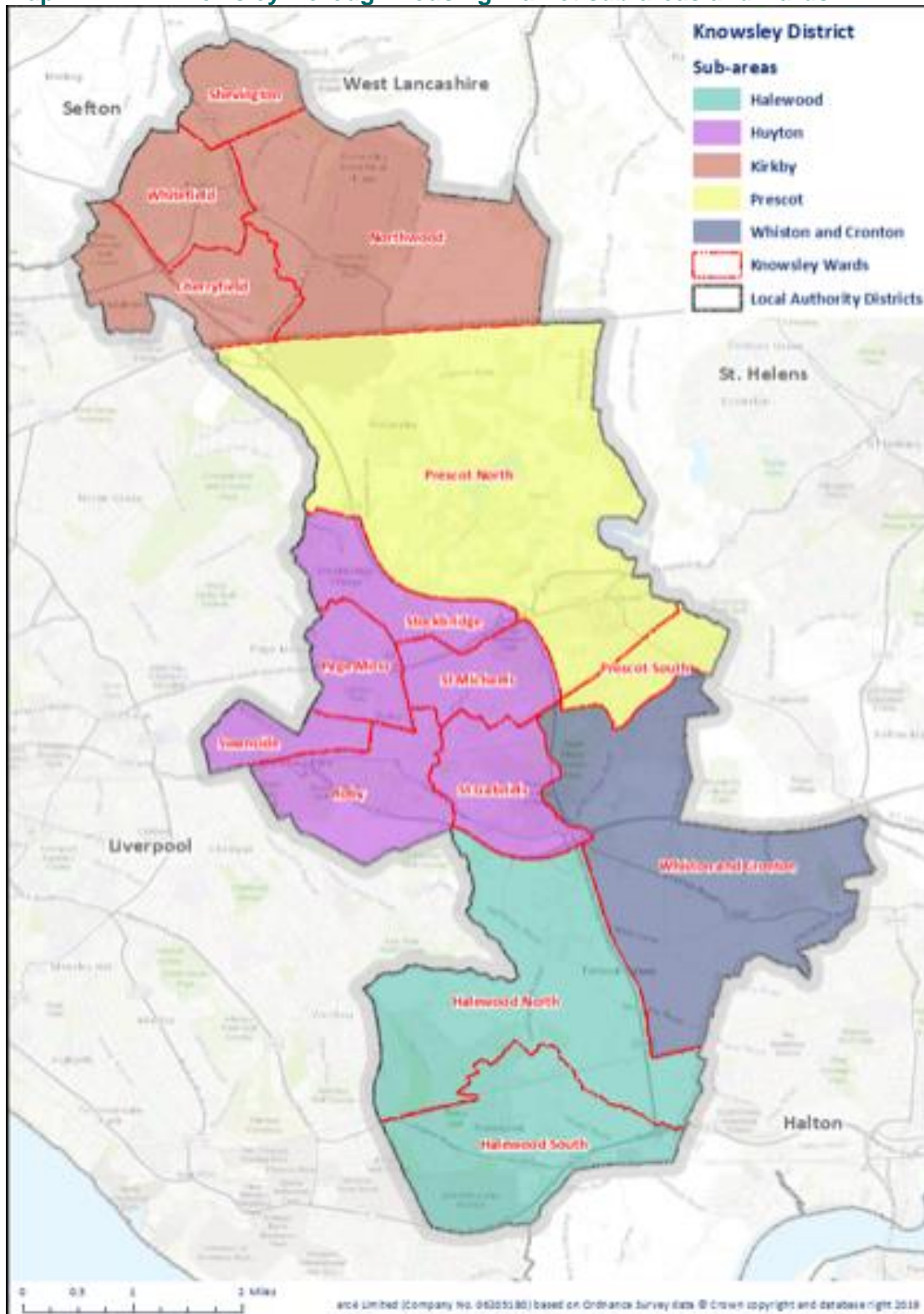
1.29 The resident population of the borough was estimated to be **151,053** (source: ONS 2018 based population projections for 2020) in 2020.

1.30 For the purposes of the HNA, the borough is split into 5 Housing Market Sub-areas:

- Halewood;
- Huyton
- Kirkby;
- Prescott; and
- Whiston and Cronton.

1.31 These have formed the basis of outputs for the HNA (Map 1.1), The HNA also presents some data at ward and Lower Super Output Area (LSOA) to provide a fine-grained analysis of selected household and housing market data.

Map 1.1 Knowsley Borough housing market sub-areas and wards



Research methodology

- 1.32 A multi-method approach has been used to prepare the 2021 HNA comprising:
- A sample survey of 36,000 households across the borough. Households in the district were contacted during November and December 2020 and invited to complete a questionnaire. 2,820 questionnaires were returned and used in data analysis. This represents a 7.8% response rate overall and a sample error of +/-1.8% at borough level. At HMA level, sample errors range between +/-2.8% and +/-6.7%;
 - An online survey of stakeholders which included 30 representatives from strategic and local organisations;
 - Interviews with estate and letting agents operating within the borough;
 - A review of relevant secondary data including the 2011 Census, house price trends, ONS sub-national population projections and MHCLG/ONS household projections, CORE lettings data and MHCLG statistics;
 - Modelling of data; and
 - A review of particular client groups relevant to NPPF Paragraph 61, including hard to reach and vulnerable groups.
- 1.33 Further information on the research methodology is presented in Technical Appendix A.

Presentation of data

- 1.34 Data presented in this HNA report is based on the 2020 household survey unless otherwise stated. Where possible, data are 'triangulated' which means several sources are drawn upon to establish a robust output.
- 1.35 It is important to note that survey responses are weighted to correct for response bias and then grossed up to reflect the total number of households and this process is explained in Technical Appendix A. All survey information in this report is for weighted and grossed responses which are rounded up where appropriate.

COVID-19 impact

- 1.36 Regarding the COVID-19 situation, it is too early to consider the longer-term implication of the pandemic on demography, economy and housing but there are several emerging trends. The pandemic has accelerated trends in home working, retail and office use. There are implications for the housing offer, with a 'race for space' *within* dwellings, the need for larger gardens/outdoor space and better access to public space which may alter the demand/need for larger homes in less dense settings. A redistribution of demand between urban and more rural locations has also been suggested. Repurposing town centres and commercial buildings provides opportunities for new forms of residential occupancy, for instance micro-homes and co-living.

Report structure

- 1.37 The Knowsley HNA 2021 report is structured as follows:
- Chapter 2 considers the housing market key drivers focusing on dwelling stock, demographic drivers, household characteristics including income, economic drivers, migration and travel to work trends;
 - Chapter 3 provides analysis of prices, rents and affordability;
 - Chapter 4 considers the needs of different groups as referenced in NPPF and includes analysis of the need for property adaptations;
 - Chapter 5 focuses on overall housing need, affordable need and dwelling mix; and
 - Chapter 6 concludes the report with a summary of key findings and a consideration of strategic and policy issues.
- 1.38 The main report is accompanied by a separate technical appendix which provides detailed material that underpins the core outputs of the HNA. The technical appendix material includes:
- Affordable housing tenure definitions (Appendix A);
 - Research methodology (Appendix B);
 - Affordable housing need calculations (Appendix C);
 - Dwelling mix analysis (Appendix D);
 - Stakeholder consultation and agent review (Appendix E); and
 - Specialist housing need (Appendix F).

2. Housing market and key drivers

Introduction

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

Dwelling stock, vacant stock and household estimates

- 2.2 Current estimates of dwelling stock, vacant stock and households from multiple sources are presented in Table 2.1. For the purposes of the 2021 HNA, the total dwelling stock base is assumed to be **69,165** and the number of households as **67,483**. Around 3.3% of dwellings are vacant compared with the national rate of 2.7% based in MHCLG data.

Dwelling stock	Dwellings	Source
2019 Valuation Office Agency (all dwellings)	67,790	VOA Table CTSOP3.0
2019 Valuation Office Agency (excluding annex and unknown)	67,110	VOA Table CTSOP3.0
2019 MHCLG Dwelling Stock Estimates	66,519	MHCLG Live Tables on
2020 Council Tax Data	69,165	Council Tax
Vacant stock	Dwellings	Source
2019 MHCLG Vacancy estimate (all dwellings)	2,187 (3.3%)	MHCLG Table LT_615
2019 MHCLG Long-term vacancy estimate (all dwellings)	902 (1.4%)	MHCLG Table LT_615
2020 Council Tax Data	1,512	Council Tax
Households	Households	Source
2014-based DCLG Household Projections 2020 figure	64,112	DCLG (now MHCLG)
2016-based ONS Household Projections 2020 figure	63,196	ONS
2018-based ONS Household Projections 2020 figure	63,576	ONS
2020 Council Tax	67,483	2020 estimate based on council tax, vacancy and tenure estimates

Table 2.2 Dwelling stock by Housing Market Sub-area and ward			
Housing Market Sub-area	Ward	Dwellings	Households
Halewood	Halewood North	4,485	4,424
	Halewood South	4,620	4526
	TOTAL	9,105	8,950
Huyton	Page Moss	5,066	4991
	Stockbridge	5,040	4930
	St Michaels	4,244	4165
	Swanside	4,122	4056
	St Gabriels	4,274	4190
	Roby	4,022	3941
	TOTAL	26,768	26,273
Kirkby	Whitefield	4,599	4487
	Shevington	4,504	4427
	Cherryfield	5,028	4701
	Northwood	5,411	5305
	TOTAL	19,542	18,920
Prescot	Prescot South	4,158	4093
	Prescot North	5,315	5051
	TOTAL	9,473	9,144
Whiston and Cronton	Whiston and Cronton	4,277	4195
	TOTAL	4,277	4,195
Knowsley	TOTAL	69,165	67,483

Source: Dwellings 2020 Council Tax, Households 2020 Council Tax adjusted for vacants and tenure data

Dwelling type and size

2.3 The 2019 Valuation Office Agency data provides details on overall dwelling stock by type, number of bedrooms and council tax band. Table 2.3 presents the overall dwelling stock profile of the borough compared with the North West and England and Table 2.4 summarises dwelling type and size data for Knowsley.

2.4 In summary, Tables 2.3 to 2.4 show:

- 77.2% of dwellings in Knowsley are council tax band A or B properties and 22.8% are band C or above;
- 84.6% of dwellings are houses (39.6% terraced, 34.8% semi-detached and 10.2% detached), 11.6% are flats and 3.8% are bungalows; and
- 5.1% of dwellings have one bedroom, 19.7% two bedrooms, 64.1% three bedrooms and 11.1% four or more bedrooms.

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

- 2.6 Map 2.1 illustrates the predominant dwelling type and size by LSOA based on 2019 Valuation Office Agency data.
- 2.7 There are an estimated 51 houses in multiple occupancy (HMOs) across Knowsley providing a total of 232 bedrooms.

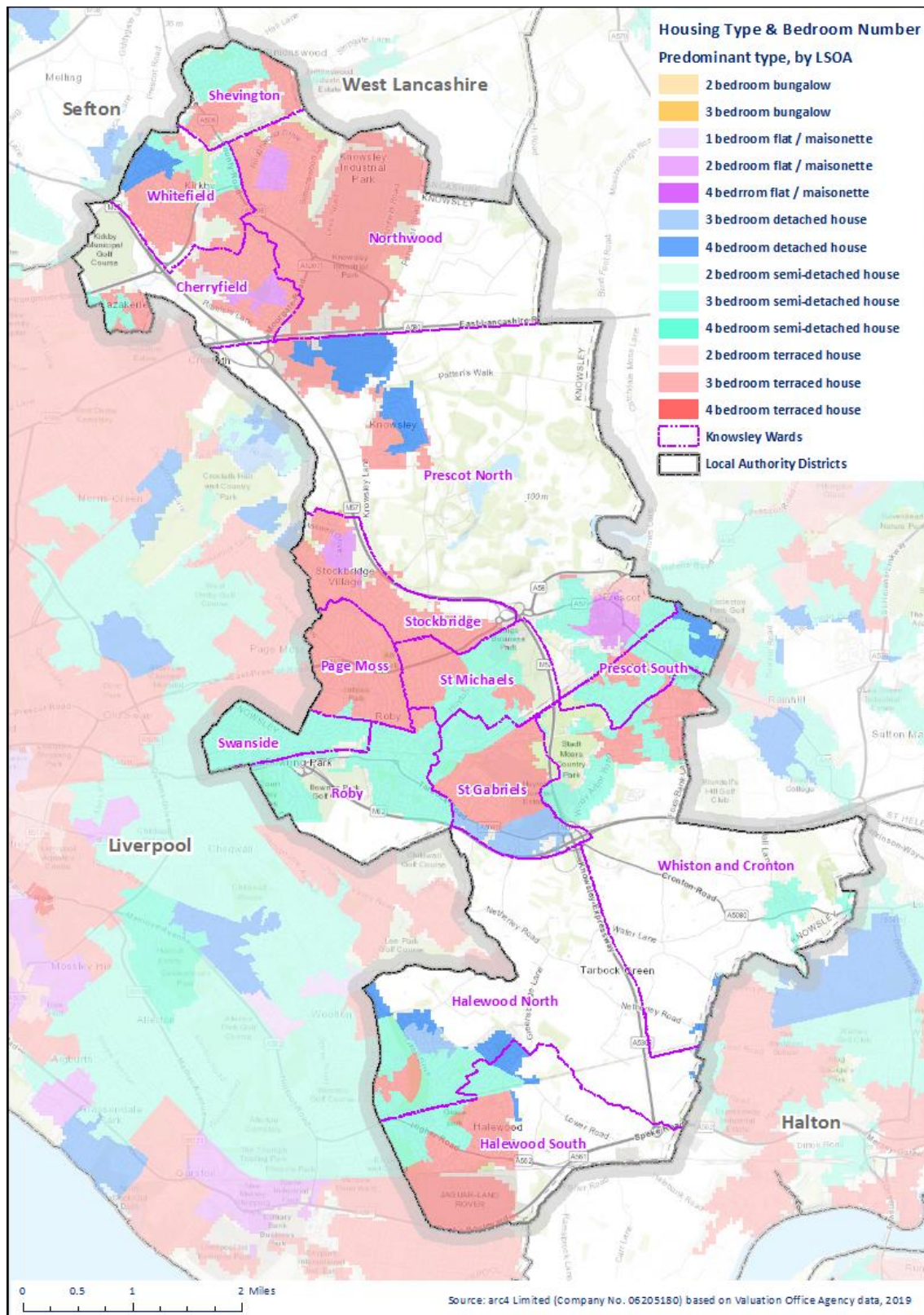
Dwelling type and number of bedrooms	Council Tax Band							
	A	B	C-E	F+	Knowsley Total	North West Total	England Total	
Bungalow 1-bedroom	0.7	0.0	0.0	0.0	0.8	0.8	1.1	
Bungalow 2-bedrooms	0.9	0.8	0.6	0.0	2.3	2.8	4.1	
Bungalow 3-bedrooms	0.1	0.0	0.6	0.0	0.7	1.7	2.8	
Bungalow 4 or more - bedrooms	0.0	0.0	0.1	0.0	0.1	0.3	0.6	
Flat 1-bedroom	4.2	0.1	0.0	0.0	4.3	8.7	8.2	
Flat 2-bedrooms	6.2	0.5	0.2	0.0	6.8	8.9	7.6	
Flat 3-bedrooms	0.5	0.0	0.0	0.0	0.5	1.1	0.7	
Flat 4 or more-bedrooms	0.0	0.0	0.0	0.0	0.0	0.6	0.4	
Terraced house 1-bedroom	0.0	0.0	0.0	0.0	0.0	0.1	0.3	
Terraced house 2-bedrooms	6.2	0.7	0.0	0.0	6.9	8.2	13.6	
Terraced house 3-bedrooms	26.9	2.5	0.5	0.0	30.0	22.2	16.2	
Terraced house 4 or more-bedrooms	2.5	0.1	0.1	0.0	2.6	2.8	2.2	
Semi-detached house 1-bedroom	0.0	0.0	0.0	0.0	0.0	0.1	0.1	
Semi-detached house 2-bedroom	1.8	1.7	0.1	0.0	3.6	2.9	4.7	
Semi-detached house 3-bedroom	5.1	14.0	9.5	0.0	28.6	25.1	21.6	
Semi-detached house 4 or more-bedrooms	0.9	0.4	1.3	0.0	2.6	4.0	2.9	
Detached house 1-bedroom	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Detached house 2-bedrooms	0.0	0.0	0.0	0.0	0.1	0.2	0.4	
Detached house 3-bedroom	0.0	0.3	4.0	0.0	4.3	3.8	4.9	
Detached house 4 or more-bedroom	0.0	0.0	5.3	0.5	5.8	5.6	7.5	
Knowsley Total	56.1	21.1	22.3	0.5	100.0			
North West Total						100.0		
England Total								100.0

Base: Knowsley 66,190 , LCR 709,000, NW 3,302,590, England 23,829,070 (excludes annex, other and missing)

Source: VOA 2019

Dwelling type	Council Tax Band				Knowsley Total
	A	B	C-E	F+	
Bungalow	1.7	0.8	1.2	0.0	3.8
Flat	10.9	0.6	0.2	0.0	11.6
Terraced	35.7	3.3	0.6	0.0	39.6
Semi-detached	7.8	16.1	10.9	0.0	34.8
Detached	0.0	0.4	9.3	0.5	10.2
Total	56.1	21.1	22.3	0.5	100.0
Number of bedrooms	A	B	C-E	F+	Knowsley Total
1-bedroom	5.0	0.1	0.0	0.0	5.1
2-bedrooms	15.1	3.7	0.8	0.0	19.7
3-bedrooms	32.6	16.9	14.7	0.0	64.1
4-bedrooms	3.4	0.4	6.8	0.5	11.1
Total	56.1	21.1	22.3	0.5	100.0

Map 2.1 Predominant dwelling type and size by built-up areas within LSOAs: Knowsley



Source: VOA 2019

Table 2.5 Summary of dwelling type and number of bedrooms by Housing Market Sub-area and ward										
Housing Market Sub-area	Ward	Dwelling type and number of bedrooms							Total	Base
		1 or 2-bedroom house	3-bedroom house	4 or more-bedroom house	1 or 2-bedroom flat	3 or more-bedroom flat	1 or 2-bedroom bungalow	3 or more-bedroom bungalow		
Halewood	Halewood North	13.7%	56.5%	14.2%	12.2%	0.2%	2.7%	0.4%	100.0%	4,430
	Halewood South	6.0%	58.3%	20.1%	10.2%	0.0%	4.2%	1.3%	100.0%	4,520
	TOTAL	9.8%	57.4%	17.1%	11.2%	0.1%	3.4%	0.9%	100.0%	8,950
Huyton	Page Moss	11.6%	79.5%	1.9%	4.7%	0.4%	1.9%	0.0%	100.0%	4,700
	Stockbridge	16.4%	53.1%	8.7%	15.7%	0.4%	5.2%	0.4%	100.0%	4,570
	St Michaels	5.0%	71.9%	7.2%	13.1%	0.2%	2.4%	0.2%	100.0%	4,520
	Swanside	1.5%	84.0%	7.5%	6.8%	0.0%	0.0%	0.2%	100.0%	4,140
	St Gabriels	12.5%	57.0%	11.1%	12.9%	1.2%	4.8%	0.5%	100.0%	4,280
	Roby	2.1%	66.0%	20.8%	7.3%	0.0%	1.8%	2.1%	100.0%	3,730
	TOTAL	8.4%	68.6%	9.2%	10.1%	0.4%	2.7%	0.5%	100.0%	25,940
Kirkby	Whitefield	6.5%	58.9%	13.9%	10.6%	1.0%	7.2%	1.9%	100.0%	4,070
	Shevington	10.7%	71.8%	12.7%	1.8%	0.0%	2.5%	0.5%	100.0%	4,400
	Cherryfield	14.5%	59.1%	10.2%	12.0%	0.5%	2.7%	0.9%	100.0%	5,430
	Northwood	11.0%	56.9%	14.5%	14.1%	2.1%	1.4%	0.0%	100.0%	4,820
	TOTAL	11.0%	61.5%	12.7%	9.8%	0.9%	3.3%	0.8%	100.0%	18,720
Prescot	Prescot South	12.5%	61.7%	10.9%	14.3%	0.0%	0.2%	0.5%	100.0%	4,330
	Prescot North	17.6%	42.4%	11.5%	22.0%	1.2%	3.4%	1.8%	100.0%	4,770
	TOTAL	15.2%	51.5%	11.2%	18.4%	0.6%	1.9%	1.2%	100.0%	9,100
Whiston and Cronton	Whiston and Cronton	15.8%	62.6%	7.5%	4.4%	0.0%	5.5%	4.2%	100.0%	3,480
	TOTAL	15.8%	62.6%	7.5%	4.4%	0.0%	5.5%	4.2%	100.0%	3,480
Knowsley	TOTAL	10.7%	62.4%	11.4%	11.0%	0.5%	3.0%	0.9%	100.0%	66,190

Source: VOA 2019

Property age and condition

The age and condition of Knowsley's housing

- 2.8 The age profile of the dwelling stock in the borough is summarised in Table 2.6. 23.8% of dwellings were built before 1945, 48.5% between 1945 and 1982 and 27.7% since 1983.

Table 2.6 Age of dwelling		
Age of Dwellings	Number	%
pre-1919	2,420	3.6%
1919-44	13,650	20.2%
1945-64	21,950	32.5%
1965-82	10,800	16.0%
1983-99	9,710	14.4%
post 1999	8,950	13.3%
Total	67,480	100.0%
Unknown	360	
Grand Total	67,840	

Source: VOA 2019

- 2.9 The English Housing Survey (EHS) produces national data on dwelling condition. Applying national trends to the stock profile of Knowsley (Table 2.7) would suggest that around 15.7% of dwelling stock is non-decent, which is lower than the national average of 20.6%. The number of dwellings likely to fail the minimum standard of decent homes criteria is estimated to be 8.3% (compared with 11.9% nationally).
- 2.10 A full definition of what constitutes a decent home is available from MHCLG (source: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/7812/138355.pdf) but in summary a decent home meets the following four criteria:
- it meets the current statutory minimum for housing;
 - it is in a reasonable state of repair;
 - it has reasonably modern facilities and services; and
 - it provides a reasonable degree of thermal comfort.

Table 2.7 Dwelling stock condition in England and Knowsley estimates								
England			Fails decent homes criteria (%)				All dwellings	
Dwelling age (ehs)		Non-decent	Minimum standard	Repair	Modern facilities and services	Thermal Comfort	in group (000s)	% dwellings
pre-1919		40.1	28.7	11.2	3.9	11.9	4,648	20.0
1919-44		24.1	13.1	7.6	1.7	7.6	3,930	16.9
1945-64		16.6	8.0	3.6	2.0	5.7	4,505	19.4
1965-80		17.5	8.8	1.8	1.9	7.6	4,757	20.5
1981-90		17.6	4.7	*	.9	13.5	1,953	8.4
post 1990		1.5	1.5	*	*	*	3,460	14.9
Total		20.6	11.9	4.6	1.9	7.5	23,254	100.0
Knowsley Borough			Fails decent homes criteria (estimate of number)				All dwellings	
Dwelling age (ehs)	Dwelling age (voa)	Non-decent	Minimum standard	Repair	Modern facilities and services	Thermal Comfort	in group (number)	% dwellings
pre-1919	pre-1919	971	694	271	93	289	2,420	3.7
1919-44	1919-44	3,283	1,789	1,031	234	1,037	13,650	20.7
1945-64	1945-64	3,652	1,748	799	428	1,255	21,950	33.3
1965-80	1965-82	1,887	947	198	205	818	10,800	16.4
1981-90	1983-1992	305	82	*	16	233	1,730	2.6
post 1990	Post 1992	226	226	*	*	*	15,410	23.4
Total		10,323	5,485	2,299	977	3,631	65,960	100.0
% of all stock		15.7	8.3	3.5	1.5	5.5		
National %		20.6	11.9	4.6	1.9	7.5		

Source: English Housing Survey 2013 data applied to 2019 Valuation Office Agency dwelling stock age

Note “*” indicates sample size too small for reliable estimate

- 2.11 The 2020 household survey reviewed the extent to which households were satisfied with the state of repair of their accommodation. Overall 76.6% of respondents expressed satisfaction (38.6% were very satisfied and 38% were satisfied); 14% were neither satisfied nor dissatisfied. A total of 9.4% expressed degrees of dissatisfaction, of whom 6.9% were dissatisfied and 2.5% were very dissatisfied.
- 2.12 Table 2.8 considers how dissatisfaction with state of repair varies by tenure, property type, age and location. Dissatisfaction was highest amongst those living in affordable housing (which is more reflective of tenant expectations of landlord responses to repairs rather than the actual state of repair), those in flats/apartments/maisonettes, in properties built before 1919 and in 7 wards more than 10% of households expressed dissatisfaction, the highest being 16.6% in Whiston and Cronton Ward.

Table 2.8 Dissatisfaction with quality of accommodation by tenure, property type and property age			
Tenure	No. dissatisfied	% Dissatisfied	Base (households)
Owner occupier	1,832	4.4%	42,111
Private rented	1,065	14.6%	7,310
Affordable housing	3,205	17.7%	18,062
Total (all households)	6,102	9.0%	67,483
<i>Total (all households)</i>			67,483
Property Type	No. dissatisfied	% Dissatisfied	Base (households)
Detached house	520	4.9%	10,656
Semi-detached house	2,187	8.3%	26,452
Terraced house / town house	1,485	9.7%	15,290
Bungalow	137	4.2%	3,294
Maisonette	284	21.3%	1,332
Flat / apartment	1,436	18.7%	7,677
Caravan/part home / other	53	16.7%	318
Total (all households)	6,102	9.0%	67,483
Property Age	No. dissatisfied	% Dissatisfied	Base (households)
Pre 1919	254	13.0%	1,949
1919 to 1944	627	7.3%	8,559
1945 to 1964	1,111	7.5%	14,813
1965 to 1984	748	8.0%	9,365
1985 to 2004	396	3.8%	10,346
2005 onwards	413	5.9%	6,954
Don't know	2,444	19.8%	12,370
Total (households responding)	5,993	9.3%	64,356
		Missing	3,127
<i>Total (all households)</i>			67,483

Table 2.8 Dissatisfaction with quality of accommodation by tenure, property type and property age (continued)			
Sub-area	No. dissatisfied	% Dissatisfied	Base (households)
Kirkby	1,866	9.9%	18,921
Halewood	558	6.2%	8,951
Huyton	2,308	8.8%	26,272
Prescot	676	7.4%	9,144
Whiston and Cronton	695	16.6%	4,195
Total	6,102	9.0%	67,483
Total (all households)			67,483
Ward	No. dissatisfied	% Dissatisfied	Base (households)
Cherryfield	505	10.7%	4,701
Halewood North	133	3.0%	4,424
Halewood South	424	9.4%	4,526
Northwood	625	11.8%	5,305
Page Moss	418	8.4%	4,991
Prescot North	504	10.0%	5,051
Prescot South	172	4.2%	4,093
Roby	198	5.0%	3,941
Shevington	221	5.0%	4,427
St Gabriels	500	11.9%	4,190
St Michaels	259	6.2%	4,165
Stockbridge	583	11.8%	4,930
Swanside	350	8.6%	4,056
Whiston and Cronton	695	16.6%	4,195
Whitefield	516	11.5%	4,487
Total	6,102	9.0%	67,483

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

Source: 2019 household survey

Housing tenure

2.13 The tenure profile by Housing Market Sub-area and ward is presented in Table 2.9. This is based on the 2011 Census but adjusted to take account of changes in stock since then. Overall, 62.4% of occupied dwellings are owner-occupied, 10.8% are private rented (including tied accommodation and student housing) and 26.8% are affordable (including social rented from a council or housing association and shared ownership). Owner occupation is the dominant tenure across all housing market sub-areas and exceeds 80% in Swanside and Roby Wards. Private renting exceeds 12% in six wards and is highest in Prescot North (15.9%). Affordable stock exceeds 30% in four wards and is highest in Stockbridge (50.7%) and Page Moss (44%).

Table 2.9 Tenure profile by Housing Market Sub-area and ward						
Housing Market Sub-area	Ward	Tenure (%)			Total	Base
		Owner occupied	Private rented	Affordable		
Halewood	Halewood North	71.4%	9.0%	19.6%	100.0%	4,424
	Halewood South	68.2%	7.9%	23.9%	100.0%	4,526
	TOTAL	69.8%	8.4%	21.8%	100.0%	8,951
Huyton	Page Moss	44.4%	11.6%	44.0%	100.0%	4,991
	Stockbridge	41.2%	8.1%	50.7%	100.0%	4,930
	St Michaels	52.9%	10.2%	37.0%	100.0%	4,165
	Swanside	84.2%	9.7%	6.1%	100.0%	4,056
	St Gabriels	64.5%	11.4%	24.0%	100.0%	4,190
	Roby	90.8%	7.2%	2.0%	100.0%	3,941
	TOTAL	61.5%	9.7%	28.8%	100.0%	26,272
Kirkby	Whitefield	63.9%	12.1%	24.0%	100.0%	4,487
	Shevington	68.5%	11.6%	19.9%	100.0%	4,427
	Cherryfield	58.6%	12.0%	29.4%	100.0%	4,701
	Northwood	44.0%	14.2%	41.8%	100.0%	5,305
	TOTAL	58.1%	12.5%	29.4%	100.0%	18,921
Prescot	Prescot South	64.8%	10.8%	24.4%	100.0%	4,093
	Prescot North	62.6%	15.9%	21.5%	100.0%	5,051
	TOTAL	63.6%	13.6%	22.8%	100.0%	9,144
Whiston and Cronton	Whiston and Cronton	69.5%	9.0%	21.6%	100.0%	4,195
	TOTAL	69.5%	9.0%	21.6%	100.0%	4,195
Knowsley MBC	TOTAL	62.4%	10.8%	26.8%	100.0%	67,483

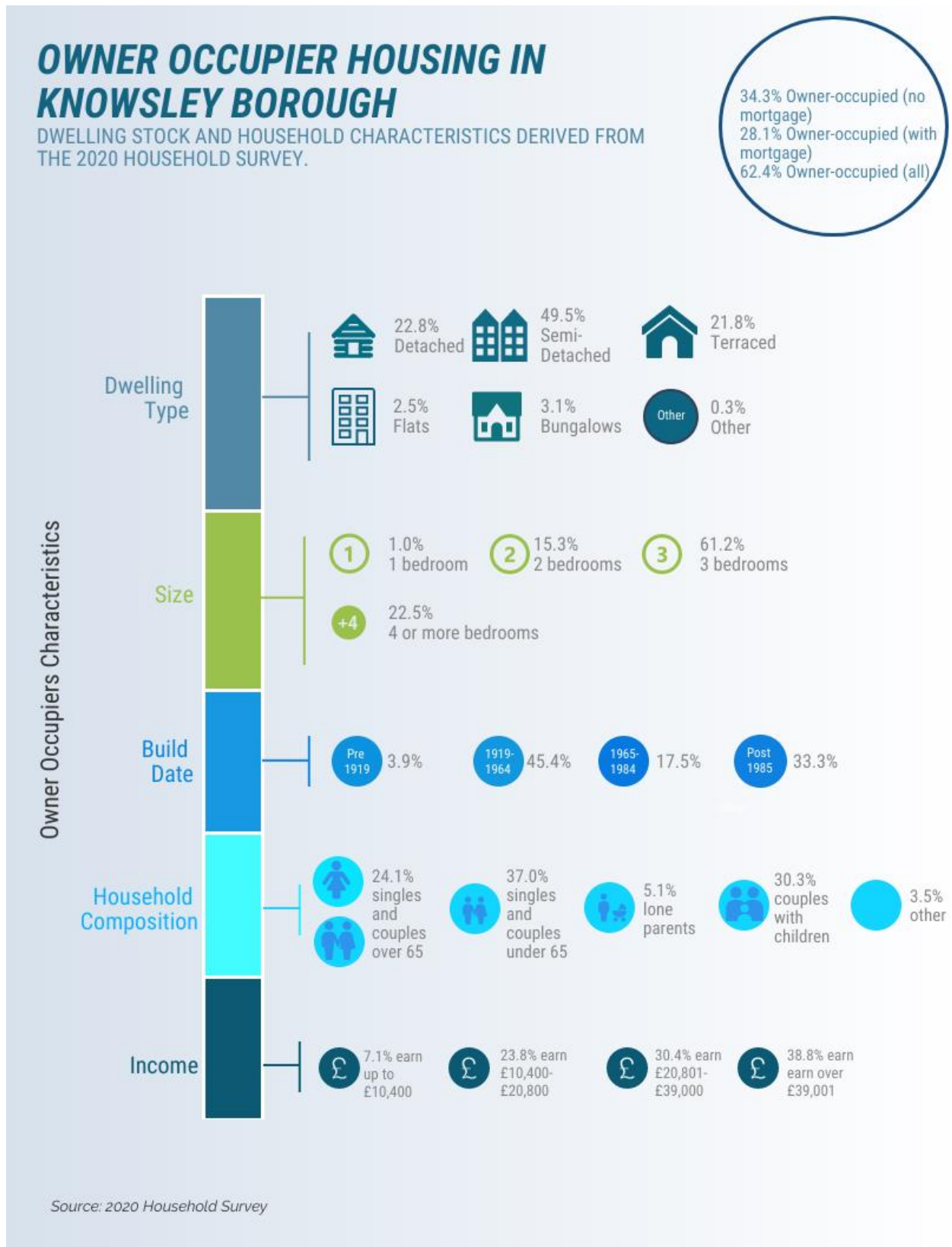
Source: 2011 census adjusted for stock changes

Tenure characteristics

The owner-occupied sector

- 2.14 Figure 2.1 sets out the general characteristics of owner-occupied households and dwellings across Knowsley.

Figure 2.1 Characteristics of owner-occupied households and dwellings



2.15 An analysis of house prices and trends over time is presented in Chapter 3.

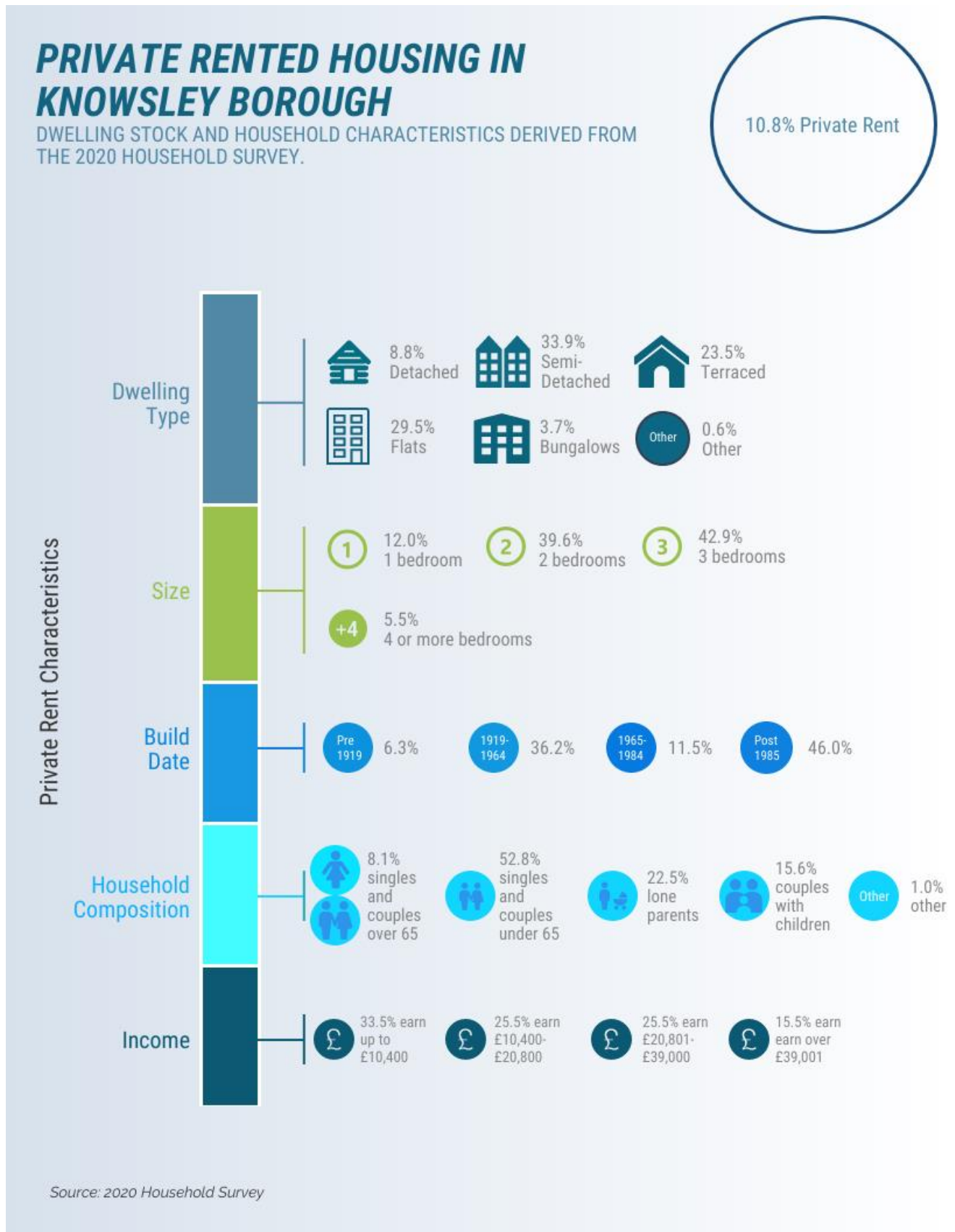
Stakeholder views on the owner-occupied sector

- 2.16 A full analysis of the findings of the online stakeholder survey and from discussions with estate agents is set out in Technical Appendix E. Key points raised by stakeholders include:
- Knowsley has seen a recent increase in larger new build properties that has attracted new working couples and families to the area.
 - New build prices are high in comparison to the local resale market and affordability is an issue.
 - Good internal market, with retention of people within the area as first-time buyers.
 - Knowsley has a good supply of 3-bedroom ex-social housing houses ideal for first-time buyers.
 - There is generally a good mix of housing types available from starter homes right across the spectrum through to the more expensive larger houses.
 - Good range of stock across the borough and lots of homes being developed.
 - There is a static market where values do not tend to increase over time.
 - Knowsley has very few 4- and 5-bedroom properties which means that when residents want to upgrade, they have to leave the area.

The private rented sector

- 2.17 The private rented sector has become an important tenure in both meeting people's housing needs and providing flexible housing options for those moving for employment and to respond to changing circumstances. Across the borough, the proportion of households renting increased from 6.8% in 2001 to around 10.8% in 2020. Increasing house prices pre-2007 and the struggling sales market when the downturn came are both factors that have underpinned the growth of the rental market for both 'active choice' renters and 'frustrated would-be' homeowners. Tenure reform and less accessible social rented housing are also likely to be an increasing factor to the growth in the private rented sector and the sector clearly now plays a vital role in meeting housing need, affordable need as well as providing an alternative to homeownership.
- 2.18 Local authorities have an important enabling and regulatory role in ensuring that the private rented sector helps to meet housing need. Balancing good quality supply with demand will help to stabilise rents and encouraging good quality management will improve the reputation of the sector and encourage longer term lets and lower turnover. However, this is a challenging task where existing partners need to be encouraged to participate and new partners and investors need to be identified.
- 2.19 Figure 2.2 sets out the general characteristics of private rented households and dwellings across the borough based on the 2020 household survey. There are around 7,310 households privately renting in the borough, with around 35% in Huyton and 32.5% in Kirkby.

Figure 2.2 Characteristics of private rented households and dwellings



Stakeholder views on the private rented sector

- 2.20 A full analysis of the findings of the online stakeholder survey is set out in Technical Appendix E. A short summary for the private rented sector is provided here.
- 2.21 Stakeholders commented that
- Private rental market has grown with some good quality homes (through Build to Rent).
 - Private rental prices are high in comparison to incomes in Knowsley.

Affordable housing

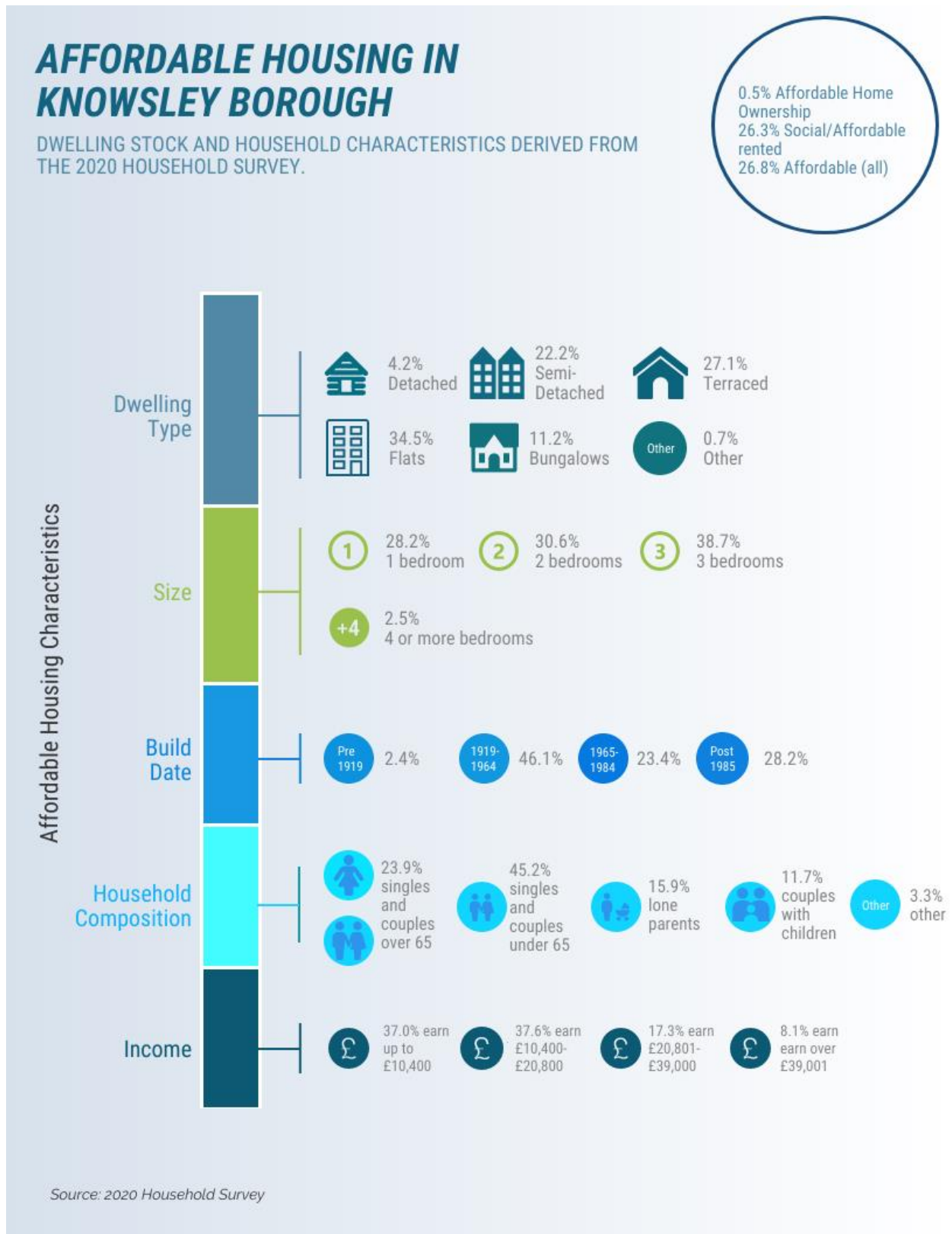
- 2.22 The 2019 Statistical Data Return (SDR) reports a total of 18,511 affordable dwellings across Knowsley Borough (16,079 general affordable/social rented, 2,075 supported housing/housing for older people and 357 low cost home ownership).
- 2.23 Figure 2.3 sets out the general characteristics of affordable housing households and dwellings across the borough based on the 2020 household survey.

Stakeholder views on affordable housing

- 2.24 A full analysis of the findings of the online stakeholder survey is set out in Technical Appendix E. A short summary for the affordable sector is provided here.
- 2.25 Stakeholders commented that:
- Some of the social landlords have a high approval rating from residents around maintenance, repairs (Knowsley Housing Trust was cited).
 - There is limited choice of affordable new homes and a shortage of social rented along with shared ownership and Rent to Buy to meet the needs of local people unable to access new open market sale homes.
 - Affordable provision of new homes in certain areas of the borough is low. This is reduced by developers challenging the viability of schemes to have affordable provision reduced.
 - The older social rented stock requires investment, particularly to address the carbon neutral agenda.
 - There is an overall shortage of affordable housing particularly smaller 1- and 2- bed units for social/affordable rent and shared ownership across the borough.
 - Regarding 1-bed accommodation, the majority of accommodation for single people is in high rise buildings which is not always suitable and therefore put barriers in the way for people finding move on accommodation from temporary accommodation, particularly care leavers.

- There is a lack of 2-bed family accommodation. Currently the majority of 2-bed accommodation is in high rises which is not always suitable for families.
- There is also a need for large family accommodation with 4 or 5-bedrooms for rent.
- There are high levels of unemployment in some areas of the borough whereby affordable/social rented accommodation is the only option.
- Shared ownership was deemed popular but registered providers advised that this tenure type needs to be developed in the right locations which are desirable.
- A need for more newbuild affordable bungalows. Providers noted the older generation are being offered ground floor flats, which in the long-term do not meet their needs.

Figure 2.3 Characteristics of affordable housing households and dwellings



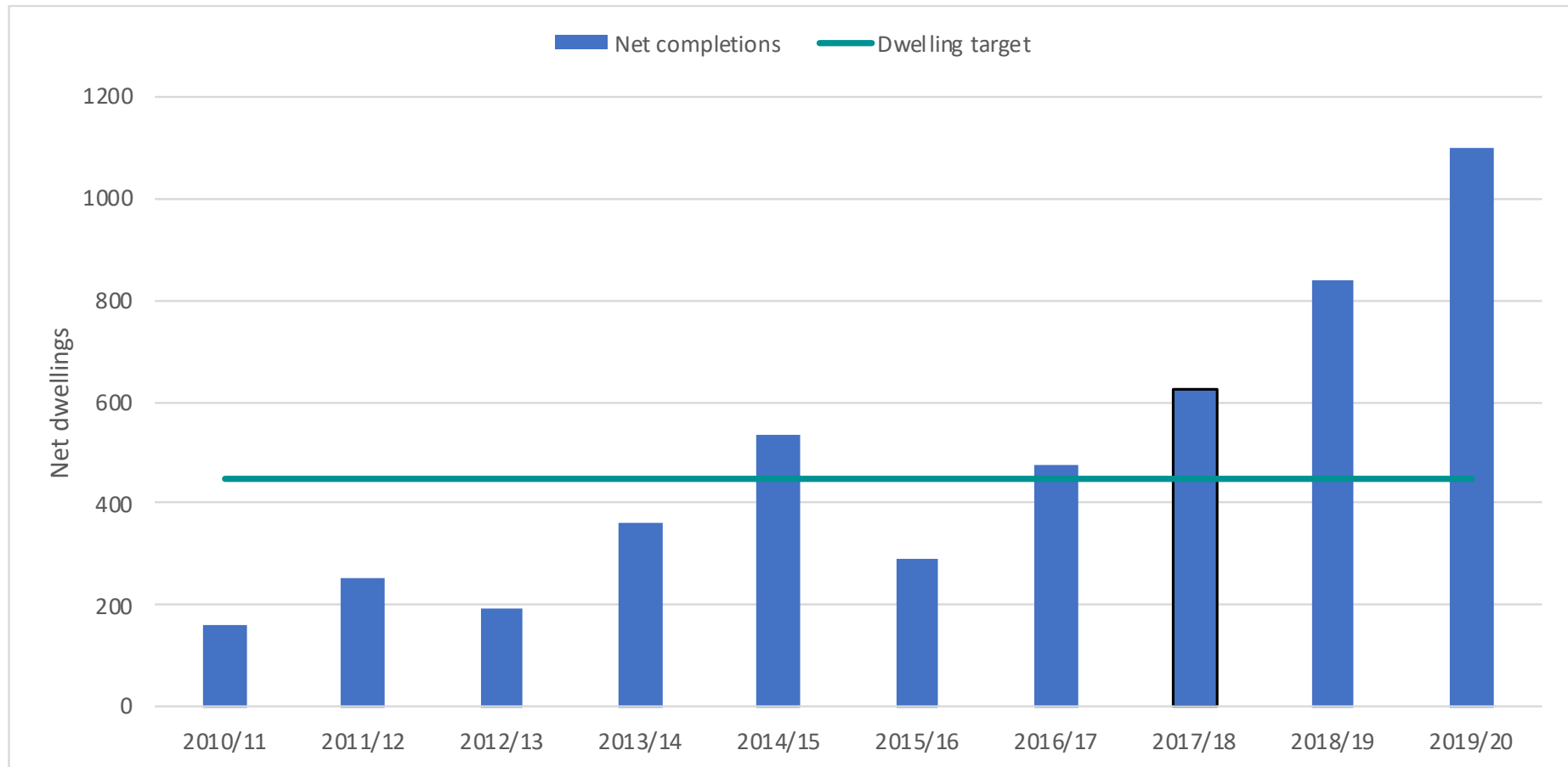
Past trends in housing delivery

- 2.26 Over the past 10 years (2010/11 to 2019/20) 4,831 net new dwellings have been built or converted across the borough (Table 2.10). In the past 5 years, an annual average of 666 net completions have been achieved and over the past three years the number has increased to 854. A comparison of annual completions with annual targets is presented in Figure 2.4.
- 2.27 Map 2.2 shows where new build sales activity has taken place over the period 2007-2018 by Lower Super Output Area. There are particular concentrations of development in Huyton and Prescot.

Year	Gross completions	Net Demolitions / Conversions	Housing target	Net completions	Balance
2010/11	365	-205	450	160	-290
2011/12	355	-103	450	252	-198
2012/13	255	-60	450	195	-255
2013/14	358	2	450	360	-90
2014/15	616	-83	450	533	83
2015/16	310	-17	450	293	-157
2016/17	557	-82	450	475	25
2017/18	684	-58	450	626	176
2018/19	838	2	450	840	390
2019/20	1090	7	450	1097	647
TOTAL (10 years)	5,428	-597	4,500	4,831	331
Total (past 5 years)	3,479	-148	2,250	3,331	1,081
Annual average (past 5 years)	696	-30	450	666	216

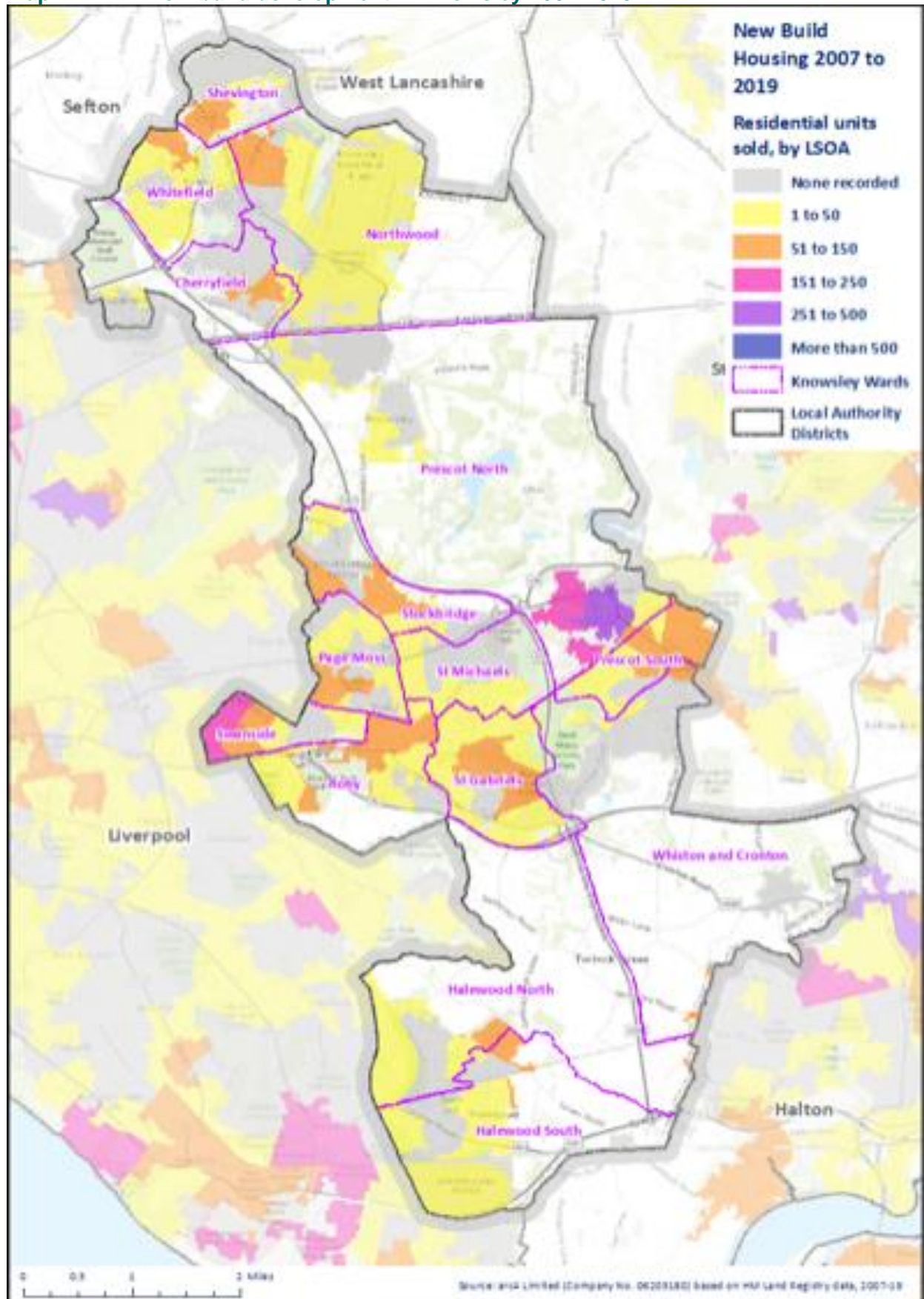
Source: Annual Monitoring Returns, council data

Figure 2.4 Dwelling completions compared with the annual target, 2010/11 to 2019/20



Source: AMRs and council data

Map 2.2 New build development in Knowsley 2007-2019



Source: Land Registry

Demographic drivers: population and households

Population projections

- 2.28 The ONS produces population projections every two years. A principal projection is produced along with variant projections which consider alternative migration assumptions. The latest 2018-based principal ONS population projections report a 2020 population of 151,093 across the borough which is expected to increase by 10,692 (7.1%) to 161,785 by 2036 (Table 2.11 and Figure 2.7). There is a projected reduction in 55-64 age cohorts. Older age groups are expected to increase the most, with a 34.4% increase in population aged 65 and over overall, and a 22.6% increase in population aged 85 and over.

Age groups	2020	2036	Change	% change
0-19	37,256	39,638	2,382	6.4%
20-39	39,224	39,441	216	0.6%
40-54	26,813	30,392	3,579	13.3%
55-64	21,447	16,907	-4,540	-21.2%
65-74	14,839	19,090	4,251	28.6%
75-84	8,144	12,185	4,041	49.6%
85+	3,369	4,132	763	22.6%
All Ages	151,093	161,785	10,692	7.1%

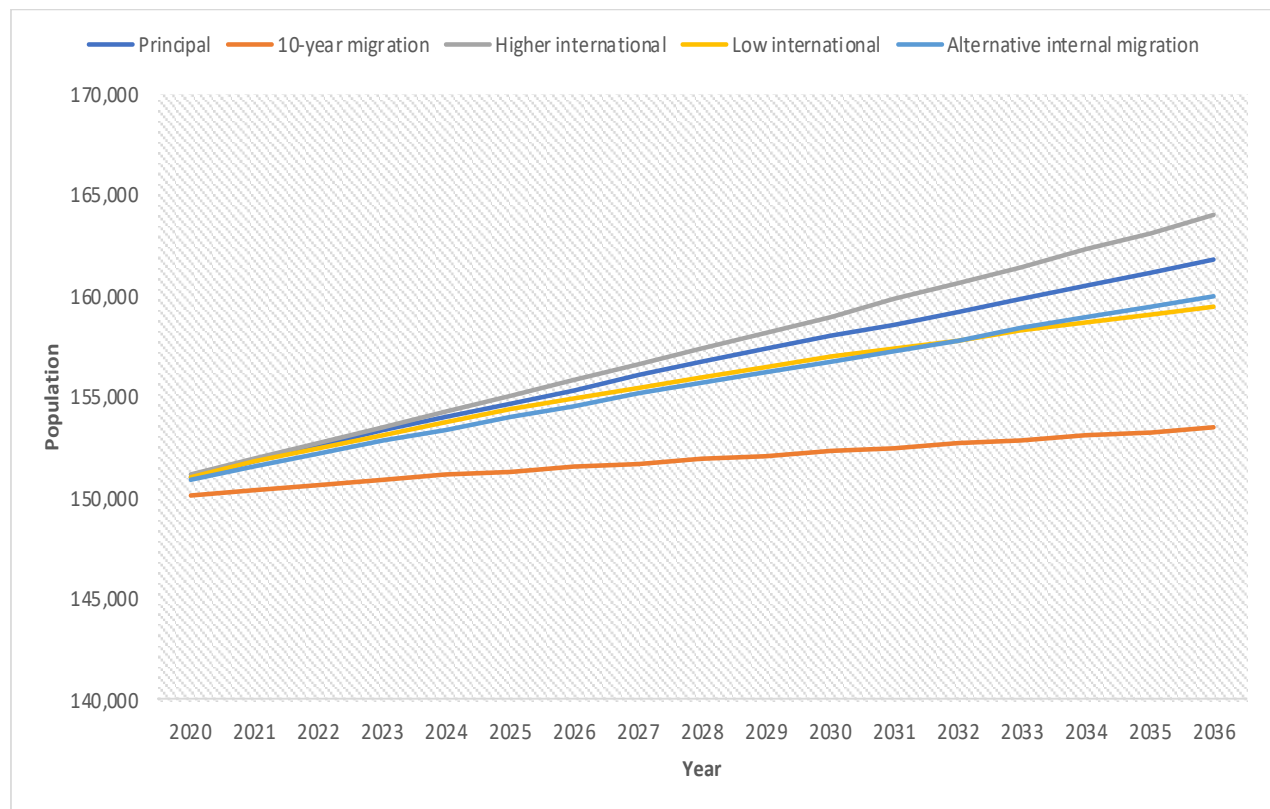
Source: 2018-based ONS population projections

- 2.29 The overall change in population 2020 to 2036 based on variant 2018-based population projections are shown in Figure 2.5 and summarised in Table 2.12. The principal projection indicates an overall population change of around 11,336 or 7.5% and the variant projections indicates population changes ranging between 2.2% and 8.5%.

Scenario	2020	2036	Change	% change
Principal	151,093	161,785	11,336	7.5%
10-year migration	150,158	153,506	3,348	2.2%
Higher international	151,116	164,035	12,920	8.5%
Low international	151,069	159,530	8,462	5.6%
Alternative internal migration	150,895	160,040	9,145	6.1%

Source: 2018-based ONS population projections; see note under Table 2.16 for details of scenarios

Figure 2.5 Variant population projections 2020 to 2036



Source: 2018-based ONS population projections.

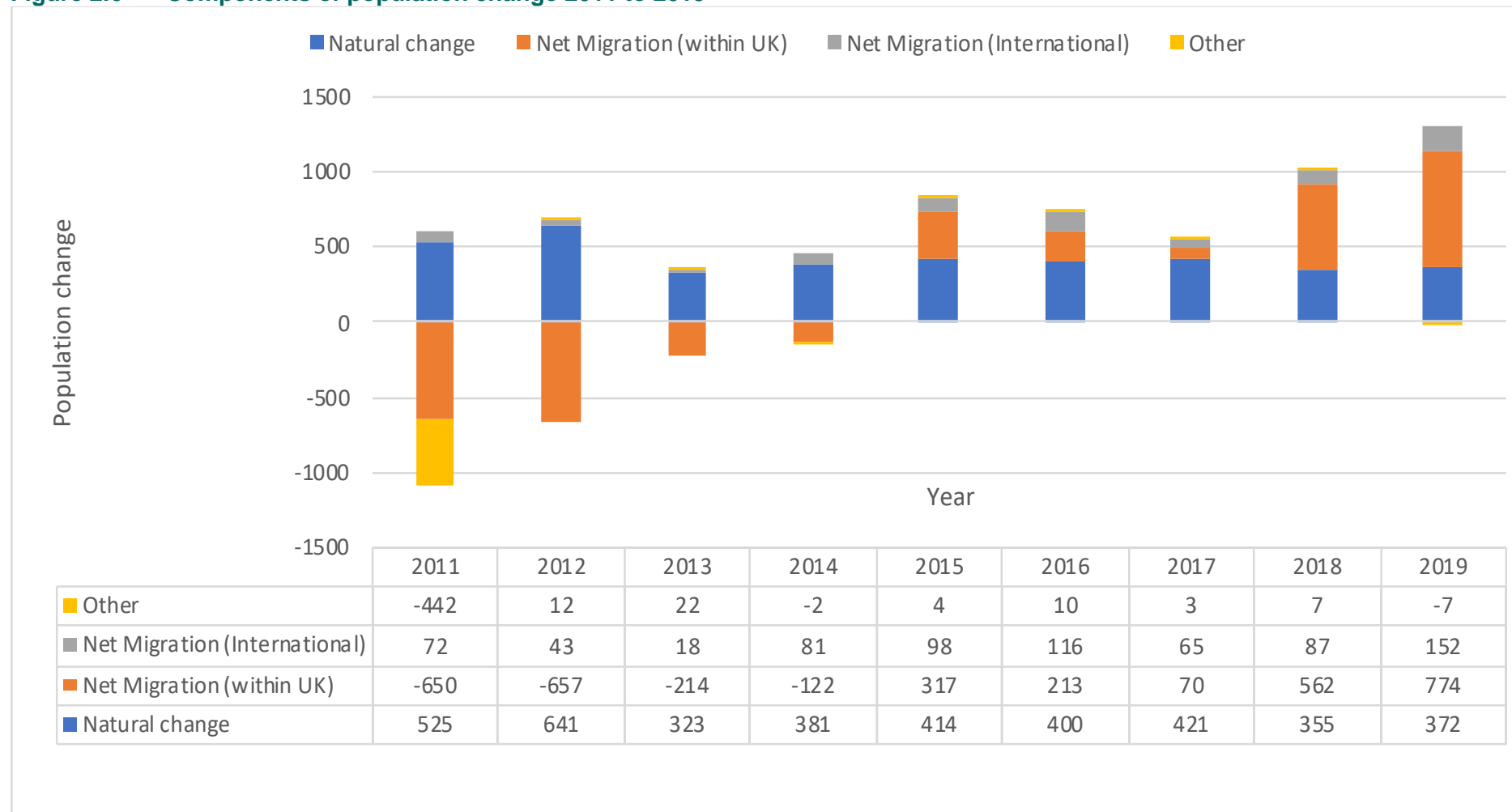
For full details of the alternative variant scenarios and background methodological notes please go to

<https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationprojections/datasets/componentsofchangebirthsdeathsandmigrationforregionsandlocalauthoritiesinenglandtable5>

Components of population change

- 2.30 The ONS publish mid-year population estimates at local authority level which includes an analysis of components of population change, that is natural change, national migration and international migration. The component analysis also includes ‘other’ change which can include boundary adjustment and military population moves. The data for Knowsley 2011-2019 is shown in Figure 2.6.
- 2.31 Over the period 2011 to 2019, natural change has continued to have a positive impact on overall population. From 2015 onwards, net in-migration has been a key driver of population growth and a small but sustained level of international net in-migration has also helped increase population.

Figure 2.6 Components of population change 2011 to 2019



Source: ONS Components of Change

Migration trends 2011-2019

2.32 Table 2.13 presents a detailed analysis of internal and international migration by year and Table 2.14 summarises the data by broad age and year groups. The base numbers may differ slightly from the ONS components of change analysis due to rounding but provides useful insight into the age group of migrants, their origins and destinations and the relative importance of international migration.

2.33 Key trends in migration over the period 2011 to 2019 include:

- Notable net outflows occurred 2011 and 2012, reduced in 2013 and 2014 and the trend was reversed to net inflows from 2015. Net inflows increased in 2018 and 2019, mainly driven by people moving from Liverpool City and the rest of England. Net international migration has been small but sustained throughout the period.
- In terms of migration by age group:
 - During 2011-13, there was an overall loss of the under 30 age group but a positive inflow from Liverpool. There has been a sustained net inflow of people aged under 30 since 2014 mainly from Liverpool and this has been a key population flow.
 - For the 30-64 age group, the net outflow in 2011-13 particularly to St. Helens and the rest of England was replaced an overall net inflow in 2014-16, notably from Liverpool with a continued outflow to St. Helens. During 2017-19, the net inflow of this age group has increased, with an increasing net- outflow of people from Liverpool and also the rest of England.
 - For the 65+ age group, the overall net migration flows have been limited. The only notable trend has been sustained net inflows from Sefton and outflows to Liverpool and St. Helens.
- Net international migration is predominantly people aged under 65.

2.34 An analysis of migration flows indicates that net national migration inflows have helped to increase the population of the borough and the levels of overall population growth attributed to migration have been increasing since 2015. Ensuring a diversity of dwelling opportunities for across all age groups will help to sustain the positive impact of migration on sustaining the population and help to retain younger people.

Table 2.13 National and international migration by year

YEAR	Knowsley	LIVERPOOL CITY REGION						OTHER NEIGHBOURING AREAS / ELSEWHERE UK					TOTAL (UK internal)	
		Halton	Liverpool	Sefton	St. Helens	Wirral	LCR sub-total	West Lancashire	North West Region (rest of)	ENGLAND (rest of)	NORTHERN IRELAND	SCOTLAND		WALES
2011	Migrated OUT to	237	2,117	439	642	154	3,590	157	598	5,083	15	64	117	9,623
	Migrated IN from	174	2,335	332	457	104	3,403	112	407	4,481	13	29	91	8,536
	NET	-63	217	-107	-185	-50	-187	-44	-191	-602	-2	-35	-26	-1,087
2012	Migrated OUT to	311	2,467	537	636	140	4,092	169	631	5,628	15	83	153	10,771
	Migrated IN from	176	2,677	442	450	122	3,867	101	496	5,039	17	55	111	9,684
	NET	-135	210	-96	-186	-18	-225	-69	-136	-589	2	-28	-42	-1,087
2013	Migrated OUT to	279	2,331	520	653	187	3,972	137	568	5,408	20	69	125	10,298
	Migrated IN from	220	2,948	446	381	132	4,127	100	404	5,271	23	38	76	10,039
	NET	-59	617	-75	-272	-56	155	-37	-164	-137	3	-31	-50	-259
2014	Migrated OUT to	315	2,497	540	734	216	4,302	141	569	5,755	26	99	122	11,014
	Migrated IN from	268	3,131	502	440	107	4,448	102	441	5,681	21	41	138	10,871
	NET	-46	635	-38	-294	-109	147	-39	-128	-74	-6	-58	16	-143
2015	Migrated OUT to	302	2,208	575	689	154	3,929	179	583	5,366	29	65	142	10,292
	Migrated IN from	204	3,187	463	472	123	4,448	133	457	5,727	26	39	126	10,956
	NET	-98	979	-112	-218	-32	519	-47	-126	361	-2	-25	-16	664
2016	Migrated OUT to	327	2,138	574	736	167	3,942	190	612	5,364	30	63	122	10,323
	Migrated IN from	219	3,023	431	447	115	4,236	102	557	5,622	24	41	104	10,688
	NET	-108	886	-143	-289	-52	294	-87	-55	259	-6	-22	-18	365
2017	Migrated OUT to	351	2,695	651	835	216	4,749	233	591	6,367	26	45	119	12,129
	Migrated IN from	291	3,283	524	553	131	4,783	122	609	6,440	19	52	117	12,141
	NET	-60	588	-127	-281	-85	35	-111	18	72	-7	7	-2	12
2018	Migrated OUT to	378	2,618	758	785	165	4,704	244	657	6,382	21	52	134	12,194
	Migrated IN from	273	3,571	565	570	151	5,130	140	710	6,962	21	37	130	13,131
	NET	-105	953	-193	-215	-15	426	-103	53	580	1	-15	-4	937
2019	Migrated OUT to	376	2,567	897	820	194	4,853	239	683	6,610	45	48	126	12,605
	Migrated IN from	213	3,777	645	703	165	5,504	125	653	7,421	17	44	122	13,886
	NET	-163	1,211	-252	-117	-29	650	-114	-29	811	-28	-4	-4	1,281

Sources:

Internal: ONS detailed estimates of by origin and destination by local authorities age and sex**International:** ONS Detailed time series 2001 -2019 (Table: MYEB2)

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

PERIOD	AGE GROUP	Knowsley	LIVERPOOL CITY REGION						OTHER NEIGHBOURING AREAS / ELSEWHERE UK						TOTAL (UK internal)	International	TOTAL (internal & international)
			Halton	Liverpool	Sefton	St. Helens	Wirral	LCR sub-total	West Lancashire	North West Region (rest of)	ENGLAND (rest of)	NORTHERN IRELAND	SCOTLAND	WALES			
2011-2013	<30	Migrated OUT to	399	3,867	775	986	229	6,257	231	1,027	8,929	23	104	222	16,793	239	17,032
		Migrated IN from	297	4,431	677	716	189	6,310	184	798	8,334	27	67	171	15,892	376	16,268
		NET	-102	564	-98	-271	-40	53	-47	-229	-595	4	-37	-51	-902	137	-765
	30-64	Migrated OUT to	375	2,760	620	808	221	4,784	188	675	6,355	23	96	151	12,273	250	12,523
		Migrated IN from	257	3,085	495	515	143	4,495	109	462	5,747	25	48	82	10,966	224	11,190
		NET	-117	324	-124	-294	-78	-289	-79	-213	-609	1	-49	-69	-1,307	-26	-1,333
	65+	Migrated OUT to	54	219	65	96	7	441	10	299	835	4	15	23	1,627	15	1,642
		Migrated IN from	16	131	194	51	57	449	20	242	797	1	7	25	1,541	37	1,578
		NET	-38	-88	128	-45	50	8	9	-57	-37	-2	-9	2	-87	22	-65
2014-2016	<30	Migrated OUT to	447	3,634	834	1,032	257	6,204	256	979	8,717	39	116	200	16,511	218	16,729
		Migrated IN from	344	5,022	776	688	185	7,015	196	830	9,280	37	56	208	17,624	364	17,988
		NET	-103	1,388	-58	-344	-72	811	-60	-149	563	-2	-60	9	1,113	146	1,259
	30-64	Migrated OUT to	424	2,821	750	973	238	5,207	207	689	6,737	44	106	163	13,152	156	13,308
		Migrated IN from	291	3,816	541	580	153	5,381	125	559	6,849	28	57	140	13,140	272	13,412
		NET	-133	995	-209	-393	-85	175	-82	-130	112	-15	-49	-23	-13	116	103
	65+	Migrated OUT to	73	154	42	104	0	374	6	524	1,030	2	4	23	1,965	8	1,973
		Migrated IN from	57	0	322	29	117	524	15	373	1,026	7	12	38	1,996	41	2,037
		NET	-17	-154	280	-76	117	150	9	-152	-4	5	8	15	31	33	64
2017-2019	<30	Migrated OUT to	497	4,115	1,091	1,174	259	7,135	348	1,047	10,101	44	61	204	18,939	327	19,266
		Migrated IN from	396	5,400	898	915	230	7,840	209	1,114	10,856	35	60	216	20,329	467	20,796
		NET	-101	1,286	-192	-258	-29	705	-139	68	755	-9	-2	12	1,390	140	1,530
	30-64	Migrated OUT to	542	3,309	1,082	1,084	285	6,301	300	781	8,109	47	67	154	15,759	249	16,008
		Migrated IN from	343	4,636	768	801	207	6,755	150	783	8,931	22	62	136	16,841	390	17,231
		NET	-199	1,328	-314	-283	-78	454	-150	2	823	-25	-5	-17	1,082	141	1,223
	65+	Migrated OUT to	66	265	62	154	7	553	26	461	1,150	1	16	22	2,230	18	2,248
		Migrated IN from	38	205	259	80	88	671	28	253	1,114	3	17	45	2,132	41	2,173
		NET	-27	-60	197	-74	81	117	2	-208	-36	3	2	23	-98	23	-75

Sources:

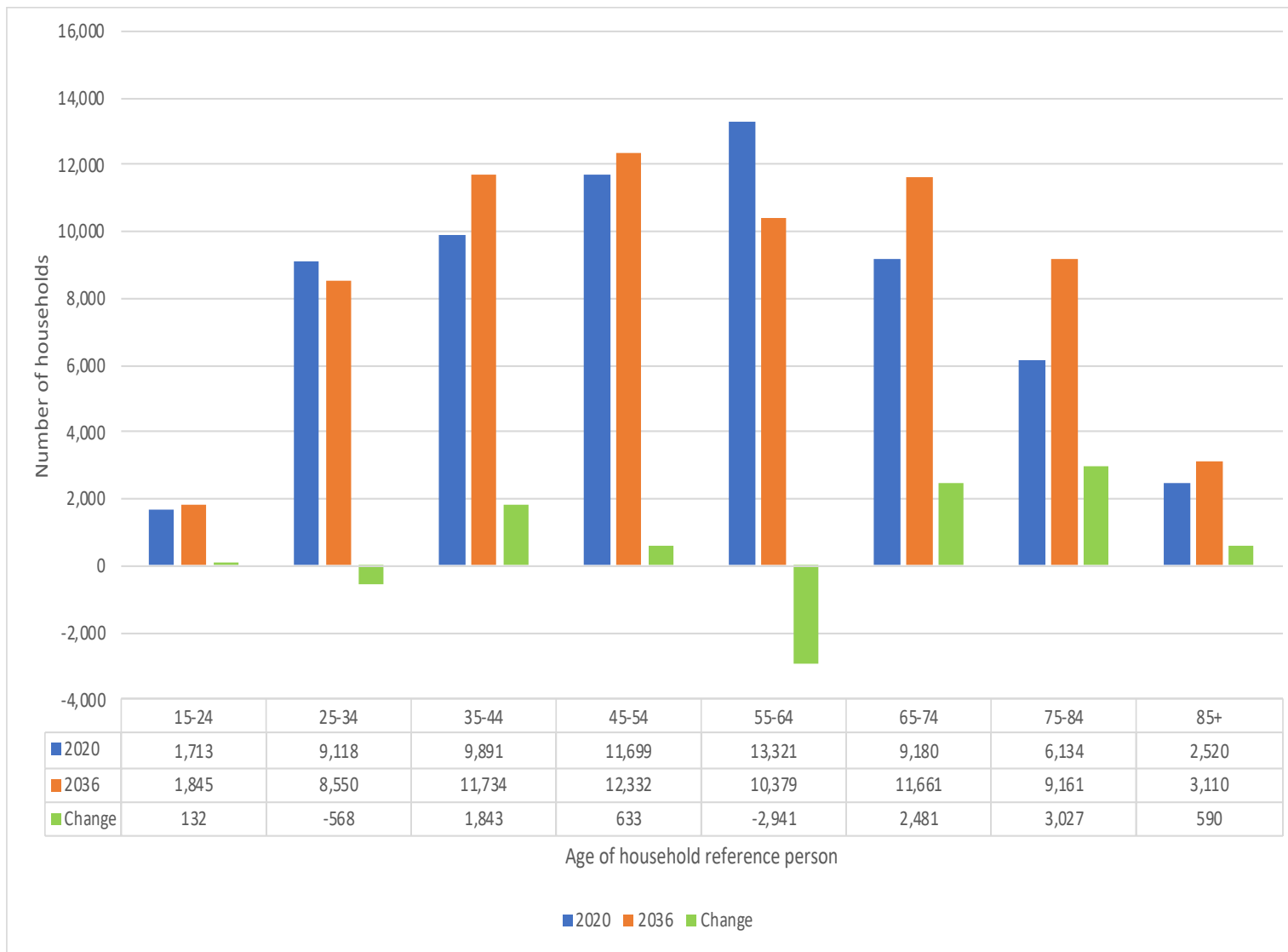
Internal: ONS detailed estimates of by origin and destination by local authorities age and sex

International: ONS Detailed time series 2001 -2019 (Table: MYEB2)

Household projections

- 2.35 The ONS produces household projections which are based on population projections. The ONS estimates the proportions of people who are likely to be household reference people by age, gender and household type based on census data. Variant household projections are also produced.
- 2.36 According to the 2018-based principal ONS household projections there are 63,576 households across the borough in 2020 and this is expected to increase by 5,196 (8.2%) to 68,772 by 2036. Separate analysis using council tax and vacancy data would suggest a higher number of households due to recent housing development. This is evidenced in recent migration data which may not have been taken into account in ONS projections. The number of households in 2020 is estimated to be 67,483 which is 6.2% higher than the ONS projection estimate. The number of households in 2036 would be around 74,411 if the ONS growth of 8.2% is applied to this higher figure.
- 2.37 Table 2.15 provides a detailed breakdown of household type by the age of Household Reference Person but this is likely to underestimate household growth to 2036. Currently available data shows that the overall household type profile is not expected to change over the 2020 to 2036 period, with the dominant household types being 'other households' with two or more adults and 'one person' households. However, as illustrated in Figure 2.7, there will be a marked increase in the number of households where the Household Reference Person is aged 65 or over.

Figure 2.7 Profile of households by age of Household Reference Person 2020 and 2036



Source: 2018-based ONS household projections

Table 2.15 Household types and change 2020 to 2036										
Year and household type	Age of Household Reference Person (HRP)									
2020	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	TOTAL	%
One Person	453	2,158	2,286	2,978	4,396	3,773	3,018	1,678	20,739	32.6%
Household with 1 dependent child	612	2,579	2,631	2,643	1,160	225	58	10	9,919	15.6%
Household with 2 dependent children	219	1,835	2,394	1,399	327	44	7	4	6,229	9.8%
Household with 3 or more dependent children	113	1,040	1,037	420	111	12	1	0	2,734	4.3%
Other households with two or more adults	316	1,505	1,544	4,259	7,327	5,127	3,050	828	23,955	37.7%
Total	1,713	9,118	9,891	11,699	13,321	9,180	6,134	2,520	63,576	100.0%
2036	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	TOTAL	%
One Person	489	2,045	2,747	3,105	3,477	4,884	4,366	2,011	23,123	33.6%
Household with 1 dependent child	667	2,441	3,134	2,857	886	278	89	12	10,364	15.1%
Household with 2 dependent children	232	1,696	2,805	1,541	245	53	12	6	6,588	9.6%
Household with 3 or more dependent children	123	965	1,197	449	80	14	1	0	2,829	4.1%
Other households with two or more adults	334	1,403	1,851	4,381	5,692	6,432	4,693	1,082	25,868	37.6%
Total	1,845	8,550	11,734	12,332	10,379	11,661	9,161	3,110	68,772	100.0%
Change 2020-2036	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	TOTAL	%
One Person	36	-113	461	127	-920	1,111	1,348	332	2,383	45.9%
Household with 1 dependent child	54	-138	503	214	-274	54	31	2	445	8.6%
Household with 2 dependent children	14	-140	411	141	-82	9	4	2	360	6.9%
Household with 3 or more dependent children	10	-75	161	29	-31	2	0	0	95	1.8%
Other households with two or more adults	18	-102	307	122	-1,635	1,305	1,643	254	1,913	36.8%
Total	132	-568	1,843	633	-2,941	2,481	3,027	590	5,196	100.0%

Source: 2018-based ONS household projections

- 2.38 2014-based MHCLG household projections underpin the government's standard method to calculate overall housing need. Table 2.16 considers the overall household growth associated with projections over different base years and the 2018-based variant projections. Data covers the period 2020 to 2036 but change over the period 2020 to 2030 is specifically highlighted as this aligns with the standard method calculation.
- 2.39 Note that the annual household growth over the period 2020 to 2030 under the 2014-based projections was 244 compared with 305 under the latest 2018-based projections. The 2018-based projections also show variant annual growth of between 144 and 344 households.
- 2.40 The most recent data on components of population change and migration would suggest that rates of net in-migration have been increasing and unlikely to be reflected fully in the 2018-based projections.

Scenario	2020	2030	2036	Change 2020-2030	% change 2020-30	Annual change 2020-30	Change 2020-2036	% change 2020-36
2014-based principal	64,112	66,554	67,941	2,442	3.8%	244	3,829	6.0%
2016-based principal	63,196	65,401	67,093	2,205	3.5%	220	3,897	6.2%
2018-based principal	63,576	66,627	68,772	3,051	4.8%	305	5,196	8.2%
2018-based variant								
10-Year migration	63,232	64,672	65,919	1,440	2.3%	144	2,687	4.2%
High migration	63,585	67,021	69,630	3,436	5.4%	344	6,045	9.5%
Low migration	63,567	66,232	67,912	2,665	4.2%	267	4,345	6.8%
Alternative migration	63,479	66,122	68,045	2,643	4.2%	264	4,566	7.2%

Sources: 2014-based MHCLG household projections, 2016-based ONS household projections, 2018-based ONS household projections and variant projections

Note on migration assumptions underpinning 2018-based scenarios

Principal	Based on internal migration over most recent 2 years, 5 years of cross-border and 5 years international migration
10-Year migration	Migration (internal, cross border and international) based on 10 years of data
High migration	Higher levels of net international migration but proportionate distribution by local authority remains the same
Low migration	Lower levels of net international migration but proportionate distribution by local authority remains the same
Alternative migration	Uses internal migration over most 5 years, 5 years of cross-border and 5 years international migration

<https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationprojections/articles/impactofdifferentmigrationtrendlengths/march2020>

Defining the Housing Market Sub-area: household migration and travel to work

- 2.41 PPG asks councils to consider the extent to which their local authority area is a self-contained Housing Market Sub-area. This remains an important consideration for the council as the degree of interaction may require policy responses.

Household migration

- 2.42 Data reported in the 2011 Census illustrates the extent to which Knowsley can be described as a self-contained Housing Market Sub-area based on migration data. Planning Advisory Service guidance recommends that when migration data are tested against the PPG criterion for self-containment, at least 70% of all migration excluding long-distance migration should be contained within the Housing Market Sub-area. A suitable test are two migration containment ratios:
- **Supply side (origin):** moves within the area divided by all moves whose origin is in the area, excluding long-distance moves; and
 - **Demand side (destination):** moves within the area divided by all moves whose destination is in the area, excluding long-distance migration.
- 2.43 Table 2.17 presents the relevant migration data for Knowsley. Supply side (origin) data indicates that 63% of all residents moving in the year preceding the census originated from within Knowsley. A further 21.9% moved from neighbouring Liverpool, 11.2% from elsewhere in the Liverpool City Region and 3.9% from elsewhere. Demand side (destination) data shows a similar pattern of migration.
- 2.44 Table 2.18 summarises the containment ratios that apply to the origin and destination of moving residents. In line with PPG guidance, this excludes long-distance migration (which in this case is taken as moves from outside the North West). Based on these criteria, the origin containment ratio is 63% and the destination is 5.5%. This indicates that Knowsley is part of a larger Housing Market Sub-area which includes Liverpool.

Table 2.17 Population movement by origin and destination						
Origin/	Supply Side (Origin)			Demand Side (Destination)		
Destination	All Moves		Excluding Long Distance Moves	All Moves		Excluding Long Distance Moves
	Number	%	%	Number	%	%
Knowsley	5,475	59.7	63.0	5,475	51.4	55.5
Halton	174	1.9	2.0	215	2.0	2.2
Liverpool	1,903	20.7	21.9	2,354	22.1	23.8
Sefton	351	3.8	4.0	466	4.4	4.7
St. Helens	355	3.9	4.1	519	4.9	5.3
Wirral	95	1.0	1.1	154	1.4	1.6
West Lancashire	80	0.9	0.9	116	1.1	1.2
Elsewhere North West	262	2.9	3.0	572	5.4	5.8
North East	35	0.4		31	0.3	
Yorkshire and the Humber	72	0.8		137	1.3	
Elsewhere UK	373	4.1		617	5.8	
Total	9,175	100.0	100.0	10,656	100.0	100.0
Base (excluding long-distance moves)			8,695			9,871

Source: 2011 Census table MM01CUK_ALL

Table 2.18 Migration containment ratios			
Origin	Moves within the area	All moves originating in the area	Containment Ratio
	5,475	8,695	63.0%
Destination	Moves within the area	All moves whose destination is in the area	Containment Ratio
	5,475	9,871	55.5%

2.45 Table 2.19 explores where households moving in the borough in the past 5 years moved to and the tenure, dwelling type/size moved to by broad age group. Table 2.20 considers the household characteristics and incomes of in-migrant households.

2.46 For under 30s:

- most moved to Huyton (53.5%) or Kirkby (28.6%);
- 46.3% moved into private rented accommodation, 46.3% into owner-occupation and 7.4% into affordable housing;
- 40.8% moved into a 3-bedroom semi-detached house, 31.4% into a 1 or 2-bedroom terraced house, 17.8% into % into flats (mainly 2-bedroom) and 10% into other types and sizes;
- household types included couples (no children) 36.7%, lone parents (28.9%) and singles (17.6%);

- there was a broad mix of income groups, with 22.9% having an income of less than £15.6k, 15.8% between £15k and £26k, 31.7% between £26k and £39k, and 29.5% with an income of £39k or more; and
 - 61.3% could afford a property priced around £100,000, 29.5% could afford around £150,000 and 21.1% could afford around £200,000.
- 2.47 For the 30 to 64 age group, which is the largest of the in-migrant age groups:
- The majority moved to Huyton (38.6%) or Kirkby (27%);
 - 65.3% moved into owner occupation, 15.7% into private renting and 18.9% into affordable housing;
 - 86.7% moved into houses (particularly 3-bedroom properties), 11% moved to flats, 1.6% bungalows and 0.6% other property types;
 - 39.2% were families with children, 32.7% were couples with no children, 26.4% were singles and 1.7% other household types;
 - 23.6% had an income of less than £15.6k, 18% between £15.6k and £26k, 19.5% between £26k and £39k and 39% £39k or more ; and
 - 60% could afford a property priced around £100,000, 39% could afford around £150,000 and 29.7% could afford around £200,000.
- 2.48 For the 65 and over age group:
- most moved to Huyton (47.6%) or Kirkby (18.2%);
 - 69% moved into owner occupation, 4.1% into private renting and 26.9% into affordable/social rented;
 - 65.6% moved into houses (mainly 2 and 3-bedroom), 14.6% moved into flats (7.7% into 1-bedroom and 6.9% into 2-bedroom) and 18.3% moved into bungalows (mainly 1 and 2-bedroom) and 1.5% other types (for instance specialist older person housing);
 - they were mainly singles and couples with no children;
 - 38.4% had an income of less than £15.6k, 18.8% between £15.6k and £26k, 14.8% between £26k and £39k and 28.1% £39k or more ; and
 - 41.9% could afford a property priced around £100,000, 29.7% could afford around £150,000 and 21.9% could afford around £200,000.
- 2.49 The main specified reasons for households moving into Knowsley were sharing and seeking a place of my/our own (17.4%), wanting to live closer to family or friends (15.1%) and wanting a nicer property (10.1%).

Households planning to move

- 2.50 The 2020 household survey found that around 10,300 (18%) of households plan to move in the next five years. A further 4,300 (7.5%) households would like to move but are unable to. 56.3% of these households said that this is because they cannot afford to move and around 20% said there was lack of accommodation in the location wanted or type wanted.

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

- 7.5% would like a one-bedroom dwelling, 23.7% would like a two-bedroom dwelling, 37.4% a three-bedroom dwelling and 31.4% a four or more-bedroom dwelling.
- 71.9% of households would like a house, 18.9% would like a bungalow (including other dwelling types) and 9.2% would like a flat or apartment.
- 57.2% stated they were most likely to move into owner occupation, 35.5% affordable housing (including social rented, shared ownership, shared equity, help to buy and rent to buy), and 7.3% private renting.
- The main reasons why households plan to move are wanting to live in a nicer area (20.8%) and wanting a nice house (15.7%).

2.52 Over half (56.3%) of households planned to remain in Knowsley, 14.1% move to Liverpool, 8.9% to elsewhere in the Liverpool City Region, 11.8% to elsewhere in the North West and 8.9% outside the North West.

Housing market sub-area	Age group (%)			Total
	Under 30	30 to 64	65 and over	
Halewood	4.1%	14.1%	14.6%	12.9%
Huyton	53.5%	38.6%	47.6%	41.1%
Kirkby	28.6%	27.0%	18.2%	26.5%
Prescot	1.8%	13.7%	10.9%	12.0%
Whiston and Cronton	11.9%	6.6%	8.8%	7.5%
Total	100.0%	100.0%	100.0%	100.0%
Tenure	Under 30	30 to 64	65 and over	Total
Owner Occupied	46.3%	65.3%	69.0%	63.2%
Private renting	46.3%	15.7%	4.1%	18.7%
Affordable	7.4%	18.9%	26.9%	18.1%
Total	100.0%	100.0%	100.0%	100.0%
Dwelling type/size	Under 30	30 to 64	65 and over	Total
1-3 bedroom detached house	0.0%	8.4%	7.0%	7.2%
4 or more bedroom detached house	0.0%	14.1%	6.5%	11.8%
1-2 bedroom semi-detached house	9.4%	10.5%	1.5%	9.7%
3 bedroom semi-detached house	40.8%	36.3%	26.7%	36.1%
4 or more bedroom semi-detached house	0.0%	3.6%	1.6%	3.0%
1-2 bedroom terraced house	31.4%	2.5%	6.3%	6.4%
3 or more bedroom terraced house	0.0%	11.4%	16.0%	10.3%
1 bedroom flat	4.7%	4.8%	7.7%	5.0%
2 bedroom flat	13.1%	4.8%	6.9%	6.0%
3 or more bedroom flat	0.0%	1.4%	0.0%	1.1%
1-2 bedroom bungalow	0.0%	0.9%	14.7%	1.8%
3 or more bedroom bungalow	0.0%	0.7%	3.6%	0.9%
Other	0.7%	0.6%	1.5%	0.7%
Total	100.0%	100.0%	100.0%	100.0%
Base (households moving into Knowsley 5 years to 2020)	945	6,063	566	7,573

Source: 2020 household survey

Household type	Age group (%)			Total
	Under 30	30 to 64	65 and over	
Single Adult	17.6%	26.4%	44.5%	26.6%
Couple only (both under 65)	36.7%	25.6%	1.9%	25.3%
Couple only (one or both over 65)	0.0%	7.1%	36.3%	8.3%
Couple with 1 or 2 child(ren) under 18	16.9%	19.5%	0.0%	17.8%
Couple with 3 or more children under 18	0.0%	4.7%	0.0%	3.8%
Couple with child(ren) aged 18+	0.0%	3.3%	10.2%	3.4%
Lone parent with 1 or 2 child(ren) under 18	28.9%	8.6%	0.0%	10.5%
Lone parent with 3 or more children under 18	0.0%	0.3%	0.0%	0.2%
Lone parent with child(ren) aged 18+	0.0%	2.8%	4.3%	2.6%
Other type of household	0.0%	1.7%	2.8%	1.6%
Total	100.0%	100.0%	100.0%	100.0%
Annual household income	Under 30	30 to 64	65 and over	Total
<£15,600	22.9%	23.6%	38.4%	24.5%
£15,600 to £26,000	15.8%	18.0%	18.8%	17.7%
£26,001 to £39,000	31.7%	19.5%	14.8%	20.8%
£39,001 to £49,400	8.4%	11.0%	5.7%	10.3%
£49,401 or more	21.1%	28.0%	22.4%	26.7%
Total	100.0%	100.0%	100.0%	100.0%
Affordability threshold	Under 30	30 to 64	65 and over	Total
Can afford up to £100,000	61.3%	60.0%	41.9%	58.9%
Can afford up to £125,000	45.6%	41.5%	29.7%	41.3%
Can afford up to £150,000	29.5%	39.0%	29.7%	37.1%
Can afford up to £175,000	21.1%	29.9%	21.9%	28.2%
Can afford up to £200,000	21.1%	29.7%	21.9%	28.1%
Can afford up to £250,000	8.4%	14.0%	12.2%	13.1%
Can afford up to £300,000	4.1%	7.8%	5.2%	7.1%
Base (households moving into Knowsley 5 years to 2020)	945	6,063	566	7,573

Source: 2020 household survey

Travel to work

2.53 The 2011 Census provides an analysis of travel to work patterns and the extent to which residents in Knowsley travel to other areas, together with details of how many people commute into Knowsley. Table 2.21 presents this data and indicates that only 34.6% of people who live in Knowsley work in the borough, with a further 36.8% working in Liverpool, 15.6% elsewhere in the Liverpool City Region and 12.9% elsewhere. By comparison, 37.6% of people who work in Knowsley live in the borough and a further 23.5% commute in from Liverpool, 26.4% from elsewhere in the Liverpool City Region and 12.5% from outside the city region.

Table 2.21 Knowsley 2011 Census commuting flows: workers (aged 16-74 years)			
Where do people who live in Knowsley work?			
Live	Work	Number	%
Knowsley	Knowsley	18,500	34.6
	Halton	1,738	3.3
	Liverpool	19,655	36.8
	Sefton	2,966	5.6
	St. Helens	2,593	4.9
	Wirral	1,065	2.0
	West Lancashire	992	1.9
	Elsewhere North West	4,165	7.8
	Elsewhere UK	1,758	3.3
Workers		53,432	100.0
Where do people who work in Knowsley live?			
Live	Work	Number	%
Knowsley	Knowsley	18,500	37.6
Halton		2,043	4.2
Liverpool		11,549	23.5
Sefton		3,886	7.9
St. Helens		5,725	11.6
Wirral		1,305	2.7
West Lancashire		1,149	2.3
Elsewhere North West		4,178	8.5
Elsewhere UK		823	1.7
Jobs		49,158	100.0

Source: 2011 census

- 2.54 In terms of defining market areas, the ONS provides a definition of Travel to Work (TTW) areas as follows:

‘The current criterion for defining TTWs is that generally at least 75% of an area’s resident workforce in the area and at least 75% of the people who work in the area also live in the area...however, for areas with a working population in excess of 25,000, self-containment rates as low as 66.7% are accepted’ (source:

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

- 2.55 This analysis indicates that Knowsley is part of a wider functional economic area extending across the Liverpool City Region and elsewhere within the North West.

Conclusions on Housing Market Sub-area

- 2.56 From this analysis, Knowsley is part of a wider Housing Market Sub-area which includes the City of Liverpool. Knowsley is also part of a wide functional economic area extending across the Liverpool City Region and beyond. Knowsley therefore has an important role to play in providing housing for the Liverpool City Region workforce and the mobility of households demonstrates a strong relationship between Liverpool and Knowsley.
- 2.57 For pragmatic purposes, Knowsley is an appropriate market area for the purposes of Local Plan policy making but plans need to take into account the strong interactions between Knowsley and Liverpool.

Households moving into newbuild accommodation

- 2.58 The 2020 household survey identified around 2,200 households who had moved to a newly-built or newly-converted property in the past 5 years. The range of dwellings move to by type, size and tenure is summarised in Table 2.22. Overall, 52% of newbuild properties moved to were 3 or 4 or more-bedroom owner occupied dwellings.

Dwelling type/size	Tenure (table %)			Total
	Owner Occupied	Private Rented	Affordable	
2 bedroom house	3.8	0.0	6.2	10.0
3 bedroom house	34.4	11.2	9.6	55.3
4+ bedroom house	17.6	5.2	1.3	24.0
2 bedroom flat	0.8	0.0	3.3	4.1
2 bedroom bungalow	0.0	0.0	6.6	6.6
Total	56.7	16.3	27.0	100.0
Base				2209

Source: 2020 household survey

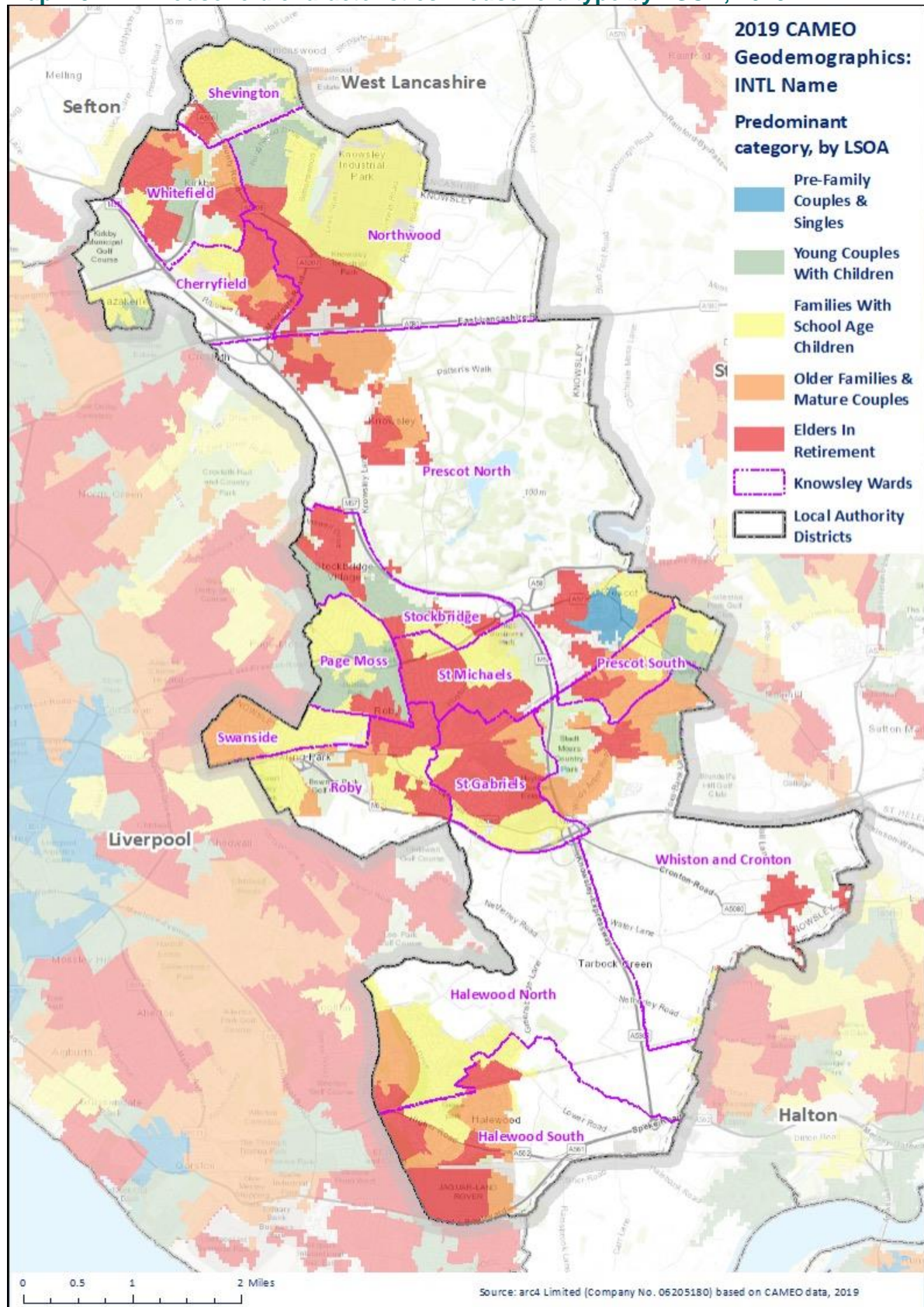
- 2.59 Regarding the characteristics of households moving into newbuild:
- 36% of households originated from Knowsley, 32.2% moved from Liverpool, 11.4% from elsewhere in the Liverpool City Region, 8.2% from elsewhere in the North West and 12.2% from outside the North West.
 - They were mainly couples (45.9%), families (30.4%) and singles (23.3%) and 0.4% were other household types.
 - Incomes tended to be higher, with 64.5% having an income of at least £26,000 (27.5% between £26k and £39k and 37% at least £39k).
 - Of people working (3,143), 26.6% worked in Knowsley, 39.4% in Liverpool, 17.9% elsewhere in the Liverpool City Region, 13.4% elsewhere in the North West and 2.6% outside the North West.

- Half of households (50.9%) were aged under 45, 40.6% between 45 and 64 and 8.5% aged 65 and over.
 - Key reasons for moving included wanting a nicer property (16.6%), previous accommodation too expensive (14%) and to live closer to family/friends (10.6%)
- 2.60 This analysis of newbuild households reinforces the role of the Knowsley housing market in providing accommodation for households from Liverpool and dwellings to support economic activity across the Liverpool City Region. It also points to younger and higher income households moving into the borough.

General household characteristics

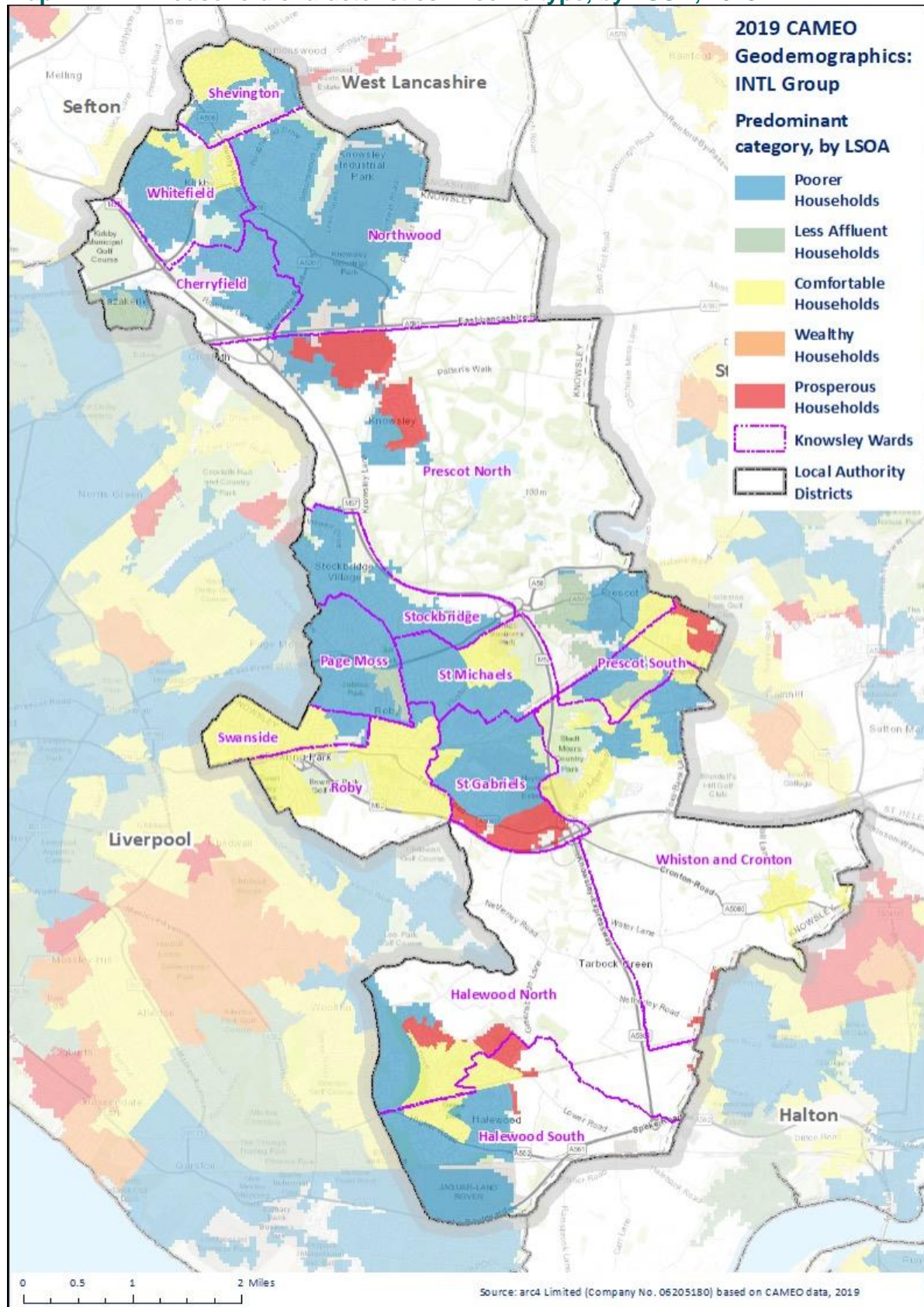
- 2.61 Having considered how the characteristics of households in different tenures varies, the range of households living in the borough is further illustrated in Maps 2.3 and 2.4. Map 2.3 illustrates the distribution of key household typologies and indicates a predominance of older households and families with school age children across Knowsley. Map 2.4 focuses on income typologies and shows a predominance of poorer households in Kirkby and Huyton and pockets of higher income households in Prescot, Huyton and Halewood.

Map 2.3 Household characteristics: household type by LSOA, 2019



Source: CAMEO UK

Map 2.4 Household characteristics: income type, by LSOA, 2019



Source: CAMEO UK

Income data

- 2.62 There are a range of income data sources available to inform this study which are now summarised. The 2020 household survey and CAMEO income data provide range, quartile and average data of gross household income by Housing Market Sub-area and ward. ONS Annual Survey of Hours and Earnings data provides gross earnings of economically active residents at borough level.
- 2.63 Table 2.23 summarises gross income by housing market sub-area from the 2020 household survey and indicates a borough-wide lower quartile household income of £11,700 and a median of £24,700. This is gross income from all sources for all households. Table 2.24 summarises gross income by ward using 2020 CAMEO UK data and indicates a borough-wide lower quartile household income of £15,000 and an average of £19,696. This is gross income from all sources for all households.
- 2.64 The 2020 Annual Survey of Hours and Earnings resident-based data indicates lower quartile earnings are £21,639, median earnings are £29,807 and average earnings are £32,502 across the borough.

Sub-area	Ward	Annual gross household income						Total	Lower Quartile	Median	Average
		Under £10,400	£10,400 to under £20,800	£20,800 to under £26,000	£26,000 to under £39,000	£39,000 to under £49,400	£49,400 or more				
Halewood	Halewood North	8.3%	20.5%	11.9%	18.4%	8.1%	32.7%	100.0%	£19,500	£32,500	£41,132
	Halewood South	21.6%	25.7%	13.4%	18.6%	4.3%	16.4%	100.0%	£11,700	£22,100	£28,618
	TOTAL	15.0%	23.1%	12.7%	18.5%	6.2%	24.5%	100.0%	£14,300	£24,700	£34,833
Huyton	Page Moss	28.3%	35.6%	6.1%	15.0%	5.8%	9.1%	100.0%	£9,100	£16,900	£23,099
	Stockbridge	17.6%	42.2%	8.4%	13.6%	7.3%	10.8%	100.0%	£11,700	£16,900	£24,379
	St Michaels	9.0%	30.2%	9.1%	17.0%	7.1%	27.6%	100.0%	£14,300	£32,500	£34,773
	Swanside	5.9%	24.7%	13.5%	13.3%	6.7%	35.9%	100.0%	£19,500	£32,500	£40,916
	St Gabriels	28.1%	26.0%	6.2%	18.5%	7.2%	14.1%	100.0%	£9,100	£16,900	£25,914
	Roby	6.9%	18.1%	19.4%	11.8%	10.7%	33.3%	100.0%	£22,100	£32,500	£41,420
	TOTAL	16.4%	30.2%	10.2%	14.8%	7.4%	20.9%	100.0%	£11,700	£22,100	£31,157
Kirkby	Whitefield	21.3%	23.9%	11.0%	9.3%	11.7%	22.7%	100.0%	£11,700	£22,100	£32,833
	Shevington	15.1%	18.8%	23.0%	8.9%	5.0%	29.2%	100.0%	£16,900	£24,700	£33,504
	Cherryfield	22.0%	23.1%	9.9%	18.8%	13.4%	12.8%	100.0%	£11,700	£24,700	£28,182
	Northwood	22.5%	37.3%	12.5%	17.0%	1.3%	9.5%	100.0%	£11,700	£16,900	£22,663
	TOTAL	20.2%	26.0%	14.1%	13.5%	7.7%	18.4%	100.0%	£11,700	£22,100	£29,181
Prescot	Prescot South	16.3%	28.2%	7.1%	19.5%	6.8%	22.1%	100.0%	£14,300	£24,700	£32,589
	Prescot North	13.6%	26.1%	5.0%	16.4%	9.4%	29.5%	100.0%	£14,300	£32,500	£36,204
	TOTAL	14.9%	27.0%	6.0%	17.9%	8.2%	26.1%	100.0%	£14,300	£32,500	£34,516
Whiston and Cronton	Whiston and Cronton	19.7%	22.5%	15.4%	14.7%	11.7%	16.1%	100.0%	£11,700	£24,700	£28,851
	TOTAL	19.7%	22.5%	15.4%	14.7%	11.7%	16.1%	100.0%	£11,700	£24,700	£28,851
Knowsley MBC	TOTAL	17.3%	27.2%	11.4%	15.3%	7.7%	21.0%	100.0%	£11,700	£24,700	£31,365

Source: 2020 household survey

Table 2.24 Gross household income by housing market sub-area 2020: CAMEO UK data												
Housing Market Sub-area	Ward	Annual gross household income										
		<£10k	£10k to <£20k	£20k - <£30k	£30k- <£40k	£40k- <£50k	£50k- <£75k	£75k or more	Total	Lower Quartile	Median	Average
Halewood	Halewood North	11.5%	25.2%	25.0%	19.4%	11.0%	7.9%	0.0%	100.0%	£15,000	£25,000	£29,641
	Halewood South	12.7%	57.2%	17.4%	5.9%	4.1%	2.7%	0.0%	100.0%	£15,000	£15,000	£19,525
	TOTAL	12.1%	41.3%	21.2%	12.7%	7.6%	5.2%	0.0%	100.0%	£15,000	£15,000	£24,806
Huyton	Page Moss	17.6%	77.5%	4.8%	0.1%	0.0%	0.0%	0.0%	100.0%	£15,000	£15,000	£13,557
	Stockbridge	22.0%	66.8%	6.4%	4.8%	0.0%	0.0%	0.0%	100.0%	£15,000	£15,000	£14,845
	St Michaels	11.1%	70.7%	10.4%	1.5%	2.0%	4.4%	0.0%	100.0%	£15,000	£15,000	£17,664
	Swanside	2.6%	27.6%	59.5%	9.7%	0.5%	0.0%	0.0%	100.0%	£15,000	£25,000	£23,901
	St Gabriels	5.6%	63.3%	13.9%	6.8%	4.8%	5.3%	0.2%	100.0%	£15,000	£15,000	£19,956
	Roby	2.0%	8.8%	37.2%	41.2%	9.2%	1.6%	0.0%	100.0%	£25,000	£25,000	£29,149
	TOTAL	10.8%	54.3%	20.5%	9.9%	2.6%	1.9%	0.0%	100.0%	£15,000	£15,000	£19,693
Kirkby	Whitefield	12.6%	60.3%	21.7%	1.1%	1.9%	2.5%	0.0%	100.0%	£15,000	£15,000	£16,500
	Shevington	7.4%	44.4%	25.7%	14.9%	5.4%	2.2%	0.0%	100.0%	£15,000	£15,000	£21,239
	Cherryfield	15.3%	63.8%	17.0%	3.9%	0.0%	0.0%	0.0%	100.0%	£15,000	£15,000	£15,462
	Northwood	30.0%	62.9%	5.2%	1.9%	0.0%	0.0%	0.0%	100.0%	£5,000	£15,000	£12,578
	TOTAL	16.9%	58.4%	16.9%	5.1%	1.7%	1.1%	0.0%	100.0%	£15,000	£15,000	£16,098
Prescot	Prescot South	5.5%	54.1%	17.2%	13.1%	6.1%	3.9%	0.0%	100.0%	£15,000	£15,000	£24,041
	Prescot North	12.9%	39.8%	29.8%	8.7%	8.0%	0.7%	0.0%	100.0%	£15,000	£15,000	£19,686
	TOTAL	9.6%	46.3%	24.7%	10.6%	6.8%	2.1%	0.0%	100.0%	£15,000	£15,000	£21,164
Whiston and Cronton	Whiston and Cronton	4.7%	53.7%	22.2%	10.9%	7.0%	1.5%	0.0%	100.0%	£15,000	£15,000	£22,955
	TOTAL	4.7%	53.7%	22.2%	10.9%	7.0%	1.5%	0.0%	100.0%	£15,000	£15,000	£22,955
Knowsley	TOTAL	12.2%	52.5%	20.3%	9.1%	3.8%	2.1%	0.0%	100.0%	£15,000	£15,000	£19,696

Note Both LQ and median fall within the 10,000 and 19,999 range and therefore both show as £15,000

Source: CAMEO UK 2020

Summary

- 2.65 Across Knowsley there are an estimated 69,195 dwellings and 67,483 households and 3.3% of dwellings are vacant.
- 2.66 In terms of occupied dwelling stock:
- 62.4% of occupied dwellings are owner occupied, 10.8% are private rented and 26.8% are affordable (including social/affordable renting and shared ownership);
 - 84.6% of dwellings are houses (39.6% terraced, 34.8% semi-detached and 10.2% detached), 11.6% are flats and 3.8% are bungalows;
 - Most dwellings have 2 or 3 bedrooms, 5.1% of dwellings have one bedroom, 19.7% two bedrooms, 64.1% three-bedrooms and 11.1% four or more - bedrooms; and
 - 23.8% of dwellings were built before 1945, 48.5% between 1945 and 1982 and 27.7% since 1983. An estimated 15.2% of all dwelling stock is non-decent.
- 2.67 Over the past 10 years, 4,831 net new dwellings have been built or converted across the borough. In the past 5 years to 2019/20, an annual average of 666 dwellings have been built across Knowsley and over the past three years the number has increased to 854.
- 2.68 The population in 2020 was 151,093 and this is projected to increase by 10,692 to 161,785 by 2036, with the largest increases across older age groups. Latest 2018-based ONS household projections suggest a total of 63,576 households increasing by 5,196 (8.2%) to 68,772 by 2036, with largest increases in one person and other households with two or more adults, and households with a Household Reference Person aged 65 and over. Separate analysis using council tax and vacancy data would suggest a higher number of households due to recent housing development. This is evidenced in recent migration data which may not have been taken into account in ONS projections.
- 2.69 An analysis of migration flows indicates that net national in-migration inflows have helped to sustain the population of the borough and the levels of overall population growth attributed to migration have been increasing since 2015.
- 2.70 Knowsley is part of a wider Housing Market Sub-area which includes Liverpool City. Knowsley is also part of a wide functional economic area extending across the Liverpool City Region and beyond. Knowsley therefore has an important role to play in providing housing for the Liverpool City Region workforce and the mobility of households demonstrates a strong relationship between Liverpool and Knowsley.
- 2.71 For pragmatic purposes, Knowsley is an appropriate market area for the purposes of Local Plan policy making but plans need to take into account the strong interactions between Knowsley and Liverpool.

3. Price, rents and affordability

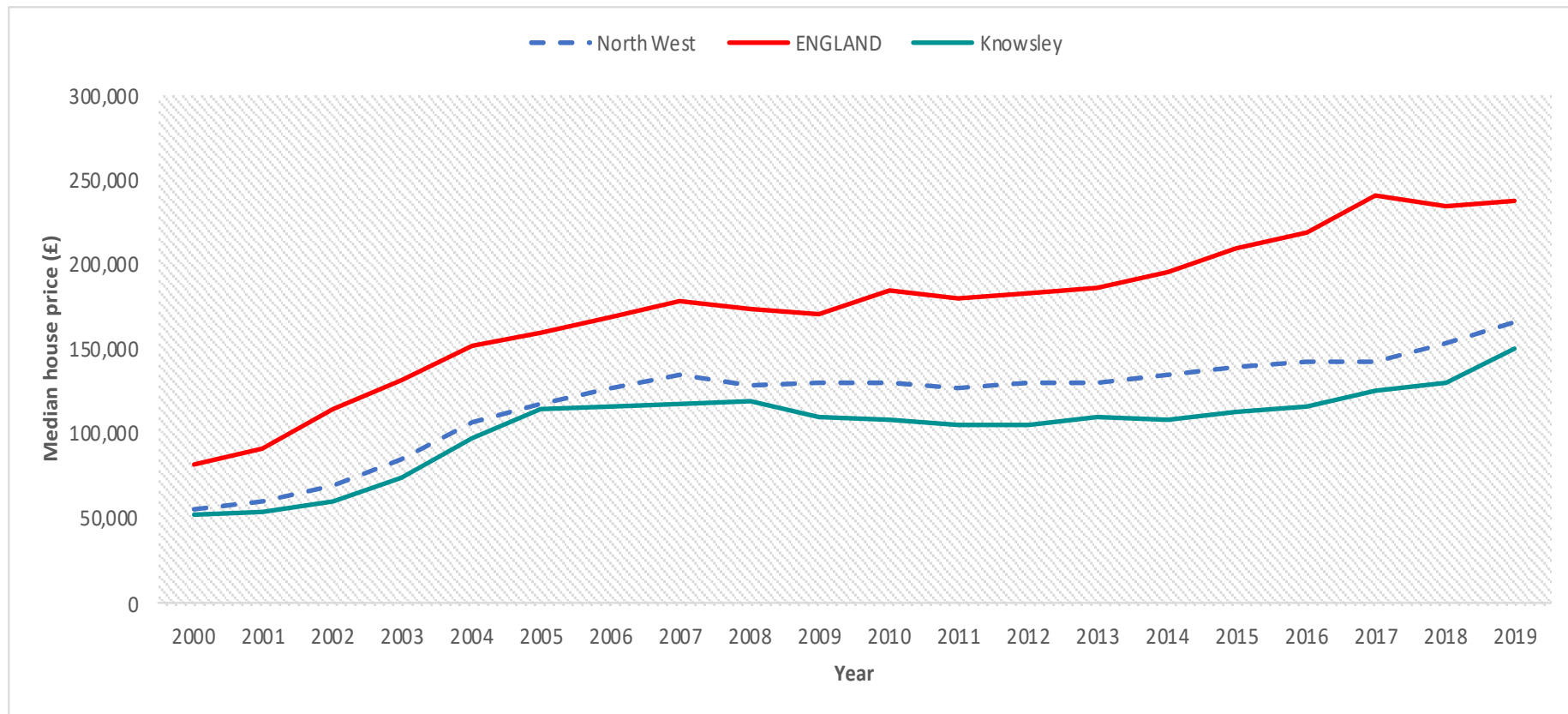
Introduction

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

House price trends

- 3.2 Figure 3.1 shows how house prices in the borough have changed over the years 2000 to 2019, based on full-year Land Registry price paid data. This is compared with the North West and England.
- 3.3 Median house prices across Knowsley have tended to lag slightly behind regional prices since 2000. Compared to England, the borough's median prices have been consistently lower. Since 2009, England prices have risen faster than local and regional prices and the gap with England has widened over time. Overall, median prices have increased from £52,000 in 2000 to £151,000 in 2019, an increase of +190%. LQ prices have increased from £39,725 in 2000 to £108,000 in 2019. Tables 3.1 and 3.2 show how price change in Knowsley compares with its neighbouring areas, the region and England.

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



Source: Data produced by Land Registry © Crown copyright 2019

Location	Median price (£)		% Change 2000-2019
	2000	2019	
England	£82,000	£237,000	189.0%
Knowsley MBC	£52,000	£151,000	190.4%
North West	£56,500	£166,000	193.8%
Liverpool City Region	£53,950	£150,000	178.0%
Liverpool	£47,500	£127,375	168.2%
Wirral	£56,000	£166,000	196.4%
Sefton	£60,000	£175,000	191.7%
Halton	£54,225	£146,000	169.2%
St. Helens	£49,995	£137,000	174.0%

Source: Data produced by Land Registry © Crown copyright 2019

Location	LQ price (£)		% Change 2000-2019
	2000	2019	
England	£54,000	£152,000	181.5%
Knowsley MBC	£39,725	£108,000	171.9%
North West	£37,000	£117,000	216.2%
Liverpool City Region	£36,000	£102,000	183.3%
Liverpool	£30,125	£82,500	173.9%
Wirral	£37,700	£120,000	218.3%
Sefton	£45,000	£125,000	177.8%
Halton	£35,000	£102,250	192.1%
St. Helens	£35,000	£99,000	182.9%

Source: Data produced by Land Registry © Crown copyright 2019

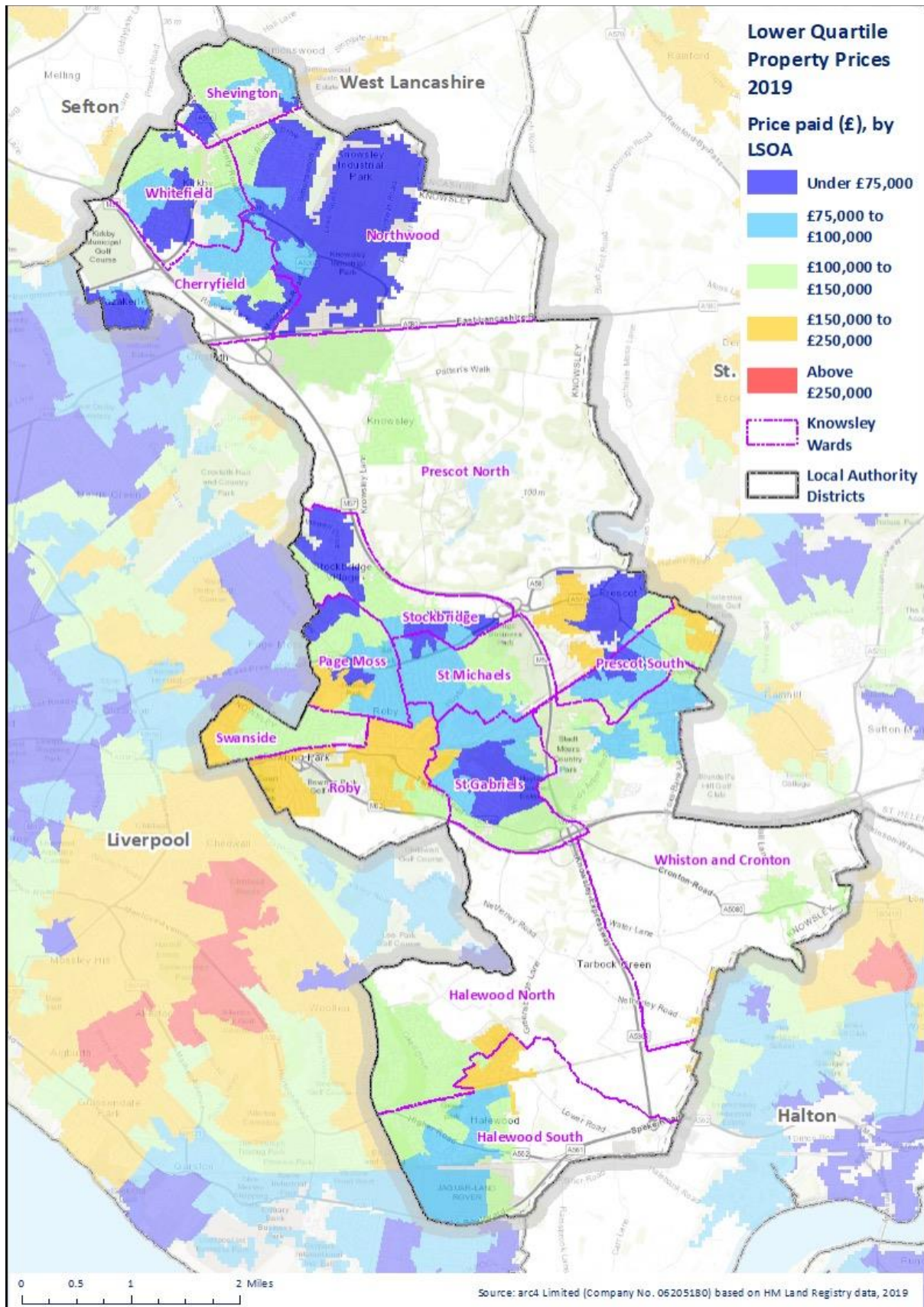
3.4 Table 3.3 sets out the change in house prices by Housing Market Sub-area and ward over the period 2007 to 2019 (Note: Land Registry ward level analysis is only possible from 2007). During this period, median prices increased by +18.6% overall but varies considerably at ward level. Table 3.3 also sets out LQ data for the same period, with an overall increase of +5.4% considerable variation within the borough. Factors such as the range and quality of existing stock and newbuild activity result in the marked variations seen.

Housing Market Sub-area	Ward	LQ house price			Median house price		
		2007	2019	% change	2007	2019	% change
Halewood	Halewood North	£124,973	£131,750	5.4%	£141,500	£160,000	13.1%
	Halewood South	£107,250	£105,000	-2.1%	£138,750	£140,000	0.9%
	TOTAL	£116,000	£120,000	3.4%	£140,000	£150,000	7.1%
Huyton	Page Moss	£85,000	£93,000	9.4%	£99,750	£120,000	20.3%
	Stockbridge	£78,000	£80,000	2.6%	£86,000	£117,750	36.9%
	St Michaels	£69,500	£85,000	22.3%	£98,500	£125,750	27.7%
	Swanside	£120,000	£135,000	12.5%	£133,000	£165,000	24.1%
	St Gabriels	£95,000	£85,000	-10.5%	£118,500	£105,000	-11.4%
	Roby	£155,000	£165,000	6.5%	£182,000	£224,995	23.6%
	TOTAL	£89,500	£100,875	12.7%	£120,000	£145,575	21.3%
Kirkby	Whitefield	£91,622	£97,500	6.4%	£112,950	£136,500	20.8%
	Shevington	£105,750	£105,000	-0.7%	£127,000	£130,000	2.4%
	Cherryfield	£84,713	£77,563	-8.4%	£100,500	£110,500	10.0%
	Northwood	£79,775	£65,000	-18.5%	£92,340	£77,000	-16.6%
	TOTAL	£87,500	£80,000	-8.6%	£105,500	£118,250	12.1%
Prescot	Prescot South	£100,000	£98,000	-2.0%	£123,000	£135,000	9.8%
	Prescot North	£98,000	£125,000	27.6%	£123,500	£184,995	49.8%
	TOTAL	£99,713	£114,825	15.2%	£123,250	£176,598	43.3%
Whiston and Cronton	Whiston and Cronton	£105,000	£100,000	-4.8%	£125,000	£123,000	-1.6%
	TOTAL	£105,000	£100,000	-4.8%	£125,000	£123,000	-1.6%
Knowsley	TOTAL	£92,000	£108,000	17.4%	£118,000	£151,000	28%

Source: Data produced by Land Registry © Crown copyright 2019

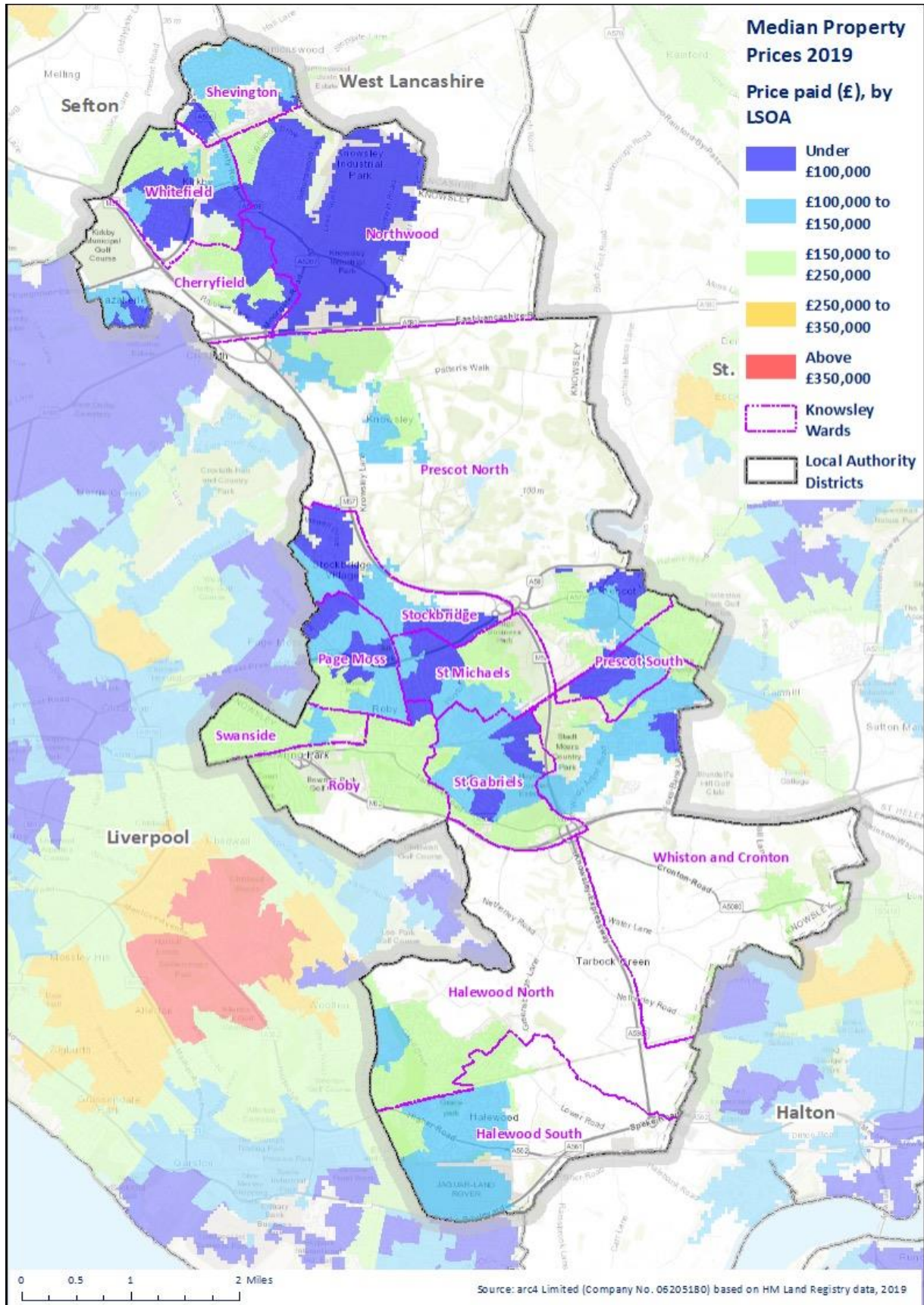
- 3.5 Maps 3.1 and 3.2 provide an illustration of LQ and median prices using Lower Super Output Area. The maps show lowest prices in parts of Kirkby, Huyton and Prescot. Higher prices are noted in Huyton (Swanside and Roby Wards), Prescot (Prescot North Ward), western parts of Kirkby (Whitefield and Cherryfield Wards) and in Halewood and Whiston and Cronton.

Map 3.1 Lower quartile house prices 2019 by built-up areas within the LSOAs of Knowsley



Source: Data produced by Land Registry © Crown copyright 2019

Map 3.2 Median house prices 2019 by built-up areas within the LSOAs of Knowsley



Source: Data produced by Land Registry © Crown copyright 2019

Private renting

- 3.6 Table 3.4 provides an overview of the cost of renting privately across Knowsley and compares prices with the North West and England over the period 2010 to 2019. Over this time lower quartile rents have increased by 4.4% and median rents have increased by 5.5%. The increase in median rents has been below that experienced across the North West and England. Table 3.5 summarises 2019 price data by Housing Market Sub-area and ward.

Location	Lower quartile price by year (£)		% change 2010-2019
	2010	2019	
Knowsley MBC	£477	£498	4.4%
North West	£472	£494	4.7%
England	£598	£667	11.5%
Location	Median price by year (£)		% change 2010-2019
	2010	2019	
Knowsley MBC	£546	£576	5.5%
North West	£546	£624	14.3%
England	£893	£1,001	12.1%

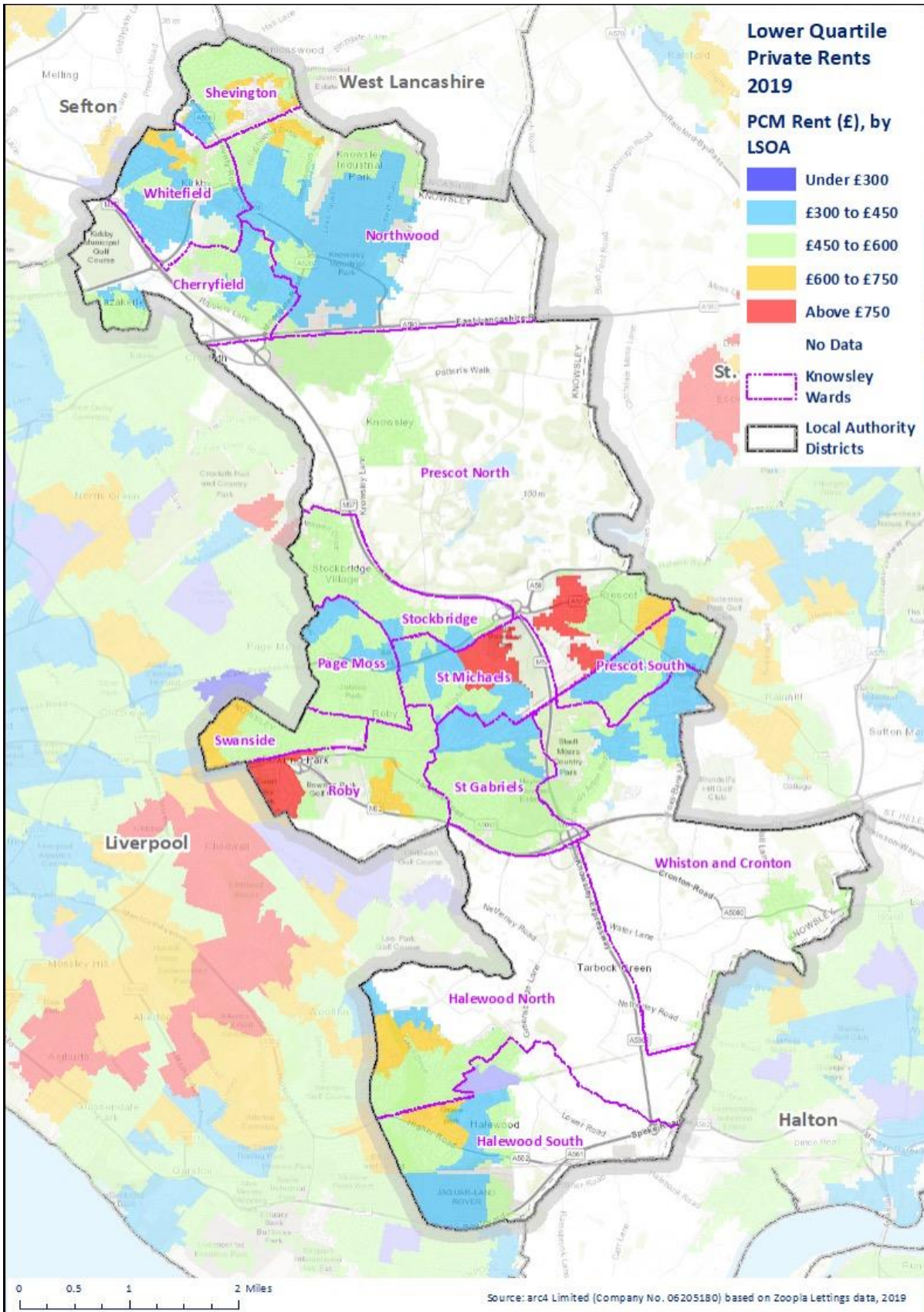
Source: Zoopla PPD 2019

Housing Market Sub-area	Ward	Lower quartile	Median
		(£ each month)	(£ each month)
Halewood	Halewood North	£550	£650
	Halewood South	£576	£624
	TOTAL	£550	£650
Huyton	Page Moss	£498	£550
	Stockbridge	£498	£550
	St Michaels	£494	£594
	Swanside	£524	£624
	St Gabriels	£477	£550
	Roby	£550	£750
	TOTAL	£498	£576
Kirkby	Whitefield	£425	£522
	Shevington	£550	£650
	Cherryfield	£451	£524
	Northwood	£451	£524
	TOTAL	£477	£550
Prescot	Prescot South	£497	£576
	Prescot North	£524	£594
	TOTAL	£524	£594
Whiston and Cronton	Whiston and Cronton	£498	£550
	TOTAL	£498	£550
Knowsley	TOTAL	£498	£576

Source: Zoopla PPD 2019

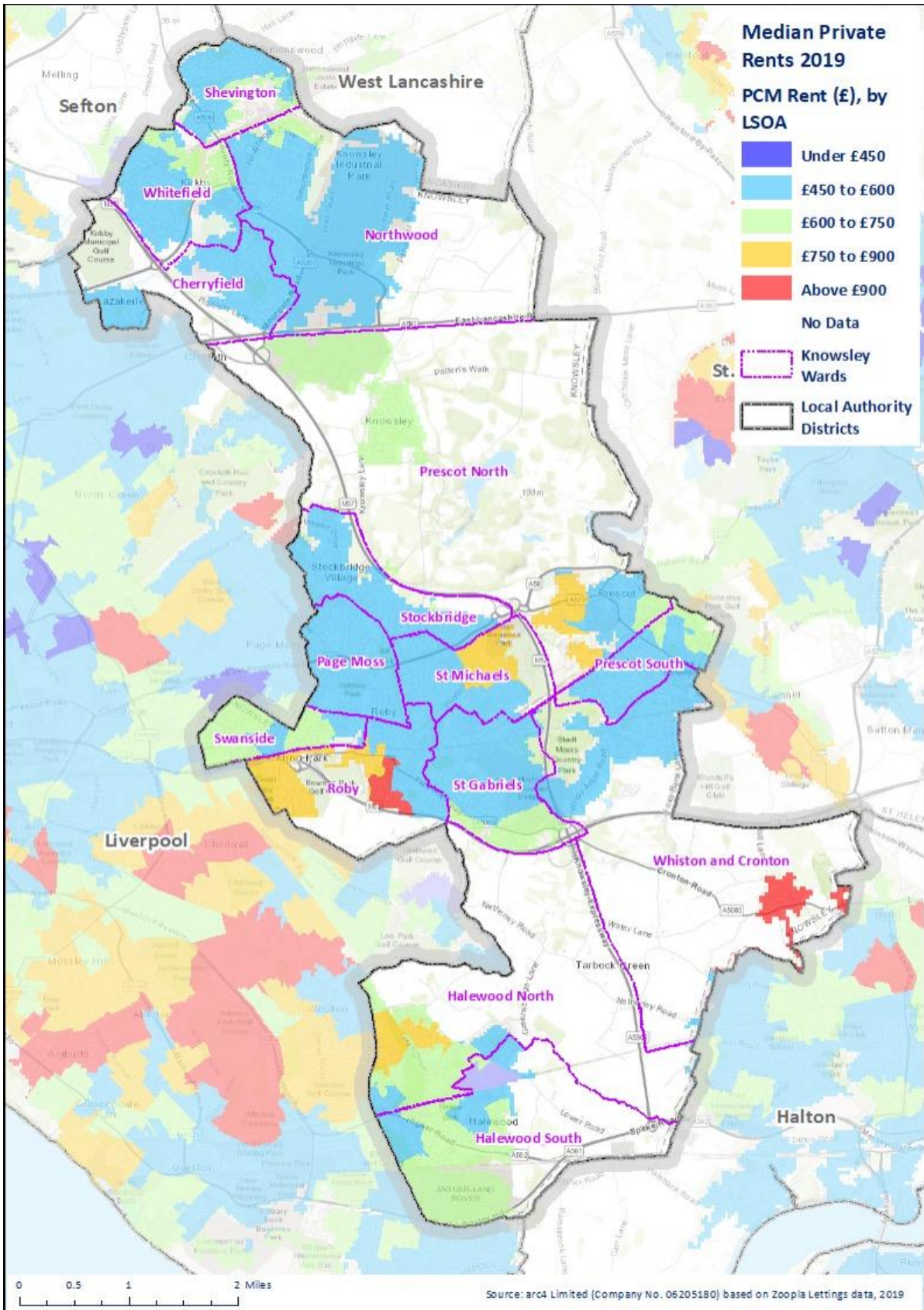
- 3.7 More detailed rental data within built-up areas at a small area level (Lower Super Output Areas) are presented in Map 3.3 (lower quartile) and Map 3.4 (median). This illustrates rents were generally lower (lower quartile £300-£450pcm) in Kirkby, Huyton, Prescot and Halewood. Higher rents were evident in parts of Huyton, Whiston and Cronton and Halewood.
- 3.8 The private rented sector accommodates a proportion of low-income households that are eligible for assistance with rental costs. Map 3.5 illustrates the proportion of households in receipt of housing benefit assistance across the borough. This shows particular concentrations in Halewood South ward in Halewood; Prescot South ward in Prescot; St. Gabriels, Page Moss, Stockbridge in Huyton; and Northwood, Cherryfield and Whitefield in Kirkby.

Map 3.3 2019 lower quartile rents across Knowsley and adjacent authorities by built up areas within LSOAs



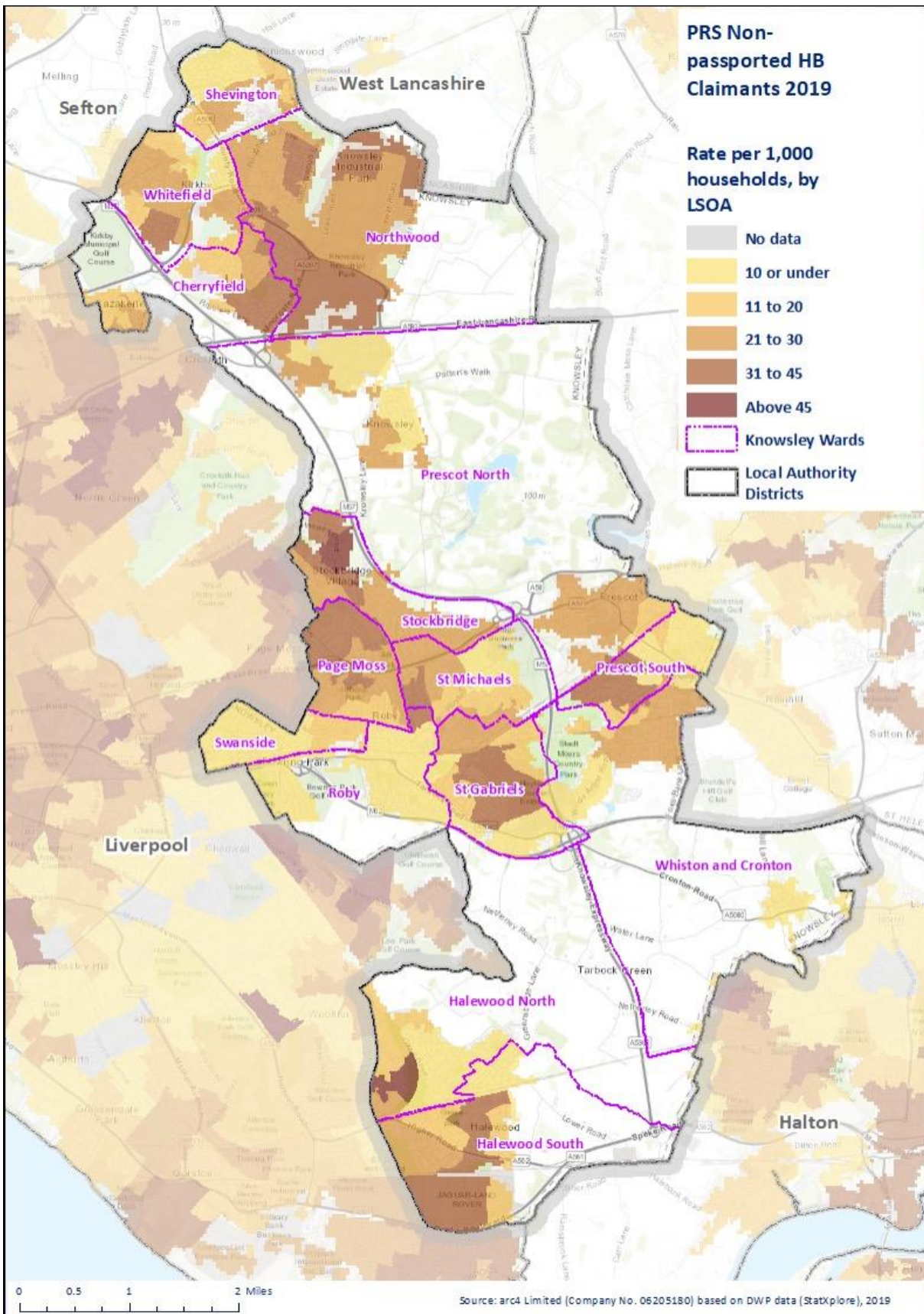
Source: Zoopla PPD 2019

Map 3.4 2019 median rents across Knowsley and adjacent authorities by built up areas within LSOAs



Source: Zoopla PPD 2019

Map 3.5 Private rented sector Non-Passported Housing Benefit 2019



Source: 2019 DWP Stat explore

- 3.9 The amount that can be claimed for assistance with rental costs is capped to a local allowance that varies by area. The cap is estimated by the VOA and published in the form of a Local Housing Allowance (LHA) rate for a broad market area (BRMA). Knowsley is covered by three BRMAs (Table 3.6).

No. of Bedrooms	Greater Liverpool	St Helens	North Cheshire
Shared accommodation rate	£65.25	£65.00	£66.50
1-bedroom rate	£92.05	£86.30	£97.81
2-bedroom rate	£108.16	£101.26	£115.07
3-bedroom rate	£120.82	£126.58	£136.93
4-bedroom rate	£156.00	£171.45	£201.37

Source: Valuation Office Agency

Relative affordability

- 3.10 The ONS produces national data on the ratio of earnings to house prices. Two sets of data are available: workplace-based and resident-based. For each, lower quartile and median ratios are produced. The data are based on Land Registry Price Paid data and ONS Annual Survey of Hours and Earnings data.
- 3.11 Table 3.7 sets out the 2019 lower quartile and median affordability ratios for Knowsley and compares these with Liverpool City Region and neighbouring authorities, the North West and England. Using workplace-based median ratios to illustrate the data, prices are 5.66x incomes. Knowsley is the third most expensive behind West Lancashire and Sefton. Knowsley has a lower ratio than the North West and England.

Locality	2019 Lower Quartile		2019 Median	
	Workplace-based	Residence-based	Workplace-based	Residence-based
Knowsley MBC	4.95	5.30	5.14	5.66
Liverpool	3.84	3.90	4.22	4.34
Wirral	6.28	5.74	6.20	5.59
Sefton	6.63	6.21	6.59	6.21
Halton	4.53	4.75	4.83	5.27
St. Helens	5.01	4.58	4.88	4.69
West Lancashire	6.77	6.64	6.61	6.71
NORTH WEST	5.58	5.56	5.86	5.79
ENGLAND	7.27	7.27	7.83	7.83

Source: ONS

Relative affordability of housing tenure options and defining genuinely affordable housing

- 3.12 The relative cost of alternative housing options across the borough and housing market sub-areas has been considered from two perspectives. Firstly, analysis considers prevailing prices at housing market sub-area level across a range of market and affordable tenures and the incomes required to afford these properties. Secondly, analysis considers what is genuinely affordable to households based on local incomes and assumptions around the proportion of income that should be spent on renting and the multiples of income for buying. The analysis of what is genuinely affordable also considers the incomes of selected key workers and those on minimum and living wages.
- 3.13 The thresholds for what is affordable and not affordable are as follows:
- for renting, 25% of gross household income is used as the ‘tipping point’ for affordability, with properties not affordable if more than 25% of income is spent on rent. There is no official guidance on what proportion of income should be used. Former CLG SHMA Practice Guidance (2007) recommended 25% and Shelter suggest using 35% of net income; and
 - for buying, affordability is based on a 3.5x gross household income multiple. Former CLG SHMA Practice Guidance (2007) recommended a 3.5x multiple for a household with a single earner and 2.9x for a dual earner.
- 3.14 Table 3.8 sets out the range of market and affordable tenures considered in analysis and any assumptions relating to the cost of properties. The cost of alternative affordable and market tenure options by Housing Market Sub-area is set out in Table 3.9. Table 3.10 shows the gross household incomes needed to afford the tenure based on the 25% rental and 3.5x income multiples. Table 3.11 considers the impact of deposits on sale price.

Table 3.8 Summary of tenure (including affordable options), price assumptions and data sources			
Tenure	Tenure price assumptions	Affordability assumptions	Data Source
Social rent	2019 prices	25% of income	Regulator of Social Housing Statistical Data Return 2019
Affordable Rent	80% of average market rent	25% of income	Regulator of Social Housing Statistical Data Return 2019
Market Rent – lower quartile	2019 prices	25% of income	Zoopla 2019
Market Rent – median	2019 prices	25% of income	Zoopla 2019
Market Sale – lower quartile	2019 prices	90% LTV, 3.5x income	Land Registry Price Paid
Market Sale – median	2019 prices	90% LTV, 3.5x income	Land Registry Price Paid
Market Sale – average	2019 prices	90% LTV, 3.5x income	Land Registry Price Paid
Shared ownership (50%)	Total price based on median price and 50% ownership. Mortgage based on 40%. 10% deposit required; annual service charge £395, Annual rent based on 2.75% of remaining equity	90% LTV, 3.5x income for equity and 25% of income for rental element	Assumptions applied to Land Registry Price Paid data
Shared ownership (25%)	Total price based on median price and 25% ownership. Mortgage based on 20%, 5% deposit required, annual service charge £395. Annual rent based on 2.75% of remaining equity	90% LTV, 3.5x income for equity and 25% of income for rental element	Assumptions applied to Land Registry Price Paid data
Help to buy	Total price based on median price. Mortgage based on 75% equity. 20% loan and deposit of 5%. Loan fee of 1.75% in year 6 of outstanding equity loan increasing annually from yr7 at RPI+1%	70% LTV, 3.5x income	Assumptions applied to Land Registry Price Paid data
Discounted home ownership 30%	70% of median price (note this is comparable to the proposed government First Home tenure option). Mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 30%	Assumptions applied to Land Registry Price Paid data
Discounted home ownership 25%	75% of median price mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 25%	Assumptions applied to Land Registry Price Paid data
Discounted home ownership 20%	80% of median price mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 20%	Assumptions applied to Land Registry Price Paid data

Tenure option	Knowsley MBC	Sub-area				
		Halewood	Huyton	Kirkby	Prescot	Whiston and Cronton
Social Rent (average monthly)	£363	£363	£363	£363	£363	£363
Affordable Rent (monthly cost)	£461	£520	£461	£440	£475	£440
Market Rent - Lower Quartile (monthly)	£498	£550	£498	£477	£524	£498
Market Rent - Median (monthly)	£576	£650	£576	£550	£594	£550
Market Rent - Average (monthly)	£593	£642	£601	£562	£612	£550
Market Sale - Lower Quartile	£108,000	£120,000	£100,875	£80,000	£114,825	£100,000
Market Sale - Median	£151,000	£150,000	£145,575	£118,250	£176,598	£123,000
Market Sale - Average	£152,484	£161,230	£159,273	£127,143	£170,672	£132,262
Shared ownership (50%)	£75,500	£75,000	£72,788	£59,125	£88,299	£61,500
Shared ownership (25%)	£37,750	£37,500	£36,394	£29,563	£44,149	£30,750
Help to buy	£151,000	£150,000	£145,575	£118,250	£176,598	£123,000
Discounted Home Ownership (30%)	£105,700	£105,000	£101,903	£82,775	£123,618	£86,100
Discounted Home Ownership (25%)	£113,250	£112,500	£109,181	£88,688	£132,448	£92,250
Discounted Home Ownership (20%)	£120,800	£120,000	£116,460	£94,600	£141,278	£98,400

Source: Data produced by Land Registry © Crown copyright 2019, Zoopla PPD 2019, MHCLG, RSH SDR 2019

Table 3.10 Household income required for tenure to be affordable (based on 25% of income for rents and 3.5x income for buying) by Housing Market Sub-area						
Tenure	District	Sub-area				
	Knowsley MBC	Halewood	Huyton	Kirkby	Prescot	Whiston and Cronton
Social Rent (average monthly)	£15,548	£15,548	£15,548	£15,548	£15,548	£15,548
Affordable Rent (monthly)	£19,749	£22,286	£19,749	£18,857	£20,366	£18,857
Market rent - lower quartile	£23,904	£26,400	£23,904	£22,896	£25,152	£23,904
Market rent - median	£27,648	£31,200	£27,648	£26,400	£28,512	£26,400
Market Rent - Average (monthly)	£28,472	£30,817	£28,831	£26,996	£29,386	£26,400
Market sale - lower quartile	£27,771	£30,857	£25,939	£20,571	£29,526	£25,714
Market sale - median	£38,829	£38,571	£37,434	£30,407	£45,411	£31,629
Market sale - average	£39,210	£41,459	£40,956	£32,694	£43,887	£34,010
Shared ownership (50%)	£29,159	£28,976	£28,163	£23,147	£33,858	£24,019
Shared ownership (25%)	£24,144	£23,994	£23,328	£19,220	£27,993	£19,934
Help to buy	£30,200	£30,000	£29,115	£23,650	£35,320	£24,600
Discounted Home Ownership (30%)	£28,690	£28,500	£27,659	£22,468	£33,554	£23,370
Discounted Home Ownership (25%)	£30,739	£30,536	£29,635	£24,072	£35,950	£25,039
Discounted Home Ownership (20%)	£32,789	£32,571	£31,611	£25,677	£38,347	£26,709
2020 household survey income data for information						
LQ gross household income (2020)	£11,700	£14,300	£11,700	£11,700	£14,300	£11,700
Median gross household income (2020)	£24,700	£24,700	£22,100	£22,100	£32,500	£24,700

Table 3.11 Impact of alternative deposits on sale price and income required for open market properties					
Market sale price	Amount of deposit				Borough Average Price
	10%	20%	30%	40%	
Market sale - lower quartile	£97,200	£86,400	£75,600	£64,800	£108,000
Market sale - median	£135,900	£120,800	£105,700	£90,600	£151,000
Market sale - average	£137,236	£121,987	£106,739	£91,490	£152,484
Household income required (3.5x multiple)	10%	20%	30%	40%	
Market sale - lower quartile	£27,771	£24,686	£21,600	£18,514	
Market sale - median	£38,829	£34,514	£30,200	£25,886	
Market sale - average	£39,210	£34,854	£30,497	£26,140	
Household income required (5x multiple)	10%	20%	30%	40%	
Market sale - lower quartile	£19,440	£17,280	£15,120	£12,960	
Market sale - median	£27,180	£24,160	£21,140	£18,120	
Market sale - average	£27,447	£24,397	£21,348	£18,298	

- 3.15 Figure 3.2 summarises in graphical form the relative affordability of alternative tenures at the borough level, setting out the incomes and deposits required for different options set against prevailing lower quartile and median earnings derived from 2020 CAMEO data.
- 3.16 This indicates that households on lower quartile incomes cannot afford any tenure option/product at the current borough prices, this equates to around 25% of households. For households on median incomes, social/affordable and lower quartile market rents are affordable, along with shared ownership at 25%. By comparison, households on median incomes cannot afford market sales at any of the price points or the majority of the intermediate tenure affordable products.
- 3.17 This comparison of local incomes with the cost of local house prices and rents illustrates the affordability challenge faced by residents within the borough. It shows the particular problem faced by households who do not have either existing equity or savings.

Figure 3.2 Knowsley household income and housing costs



Source: Data produced by Land Registry © Crown copyright 2019, RSH SDR 2019, Zoopla PPD 2019, 2020 household survey

What is genuinely affordable housing in the Knowsley context?

3.18 Having considered what a household needs to earn to afford alternative tenures, consideration is now given to the actual incomes of households across the borough and how this relates to prevailing prices. This analysis helps to establish what is genuinely affordable based on reasonable income multipliers for renting and buying. The analysis takes into account:

- Housing Market Sub-area 2020 lower quartile and median household incomes from the 2020 household survey;
- 2020 entry-level incomes from a range of key worker occupations;
- incomes associated with 2020 minimum and living wages (using single, dual income and 1.5x income measures);
- the proportion of income a household would need to spend on rent;
- the extent to which affordable rental options are genuinely affordable to households; and
- the extent to which households could afford home ownership based on multiples of household income, with up to 3.5x being affordable.

Genuinely affordable rents

3.19 Having considered what a household needs to earn to afford alternative tenures, consideration is now given to the actual incomes of households across the borough and how this relates to current market prices and rents. The analysis helps to establish the extent to which different tenures are affordable and what are genuinely affordable prices and rents based on local incomes.

3.20 Table 3.12 focuses on the affordability of market renting and shows the cost of renting a lower quartile and median priced property by Housing Market Sub-area and ward; how this compares with incomes; and what would be genuinely affordable based on local incomes. For example, lower quartile rents are £550 each month in Halewood North Ward where the lower quartile income is £1,625. This means that a household is spending 33.8% of income on rent. To be genuinely affordable, that is, costing no more than 25% of gross income, a lower quartile rent should be £406 each month and a median rent £677 each month in that ward.

3.21 Table 3.13 focuses on the affordability of home ownership and shows the cost of buying a lower quartile and median-priced property. This shows that prices are in excess of 3.5x household incomes in all wards and borough-wide a property should cost no more than £40,950 to be affordable to households on lower quartile incomes and no more than £86,450 to be affordable to households on median incomes.

3.22 This analysis can help establish what would be a reasonable rent based on local incomes. Assuming that 25% of income is spent on housing, across the borough a genuinely affordable lower quartile market rent would be £244 based on local incomes and this would range between £190 and £460 at ward level.

Table 3.12 Affordability of private rents by Housing Market Sub-area and ward

Geography		LQ Rent and Income				Median rent and income			
		Actual LQ rent 2019	LQ Gross household income 2020 (Monthly £)	% LQ income required to be spent on LQ rent	What would be an affordable rent based on actual LQ income	Actual Median rent 2019	Median Gross household income 2020 (Monthly £)	% median income required to be spent on median rent	What would be an affordable rent based on actual median income
Halewood	Halewood North	£550	£1,625	33.8	£406	£650	£2,708	24.0	£677
	Halewood South	£576	£975	59.1	£244	£624	£1,842	33.9	£460
	TOTAL	£550	£1,192	46.2	£298	£650	£2,058	31.6	£515
Huyton	Page Moss	£498	£758	65.7	£190	£550	£1,408	39.1	£352
	Stockbridge	£498	£975	51.1	£244	£550	£1,408	39.1	£352
	St Michaels	£494	£1,192	41.5	£298	£594	£2,708	21.9	£677
	Swanside	£524	£1,625	32.2	£406	£624	£2,708	23.0	£677
	St Gabriels	£477	£758	62.9	£190	£550	£1,408	39.1	£352
	Roby	£550	£1,842	29.9	£460	£750	£2,708	27.7	£677
	TOTAL	£498	£975	51.1	£244	£576	£1,842	31.3	£460
Kirkby	Whitefield	£425	£975	43.6	£244	£522	£1,842	28.3	£460
	Shevington	£550	£1,408	39.1	£352	£650	£2,058	31.6	£515
	Cherryfield	£451	£975	46.3	£244	£524	£2,058	25.5	£515
	Northwood	£451	£975	46.3	£244	£524	£1,408	37.2	£352
	TOTAL	£477	£975	48.9	£244	£550	£1,842	29.9	£460
Prescot	Prescot South	£497	£1,192	41.7	£298	£576	£2,058	28.0	£515
	Prescot North	£524	£1,192	44.0	£298	£594	£2,708	21.9	£677
	TOTAL	£524	£1,192	44.0	£298	£594	£2,708	21.9	£677
Whiston and Cronton	Whiston and Cronton	£498	£975	51.1	£244	£550	£2,058	26.7	£515
	TOTAL	£498	£975	51.1	£244	£550	£2,058	26.7	£515
Knowsley MBC	TOTAL	£498	£975	51.1	£244	£576	£2,058	28.0	£515

Key:

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

Sources: Zoopla PPD 2019, household income from 2020 household survey

Table 3.13 Affordability of owner occupation by Housing Market Sub-area and ward

Geography		Actual LQ price 2019	LQ Gross household income 2020 (Annual £)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple	Actual median price 2019	Median Gross household income 2020 (Annual £)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple
Halewood	Halewood North	£131,750	£19,500	6.1	£68,250	£160,000	£32,500	4.4	£113,750
	Halewood South	£105,000	£11,700	8.1	£40,950	£140,000	£22,100	5.7	£77,350
	TOTAL	£120,000	£14,300	7.6	£50,050	£150,000	£24,700	5.5	£86,450
Huyton	Page Moss	£93,000	£9,100	9.2	£31,850	£120,000	£16,900	6.4	£59,150
	Stockbridge	£80,000	£11,700	6.2	£40,950	£117,750	£16,900	6.3	£59,150
	St Michaels	£85,000	£14,300	5.3	£50,050	£125,750	£32,500	3.5	£113,750
	Swanside	£135,000	£19,500	6.2	£68,250	£165,000	£32,500	4.6	£113,750
	St Gabriels	£85,000	£9,100	8.4	£31,850	£105,000	£16,900	5.6	£59,150
	Roby	£165,000	£22,100	6.7	£77,350	£224,995	£32,500	6.2	£113,750
	TOTAL	£100,875	£11,700	7.8	£40,950	£145,575	£22,100	5.9	£77,350
Kirkby	Whitefield	£97,500	£11,700	7.5	£40,950	£136,500	£22,100	5.6	£77,350
	Shevington	£105,000	£16,900	5.6	£59,150	£130,000	£24,700	4.7	£86,450
	Cherryfield	£77,563	£11,700	6.0	£40,950	£110,500	£24,700	4.0	£86,450
	Northwood	£65,000	£11,700	5.0	£40,950	£77,000	£16,900	4.1	£59,150
	TOTAL	£80,000	£11,700	6.2	£40,950	£118,250	£22,100	4.8	£77,350
Prescot	Prescot South	£98,000	£14,300	6.2	£50,050	£135,000	£24,700	4.9	£86,450
	Prescot North	£125,000	£14,300	7.9	£50,050	£184,995	£32,500	5.1	£113,750
	TOTAL	£114,825	£14,300	7.2	£50,050	£176,598	£32,500	4.9	£113,750
Whiston and Cronton	Whiston and Cronton	£100,000	£11,700	7.7	£40,950	£123,000	£24,700	4.5	£86,450
	TOTAL	£100,000	£11,700	7.7	£40,950	£123,000	£24,700	4.5	£86,450
Knowsley MBC	TOTAL	£108,000	£11,700	8.3	£40,950	£151,000	£24,700	5.5	£86,450

Key:

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

Sources: Land Registry © Crown copyright 2019, household income from 2020 household survey

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

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

Table 3.14 Incomes of key workers and households on minimum/living wage and rental affordability					
Income/Occupation/Wage	Gross household income 2020 (Annual £)	Gross household income 2020 (Monthly £)	% income needed to afford LQ rent	% income needed to afford median rent	Genuinely affordable rent
			Monthly LQ Rent= £498	Monthly Median Rent= £576	
Police officer					
Pay Point 0	£21,402	£1,784	27.9	32.3	£446
Pay Point 2	£25,902	£2,159	23.1	26.7	£550
Pay Point 4	£28,158	£2,347	21.2	24.5	£572
Nurse					
Band 1	£18,005	£1,500	33.2	38.4	£375
Band 3	£19,337	£1,611	30.9	35.7	£403
Band 5	£24,907	£2,076	24.0	27.8	£519
Fire officer					
Trainee	£23,366	£1,947	25.6	29.6	£487
Competent	£31,144	£2,595	19.2	22.2	£649
Teacher					
Unqualified (min)	£18,169	£1,514	32.9	38.0	£379
Main pay range (min)	£25,714	£2,143	23.2	26.9	£536
Minimum/Living Wage					
Age 25 and over					
Single household	£15,696	£1,308	38.1	44.0	£327
1xFull-time, 1xPart-time	£23,544	£1,962	25.4	29.4	£491
Two working adults	£31,392	£2,616	19.0	22.0	£654
Age 21 to 24					
Single household (21-24)	£14,760	£1,230	40.5	46.8	£308
1xFull-time, 1xPart-time	£22,140	£1,845	27.0	31.2	£461
Two working adults	£29,520	£2,460	20.2	23.4	£615

Key

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

Table 3.15 Incomes of key workers and households on minimum/living wage and open market prices

		Property Prices							
		LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Help to buy	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
		Price>> Price after deposit/loan>>	£108,000 £97,200	£151,000 £135,900	£70,000 £63,000	£35,000 £33,250	£140,000 £98,000	£98,000 £93,100	£105,000 £99,750
Occupation/Wage	Gross annual income 2020 (£)	Ratio of house price to income							
Police officer									
Pay Point 0	£21,402	4.5	6.3	2.9	1.6	4.6	4.4	4.7	5.0
Pay Point 2	£25,902	3.8	5.2	2.4	1.3	3.8	3.6	3.9	4.1
Pay Point 4	£28,158	3.5	4.8	2.2	1.2	3.5	3.3	3.5	3.8
Nurse									
Band 1	£18,005	5.4	7.5	3.5	1.8	5.4	5.2	5.5	5.9
Band 3	£19,337	5.0	7.0	3.3	1.7	5.1	4.8	5.2	5.5
Band 5	£24,907	3.9	5.5	2.5	1.3	3.9	3.7	4.0	4.3
Fire officer									
Trainee	£23,366	4.2	5.8	2.7	1.4	4.2	4.0	4.3	4.6
Competent	£31,144	3.1	4.4	2.0	1.1	3.1	3.0	3.2	3.4
Teacher									
Unqualified (min)	£18,169	5.3	7.5	3.5	1.8	5.4	5.1	5.5	5.9
Main pay range (min)	£25,714	3.8	5.3	2.5	1.3	3.8	3.6	3.9	4.1
Minimum/Living Wage									
25 and over									
Single household	£15,696	6.2	8.7	4.0	2.1	6.2	5.9	6.4	6.8
1xFull-time, 1xPart-time	£23,544	4.1	5.8	2.7	1.4	4.2	4.0	4.2	4.5
Two working adults	£31,392	3.1	4.3	2.0	1.1	3.1	3.0	3.2	3.4
21 to 24									
Single household	£14,760	6.6	9.2	4.3	2.3	6.6	6.3	6.8	7.2
1xFull-time, 1xPart-time	£22,140	4.4	6.1	2.8	1.5	4.4	4.2	4.5	4.8
Two working adults	£29,520	3.3	4.6	2.1	1.1	3.3	3.2	3.4	3.6

Key

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

Concluding comments

- 3.25 In 2019, lower quartile house prices were £108,000 and median prices were £151,000. Knowsley is one of the more expensive boroughs in the Liverpool City Region to buy a home, with prices higher than overall Liverpool City Region prices. Lower quartile private rents in 2019 were £498 and median rents were £576.
- 3.26 The relative affordability of dwellings to buy or rent was explored at Housing Market Sub-area and ward. Across the borough, minimum income required for entry-level/lower quartile renting was £23,904. For buying an entry-level/lower quartile property, the minimum income required was £24,943. These calculations assumed that a rent is affordable if no more than 25% of household income is spent on rent and if buying a property should cost no more than 3.5x household income.
- 3.27 Analysis considered the affordability of rents and prices at Housing Market Sub-area and ward level. Across all wards, households had to spend at least 25% of income on rent. At borough level, households on a lower quartile income had to spend 51.1% of their income on a lower quartile rent; and median income households had to spend 28% on a median rent. This indicates affordability pressures at the lower end of the private rented market.
- 3.28 For open market purchase, the ratio of lower quartile income to price was 7.5x and for median income to median price it was 5.1x. Both ratios are above the benchmark of 3.5x income and without substantial deposits the ability to buy is a challenge to many households.
- 3.29 Specific analysis of the affordability of renting and buying for key worker incomes and those on minimum/living wages was carried out. Private renting was generally affordable to key workers on entry-level grades and households with multiple minimum/living wages. For buying, analysis assumed that a 10% deposit was available but indicated that income multiples in excess of 3.5x were generally needed.
- 3.30 Using the evidence presented in this chapter, it is possible to establish what would be a genuinely affordable rent and purchase price across Knowsley (Table 3.16). This is based on local incomes and assumes that no more than 25% of income is spent on rent and a household income multiple of 3.5x is applied to local household incomes when testing the affordability of buying.

Table 3.16 Genuinely affordable rents and purchase prices by Housing Market Sub-area and ward					
Housing Market Sub-area	Ward	LQ rents (25% of income)	Median rents (25% of income)	LQ purchase (3.5x income multiple)	Median purchase (3.5x income multiple)
Halewood	Halewood North	£406	£677	£68,250	£113,750
	Halewood South	£244	£460	£40,950	£77,350
	TOTAL	£298	£515	£50,050	£86,450
Huyton	Page Moss	£190	£352	£31,850	£59,150
	Stockbridge	£244	£352	£40,950	£59,150
	St Michaels	£298	£677	£50,050	£113,750
	Swanside	£406	£677	£68,250	£113,750
	St Gabriels	£190	£352	£31,850	£59,150
	Roby	£460	£677	£77,350	£113,750
	TOTAL	£244	£460	£40,950	£77,350
Kirkby	Whitefield	£244	£460	£40,950	£77,350
	Shevington	£352	£515	£59,150	£86,450
	Cherryfield	£244	£515	£40,950	£86,450
	Northwood	£244	£352	£40,950	£59,150
	TOTAL	£244	£460	£40,950	£77,350
Prescot	Prescot South	£298	£515	£50,050	£86,450
	Prescot North	£298	£677	£50,050	£113,750
	TOTAL	£298	£677	£50,050	£113,750
Whiston and Cronton	Whiston and Cronton	£244	£515	£40,950	£86,450
	TOTAL	£244	£515	£40,950	£86,450
Knowsley	TOTAL	£244	£515	£40,950	£86,450

4. The needs of different groups

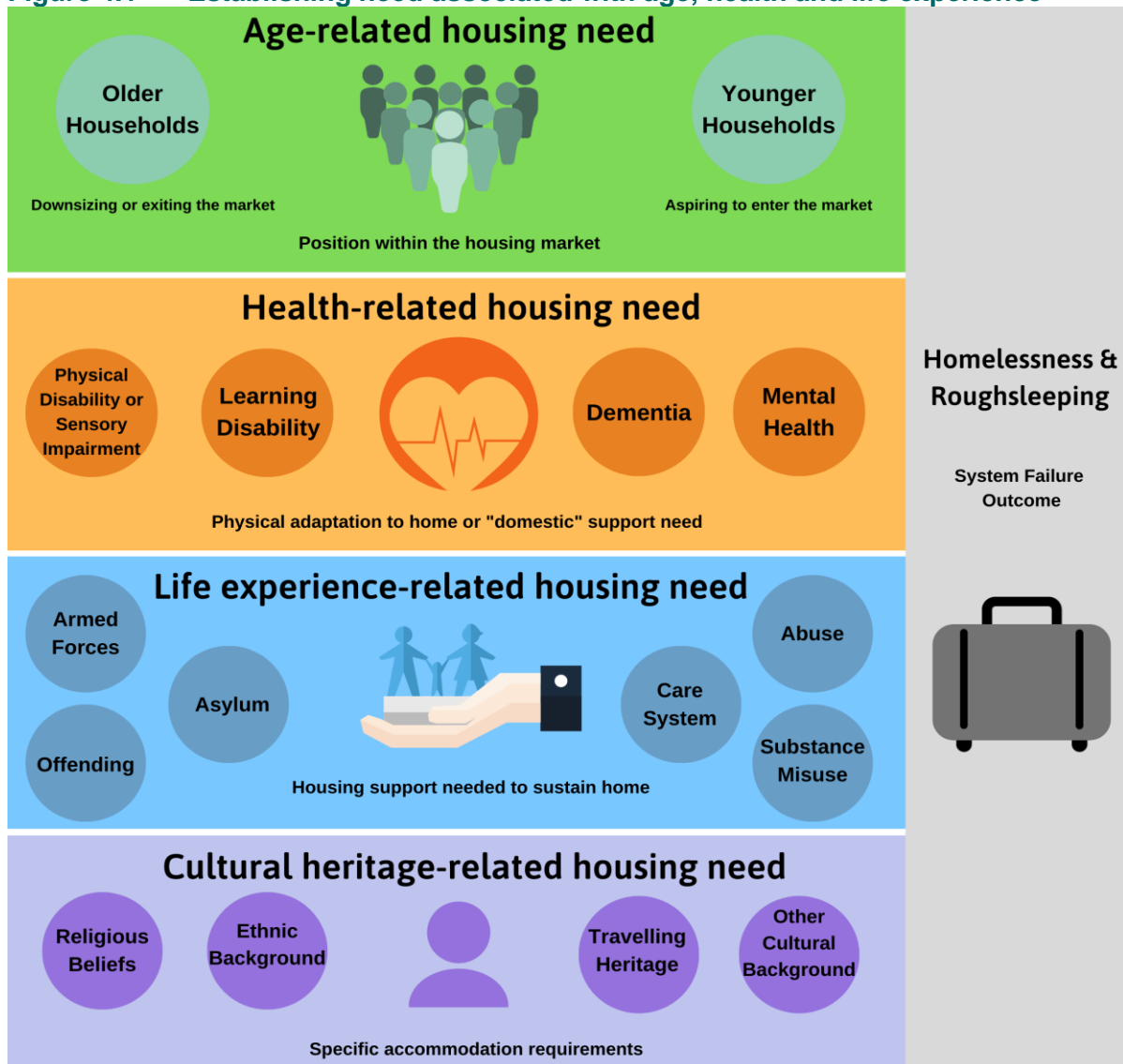
Introduction

4.1 Paragraph 61 of the NPPF refers to housing needs for different groups in the community and these fall into two broad groups: housing for people with additional needs and housing for specific household types. This chapter provides a summary of material presented in Technical Appendix F Specialist Housing Need.

Housing for people with additional needs

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

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



4.3 The evidence base has been established based around these broad principles:

- people with additional needs are generally accommodated in mainstream housing and provided with care and support when needed;
 - some people will have complex and multiple needs and therefore may fall into several different categories of need;
 - some people require long-term accommodation to provide support for ongoing needs; and some require short-term supported housing which aims to support people for a period of time before moving on/back into mainstream housing; and
 - most people with additional needs will not need specialist supported housing but they may need adaptations to their homes and/or care and support provided in other ways.
- 4.4 The Knowsley Adult Social Care Market Position Statement 2020- 2025 (Knowsley MPS) provides a wealth of information on the needs of different groups within Knowsley and relevant information is presented in this chapter. The MPS notes that the council wants to ensure that a person's care and support needs are met in the right place, at the right time and in the right way.

Age-related housing need

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

Housing for older people

- 4.6 The NPPF Annex 2 defines older people as **'people over or approaching retirement age, including the active, newly-retired through to the very frail elderly; and whose housing can encompass accessible, adaptable general needs housing through to the full range of retirement and specialist housing for those with care and support needs.'**
- 4.7 PPG recommends the following are considered in an assessment of older persons need:
- The future need for specialist accommodation (including but not restricted to age-restricted general market housing, retirement living or sheltered accommodation, Extra Care or housing with care), broken down by type and tenure.
 - The need for care in residential care and nursing homes (C2).
 - The need for co-housing communities.
 - The role of general housing and in particular bungalows and homes that can be adapted to meet a change in needs.

- 4.8 PPG notes that ‘**plan-making authorities will need to count housing provided for older people against their housing requirement**’ (source: PPG June 2019 Paragraph: 016 Reference ID: 63-016-20190626).
- 4.9 Over the period 2020 to 2036, the number of people aged 65 and over is expected to increase by 34.4%, by 2036 there will be an additional 6,100 households headed by someone aged 65 or over. The majority of older people (74.6%) want to remain in their current home with help and support when needed (Table 4.1). There is also interest a range of options including sheltered, Extra Care, co-housing and open market accommodation.

Housing option	65-74 (%)	75-84 (%)	85+ (%)	All 65+ (%)
Continue to live in current home with support when needed e.g. home visits, ‘call for help’ alarm	69.0	79.1	82.4	74.6
Buying a dwelling on the open market	14.1	5.2	0.9	8.9
Rent a dwelling from a private landlord	3.8	0.5	0.9	2.2
Rent from housing association	17.0	12.6	9.5	14.3
Rent from the council	14.2	4.9	1.9	9.0
Sheltered accommodation: Renting	19.1	23.0	25.8	21.5
Sheltered accommodation: Buying	10.0	11.6	7.4	10.1
Sheltered accommodation: Part rent/buy (shared ownership)	9.6	4.6	1.7	6.6
Extra Care Housing: Renting	14.6	13.2	30.3	16.8
Extra Care Housing: Buying	7.9	5.7	6.6	6.9
Extra Care Housing: Part rent/buy (shared ownership)	4.7	3.2	4.2	4.1
Supported Housing for people with learning disabilities and autism	3.1	0.0	0.0	1.6
Supported Housing for mental health conditions	2.6	1.8	0.0	1.8
Residential Nursing/Care home	3.4	5.3	17.5	6.5
Co-housing	6.0	10.4	10.8	8.2
Go to live with children or other relatives/friends	4.6	2.9	5.4	4.2
Other	1.7	0.0	3.5	1.5
<i>Base (all households in age group)</i>	6690	3535	1428	11653

Source: 2020 household survey

- 4.10 The 2019 household survey identified that 7.3% (850) of households with an HRP aged 65 and over were planning to move in the next 5 years and 3.7% (430) would like to move but felt unable to. Main reasons for moving included wanting to live in a nicer area (28.1%), wanting to live closer to family and friends (13.7%) and cannot manage current property (7.6%). Households planned to move to a range of dwelling sizes and not necessarily to a smaller property (Table 4.2).

Housing choice	Aspiration (%)	Expectation (%)
Downsizing (moving to a smaller property)	38.8	43.1
Staying same	29.0	28.5
Upsizing (moving to larger property)	32.2	28.3
Total	100.0	100.0
Base (households responding)	559	501

Source: 2020 household survey

Future need for specialist older person accommodation and residential care provision

- 4.11 Across the borough, there are around 2,449 units of specialist older persons accommodation comprising 1,414 specialist older accommodation (C3 planning use class) and 1,035 units of residential care (C2 use class). Map 4.1 and Table 4.3. shows the current number of older persons units of accommodation across the borough using data provided by the Elderly Accommodation Counsel.

Category (and planning use category)	Current number of units	Description
Age-exclusive housing (C3)	35	<p>EAC definition: Schemes or developments that cater exclusively for older people, usually incorporate design features helpful to older people and may have communal facilities such as a residents' lounge, guest suite and shared garden, but do not provide any regular on-site support to residents.</p> <p>PPG definition: This type of housing is generally for people aged 55 and over and the active elderly. It may include some shared amenities such as communal gardens but does not include support or care services.</p>
Care homes (C2)	322	<p>EAC definition: A residential setting where a number of older people live, usually in single rooms, and have access to on-site care services. Since April 2002 all homes in England, Scotland and Wales are known as 'care homes', but are registered to provide different levels of care. A home registered simply as a care home will provide personal care only - help with washing, dressing and giving medication.</p> <p>PPG definition: These have individual rooms within a residential building and provide a high level of care meeting all activities of daily living. They do not usually include support services for independent living. This type of housing can also include dementia care homes.</p>
Care home with nursing (C2)	713	A home registered as a care home with nursing will provide the same personal care but also have a qualified nurse on duty twenty-four hours a day to carry out nursing tasks. These homes are for people who are physically or mentally frail or people who need regular attention from a nurse.

Table 4.3 Categories of older person accommodation		
Category (and planning use category)	Current number of units	Description
Enhanced sheltered/close care (C3)	44	Sheltered housing that provides more in facilities and services than traditional sheltered housing but does not offer the full range of provision that is found in an Extra Care housing scheme
Retirement/Sheltered housing (C3)	810 R 0 S	<p>EAC definition: Sheltered housing (S) means having your own flat or bungalow in a block, or on a small estate, where all the other residents are older people (usually over 55). With a few exceptions, all developments (or 'schemes') provide independent, self-contained homes with their own front doors. Retirement housing (R) means housing developments of a similar type to sheltered housing, but built for sale, usually on a leasehold basis. The term sheltered housing is now largely superseded by retirement housing.</p> <p>PPG definition: This usually consists of purpose-built flats or bungalows with limited communal facilities such as a lounge, laundry room and guest room. It does not generally provide care services but provides some support to enable residents to live independently. This can include 24-hour on-site assistance (alarm) and a warden or house manager.</p>
Extra Care housing or housing with care (C2) (Based on EAC data – Council indicates 540 units across 7 schemes)	525	<p>EAC definition: Extra Care Housing is housing designed with the needs of frailer older people in mind and with varying levels of care and support available on site. People who live in Extra Care Housing have their own self-contained homes, their own front doors and a legal right to occupy the property. Extra Care Housing is also known as very sheltered housing, assisted living, or simply as 'housing with care'. It comes in many built forms, including blocks of flats, bungalow estates and retirement villages. It is a popular choice among older people because it can sometimes provide an alternative to a care home.</p> <p>PPG definition: This usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required, through an onsite care agency registered through the Care Quality Commission (CQC). Residents are able to live independently with 24-hour access to support services and staff, and meals are also available. There are often extensive communal areas, such as space to socialise or a wellbeing centre. In some cases, these developments are known as retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses.</p> <p>Note Extra Care can also provide accommodation for people with additional needs who are not older people</p>
Total	2,449	

Source: EAC data (note this includes The Maples 100 extra care units and Jackson Gardens 90 extra care units)

4.12 Given the ageing of the population, the need for specialist older person accommodation is expected to increase. Based on population projections to 2036, there is an additional need for 1,022 additional units of specialist older persons' accommodation (Table 4.4). Although there is current residential care provision, the MPS notes that Knowsley has significantly reduced the number of residential beds as it escalates its prevention and early intervention programme

and the commitment to develop alternative fit-for-purpose provision such as extra care and supported living. The council is fully committed to reduce its use of residential care as this model of provision is regarded as not suitable to meet the needs and aspirations of people in Knowsley as clearly expressed by residents. However, there is an expected increase in the number of people receiving dementia residential support.

- 4.13 The MPS also notes that by 2029 there will no longer be a need for standard residential care in the borough, with previous demand for residential care fully met by extra care housing. The total additional need for older person (C3) dwellings is therefore projected to be 1,022 by 2036. C3 housing is part of the overall annual housing need to be delivered across Knowsley (around 64 dwellings each year).

Current provision (and planning use class)	Number of units 2019	Number aged 75 and over 2030	Number aged 75 and over 2036 (projected)	Change in need
		11,513	16,317	
		Ratio of population to current provision	Ratio applied to 2036 population	
Specialist older person (C3)	1,414	0.12282	2,004	590
Residential Care (C2) to be provided through C3 accommodation*	1,035	0.08990	1,467	432
Total	2,449		3,471	1,022

Source: EAC data, 2018-based population projections

- 4.14 The MPS identified the following current and projected demand for key service areas relating to older people (Table 4.5). This shows a growing demand for extra care and standard residential accommodation which is likely to accelerate given the aging profile of the borough. Regarding extra care, the MPS notes that the council intends to work with developers and care providers to provide a range of models including: core and cluster models for extra care in mixed developments including independent living options with additional units for respite and step up/step down support or end of life care, and; a range of tenure options ranging from affordable rent to full ownership. This is supported by evidence from the 2020 household survey in Table 4.1.

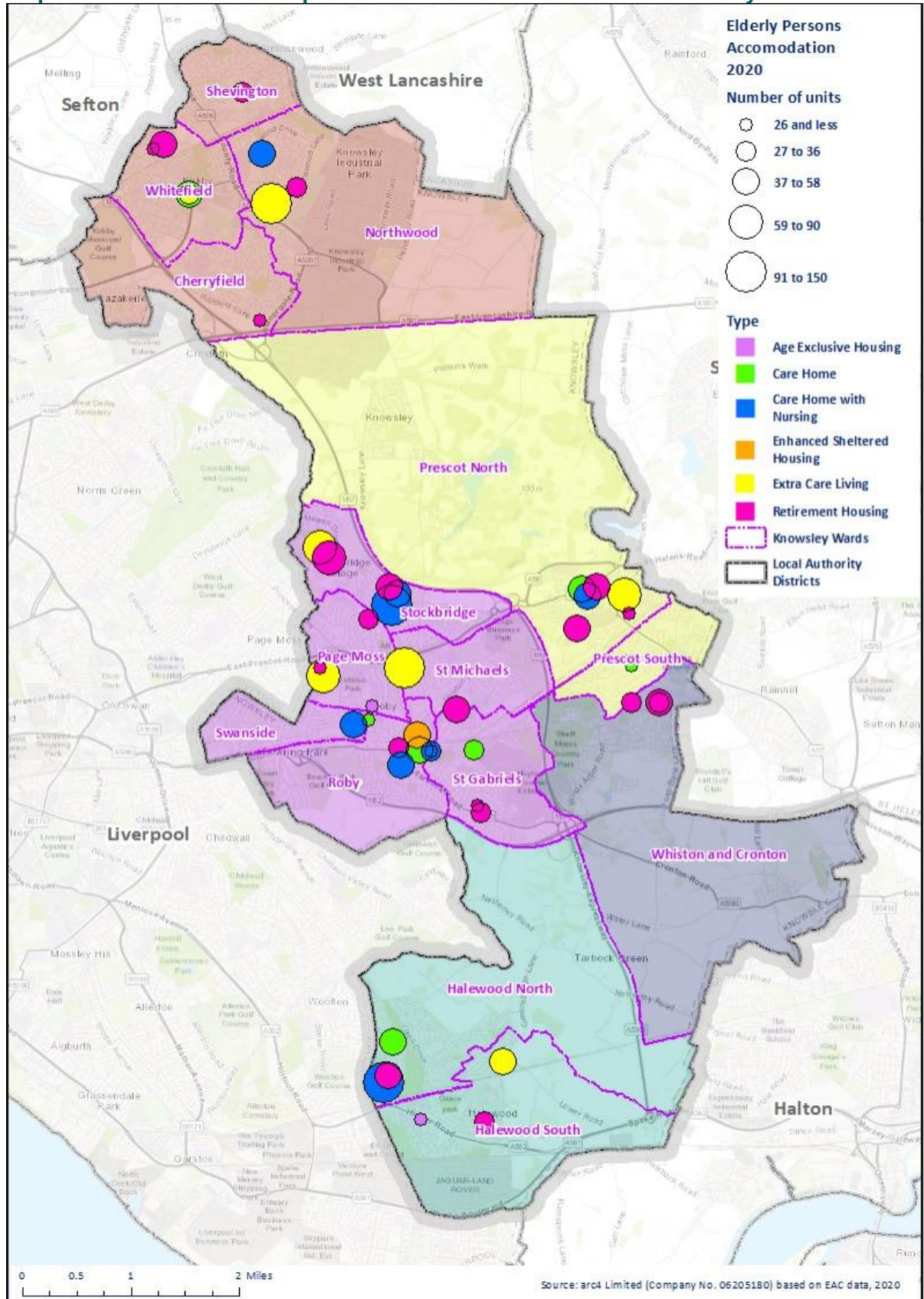
Table 4.5 Projections of social care services and support 2018-2024			
Demand area	2018	2024	Change
Extra Care	129	319	190
Home Care	835	824	-11
Dementia Nursing	79	89	10
Standard Nursing	226	252	26
Dementia residential	212	239	27
Standard residential	227	316	89

Source: Table 1 Knowsley MPS 2020-2025

Senior cohousing communities

- 4.15 Senior cohousing is specifically mentioned in PPG as a housing option for older people: 'Senior co-housing communities are created and run by residents, based on the intention to live with a group of people of a similar age. The sites often consist of self-contained private homes as well as shared community space. Some communities offer an additional option for informal care.'
- 4.16 The household survey identified a total of 820 households interested in co-housing, with a particular interest in 2-bedroom flats and 2-bedroom bungalows.

Map 4.1 Current older persons accommodation across Knowsley



Source: Elderly Accommodation Counsel

Stakeholder views on older persons' housing

- 4.17 A full analysis of the findings of the online stakeholder survey is set out in Technical Appendix E. Key points raised by stakeholders include:
- The quality of housing for older people generally is an issue.
 - Opportunities for people downsizing is something that is lacking within the borough, for individuals that may have equity.
 - Knowsley has a good supply of Extra Care accommodation across the borough and an Extra Care programme has been specifically developed to provide a suitable housing offer for older people.
 - There is a lack of new build older people's accommodation options, for example bungalows.
 - There is a lack of accessible accommodation for older people.
 - Future proofing in order that provision for declining health or mobility is already included or can easily be adapted

People with dementia and early onset dementia

- 4.18 The PPG makes specific reference to dementia and that **'there should be a range of housing options and tenures available to people with dementia, including mainstream and specialist housing. Innovative and diverse housing models should be considered where appropriate'** (source: June 2019 PPG Paragraph: 019 Reference ID: 63-019-20190626).
- 4.19 The PPG also outlines the characteristics of a dementia- friendly communities:
- easy to navigate physical environment;
 - appropriate transport;
 - communities shaped around the views of people with dementia and their carers;
 - good orientation and familiarity;
 - reduction in unnecessary clutter; and
 - reduction in disorienting visual and auditory stimuli.
- 4.20 2020 POPPI/PANSI data estimates there are 42 people with early onset dementia and 1,797 people aged 65 and over dementia (Table 4.6). By 2035, the number of people aged 65 and over with dementia is projected to increase by 25.7%, with an increase of 38.3% amongst the 75-84 age group. The number with early onset dementia is expected to decrease slightly.

Dementia	2020	2035	% Change 2020-2035
Early onset dementia (30-64)	42	37	-11.9
Dementia (65-74)	340	454	33.5
Dementia (75-84)	676	935	38.3
Dementia (85 and over)	781	870	11.4
Dementia (total 65+)	1,797	2,259	25.7

Source: POPPI/PANSI

- 4.21 The MPS indicates there are 73 beds of older peoples dementia nursing care in Knowsley and identifies a growing need for dementia nursing and residential accommodation (Table 4.5).
- 4.22 A report by the APPG on Housing for People with Dementia was published in March 2021
https://www.housinglin.org.uk/_assets/Resources/Housing/Support_materials/Reports/HCOP_APPG_Dementia_Housing_and_Care_Inquiry-LowRes.pdf.
- 4.23 This set out 23 recommendations which included:
- Recognise potential future loneliness and how we can maintain our family connections and wider social networks in the communities we live in before or after diagnosis.
 - Consider whether to move whilst we are able: rightsizing and moving to the right place and environment whilst able to still develop new routes and make new friends.
 - Make preventive changes, incrementally, to the home environment; such as when upgrading property or installing new technology, or where we require additional personal care and support to help us to live independently.
- 4.24 Regarding housing and planning, the report recommended:
- Support increased provision of extra care housing / assisted living accommodation and retirement housing that is dementia-ready, with top-sliced grant-aid through Homes England.
 - Strengthen MHCLG guidance to local planning authorities. LPAs should respond to demographic change and the need for more homes designed for older people, including those with dementia, through Local Plans specifying requirements for age-friendly housing.

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

- 4.25 The profile of dwellings occupied by households aged 65 and over by age group is summarised in Table 4.7. This shows that the majority (77.6%) live in houses, particularly those with 3 or more bedrooms; 10.9% live in bungalows,

10.8% in flats and 0.7% in other dwelling types. Overall, there are 2,490 bungalows in Knowsley accounting for 3.8% of overall stock.

Dwelling type and size	65 to 74	75 to 84	85+	Total
1 or 2-bedroom house	11.7	17.1	9.7	13.1
3 or-more bedroom house	66.5	61.8	62.3	64.6
1-bedroom bungalow	2.9	3.6	2.3	3.0
2 or more-bedroom bungalow	7.0	6.7	14.7	7.9
1-bedroom flat	5.8	4.6	5.6	5.4
2 or more-bedroom flat	5.3	5.4	5.3	5.3
Other	0.8	0.7	0.0	0.7
Total	100.0	100.0	100.0	100.0
Base	6,630	3,426	1,371	11,427

Source:2020 household survey

- 4.26 The provision of appropriate adaptations to existing dwelling stock can help people lead independent lives. PPG also asks councils to consider the extent to which existing dwelling stock can help meet the needs of older people (source: PPG 2019 Paragraph: 017 Reference ID: 2a-017-20190220).
- 4.27 Given that the majority of older people want to remain in their own homes with help and support when needed, the extent to which their properties need to be adapted needs careful consideration. Additionally, the need to adapt properties for households generally needs to be considered.
- 4.28 Table 4.8 shows how many homes have already been adapted by Housing Market Sub-area and ward, whether care and support are required and whether there is sufficient space for a carer to stay overnight if needed.

Table 4.8 Adaptations, support requirements and space for carer to stay by Housing Market Sub-area and ward					
Housing Market Sub-area	Ward	Has your current home been adapted or purpose-built for a wheelchair user?	Is there sufficient space in your home for a carer to stay overnight, if this was needed?	Do you, or any other members of your household, require care or support to enable you/them to stay in this home?	Has your current home been adapted or purpose-built for a person with a long-term illness, health problem or disability?
		Yes (%)	Yes (%)	Yes (%)	Yes (%)
Halewood	Halewood North	2.3	64.9	9.2	8.8
	Halewood South	8.4	73.6	12.0	22.9
	TOTAL	6.0	70.1	10.9	17.3
Huyton	Page Moss	12.4	63.5	18.4	30.6
	Stockbridge	12.1	72.4	13.7	19.0
	St Michaels	13.4	61.6	16.0	22.7
	Swanside	0.8	72.5	6.6	12.9
	St Gabriels	8.9	67.4	15.0	18.9
	Roby	7.5	77.9	13.8	12.0
	TOTAL	9.0	69.6	13.9	19.2
Kirkby	Whitefield	7.3	79.2	19.1	20.4
	Shevington	4.9	65.8	10.1	25.6
	Cherryfield	5.4	62.3	13.9	10.9
	Northwood	9.9	43.7	20.1	27.0
	TOTAL	7.1	63.6	16.7	20.4
Prescot	Prescot South	2.7	67.9	11.6	10.6
	Prescot North	7.7	68.2	15.5	18.2
	TOTAL	5.7	68.2	14.0	15.2
Whiston and Cronton	Whiston and Cronton	3.6	65.5	7.3	15.0
	TOTAL	3.6	65.5	7.3	15.0
Knowsley	TOTAL	7.3	67.7	13.6	18.3

Source: 2020 household survey

Estimating future need for adaptations and home improvement

- 4.29 The 2020 household survey indicates that 18.3% of households live in properties that have been adapted or purpose built for those with an illness/disability (Table 4.9). The survey also asked whether adaptations and/or home improvements were needed by households and Table 4.9 presents this data for different age groups.
- 4.30 Better heating, more insulation and double glazing were most frequently mentioned improvements needed, particularly amongst under 65 households. The need for a downstairs toilet was mentioned by older groups.
- 4.31 Regarding adaptations, these were mainly mentioned by older households and most frequently mentioned were bathroom adaptations, internal and external handrails/grabrails and kitchen adaptations. The need for adaptations was generally highest amongst the 75+ age group.

Adaptation/improvement required	Age group (% of households)				Total
	Under 45	45-64	65-74	75+	
Home improvement					
More insulation (loft, wall cavities)	32.3	18.1	15.2	12.7	20.7
Community alarm service	6.5	5.9	6.7	11.6	6.6
Better heating	27.9	21.1	21.1	16.6	22.4
Double glazing	22.6	18.8	12.7	9.6	18.3
Improved ventilation	12.3	7.9	6.3	2.7	8.3
Downstairs WC	7.0	10.2	14.0	12.8	10.1
Increase the size of property (e.g. extension, loft conversion)	14.6	7.6	4.7	1.5	8.5
Adaptations					
Adaptations to bathroom	8.6	17.7	24.1	19.3	16.4
Adaptations to kitchen	8.7	11.2	10.0	10.5	10.4
External handrails /grab rails	5.0	8.6	12.2	11.8	8.4
Internal handrails /grab rails	5.7	12.6	13.7	15.3	11.3
Stair lift / vertical lift	3.0	7.6	13.3	15.8	7.8
Adaptations relating to sensory needs	7.1	6.2	6.0	7.2	6.5
Improvements to access (e.g. level access in and around home)	4.9	6.4	8.4	8.3	6.4
Wheelchair adaptations (including door widening and ramps)	5.5	4.3	6.4	6.5	5.0
Lever door handles	2.7	5.8	4.6	3.5	4.7
Room for a carer	0.2	0.1	0.2	0.3	0.0
Base (all households)	14,475	35,194	6,690	4,963	61,322

Source: 2020 household survey

- 4.32 These requirements are self-determined by residents responding to the household survey and may not necessarily reflect actual requirements following an independent assessment in the home.
- 4.33 Resources for aids and adaptations remain limited, particularly for households in the private sector (owner occupation or privately rented accommodation). However, the provision of appropriate adaptations is essential to older households in maintaining independent living. Alternative sources of funding, such as equity loans, could be considered to finance remedial measures required by older person households. It should be pointed out that whilst local authorities will assess anyone's needs, assistance is currently means tested and some older person households will self-fund.
- 4.34 Stakeholders commented that there is a need for full mobility accessible / fully adapted schemes and accommodation, especially ground floor 1- and 2-bedroom properties to allow people with mobility issues to live independently.

Assistance in the home

- 4.35 The 2020 household survey provided information on a range of practical assistance required from households by age group (Table 4.10). Overall, the highest level of need is for help with repair and maintenance of the home, help with gardening and help with cleaning the home. For all types of assistance, the level of need increases with age. Company and friendship is selected as needed now or in the next 5 years by around one in five households aged 85 years and over.

Type of help needed now or in next 5 years	% households needing help by age group of HRP				
	Under 45	45-64	65-74	75+	All
Help with repair and maintenance of home	38.3	37.4	49.4	57.9	40.6
Help with gardening	18.4	21.8	42.5	60.4	26.4
Help with cleaning home	16.6	16.5	27.4	42.7	19.8
Help with other practical tasks	13.3	16.4	26.0	47.6	19.2
Help with personal care	12.6	16.0	19.8	32.3	16.9
Want company / friendship	13.3	12.6	13.7	22.0	13.6
Base (all households)	14,475	35,194	6,690	4,963	61,322

Source: 2020 household survey

Health-related housing need

- 4.36 A range of sources can be drawn upon to establish the overall scale of disability/support needs across Knowsley. In summary:
- The 2011 Census reported that across the borough 76.2% were in very good or good health, 14.5% were in fair health and 9.3% in bad/very bad health (particularly across older age groups). A total of 34,500 residents (23.8%) were in fair/bad/very bad health which compares with 18.3% across England.

- 13.9% of residents reported that their daily activities were limited ‘a lot’ and 10.2% ‘a little’ which compares with 8.3% and 9.3% respectively across England. This is mainly associated with older age groups.
 - 5.2% of the population receive Disability Living Allowance;
 - The ONS Family Resources Survey 2016/17 estimates that around 21% of the population nationally has a disability. This translates to around 31,700 people across Knowsley now and is expected to increase to around 35,500 by 2036.
- 4.37 The 2020 household survey data considered illness/disability. There was a least one person with an illness/disability in 26,500 or 39.3% of households. The survey estimated a total of 33,800 people or 22.4% had an illness/disability. Table 4.11 shows the number of people stating an illness/disability and the type of illness/disability. The most frequently mentioned illness/disability was long-standing illness or health condition (10.9%) followed by physical/mobility impairment (8.1%) and mental health issue (7.2%).

Illness/disability	Number of people	% of total Population
Physical/mobility impairment	12,183	8.1
Learning disabilities	3,547	2.3
Autism	2,090	1.4
Mental health issue	10,870	7.2
Visual impairment	3,222	2.1
Hearing impairment	7,112	4.7
Long-standing illness or health condition	16,415	10.9
Older age related illness or disability (e.g. dementia, stroke)	3,150	2.1
Other	10,423	6.9
Total population	151,092	
Total number of people with an illness/disability	33,793	22.4
Total number of households with at least one person with an illness/disability	26,514	

Source: 2020 household survey

Physical disability

- 4.38 POPPI and PANSI (Projecting Older People Population Information/Projecting Adult Needs and Service Information, Oxford Brookes University/Institute of Public Care) provides data on the likely prevalence in 2020 of a range of physical disabilities and how this is expected to change by 2035 (Table 4.12). In 2020, there were an estimated 10,166 people with mobility issues across all age groups which is projected to increase to 10,899 by 2035 mainly due to an increase in the number of people aged 65 with mobility issues.

Disability (age group)	2020	2035	% change 2020-2035
Impaired mobility (18-64)	5,415	4,734	-12.6
Mobility (unable to manage at least one activity on own) (65+)	4,751	6,165	29.8
Moderate or serious personal care disability (18-64)	4,495	4,179	-7.0
Serious visual impairment (18-64)	59	59	0.0
Moderate or severe visual impairment (65+)	2,258	3,034	34.4
Severe hearing loss (18-64)	564	522	-7.4
Severe hearing loss (65+)	2,034	2,575	26.6

Source: POPPI/PANSI (note data is not available for 2036)

- 4.39 All extra care units can provide accommodation for adults with physical disabilities.

Learning disability and autism

- 4.40 The number of people across all age groups with moderate or severe learning disabilities is estimated to be around 574 in 2020 rising to 609 by 2035 (source: *ibid*), with a notable growth in the number of people age 65 and over with learning disabilities (Table 4.13). Around 1,098 people have autistic spectrum disorders in 2020 and this is expected to reduce slightly by 2035.

Learning disability (age group)	2020	2035	% change 2020-2035
Total (18-64)	2,203	2,216	0.6
Total (65+)	550	739	34.4
Moderate or severe (18-64)	499	510	2.2
Moderate or severe (65+)	75	99	32.0
People with LD living with a parent (18-64)	181	193	6.6
Downs syndrome (18+)	57	56	-1.8
Challenging behaviour (18-64)	41	41	0.0
Autistic spectrum disorders (18-64)	856	850	-0.7
Autistic spectrum disorders (65+)	242	320	32.2

Source: POPPI/PANSI (note data is not available for 2036)

- 4.41 A range of housing and support options are available for people with learning disabilities including shared lives and supported living. The MPS reports a total of 25 bed spaces of nursing care for people with learning disabilities. These are provided by two extra care schemes at the Maples, Kirkby and Marston Gardens, Huyton. Having your own front door is important.
- 4.42 The number of people aged 18-64 with learning disabilities requiring residential care is expected to reduce from 33 in 2019 to 15 by 2024. This reflects the council's policy to actively seek more independent living options for this client group.

- 4.43 Stakeholders comment there is a shortage of supported accommodation for people with learning difficulties who are being placed in Extra Care schemes instead which are not suitable.
- 4.44 A key housing challenge for this cohort of people will be the fact people with LD and Autism are living longer We are seeing people with these diagnoses being additionally diagnosed with conditions such as dementia which we have very rarely had to deal with before, and it is ensuring that the properties the people live in are suitable or able to be adapted as the people age so they can remain in their home with the appropriate support for as long as they wish.
- 4.45 In addition to individuals living longer we also face housing challenges in relation to young people with LD and or Autism who want their own front door but need support to sit alongside them. These individuals very often don't have high care needs but are vulnerable and need accommodation quickly. We almost need a sensitive let option that understands the needs of these individuals but does not force them down the path of either going into shared accommodation where they become deskilled/ over supported, waiting for a long time on property pool plus waiting list for accommodation that allows for their vulnerability or in some case the council having to approach a property developer to purchase a property at a high cost. Whether the needs of an individual are high or low where there is a requirement/ choice for the individual to live alone – accommodation options seem to be limited.

Mental health

- 4.46 2020 POPPI/PANSI data estimates there are around 17,400 residents with a common mental health disorder (Table 4.14). The number of people aged 18-64 with a common mental health disorder is expected to remain similar over the period to 2035. Depression amongst people aged 65 or over is expected to increase dramatically.

	2020	2035	% change 2020-2035
Mental health 18-64			
Common mental disorder	17,338	17,371	0.2
Borderline personality disorder	2,200	2,204	0.2
Antisocial personality disorder	2,935	2,939	0.1
Psychotic disorder	633	633	0.0
Psychotic disorders (2 or more)	6,527	6,529	0.0
Older people with depression	2020	2035	% change 2020-2035
Depression 65+	2,276	3,021	32.7
Severe depression (65+)	711	941	32.3

Source: POPPI/PANSI

- 4.47 The MPS reports a total of 54 bed spaces of nursing care for people with mental health condition. There are provided by two extra care schemes at the

Maples, Kirkby and Marston Gardens, Huyton. The number of people aged 18-64 needing residential care is expected to reduce from 11 in 2019 to zero by 2024. This reflects the council's policy to actively seek more independent living options for this client group.

- 4.48 Stakeholder comment there is a shortage of supported accommodation for people with learning difficulties and mental health issues, who are being placed in Extra Care schemes instead which are not suitable.

Complex community report

- 4.49 The Knowsley MPS indicates there are 309 people who receive group support in traditional day care settings, mainly provided by the council. The majority accessing day care are people aged 18-64 and have a learning disability or physical disability. Some older people with dementia also receive support in a group setting. The number receiving day care support is expected to decline from 309 in 2018 to 123 in 2024.

Personal assistants

- 4.50 The Knowsley MPS indicates there are 580 people who are supported by the council to employ their own Personal Assistants (PAs) through Direct Payments. This is expected to increase to 671 by 2024.

Shared lives

- 4.51 This is a scheme where carers provide care in their own homes for disabled adults, older people and vulnerable people who need care and support. In 2018 there were 42 shared lives carers and projected to be 46 by 2024.

Supported living

- 4.52 Supported living/housing is a combination of suitable accommodation with some form of personal care for adults who have support needs, mainly accessed by people with learning disabilities and mental health issues. There are around 273 people using supported living services across Knowsley and this is projected to increase to 318 by 2024.

Accessible and wheelchair standard housing

- 4.53 PPG states that **'where an identified need exists, plans are expected to make use of the optional technical housing standards (footnote 46 of the NPPF). To help bring forward an adequate supply of accessible housing. In doing so planning policies for housing can set out the proportion of new housing that will be delivered to the following standards:**
- **M4(1) Category 1: Visitable dwellings (the minimum standard that applies where no planning condition is given unless a plan sets a higher minimum requirement);**

- **M4(2) Category 2: Accessible and adaptable dwellings; and**
- **M4(3) Category 3: Wheelchair user dwellings**

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

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

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

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

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

- **the likely future need for housing for older and disabled people (including wheelchair user dwellings).**
- **size, location, type and quality of dwellings needed to meet specifically evidenced needs (for example retirement homes, sheltered homes or care homes).**
- **the accessibility and adaptability of existing housing stock.**
- **how needs vary across different housing tenures.**
- **the overall impact on viability.’** (source: Para: 007 Reference ID: 56-007-20150327’

4.55 Optional accessibility standards for dwellings were introduced by the government in 2015 to provide a mechanism for improving accessibility of housing for those with additional needs. National standards have been established and contained within Part M Volume 1 of the Building Regulations (source: https://www.planningportal.co.uk/info/200135/approved_documents/80/part_m_-_access_to_and_use_of_buildings) as set out in Table 4.15. Only one accessible housing standard can apply to any dwelling. The M4(2) accessible and adaptable dwelling standard is based on, and in 2015 effectively replaced, the ‘Lifetime Homes’ standard.

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

- 4.56 It should be noted that Part M of the Building Regulations sets a distinction between wheelchair accessible (a home readily useable by a wheelchair user at the point of completion) and wheelchair adaptable (a home that can be easily adapted to meet the needs of a household including wheelchair users) dwellings (source: PPG Paragraph: 009 Reference ID: 56-009-20150327)
- 4.57 The 2020 household survey has indicated that 4.5% of all dwellings have been adapted or purpose-built for a wheelchair user. Table 4.16 shows the percentage of dwellings with wheelchair adaptations by Household Reference Person age group. Applying this to household projections establishes a need for 437 additional wheelchair adapted properties across Knowsley. This will be achieved through the adaptation of existing properties and through newbuild.
- 4.58 In order to establish an appropriate target for M4(3) dwellings, Table 4.17 sets out a series of assumptions regarding wheelchair use and the resulting annual need for newbuild wheelchair accessible or adaptable properties. This would suggest a target of around 5% of newbuild to meet M4(3) standard.
- 4.59 According to PPG (source: PPG Paragraph: 009 Reference ID: 56-009-20150327) 'Local Plan policies for wheelchair accessible homes should be applied only to those dwellings where the local authority is responsible for allocating or nominating a person to live in that dwelling.' This would imply that the onus on wheelchair accessible housing delivery is with the Local Authority/Registered Providers, but private developers should also be encouraged to build to M4(3) wheelchair accessible or adaptable homes where appropriate. Any final targets should be set within the context of likely levels of delivery.

HRP Age Group	Year			% households with wheelchair adaptations	Number of wheelchair adapted properties required by age group		
	2020	2036	change		2020	2036	Change
16-24	1,713	1,845	132	2.7	46	50	4
25-34	9,118	8,550	-568	0.0	0	0	0
35-44	9,891	11,734	1,843	2.2	214	253	40
45-54	11,699	12,332	633	4.9	576	607	31
55-64	13,321	10,379	-2,941	3.9	514	400	-113
65-74	9,180	11,661	2,481	6.4	585	743	158
75-84	6,134	9,161	3,027	8.0	488	729	241
85+	2,520	3,110	590	13.0	328	405	77
Total	63,576	68,772	5,196	4.5	2751	3188	437
Source	ONS 2018-based household projections			2020 household survey	2020 survey applied to ONS 2018-based household projections		

Assumption	% requirement	Number each year (based on net annual target of 450 new dwellings)
Wheelchair use from the English Housing Survey 2014/15 – households using wheelchair all the time	1%	5
Wheelchair use from the English Housing Survey 2014/15 – households using wheelchair either indoor or outdoors	3.6%	16
Aspire report on wheelchair accessible housing (*)	10%	45
Knowsley 437 need over plan period (divided by 16 years) assuming all met through newbuild	6.1%	27
Average of indicators	5.2%	23

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

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

Age group	Number of bedrooms (Table %)			Total
	1	2	3	
Under 65	37.5	17.8	15.5	70.7
65 and over	19.9	6.0	3.3	29.3
Total	57.4	23.8	18.8	100.0
Age group	Number of bedrooms (needed each year by age group)			Total
	1	2	3	
Under 65	8.6	4.1	3.6	16.3
65 and over	4.6	1.4	0.8	6.7
Total	13.2	5.5	4.3	23.0

Source: 2020 household survey

Note: The annualised figure of 23 is based on the average of indicators in Table 4.15

- 4.61 Table 4.19 summarises the annual need for wheelchair accessible dwellings by Housing Market Sub-area and ward.

Housing Market Sub-area	Ward	% of need	Annual need
Halewood	Halewood North	5.4	1.2
	Halewood South	11.1	2.5
	TOTAL	16.4	3.8
Huyton	Page Moss	3.6	0.8
	Stockbridge	5.9	1.4
	St Michaels	4.9	1.1
	Swanside	4.3	1.0
	St Gabriels	8.4	1.9
	Roby	5.4	1.2
	TOTAL	32.4	7.5
Kirkby	Whitefield	13.4	3.1
	Shevington	6.4	1.5
	Cherryfield	5.7	1.3
	Northwood	8.7	2.0
	TOTAL	34.3	7.9
Prescot	Prescot South	10.0	2.3
	Prescot North	4.6	1.1
	TOTAL	14.6	3.4
Whiston and Cronton	Whiston and Cronton	2.2	0.5
	TOTAL	2.2	0.5
Knowsley	TOTAL	100.0	23

Source: 2020 household survey

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

- 5% of new dwellings are built to M4(3) wheelchair accessible standard (this would imply an average target of around 23 each year); and
 - all remaining new dwellings are built to M4(2) accessible and adaptable standard to take account of the ageing demographics of the borough. This will ensure that new dwellings can be occupied and also visited by people needing accessible/adaptable dwellings.
- 4.63 It should be noted however that any percentage requirements for accessible housing are subject to cumulative viability testing. It is also recommended that needs are monitored closely given the ageing population over the Plan Period.

Stakeholder views on specialist housing

- 4.64 As general points, stakeholders commented that :
- supported accommodation is still allocated through a rehousing panel which can cause delays in allocation and is not the most flexible approach for individuals.
 - The quality of housing for older people and people with specialist needs is an issue.
 - Specialist housing should be future proofed and enable easy adaptation to meet the need of occupants. Specialist housing should also be related to requirements instead of age. It is not at present.

Life experience-related housing need

Armed forces

- 4.65 Knowsley Council is a signatory to the Armed Forces Covenant which seeks to provide support in a range of areas including housing to in-service and ex-service personnel. The 2020 household survey identified:
- 780 households where someone is currently servicing in HM Forces;
 - 1,194 households where someone has served in HM Forces in the past 5 years;
 - 90 households where there are current/ex-armed forces personnel who have injuries that require adapted accommodation;
 - A small need for temporary supported accommodation when household members leave HM Forces (32); and
 - 213 households where there is bereaved spouse/civil partner of armed forces personnel who require housing (and half stated a need for housing association accommodation).
- 4.66 The Government's First Homes policy is also aiming to address housing need amongst armed forces veterans.

Young Care Leavers

- 4.67 Stakeholders commented there is more social rented accommodation needed for young people (ready to leave home but often excluded from the mortgage market due to the economy)
- 4.68 Knowsley's sufficiency position statement 2018-2021 comments:
- There is a need for 'suitable' accommodation for care leavers.
 - Knowsley's rate of care leavers in suitable accommodation has fallen significantly between 2016-18, against the overall national and regional trends.
 - There is often a challenge in Knowsley to find suitable accommodation for care leavers, as there is a lack of appropriate housing stock in the Borough.
 - One-bedroomed flats that would be suitable for care leavers tend to be in tower blocks in undesirable areas, reducing the amount of choice available.
 - Children Looked After are often vulnerable to exploitation, and criminal exploitation (in relation to Organised Crime Gangs and County Lines) and strengthens the need for suitable accommodation in appropriate areas.

Domestic abuse

- 4.69 The Council's Homelessness review in 2019 found that one of three main support needs that clients presented to the Housing Options Service with was domestic abuse. The Knowsley Partnership's Domestic Abuse Reduction Strategy 2017-20 sets out Knowsley's approach to reducing domestic abuse in the borough taking a zero tolerance approach. The strategy focuses on four P's– Prepare, Prevent, Protect and Pursue. Domestic abuse is a cross cutting issue in housing and an action of the Knowsley Preventing Homelessness and Rough Sleeping Strategy 2020-25 is to explore the need for specialist supported accommodation for a number of support needs including clients who were the victims of domestic abuse.

Substance misuse

- 4.70 Stakeholders comment that substance users tend to be accommodated in mainstream housing among other families which can lead to issues around anti-social behaviour and a sense that the housing need is being addressed but the health issues are not.

Cultural heritage related housing need

- 4.71 For those from a minority ethnic background there may be cultural heritage or religion related determined needs which impact on the type of accommodation required. This would include the specific needs of particular Black, Asian and

Minority ethnic (BAME – households not identifying as ‘White British’) households as well as those from Travelling communities.

BAME households

- 4.72 Around 5.3% of households are estimated to have a Household Reference Person from a BAME background. The distribution of BAME households within Knowsley is shown in Table 4.20. Around half of BAME households live in Huyton (47.4%) and 23.6% live in Kirkby. Almost 10% of households in Page Moss, Stockbridge and St. Michaels and Halewood North Wards are BAME households.
- 4.73 Overall, 18.2% of BAME households were in some form of housing need compared with 12.2% of all households. Overcrowding and harassment/issues with neighbours were key reasons for BAME housing need.

Gypsy, Traveller and Travelling Showperson need

- 4.74 There are no Gypsy and Traveller households living on pitches nor Traveller Showperson households living on yards in the borough. The January 2020 caravan count confirms no pitches or yards. The 2013 Gypsy and Traveller Accommodation Assessment carried out by arc⁴ identified no pitch or yard needs although some transit provision was recommended.

Housing Market Sub-area	Ward	BAME households	% of BAME households in each area	% of all households in each area who are BAME	All households
Halewood	Halewood North	357	10.6	8.1	4,424
	Halewood South	136	4.1	3.0	4526
	TOTAL	493	14.7	5.5	8,950
Huyton	Page Moss	441	13.1	8.8	4991
	Stockbridge	463	13.8	9.4	4930
	St Michaels	342	10.2	8.2	4165
	Swanside	232	6.9	5.7	4056
	St Gabriels	122	3.6	2.9	4190
	Roby	87	2.6	2.2	3941
	TOTAL	1,687	50.2	6.4	26,273
Kirkby	Whitefield	232	6.9	5.2	4487
	Shevington	103	3.1	2.3	4427
	Cherryfield	267	8.0	5.7	4701
	Northwood	239	7.1	4.5	5305
	TOTAL	841	25.0	4.4	18,920
Prescot	Prescot South	128	3.8	3.1	4093
	Prescot North	150	4.5	3.0	5051
	TOTAL	278	8.3	3.0	9,144

Whiston and Cronton	Whiston and Cronton	59	1.8	1.4	4195
	TOTAL	59	1.8	1.4	4,195
Knowsley	TOTAL	3,558	100.0	5.3	67,483

Source: 2020 household survey

Other groups with particular housing requirements

- 4.75 This chapter concludes with a summary of the other household groups who have particular housing requirements in Knowsley.

People who rent their homes

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

Self-build and custom housebuilding

- 4.77 The National Planning Policy Framework (NPPF) 2019 set out that the Government wants to enable more people to build their own homes and wants to make this form of housing a mainstream housing option. The Self-Build and Custom Housebuilding Act 2015 and subsequent Self-Build and Custom Housebuilding (Register) Regulations 2016 require authorities to maintain a register of those who have expressed an interest in buying serviced plots. Local authorities are under a duty to have regard to these registers in carrying out their planning function.
- 4.78 The following section presents key findings from the register between February 2016 up to January 2020:
- 66 individuals on the register, no groups
 - Most people are already living in Knowsley (25), then Liverpool (14), St.Helens (6) and not stated (6).
 - Funds available for land purchase and building vary widely - from 1 below £9,999 up to over £1 million; the most common is between £150k to £250k (16).
 - Household incomes vary widely, with some income poor but capital rich; most common is £30k - £40k (11) and £40k-£50k (10), but with a notable cluster of £80k to £100k (9) and over £100k (8).
 - Development type requested is quite mixed:
 - 11 want full DIY self build;
 - 10 want a serviced plot with outline planning approval;
 - 8 want a plot only (no outline or detailed planning permission yet);
 - 7 want a plot with full planning permission;
 - 6 want to do their own design and then employ a builder; and
 - 5 want to design and part self-build / part use a builder.
 - 52 want a detached house, 10 want a bungalow, and 4 want a semi-detached (which may indicate they are happy to join a group build).
 - House sizes requested are four bed (31), then three bed (19), two bed (8) five bed or more (5) and then one bed (3).

- Locations they would consider tend to be for multiple areas in the borough, but most popular locations are Prescott (39 people included this in their preferences) and then Cronton (38), with Whiston and Knowsley Village (32) close behind.
- 4.79 Over the five-year period from April 2016 to March 2021, 32 planning permissions were granted for 32 new build single dwellings, while 13 were built. Additionally, 5 permissions were granted for demolition and rebuild, and one built, and 4 permissions granted for the conversion of existing buildings, and 2 built. Whilst we have no evidence that the 32 would be self or custom build projects, it indicates that there was a low level of building on individual plots. For comparison, for schemes over more than one dwelling, in the same period just over 100 permissions were granted for a total of just over 5,500 dwellings, and almost 3,900 new build dwellings were built.

Student housing need

- 4.80 In the 2011 Census there were around 8,400 students in Knowsley although there are no higher education facilities in the borough. No specific stakeholder feedback was received on student housing need. The delivery of student accommodation is not a strategic priority for the council.

Conclusion

- 4.81 In accordance with PPG, this housing need assessment has considered the future need for specialist accommodation, the need for residential care and considered the role of general housing in meeting needs, in particular bungalows and homes that can be adapted to meet a change in needs.
- 4.82 The number of households headed by someone aged 65 or over is expected to increase by 6,100 (+34.2%) by 2036. The majority of older people 65 and over (74.6%) want to continue to live in their current home with support when needed according to the household survey, with help with repair/maintenance, gardening, cleaning, and other practical tasks, which would help people remain in their own home (the need for this key support is discussed in the next section). The household survey also points to a need to deliver a range of smaller dwellings (particularly bungalows/level access accommodation) for older people across all tenures and specialist older persons housing provision.
- 4.83 Across the borough, there are currently around 2,449 units of specialist older persons accommodation. This includes 1,035 units of residential care (C2) dwellings and 1,414 specialist older persons dwellings (C3). It is estimated that an additional 1,022 units of C3 specialist older person accommodation will be required by 2036. The council is fully committed to reduce its use of residential care by escalating its prevention and early intervention programme and the commitment to develop alternative fit-for-purpose provision such as extra care and supported living. By 2029, there will no longer be a need for standard residential care in the borough.
- 4.84 The HNA does not specify the precise nature of specialist older **person dwellings to be built. This is to allow flexibility in delivery and PPG states that 'any single development may contain a range of different types of**

specialist housing' (source: PPG June 2019 Paragraph: 010 Reference ID: 63-010-20190626).

- 4.85 A key conclusion is that there needs to be a broader housing offer for older people across the borough and the HNA has provided evidence of the scale and range of dwellings needed.
- 4.86 A wealth of information has been assembled from various sources which helps to scope out the likely level of disability across the borough's population. Although it is a challenge to quantify the precise accommodation and support requirements, the HNA has helped to scope out where needs are arising and has provided indicators of specific needs across various needs groups.
- 4.87 Regarding **housing for people with disabilities**, the 2020 household survey indicates that 22.4% of all residents have an illness/disability. Around 18.3% of households live in properties which have either been purpose-built or adapted for someone with an illness or disability.
- 4.88 Given the ageing population of the borough and the identified levels of disability amongst the population, it is recommended that 5% of new dwellings are built to wheelchair accessible and adaptable M4(3) standard. All remaining new dwellings are built to M4(2) accessible and adaptable standard to take account of the ageing demographics of the borough.

5. Overall housing need, dwelling type and mix

Introduction

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

Overall housing need

- 5.2 The Council is seeking to deliver a minimum of 450 dwellings each year up to 2028 in the Local Plan. This compares with 231 each year under the revised standard method calculation published in December 2020 which is a minimum figure.
- 5.3 The enhanced level of delivery is supported by the standard method and PPG states:

‘The standard method for assessing local housing need provides the minimum starting point in determining the number of homes needed in an area. It does not attempt to predict the impact that future government policies, changing economic circumstances or other factors might have on demographic behaviour. Therefore, there will be circumstances where it is appropriate to consider whether actual housing need is higher than the standard method indicates.

This will need to be assessed prior to, and separate from, considering how much of the overall need can be accommodated (and then translated into a housing requirement figure for the strategic policies in the plan). Circumstances where this may be appropriate include, but are not limited to situations where increases in housing need are likely to exceed past trends because of:

- **growth strategies for the area that are likely to be deliverable, for example where funding is in place to promote and facilitate additional growth (e.g. Housing Deals);**
- **strategic infrastructure improvements that are likely to drive an increase in the homes needed locally; or**
- **an authority agreeing to take on unmet need from neighbouring authorities, as set out in a statement of common ground.**

There may, occasionally, also be situations where previous levels of housing delivery in an area, or previous assessments of need (such as a recently produced Strategic Housing Market Assessment) are significantly greater than the outcome from the standard method. Authorities will need to take this into account when considering whether it is appropriate to plan for a higher level of need than the standard model suggests. ’ (source: PPG Paragraph 010 Reference ID: 2a-010-20201216).

- 5.4 There is clear evidence that dwelling delivery in Knowsley is helping to serve the wider housing and economic needs of the Liverpool City Region and the 450 target is therefore reasonable.

Affordable housing need

- 5.5 A detailed analysis of affordable housing need in accordance with PPG is presented at Technical Appendix C. This establishes an overall gross affordable need of 1,443 and after taking into account affordable lettings (based on data obtained from registered providers in Knowsley) and newbuild the net shortfall is 243 each year.
- 5.6 Analysis would suggest an overall affordable tenure split of 70% affordable rented and 30% affordable home ownership across Knowsley. This reflects the current NPPF position that at least 10% of affordable dwellings should be affordable home ownership on qualifying sites. The position as to whether the requirement applies to 10% of affordable dwellings or 10% of all dwellings is expected to be clarified in the forthcoming update of the NPPF.
- 5.7 The overall mix of affordable housing (rented and affordable home ownership) is summarised in Table 5.1.

Dwelling type and number of bedrooms	Affordable/Social Rented	Affordable home ownership
1-bedroom house	1.9	3.1
2-bedroom house	9.8	14.7
3-bedroom house	32.9	39.1
4 or more-bedroom house	2.4	14.3
1-bedroom flat	26.1	3.4
2-bedroom flat	13.6	6.2
3 or more -bedroom flat	0.0	0.7
1-bedroom bungalow	1.4	1.0
2-bedroom bungalow	5.4	12.5
3 or more-bedroom bungalow	6.5	5.0
Total	100.0	100.0
Annual delivery (minimum)	78	34
Number of bedrooms	Affordable/Social Rented	Affordable home ownership
1	29.4	7.6
2	28.7	33.4
3	39.5	44.7
4	2.4	14.3
Total	100.0	100.0
Annual delivery (minimum)	78	34

- 5.8 Table 5.2 compares affordable housing need by number of bedrooms from the 2020 household survey with the latest housing register. The majority of need is for 1 or 2 bedroom properties but the household survey shows a broader level of need. This includes a higher level of need for 3 bedroom properties compared with the housing register. Reasons for the variance can include:

- Those in greatest need are more likely to apply to be on the housing register and these are generally smaller households;
- Applicants needing larger properties may be less likely to apply as supply is more limited.

Table 5.2 Affordable rented need by number of bedrooms: 2019/20 housing register compared with 2020 household survey

Number of bedrooms	2019/20 Housing Register	2020 household survey	Variance
1	49.3	29.4	19.9
2	34.0	28.7	5.3
3	13.6	39.5	-25.7
4	3.2	2.4	0.8
Total	100.0	100.0	
Base	2,962	78	

Source: 2019/20 Local Authority Housing Statistics for 2019/10 housing register data. 2020 household survey.

Bases: 2019/20 Total on housing register and 2020 household survey annual delivery (minimum)

5.9 The overall dwelling type, size and tenure mix for Knowsley is now considered. The detailed analysis underpinning this chapter is presented in Technical Appendix D.

Dwelling type and mix

5.10 The overall dwelling type, size and tenure mix for Knowsley is now considered. The detailed analysis underpinning this chapter is presented in Technical Appendix D. In summary, the analysis uses the following data sources:

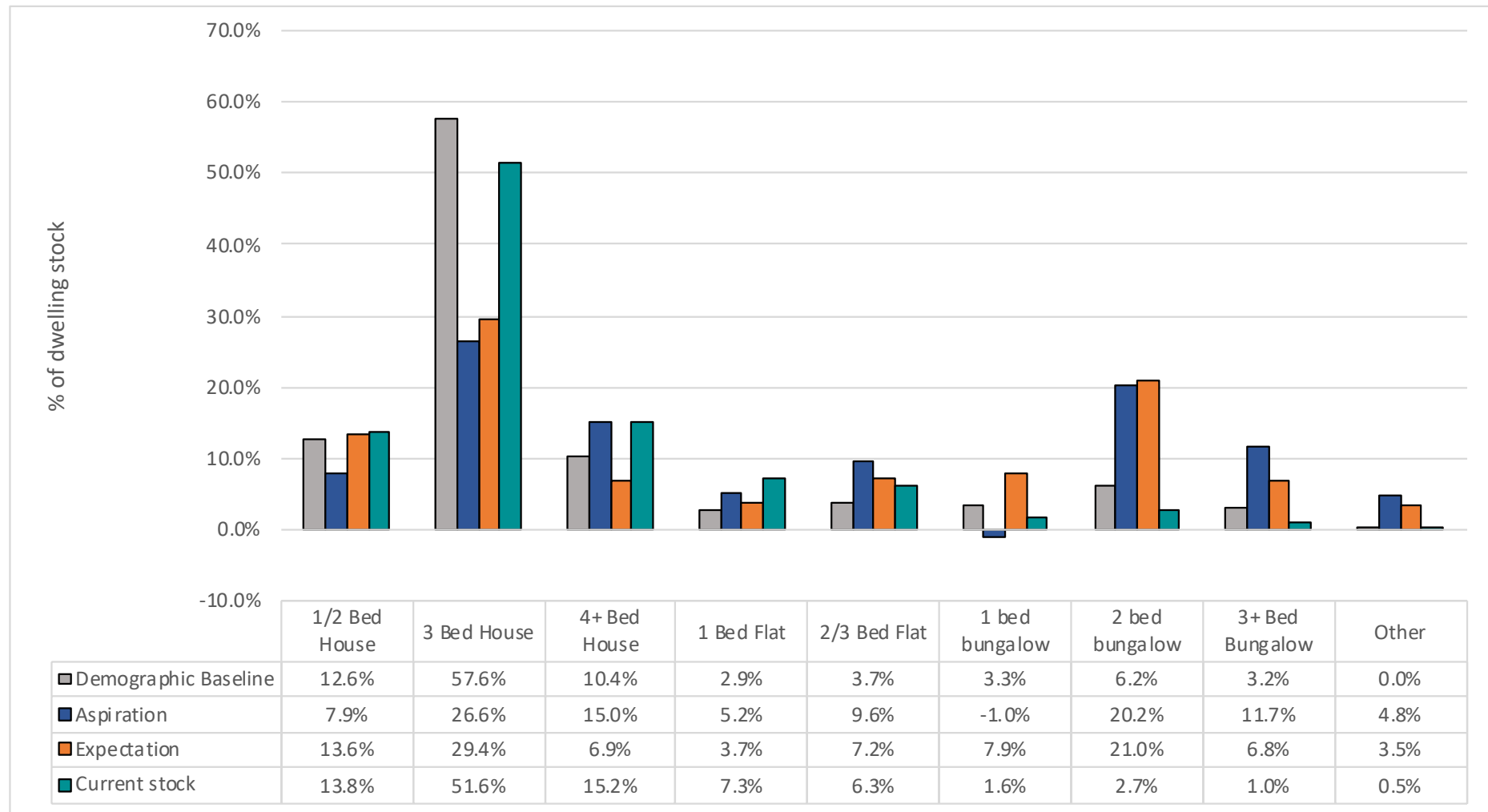
- household projections;
- dwelling stock information;
- national estimates of the relationships between households and dwellings derived from the 2020 household survey; and
- data from the affordable housing need calculation.

5.11 The analysis considers overall dwelling type and mix under three scenarios:

- A **baseline demographic** scenario which assumes the relationship between households and the dwellings they occupy remains the same over the plan period;
- An **aspirations** scenario which looks at the aspirations of households by age group and household type; and
- An **expectations** scenario which considers what households expect to move to by age group and household type.

- 5.12 The results of the scenarios are then compared with the current dwelling stock profile.
- 5.13 Figure 5.1 illustrates the variance between current stock and the alternative dwelling mix scenarios. Under the baseline demographic scenario, the majority of newbuild should be houses (particularly 3-bedroom) and some flats and bungalows/level-access accommodation. Under the aspirations and expectations scenarios, there is a marked shift towards flats and bungalows/level-access but the majority of need remains for houses.

Figure 5.1 Summary of current dwelling stock and dwelling mix under baseline demographic, aspiration and expectation scenarios



Source: 2020 household survey

Summary of scenarios

- 5.14 Table 5.3 summarises the outcome of the dwelling type/mix scenario analysis. Taking into account what people aspire and expect to move to, there is an increased emphasis on 2 and 3-bedroom flats and level-access accommodation compared with houses.

Dwelling type/size	Scenario			Current stock (%)
	Demographic baseline (%)	Aspiration (%)	Expectation (%)	
1 and 2-bedroom house	12.6%	7.9%	13.6%	13.8%
3-bedroom house	57.6%	26.6%	29.4%	51.6%
4 or more-bedroom house	10.4%	15.0%	6.9%	15.2%
1-bedroom flat	2.9%	5.2%	3.7%	7.3%
2 or more - bedroom flat	3.7%	9.6%	7.2%	6.3%
1-bedroom bungalow	3.3%	-1.0%	7.9%	1.6%
2 bedroom bungalow	6.2%	20.2%	21.0%	2.7%
3 or more-bedroom bungalow	3.2%	11.7%	6.8%	1.0%
Other	0.0%	4.8%	3.5%	0.5%
Total	100.0%	100.0%	100.0%	100.0%
Dwelling type	Demographic baseline (%)	Aspiration (%)	Expectation (%)	Current stock (%)
House	80.6%	49.5%	49.8%	80.6%
Flat	6.6%	14.9%	10.9%	13.6%
Bungalow/level-access	12.8%	30.9%	35.7%	5.3%
Other	0.0%	4.8%	3.5%	0.5%
Total	100.0%	100.0%	100.0%	100.0%
Number of bedrooms	Demographic baseline (%)	Aspiration (%)	Expectation (%)	Current stock (%)
1	6.5%	3.8%	11.8%	9.3%
2	21.7%	36.8%	39.6%	22.0%
3	61.4%	44.4%	41.7%	53.5%
4	10.4%	15.0%	6.9%	15.2%
Total	100.0%	100.0%	100.0%	100.0%

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

Source: 2020 household survey

Overall dwelling mix by tenure

- 5.15 Table 5.4 summarises dwelling type/size mix based on the demographic scenario by the annual number of dwellings needed by tenure. Note that the only major difference under the aspiration and expectation scenarios would be a much higher proportion of level-access dwellings. This analysis assumes an annual target of 450 dwellings based over the period 2020-2030, an overall affordable housing delivery of around 25% and an assumed 67% affordable/social rented and 33% affordable home ownership split (which

translates an annual need for 16.75% of all new dwellings to be affordable/social rented and 8.25% to be affordable home ownership. The analysis factors in the dwelling type/size analysis carried out as part of the affordable housing needs calculation and also the realistic dwelling type/size choices of households in need considering affordable home ownership solutions. Table 5.5 presents the percentage breakdown of the dwelling type/size and tenure mix.

- 5.16 Further analysis which considers dwelling mix by sub-area is presented in Table D7 in Technical Appendix D. This shows some specific shortfalls such as 3 bedroom houses in Prescot and Halewood and bungalows across most of the borough.

Dwelling type/size	Tenure			Total
	Market	Affordable/ Social Rented	Affordable home ownership	
Overall % split>>	75%	16.75%	8.25%	100%
1 and 2 -bedroom house	42	9	7	56
3-bedroom house	220	25	14	259
4 or more-bedroom house	40	2	5	47
1-bedroom flat	-8	20	1	13
2 or more -bedroom flat	4	10	3	16
1-bedroom bungalow/level-access	13	1	0	15
2-bedroom bungalow/level-access	19	4	5	28
3 or more-bedroom bungalow/level-access	8	5	2	14
Total	338	75	37	450
Dwelling type	Market	Affordable/ Social Rented	Affordable home ownership	Total
House	302	35	26	364
Flat	-4	30	4	30
Bungalow/level-access	40	10	7	57
Total	338	75	37	450
Number of bedrooms	Market	Affordable/ Social Rented	Affordable home ownership	Total
1	6	22	3	31
2	62	22	12	96
3	231	30	17	277
4	40	2	5	47
Total	338	75	37	450

Table 5.5 Overall annual dwelling type/size and tenure mix under recommendations (% data)				
Dwelling type/size	Tenure			Total
	Market	Affordable/ Social Rented	Affordable home ownership	
Overall % split>>	75%	16.75%	8.25%	100%
1 and 2-bedroom house	12.4	11.7	17.8	12.4
3-bedroom house	65.0	32.9	39.1	65.0
4 or more-bedroom house	11.7	2.4	14.3	11.7
1-bedroom flat	-2.3	26.1	3.4	-2.3
2 or more -bedroom flat	1.2	13.6	6.9	1.2
1-bedroom bungalow/level-access	4.0	1.4	1.0	4.0
2-bedroom bungalow/level-access	5.7	5.4	12.5	5.7
3 or more-bedroom bungalow/level-access	2.3	6.5	5.0	2.3
Total	100.0	100.0	100.0	100.0
Dwelling type	Market	Affordable/ Social Rented	Affordable home ownership	Total
House	89.2	47.0	71.2	80.7
Flat	-1.1	39.7	10.4	6.6
Bungalow/level-access	11.9	13.3	18.5	12.7
Total	100.0	100.0	100.0	100.0
Number of bedrooms	Market	Affordable/ Social Rented	Affordable home ownership	Total
1	1.7	29.4	7.6	6.8
2	18.4	28.7	33.4	21.4
3	68.2	39.5	44.7	61.5
4	11.7	2.4	14.3	10.4
Total	100.0	100.0	100.0	100.0
Base	338	75	37	450

- 5.17 The current affordable target is 10% on sites in the current urban area and 25% on sites identified as Sustainable Urban Extensions. Given the level of affordable need identified, it is recommended that the minimum affordable target is 25% and the council should seek a higher proportion of affordable housing delivery on sites, where possible, based on viability evidence. An affordable policy should therefore continue to support the ongoing delivery of affordable housing and diversify the affordable products available to local residents to reflect identified needs.

Conclusions

- 5.18 The target to delivery 450 dwellings each year is reasonable and supports the needs from existing residents and the role Knowsley plays in providing housing to support the wider housing and economic needs of the Liverpool City Region. No further uplifts to this figure are suggested.

- 5.19 The relationship between households, future household change and dwellings occupied to establish an indication of an appropriate dwelling mix for Knowsley over the period 2020 to 2036. Having established future household change and the implications this has for dwelling type, size and tenure mix, the council can make an informed strategic decision on the range and size of dwellings that will need to be built to meet need and aspiration over the period to 2036.

6. Conclusion: policy and strategic issues

- 6.1 This document has been prepared to equip the council and their partners with robust, defensible and transparent information to help inform strategic decision-making and the formulation of appropriate housing and planning policies. The work also takes account of existing and emerging government policy and guidance.
- 6.2 The Knowsley HNA 2020 will help the council plan for a mix of housing based on current and future demographic trends, market trends and the needs of different groups in the community. Specifically, the HNA identifies the size, type and tenure of housing required by considering current market demand relative to supply; and also identifies a continued affordable housing imbalance across the borough.
- 6.3 This concluding chapter summarises key messages from the research findings, structured around a commentary on the current and future housing markets and key local strategic issues.

Overall Housing need

- 6.4 The council are seeking to deliver 450 dwellings each year over the period to 2036. This compares with 231 each year under the revised standard method calculation published in December 2020 which is a minimum figure. There is provision in PPG (source: PPG Paragraph 010 Reference ID: 2a-010-20201216) to develop to higher targets and the evidence from the HNA is that newbuild in Knowsley is helping to serve the wider housing and economic needs of the Liverpool City Region. The 450 target is therefore reasonable and appropriate.

Dwelling type, tenure and mix

- 6.5 The relationship between household change and dwelling type/size and tenure requirements have been fully explored. The evidence will help the council deliver an appropriate range of dwelling stock for residents over the plan period. The baseline demographic scenario, which considers the relationship between household type, age and dwelling stock, indicates the following overall dwelling mix: 1-bedroom (6.7%), 2-bedroom (21.5%), 3-bedroom (61.5%) and four or more bedroom 10.4%. Regarding dwelling type, the analysis suggests a broad split of 80.7% houses, 6.6% flats and 12.7% bungalows/ level-access accommodation.
- 6.6 Alternative scenarios which consider household's aspirations and expectations are driven by the ageing population profile of the borough and point to a higher need for flat and level-access accommodation.
- 6.7 Regarding affordable need, there is an annual imbalance of 243. An appropriate affordable tenure split for Knowsley would be around 67% rented and 33% affordable home ownership tenures.
- 6.8 Recommended dwelling profiles are:

- Affordable rented: 29.4% one-bedroom, 28.7% two-bedroom, 39.5% three-bedroom and 2.4% four or more-bedroom.
 - Affordable home ownership: 7.6% one-bedroom, 33.4% two-bedroom, 44.7% three-bedroom and 14.3% four or more-bedroom.
- 6.9 Data from the housing register would indicate a higher proportion of one and two bedroom dwellings are needed.
- 6.10 The current affordable target is 10% on sites in the current urban area and 25% on sites identified as Sustainable Urban Extensions. Given the level of affordable need identified, it is recommended that the minimum affordable target is 25% and the council should seek a higher proportion of affordable housing delivery on sites, where possible, based on viability evidence.

Meeting the needs of older people and those with disabilities

- 6.11 There is evidence to support a programme of accommodation delivery to help meet the needs of older people and those with disabilities. Although the vast majority of older people want to remain in their own home with support when needed, there is a need to diversify options available to older people wanting to move to more appropriate accommodation.
- 6.12 Currently there are around 2,449 units of specialist older person accommodation comprising 1,035 units of residential care (C2 use class) dwellings and 1,414 units of specialist older person dwellings (C3 use class) such as sheltered and Extra Care. Analysis of demographic change would suggest a need for an additional 1,022 units comprising 432 residential (C2) units and 590 specialist (C3) units by 2036. The C3 units should be included in the overall housing figure of 450 each year, so 37 or 8.2% of new dwellings built each year should be specialist older persons accommodation but delivery of C2 units would be in addition to this.
- 6.13 A key conclusion is that there needs to be a broader housing offer for older people across Knowsley and the HNA has provided evidence of scale and range of dwellings needed.
- 6.14 A range of information has been assembled from various sources which helps to scope out the likely level of disability across Knowsley's population. Although it is a challenge to quantify the precise accommodation and support requirements, the HNA has helped to scope out where needs are arising.
- 6.15 Given the ageing population of the borough and the identified levels of disability amongst the population, it is recommended that 5% of new dwellings are built to M4(3) wheelchair accessible and adaptable standard and all remaining new dwellings are built to M4(2) accessible and adaptable standard to take account of the ageing demographics of the borough.
- 6.16 It is expected that some of this need will be met through the development of C3 accommodation and there is overlap between affordable, specialist older person and M4(3) need. For instance the development of an older person's

level access, wheelchair accessible affordable dwelling would help address three aspects of housing need.

- 6.17 It is also assumed that there will be ongoing adaptation of existing dwellings to support those with additional needs.

Final comments

- 6.18 The evidence presented in this HNA suggests that there are three main policy areas that require particular attention from both a planning policy and social policy perspective:

- the challenge of enabling the quantity and mix of housing that needs to be delivered, including an appropriate level of affordable housing;
- the challenge of ensuring that the housing and support needs of older people are met going forward; and
- the challenge of ensuring that the needs of people with disabilities is appropriately addressed.

Technical Appendix A: Research methodology

Overall approach

- A.1 A multi-method approach was adopted in order to prepare a robust and credible housing needs assessment for Knowsley Borough:
- A survey of households across Knowsley. 36,000 households in the borough were selected using structured random sampling to complete a questionnaire during November and December 2020. 2,820 valid questionnaires were returned and used in data analysis. This represents a 7.8% response rate overall resulting in a borough-level sample error of +/- 1.8% .
 - A survey of key stakeholders including representatives from the council, neighbouring local authorities, housing associations, specialist housing providers, estate agents, adult social care and developers;
 - Interviews with estate and letting agents operating within the borough; and
 - A review of relevant secondary data including the 2011 Census, house price trends, CORE lettings data and MHCLG Statistics.

Baseline dwelling stock information and Household Survey sample errors

- A.2 Table A1 summarises total dwelling stock and the number of households contacted by survey area, achieved responses and sample errors.

Weighting and grossing

- A.3 In order to proceed with data analysis, it is critical that survey data is weighted to take into account response and non-response bias and grossed up to reflect the total number of households. Weighting for each survey area was based on:
- **Tenure** (the proportion of affordable (social rented and intermediate tenure) and open market dwellings based on 2011 Census data) and adjusted to reflect current estimate of occupied dwellings by tenure using 2018 ONS tenure estimates and 2019 SDR data on affordable dwelling stock;
 - **Age of Household Reference Person** based on the proportions of household reference people aged under 65 and 65 or over living in affordable and open market provision derived from the 2011 Census; and
 - **Council Tax occupied dwellings** based on the number of occupied dwellings in 2020 and used as a grossing factor to ensure that there is a suitable uplift on the Census 2011 data.
- A.4 Ultimately, the survey element of the assessment is sufficiently statistically robust to undertake detailed analysis and underpin core outputs of the study

down to the survey areas presented in Table A1. Furthermore, the survey findings are enhanced and corroborated through analysis of secondary data and stakeholder consultation.

Sub-area	Ward	Household estimate (2020)	Mail out	Sample achieved	Sampling error	
					±	%
Halewood	Halewood North	4,424	2,400	260	±	5.7%
	Halewood South	4526	2,400	199	±	6.7%
	TOTAL	8,950	4,800	459	±	4.4%
Huyton	Page Moss	4991	2,400	136	±	8.2%
	Stockbridge	4930	2,400	132	±	8.3%
	St Michaels	4165	2,400	152	±	7.7%
	Swanside	4056	2,400	245	±	5.9%
	St Gabriels	4190	2,400	160	±	7.5%
	Roby	3941	2,400	303	±	5.3%
	TOTAL	26,273	14,400	1,128	±	2.8%
Kirkby	Whitefield	4487	2,400	169	±	7.3%
	Shevington	4427	2,400	149	±	7.8%
	Cherryfield	4701	2,400	150	±	7.7%
	Northwood	5305	2,400	115	±	8.9%
	TOTAL	18,920	9,600	583	±	3.9%
Prescot	Prescot South	4093	2,400	229	±	6.2%
	Prescot North	5051	2,400	223	±	6.3%
	TOTAL	9,144	4,800	452	±	4.4%
Whiston and Cronton	Whiston and Cronton	4195	2,400	198	±	6.7%
	TOTAL	4,195	2,400	198	±	6.7%
Knowsley	TOTAL	67,482	36,000	2,820	±	1.8%

Source: Council Tax Data 2020

Sample error is based on the 95% confidence interval which is the industry standard to establish result accuracy.

Technical Appendix B: Affordable housing definitions

Affordable housing definitions

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

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

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

Technical Appendix C: Housing need calculations

Introduction

- C.1 Identifying the scale of affordable housing need is a key consideration of planning practice guidance. This is a separate calculation to the overall housing need figure derived using the standard model and set out in PPG paragraphs 18 (Reference ID: 2a-018-20190220) to 24 (Reference ID: 2a-024-20190220). The affordable housing need analysis helps to establish the overall scale of affordable housing need by location, type, size and tenure and whether the council should plan for more dwellings to help meet the need for affordable housing.
- C.2 PPG states that ‘all households whose needs are not met by the market can be considered in affordable housing need². PPG then considers how affordable housing need should be calculated:
- ‘Strategic policy-makers will need to estimate the current number of households and projected number of households who lack their own housing or who cannot afford to meet their housing needs in the market. This should involve working with colleagues in their relevant authority (e.g. housing, health and social care departments).³*
- C.3 The PPG focuses on the use of existing (secondary data). Where possible this is supplemented with primary household survey data. For Knowsley, arc⁴ has access to a suite of primary and secondary data which informs the analysis of affordable need. Survey data has been analysed at ward level
- C.4 There are four broad components to the needs assessment method. These have remained relatively unchanged through the different guidance issued by government and focus on:
- Step A. Existing household in need (current unmet gross need).
 - Step B. Future households in need.
 - Step C. Affordable supply.
 - Step D. Annual need for affordable housing.
- C.5 To be consistent with the standard method for calculating overall housing need, the affordable housing need is annualised over a ten-year period.

Affordability assumptions

- C.6 As part of the affordable needs assessment, the extent to which households in need cannot afford open market prices or rents is considered. PPG does not specify what household income should be spent for a property to be affordable although does state the ‘need to identify the minimum household income

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

³ PPG 2019 Paragraph: 019 Reference ID: 2a-019-20190220

required to access lower quartile (entry level) market housing⁴. The last guidance to consider affordable prices/rents was published in the 2007⁵, which stated that gross household incomes should be used to assess affordability and:

- a household can be considered able to afford to buy a home if it costs 3.5x the gross income of a single earner or 2.9x the gross income for dual-income households; and
 - a household can be considered able to afford market renting where the rent payable was up to 25% of gross household income.
- C.7 The former guidance did note that local circumstances could justify higher figures being used for affordable renting and that allowances should be made for access to capital that could be used towards the cost of home ownership.
- C.8 Mortgage lending practices in 2020 would suggest that 4.75x a single or joint income could be considered⁶.
- C.9 Based on this data, the principle assumption considered by arc⁴ with reference to affordability is:
- for buying up to 3.5x gross household income ; and
 - for renting up to 25% gross household income.

Step A: Current unmet gross need

- C.10 PPG 2019⁷ states that 'strategic policy-making authorities can establish the unmet (gross) need for affordable housing by assessing past trends and current estimates of:
- the number of homeless households;
 - the number of those in priority need who are currently housed in temporary accommodation;
 - the number of households in over-crowded housing;
 - the number of concealed households;
 - the number of existing affordable housing tenants in need (i.e. householders currently housed in unsuitable dwellings); and
 - the number of households from other tenures in need and those that cannot afford their own homes, either to rent or to own if that is their aspiration.'
- C.11 PPG 2019 notes that care should be taken to avoid double-counting and to only include those households who cannot afford to access suitable housing in the

⁴ PPG 2019 Paragraph 021 Reference ID 2a-021-20190220

⁵ DCLG Strategic Housing Market Assessments Practice Guidance Version 2 August 2007

⁶ This is the maximum single or joint household income multiple offered by First Direct July 2020

⁷ Paragraph: 020 Reference ID: 2a-021-20190220

market. Table C1. Sets out the overall scale of current need before affordability of market housing is considered.

Table C1 Current gross unmet need (before affordability testing)			
Reason for need	Total in need	Comment	Source
A1 Homeless households	392	Number of households identified as homeless 2019/20	MHCLG Live tables
A2 Priority need / temporary accommodation	593	Households identified as threatened with homelessness in 2019/20 plus households living in temporary accommodation (based on quarterly average) in 2019/20	MHCLG Live tables
A3 Overcrowded	2,528	2011 Census data households	2011 Census LC4108EW
	1,302	Used in analysis	2020 household survey
A4 Concealed household	846	Census definition refers to couples and lone parents living within another family unit.	2011 Census LC1110EW
	609	Used in analysis	2020 household survey
A5 Existing affordable tenants in need	2,869		2020 household survey
A6 Other tenures in need	3,874		2020 household survey
A7 Sum of households in A3 to A6 with one or more needs	8,654	Sum of A3 to A6 BOLD figures	
A8 Total in A7 adjusted to remove any double counting	8,242	This is the total number of households with one or more needs	
A9. All households in need (A1+A2+A8)	9,230	Represents 13.7% of all households. Figure rounded from 9,227 to reflect sum of ward data	

Note table subject to rounding

Further Notes to Table C1:

A3. Overcrowding

The extent to which households are overcrowded is measured using the 'bedroom standard'. This allocates a standard number of bedrooms to each household in accordance with its age/sex/marital status composition. A separate bedroom is allocated to each married couple, any other person aged 21 or over, each pair of

adolescents aged 10-20 of the same sex and each pair of children under 10. Any unpaired person aged 10-20 is paired if possible, with a child under 10 of the same sex, or, if that is not possible, is given a separate bedroom, as is any unpaired child under 10. This standard is then compared with the actual number of bedrooms (including bedsits) available for the sole use of the household.

Note: the model has used overcrowding and concealed households data from the 2020 household survey.

A4. Concealed households

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

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

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

A7 and A8. Sum of households

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

Affordability of open market options

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

Table C2 Lower quartile house prices and rents by ward		
Ward	Lower quartile price 2017-19 (£)	Lower quartile private rent 2017-19 (monthly £)
Cherryfield	£77,563	£451
Halewood North	£131,750	£550
Halewood South	£105,000	£576
Northwood	£65,000	£451
Page Moss	£93,000	£498
Prescot North	£125,000	£524
Prescot South	£98,000	£497
Roby	£165,000	£550
Shevington	£105,000	£550
St Gabriels	£85,000	£477
St Michaels	£85,000	£494
Stockbridge	£80,000	£498
Swanside	£135,000	£524
Whiston and Cronton	£100,000	£498
Whitefield	£97,500	£425
Knowsley Total	£108,000	£498

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

- C.13 Table C3 sets out the proportion of households in need who could not afford open market prices or rents. The principal affordability analysis uses data on ward-level lower quartile prices and rents and assumes that a property is affordable if up to 25% of household income is spent on rent and buying costs up to 3.5x household income.
- C.14 It is reasonably assumed that all households in A1 (homeless) and A2 (priority need/in temporary accommodation) cannot afford open market prices or rents given their housing circumstances (and income information is not available from secondary data source).
- C.15 The affordability of open market options is tested on the remaining households in need (rows A3 to A6 in Table C1) based on 2020 household survey data.
- C.16 Analysis concludes that **6,493** households across Knowsley are in housing need and cannot afford to buy or rent at lower quartile market prices.

Table C3 Affordability of open market housing for households in need			
Needs groups	Number of households	% cannot afford to buy or rent	Number cannot afford to buy or rent
Sum of A1 and A2 households	985	100%	985
Sum of households in A3 to A6 with one or more needs	8,245	66.8%	5,508
Total cannot afford to buy or rent			6,493

Step B: Future households in need

C.17 PPG 2019⁸ states that ‘projections of affordable housing need will have to reflect new household formation, the proportion of newly-forming households unable to buy or rent in the market area, and an estimate of the number of existing households falling into need. The process will need to identify the minimum household income required to access lower quartile (entry level) market housing. It can then assess what proportion of newly-forming households will be unable to access market housing.’

New household formation

C.18 The most useful data sources for assessing the level of new household formation are:

- MHCLG/ONS household projections, from which an annual net increase in households can be derived;
- the English Housing Survey, from which a national gross household formation rate can be derived; and
- household survey evidence, which provides local evidence of the extent to which households have formed and likely to form.

C.19 Table C4 presents a summary of data used to establish a view on household formation.

C.20 PPG makes specific reference to the use of household projections and the English Housing Survey.

C.21 Based on the requirements of PPG, the gross formation rate used in analysis is 940. This is the household formation rate derived from the 2014-based MHCLG household projections used in the standard method. Through the standard method of calculating need, allowance is made for increasing the level of housing delivery to support household formation through the affordability adjustment.

⁸ PPG Paragraph 021 Reference ID: 2a-021029190220

Table C4 Net and gross household formation 2020-2030			
	Annual household formation	Notes	Source
A. MHCLG 2014-based household projections	244	2,441 NET increase between 2020 and 2030	MHCLG 2014-based household projections
B. ONS 2018-based household projections	305	3,051 NET increase between 2020 and 2030	ONS 2018-based household projections
C. Average gross household formation rate based on applying national rate to total households over the period 2020-2030 (2014-based projections)	940	Gross household formation rate of 1.435%	English Housing Survey 3- year average 2017/18 to 2019/20
D. Average gross household formation rate based on applying national rate to total households over the period 2020-2030 (2018-based projections)	936	Gross household formation rate of 1.439%	English Housing Survey 3 year average 2017/18 to 2019/120
E. Past rate of household formation	370	1,849 Households identified as forming over preceding 5 years	2020 household survey
F. Households intending to form and remain in Knowsley in the 5 years following survey	337	1,687 households identified as planning to form in next 5 years	2020 household survey
G. Blended rate of gross household formation (C, D,E, F)	639		

New households likely to be in affordable housing need

- C.22 Analysis of the incomes of households who have formed in the past 5 years concludes that 67.62% could not afford buying or renting lower quartile (entry level) properties. Based on a gross formation rate of **940**, 636 households are estimated to be in affordable housing need.

Existing households expected to fall into need

- C.23 An estimate of the number of existing households falling into need each year has been established using the 2020 household survey. This indicates that

around 789 households moved into affordable/social renting because they fell into housing need in the preceding 5 years. This results in an annualised figure of 158.

Total newly arising affordable housing need (gross per year)

C.24 Total newly arising need is therefore 794 each year as summarised in Table C5.

Table C5 Total newly-arising affordable housing need		
A. Number of newly-forming households		940
B. Proportion unable to afford market housing	67.62%	636
C. Existing households falling into need		158
Total newly arising affordable need (B+C)		794

Step C: Affordable housing supply

C.25 PPG notes that 'there will be a current supply of housing stock that can be used to accommodate households in affordable housing need as well as future supply.'⁹ There are five aspects to affordable supply to be considered as set out in Table C6.

⁹ PPG Paragraph 022 Reference ID: 2a-022-20190220

Table C6 Affordable housing supply		
Source of supply/stock loss	Data source	Data
The number of affordable dwellings that are going to be vacated by occupiers that are fit for use by other households in need	RP lettings data over most recent 3-year period	Annual average of 1,071 general needs affordable dwellings have been let 2017/18 to 2019/20
Suitable surplus stock (vacant properties)	MHCLG vacant dwelling statistics	156 vacant affordable (council and housing association) dwellings reported as vacant in 2019 0.9% of total affordable stock (but 145 not available for letting). Below transactional rate of around 2% to allow movement in stock so no suitable surplus stock available
The committed supply of new net affordable homes at the point of assessment (number and size)	MHCLG Live Table 1011C Affordable Housing Supply statistics	Total of 741 completions 2017/18 to 2019/20 (437 Rented and 284 AHO). Annual average of 240. Based on 25% affordable target annual supply would be 113
Supply of affordable home ownership through <u>resale</u>	Sales data	47 AHO sales 2017/18 to 2019/20 or 16 annual average
Units taken out of management	Local authority data	None identified
Total annual supply	Calculation	1,071 lettings + 0 vacant + 113 newbuild – 0 units taken out of management + 16 AHO = 1,200

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

C.26 Overall, the model assumes a total annual affordable housing stock supply of **1,200** dwellings.

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

C.27 Table C7 summarises the total annual need for affordable housing across Knowsley which establishes a gross annual need of 1,443 and after taking into account supply, a net need of 243 affordable dwellings each year. Table C8 presents the gross and net annual affordable need by housing market area and ward.

Table C7 Gross and net annual affordable need			
	Factor	Number	Data source/assumption
A1	Current gross unmet need (before affordability test)	9,230	Table C1 row A9
A2	Current gross unmet need (after affordability test)	6,493	Table C3
A3	Annualised need	649	Assume unmet need is cleared over a 10-year period for consistency with standard method calculation
B	Newly-arising annual need	794	Table C5
TGN	Total gross need	1,443	A3+B
C	Affordable annual housing supply	1,200	Table C6
	Total annual net need	243	TGN – C

Note: Table subject to rounding errors

Table C8 Gross and net annual affordable need by sub-area							
Factor	A1	A2	A3	B	TGN	C	
	Current gross unmet need (before affordability test)	Current gross unmet need (after affordability test)	Annualised need	Newly-arising annual need	Total gross need	Affordable annual housing supply	Total annual net need
Number	9,230	6,493	649	794	1,443	1,200	243
Data	Table C1 row A9	Table C3	10 year clearance	Table C5	Table C7 A3+B	Table C9	Total gross need - C
Ward							
Halewood North	498	324	32	36	68	46	22
Halewood South	642	426	43	33	75	81	-5
Page Moss	392	345	34	81	115	114	2
Roby	515	323	32	11	43	16	27
St Gabriels	746	587	59	47	106	59	46
St Michaels	867	653	65	58	123	103	21
Stockbridge	695	635	63	69	132	209	-76
Swanside	327	241	24	50	74	7	68
Cherryfield	706	313	31	78	109	71	38
Northwood	941	638	64	125	189	156	33
Shevington	742	601	60	26	87	61	26
Whitefield	675	481	48	35	83	79	4
Prescot North	345	284	28	69	97	67	30
Prescot South	697	388	39	19	58	71	-14
Whiston and Cronton	443	255	26	58	84	62	22
Total	9,230	6,493	649	794	1,443	1,200	243
Housing Market Area							
Halewood	1,140	750	75	69	144	127	16
Huyton	3,541	2,783	278	316	594	507	87
Kirkby	3,064	2,033	203	263	467	366	101
Prescot	1,041	671	67	88	155	138	17
Whiston and Cronton	443	255	26	58	84	62	22
Total	9,230	6,493	649	794	1,443	1,200	243

Note: Table subject to rounding errors

C.28 Table C9 estimates the annual supply of affordable stock by ward and housing market area. This estimate includes turnover in existing stock and new provision.

Table C9 Estimate of annual supply of affordable stock					
Ward / Housing Market Area	% of affordable stock	Estimated annual supply through turnover	Estimated annual supply of affordable home ownership	Estimated annual supply through newbuild	Total annual supply
Ward					
Halewood North	4.8	38	3	5	46
Halewood South	6.0	74	0	7	81
Page Moss	12.2	96	4	14	114
Roby	0.4	15	1	0	16
St Gabriels	5.6	53	0	6	59
St Michaels	8.5	93	0	10	103
Stockbridge	13.8	193	0	16	209
Swanside	1.4	5	0	2	7
Cherryfield	7.7	62	0	9	71
Northwood	12.3	142	0	14	156
Shevington	4.9	50	5	6	61
Whitefield	6.0	72	0	7	79
Prescot North	6.0	60	0	7	67
Prescot South	5.5	63	2	6	71
Whiston and Cronton	5.0	56	0	6	62
Total	100.0	1071	15	113	1,200
Housing Market Area					
Halewood	10.8	112	3	12	127
Huyton	41.9	455	5	47	507
Kirkby	30.8	326	5	35	366
Prescot	11.5	123	2	13	138
Whiston and Cronton	5.0	56	0	6	62
Total	100.0	1071	15	113	1,200

Source and notes:

% of affordable stock 2020 household survey

Turnover supply 2017/18 to 2019/20 from RP lettings data

Supply 2017/18 to 2019/20 from RP sales data

Newbuild – estimate of 113 each year distributed by ward on basis of % of affordable stock which assumes that 25% of all new dwellings built are affordable. One year is included in the model.

C.29 Table C10 summarises the annual shortfall of affordable dwellings by number of bedrooms. It shows the percentage breakdown in affordable dwellings needed by ward/housing market area.

Table C10 Annual affordable need by number of bedrooms							
Ward/ Housing Market Area	Number of bedrooms					Annual Need (gross)	Annual Need (net)
	1	2	3	4	TOTAL		
Ward							
Halewood North	55.1	20.5	24.5	0.0	100.0	68	22
Halewood South	25.7	25.5	47.1	1.6	100.0	75	-5
Page Moss	3.9	25.9	70.2	0.0	100.0	115	2
Roby	37.0	41.8	13.8	7.4	100.0	43	27
St Gabriels	3.6	48.9	47.5	0.0	100.0	106	46
St Michaels	43.7	28.3	28.0	0.0	100.0	123	21
Stockbridge	10.2	24.1	65.7	0.0	100.0	132	-76
Swanside	5.0	11.1	69.9	14.1	100.0	74	68
Cherryfield	3.9	93.8	2.3	0.0	100.0	109	38
Northwood	68.7	10.4	20.9	0.0	100.0	189	33
Shevington	4.6	21.1	57.5	16.8	100.0	87	26
Whitefield	23.2	16.1	55.8	4.9	100.0	83	4
Prescot North	72.0	20.3	7.8	0.0	100.0	97	30
Prescot South	6.4	24.8	67.4	1.4	100.0	58	-14
Whiston and Cronton	49.9	23.5	26.6	0.0	100.0	84	22
Total	29.4	28.7	39.5	2.4	100.0	1,443	243
Housing Market Area							
Halewood	39.7	23.1	36.3	0.9	100.0	144	16
Huyton	16.0	29.4	52.3	2.3	100.0	594	87
Kirkby	33.7	32.8	29.5	4.0	100.0	467	101
Prescot	47.5	22.0	30.0	0.5	100.0	155	17
Whiston and Cronton	49.9	23.5	26.6	0.0	100.0	84	22
Total	29.4	28.7	39.5	2.4	100.0	1,443	243

Note: Table subject to rounding errors

Comparison of current housing stock and current/future needs

C.30 PPG states that 'strategic policy-making authorities will need to look at the current stock of houses of different sizes and assess whether these match current and future needs.'¹⁰ Table C11 sets out this comparison and shows that the current supply of affordable dwellings broadly matches need but there is a particular shortfall of smaller one-bedroom dwellings.

Number of bedrooms	Current supply estimate	%	Annual gross need %	Variance %
1-bedroom	2,660	16.9	29.4	-12.5
2-bedroom	4,409	28.0	28.7	-0.7
3-bedroom	7,561	48.0	39.5	8.6
4 or more -bedroom	1,106	7.0	2.4	4.7
Total	15,736	100.0		

Source: 2019 SDR

Dwelling type profile

C.31 The dwelling type of affordable housing has been derived from 2020 household survey data. Households in need were asked to state their aspiration and expectation for house type and analysis is based on a blend of aspirations and expectations by the number of bedrooms needed. The overall summary of dwelling type by bedroom need based on gross need is presented in Table C12 and by ward and housing market area sub-area in Table C13.

Dwelling type	Number of bedrooms (number)				Total
	1	2	3	4	
House	28	142	475	34	679
Flat	377	196	0	0	573
Bungalow	20	77	94	0	191
Total	425	415	569	34	1,443
Dwelling type	Number of bedrooms (Table %)				Total
	1	2	3	4	
House	1.9	9.8	32.9	2.4	47.0
Flat	26.1	13.6	0.0	0.0	39.7
Bungalow	1.4	5.4	6.5	0.0	13.3
Total	29.4	28.7	39.5	2.4	100.0

¹⁰ PPG Paragraph 023 Reference ID: 2a-023-20190220. This is interpreted as all dwelling types and not just houses

Table C13 Affordable dwelling type and size mix by ward and housing market area

Ward/Housing Market Area	Dwelling type/size											Annual Need (gross)	Annual Need (net)
	1-bedroom house	2-bedroom house	3-bedroom house	4+ bedroom house	1-bedroom flat	2-bedroom flat	3+ bedroom flat	1-bedroom bungalow	2-bedroom bungalow	3+ bedroom bungalow	Total		
Ward													
Halewood North	0.0	12.1	24.5	0.0	55.1	3.2	0.0	0.0	5.2	0.0	100	68	22
Halewood South	18.8	0.2	47.1	1.6	5.5	23.9	0.0	1.5	1.5	0.0	100	75	-5
Page Moss	0.0	0.2	70.2	0.0	3.9	25.7	0.0	0.0	0.0	0.0	100	115	2
Roby	14.3	0.3	13.8	7.4	8.3	8.7	0.0	14.3	32.8	0.0	100	43	27
St Gabriels	0.0	35.2	46.0	0.0	3.6	2.0	0.0	0.0	11.7	1.6	100	106	46
St Michaels	0.0	6.4	21.7	0.0	43.7	22.0	0.0	0.0	0.0	6.3	100	123	21
Stockbridge	0.0	8.7	58.9	0.0	3.4	8.6	0.0	6.8	6.8	6.8	100	132	-76
Swanside	0.0	8.4	61.7	14.1	5.0	2.7	0.0	0.0	0.0	8.2	100	74	68
Cherryfield	0.0	20.4	2.3	0.0	3.9	73.4	0.0	0.0	0.0	0.0	100	109	38
Northwood	0.0	9.0	0.1	0.0	68.7	1.4	0.0	0.0	0.0	20.8	100	189	33
Shevington	0.0	0.2	30.7	16.8	4.6	2.5	0.0	0.0	18.3	26.8	100	87	26
Whitefield	8.9	9.1	55.8	4.9	14.3	2.7	0.0	0.0	4.3	0.0	100	83	4
Prescot North	0.0	1.6	1.5	0.0	70.6	2.6	0.0	1.4	16.1	6.3	100	97	30
Prescot South	0.0	8.8	65.1	1.4	6.4	13.8	0.0	0.0	2.3	2.3	100	58	-14
Whiston and Cronton	0.0	19.9	26.6	0.0	47.5	2.5	0.0	2.4	1.2	0.0	100	84	22
Total	1.9	9.8	32.9	2.4	26.1	13.6	0.0	1.4	5.4	6.5	100	1,443	243
Housing Market Area													
Halewood	9.9	5.9	36.3	0.9	29.1	14.0	0.0	0.8	3.2	0.0	100.0	144	16
Huyton	1.0	10.6	48.2	2.3	12.4	12.8	0.0	2.6	6.0	4.1	100.0	594	87
Kirkby	1.6	10.1	16.1	4.0	32.1	18.6	0.0	0.0	4.2	13.4	100.0	467	101
Prescot	0.0	4.3	25.2	0.5	46.6	6.8	0.0	0.9	10.9	4.8	100.0	155	17
Whiston and Cronton	0.0	19.9	26.6	0.0	47.5	2.5	0.0	2.4	1.2	0.0	100.0	84	22
Total	1.9	9.8	32.9	2.4	26.1	13.6	0.0	1.4	5.4	6.5	100.0	1,443	243

Tenure mix

- C.32 Analysis has carefully considered the range of affordable tenures that may be appropriate for existing households in need and newly-forming households. Table C14 summarises the overall tenure split between affordable rented options (social and affordable rent) and affordable home ownership solutions (including shared ownership, discounted for sale and other tenures as set out in Annex 2 of the NPPF).
- C.33 For need arising from homeless households and those in temporary accommodation, it is assumed they all require affordable rented accommodation. For newly-forming households and existing households in need, the split is based on the proportions who would consider affordable rented and affordable home ownership options.
- C.34 Analysis would suggest an overall tenure split of 67% affordable rented and 33% affordable home ownership across Knowsley. This takes into account government policy which recommends that 25% of new affordable dwellings are for affordable home ownership.

Table C14 Affordable tenure split			
Ward/Housing Market Area	Affordable Rented (%)	Affordable Home Ownership (%)	Total
Ward			
Halewood North	67.0	33.0	100.0
Halewood South	50.7	49.3	100.0
Page Moss	64.1	35.9	100.0
Roby	81.0	19.0	100.0
St Gabriels	61.6	38.4	100.0
St Michaels	64.5	35.5	100.0
Stockbridge	63.8	36.2	100.0
Swanside	73.5	26.5	100.0
Cherryfield	62.6	37.4	100.0
Northwood	70.7	29.3	100.0
Shevington	71.6	28.4	100.0
Whitefield	69.2	30.8	100.0
Prescot North	68.3	31.7	100.0
Prescot South	65.3	34.7	100.0
Whiston and Cronton	72.0	28.0	100.0
Total	66.6	33.4	100.0
Housing Market Area			
Halewood	58.4	41.6	100.0
Huyton	66.1	33.9	100.0
Kirkby	68.7	31.3	100.0
Prescot	67.2	32.8	100.0
Whiston and Cronton	72.0	28.0	100.0
Total	66.6	33.4	100.0
Base: Gross annual need of 1,443			

Source: 2020 household survey

C.35 Table C15 confirms that a reasonable proportion of households could afford intermediate tenure prices based on equity shares of between £80,000 and £120,000, with 34% able to afford a property priced at up to £100,000. There is clearly scope for expansion of the affordable home ownership market in Knowsley as a component of affordable housing delivery.

Table C15 Ability of existing households in need and newly-forming households requiring affordable housing to afford intermediate tenure dwellings

Price	% could afford		
	Existing households in need	Newly-forming households	Total
up to £80,000	42.2%	48.8%	45.8%
up to £100,000	32.4%	35.1%	33.9%
up to £120,000	27.0%	29.0%	28.1%
up to £140,000	22.0%	19.4%	20.6%
up to £160,000	17.5%	16.3%	16.9%
<i>Base (annual need)</i>	649	794	1,443

Source: 2020 household survey

Technical Appendix D: Dwelling mix and modelling

Introduction

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

Starting points

- D.2 There are four main data sources which underpin the analysis:
- household projections;
 - dwelling stock information;
 - data identifying the relationships between households and dwellings derived from the 2020 household survey; and
 - data derived from affordable housing need analysis.

Household projections

- D.3 These are used to establish the number of households by Household Reference Persons (HRP) and household type using the 2018-based data, and how this is expected to change over the Local Plan period 2020 to 2036.
- D.4 The change in the number of households over this period can be established and, assuming that the dwelling needs of these households do not change significantly over the plan period, the potential impact on type and number of bedrooms of future dwellings can be determined.

Relationship between households and dwellings

- D.5 The relationship between the age of Household Reference Person, household type and dwellings occupied by type and size can be derived from the 2020 household survey.
- D.6 The data available is summarised in Table D1. For each age group, the proportion of Household Reference Persons (HRPs) by household type living in different type/size and size of dwelling has been estimated.
- D.7 The 2020 household survey also provides data on household aspirations and what households would expect to move to. This data can also be broken down by HRP age group and household type.
- D.8 By combining this range of data, it is possible to model the likely change in dwelling type/size requirements with reference to:
- the current relationship between HRP/household type and dwelling type/size and this remains constant over the plan period (demographic baseline);
 - household aspirations by HRP/household type (aspirations); and
 - what households would expect by HRP/household type (expect).

Table D1 Age groups, household type and dwelling types used		
Age group of Household Reference Person	Household type	Dwelling type and number of bedrooms
15 to 24	One-person household	1-bedroom house
25 to 34	Household with 1 dependent child	2-bedroom house
35 to 44	Household with 2 dependent children	3-bedroom house
45 to 54	Households with 3 dependent children	4 or more-bedroom house
55 to 64	Other household with two or more adults	1-bedroom flat
65 to 74	All	2-bedroom flat
75 to 84		3 or more-bedroom flat
85+		1-bedroom bungalow
All		2-bedroom bungalow
		3 or more-bedroom bungalow
		All

Source: household survey 2020

Applying the data at borough level

- D.9 Applying the data at borough level is done in a systematic way. Firstly, the change in the number of households by age group and household type is established from household projections. Assuming that the dwelling needs of these households do not change over the plan period, the overall impact on type/size of dwellings can be determined.
- D.10 Table D2 presents the baseline demographic data for the borough. The total number of households is expected to increase by around 5,196 over the period 2020-2036 using 2018-based ONS household projections. Growth is mainly expected across older age cohorts, with absolute declines in HRPs aged 25-34 and 55-64. Figure D1 illustrates how the number of households by HRP age is expected to change over the plan period 2020-2036.

Table D2 Change in number of households by age group and household type 2020 to 2036

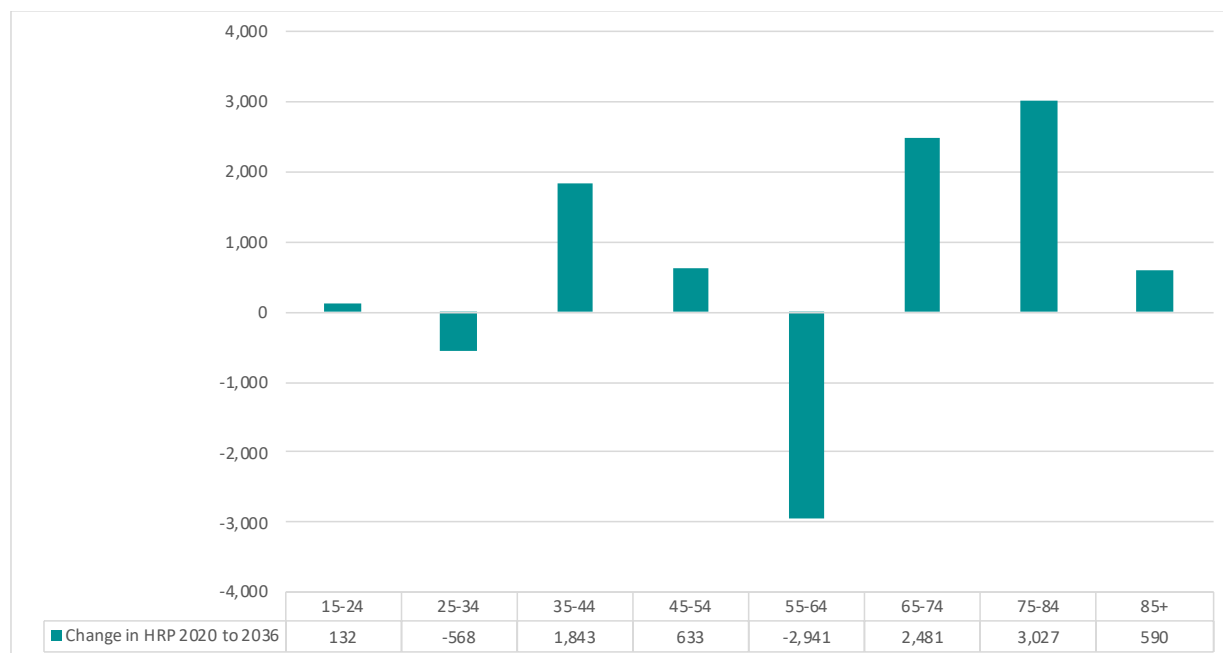
2020	One Person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	453	612	219	113	316	1,713
25-34	2,158	2,579	1,835	1,040	1,505	9,118
35-44	2,286	2,631	2,394	1,037	1,544	9,891
45-54	2,978	2,643	1,399	420	4,259	11,699
55-64	4,396	1,160	327	111	7,327	13,321
65-74	3,773	225	44	12	5,127	9,180
75-84	3,018	58	7	1	3,050	6,134
85+	1,678	10	4	0	828	2,520
TOTAL	20,739	9,919	6,229	2,734	23,955	63,576

2036	One Person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	489	667	232	123	334	1,845
25-34	2,045	2,441	1,696	965	1,403	8,550
35-44	2,747	3,134	2,805	1,197	1,851	11,734
45-54	3,105	2,857	1,541	449	4,381	12,332
55-64	3,477	886	245	80	5,692	10,379
65-74	4,884	278	53	14	6,432	11,661
75-84	4,366	89	12	1	4,693	9,161
85+	2,011	12	6	0	1,082	3,110
TOTAL	23,123	10,364	6,588	2,829	25,868	68,772

Change 2020-2036	One Person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	36	54	14	10	18	132
25-34	-113	-138	-140	-75	-102	-568
35-44	461	503	411	161	307	1,843
45-54	127	214	141	29	122	633
55-64	-920	-274	-82	-31	-1,635	-2,941
65-74	1,111	54	9	2	1,305	2,481
75-84	1,348	31	4	0	1,643	3,027
85+	332	2	2	0	254	590
TOTAL	2,383	445	360	95	1,913	5,196

Source: ONS 2018-based household projections

Figure D1 Change in HRP age groups 2020-2036



Source: 2018-based ONS household projections

D.11 Table D3 applies household survey data on dwelling occupancy to the demographic trends across the borough over the period 2020-2036. The two right hand columns indicate the likely change in demand for dwelling types and sizes and how this translates to an overall percentage change in dwelling requirement. The majority of need will be for 3-bedroom (61.4%) followed by 2-bedroom (21.7%), 4 or more-bedroom (10.4%) and 1-bedroom (6.5%). Regarding dwelling type, analysis suggests a broad split of 80.6% houses, 12.8% bungalows (or level-access accommodation) and 6.6% flats.

Table D3 Impact of change in households by age group on dwellings occupied										
Dwelling type and size	Age group of Household Reference Person									
	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	TOTAL	%
1-bedroom bungalow	0	0	2	2	-32	66	118	17	173	3.3
1-bedroom flat	2	-17	48	47	-230	148	121	35	152	2.9
1-bedroom house	0	-4	19	3	-17	5	12	0	18	0.3
1-bedroom other	0	0	1	0	-17	10	0	0	-7	-0.1
2-bedroom bungalow	4	-2	13	0	-48	137	138	81	324	6.2
2-bedroom flat	13	-14	65	17	-204	106	156	20	158	3.0
2-bedroom house	28	-48	251	34	-477	302	485	61	636	12.2
2-bedroom other	0	-2	2	1	-10	7	9	0	8	0.1
3-bedroom house	18	-377	1,025	389	-1,359	1,300	1,678	317	2,991	57.6
3 or more-bedroom bungalow	33	-5	27	2	-37	48	90	10	168	3.2
3 or more-bedroom flat	1	-3	4	24	-15	6	18	0	33	0.6
3 or more-bedroom other	2	-1	2	1	-11	5	0	1	0	0.0
4 or more-bedroom house	32	-95	385	113	-483	341	202	48	543	10.4
Total	132	-568	1,843	633	-2,941	2,481	3,027	590	5,196	100.0
Number of bedrooms	Age group of Household Reference Person									
	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	TOTAL	%
1	2	-21	69	52	-297	229	251	52	336	6.5
2	44	-67	332	53	-738	552	787	162	1,125	21.7
3	54	-385	1,057	416	-1,423	1,359	1,786	328	3,192	61.4
4 or more	32	-95	385	113	-483	341	202	48	543	10.4
Total	132	-568	1,843	633	-2,941	2,481	3,027	590	5,196	100.0

Note totals by age group may vary slightly due to rounding errors; Source: ONS 2018-based household projections and 2020 household survey

Aspiration and expectation scenario

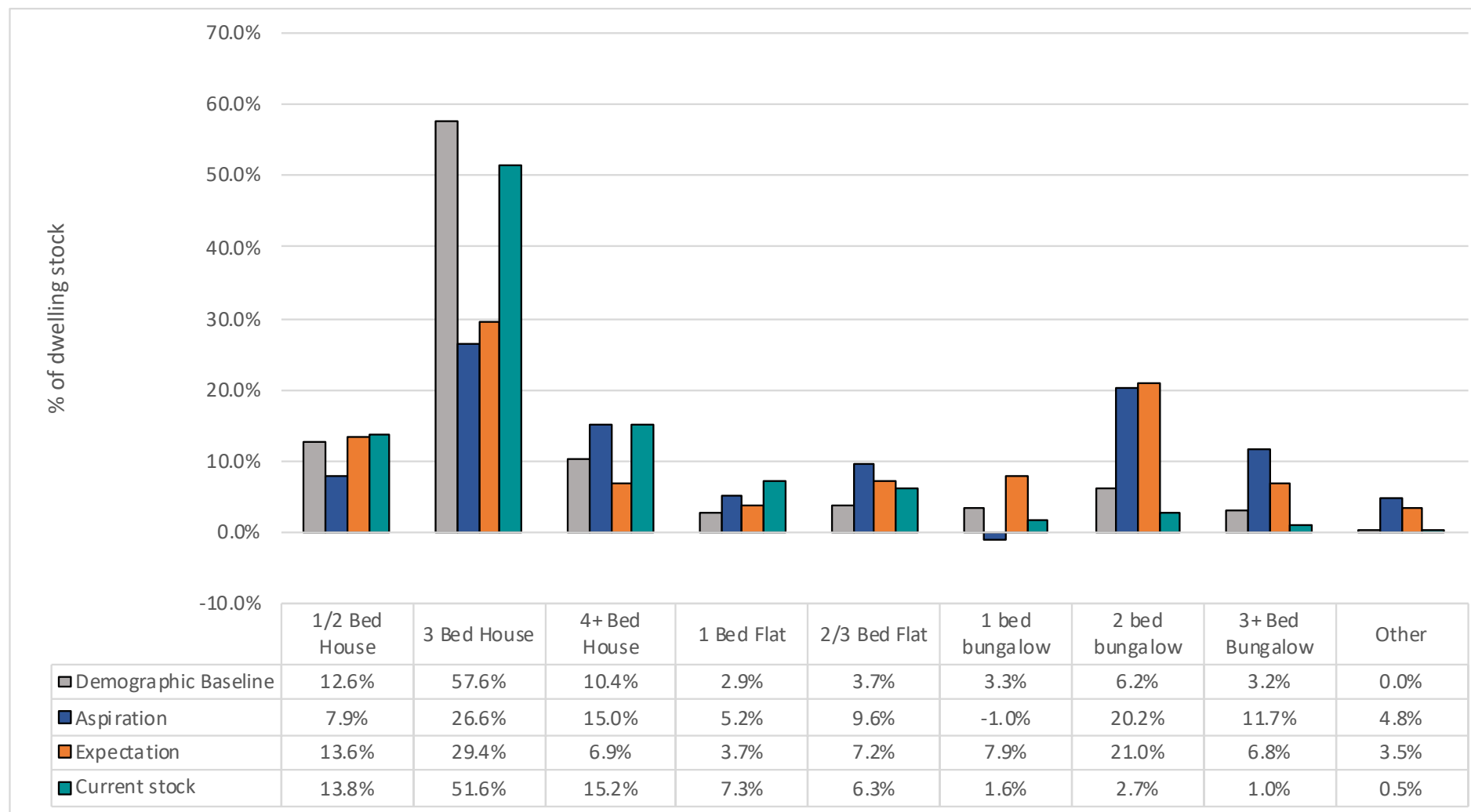
- D.12 Under the aspiration/expectation scenario, the relationship between HRP/household type and dwelling type/size is based on the aspirations/expectations of households who are intending to move in the next 5 years. The profile of dwellings is applied to changes in HRP/household type over the plan period and summarised in Table D4. This indicates a shift towards bungalows/level access and accommodation and smaller dwellings.

Table D4 Impact of change in households by age group on dwellings occupied: aspiration and expectation scenario outcomes		
Dwelling type/size	Aspiration	Expectation
1-bedroom bungalow	-1.0%	7.9%
1-bedroom flat	5.2%	3.7%
1-bedroom house	-0.5%	0.1%
1-bedroom other	0.1%	0.1%
2-bedroom bungalow	20.2%	21.0%
2-bedroom flat	7.5%	4.9%
2-bedroom house	8.4%	13.5%
2-bedroom other	0.7%	0.1%
3-bedroom house	26.6%	29.4%
3 or more-bedroom bungalow	11.7%	6.8%
3 or more-bedroom flat	2.2%	2.3%
3 or more-bedroom other	4.0%	3.3%
4 or more-bedroom house	15.0%	6.9%
TOTAL	100.0%	100.0%
Number of Bedrooms	Aspiration	Expectation
1	3.8%	11.8%
2	36.8%	39.6%
3	44.4%	41.7%
4 or more	15.0%	6.9%
Total	100.0%	100.0%

Source: ONS 2018-based household projections and 2020 household survey

- D.13 Figure D2 provides a further illustration of the variance between current stock and the alternative dwelling mix scenarios. Under the baseline demographic scenario, the majority of newbuild should be houses (particularly 3-bedroom) and some flats and bungalows/level-access accommodation. Under the aspirations and expectations scenarios, there is a marked shift towards flats and bungalows/level-access but the majority of need remains for houses.

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



Source: 2020 household survey

Summary of scenarios

D.14 Table D5 provides a further summary of the dwelling type/mix scenario analysis.

Dwelling type/size	Scenario			Current stock (%)
	Demographic baseline (%)	Aspiration (%)	Expectation (%)	
1 and 2-bedroom house	12.6%	7.9%	13.6%	13.8%
3-bedroom house	57.6%	26.6%	29.4%	51.6%
4 or more-bedroom house	10.4%	15.0%	6.9%	15.2%
1-bedroom flat	2.9%	5.2%	3.7%	7.3%
2 or more - bedroom flat	3.7%	9.6%	7.2%	6.3%
1-bedroom bungalow	3.3%	-1.0%	7.9%	1.6%
2 bedroom bungalow	6.2%	20.2%	21.0%	2.7%
3 or more-bedroom bungalow	3.2%	11.7%	6.8%	1.0%
Other	0.0%	4.8%	3.5%	0.5%
Total	100.0%	100.0%	100.0%	100.0%
Dwelling type	Demographic baseline (%)	Aspiration (%)	Expectation (%)	Current stock (%)
House	80.6%	49.5%	49.8%	80.6%
Flat	6.6%	14.9%	10.9%	13.6%
Bungalow	12.8%	30.9%	35.7%	5.3%
Other	0.0%	4.8%	3.5%	0.5%
Total	100.0%	100.0%	100.0%	100.0%
Number of bedrooms	Demographic baseline (%)	Aspiration (%)	Expectation (%)	Current stock (%)
1	6.5%	3.8%	11.8%	9.3%
2	21.7%	36.8%	39.6%	22.0%
3	61.4%	44.4%	41.7%	53.5%
4	10.4%	15.0%	6.9%	15.2%
Total	100.0%	100.0%	100.0%	100.0%

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

Source: 2020 household survey

Overall dwelling mix by tenure

D.15 Table D6 summarises dwelling type/size mix based on the demographic scenario. This analysis assumes an annual target of 450 dwellings based over the period 2020-2036, an overall affordable housing delivery of around 25% and a 67% affordable/social rented and 33% affordable home ownership split. The analysis factors in the dwelling type/size analysis carried out as part of the affordable housing needs calculation and also the realistic dwelling type/size choices of households in need considering affordable home ownership solutions.

D.16 The analysis can be revised if annual targets and affordable housing delivery targets are updated.

Dwelling type/size	Tenure			Total
	Market	Affordable/ Social Rented	Affordable home ownership	
%	75%	16.75%	8.25%	100%
1 and 2 -bedroom house	42	9	7	56
3-bedroom house	220	25	14	259
4 or more-bedroom house	40	2	5	47
1-bedroom flat	-8	20	1	13
2 or more-bedroom flat	4	10	3	16
1-bedroom bungalow/level-access	13	1	0	15
2-bedroom bungalow/level-access	19	4	5	28
3 or more-bedroom bungalow/ level-access	8	5	2	14
Total	338	75	37	450
Dwelling type	Market	Affordable/ Social Rented	Affordable home ownership	Total
House	302	35	26	364
Flat	-4	30	4	30
Bungalow	40	10	7	57
Total	338	75	37	450
Number of bedrooms	Market	Affordable/ Social Rented	Affordable home ownership	Total
1	6	22	3	31
2	62	22	12	96
3	231	30	17	277
4	40	2	5	47
Total	338	75	37	450

Overall dwelling mix by housing market area

- D.17 The overall dwelling mix analysis is carried out at borough level because the household projections underpinning the analysis are only available at that level. Further analysis considers the extent to which the profile of dwellings within housing market areas varies from the overall dwelling mix needed.
- D.18 Table D7 summarises the overall stock profile based on household survey data for each housing market area. Table D8 is a 'heat map' which shows the extent to which the proportion of stock in each housing market area differs to the overall dwelling mix.

Dwelling type/size	Housing market area						Overall dwelling mix
	Kirkby	Halewood	Huyton	Prescot	Whiston and Cronton	Total	
1 and 2-bedroom house	16.7	8.9	13.1	13.1	16.6	13.8	12.5
3-bedroom house	52.4	48.9	54.1	44.5	54.4	51.6	57.6
4 or more-bedroom house	12.1	20.8	15.6	20.2	4.5	15.2	10.4
1-bedroom flat	7.5	10.3	5.4	8.6	8.2	7.3	2.9
2 and 3-bedroom flat	4.7	4.2	7.9	9.8	1.3	6.3	3.6
1-bedroom bungalow	2.4	1.6	1.7	0.8	2.8	1.8	3.3
2-bedroom bungalow	3.6	3.9	1.6	2.1	6.3	2.8	6.2
3 or more-bedroom bungalow	0.6	1.5	0.6	0.9	6.0	1.1	3.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Dwelling type/size	Housing market area				
	Kirkby	Halewood	Huyton	Prescot	Whiston and Cronton
1 and 2-bedroom house	4.2	-3.6	0.6	0.6	4.1
3-bedroom house	-5.2	-8.7	-3.5	-13.1	-3.2
4 or more-bedroom house	1.7	10.4	5.2	9.8	-5.9
1-bedroom flat	4.6	7.4	2.5	5.7	5.3
2 and 3-bedroom flat	1.1	0.6	4.3	6.2	-2.3
1-bedroom bungalow	-0.9	-1.7	-1.6	-2.5	-0.5
2-bedroom bungalow	-2.6	-2.3	-4.6	-4.1	0.1
3 or more-bedroom bungalow	-2.6	-1.7	-2.6	-2.3	2.8

Note:

Positive variances (currently more stock than overall future dwelling mix are in shades of green).

Negative variances (currently less stock than overall future dwelling mix are in shades of brown)

Variances of more than 5% of current stock are highlighted in bold

D.19 Table D8 shows, for example, that in Prescot there are 13.1% fewer 3 bedroom houses that recommended in the overall dwelling mix but 9.8% more 4 or more bedroom dwellings, 5.7% more 1-bedroom flats and 6.2% more 2 and 3-bedroom flats. There are also fewer bungalows than the overall dwelling mix is recommending.

D.20 It is important that both planners and developers maintain a flexible approach to what is built within Knowsley, but this analysis helps determine the relative priorities of development in particular housing market areas.

Technical Appendix E: Stakeholder consultation responses and agent review

General stakeholder responses summary

- D.21 Stakeholders were invited to participate in a general questionnaire survey aimed at identifying a range of information, including establishing the key perceived housing market issues in Knowsley. Stakeholders were asked to respond to any of the questions within the survey that they felt related to their area of knowledge or experience and certain sections of the survey related to certain stakeholder groups. A total of 30 separate responses to the stakeholder consultation were obtained. Respondents were asked to answer only the questions that they felt were relevant to their knowledge and experience. This is a qualitative summary of the views expressed by stakeholders responding to the online survey and is split into the different stakeholder groups.
- D.22 79% of stakeholders responding to the survey stated that they work within the Knowsley area, and 21% of stakeholders stated that work outside of the borough.

All stakeholders

- D.23 All stakeholders responding to the survey were asked to give their opinion in regard to the strengths and weaknesses of Knowsley's housing market. Stakeholders gave a range of views on this, with the main strength being that Knowsley has seen a recent increase in larger new build properties that has attracted new working couples and families to the area, however the main weakness identified in the area was the issue of affordability and a lack of 1- and 2- bed properties which is slowing move on from temporary or supported housing. The other strengths and weaknesses identified are outlined below.
- D.24 Strengths:
- Proximity to Liverpool and good motorway networks giving good access to Manchester and the whole of the North West.
 - Affordability - lower purchase prices.
 - Good internal market i.e. retention of people within the area as first-time buyers.
 - Investment into Prescot and proposed investment in Kirkby.
 - Volume of available development sites.
 - Knowsley has a good supply of 3-bedroom ex-social housing houses ideal for first-time buyers.
 - Knowsley has a good supply of Extra Care accommodation across the borough.
 - There has been a recent increase in larger new build properties that have attracted new working couples and families into the area.
 - Properties are easy and affordable to sell and rent in Knowsley.
 - There is a good provision of family accommodation especially 3-bed houses.

- There is generally a good mix of housing types available from starter homes right across the spectrum through to the more expensive larger houses.
- Good range of stock across the borough and lots of homes being developed.
- High demand for properties in Knowsley with a low turnover.
- Private rental market has grown with some good quality homes (through Build to Rent).
- Lots of new build activity in recent years for open market sale.
- Overall, the housing stock is of good quality.
- There is an improving offer of new build family owner occupied homes.
- The density of housing is better than many boroughs.
- The Extra Care Programme that has been specifically developed to provide a suitable housing offer for older people.
- Knowsley Council is felt to be forward thinking in terms of future housing provision (albeit with limited resources).
- Some of the social landlords have a high approval rating from residents around maintenance, repairs (Knowsley Housing Trust was cited).
- Knowsley makes good use of the Disabled Facilities Grant (DFG). It is ring-fenced for the purpose it is received, and there is an arrangement with social landlords to match fund to help avoid delays (although demand still seems to outstrip available resources).

D.25 Weaknesses:

- Affordability is an issue in some areas of the borough where the income to house price ratio exceed 5 times.
- There is a shortage of shared ownership accommodation across the borough.
- There is limited choice of affordable new homes and a shortage of social rented accommodation across the borough.
- There is a static market where values do not tend to increase over time.
- There is an issue on some sites with viability of developments due to low market values.
- There are issues with some travel links within the borough, particularly to Kirkby.
- There is limited access to facilities in Kirkby.
- Affordable provision of new homes in certain areas of the borough is low. This is reduced by developers challenging the viability of schemes to have affordable provision reduced.
- Knowsley has very few 4- and 5-bedroom properties which means that when residents want to upgrade, they have to leave the area.
- There is a lack of new build older people's accommodation options, for example bungalows.
- Supported housing stock and the allocation of them is an issue.

- The older social rented stock requires investment, particularly to address the carbon neutral agenda.
- New build prices are high in comparison to the local resale market and affordability is an issue.
- There needs to be more shared ownership and Rent to Buy delivery to meet the needs of local people unable to access open market sale new homes.
- Private rental prices are high in comparison to incomes in Knowsley.
- There is a lack of accessible accommodation for older people and those with disabilities.
- Knowsley has a number of older properties, many with inherent construction types that limit the ability to adapt them to suit older residents as their accessibility needs increase.
- The older properties have inherent poor insulation and warm homes issues across the borough.
- There is a lack of available land in the borough which is resulting in developers building smaller houses to maximise revenue, when there is a need for larger new build homes and bungalows.
- Anti-social behaviour is an issue in some areas which is making some estates undesirable.
- There is a lack of 1-bed accommodation. The majority of accommodation for single people is in high rise buildings which is not always suitable and therefore put barriers in the way for people finding move on accommodation from temporary accommodation, particularly care leavers.
- There is a lack of provision of 2-bed family accommodation. Currently the majority of 2-bed accommodation is in high rises which is not always suitable for families.
- Knowsley is seen to be very insular and reducing access to housing of people in need.
- There is a shortage of supported accommodation for people with learning difficulties and mental health issues, who are being placed in Extra Care schemes instead which are not suitable.
- Supported accommodation is still allocated through a rehousing panel which can cause delays in allocation and is not the most flexible approach for individuals.

Registered providers

D.26 Stakeholders were asked about their main concerns surrounding affordable housing provision. Specifically, whether there is enough, too much or whether it is of the right size, and whether it is of good quality and in the right place. All stakeholders who responded to this question believed that there is not enough affordable housing in the right places and of good quality in and around Knowsley. Stakeholders mentioned that there needs to be more shared ownership and Rent to Buy delivered to meet the needs of local people unable to access open market sale new homes

- D.27 Stakeholders confirmed there was an overall shortage of affordable housing particularly smaller 1- and 2- bed units for social/affordable rent and shared ownership across the borough. It was also noted that larger 4/5- bed homes for social/affordable rent were required in some areas of the borough. It was noted that there are high levels of unemployment in some areas of the borough whereby affordable/social rented accommodation is the only option.
- D.28 Shared ownership was deemed popular but registered providers advised that this tenure type needs to be developed in the right locations which are desirable. Some shared ownership units have not been as popular in some areas of the borough which has made some registered providers concerned over the development of this type of product generally.
- D.29 Registered providers highlighted a need for more new build affordable bungalows to address the ageing population and the increased number of people needing accessible accommodation across the borough. Providers noted the older generation are being offered ground floor flats, which in the long-term do not meet their needs. It was noted that Knowsley Council should have built a retirement village many years ago as planned. Also registered providers asked for a review of the current underused supported stock within the borough to look at repurposing for a future need.
- D.30 One registered provider advised that Knowsley is dominated by two large registered providers which can compound the feeling that the borough is very insular, and that people are unable to access cross-border accommodation. It was also mentioned that two partners seem to have a majority say of what is developed within the borough and the management of the Allocations Policy and that it would be of a benefit if this was widened so that all partners could have their input.
- D.31 Stakeholders were asked what the gaps in the current affordable housing supply were and what should be considered when setting future housing properties for the borough. Responses included:
- Good quality low rise 1-bed properties for rent.
 - 2-bed houses and flats for rent.
 - Large family accommodation, 4- or 5- bed houses for rent.
 - Adapted accommodation for rent.
 - Affordable homes to buy - RTA/RTB would be a great incentive and would help with the standards of some of the houses.
 - Extra Care facilities supported housing seem limited especially in the Huyton area.
 - Entry level new build e.g. shared ownership and Rent to Buy.
 - More full mobility accessible / fully adapted schemes and accommodation, especially ground floor 1- and 2- bedroom properties to allow people with mobility issues to live independently.
 - Continue to look at development options within Knowsley in the correct location which provides the right mix of accommodation.
 - From a lettings perspective, there is not enough supply to meet the demand for 2- bed houses for new families and there is also a shortage in the supply of

larger homes and bungalows.

- The quality of housing for older people and people with specialist needs is an issue.
- Opportunities for people downsizing is something that is lacking within the borough, for individuals that may have equity.

D.32 Stakeholders were asked what could be done to improve the housing market in Knowsley the following were suggested:

- Drive up standards in the volume build sector; e.g. design standards and minimum sizes. A lot of new build are poor quality and small.
- More new builds of 1- and 2- bedroom properties in Kirkby and 4- bed roomed in Halewood – with a range of different types of properties to suit different needs and include adapted housing to assist people in their own homes.
- Provide a scheme similar to 2016 where tenants of Knowsley were able to RTB via a government scheme for a short period of time. There is lots of interest from our tenants for this as they find it difficult to pay rent as well as trying to save for a deposit to a buy a new home. This would greatly impact on local housing and give the responsibility of caring for their own surroundings.
- An increase in the affordable provision on new developments.
- New developments should now consider the boroughs carbon net zero targets and should be future proof from an energy efficiency perspective.
- The improvement of transport links to Kirkby would have a positive impact on the appeal of the area.
- Tenure diversification would be a way to improve areas throughout the borough.
- Regeneration of some poor/deprived parts of the borough would help the market and reputation of Knowsley overall.
- The improvement of social/community venues in certain areas of the borough is also required.
- Sustainable employment opportunities can be lacking in certain areas of the borough with a strong emphasis on zero hour contracts and an over reliance on certain employment sectors.

D.33 Stakeholders were asked what needs to happen to improve the provision of affordable housing for rent and sale in Knowsley, the following suggestions were made:

- There is a need to build more, both for rent and sale.
- Marketing could be improved so that people know where and how to buy affordable housing.
- Some areas are still relatively low value (e.g. parts of Kirkby) and bidding for s106 homes simply pushes up the cost to RP's and makes it unviable, but benefits the housebuilder.
- Caps on % open market value that homes can be sold for to RPs would help.
- The LA should always insist on some affordable provision on all sites.
- That new developments need to reflect an aspiration to provide carbon 'net

zero' accommodation.

- Specialist housing should be future proofed and enable easy adaptation to meet the need of occupants. Specialist housing should also be related to requirements instead of age. It is not at present.
- Regeneration needs to be a priority area of development.
- Further investment in Kirkby is required, particularly in transport links, to truly improve the area.

Developers and housebuilders

D.34 Stakeholders were asked what the main challenges were facing the delivery of new homes in Knowsley. One of the main challenges mentioned was the availability of land, particularly for smaller house builders.

D.35 Stakeholders believed that all types of housing are in great demand in Knowsley. However felt that accessibility was important to ensure that the right home was key to improving the quality of life for those living with a disability or ill health. It was noted that Knowsley has high deprivation in some areas due to poor health and disabilities and that new build accessible homes could help to improve deprivation levels.

D.36 Stakeholders were asked what could be done to improve the housing market in Knowsley, the following were suggested:

- Investment in the planning service, and associated key consultee sectors, to prevent delay and uncertainty to investment decisions. This should include condition discharge service.
- Continue to assess tenure diversity and produce market assessment and need data, as well as access to demand information.
- Continue to facilitate investments through clear policy and strategy position, and release of land opportunities targeted at improving tenure diversity, market value, and delivering supporting housing outputs.
- Review the impact of planning policies e.g. car parking.
- Continue to invest in regeneration activities outside housing, to drive positive change and adjust as town centre retail provision continues to rationalise.
- Regenerate existing ex-council stock and town centres to make them more appealing. Layout of much of ex-council stock leaves areas of landlocked greenspace which is unusable and left to deteriorate.
- Incentives to attract business and retailers.
- Greater supply of homes.
- More streamlined planning system so as to enable new homes to be constructed more quickly.
- Quicker release of suitable development land.
- Equal playing field between housing developers and registered housing providers with regard to access of development land held by local authorities.
- Continuation of Help to Buy in its current format.

D.37 Stakeholders also felt that the size of accommodation was also a key issue that needed to be considered when developing new build accommodation in particular for home working/schooling due to Covid-19. The shift in working patterns means the need for a home office / workspace is likely to remain and

taken into account when designing new properties to ensure a dedicated work space/larger rooms are provided.

D.38 The following challenges were mentioned by stakeholders:

- Covid and Brexit – leading to uncertainties on materials, labour, and to contractor fragility; but also medium to long-term impacts of values, funding, mortgage availability.
- Land value aspirations vs abnormal costs. This is challenging in parts of Knowsley where, for example chancel and manorial rights exist, coal mining and contamination constraints impact on land values.

D.39 The survey asked stakeholders to describe the typical customers for new homes. Again, it was mentioned that all housing is required, but there was particular mention for family housing and first-time/starter homes.

D.40 Stakeholders were then asked whether these customers are looking for rent or sale. The responses conclude that both rent, and sale are in demand. It was further stated that affordable and market rented accommodation is required to allow for a mixed community that would be sustainable.

D.41 Making land available in desirable areas was mentioned as the mechanism that would help developers/housebuilders to deliver new homes across the Knowsley housing market. In addition the following suggestions were made in terms of increasing the delivery of new homes in Knowsley:

- Availability of more development land.
- More streamlined planning system.
- Equal playing field between housing developers and registered housing providers with regard to access of development land held by local authorities.

Specialist housing providers

D.42 The survey asked whether there is enough specialist housing in Knowsley. One stakeholder responded by saying that there seemed to be an oversupply of Extra Care accommodation and not enough specialist supported accommodation to cater for other needs. It was mentioned that in some cases residents with physical or mental disabilities had been placed in Extra Care accommodation, which isn't suitable, but was the only accommodation available that had on site support. Also it was noted that in Knowsley, substance users tend to be accommodated in mainstream housing among other families which can lead to issues around anti-social behaviour and a sense that the housing need is being addressed but the health issues are not.

D.43 One stakeholder noted that there wasn't the ability to work across boundaries to enable people to access the supported accommodation they required which notably wasn't available in Knowsley but was in neighbouring local authority areas.

D.44 One stakeholder added that supported accommodation is still being allocated through a rehousing panel which caused delays and was not the most flexible approach for individuals.

- D.45 The survey asked what could be done to improve the housing market in terms of specialist accommodation, the following statements were made:
- More social rented accommodation for young people (ready to leave home but often excluded from the mortgage market due to the economy).
 - Building future housing to a high standard and observing recommendations produced by Care and Repair England and others.
 - Future proofing in order that provision for declining health or mobility is already included or can easily be adapted.
 - More stringent screening of social care applicants. Residents are concerned about anti-social neighbours (such as those with drug and alcohol issues). These people need better support rather than just allocated housing.
 - There needs to be greater liaison with transport, retailers and health providers when housing developments are planned (e.g. Knowsley Lane).

Knowsley Local Authority staff

- D.46 The survey asked stakeholders to advise on what gaps in housing supply was apparent in Knowsley and what could be done to improve the housing market. Stakeholders confirmed that there is a shortage of affordable ownership properties, single room rate properties and 5+ bedrooms homes for social rent. Stakeholders felt increasing the pressure on house builders to provide affordable homes was needed to improve the housing market. Also it was felt that increasing the building of appropriate social rented properties and improve standards in the private rented sector would help the housing market.
- D.47 The survey asked what should be considered when setting future housing standards for Knowsley. Stakeholders noted that there should be a strong focus on homes for life standards to account for an inevitable ageing population. Also stakeholders felt that the LA should be striving to increase the quality of new builds in respect of energy efficiency and provision for electric car charging in the face of government policy commitments and therefore help maintain the affordability and desirability of properties to maintain a quality offer and sustainable house prices in the borough. The authority should also be aiming to be ahead of the curve on environmental policy. Also stakeholders felt that landlord licensing would be a good option to improve standards within the private rented sector as it has been successful in Liverpool. In addition, a standards charter for providers of social housing would also be a useful way for both the council and tenants to hold landlords accountable in terms of quality.
- D.48 The survey asked local authority staff what challenges existed currently in Knowsley and how could they be addressed, the following statements were mentioned:
- Balancing the carbon emission and air quality duties and commitments and new house building.
 - Potential loss of green open space with attendant public and political opposition.
 - Ensuring that infrastructure improvements can be financed to serve developments.

- The proliferation of non-traditional build types presents challenges in terms of maintenance and energy efficiency.
- Much of the pre-1920 stock is also in need of investment to address age and design related deficiencies. Many of these dwellings are occupied by older or lower income households with limited means to make improvements. Additionally, these types of property are often a favourite of private landlords. This can lead to high tenancy turnover which can be detrimental to the community.
- Registered providers in particular need to be keenly attuned to the lifespan of some of their stock, the design of which makes them very susceptible to certain problems such as pest infestations, energy inefficiency and increased maintenance, which negatively impacts on occupiers.
- Maximising the accessibility of improvement grants and advice to minimise energy and maintenance costs and encouragement of uptake.
- Good regulation of the private rented sector is required.

Neighbouring or adjacent local authority staff

D.49 The survey also asked neighbouring authorities whether there were any cross-boundary issues that needed to be addressed/considered. The following were provided:

- Ensure that St Helens Council are consulted in relation to any new development in Knowsley that could have cross-boundary impacts and such impacts are mitigated for at the planning application stage;
- Addressing Gypsies, Travellers and Travelling Showpersons needs cross-boundary and a joint response;
- Education – given the close proximity of proposed developments in Knowsley to St Helens such as the south of Whiston and land south of the M62, and the popularity of schools in St Helens these could place significant pressure on secondary school places within St Helens. This could mean that children from St Helens who live in the catchment area for schools could be displaced which could have capacity implications for secondary school place provision within the borough - ensure that St Helens Council are consulted in relation to any new development in Knowsley that could have cross-boundary impacts and such impacts are mitigated for at the planning application stage; and
- Wider duty to cooperate issues set out in the Liverpool City Region Spatial Planning Statement– keep working together under the duty to cooperate.
- There is traditionally some modest movement between Sefton and Knowsley in terms of the population in either direction but this is not a problem in itself and should not be so in the future, providing each authority continues to meet its own housing needs (which Sefton is and will continue to do so in the period up to 2030 – there are no major cross-boundary issues arising from this matter as far as Sefton are aware).
- Halton have a number of developments that are close to the border of Knowsley including:

- Redevelopment of the Golden Triangle site in Halebank (W41, W50)
- Reopening of Ditton Station to passenger services.
- Halton's Delivery and Allocations Local Plan (currently at examination) proposes housing allocation to the south of Halebank (W24) and two areas of safeguarded land (SG11, SG13).
- Halton's Delivery and Allocations Local Plan (currently at Examination) proposes two housing allocations to the south of Cronton (W4, W5) and one area of safeguarded land (SG10) to the east of Pex Hill.
- Sefton have a number of developments that are close to the border of Knowsley including:

Sefton sites within 1km of the Knowsley boundary with 20+ homes:

- Land south of Spencer's Lane, Melling
- Rainbow Fields, Waddicar Lane, Melling
- Land at Wadacre Farm, Melling
- Land at Wango Lane, Aintree

Sefton sites within 2km of the Knowsley boundary with 20+ homes

- Land east of Maghull– 1,700 homes.
- Land at Poppy Fields, Park Lane, Maghull - 369 homes

- D.50 The survey also asked neighbouring authorities whether they were able to meet the additional housing needs of Knowsley within their local authority area. West Lancashire said they could not accommodate additional housing needs from Knowsley without requiring additional green belt release in their borough. St Helens also advised they were unable to meet any housing needs arising from Knowsley. They advised that in the emerging St Helens Borough Local Plan, St Helens Council is proposing to release land from the green belt in order to meet its own local housing and employment needs. There is therefore no available land within St Helens to meet needs arising in Knowsley. Halton advised that they are having to release land from green belt to accommodate their own development requirements. Halton has been identified as being within a different housing market area to Knowsley, with results from the 2011 Census identifying migration flows between the two authorities showed a slight net flow (41 persons) from Knowsley to Halton. Sefton said 'absolutely not' – as they had to release major amounts of land in green belt through their Local Plan (for over 5,000 dwellings) to meet their own borough housing needs to 2030.
- D.51 The survey also asked where there were any proposals to develop or extend accommodation for adult social care clients or young people that would impact on Knowsley. Sefton confirmed that anything they develop is for this purpose will have a Sefton defined set of criteria for Sefton residents in a similar manner as I understand that Knowsley do when they develop Adult Social Care provision. There is nothing currently proposed in Sefton in terms of Adult Social Care that is also close to the boundary with Knowsley that would impact on Knowsley.

Selling and lettings agents

- D.52 There was one response regarding the questions relating to sales and lettings agents. The agent confirmed that it was easy and affordable to sell and rent in

Knowsley, however there were some anti-social behaviour issues that were making some areas undesirable.

- D.53 The agent advised that there is a shortage of 4-bed properties and bungalows and that the 3- bed ex-local authority homes, which were affordable, were the most popular. The agent noted that the recent initiative whereby stamp duty was exempt increased the housing market massively in Knowsley and that the key priority for them as an organisation was to make sure the properties were at the correct market value for both rental and sale and that they were in a good condition (habitable).
- D.54 The following remarks were obtained through a review of the current rental and sales market via Rightmove and Zoopla in January 2021:

Prescot

- D.55 House prices in Prescot have remained stable over the past 5 years with only a slight increase overall. In January 2021, there were 55 properties up for sale in the area and 8 available to rent. There was a wide range of available properties for sale including 5-bed detached properties starting from £750k, 4-bed houses from £380k, 2-bed bungalows from £245k, 3- bed properties from £175k, 2-bed terraced properties from £115k, 2-bed flats from £96k and 1-bed flats from £73k.
- D.56 The properties for rent included 1 x 3-bed house at £875pm, 2 x 2-bed apartments starting from £595pm, 1 x 1-bed flat for £690pm and 2 x rooms in a 4-bed house share for £386pm.
- D.57 The majority of the agents who were advertising properties in this area were from outside of Knowsley in Warrington or St Helens. There are three active agents in Prescot: Stephen Tew, Reeds Rains and Brooks.

Huyton

- D.58 House prices in Huyton have fluctuated over the past 5 years with an increase in 2017/18 and a slight decrease in 2019/20. In January 2021, there were 121 properties up for sale in the area and 6 available to rent. There was a wide range of available properties for sale including 5-bed detached properties starting from £550k, 4-bed houses from £340k, 3-bed bungalows from £325k, 3-bed properties ranging from £155k up to £350k, 2-bed terraced properties from £95k, 2-bed flats from £80k and 1-bed flats from £69k.
- D.59 The properties for rent included 1 x 5-bed house for £1,450pm, 1 x 3-bed house at £625pm, 3 x 2-bed apartments starting from £525pm and 1 x 2-bed house for £650pm.
- D.60 The majority of the agents who were advertising properties in this area were from outside of Knowsley, in Liverpool and St Helens. There is one active agents in Huyton, Whitegates.

Kirkby

- D.61 House prices in Kirkby have seen a steady increase over the past 5 years with detached properties in particular increasing by £100k. In January 2021, there were 42 properties up for sale in the area and 10 available to rent. There was a wide range of available properties for sale including 4-bed houses from £380k,

2-bed bungalows from £220k, 3-bed properties from £140k, 2-bed terraced properties from £110k, 2-bed flats from £75k and 1-bed flats from £45k.

- D.62 The properties for rent included 4 x 3-bed houses at £550pm, 4 x 2-bed apartments starting from £525pm, 2 x 1-bed flats for £450pm.
- D.63 The majority of the agents who were advertising properties in this area were from outside of Knowsley in Liverpool or St Helens. There are five active agents in Kirkby: Entwistle Green, Doran Kennedy, Greenbank, Dankor and P&V estates.

Halewood

- D.64 House prices in Halewood has seen a steady increase over the past 5 years, with some properties seeing a £100k increase. In January 2021, there were 46 properties up for sale in the area and 5 available to rent. There was a wide range of available properties for sale including 4-bed houses from £315k, 3-bed properties from £175k, 2-bed terraced properties from £125k, 2-bed bungalows from £90k and 1-bed flats from £69k.
- D.65 The properties for rent included 2 x 3-bed houses at £800pm, 1 x 2-bed apartment at £595pm and 2 x 1-bed flats for £450pm.
- D.66 The majority of the agents who were advertising properties in this area were from outside of Knowsley in Liverpool. There is one active agent in Halewood: Opal Estates and Lettings.

Whiston

- D.67 House prices in Whiston has seen a steady increase in values over the past 5 years with a £40k increase in some property types. In January 2021, there were 27 properties up for sale in the area and 3 available to rent. There was a wide range of available properties for sale including 4-bed houses from £335k, 2-bed bungalows from £295k, 3-bed properties from £140k, 2-bed properties from £110k, and 2-bed flats from £90k.
- D.68 The properties for rent included 1 x 2-bed bungalow at £650pm and 2 x rooms in a 4-bed house share for £368pm.
- D.69 The majority of the agents who were advertising properties in this area were from outside of Knowsley in Warrington or St Helens. There are three active agents in Whiston: Stephen Tew, Reeds Rains and Brooks (same agents as in Prescot).

Summary

- D.70 From all of the challenges facing the Knowsley housing market, stakeholders were asked what the key priority is for themselves or their organisation. The key priorities identified were:
- Increase in accessible and easily adaptable accommodation.
 - Land acquisition and supporting diversification in the growth of the housing offer in Knowsley.
 - Making sure that the properties for rent or sale at an appropriate market value and are habitable.

- Review of the currently underused supported/sheltered stock within the borough.
- Continue to look at development options within Knowsley in the correct location with the right mix of accommodation.
- In the long-term Knowsley needs to provide the land for more homes so that our community do not have to leave and move to other local areas.
- Knowsley's development plan is now over 5 years old. The new draft plan should be prepared and identify land for 2025 onward.
- The key priorities should be housing standards and allocations. Allocations are key to maintaining good sustainability and bringing back community engagement.
- To continue to provide affordable and safe accommodation to tenants.
- Delivery of high quality, mixed tenure developments at scale.
- A range of affordable products aligned to local need.
- High quality design.
- Excellent customer service for tenants and leaseholders of new homes.
- Introduce landlord licensing to improve standards in the PRS.
- Good quality accommodation for care leavers.
- Supported accommodation that is affordable.
- Large housing for potential foster carers.