

Oldham

Local Housing Needs Assessment 2024

Oldham Council

Final Report
December 2024

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Table of Contents

Executive Summary	8
1. Introduction and Policy Context	15
Background	15
National Planning Policy Framework	15
General housing and planning policy context.....	17
Greater Manchester Combined Authority.....	17
Greater Manchester Housing Strategy.....	18
Greater Manchester Age Friendly Strategy.....	19
The Places for Everyone Plan	19
Future housing need.....	20
Geography	21
Research methodology.....	24
Presentation of data	24
Report structure.....	24
2. Housing Market and Key Drivers	26
Introduction.....	26
Dwelling stock, vacant stock, and household estimates.....	26
Dwelling type and size.....	27
House condition and repair problems	32
Household tenure	34
The owner-occupied sector	35
The Private Rented Sector (PRS).....	37
The affordable housing sector	40
Past trends in housing delivery.....	41
Demographic drivers: population, migration, and households.....	44
Household migration.....	46
Further information from the Household Survey on households moving home	47
Household projections	48
Travel to work trends.....	51
General household characteristics.....	52
Income data.....	55
Summary.....	55
3. Price, Rents, and Affordability	57
Introduction.....	57
House price trends	57
Private renting	62
Relative affordability	67
Relative affordability of housing tenure options and defining genuinely affordable housing.....	68
Affordability of prices and rents to selected key workers and households on minimum/living wages	78
Concluding comments	80
4. The Needs of Different Groups.....	82

Introduction.....	82
Housing for people with additional needs	82
Age-related housing need.....	83
Health-related housing need.....	95
Gypsy, Traveller, and Travelling Showperson need.....	102
Other groups with particular housing requirements.....	102
Conclusion	104
5. Overall Dwelling Type and Mix	106
Introduction.....	106
Overall housing need.....	106
Affordable housing need.....	106
Dwelling type and mix.....	107
Conclusions.....	110
6. Conclusion: Policy and Strategic Issues	111
Overall housing need.....	111
Dwelling type, tenure, and mix.....	111
Meeting the needs of older people and those with disabilities.....	112
Final comments	113
Technical Appendix A: Research Methodology	114
Technical Appendix B: Affordable Housing Definitions	115
Technical Appendix C: Housing Need Calculations.....	117
Technical Appendix D: Dwelling Mix and Modelling.....	132
Technical Appendix E: Stakeholder Consultation	143
Technical Appendix F: Estate Agent Review	155

List of Maps

Map 1.1	Oldham in its geographical context	22
Map 1.2	Districts and constituent wards within the Oldham Council area.....	23
Map 2.1	Predominant dwelling type and size by LSOAs: Oldham Borough	31
Map 2.2	New build dwellings by LSOA over period 2007-2022	43
Map 2.3	Household characteristics: household type by LSOA, 2022	53
Map 2.4	Household characteristics: income type by LSOA, 2022	54
Map 3.1	Lower quartile house prices by built up areas with the LSOAs of Oldham Borough	60
Map 3.2	Median house prices by built up areas with the LSOAs of Oldham Borough	61
Map 3.3	2022 lower quartile rents across Oldham Borough by built up areas within LSOAs	64
Map 3.4	2022 median rents across Oldham Borough by built up areas within LSOAs	65
Map 3.5	Private Rented Sector Non-Passported Housing Benefit 2022.....	66
Map 4.1	Current older persons accommodation across Oldham Borough	88

List of Tables

Table ES1	Overall dwelling type/size mix recommendations by tenure: Oldham Borough	11
Table ES2	Overall dwelling mix breakdown by area and tenure	12
Table 2.1	Dwelling stock and household estimates.....	26
Table 2.2	Dwelling stock and household estimate by sub-area.....	27
Table 2.3	Dwelling type, number of bedrooms, and council tax band for Oldham Borough and comparator areas.....	28
Table 2.4	Dwelling type, number of bedrooms, and council tax band summary	29
Table 2.5	Summary of properties in each district by dwelling type and size	30
Table 2.6	Dissatisfaction with quality of accommodation by dwelling and household characteristics.....	33
Table 2.7	Repair problems by tenure percentage	34
Table 2.8	Tenure profile by district.....	35
Table 2.9	Lower quartile and median price and income required to be affordable 2000-2022.....	36
Table 2.10	Dwelling completions 2011/12 to 2022/2023.....	41
Table 2.11	Change in population 2022-2041 by age group.....	44
Table 2.12	Origin of moving households.....	46
Table 2.13	First choice destination of households planning to move in the next five years.....	47
Table 2.14	Household types and change 2022 to 2041 (by age of household reference person (HRP)).....	50
Table 2.15	Annual gross household income by district	55
Table 3.1	Comparative house price change 2000-2022 with neighbouring local authority areas, the North West, and England.....	59
Table 3.2	Comparative lower quartile and median rental price 2010-2022.....	62
Table 3.3	Comparison between LHA rates and lower quartile rents.....	63
Table 3.4	Relative affordability of lower quartile prices by local authority area.....	67
Table 3.5	Relative affordability of median prices by local authority area	68
Table 3.6	Summary of tenure (including affordable options), price assumptions, and data sources	70
Table 3.7	Cost of alternative tenure options by borough and sub-areas.....	71
Table 3.8	Household income required for tenure to be affordable (based on 25% of income for rents and 3.5x income for buying) by sub-area	72
Table 3.9	Impact of alternative deposits on sale price and income required for open market properties.....	73
Table 3.10	Affordability of private rents by district.....	76
Table 3.11	Affordability of owner-occupation by sub-area.....	77
Table 3.12	Incomes of key workers and households on minimum/living wage and rental affordability.....	78

Table 3.13	Incomes of households, selected key workers, and households on minimum/living wage and open market prices: Oldham Borough	79
Table 3.14	Genuinely affordable rents and purchase prices by district	81
Table 4.1	Older persons' housing options.....	84
Table 4.2	Future housing choices of older households (rightsizing)	85
Table 4.3	Categories of older person accommodation	85
Table 4.4	Future need for older person accommodation relative to current supply	89
Table 4.5	People with dementia.....	91
Table 4.6	Dwellings occupied by households where the HRP is aged 65 and over.....	92
Table 4.7	Adaptations, support needs, and space for carer by tenure and age group....	93
Table 4.8	Adaptations and home improvements required by age group (% of households)	94
Table 4.9	Type of assistance required age group	95
Table 4.10	Number of people stating illness/disability.....	96
Table 4.11	Physical disability prevalence.....	96
Table 4.12	Learning disability and autism.....	97
Table 4.13	Mental health prevalence	98
Table 4.14	Summary of accessible housing standards	99
Table 4.15	Wheelchair use assumptions and resulting annual need.....	100
Table 4.16	Wheelchair dwellings needed by age group and number of bedrooms each year.....	100
Table 4.17	Distribution of BGM households across Oldham Borough.....	101
Table 5.1	Overall annual dwelling type/size and tenure mix recommendations.....	108
Table 5.2	Overall dwelling type/size mix recommendations by tenure by district.....	109
Table 6.1	Summary of overall dwelling mix.....	112
Table A1	Household survey sample information	114
Table C1	Current gross unmet need (before affordability testing).....	119
Table C2	Lower quartile house prices and rents by district.....	120
Table C3	Affordability of open market housing for households in need	121
Table C4	Net and gross household formation 2022-2039.....	122
Table C5	Total newly-arising affordable housing need	122
Table C6	Affordable housing supply.....	123
Table C7	Gross and net annual affordable need	124
Table C8	Gross and net annual affordable need by sub-area.....	125
Table C9	Affordable need based on the housing register	126
Table C10	Affordable need by number of bedrooms by district	126
Table C11	Affordable dwelling mix by sub-area, number of bedrooms, and dwelling type.....	127
Table C12	First Home prices by borough and district.....	128

Table C13	Affordable housing tenure preferences	129
Table C14	Affordable dwelling mix by sub-area, number of bedrooms, and dwelling type.....	130
Table C15	Comparison between current affordable supply and annual gross affordable need.....	131
Table D1	Age groups, household type, and dwelling types used.....	133
Table D2	Change in number of households by age group and household type 2022 to 2041.....	134
Table D3	Impact of change in households by age group on dwellings occupied by 2041.....	136
Table D4	Dwelling type and size outcomes under aspiration and expectation scenarios	137
Table D5	Summary of overall dwelling mix by tenure	139
Table D6	Affordable (social/rented) need by sub-area.....	141
Table D7	Affordable (affordable home ownership) by district.....	141
Table D8	Market mix by district	142

List of Charts and Graphs

Figure 2.1	Summary of net completions 2011/12 to 2022/23 against policy targets	42
Figure 2.2	Components of population change 2012 to 2020	45
Figure 2.3	Profile of households by age of Household Reference Person in 2022 and 2041 under 2018-based projections.....	49
Figure 2.4	Travel to work flows to and from Oldham Borough.....	51
Figure 3.1	Median house price trends 2000 to 2022: Oldham, Greater Manchester, the North West, and England	58
Figure 3.2	Oldham Borough household income and housing costs.....	74
Figure 4.1	Establishing need associated with age, health, and life experience	82
Figure D1	Change in HRP age groups 2022-2041	135
Figure D2	Summary of dwelling types in current stock and under baseline demographic, aspiration, and expectation scenarios.....	138

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Executive Summary

Introduction

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

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

The LHNA 2024 incorporates:

- Findings from a Household Survey in 2018 (re-weighted using the 2021 Census) which was completed by 2,080 households, representing a 12% response rate from the sample surveyed;
- An online survey of stakeholders;
- Interviews with estate and letting agents; and
- A review of existing (secondary) data.

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

Housing market context

House prices

In 2022, lower quartile prices were £123,000 (Greater Manchester £145,000, North West £127,000, and England £178,617) and median prices were £167,000 (Greater Manchester £205,000, North West £185,000, and England £278,500).

In 2022, lower quartile private rents were £594 each month (Greater Manchester £750, North West £624, and England £802) and median rents were £724 (Greater Manchester £949, North West £802, and England £1,248).

Dwelling stock

There are 100,335 dwellings (2023 Council Tax) and 93,152 households (2021 Census) across the borough. The dwelling vacancy rate is estimated to be 2.9% which is similar to the national rate (2.8%) based on 2022 government dwelling stock figures. According to the latest 2022 Valuation Office Agency data, most dwellings are houses (77.5%), 12.9% are flats, and 9.6% are bungalows. In terms of number of bedrooms, 8.9% of dwellings have 1-bedroom, 43.3% have 2-bedrooms, 38.6% have 3-bedrooms and 9.2% have four or more bedrooms. In terms of age, 27% of dwellings were built before 1919, a further 14.9% were built between 1919 and 1944, 17.1% between 1945 and 1964, 22.5% between 1965 and 1982, 10% between 1982 and 1999, and 8.5% have been built since 1999.

The 2021 census reports that 60.4% of households are owner-occupiers, 18.0% privately rent, and 21.6% live in affordable housing.

Demographic drivers

The population of Oldham is estimated to be 241,176 in 2022 (ONS 2018-based projections) and this is projected to increase by 8.2% to 261,018 by 2041. Over the next few decades, there will be a marked increase in the number and proportion of older residents. The population aged 65+ years is expected to increase by 28.89% from 39,639 in 2022 to 51,088 in 2041.

Economic drivers

The 2018 Household Survey (re-weighted using the 2021 Census) found that, across the borough, 55.2% of Household Reference People are economically active and a further 31.4% are retired from work. The 2018 Household Survey (re-weighted using the 2021 Census) identified that across the borough 18.6% of households receive less than £10,400 gross each year, 17.6% receive between £10,400 and £15,600 each year, 15.8% receive between £15,600 and £20,796 each year, 13.0% receive between £20,796 and £26,000 each year, 16.3% receive between £26,000 and £39,000 per year, and 18.7% receive at least £39,000 each year.

Future dwelling mix and development priorities

The LHNA has carefully considered the future population and household projections over the period 2022 to 2041, the range of dwellings lived in by different households, and their dwelling aspirations (likes) and expectations. This helps to determine an appropriate mix of dwellings to inform future development priorities to better reflect the housing needs of communities across Oldham.

Places for Everyone identifies an average overall minimum annual net housing need of 680 dwellings across Oldham, but delivery is to be phased over the period 2022 to 2039 (404 average 2022-25, 680 average 2025-30, and 772 average 2030-39). The LHNA shows that there is a considerable annual net shortfall of affordable housing of **669** each year. The recommended affordable tenure split is 65% social/affordable rented and 35% affordable home ownership. This takes into account the affordable tenure preferences and incomes of existing and newly-forming households and also takes account of the increased government emphasis on delivering social rented affordable housing. The council needs to have a robust affordable housing policy in place to help deliver against this strategic need but is not mandated to meet this need in full.

The LHNA analysis includes a detailed analysis of the relationship between households and their current housing circumstances, the future aspirations of moving households, and what households would expect. This helps to set out the range of dwellings by type and size appropriate over the plan period. Table ES1 illustrates the range of dwellings appropriate for Oldham over the plan period. Modelling assumes 80% market housing and 20% affordable housing delivery, with the split of 65% social/affordable rented and 35% affordable home ownership. Table ES2 summarises the overall dwelling mix breakdown by area and tenure.

The needs of other groups

Particular needs which have been identified in the LHNA are:

- Increasing and diversifying the supply of specialist housing for older people. There is a need for 4,869 more units of accommodation for older people by 2041. This includes sheltered/retirement, Extra Care, co-housing, and residential care.
- Based on an assessment of additional needs and longer-term demographics, 5% of new dwellings (31 each year) should be built to M4(3) wheelchair accessible standard and all other new dwellings must be built to M4(2) accessible and adaptable standard in accordance with Pfau policy JP-H3 Type, Size and Design of New Housing, which would include bungalows/level access accommodation.

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

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

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

Dwelling type/size	Market	Social/Affordable rented	Affordable home ownership	Overall range
Overall % split>>	80%	13%	7%	100%
1/2-bedroom house	10-15%	15-20%	10-15%	10-15%
3-bedroom house	25-30%	10-15%	30-35%	25-30%
4+ bedroom house	25-30%	5-10%	20-25%	20-25%
1-bedroom flat	2-5%	15-20%	5-10%	2-5%
2+ bedroom flat	2-5%	15-20%	10-15%	2-5%
1/2-bedroom level access	10-15%	20-25%	5-10%	10-15%
3+ bedroom level access	10-15%	5-10%	10-15%	10-15%
Dwelling type	Market	Social/Affordable rented	Affordable home ownership	Overall range
House	70-75%	35-40%	65-70%	65-70%
Flat	2-5%	30-35%	15-20%	5-10%
Bungalow/level-access	25-30%	30-35%	15-20%	25-30%
Number of bedrooms	Market	Social/Affordable rented	Affordable home ownership	Overall range
1-2	30-35%	70-75%	35-40%	35-40%
3	40-45%	20-25%	40-45%	40-45%
4+	25-30%	5-10%	20-25%	20-25%

Table ES2 Overall dwelling mix breakdown by area and tenure

Sub-area	Tenure and dwelling mix	1/2 bedroom house	3 bedroom house	4+ bedroom house	1 bedroom flat	2+ bedroom flat	1/2 bedroom level access	3+ bedroom level access
Central	Market	30-35%	5-10%	40-45%	10-15%	2-5%	2-5%	0-2%
	Social/affordable rented	20-25%	10-15%	10-15%	10-15%	20-25%	15-20%	0-2%
	Affordable home ownership	15-20%	15-20%	45-50%	10-15%	10-15%	0-2%	0-2%
East	Market	10-15%	35-40%	20-25%	0-2%	0-2%	10-15%	10-15%
	Social/affordable rented	20-25%	20-25%	0-2%	10-15%	5-10%	25-30%	2-5%
	Affordable home ownership	15-20%	35-40%	0-2%	10-15%	0-2%	15-20%	10-15%
North	Market	15-20%	35-40%	10-15%	0-2%	0-2%	25-30%	5-10%
	Social/affordable rented	10-15%	0-2%	0-2%	10-15%	20-25%	50-55%	0-2%
	Affordable home ownership	20-25%	0-2%	0-2%	0-2%	20-25%	0-2%	0-2%
South	Market	10-15%	25-30%	30-35%	2-5%	5-10%	5-10%	5-10%
	Social/affordable rented	5-10%	15-20%	0-2%	25-30%	20-25%	20-25%	2-5%
	Affordable home ownership	0-2%	40-45%	25-30%	0-2%	25-30%	0-2%	0-2%
West	Market	2-5%	25-30%	20-25%	0-2%	0-2%	10-15%	30-35%
	Social/affordable rented	10-15%	5-10%	5-10%	5-10%	5-10%	2-5%	50-55%
	Affordable home ownership	10-15%	35-40%	10-15%	0-2%	0-2%	0-2%	35-40%
Oldham Town Centre	Market	20-25%	20-25%	30-35%	2-5%	5-10%	2-5%	2-5%
	Social/affordable rented	25-30%	10-15%	5-10%	10-15%	15-20%	20-25%	0-2%
	Affordable home ownership	15-20%	30-35%	25-30%	5-10%	5-10%	2-5%	0-2%

Summary of policy recommendations

Theme	Data	Action
Overall housing need	680 average each year 2022-2039, as currently set out in Policy JP-H3 of the Places for Everyone Plan Paragraph 1.56 of Places for Everyone states that 'In the event that a local plan looks beyond 2039, the minimum requirement figures set out in Policies JP-J3, JP-J4 and JP-H1 should be used to inform local plan target(s)	Housing need figure to be noted.
Affordable housing need	Annual imbalance over the next 10 years of 669, which justifies need for robust affordable housing policy and delivery	Affordable housing policy to maximise delivery on market sites subject to viability and consider new ways of delivering affordable, particularly social rented housing.
	Broad mix of affordable dwelling sizes is required (Social/affordable rented: 72.3% smaller 1 and 2 bedroom, 22.5% 3 bedroom, and 5.2% 4 or more bedroom. Affordable home ownership: 36.7% 1 and 2 bedroom, 42.5% 3 bedroom, and 20.8% 4 or more bedroom)	Range of dwelling sizes to be delivered.
	Affordable tenure mix of 65% rented and 35% affordable homes.	Development of rented needs to focus on social/affordable rented with some affordable home ownership which would include First Homes. In line with PfE, the council should seek to maximise the delivery of additional affordable homes, including through local plans setting targets for the provision of affordable housing for sale and rent as part of market-led developments based on evidence relating to need and viability

Theme	Data	Action
Needs of different groups	5% of new dwellings (31 each year) to be M4(3) wheelchair accessible All new affordable and market dwellings must be built to M4(2) standard in line with policy JP H3 of the Places for Everyone Plan	Update relevant policies.
	4,869 additional units of accommodation for older people by 2041 including 775 residential care bedspaces, 955 Extra Care units, and 3,139 other types of accommodation including leasehold sheltered	Diversify range of older persons accommodation including sheltered/retirement and Extra Care leasehold and cohousing. Continue to review need for residential care. Strengthen policies to enable people to live in their own homes for longer with appropriate support and adaptation.
	Other needs groups	Ongoing review of need for specialist housing and build upon the needs evidence in this LHNA.

1. Introduction and Policy Context

Background

- 1.1 The Oldham Local Housing Needs Assessment (LHNA) 2024 provides the council with up-to-date evidence on housing need across all sections of the community over the period 2022 to 2041. The evidence will inform the update of the preparation of the Local Plan, other strategies, policies, and decisions of the council and its partners. The LHNA provides additional and local evidence to support the broader Greater Manchester Strategic Housing Market Assessment.
- 1.2 The LHNA supports the requirements of the 2024 National Planning Policy Framework (NPPF). It is also prepared in compliance with the government's Planning Practice Guidance (PPG).
- 1.3 The LHNA report complements the Places for Everyone Joint Development Plan Document.

National Planning Policy Framework

- 1.4 The evidence base needs to take account of the requirements of the National Planning Policy Framework (NPPF). The latest version was published in December 2024 and is supported by Planning Practice Guidance (PPG). The NPPF 2024 sets out the government's planning policies for England and how these are expected to be applied. Paragraph 11 of the NPPF states that plans, and decisions should apply a *'presumption in favour of sustainable development'*. As part of this, in relation to plan-making, it sets out that this means that *'strategic policies should, as a minimum, provide for objectively assessed needs for housing...'*.
- 1.5 Paragraph 61 provides an important context to the policy for housing delivery, as follows:

'To support the Government's objective of significantly boosting the supply of homes, it is important that a sufficient amount and variety of land can come forward where it is needed, that the needs of groups with specific housing requirements are addressed and that land with permission is developed without unnecessary delay'
- 1.6 Paragraphs 62 to 64 relate to the evidence base requirements which underpin this study:

Paragraph 62: "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 practice guidance. In addition to the local housing need figure, any needs that cannot be met within neighbouring areas should also be taken into account in establishing the amount of housing to be planned for."

Paragraph 63: "Within this context of establishing need, the size, type and tenure of housing needed for different groups in the community should be assessed and reflected in planning policies. These groups should include (but are not limited to) those who require affordable housing (including Social Rent); families with children; looked after children; older people

(including those who require retirement housing, housing- with-care and care homes); students; people with disabilities; service families; travellers; people who rent their homes and people wishing to commission or build their own homes.”

Paragraph 64: “where a need for affordable housing is identified, planning policies should specify the type of affordable housing required’.

Paragraph 66: “Where major development involving the provision of housing is proposed, planning policies and decisions should expect that the mix of affordable housing required meets identified local needs, across Social Rent, other affordable housing for rent and affordable home ownership tenures” Note that the requirement to deliver a minimum of 25% of affordable housing a First Homes no longer applies. Delivery can continue where local planning authorities that they meet local need.’

Paragraph 67: “As part of the ‘Golden Rules’ for Green Belt development set out in paragraphs 156- 157 of this Framework, a specific affordable housing requirement (or requirements) should be set for major development involving the provision of housing, either on land which is proposed to be released from the Green Belt or which may be permitted on land within the Green Belt. This requirement should:

- a) be set at a higher level than that which would otherwise apply to land which is not within or proposed to be released from the Green Belt; and
- b) require at least 50% of the housing to be affordable, unless this would make the development of these sites unviable (when tested in accordance with national planning practice guidance on viability).”

- 1.7 Paragraph 69 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. The requirement may be higher than the identified housing need if, for example, it includes provision for neighbouring areas, or reflects growth ambitions linked to economic development or infrastructure investment. Within this overall requirement, strategic policies should set out a housing requirement for designated neighbourhood areas which reflects the overall strategy for the pattern and scale of development and any relevant allocations.**’
- 1.8 The Localism Act 2011 introduced the ‘Duty to Co-operate’ as a replacement for Regional Spatial Strategy and this requirement is also established in National Planning Policy (NPPF 2024 Paragraphs 24-27). Section 110 requires local authorities and other bodies, including Local Enterprise Partnerships to co-operate in maximising the effectiveness of strategic matters within development plan documents. The provision of housing development is a strategic priority and the council will have to ensure that it is legally compliant with the Localism Act at Local Plan examination.
- 1.9 The NPPF 2024 sets out affordable housing definitions which are presented in Technical Appendix B.

General housing and planning policy context

New Labour administration

1.10 Labour's manifesto sets out the intention to:

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

1.11 The government has published changes to the NPPF in December 2024 which includes a revised approach to establishing a minimum local housing need figure for each local authority.

Greater Manchester Combined Authority

1.12 Greater Manchester Combined Authority (GMCA) is the strategic regional authority, with powers over various functions including planning.

1.13 ‘Our People, Our Place’ – The Greater Manchester Strategy

(<https://oerb.org.uk/strategy/our-people-our-place-the-greater-manchester-strategy/>) sets a clear objective to make Greater Manchester one of the best places in the world to grow up, get on in life, and grow old – where there is:

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

Greater Manchester Housing Strategy

1.14 The Greater Manchester Housing Strategy 2019-2024

(<https://www.greatermanchester-ca.gov.uk/what-we-do/planning-and-housing/housing-strategy/>) is the product of a pioneering model of co-production, involving extensive consultation with local authorities, housing associations, academics, architects, builders, and housing activists.

1.15 One of the ten priorities in Our People, Our Place – The Greater Manchester Strategy is to provide ‘safe, decent and affordable housing’ for our residents. Central to this new Housing Strategy is a recognition that housing is at the heart of many of the broader issues that Greater Manchester needs to tackle, including health, carbon reduction, tackling homelessness, providing skills and training to our residents, and growing our economy.

1.16 The housing vision set out:

- That our existing homes receive the investment they need to meet and exceed modern requirements for their safety, security, warmth, and physical accessibility. This includes retrofitting our existing homes to meet our ambitions for net zero carbon homes.
- Those homes will be part of neighbourhoods of choice, connected to economic opportunities and strategic infrastructure, and offering an excellent quality of life for all parts of the community.
- When we rent in either the social or private sector, we can be confident that our homes will be well managed and safe, decent, and affordable.
- That those of us in need, homeless, or at risk of becoming homeless can quickly access social housing or other affordable housing options so we can retain our place in the community.
- That no one will need to sleep rough in Greater Manchester.

Greater Manchester Age Friendly Strategy

- 1.17 The Greater Manchester Age Friendly Strategy sets out a vision to make Greater Manchester one of the best places to grow up, get on, and grow old (https://www.greatermanchester-ca.gov.uk/media/1166/gm_ageing_strategy.pdf).
- 1.18 It has 12 objectives:
- Establish age-friendly communities across GM, promoting volunteering and bringing generations together
 - Build a health and social care system that works for older people
 - Increase housing choice to promote social connections and wellbeing in later life
 - Create opportunities to maximise the skills and experience of older workers
 - Create a transport network that supports older people to stay connected and active
 - Develop an age-friendly plan for each local authority area
 - Become a world leader in research and innovation for an ageing society
 - Campaign for positive change in the way older people are viewed
 - Make sure access to entitlements and benefits is easier and simpler
 - Show leadership in developing age-friendly initiatives at all levels and across all sectors
 - Support more people to be physically active as they age
 - Engage and involve older people in arts and cultural activities across Greater Manchester and establish a Centre for Age Friendly Culture – a world first.

The Places for Everyone Plan

- 1.19 The Places for Everyone Joint Development Plan for Bolton, Bury, Manchester, Oldham, Rochdale, Salford, Tameside, Trafford and Wigan came into effect on the 21st March 2024. The Plan provides an important opportunity to create the conditions for inclusive economic growth, provide opportunities for provision of much needed homes, and protect and enhance the natural environment (<https://www.greatermanchester-ca.gov.uk/what-we-do/planning-and-housing/places-for-everyone/>).
- 1.20 Places for Everyone will ensure all new developments are sustainably integrated into Greater Manchester's transport network or joined by new infrastructure. It has been developed alongside Transport for Greater Manchester's (TfGM) Five-Year Transport Delivery Plan, ensuring that new residential and commercial sites are supported by good transport infrastructure, including Metrolink stops and active travel routes.
- 1.21 As a long-term plan for jobs, new homes, and sustainable growth, its focus is to build back from the COVID-19 pandemic in a way that tackles the inequality experienced by so many of Greater Manchester communities.

1.22 It has 4 key spatial elements:

- Significant growth in jobs and housing at the core – continuing development in that part of the ‘core growth area’ encompassing the city centre and beyond to the Etihad in the East, through to the Quays, Trafford Park, and Port Salford in the West. The majority of commercial employment growth is proposed in this area.
- Inner Area Regeneration of those parts of Manchester, Salford, and Trafford surrounding the Core Growth Area – together with the Core Growth Area, around 50% of overall housing supply is found here.
- Boosting the competitiveness of the northern districts – addressing the disparities by the provision of significant new employment opportunities and supporting infrastructure and a commitment that collectively the northern districts meet their own local housing need.
- Sustaining the competitiveness of the southern districts – supporting key economic drivers, for example around Wythenshawe hospital and the airport, and realising the opportunities offered by national infrastructure investment, e.g., HS2, whilst recognising the important green infrastructure assets in the area.

1.23 Key housing policies in PfE include:

- Policy JP-H1 on Scale, Distribution and Phasing of New Housing Development, which sets out a target for average of 680 new homes in Oldham Borough 2022-2039
- Policy JP-H2 on Affordability of New Housing affordable housing which sets out that PfE authorities will seek to maximise the delivery of additional affordable homes, including through local plans setting targets for the provision of affordable housing for sale and rent as part of market-led developments based on evidence relating to need and viability.
- Policy JP-H3 on Type, Size and Design of New Housing which indicates a broad split of 65% houses and 35% apartments across Oldham, that all new dwellings should comply with nationally described space standards and should be built to Building Regulations M4(2) accessible and adaptable standards.
- Policy JP-H4 on Density of New Housing with new housing delivered at a density appropriate to the location.

1.24 Oldham town centre is identified in PfE as one of seven main town centres which will provide a stronger focus for local economic activity, although there is a need to improve connectivity with other areas. A potential growth area in north east Oldham has been identified.

Future housing need

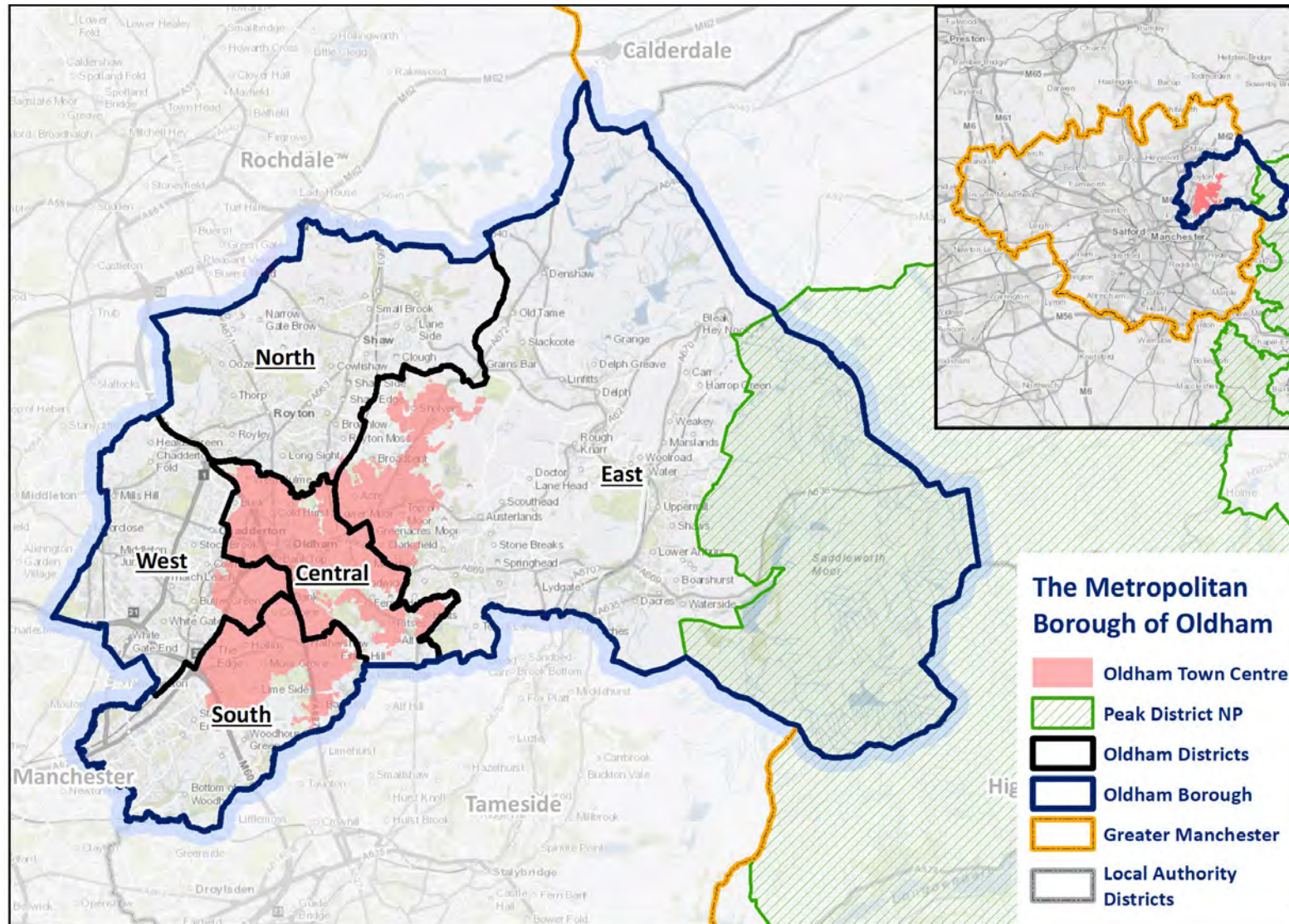
1.25 As set out in the Places for Everyone Policy JP-H1, the annual net housing target for Oldham is 11,560 over the period 2021 to 2039. The target is phased with an overall annual average of 680 over the plan period, with stepped requirements of 404 homes each year 2022 to 2025, 680 homes 2025 to 2030

and 772 homes 2030 to 2039. Regarding affordable homes, Policy JP-H2 sets out that PfE authorities will seek to maximise the delivery of additional affordable homes, including through local plans setting targets for the provision of affordable housing for sale and rent as part of market-led developments based on evidence relating to need and viability.

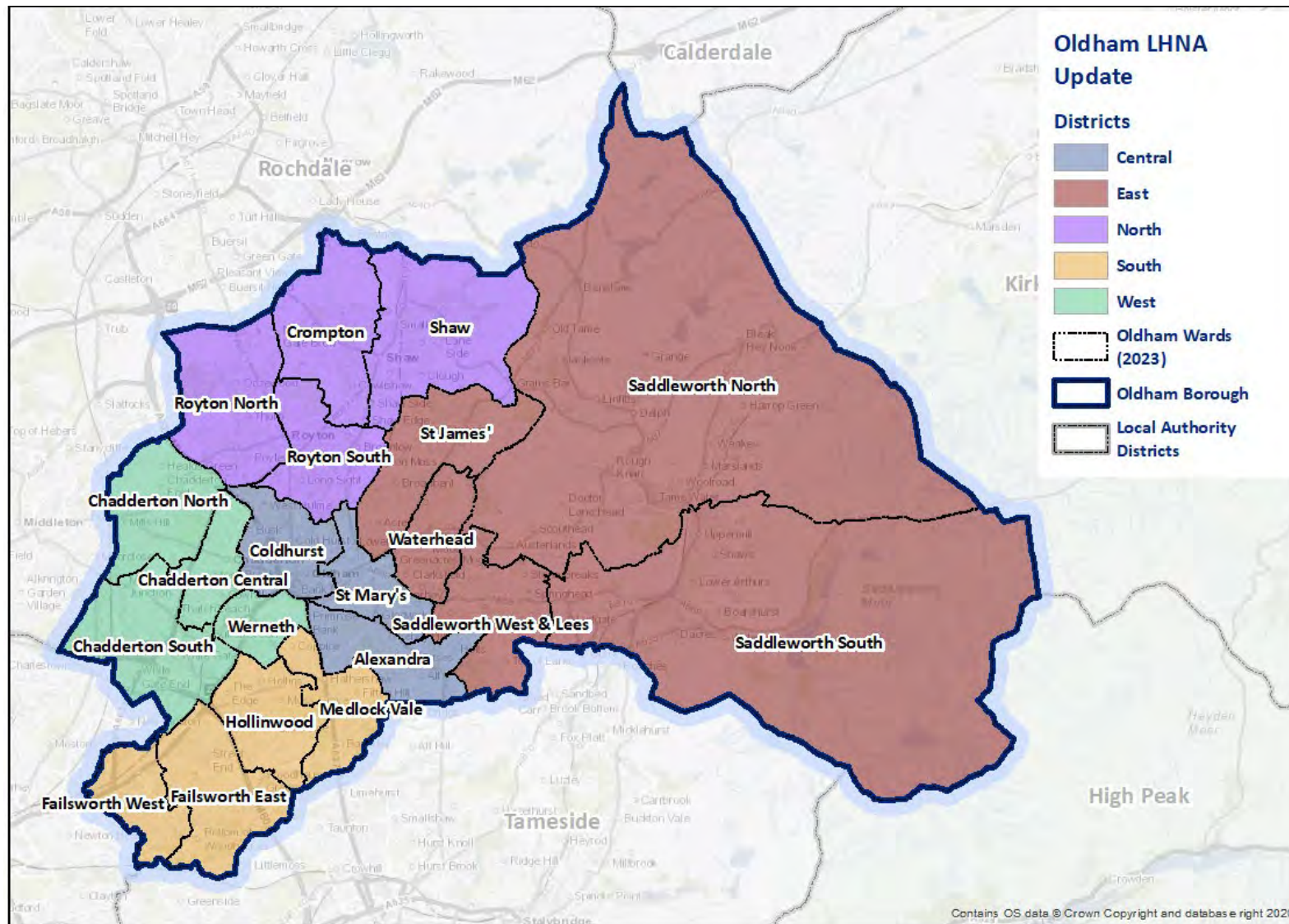
Geography

- 1.26 Map 1.1 illustrates the geographical context of Oldham Borough and the neighbouring local authorities.
- 1.27 Oldham Borough is located in Greater Manchester in the North West of England. Oldham Borough is the most easterly of the ten Greater Manchester authorities and is bounded to the north by Rochdale, south by Tameside, and to the west by Manchester. Neighbouring districts to the east are Kirklees in Yorkshire and the Humber and High Peak in the East Midlands. The 2021 Census reported a population of 242,056.
- 1.28 The borough is divided into five 'districts' which form the basis of sub-area analysis for the LHNA: Central, East, North, South, and West. Additionally, data for the Oldham Town Centre area is provided. It is important to note that where data are presented for individual districts, the borough figure is the sum of data for Central, East, North, South and West districts. The Oldham Town Centre figure is a separate figure which relates to the parts of the town centre located in four of the five districts.
- 1.29 With the presence of the Peak District National Park in the eastern part of the borough of Oldham, it should be noted that the Local Plan covers the whole of the borough of Oldham **except** that part which falls within the Peak District National Park. Developments within the National Park should refer to the Development Plan Documents prepared by the Peak District National Park Authority.
- 1.30 Analysis has been carried out and presented to include that part of the borough which falls within the Peak District National Park so as to provide a complete picture. However, the LHNA requirements and policy recommendations apply to that which falls within the Local Plan boundary.
- 1.31 In terms of access, Oldham is in close proximity to the M60 and M62, and suburban trainlines pass through the borough linking Oldham to Manchester city centre and other population centres around Greater Manchester. Oldham is connected to Manchester by means of the Manchester Metrolink.

Map 1.1 **Oldham in its geographical context**



Map 1.2 Districts and constituent wards within the Oldham Council area



Research methodology

- 1.32 To deliver the LHNA 2024, a multi-method approach has been adopted, which comprises:
- A random sample survey of households across the borough area was undertaken, with 17,000 households in the borough contacted during October 2018 and invited to complete a questionnaire. 2,080 questionnaires were returned and used in data analysis. This represents a 12% response rate overall and a sample error of +/-2.1 at the borough level. The survey has been re-weighted to the 2021 Census to provide an up-to-date evidence source.
 - A review of secondary data provided by the council including housing register and information on groups with additional needs.
 - Interviews with estate and letting agents operating within the borough.
 - A review of relevant secondary data including the 2021 Census, house price trends, CORE lettings data, and CLG Statistics.
- 1.33 Further information on the research methodology is presented in Appendix A.

Presentation of data

- 1.34 Household Survey data (re-weighted using the 2021 Census) is available down to postcode level and for the purposes of this report, data is reported for the five districts. In addition, data have been provided for the Oldham Town Centre area which covers areas within several districts.
- 1.35 Data presented in this report is based on the 2018 Household Survey (re-weighted using the 2021 Census) carried out as part of the LHNA, unless otherwise stated. Where possible, data are 'triangulated' which means several sources are drawn upon to establish robust outputs.
- 1.36 It is important to note that survey responses have been weighted to correct for response bias and then grossed up to reflect the total number of households, and this process is explained in Appendix A. All survey information presented in this report is for weighted and grossed responses which are rounded up where appropriate.
- 1.37 Some information is reported for HRPs which stands for Household Reference Person. This is usually the oldest person in the household and is now used as an alternative to 'Head of Household'.

Report structure

- 1.38 The Oldham LHNA 2024 report is structured as follows:
- **Chapter 1** reviews the national and regional policy context within which the research needs to be positioned;
 - **Chapter 2** considers the main features of the housing market dynamics including house price and rental trends, migration and travel to work patterns;
 - **Chapter 3** reviews current rents, prices, and affordability;

- **Chapter 4** considers household groups with particular housing needs including those with a disability and additional needs;
 - **Chapter 5** sets out an assessment of dwelling type and mix for future housing development within the borough; and
 - **Chapter 6** concludes the report with a summary of findings and a consideration of strategic issues.
- 1.39 The report includes a technical appendix, which provides detailed material that underpins the core outputs of the LHNA. The technical appendix material includes:
- Research methodology (Appendix A)
 - Affordable Housing definitions (Appendix B)
 - Housing need calculations (Appendix C)
 - Dwelling mix calculations (Appendix D)
 - Stakeholder consultation responses (Appendix E)
 - Agent review (Appendix F)
- 1.40 Both the stakeholder responses and agent review provide a wealth of qualitative data which further informs the LHNA.

2. Housing Market and Key Drivers

Introduction

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

Dwelling stock, vacant stock, and household estimates

- 2.2 Current estimates of dwelling stock, vacant stock, and households from multiple sources are presented in Table 2.1. For the purposes of the 2024 LHNA, the total dwelling stock base is assumed to be **100,335** and the number of households as **93,152**. Around 2.9% of dwellings are vacant compared with the national rate of 2.6% based on DLUHC data (2022 latest). Table 2.2 shows the number of dwellings and household estimates for smaller geographies.

Table 2.1 Dwelling stock and household estimates

Dwelling stock	Dwellings	Source
2023 Valuation Office Agency (all dwellings)	98,640	VOA Table CTSOP3.0
2023 Valuation Office Agency (excluding annex and unknown)	94,610	VOA Table CTSOP3.0
2022 DLUHC Dwelling Stock Estimates	98,355	DLUHC Live Tables
2023 Council Tax data	100,335	Residential LLPG
Vacant stock	Dwellings	Source
2022 DLUHC Vacancy Estimate (all dwellings)	2,819 (2.9%)	DLUHC Table LT_615
2022 DLUHC Long-term Vacancy Estimate (all dwellings)	1,135 (1.2%)	DLUHC Table LT_615
Households	Total	Source
2014-based GLA Household Projections 2022 figure	97,253	GLA
2018-based ONS Household Projections 2022 figure	95,979	ONS
2021 Census	93,152	ONS

- 2.3 The 93,152 household figure is taken as the total number of households for the purposes of the Household Survey (re-weighted using the 2021 Census) analysis, which is in line with the latest ONS household estimates. Table 2.2 summarises the total number of dwellings and households by district across the borough.

Table 2.2 Dwelling stock and household estimate by sub-area

Sub-area	Dwellings	Households
Central	13,910	13,559
East	24,030	23,632
North	18,630	18,354
South	19,240	19,343
West	18,800	18,225
Oldham Borough Total	94,610	93,113
Oldham Town Centre	37,940	37,057

Source: Dwellings VOA 2022; households 2021 Census

Note: generally, dwellings exceed households but in the South there are slightly higher numbers of households to dwellings, which may result from multiple households in one dwelling.

Dwelling type and size

- 2.4 The 2022 Valuation Office Agency data provides details on overall dwelling stock by type, number of bedrooms, and council tax band. Table 2.3 presents the overall dwelling stock profile of the borough compared with Greater Manchester, the North West, and England. Table 2.4 summarises dwelling type and size data for Oldham Borough.
- 2.5 In summary, Tables 2.3 to 2.4 show:
- 70.8% of dwellings in Oldham Borough are council tax band A or B properties and 29.2% are band C or above;
 - 77.5% of dwellings are houses (44.7% terraced, 24.8% semi-detached, and 8.0% detached), 12.9% are flats and 9.6% are bungalows; and
 - 8.9% of dwellings have one bedroom, 43.3% two bedrooms, 38.6% three bedrooms, and 9.2% four or more bedrooms.
- 2.6 Map 2.1 illustrates the predominant dwelling type and size by LSOA based on 2022 Valuation Office Agency data..

Table 2.3 Dwelling type, number of bedrooms, and council tax band for Oldham Borough and comparator areas

Dwelling type and number of bedrooms	Council tax band A	Council tax band B	Council tax band C-E	Council tax band F+	Dwelling Stock totals Oldham Borough	Dwelling stock totals Greater Manchester	Dwelling stock totals North West	Dwelling stock totals England
Bungalow 1-bedroom	1.4%	0.1%	0.0%	0.0%	1.5%	1.0%	1.0%	1.1%
Bungalow 2-bedrooms	0.4%	1.4%	2.7%	0.0%	4.5%	2.9%	4.0%	4.6%
Bungalow 3-bedrooms	0.0%	0.1%	2.5%	0.1%	2.7%	2.0%	2.7%	3.0%
Bungalow 4 or more bedrooms	0.0%	0.0%	0.9%	0.1%	1.0%	0.5%	0.6%	0.6%
Flat 1-bedroom	6.9%	0.2%	0.0%	0.0%	7.2%	10.3%	8.6%	11.0%
Flat 2-bedrooms	4.5%	0.4%	0.5%	0.0%	5.4%	10.3%	8.2%	10.7%
Flat 3-bedrooms	0.4%	0.0%	0.0%	0.0%	0.4%	0.8%	0.8%	1.8%
Flat 4 or more bedrooms	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.4%	0.5%
Terraced house 1-bedroom	0.2%	0.0%	0.0%	0.0%	0.2%	0.2%	0.3%	0.5%
Terraced house 2-bedrooms	23.6%	2.7%	0.8%	0.0%	27.1%	15.1%	12.8%	8.7%
Terraced house 3-bedrooms	9.6%	4.7%	1.4%	0.0%	15.7%	15.1%	16.2%	14.8%
Terraced house 4 or more bedrooms	0.5%	0.3%	0.8%	0.0%	1.6%	1.7%	2.2%	2.4%
Semi-detached house 1-bedroom	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Semi-detached house 2-bedrooms	2.7%	1.9%	1.5%	0.0%	6.2%	4.5%	4.0%	3.8%
Semi-detached house 3-bedrooms	2.6%	5.8%	7.9%	0.0%	16.3%	22.2%	21.7%	17.6%
Semi-detached house 4 or more bedrooms	0.2%	0.2%	1.9%	0.0%	2.3%	2.9%	3.0%	2.7%
Detached house 1-bedroom	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Detached house 2-bedrooms	0.0%	0.0%	0.1%	0.0%	0.1%	0.2%	0.4%	0.7%
Detached house 3-bedrooms	0.0%	0.0%	3.3%	0.3%	3.6%	4.2%	5.0%	5.9%
Detached house 4 or more bedrooms	0.0%	0.0%	3.0%	1.3%	4.3%	5.7%	8.1%	9.5%
Oldham Borough Total	52.9%	17.9%	27.3%	1.9%	100.0%			
Greater Manchester Total	44.3%	20.0%	32.3%	3.4%		100.0%		
North West Total	40.0%	20.5%	34.5%	5.0%			100.0%	
England Total	23.5%	19.7%	47.6%	9.2%				100.0%

Base: Oldham 94,610; Greater Manchester 1,261,130; North West 3,369,320; England 24,596,090 (excludes annex, other, and missing)

Source: VOA 2022

Table 2.4 Dwelling type, number of bedrooms, and council tax band summary

Dwelling type	Council tax band A	Council tax band B	Council tax band C-E	Council tax band F+	Oldham total
Bungalow	1.9%	1.6%	6.0%	0.2%	9.6%
Flat	11.8%	0.6%	0.5%	0.0%	12.9%
Terraced	33.8%	7.8%	3.1%	0.1%	44.7%
Semi-detached	5.5%	7.9%	11.3%	0.1%	24.8%
Detached	0.0%	0.0%	6.3%	1.6%	8.0%
Total	52.9%	17.9%	27.3%	1.9%	100.0%
Number of bedrooms	Council tax band A	Council tax band B	Council tax band C-E	Council tax band F+	Oldham total
1-bedroom	8.6%	0.3%	0.0%	0.0%	8.9%
2-bedrooms	31.2%	6.4%	5.6%	0.0%	43.3%
3-bedrooms	12.6%	10.5%	15.0%	0.5%	38.6%
4 or more-bedrooms	0.6%	0.6%	6.6%	1.4%	9.2%
Total	52.9%	17.9%	27.3%	1.9%	100.0%

Source: VOA 2022

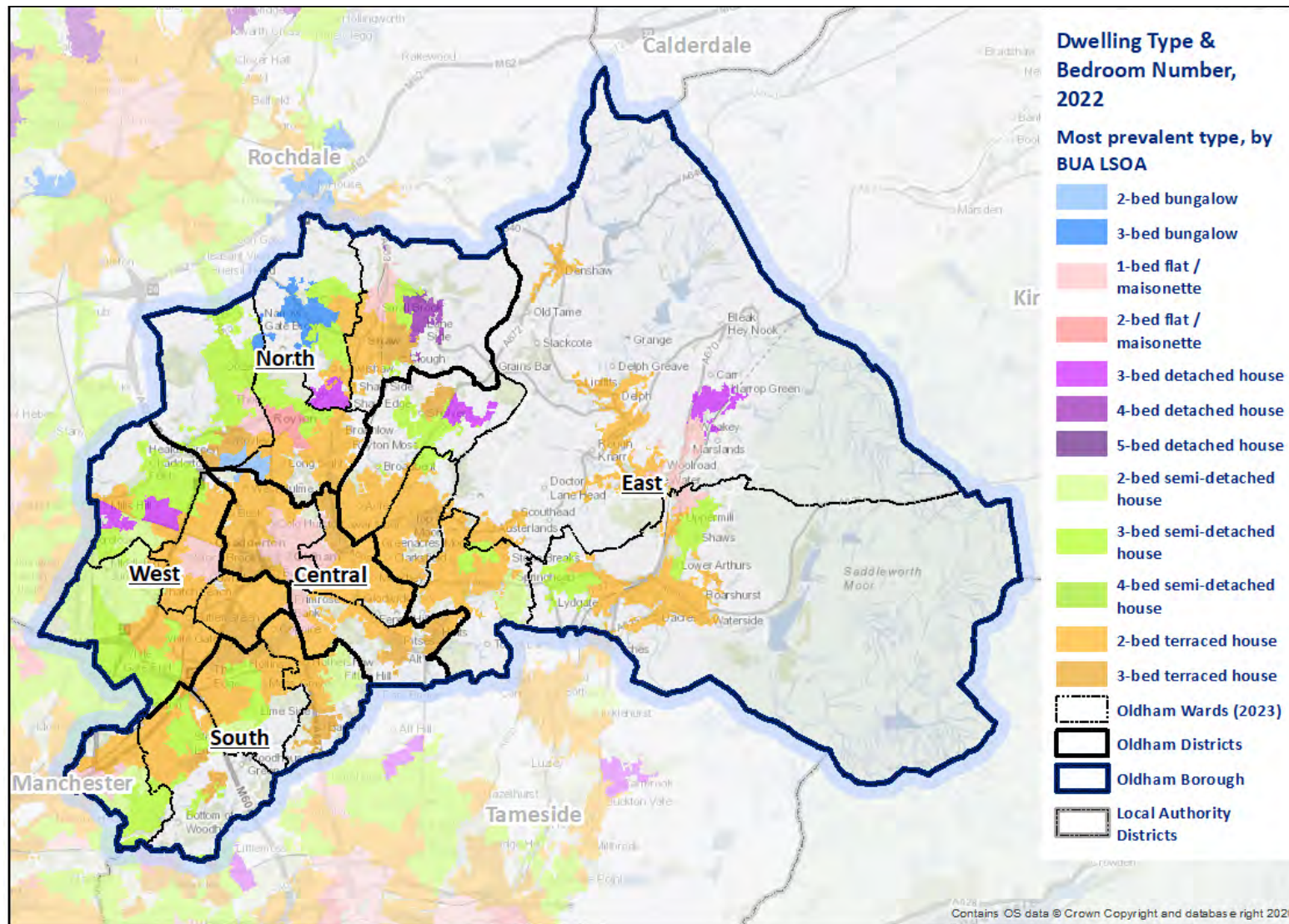
2.7 How property type and size vary by district is shown in Table 2.5.

Table 2.5 Summary of properties in each district by dwelling type and size

Area	1 or 2-bedroom house	3-bedroom house	4 or more bedroom house	1 bedroom flat	2 or 3 bedroom flat	1 bedroom bungalow	2 bedroom bungalow	3 or more bedroom bungalow	Total	Base
Central	41.3%	26.0%	6.0%	14.3%	8.8%	1.4%	1.2%	0.8%	100.0%	13,910
East	34.2%	34.4%	10.2%	5.6%	6.4%	0.9%	3.3%	5.0%	100.0%	24,030
North	23.4%	37.9%	8.1%	6.0%	6.0%	2.0%	8.5%	8.1%	100.0%	18,630
South	37.2%	38.5%	5.9%	5.9%	4.0%	2.4%	4.2%	1.9%	100.0%	19,240
West	33.6%	38.8%	10.1%	6.4%	4.2%	0.9%	4.9%	1.2%	100.0%	18,800
Oldham Borough	33.6%	35.6%	8.3%	7.2%	5.7%	1.5%	4.5%	3.6%	100.0%	94,610
Oldham Town Centre	39.9%	33.4%	7.0%	9.6%	6.4%	1.4%	1.6%	0.7%	100.0%	37,940

Source: 2022 VOA

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



Source: VOA 2022

House condition and repair problems

- 2.8 The 2018 Household Survey (re-weighted using the 2021 Census) reviewed the extent to which households were satisfied with the state of repair of their home. Overall, 76.5% of respondents expressed satisfaction (39.1% were very satisfied and 37.4% were satisfied); 13.1% were neither satisfied nor dissatisfied; a total of 10.4% expressed degrees of dissatisfaction, of whom 7.8% were dissatisfied and 2.6% were very dissatisfied. Note that severe disrepair is a factor considered in assessing affordable housing need.
- 2.9 Table 2.6 explores how the level of dissatisfaction with state of repair varied by dwelling and household characteristics. Note that the data relates to perception and across the private and social rented sectors, this may be more reflective of tenant expectations in landlord responses to repairs.
- 2.10 Households expressing the highest levels of dissatisfaction by characteristics were: households living in Central Oldham (22.4%); private renting (19.1%) and living in affordable housing (22.7%); living in flats (18.7%), maisonettes (17.6%), and terraced housing (12.8%); living in pre-1919 dwellings (13.5%); and having an income of less than £200 each week (19.8%), and had a young HRP aged 15-24 (20.9%) were dissatisfied.
- 2.11 Households containing someone with an illness/disability were more likely to be dissatisfied (13.8%) compared with 10.4% overall and 19.1% of households with a wheelchair user were dissatisfied with the state of repair.

Table 2.6 Dissatisfaction with quality of accommodation by dwelling and household characteristics

District	No. Dissatisfied	% Dissatisfied	Base
Central	3,039	22.4%	13,593
East	2,190	9.3%	23,630
North	1,204	6.6%	18,344
South	1,956	10.1%	19,345
West	1,169	6.4%	18,240
OLDHAM BOROUGH	9,557	10.3%	93,152
Oldham Town Centre	4,819	15.7%	30,679
Tenure	No. Dissatisfied	% Dissatisfied	Base
Owner-occupier	3,771	5.7%	66,547
Private rented	1,303	19.1%	6,821
Affordable	4,483	22.7%	19,784
Total	9,557	10.3%	93,152
Property Type	No. Dissatisfied	% Dissatisfied	Base
Detached house	101	0.8%	12,659
Semi-detached house	2584	9.1%	28,538
Terraced house / town house	3756	12.8%	29,259
Bungalow	644	6.9%	9,373
Maisonette	121	17.6%	686
Flat / apartment	2093	18.7%	11,167
Other	55	12.5%	441
Missing	203		1,029
Total	9,557	10.3%	93,152
Property Age	No. Dissatisfied	% Dissatisfied	Base
Pre 1919	1,838	13.5%	13,576
1919 to 1944	1,852	12.3%	15,022
1945 to 1964	2,155	12.5%	17,175
1965 to 1984	1,990	8.8%	22,530
1985 to 2004	406	3.1%	12,916
2005 onwards	57	1.9%	3,023
Unsure/don't know/missing	1,259	14.1%	8,910
Total	9,557	10.3%	93,152
Household income	No. Dissatisfied	% Dissatisfied	Base
Up to £200 each week (Up to £867 per month)	2,725	19.8%	13,777
£200 to under £300 per week (£867 to under £1,300 per month)	1,277	10.0%	12,774
£300 to under £400 per week (£1,300 to under £1,733 per month)	1,043	8.9%	11,714
£400 to under £500 per week (£1,733 to under £2,167 per month)	1,282	13.5%	9,495
£500 to under £750 per week (£2,167 to under £3,250 per month)	738	6.1%	12,090
£750 per week or more (£3,250 or more)	693	5.0%	14,007
Unsure/don't know/missing	1,798	9.3%	19,296
Total	9,557	10.3%	93,152
Age group	No. Dissatisfied	% Dissatisfied	Base
15-24	286	20.9%	1,371
25-34	584	11.4%	5,147
35-44	1416	12.5%	11,289
45-59	4045	13.3%	30,384
60-84	2123	6.1%	34,960
85+	87	4.0%	2,172
Unsure/don't know/missing	1,014	13.0%	7,828
Total	9,557	10.3%	93,152
Disability	No. Dissatisfied	% Dissatisfied	Base
Household contains someone with illness/disability	5,850	13.8%	42,357
Household contains a wheelchair user	800	19.1%	4,183

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

Source: 2018 Household Survey (re-weighted using the 2021 Census)

2.12 When asked if their home had any repair problems, around 55.9% of households across the borough stated that they have no repair problems and

44.1% stated a repair problem. Of those stating a repair problem (41,059 base), those most frequently mentioned across the borough include dampness/mould growth (36.1%), windows (30.2%), and roof (28.7%).

- 2.13 Table 2.7 summarises the range of repair problems by tenure. Overall, 39.7% of owner-occupiers, 52.6% of private renters, and 55.8% of households in affordable accommodation stated repair problems. The main repair problem among households living in owner-occupation stated was with the roof (34.6%) and dampness/mould growth (32.0%). Across the private rented sector (PRS) a very concerning 51.8% mentioned dampness/mould growth, and across the affordable sector, dampness/mould growth was mentioned by 40.7% and windows by 36.8%.

Table 2.7 Repair problems by tenure percentage

Repair problem	Owner-occupier	Private rented	Affordable	Total
Brick / stonework	24.4%	18.4%	22.0%	23.2%
Roof	34.6%	18.3%	17.9%	28.7%
Windows	27.6%	29.2%	36.8%	30.2%
Kitchen	22.9%	20.3%	22.5%	22.6%
Doors	14.4%	26.1%	26.2%	18.6%
Bathroom / toilet	18.5%	21.1%	33.1%	22.6%
Cold / heating problems	14.2%	28.1%	18.0%	16.4%
Dampness / mould growth	32.0%	51.8%	40.7%	36.1%
Wiring / electrics	12.8%	16.5%	17.4%	14.4%
Base (households stating repair problem)	26,427	3,590	11,042	41,059
% stating repair problem	39.7%	52.6%	55.8%	44.1%

Source: 2018 Household Survey (re-weighted using the 2021 Census)

- 2.14 The Household Survey (re-weighted using the 2021 Census) also asked respondents why the repairs have not been done. Whilst around 27.5% of respondents said that they have not got the time, 10.9% could not physically manage, 44.4% said that they could not afford, 31.7% said that the repairs were not their responsibility, and 3.5% stated the repair problems were too severe.

Household tenure

- 2.15 The 2021 Census indicates that across the borough, 60.4% of households are owner-occupiers, 21.6% live in affordable tenures and 18.0% rent privately (Table 2.8). This compares with 68.4% owner-occupier, 22.9% living in affordable tenures, and 8.7% private renting in the 2001 Census. Therefore, since 2001, there has been a general shift in the proportion of households living in owner-occupation to private renting.

Table 2.8 Tenure profile by district

Sub-area	Owner-occupied	Private rented	Affordable	Total	Base (number of households)
Central	39.1%	22.2%	38.6%	100.0%	13,559
East	68.1%	16.5%	15.4%	100.0%	23,632
North	70.5%	15.0%	14.5%	100.0%	18,354
South	55.2%	19.8%	25.0%	100.0%	19,343
West	61.5%	17.8%	20.6%	100.0%	18,225
Oldham Borough	60.4%	18.0%	21.6%	100.0%	93,113
Oldham Town Centre	46.6%	21.1%	32.3%	100.0%	37,057

Source: 2021 Census TS054

The owner-occupied sector

- 2.16 The 2021 Census identified that 60.4% (56,229) of households across the borough are owner-occupiers. 31.5% of all households (29,384) own outright and 28.8% of all households (26,845) have a mortgage.
- 2.17 The Household Survey (re-weighted using the 2021 Census) provides the following information on owner-occupied housing:
- Most owner-occupied homes are houses (87.8%), with 17.9% detached, 36.3% semi-detached, and 33.6% terraced; a further 9.6% are bungalows, 2.1% flats/maisonettes, and 0.5% other property types.
 - 47.1% of owner-occupied homes have three bedrooms, 22.0% have four or more bedrooms, a further 29.3% have two bedrooms, and 1.6% have one bedroom.
 - 18.0% of owner-occupied homes were built pre-1919, 38.1% were built between 1919 and 1964, 25.8% were built between 1965 and 1984, and 18.1% have been built since 1985.
- 2.18 Over the period 2000 to 2022, Land Registry data reveals that lower quartile, median, and average house prices across the borough have increased dramatically. This is summarised in Table 2.9.
- 2.19 It is interesting to note that in 2000, a household income of £6,943 was required for a lower quartile price to be affordable; by 2022 this had increased to £34,701. In comparison, an income of £11,057 was required for median priced housing to be affordable in 2000 compared with £46,286 in 2022.

Table 2.9 Lower quartile and median price and income required to be affordable 2000-2022

Year	House price Lower quartile	House price Median	Income to be affordable Lower quartile	Income to be affordable Median
2000	£27,000	£43,000	£6,943	£11,057
2001	£30,000	£45,000	£7,714	£11,571
2002	£34,000	£52,950	£8,743	£13,616
2003	£35,000	£60,000	£9,000	£15,429
2004	£49,950	£79,950	£12,844	£20,559
2005	£62,000	£89,500	£15,943	£23,014
2006	£78,000	£107,500	£20,057	£27,643
2007	£85,000	£112,500	£21,857	£28,929
2008	£85,000	£112,000	£21,857	£28,800
2009	£78,838	£105,000	£20,273	£27,000
2010	£80,000	£110,000	£20,571	£28,286
2011	£73,000	£104,500	£18,771	£26,871
2012	£74,950	£107,500	£19,273	£27,643
2013	£75,000	£110,000	£19,286	£28,286
2014	£82,500	£116,500	£21,214	£29,957
2015	£85,000	£119,500	£21,857	£30,729
2016	£86,000	£123,000	£22,114	£31,629
2017	£90,000	£127,500	£23,143	£32,786
2018	£93,000	£130,000	£23,914	£33,429
2019	£98,000	£137,000	£25,200	£35,229
2020	£109,000	£150,000	£28,029	£38,571
2021	£127,750	£170,000	£32,850	£43,714
2022	£134,950	£180,000	£34,701	£46,286

Source: HM Land Registry data © Crown copyright and database right 2022. This data is licensed under the Open Government Licence v3.0

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

2.20 A range of socio-economic and demographic information from respondents has been obtained from the 2018 Household Survey (re-weighted using the 2021 Census). Some further insights relating to owner-occupiers include:

- In terms of household type, 18.6% are couples with children under 18, 29.5% of owner-occupiers are older (65 or over) singles and couples, 19.6% are couples (under 65 with no children), 9.2% are couples with adult children (18+), 13.3% are singles (under 65), 3.7% are lone parents with adult children and 3.1% are lone parents with children under 18, and 3.0% are other household types.
- 57.9% of HRPs living in owner-occupied dwellings are in employment and a further 35.1% are wholly retired from work.
- 34.1% of owner-occupied households receive less than £18,200 gross per year, 22.2% receive between £18,200 and £26,000 per year, 19.6% receive

between £26,000 and £39,000 per year, and 24.1% receive more than £39,000 per year.

- In terms of length of residency, 48.3% of owner-occupiers have lived in the same property for 20-years or more.

The Private Rented Sector (PRS)

- 2.21 The private rented sector has become an important tenure in both meeting people's housing needs and providing flexible housing options for those moving for employment or to respond to changing circumstances and provides a housing option for those on low incomes. Across Oldham, the proportion of households renting increased from 8.7% in 2001 to 18% in 2021 (ONS Census data). During this period, there has been growth of the rental market for both 'active choice' renters and 'frustrated would-be' homeowners. Tenure reform and less accessible social rented housing are also likely to be an increasing factor to the growth in the private rented sector and the sector clearly now plays a vital role in meeting housing need and affordable need, as well as providing an alternative to homeownership.
- 2.22 Local authorities have an important enabling and regulatory role in ensuring that the private rented sector helps to meet housing need. Balancing good quality supply with demand will help to stabilise rents and encouraging good quality management will improve the reputation of the sector and encourage longer term lets and lower turnover. However, this is a challenging task where existing partners need to be encouraged to participate and new partners and investors need to be identified.

Build to Rent

- 2.23 Build to Rent schemes can have a number of benefits. Schemes can quickly increase supply and provide improved quality and wider choice in housing markets; the accommodation and service offer provide better tenure options for households looking to rent longer term compared to what is available in the current PRS. Standards are expected to be more professional, tenancies longer, and by introducing an affordable offer (minimum 20% below market rents), these schemes can meet an identified and specific need as affordable rental accommodation.
- 2.24 Local authorities already have tools and powers at their disposal to support Build to Rent. For example, as part of their plan-making and decision taking processes, authorities can:
- Identify sites in their Strategic Housing Land Availability Assessments which might be well suited to particular types of development.
 - Include policies in their Local Plans on Build to Rent.
 - Choose whether or not to deploy the nationally described space standard, taking into account viability and need considerations.
- 2.25 Local authorities also have non-planning powers at their disposal through which they can support Build to Rent, such as using their own council land holdings.

Recommendations for a policy framework

- 2.26 Any decisions regarding discounts and the amount of affordable private rent to be secured will need to be affordable to local households and take into account viability assessment analysis. The council may wish to consider developing a planning policy to consider:
- What constitutes Build to Rent in terms of size of scheme.
 - The percentage discounts that will be applied to Build to Rent schemes to secure affordable private rent as an affordable product for local people in line with their affordability policies. It is likely the evidence in this report will need to be tested against viability evidence.
 - Whether it wishes to vary the proportion of and explore a trade-off between the number of affordable private rent units and the discount offered on them across the development, with the proviso being that these should accord with the headline affordable housing contribution agreed through the planning permission.
 - The requirement that the affordable private rent units should be retained as affordable housing in perpetuity; there should be no break clause for the affordable housing which should remain as a community benefit in perpetuity.
 - The groups that affordable private rent should be targeted toward (the product is affordable for lower and median income groups across various locations and property sizes).
 - The size of units required for affordable private rent.
 - Establishing an intermediate housing list and a mechanism for access to these properties.
 - A requirement for applications to demonstrate how any negotiated discount is affordable to local incomes.
 - The need for all options to be agreed jointly between the local authority and the developer as part of the planning permission.
 - On-site provision to be a priority but, where this is not the requirement by the council, a commuted sum mechanism be developed to reflect the bespoke nature of Build to Rent.
- 2.27 Build to Rent and affordable private rent affords a number of benefits as a product to improve the quality of supply and management of rented accommodation in Oldham. To ensure these benefits are realised, the council may wish to consider setting out specific requirements within their planning policy that confirms that Build to Rent, and any affordable associated products, must provide:
- Unified ownership and unified management of the private and affordable private rent elements of the scheme;
 - Longer tenancies (three years or more) to all tenants – these should have break clauses for renters, which allow the tenant to end the tenancy with a month's notice any time after the first six months;

- Rent certainty for the period of the tenancy, the basis of which should be made clear to the tenant before a tenancy agreement is signed, including any annual increases which should always be formula-linked;
 - For on-site management, this does not necessarily mean full-time dedicated on-site staff, but all schemes need to have a complaints procedure in place and are a member of a recognised ombudsman scheme;
 - No up-front fees of any kind to tenants or prospective tenants, other than deposits and rent-in-advance;
 - A range of unit sizes for affordable private rent in equal proportions of the Build to Rent units based on local market conditions;
 - A bespoke eligibility agreement agreed with the council on all developments;
 - An annual statement to demonstrate how the affordable private rent units are meeting local housing need;
 - For all affordable private rent units to be tenure blind, and physically indistinguishable, and designed to the same high design quality and specification as the market homes; and
 - For affordable private rent homes to be distributed throughout the scheme, to help support a mixed and balanced community.
- 2.28 Eligibility for occupying affordable private rented homes should be agreed locally between the local authority and the scheme operator, but with regard to criteria set out in planning guidance. Final decisions over the occupancy criteria for affordable private rent homes should be made by the Build to Rent scheme operator (which should reference part 6 allocations, the council's allocation policy, and choice-based lettings scheme), working with the authority, taking into account the criteria, the council's Allocation Policy including Local Connection criteria (where applicable and not to the exclusion of those exempt) and other parameters as agreed.
- 2.29 The eligibility criteria for the affordable private rent homes should be set out in the Section 106 agreement.
- 2.30 The 2018 Household Survey (re-weighted using the 2021 Census) found that 72.2% of private rented properties were houses, of which 42.3% are terraced, 22.5% are semi-detached, and 7.4% are detached; a further 20.5% were flats/maisonettes, 6.8% were bungalows, and 0.6% other types of housing. 20.7% of privately rented properties have one bedroom/bedsit, 52.5% have two bedrooms, 20.8% have three bedrooms, and 6.0% have four or more bedrooms.
- 2.31 Around 25.8% of private rented stock was built before 1919, 34.6% between 1919 and 1964, 19.4% between 1965 and 1984, and 20.1% has been built since 1985.
- 2.32 The characteristics of tenants are diverse and the 2018 household survey (re-weighted using the 2021 Census) revealed that in particular the private rented sector accommodates singles (under 65) (28.9%), couples with children under 18 (17.4%), couples (under 65 with no children) (21.0%), older singles and couples (15.2%), lone parents with children under 18 (5.7%), lone parents with

- adult children (3.8%), couples with adult children (3.8%), and other household types (4.2%).
- 2.33 Just over a third (37.6%) of private renting households have lived in their accommodation for less than three years.
- 2.34 In terms of income, the 2018 Household Survey (re-weighted using the 2021 Census) found that 61.4% of households privately renting receive less than £18,200 gross per year, 13.8% receive between £18,200 and £26,000 per year, 16.3% receive between £26,000 and £39,000 per year, and 8.5% receive more than £39,000 per year.
- 2.35 65.4% of Household Reference People (heads of household) living in private rented accommodation are employed, 14.0% are permanently sick/disabled, 12.6% are wholly retired from work, 2.5% look after the home and children, and 4.9% are unemployed.

The affordable housing sector

- 2.36 The latest Regulator of Social Housing Statistical Data Return (SDR) 2022 identified a total of 20,367 units of affordable housing across Oldham Borough. Of the 17,774 were general needs units, 374 were supported housing, and 2,219 were housing for older people. In addition, there were 351 units of low-cost home ownership.
- 2.37 The 2018 Household Survey (re-weighted using the 2021 Census) found that there are around 20,172 households who live in an affordable (social rented or intermediate tenure) property across the borough which is comparable to SDR data.
- 2.38 The 2018 household survey (re-weighted using the 2021 Census) identified that flats/apartments and maisonettes account for 46.5% of occupied affordable accommodation (43.5% flats/apartments and 3.1% maisonettes), 39.4% are houses (of which 16.0% are semi-detached, 21.7% are terraced, and 1.7% are detached), 13.4% are bungalows, and 0.7% other types of housing. In terms of size, affordable dwellings in the borough typically have one bedroom/bedsit (38.2%), two bedrooms (36.6%), or three bedrooms (22.5%), with a further 2.7% having four or more bedrooms.
- 2.39 In terms of household composition, the 2018 household survey (re-weighted using the 2021 Census) found that 39.8% are singles under 65, 23.2% are older singles and couples (one or both aged over 65 years), 9.2% are couples or lone parents with adult children living at home, 8.1% are couples under 65 with no children, 7.4% are lone parents with children under 18, 7.6% are couples with children under 18, and a further 4.7% are other household types.
- 2.40 Amongst the older households (16.5% of whom are singles over 65 and 6.7% are couples), 20.8% have lived in their current affordable property for over 20 years or more. 46.0% live in a flat/apartment, 28.1% live in a bungalow, around 12.6% live in a terraced house, and 9.3% live in a semi-detached home. Around 57% of those aged over 65 live in a 1-bedroom home and 24.3% live in a 2-bedroom home.
- 2.41 42.3% of Household Reference People living in affordable housing are in employment. A further 24.6% are wholly retired from work, 20.7% are

permanently sick/disabled, 5.8% are unemployed, and 6.6% look after the home/are caring for someone.

- 2.42 Incomes are generally low, with 77.8% of households in affordable housing receiving an income of less than £18,200 gross per year. 16.5% receive between £18,200 and £26,000 per year, 3.7% receive between £26,000 and £39,000 per year, and 2.1% receive more than £39,000 per year.

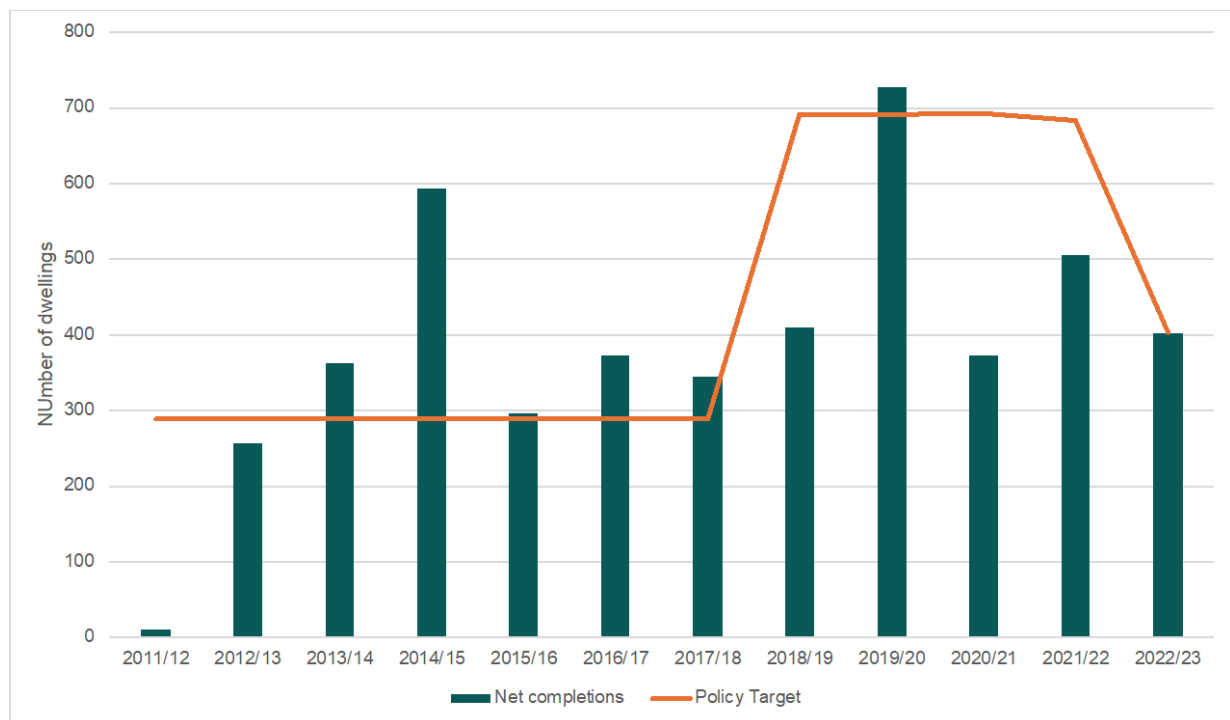
Past trends in housing delivery

- 2.43 Over the past 12 years (2011/12 to 2022/2023) 4,660 net new dwellings have been built across Oldham borough (Table 2.10), around half of which have been built in the five years 2018/19 to 2022/23. In the past 5 years, an annual average of 484 net completions has been achieved. A comparison of annual completions with the annual policy target is also presented in Figure 2.1. Note that the change in policy target from 2018/19 reflected outcomes of applying the standard method calculation set out in Planning Practice Guidance and from 2022/23 the target is set by Place for Everyone.
- 2.44 Over the past 12 years, the overall shortfall of delivery relative to targets has been 527 dwellings. The distribution of newbuild activity since 2007 is shown in Map 2.2.

Table 2.10 Dwelling completions 2011/12 to 2022/2023

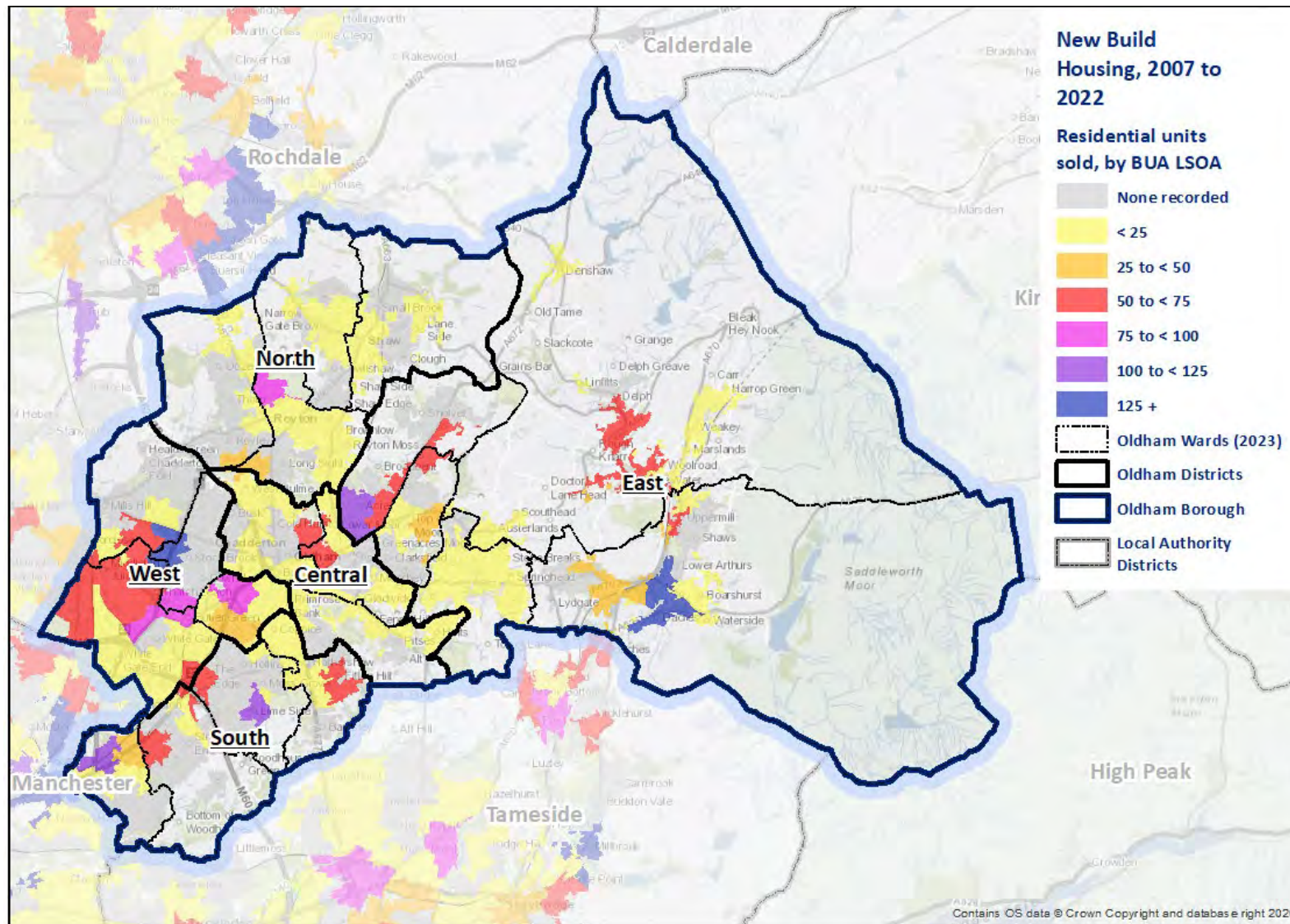
Year	Total (net)	Affordable (gross)	Market	Policy target	Surplus/ deficit against target
2011/12	11	112	-101	289	-278
2012/13	257	198	59	289	-32
2013/14	363	202	161	289	74
2014/15	594	280	314	289	305
2015/16	296	20	276	289	7
2016/17	374	60	314	289	85
2017/18	345	42	303	289	56
2018/19	410	90	320	692	-282
2019/20	728	176	552	692	36
2020/21	373	129	244	693	-320
2021/22	506	173	333	683	-177
2022/23	403	165	238	404	-1
Grand Total (12 years)	4,660	1,647	3,013	5,187	-527
Grand Total (past 5 years)	2,420	733	1,687	3,164	-744
Annual average (past 5 years)	484	146.6	337.4	633	-149

Source: Oldham Council Annual Monitoring Reports

Figure 2.1 Summary of net completions 2011/12 to 2022/23 against policy targets

Source: Annual Monitoring Report; Council data

Map 2.2 New build dwellings by LSOA over period 2007-2022



Source: Land Registry © Crown copyright 2007 to 2022

Demographic drivers: population, migration, and households

Population projections

- 2.45 National population projections are produced by the ONS regularly and the latest ones are 2018-based projections (Table 2.11)

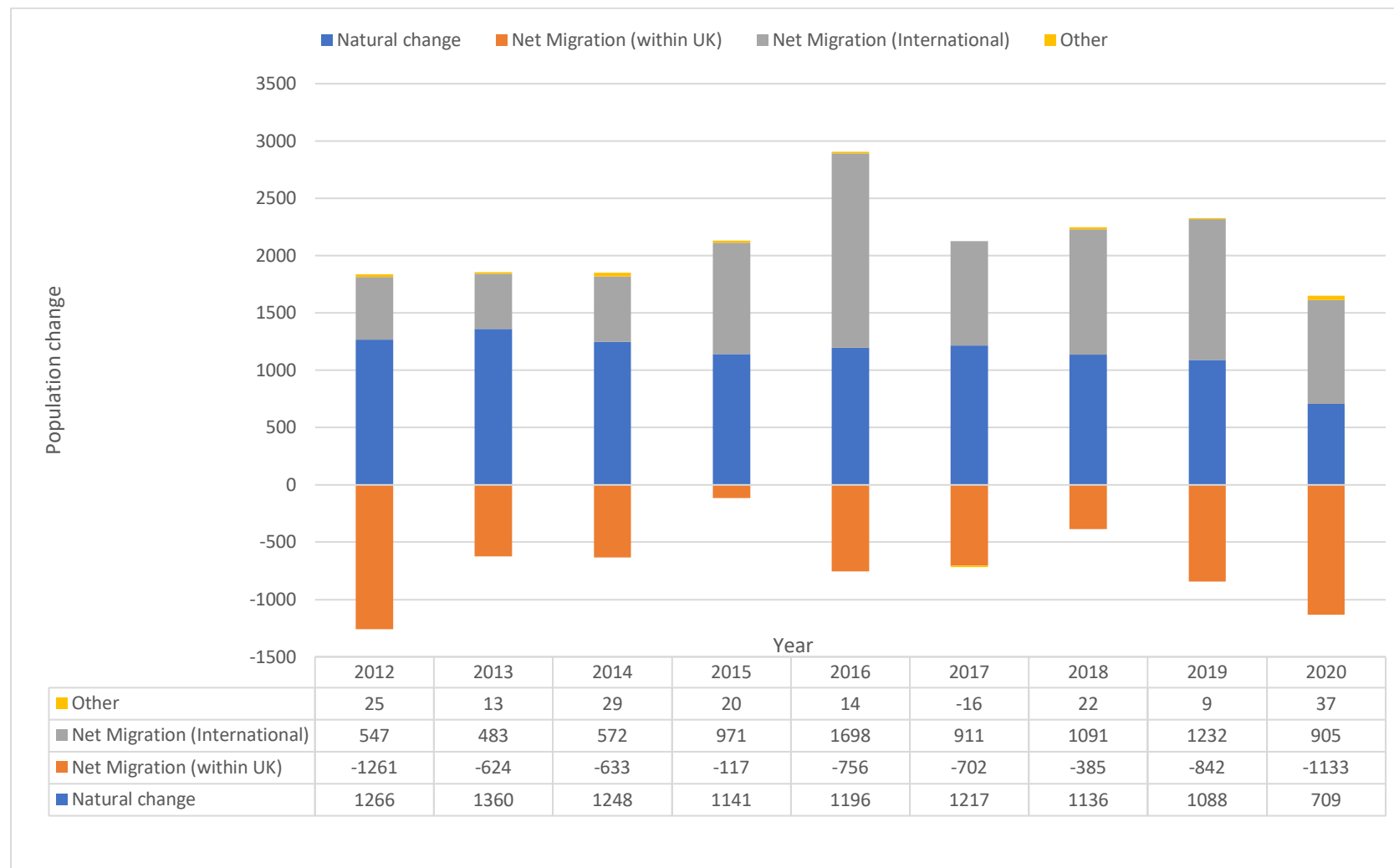
Table 2.11 Change in population 2022-2041 by age group

Age groups	2022	2041	Number change 2022-2041	% change 2022-2041
0-19	65,550	65,754	204	0.3%
20-39	62,945	65,614	2,669	4.2%
40-54	44,563	49,665	5,102	11.4%
55-64	28,480	28,897	417	1.5%
65-74	20,932	24,817	3,885	18.6%
75-84	13,859	18,387	4,528	32.7%
85+	4,848	7,885	3,036	62.6%
All Ages	241,176	261,018	19,841	8.2%

Source: 2018-based ONS population projections

Components of population change

- 2.46 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 Oldham Borough 2012-2020 is shown in Figure 2.2. Over the period 2012 to 2020, natural change and international net in-migration has consistently increased population, but this has been counteracted by a consistent net out-migration within the UK.

Figure 2.2 Components of population change 2012 to 2020

Source: ONS Population estimates and components of population change.

Household migration

- 2.47 Data reported in the 2011 Census suggests that 74.8% of households who moved in the year preceding the Census originated from within Oldham. As shown in Table 2.12, of households moving to a new residence in Oldham, 90% originated from Greater Manchester, with 4.8% from Manchester, 4.1% from Rochdale, and 3.4% from Tameside. Note comparative 2021 Census data is still not available.

Table 2.12 Origin of moving households

Place of Origin	Number	%
Oldham	13,966	74.8
Manchester	896	4.8
Rochdale	766	4.1
Tameside	639	3.4
Elsewhere Greater Manchester	557	3.0
Lancashire	231	1.2
Cheshire	96	0.5
Merseyside	70	0.4
Cumbria	26	0.1
Kirklees	75	0.4
Leeds	71	0.4
Calderdale	34	0.2
Elsewhere Yorkshire and the Humber	245	1.3
North East	72	0.4
Elsewhere in UK	929	5.0
Total	18,693	100.0

Source: 2011 Census

- 2.48 Table 2.13 sets out the stated first-choice destination of households planning to move in the next five years. The majority of people (67.8%) want to remain living within the Oldham Borough. 6.5% of households said they would like to move to elsewhere in the Greater Manchester area, 6.9% to elsewhere in the North West, and 10% to elsewhere in the UK.

Table 2.13 First choice destination of households planning to move in the next five years

Destination	% stating as first preference
Within Oldham Borough	67.8
Kirklees	0.3
Rochdale	1.3
Manchester	3.4
Tameside	0.6
Stockport	1.9
High Peaks	0.5
Elsewhere Greater Manchester	6.5
Elsewhere North West	6.9
Elsewhere UK	10
Outside UK	0.7

Source: 2018 Household Survey

Further information from the Household Survey on households moving home

2.49 Information from the 2018 household survey (re-weighted using the 2021 Census) relating to **households who moved home in the previous five years** includes:

- A majority (59.1%) moved from a house, 26% from a flat/apartment, 13.8% from a bungalow, 0.6% from a maisonette and 0.5% from another property type;
- 23.2% moved from a property with one bedroom/bedsit, around 39.5% previously had two bedrooms, 25.5% had three bedrooms, 11.3% from four bedrooms, and 0.6% had five or more bedrooms;
- In terms of tenure, 41.7% of moving households previously lived in an owner-occupied property, 26.3% previously lived in private rented or tied accommodation, around 16.2% had lived in affordable accommodation, 14.1% had been living with family or friends, and around 1.6% stated 'other';
- The three main reasons for moving were wanting to own a home or to live independently (12.9%), wanting a larger property or one which was better in some way (11.1%), and to move to a better neighbourhood or more pleasant area (9.4%);
- 29.2% said they are planning to move again within the next 5 years, with around 7.6% stating they would like to move but are unable to; and
- Of those planning to move again, over 75.4% would like to move to a house, with a further 14.1% wanting to move to a bungalow, and around 4.4% to a flat.

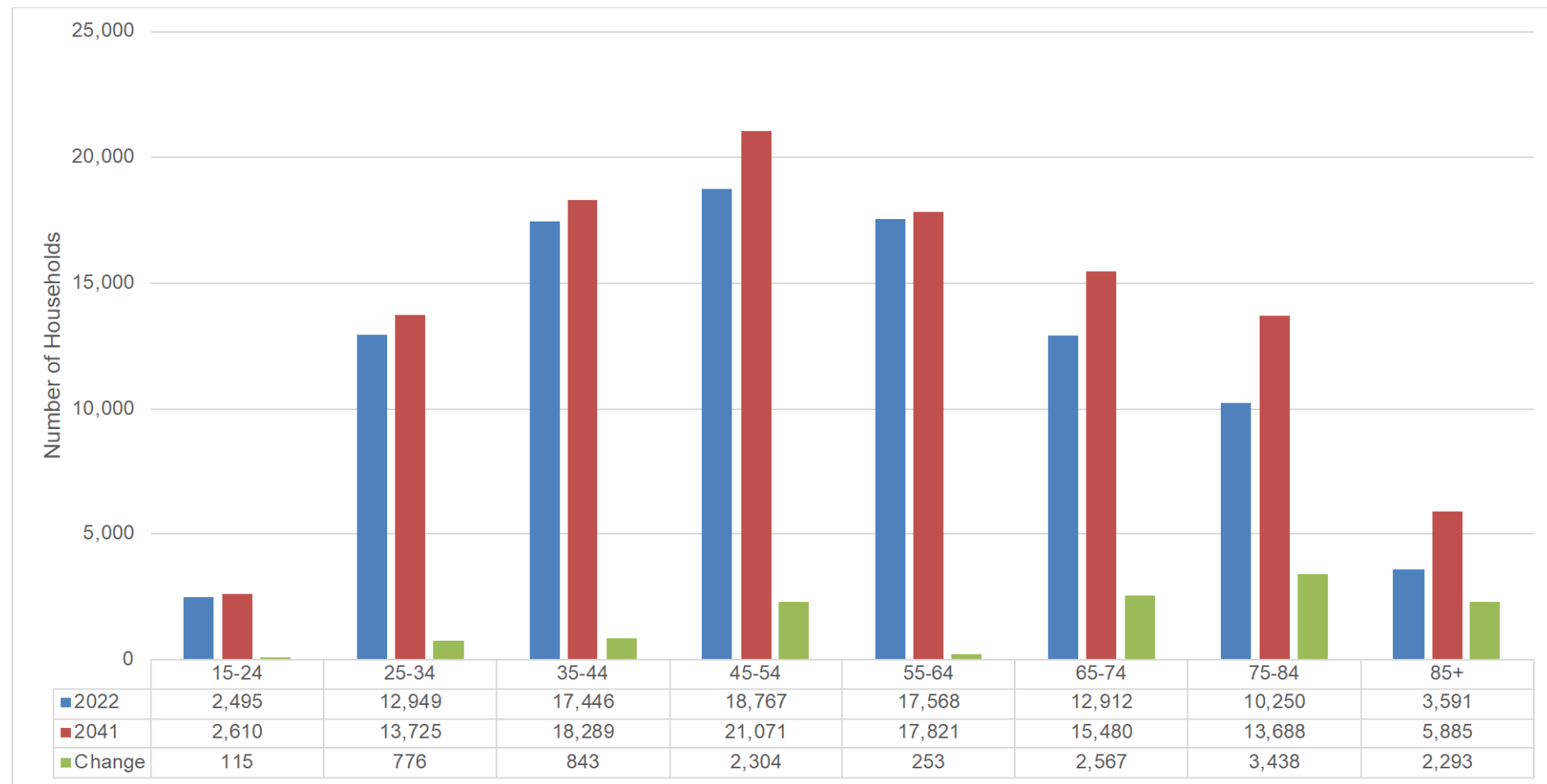
2.50 The 2018 household survey (re-weighted using the 2021 Census) found that 15,716 (21.1%) households **planned to move in the next five years**. A further 6,591 (8.8%) households would like to move but are unable to. Of all the reasons listed for being unable to move, 62% said that this is because they

cannot afford to move and 44% mentioned a lack of suitable accommodation in the area they want to move to.

- 2.51 The 2018 household survey (re-weighted using the 2021 Census) identified the following characteristics relating to those households planning to move in the next five years, which included an assessment of what people would like and expect to move to:
- In terms of the number of bedrooms, around 62% of households would like three or more bedrooms and 55.5% would expect three bedrooms as a minimum in their next property;
 - 42.3% of households would like a detached house although only 18.5% would expect this type of property, and 10.9% would like some form of terraced house but around 14.5% would expect to move into this type;
 - There is a strong desire for owner-occupation, with around 63.9% of households planning to move stating they would most likely move to this tenure, while 74.2% would consider it. 11.8% of households would most likely move to rent privately and 20.9% would consider private rent; and
 - The main reasons why households plan to move are to move to a better neighbourhood/more pleasant area (24.2%), wanting larger property or one that is better in some way (16.7%), and health problems and/or need housing suitable for an older and/or disabled person (10.4%).

Household projections

- 2.52 The latest ONS 2018-based household projections provide estimates of the proportions of people who are likely to be Household Reference People by age, gender, and household type based on census data. Variant household projections are also produced.
- 2.53 According to the 2018-based projections, the total number of households in 2022 was projected to be 95,979 and expected to increase to 108,568 by 2041.
- 2.54 Table 2.14 provides a detailed breakdown of household type by the age of Household Reference Person to 2041 using 2018-based household projections. Currently available data shows that the overall household type profile is not expected to change over the 2022 to 2041 period, with the dominant household types being 'one person' and 'other households with two or more adults', although the proportion of 'other households with two or more adults' is expected to increase. Additionally, as illustrated in Figure 2.3, there will be a marked increase in the number of households where the Household Reference Person is aged 45-54 and 65 or over.

Figure 2.3 Profile of households by age of Household Reference Person in 2022 and 2041 under 2018-based projections

Source: 2018-based ONS household projections

Table 2.14 Household types and change 2022 to 2041 (by age of household reference person (HRP))

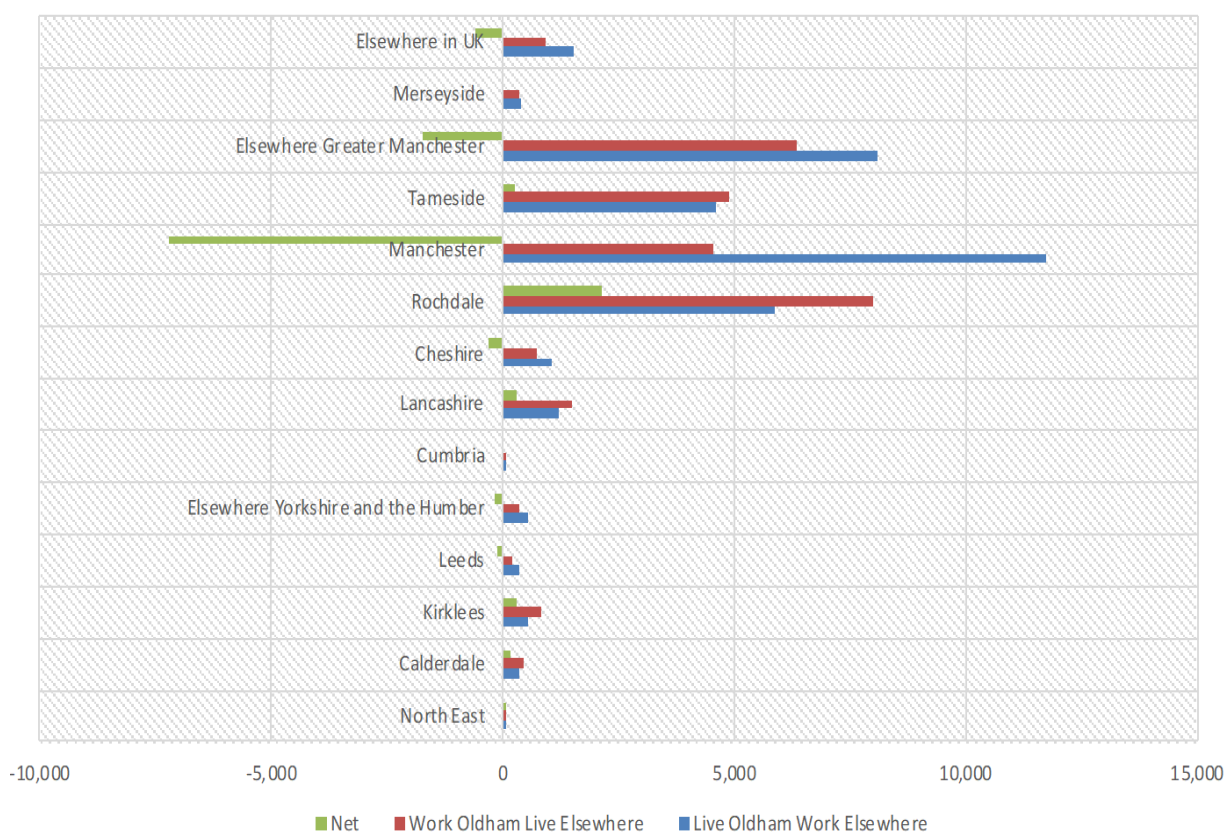
2022	Aged 15-24	Aged 25-34	Aged 35-44	Aged 45-54	Aged 55-64	Aged 65-74	Aged 75-84	Aged 85+	TOTAL	%
One person	461	2,257	3,728	4,725	5,598	5,246	5,359	2,564	29,938	31.2%
Household with 1 dependent child	856	3,078	3,788	4,005	1,711	279	84	23	13,825	14.4%
Household with 2 dependent children	389	2,608	3,811	2,453	572	38	7	4	9,883	10.3%
Household with 3 or more dependent children	189	2,442	3,343	1,279	209	14	10	1	7,487	7.8%
Other households with two or more adults	600	2,564	2,776	6,306	9,478	7,335	4,789	999	34,847	36.3%
Total	2,495	12,949	17,446	18,767	17,568	12,912	10,250	3,591	95,979	100.0%
2041	Aged 15-24	Aged 25-34	Aged 35-44	Aged 45-54	Aged 55-64	Aged 65-74	Aged 75-84	Aged 85+	TOTAL	%
One person	476	2,395	3,943	5,255	5,640	6,214	7,119	4,174	35,215	32.4%
Household with 1 dependent child	903	3,269	3,934	4,527	1,717	327	109	43	14,829	13.7%
Household with 2 dependent children	412	2,765	3,969	2,812	572	44	10	7	10,592	9.8%
Household with 3 or more dependent children	200	2,580	3,510	1,461	202	16	13	2	7,985	7.4%
Other households with two or more adults	619	2,716	2,933	7,016	9,689	8,878	6,437	1,659	39,947	36.8%
Total	2,610	13,725	18,289	21,071	17,821	15,480	13,688	5,885	108,568	100.0%
Change 2022-2041	Aged 15-24	Aged 25-34	Aged 35-44	Aged 45-54	Aged 55-64	Aged 65-74	Aged 75-84	Aged 85+	TOTAL	%
One person	14	139	215	529	42	968	1,760	1,610	5,278	41.9%
Household with 1 dependent child	48	191	146	522	6	48	24	19	1,004	8.0%
Household with 2 dependent children	23	156	158	360	0	6	2	3	709	5.6%
Household with 3 or more dependent children	11	138	167	183	-6	2	3	1	498	4.0%
Other households with two or more adults	19	152	157	710	211	1,544	1,648	660	5,101	40.5%
Total	115	776	843	2,304	253	2,567	3,438	2,293	12,589	100.0%

Source: 2018-based ONS household projections

Travel to work trends

- 2.55 The 2011 Census provides an analysis of travel to work patterns. This allows an appraisal of the extent to which residents from Oldham Borough travel out of the area for work along with the number of people who commute into the borough.
- 2.56 The 2011 Census identified the following:
- 45,747 people live and work in Oldham Borough.
 - 36,182 people live in the borough and work elsewhere (they commute out of the borough for work).
 - 29,137 people work in the borough and live elsewhere (they commute into the borough for work).
 - There is a net out-commute of 7,045 workers.
 - An additional 7,433 people mainly work from home, 69 work offshore, 7,148 have no fixed place of work, and 89 work outside the UK.
- 2.57 Figure 2.4 summarises the main commuting flows to/from Oldham Borough. The most significant net flows are outflows to Manchester and elsewhere in Greater Manchester (which excludes Rochdale and Tameside) and net inflows from Rochdale. Note that comparative data from the 2021 Census is not yet available.

Figure 2.4 Travel to work flows to and from Oldham Borough

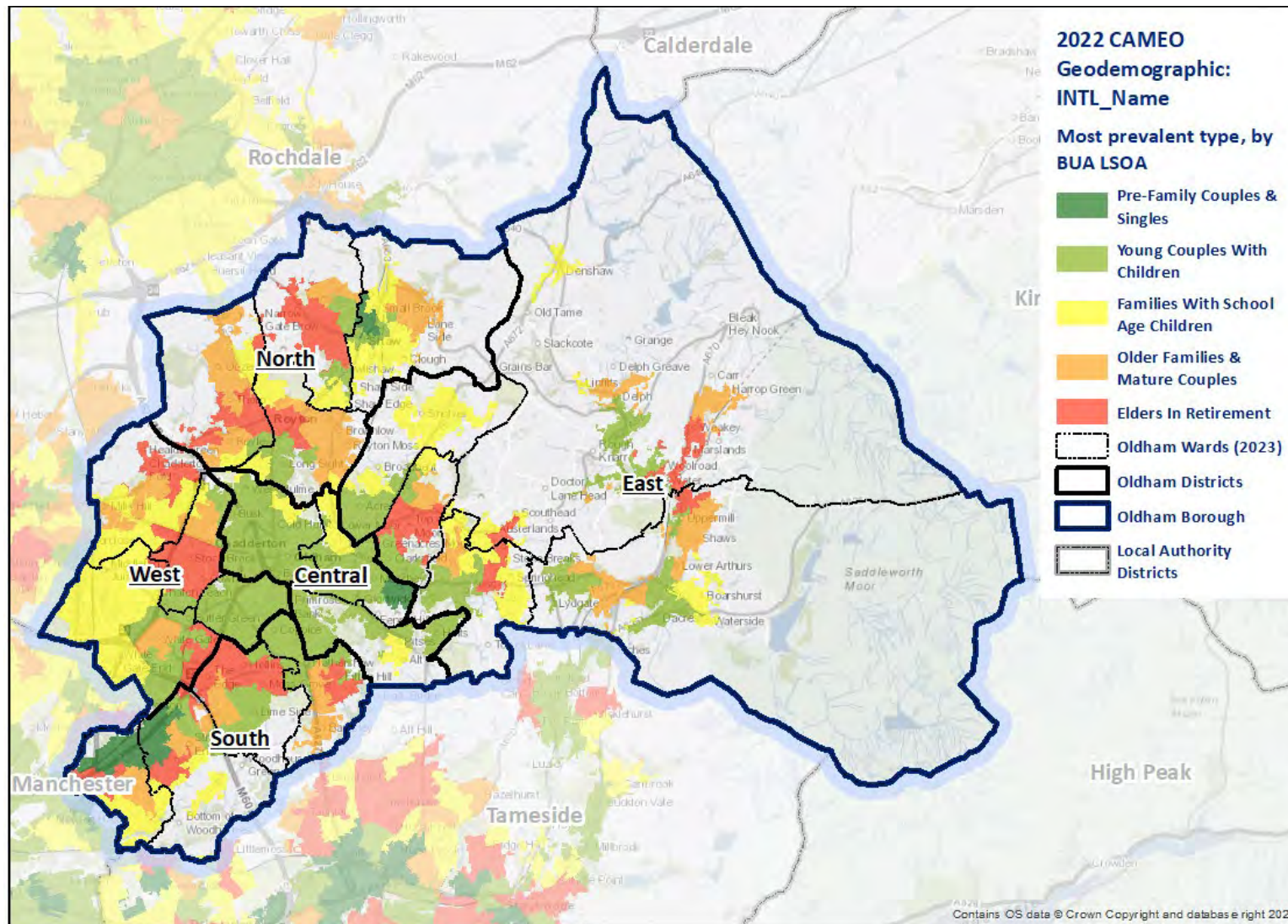


Source: 2011 Census

General household characteristics

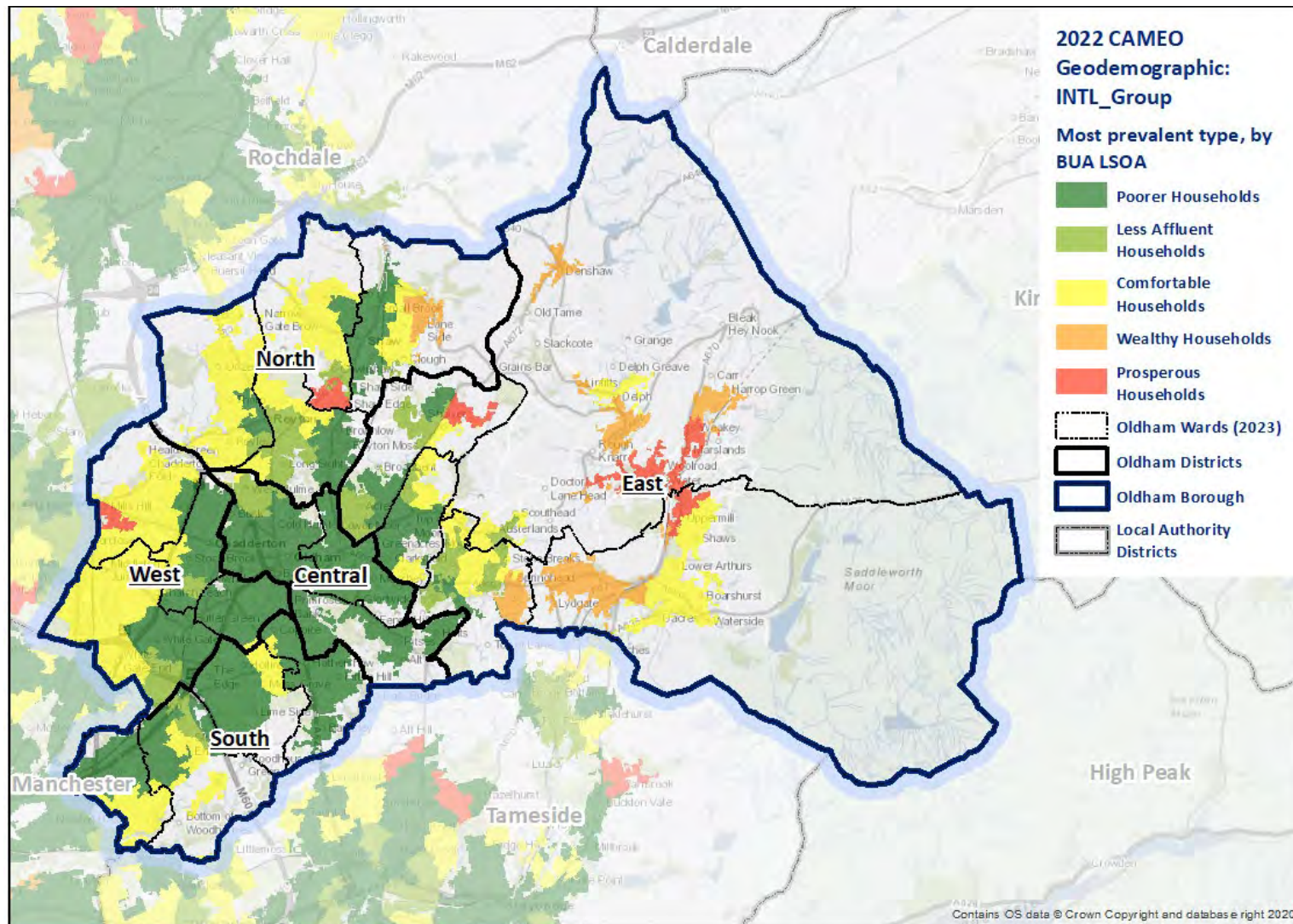
- 2.58 The range of households living in Oldham Borough is illustrated in Maps 2.3 and 2.4. Map 2.3 illustrates the distribution of key household typologies and indicates a predominance of young couples with children in the central district, families with school age children in suburban areas, and older families and elders in retirement in sub-areas areas, particularly in North and West districts.
- 2.59 Map 2.4 considers income groups, broadly illustrating that lower income households are concentrated in the central and west areas, and households who are 'comfortable' are located in suburban areas, particularly in the West, North, and East districts. 'Prosperous' households are located in areas in the East, North, and West districts.

Map 2.3 Household characteristics: household type by LSOA, 2022



Source: CAMEO UK

Map 2.4 Household characteristics: income type by LSOA, 2022



Source: CAMEO UK

Income data

- 2.60 There are a range of income data sources available to inform this study which are now summarised. 2022 CAMEO income data provide range, quartile, and average data of gross household income by sub-area. ONS Annual Survey of Hours and Earnings data provides gross earnings of economically active residents at the borough level. These two sources can provide a realistic estimate of earnings and household income across Oldham Borough (Table 2.15).
- 2.61 The 2022 Annual Survey of Hours and Earnings resident-based data indicates lower quartile earnings are £21,850, median earnings are £27,011, and average earnings are £31,438 across Oldham. The 2023 data is showing a notable uplift in earnings (lower quartile earnings are £23,164, median earnings are £29,560, and average earnings are £35,404 across Oldham).

Table 2.15 Annual gross household income by district

Sub-area	Lower quartile	Median	Average
Central	£15,000	£25,000	£26,492
East	£15,000	£15,000	£14,621
North	£25,000	£35,000	£35,222
South	£25,000	£25,000	£29,513
West	£15,000	£15,000	£21,162
OLDHAM BOROUGH	£15,000	£25,000	£24,058
Oldham Town Centre	£25,000	£25,000	£31,442

Source: CAMEO UK

Summary

- 2.62 Across Oldham Borough, there are an estimated 100,335 dwellings and 93,152 households and 2.9% of dwellings are vacant.
- 2.63 In terms of occupied dwelling stock:
- 60.4% of occupied dwellings are owner-occupied, 18.0% are private rented, and 21.6% are affordable (including social/affordable renting and shared ownership);
 - 77.5% of dwellings are houses (44.7% terraced, 24.8% semi-detached, and 8.0% detached), 12.9% are flats, and 9.6% are bungalows; and
 - 8.9% of dwellings have one bedroom, 43.3% two bedrooms, 38.6% three bedrooms, and 9.2% four or more bedrooms.
- 2.64 Over the 12 years 2011/12 to 2022/2023, 4,660 net new dwellings have been built across Oldham Borough. In the past 5 years to 2022/2023, an annual net average of 484 dwellings have been built across the borough.
- 2.65 2018-based projections estimate a population in 2022 of 241,176 and this is projected to increase by 17,598 to 261,018 by 2041, with the largest increases in the 65-74, 75-84, and 85+ age categories. 2018-based ONS household projections suggest a total of 95,979 households (which is higher than the 2021

Census figure) and this is projected to increase by 12,589 (13.1%) to 108,568 by 2041. Largest increases will be one person and other households with two or more adults, and households with a Household Reference Person aged 65 and over.

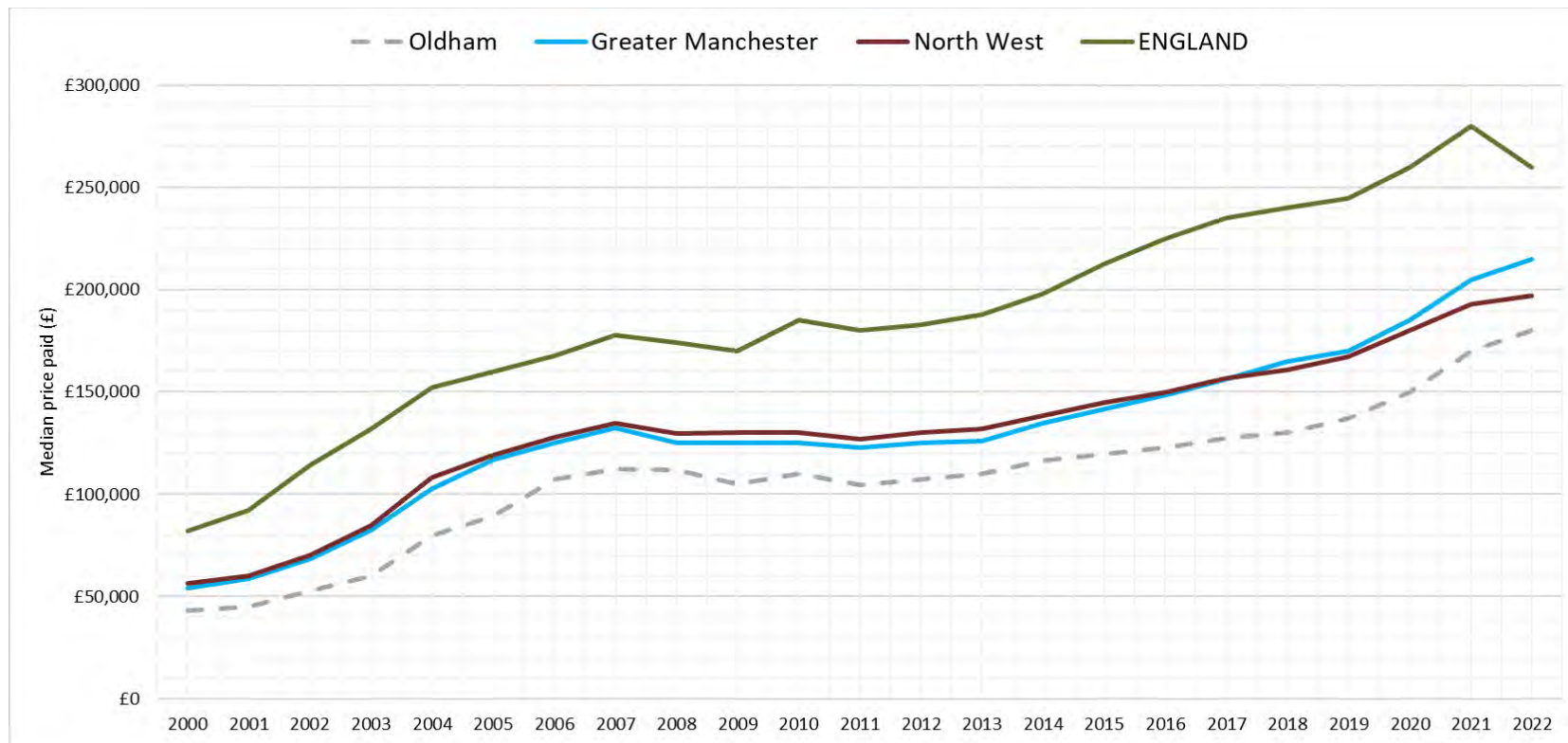
3. Price, Rents, and Affordability

Introduction

- 3.1 This chapter sets out the cost of buying and renting properties across Oldham. 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 area have changed over the period 2000 to 2022, based on full-year Land Registry price paid data. This is compared with Greater Manchester, the North West, and England.
- 3.3 Median house prices in the borough have been consistently lower than those for the North West and England.
- 3.4 Overall, median prices have increased from £43,000 in the year 2000 to £180,000 in 2022, an increase of 318.6%. Table 3.1 sets out comparative house price change over this period, which indicates that this rate of growth is higher than that experienced across the North West (+248.7%) and England as a whole (+217.1%).

Figure 3.1 Median house price trends 2000 to 2022: Oldham, Greater Manchester, the North West, and England

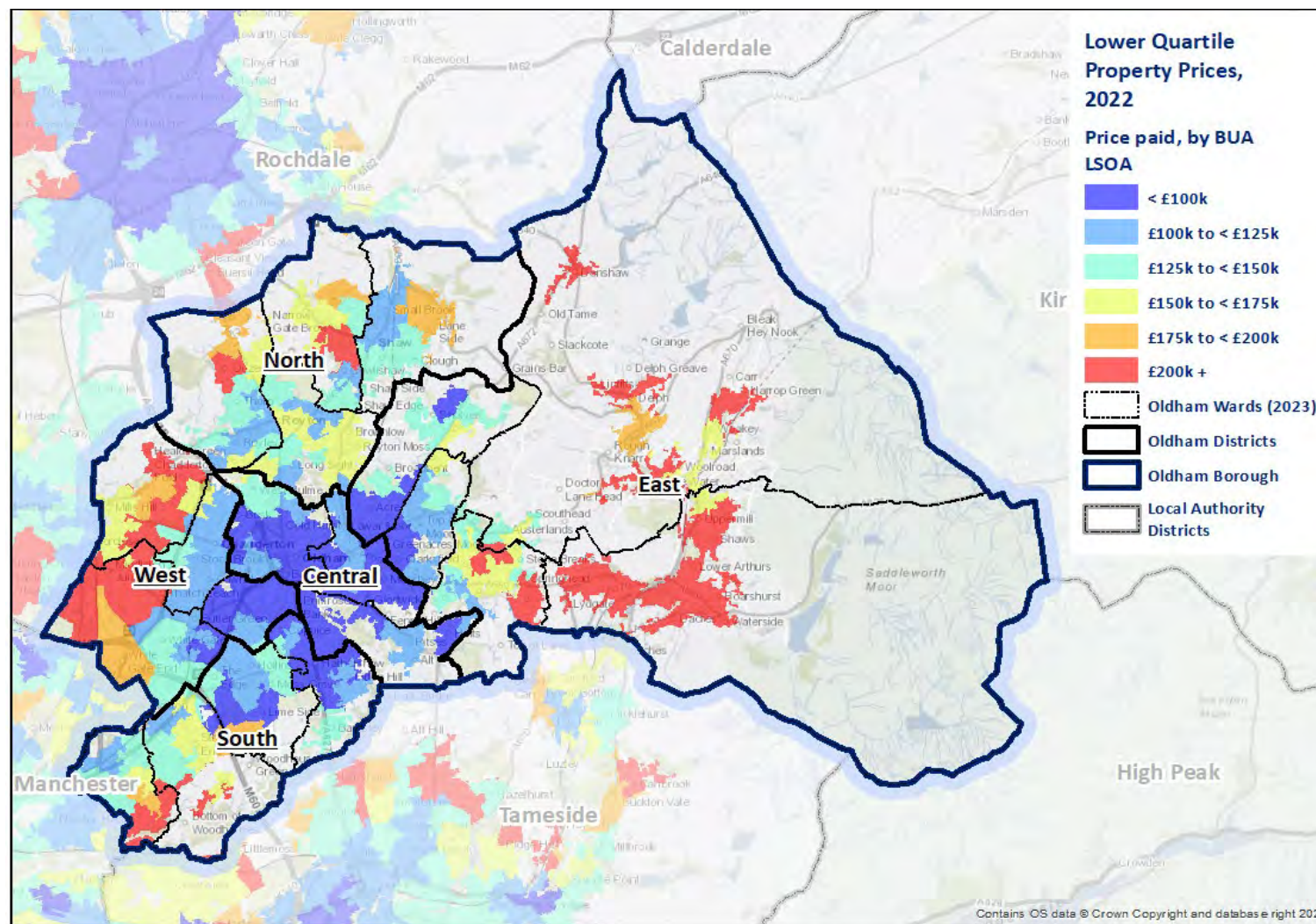
Source: Data produced by Land Registry © Crown copyright 2022

Table 3.1 Comparative house price change 2000-2022 with neighbouring local authority areas, the North West, and England

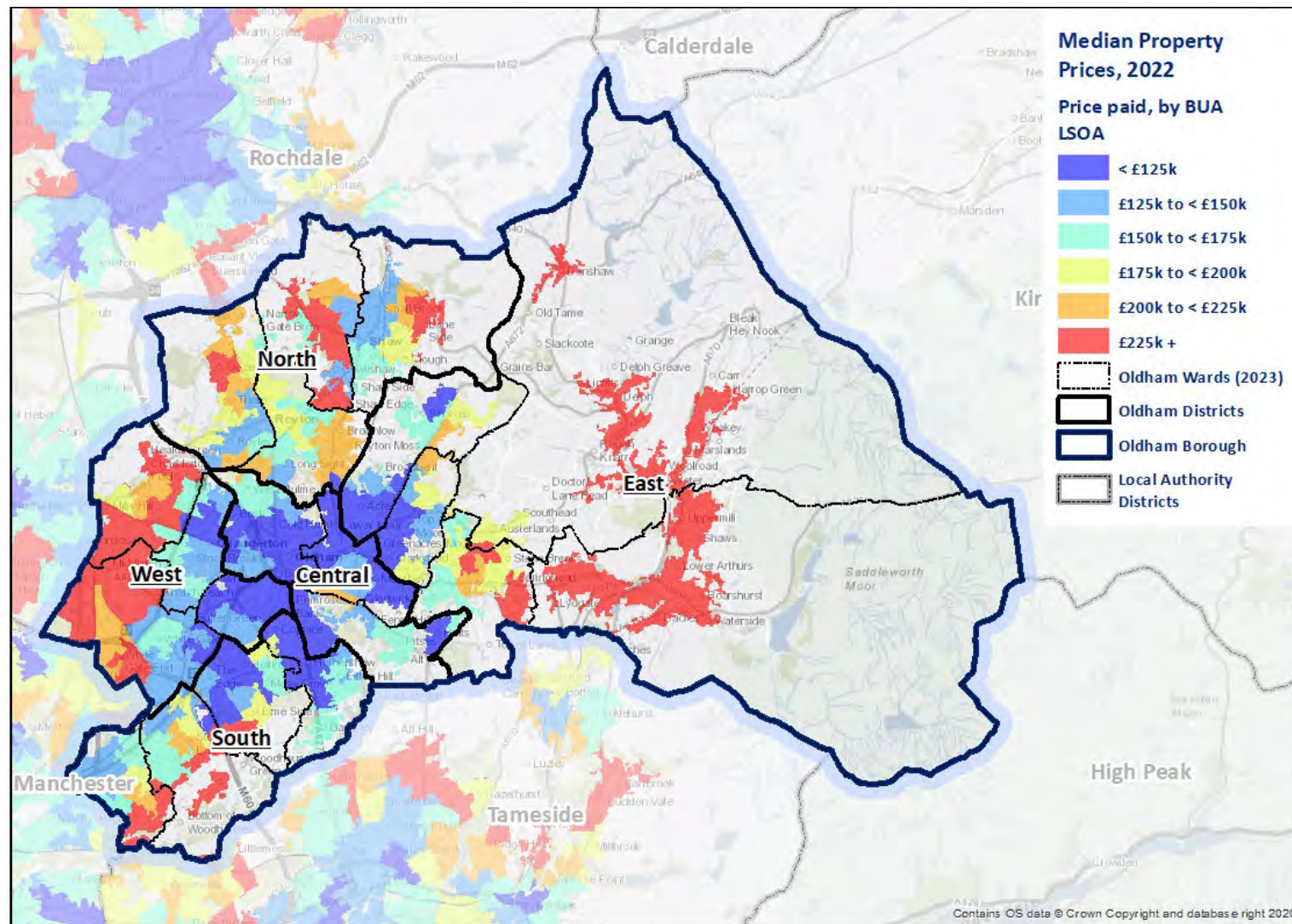
Location	Median price (£) 2000	Median price (£) 2022	% Change 2000-2022
ENGLAND	£82,000	£260,000	217.1%
North West	£56,500	£197,000	248.7%
Greater Manchester	£54,000	£215,000	298.1%
Oldham	£43,000	£180,000	318.6%
Bolton	£46,950	£175,000	272.7%
Bury	£53,000	£222,500	319.8%
Manchester	£50,350	£235,000	366.7%
Rochdale	£47,950	£177,750	270.7%
Salford	£47,000	£221,000	370.2%
Stockport	£73,000	£285,000	290.4%
Tameside	£48,000	£193,000	302.1%
Trafford	£82,500	£358,250	334.2%
Wigan	£49,000	£172,000	251.0%

Source: HM Land Registry data © Crown copyright and database right 2022. This data is licensed under the Open Government Licence v3.0

- 3.5 During 2022, median prices across the borough were £180,000 and lower quartile prices were £134,950. The distribution of median house prices during 2022 is illustrated in Map 3.1. These indicate relatively higher prices in the East and West districts and relatively lower prices in the Central and South districts.

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

Source: HM Land Registry data © Crown copyright and database right 2022. This data is licensed under the Open Government Licence v3.0

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

Source: HM Land Registry data © Crown copyright and database right 2022. This data is licensed under the Open Government Licence v3.0

Private renting

- 3.6 Table 3.2 provides an overview of the cost of renting privately across the borough and compares prices with Greater Manchester, the North West region, and England as a whole. Over this time, lower quartile rents have increased by 39.8% and median rents have increased by 53.4%. These increases are below those experienced across Greater Manchester but higher compared with the North West and England.

Table 3.2 Comparative lower quartile and median rental price 2010-2022

Location	LQ price (£) 2010	LQ price (£) 2022	% change 2010-2022
Oldham	£425	£594	39.8%
Greater Manchester	£490	£750	53.1%
North West	£472	£624	32.2%
ENGLAND	£598	£802	34.1%
Location	Median price (£) 2010	Median price (£) 2022	% change 2010-2022
Oldham	£472	£724	53.4%
Greater Manchester	£576	£949	64.8%
North West	£546	£802	46.9%
ENGLAND	£893	£1,248	39.8%

Source: © 2022 Zoopla Limited

- 3.7 The Local Housing Allowance rates for the borough were also examined. Oldham Borough is within the Oldham and Rochdale Broad Rental Market Area (BRMA):
- Shared accommodation rate - £66.39 per week
 - 1-bedroom rate - £90.90 per week
 - 2-bedroom rate - £103.85 per week
 - 3-bedroom rate - £126.58 per week
 - 4-bedroom rate - £159.95 per week

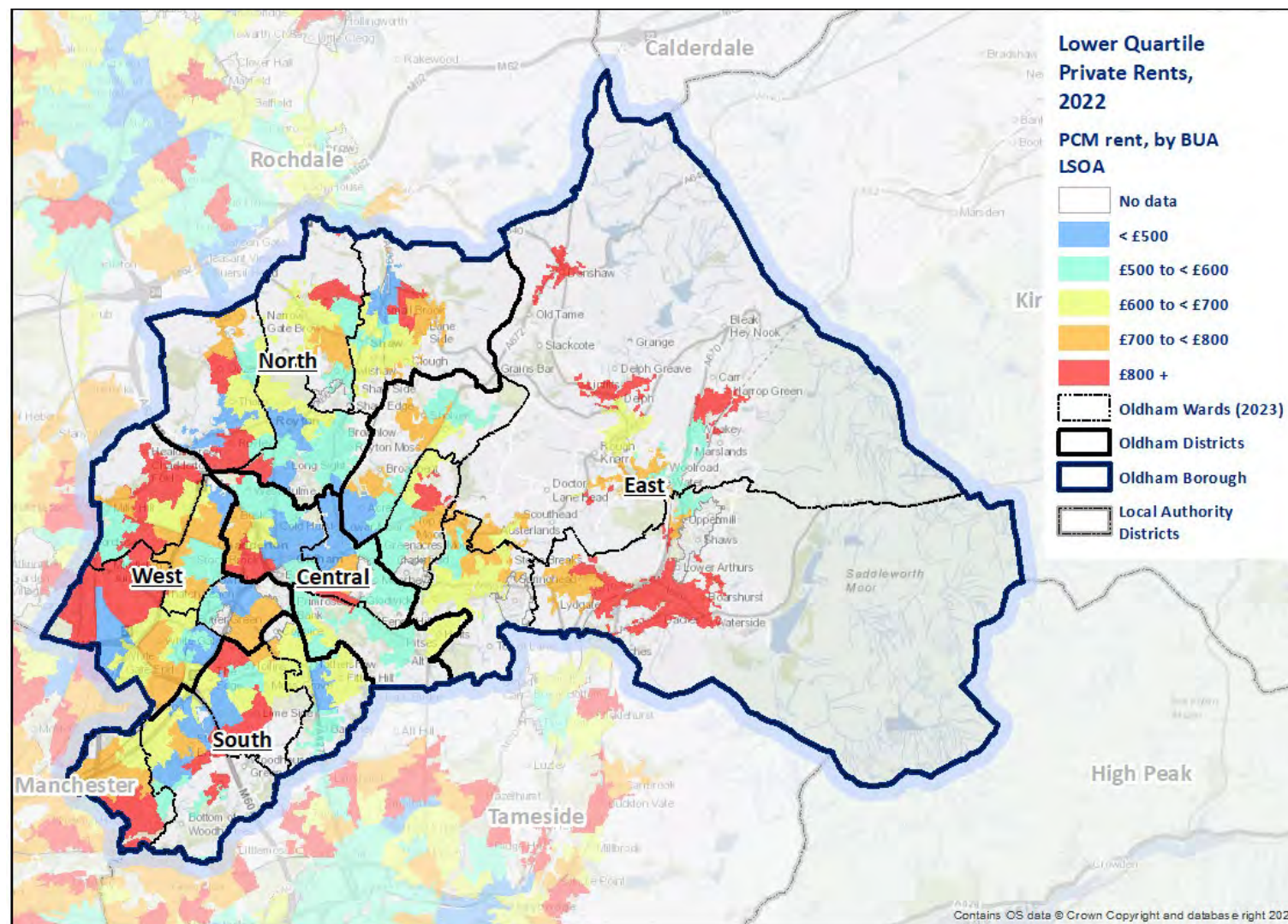
Table 3.3 Comparison between LHA rates and lower quartile rents

No. of bedrooms	Rate per week (£)	Monthly rate	2022 LQ rent*	Variance between LQ rent and LHA
Shared accommodation	£66.39	£288	£451	(£163)
1 bedroom	£90.90	£394	£472	(£78)
2 bedroom	£103.85	£450	£650	(£200)
3 bedroom	£126.58	£549	£793	(£244)
4 bedroom	£159.95	£693	£520	£173

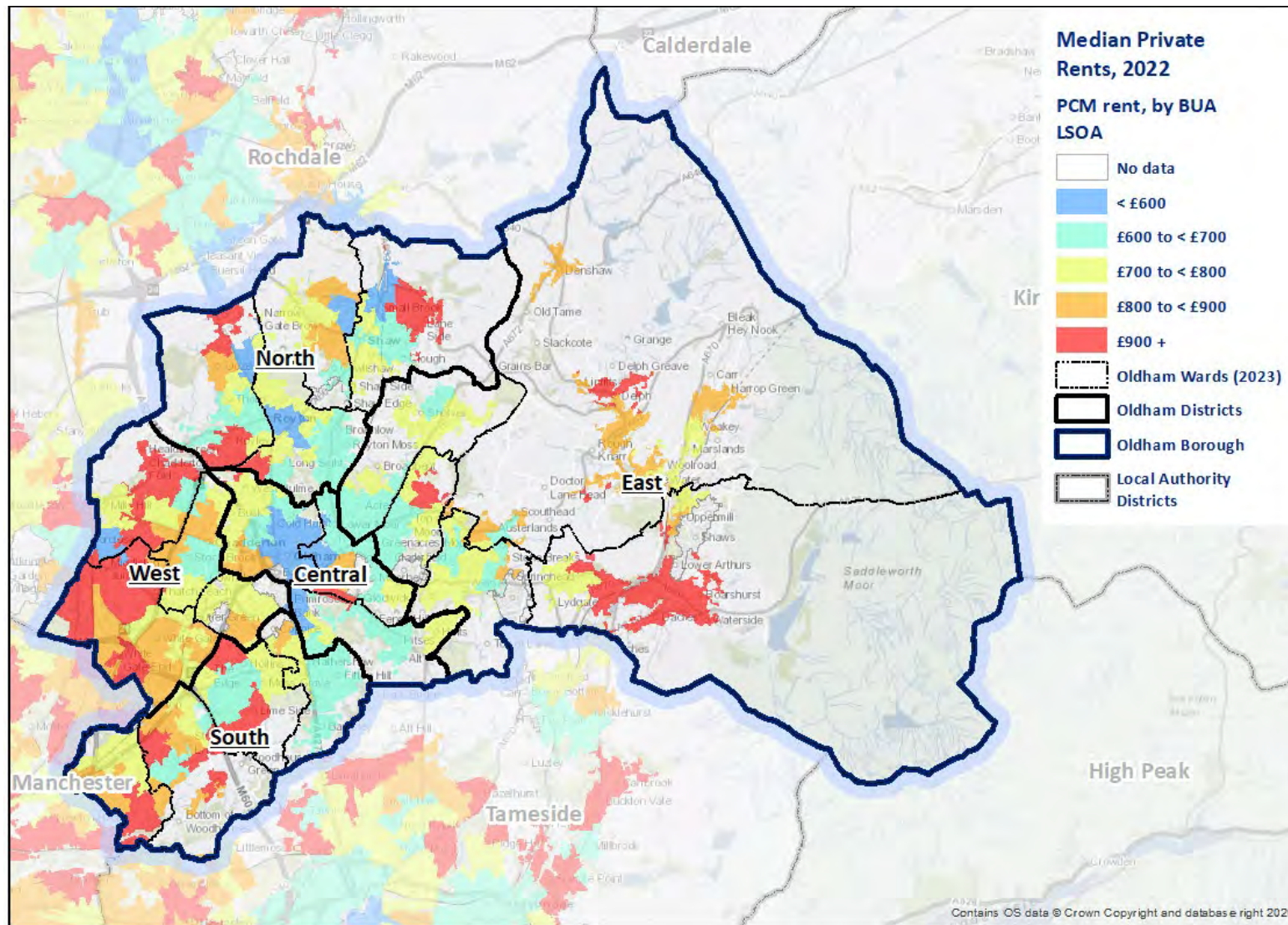
Source: © 2022 Zoopla Limited

- 3.8 More detailed rental data within built-up areas at a small area level (Lower Super Output Areas) are presented in Map 3.3 (lower quartile) and Map 3.4 (median). This illustrates that rents are generally lower in central areas and higher in suburban and rural areas.
- 3.9 The private rented sector accommodates a proportion of low-income households that are eligible for assistance with rental costs. Map 3.5 illustrates the proportion of households in receipt of housing benefit assistance across the borough. This shows a particularly high concentration in central areas of the borough. The data relates to non-passported benefits which means that households are eligible for Housing Benefit irrespective of whether they receive other benefits. Passport benefits are benefits which people are entitled to because of their entitlement to other benefits.

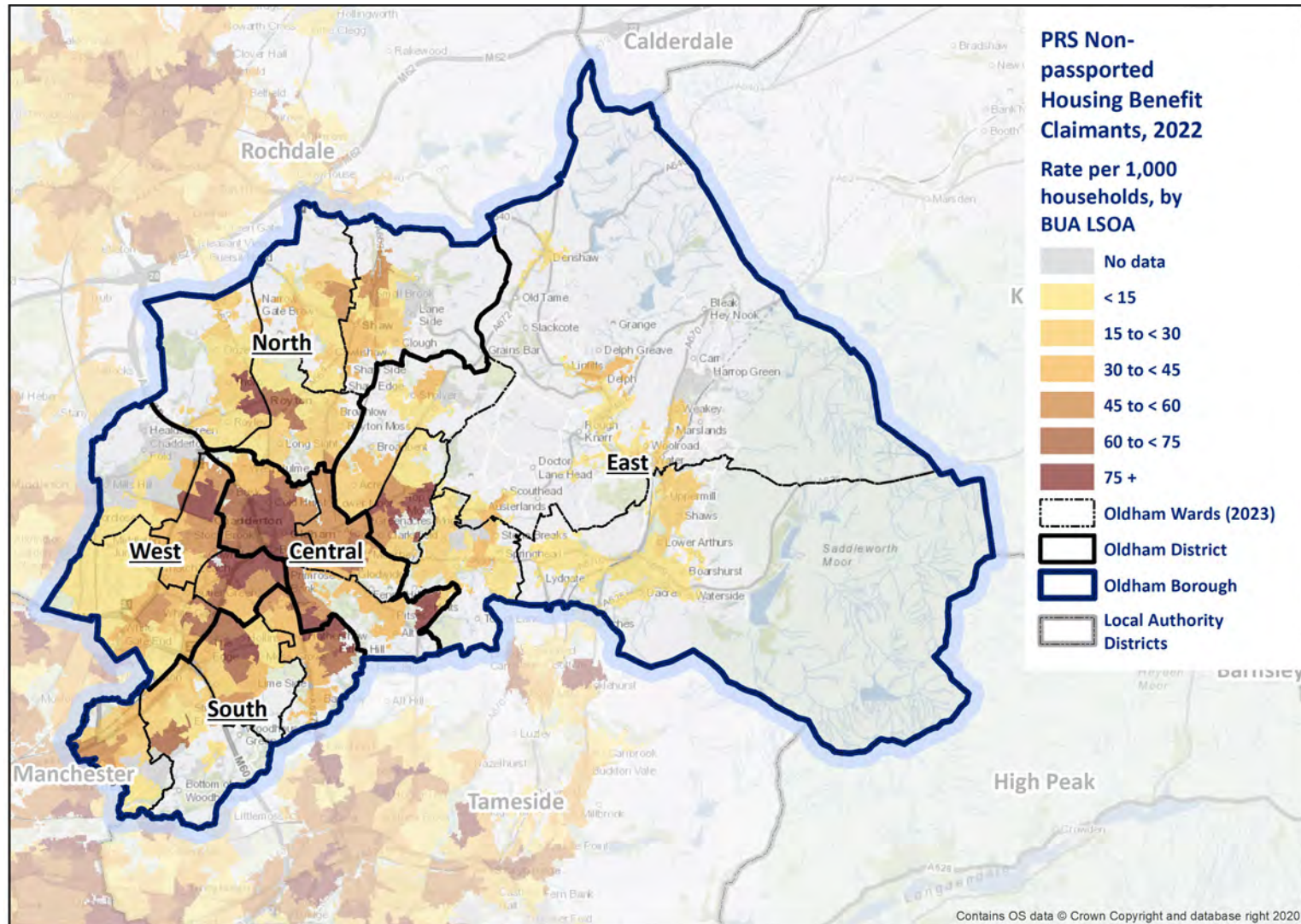
Map 3.3 **2022 lower quartile rents across Oldham Borough by built up areas within LSOAs**



Source: Zoopla Lettings 2022

Map 3.4 2022 median rents across Oldham Borough by built up areas within LSOAs

Source: Zoopla Lettings 2022

Map 3.5 Private Rented Sector Non-Passported Housing Benefit 2022

Source: 2022 DWP Stat Xplore

Relative affordability

- 3.10 The relative affordability of open market dwellings in the Oldham Borough is compared with the other local authorities in Greater Manchester and neighbouring local authorities in Tables 3.1 and 3.2. These tables are produced by the DLUHC, based on a ratio of earnings to house prices using Land Registry Price Paid and ONS Annual Survey of Hours and Earnings data.
- 3.11 In terms of relative affordability (ranked based on 2022 least-to-most affordable), Oldham Borough is the third most affordable local authority area compared with other areas of Greater Manchester and neighbouring districts to Oldham. At a ratio of 5.93, Oldham is less affordable than the North West.

Table 3.4 Relative affordability of lower quartile prices by local authority area

Area	2020	2021	2022
Trafford	8.08	9.74	9.51
Stockport	7.31	8.67	8.16
Manchester	7.04	7.93	7.75
ENGLAND	7.19	8.16	7.36
Salford	6.54	7.31	6.98
Tameside	6.18	6.29	6.48
Bury	5.82	6.78	6.36
Rochdale	5.21	6.13	5.94
Oldham	4.89	5.97	5.93
North West	5.58	6.27	5.76
Bolton	4.79	5.66	5.64
Wigan	5.05	5.4	5.55

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

- 3.12 Similarly, in terms of relative affordability based on median prices, Oldham Borough is the fifth most affordable local authority area, with a median income to house price ratio in 2022 of 6.44, as illustrated in Table 3.5. This is again based on Land Registry Price Paid and ONS Annual Survey of Hours and Earnings data.

Table 3.5 Relative affordability of median prices by local authority area

Area	2020	2021	2022
Trafford	8.06	9.17	9.13
ENGLAND	7.87	9.06	8.28
Manchester	6.93	8	7.91
Stockport	6.91	9.03	7.89
Salford	6.27	7.33	7.07
Bury	5.58	6.79	6.66
Oldham	5.37	6.16	6.44
Tameside	6.00	6.32	6.39
North West	5.86	6.59	6.16
Rochdale	5.37	6.63	6.10
Bolton	5.36	6.03	6.02
Wigan	5.11	5.27	5.65

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

Relative affordability of housing tenure options and defining genuinely affordable housing

- 3.13 The relative cost of alternative housing options across the borough and sub-areas has been considered from two perspectives. Firstly, analysis considers prevailing prices at housing market sub-area level across a range of market and affordable tenures and the incomes required to afford these properties. Secondly, analysis considers what is genuinely affordable to households based on local incomes and assumptions around the proportion of income that should be spent on renting and the multiples of income for buying. The analysis of what is genuinely affordable also considers the incomes of selected key workers and those on minimum and living wages.
- 3.14 The starting point for assessing thresholds for what is affordable and not affordable are as follows:
- For renting, 25% of gross household income is used as the ‘tipping point’ for affordability, with properties not affordable if more than 25% of income is spent on rent. There is no official guidance on what proportion of income should be used. Former CLG SHMA Practice Guidance (2007) recommended 25% and Shelter suggest using 35% of net income; and
 - For buying, affordability is based on a 3.5x gross household income multiple. Former CLG SHMA Practice Guidance (2007) recommended a 3.5x multiple for a household with a single earner and 2.9x for a dual earner.
- 3.15 The former 2007 SHMA guidance did note that local circumstances could justify higher figures being used for affordable renting and that allowances should be made for access to capital that could be used towards the cost of home ownership.
- 3.16 Mortgage lending practices would suggest that 4.75x a single or joint income could be considered. This is the maximum single or joint household income multiple offered by First Direct July 2020.

- 3.17 Based on this and to reflect the specific pressures experienced in Oldham, the principal assumption considered by arc4 with reference to affordability is:
- For buying up to 3.5x gross household income; and
 - For renting up to 25% gross household income.
- 3.18 Table 3.6 sets out the range of market and affordable tenures considered in analysis and any assumptions relating to the cost of properties. The cost of alternative affordable and market tenure options by sub-area is set out in Table 3.7. Table 3.8 shows the gross household incomes needed to afford the tenure based on the 25% rental and 3.5x income multiples. Table 3.9 considers the impact of deposits on sale price.
- 3.19 This analysis indicates that for open market housing at borough-level, the minimum income required is £28,512 (for lower quartile or entry-level renting) or £31,629 (for lower quartile or entry-level house prices). These amounts do vary by sub area, for example income requirements for entry-level renting range between £23,520 in the Central district and £31,008 in the East district. For entry-level home ownership, income requirements range between £23,143 in the Central district and £34,714 in the North, South, and West districts.
- 3.20 Figure 3.2 summarises in graphical form the relative affordability of alternative tenures at the borough level, setting out the income and deposit required for different options set against prevailing lower quartile and median earnings. It uses lower quartile and median earnings derived from the ONS Annual Survey of Hours and Earnings for 2022.
- 3.21 This indicates that only social renting is affordable for households with lower quartile earners. For households with median income earners, a broader range of tenure options are available, including open market renting, lower quartile purchase, and a range of intermediate tenure options.

Table 3.6 Summary of tenure (including affordable options), price assumptions, and data sources

Tenure	Tenure price assumptions	Affordability assumptions
Social rent	Prevailing prices	Affordability 25% of income
Affordable rent	Affordable homes based on social rent levels for low income households	Affordability 25% of income
Market rent – lower quartile	Prevailing prices	Affordability 25% of income
Market rent – median	Prevailing prices	Affordability 25% of income
Market rent – upper quartile	Prevailing prices	Affordability 25% of income
Market sale – lower quartile	Prevailing prices	90% LTV, 3.5x income
Market sale – median	Prevailing prices	90% LTV, 3.5x income
Market sale – average	Prevailing prices	90% LTV, 3.5x income
Starter home	20% discount on full value (assumed to be median), 10% deposit on discounted portion, remainder mortgage based on 3.5x income	90% LTV, 3.5x income
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
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
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

Table 3.7 Cost of alternative tenure options by borough and sub-areas**Price/equity requirement (2022)**

Tenure option	Oldham Borough	Central	East	North	South	West	Oldham Town Centre
Social rent (average)	£345	£345	£345	£345	£345	£345	£345
Affordable rent (80% of median market rent)	£579	£440	£575	£554	£554	£554	£554
Market rent – lower quartile	£594	£490	£646	£598	£598	£598	£598
Market rent – median	£724	£550	£719	£693	£693	£693	£693
Market rent – average	£808	£601	£785	£865	£865	£865	£865
Market sale – lower quartile	£123,000	£90,000	£128,000	£135,000	£120,000	£125,000	£100,000
Market sale – median	£167,000	£115,000	£187,000	£180,000	£155,000	£170,000	£126,000
Market sale – average	£192,692	£127,502	£230,138	£194,724	£170,849	£185,261	£142,503
Shared ownership (50%)	£83,500	£57,500	£93,500	£90,000	£77,500	£85,000	£63,000
Shared ownership (25%)	£41,750	£28,750	£46,750	£45,000	£38,750	£42,500	£31,500
Help to Buy	£125,250	£86,250	£140,250	£135,000	£116,250	£127,500	£94,500
Discounted Home Ownership (30%)	£116,900	£80,500	£130,900	£126,000	£108,500	£119,000	£88,200
Discounted Home Ownership (25%)	£125,250	£86,250	£140,250	£135,000	£116,250	£127,500	£94,500
Discounted Home Ownership (20%)	£133,600	£92,000	£149,600	£144,000	£124,000	£136,000	£100,800

Table 3.8 Household income required for tenure to be affordable (based on 25% of income for rents and 3.5x income for buying) by sub-area**Income required (2022)**

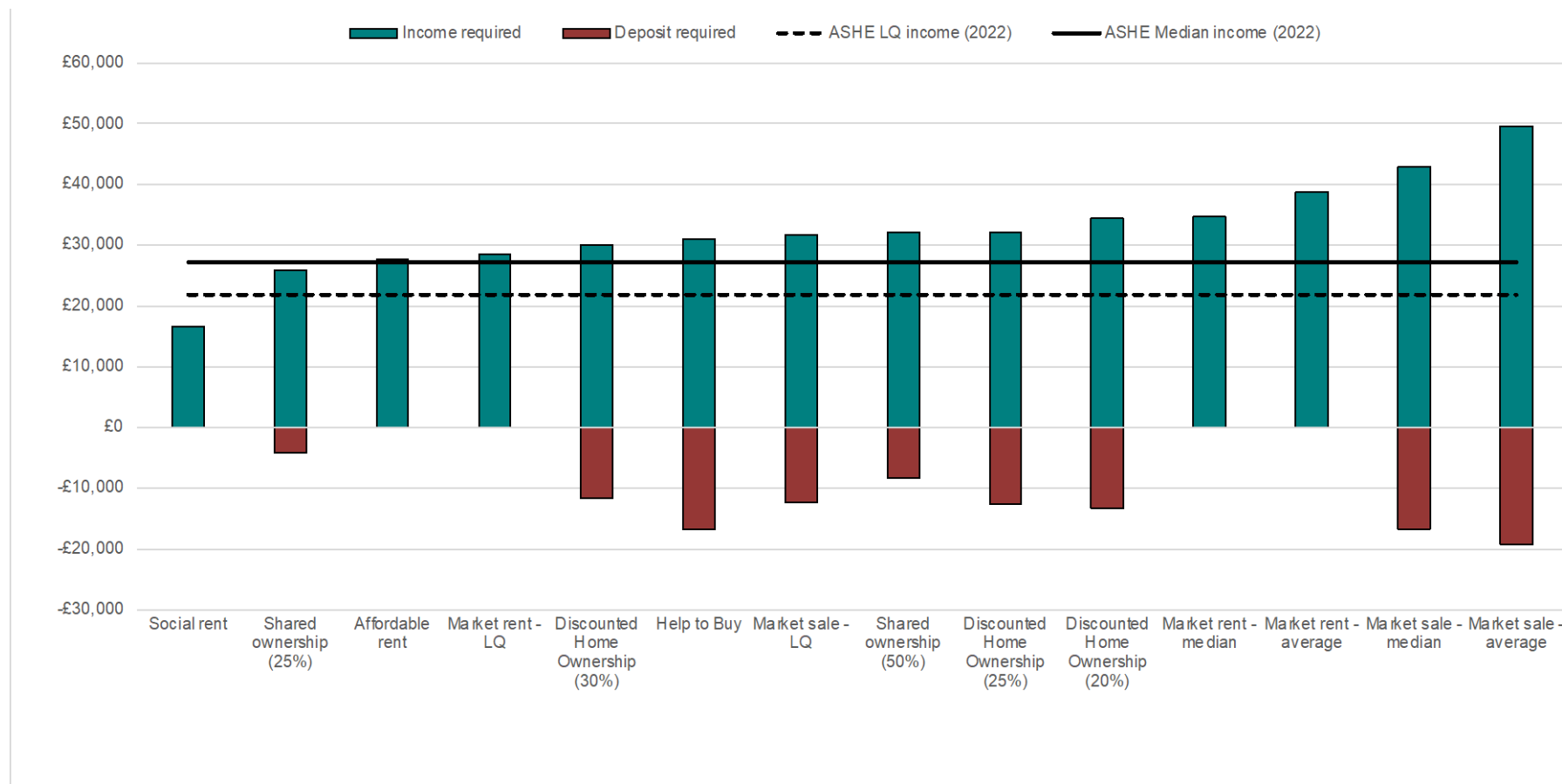
Tenure option	Oldham Borough	Central	East	North	South	West	Oldham Town Centre
Social rent (average)	£16,569	£16,569	£16,569	£16,569	£16,569	£16,569	£16,569
Affordable rent (80% of median market rent)	£27,802	£21,120	£27,610	£26,611	£26,611	£26,611	£26,611
Market rent – lower quartile	£28,512	£23,520	£31,008	£28,704	£28,704	£28,704	£28,704
Market rent – median	£34,752	£26,400	£34,512	£33,264	£33,264	£33,264	£33,264
Market rent – average	£38,787	£28,861	£37,680	£41,514	£41,514	£41,514	£41,514
Market sale – lower quartile	£31,629	£23,143	£32,914	£34,714	£30,857	£32,143	£25,714
Market sale – median	£42,943	£29,571	£48,086	£46,286	£39,857	£43,714	£32,400
Market sale – average	£49,549	£32,786	£59,178	£50,072	£43,933	£47,638	£36,644
Shared ownership (50%)	£32,096	£22,551	£35,768	£34,483	£29,894	£32,647	£24,570
Shared ownership (25%)	£25,953	£18,320	£28,889	£27,861	£24,192	£26,394	£19,935
Help to Buy	£31,014	£21,357	£34,729	£33,429	£28,786	£31,571	£23,400
Discounted Home Ownership (30%)	£30,060	£20,700	£33,660	£32,400	£27,900	£30,600	£22,680
Discounted Home Ownership (25%)	£32,207	£22,179	£36,064	£34,714	£29,893	£32,786	£24,300
Discounted Home Ownership (20%)	£34,354	£23,657	£38,469	£37,029	£31,886	£34,971	£25,920

Source: Data produced by Land Registry © Crown copyright 2022, Zoopla 2022, CLG

Table 3.9 Impact of alternative deposits on sale price and income required for open market properties

Market sale price	Deposit 10%	Deposit 20%	Deposit 30%	Deposit 40%	Oldham Borough median price
Market sale – lower quartile	£110,700	£98,400	£86,100	£73,800	£123,000
Market sale – median	£150,300	£133,600	£116,900	£100,200	£167,000
Market sale – average	£173,423	£154,153	£134,884	£115,615	£192,692
Household income required (3.5x multiple)	Deposit 10%	Deposit 20%	Deposit 30%	Deposit 40%	
Market sale – lower quartile	£31,629	£28,114	£24,600	£21,086	
Market sale – median	£42,943	£38,171	£33,400	£28,629	
Market sale – average	£49,549	£44,044	£38,538	£33,033	
Household income required (5x multiple)	Deposit 10%	Deposit 20%	Deposit 30%	Deposit 40%	
Market sale – lower quartile	£22,140	£19,680	£17,220	£14,760	
Market sale – median	£30,060	£26,720	£23,380	£20,040	
Market sale – average	£34,685	£30,831	£26,977	£23,123	

Source: Data derived from Land Registry © Crown copyright 2022

Figure 3.2 Oldham Borough household income and housing costs

Source: Data produced by Land Registry © Crown copyright 2022, Zoopla 2022, CLG, ASHE 2012

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

What is genuinely affordable housing in the Oldham Borough context?

- 3.22 Having considered what a household needs to earn to afford alternative tenures, consideration is now given to the actual incomes of households across the borough and how this relates to prevailing prices. This analysis helps to establish what is genuinely affordable based on reasonable income multipliers for renting and buying. The analysis takes into account:
- Lower quartile and median household incomes from the 2022 CAMEO data;
 - 2022 entry-level incomes from a range of key worker occupations;
 - Incomes associated with 2022 minimum and living wages (using single, dual income, and 1.5x income measures);
 - The proportion of income a household would need to spend on rent;
 - The extent to which affordable rental options are genuinely affordable to households; and
 - The extent to which households could afford home ownership based on multiples of household income, with up to 4x being affordable.

Genuinely affordable rents

- 3.23 Having considered what a household needs to earn to afford alternative tenures, consideration is now given to the actual incomes of households across the borough and how this relates to current market prices and rents. The analysis helps to establish the extent to which different tenures are affordable and what are genuinely affordable prices and rents based on local incomes.
- 3.24 Table 3.10 focuses on the affordability of market renting and shows the cost of renting a lower quartile and median priced property by sub-area, how this compares with incomes, and what would be genuinely affordable based on local incomes. For example, lower quartile rents are £594 across Oldham Borough where the lower quartile income is £1,250. This means that a household is spending 47.5% of income on rent. To be genuinely affordable, that is, costing no more than 25% of gross income, a lower quartile rent should be £313 each month and median rent should be £521 each month. There are affordability issues across all sub-areas where households on lower quartile incomes are having to spend over 25% and up to 55.4% of their income on lower quartile rents.

Affordable home ownership options

- 3.25 Table 3.11 focuses on the affordability of home ownership and shows the cost of buying a lower quartile and median-priced property. This shows that prices are most affordable in East and North districts (less than 5x but still above the 3.5x recommended figure) and in excess of 5x household incomes in other districts. Boroughwide, a property should cost no more than £52,500 to be affordable to households on lower quartile incomes and £87,500 to households on median incomes.

Table 3.10 Affordability of private rents by district

Sub-area	Actual LQ rent 2022	LQ gross household income 2022 (Monthly £)	% LQ income required to be spent on LQ rent	What would be an affordable rent based on actual LQ income	Actual median rent 2022	Median gross household income 2022 (Monthly £)	% median income required to be spent on median rent	What would be an affordable rent based on actual median income
Central	£490	£1,250	39.2	£313	£550	£1,250	44.0	£313
East	£646	£2,083	31.0	£521	£719	£2,917	24.7	£729
North	£598	£2,083	28.7	£521	£693	£2,083	33.3	£521
South	£693	£1,250	55.4	£313	£793	£1,250	63.4	£313
West	£650	£1,250	52.0	£313	£785	£2,083	37.7	£521
Oldham	£594	£1,250	47.5	£313	£724	£2,083	34.8	£521
Oldham Town Centre	£498	£1,250	39.8	£313	£650	£1,250	52.0	£313

Sources: Zoopla Lettings 2022, household income from 2022 CAMEO

Key

Up to and including 25% of income	24
Between 25% and 35% of income	32
35% or more of income	40

Table 3.11 Affordability of owner-occupation by sub-area

Sub-area	Actual LQ price 2022	LQ gross household income 2022 (Annual £)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple	Actual median price 2022	Median gross household income 2022 (Annual £)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple
Central	£90,000	£15,000	5.4	£52,500	£115,000	£15,000	6.9	£52,500
East	£128,000	£25,000	4.6	£87,500	£187,000	£35,000	4.8	£122,500
North	£135,000	£25,000	4.9	£87,500	£180,000	£25,000	6.5	£87,500
South	£120,000	£15,000	7.2	£52,500	£155,000	£15,000	9.3	£52,500
West	£125,000	£15,000	7.5	£52,500	£170,000	£25,000	6.1	£87,500
Oldham	£123,000	£15,000	7.4	£52,500	£167,000	£25,000	6.0	£87,500
Oldham Town Centre	£100,000	£15,000	6.0	£52,500	£126,000	£15,000	7.6	£52,500

Sources: Land Registry © Crown copyright 2022, household income from 2022 CAMEO

Key

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

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

- 3.26 The extent to which borough-wide open market rents are affordable to selected keyworkers and households on minimum and living wages are explored in Table 3.12. Most key workers on entry-level grades are having to spend more than 25% of their income on rent.
- 3.27 Table 3.13 considers the income multiples needed to buy a property based on the incomes of selected key workers and households on minimum/living wages. Analysis assumed that a 10% deposit was available and indicates that multiples in excess of 3.5x were generally needed when buying a property.

Table 3.12 Incomes of key workers and households on minimum/living wage and rental affordability

Income/occupation/wage	Gross household income 2022 (Annual £)	Gross household income 2022 (Monthly £)	LQ rent 2022	Median rent
			£594	£724
Police officer				
Pay point 0	£23,556	£1,963	30.3	36.9
Pay point 2	£27,804	£2,317	25.6	31.2
Pay point 4	£30,060	£2,505	23.7	28.9
Nurse				
Band 1	£20,270	£1,689	35.2	42.9
Band 3	£21,730	£1,811	32.8	40.0
Band 5	£27,055	£2,255	26.3	32.1
Fire officer				
Trainee	£25,884	£2,157	27.5	33.6
Competent	£34,501	£2,875	20.7	25.2
Teacher				
Unqualified (min)	£19,340	£1,612	36.9	44.9
Main pay range (min)	£28,000	£2,333	25.5	31.0
Minimum/living wage				
Age 23 and over				
Single household	£17,290	£1,441	41.2	50.2
1xFull-time, 1xPart-time	£25,935	£2,161	27.5	33.5
Two working adults	£34,580	£2,882	20.6	25.1
Age 21 and 22				
Single household	£16,708	£1,392	42.7	52.0
1xFull-time, 1xPart-time	£25,061	£2,088	28.4	34.7
Two working adults	£33,415	£2,785	21.3	26.0

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 3.13 Incomes of households, selected key workers, and households on minimum/living wage and open market prices:
Oldham Borough**

Property prices			LQ	Median	Shared Ownership (50%)	Shared Ownership (25%)	Help to Buy	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Price>>			£123,000	£167,000	£83,500	£41,750	£125,250	£116,900	£125,250	£133,600
Price after deposit/loan>>			£110,700	£150,300	£75,150	£37,575	£108,550	£105,210	£112,725	£120,240
Gross household income 2022 (Annual £)			Ratio of house price to income							
2022 CAMEO Household Income	LQ income	£15,000	7.4	10.0	5.0	2.5	7.2	7.0	7.5	8.0
	Median income	£25,000	4.4	6.0	3.0	1.5	4.3	4.2	4.5	4.8
	Average income	£26,492	4.2	5.7	2.8	1.4	4.1	4.0	4.3	4.5
ONS Annual Survey of Hours and Earnings	ASHE LQ	£21,906	5.1	6.9	3.4	1.7	5.0	4.8	5.1	5.5
	ASHE Median	£27,167	4.1	5.5	2.8	1.4	4.0	3.9	4.1	4.4
	ASHE Average	£31,593	3.5	4.8	2.4	1.2	3.4	3.3	3.6	3.8
Occupation		Wage	Ratio of house price to income							
Police officer										
Pay point 0		£23,556	4.7	6.4	3.2	1.6	4.6	4.5	4.8	5.1
Pay point 2		£27,804	4.0	5.4	2.7	1.4	3.9	3.8	4.1	4.3
Pay point 4		£30,060	3.7	5.0	2.5	1.3	3.6	3.5	3.8	4.0
Nurse										
Band 1		£20,270	5.5	7.4	3.7	1.9	5.4	5.2	5.6	5.9
Band 3		£21,730	5.1	6.9	3.5	1.7	5.0	4.8	5.2	5.5
Band 5		£27,055	4.1	5.6	2.8	1.4	4.0	3.9	4.2	4.4
Fire officer										
Trainee		£25,884	4.3	5.8	2.9	1.5	4.2	4.1	4.4	4.6
Competent		£34,501	3.2	4.4	2.2	1.1	3.1	3.0	3.3	3.5
Teacher										
Unqualified (min)		£19,340	5.7	7.8	3.9	1.9	5.6	5.4	5.8	6.2
Main pay range (min)		£28,000	4.0	5.4	2.7	1.3	3.9	3.8	4.0	4.3
Minimum/living wage										
Single household (25 and over)		£17,290	6.4	8.7	4.3	2.2	6.3	6.1	6.5	7.0
1xFull-time, 1xPart-time		£25,935	4.3	5.8	2.9	1.4	4.2	4.1	4.3	4.6
Two working adults		£34,580	3.2	4.3	2.2	1.1	3.1	3.0	3.3	3.5
Single household (21-24)		£16,708	6.6	9.0	4.5	2.2	6.5	6.3	6.7	7.2
1xFull-time, 1xPart-time		£25,061	4.4	6.0	3.0	1.5	4.3	4.2	4.5	4.8
Two working adults		£33,415	3.3	4.5	2.2	1.1	3.2	3.1	3.4	3.6
Key										
Up to 3.5x		2.9								
Between 3.5x and 5x		4.2								
5x or more		6.5								

Concluding comments

- 3.28 In 2022, lower quartile house prices were £123,000 and median prices were £167,000 across Oldham Borough. Prices across the borough were lower compared with Greater Manchester and the North West. Lower quartile private rents in 2022 were £594 and median rents were £724.
- 3.29 The relative affordability of dwellings to buy or rent was explored at district level. Across Oldham Borough, the minimum income required for entry-level/lower quartile renting was around £28,500. For buying an entry-level/lower quartile property, the minimum income required was around £31,600. These calculations assumed that a rent is affordable if no more than 25% of household income is spent on rent and, if buying a property, should cost no more than 3.5x household income.
- 3.30 Analysis considered the affordability of rents and prices at district level. Overall, households had to spend 47.5% of lower quartile income on a lower quartile rent and 34.8% of median income for median rents. Rents were relatively more affordable in East and North districts. Notable affordability pressures are identified in the South district, where the proportion of lower quartile income needed for lower quartile rents was generally above 55%.
- 3.31 For open market purchase, the ratio of lower quartile income to price across Oldham was 7.4x and for median income to median price it was 6.0x. Both ratios are above the benchmark of 3.5x income and ratio. Indeed, ratios exceeded 7x in the South and West but were below 5x in the East and North districts. Without substantial deposits, the ability to buy is a challenge to many households.
- 3.32 Specific analysis of the affordability of renting and buying for key worker incomes and those on minimum/living wages was carried out. Key workers on entry-level grades are generally having to spend more than 25% of their income on rent.
- 3.33 Private renting was generally unaffordable for those in key worker occupations and those on minimum or living wage, with most having to spend more than 25% of income on rent. Single earners on minimum/living wage have to spend in excess of 40% of their income on lower quartile rents.
- 3.34 For buying, analysis assumed that a 10% deposit was available but indicated that income multiples in excess of 3.5x were generally needed to buy on the open market.
- 3.35 Using the evidence presented in this chapter, it is possible to establish what would be a genuinely affordable rent and purchase price across Oldham (Table 3.14). This is based on local incomes and assumes that no more than 25% of income is spent on rent and a household income multiple of 3.5x is applied to local household incomes when testing the affordability of buying. These figures should be considered when considering the extent to which new affordable housing is truly affordable.

Table 3.14 Genuinely affordable rents and purchase prices by district

Geography	LQ rents that could be afforded (based on 25% of income)	Median rents that could be afforded (based 25% of income)	LQ purchase (3.5x income multiple)	Median purchase (3.5x income multiple)
OLDHAM BOROUGH	£313	£521	£52,500	£87,500
District				
Central	£313	£313	£52,500	£52,500
East	£521	£729	£87,500	£122,500
North	£521	£521	£87,500	£87,500
South	£313	£313	£52,500	£52,500
West	£313	£521	£52,500	£87,500
Oldham Town Centre	£313	£313	£52,500	£52,500

4. The Needs of Different Groups

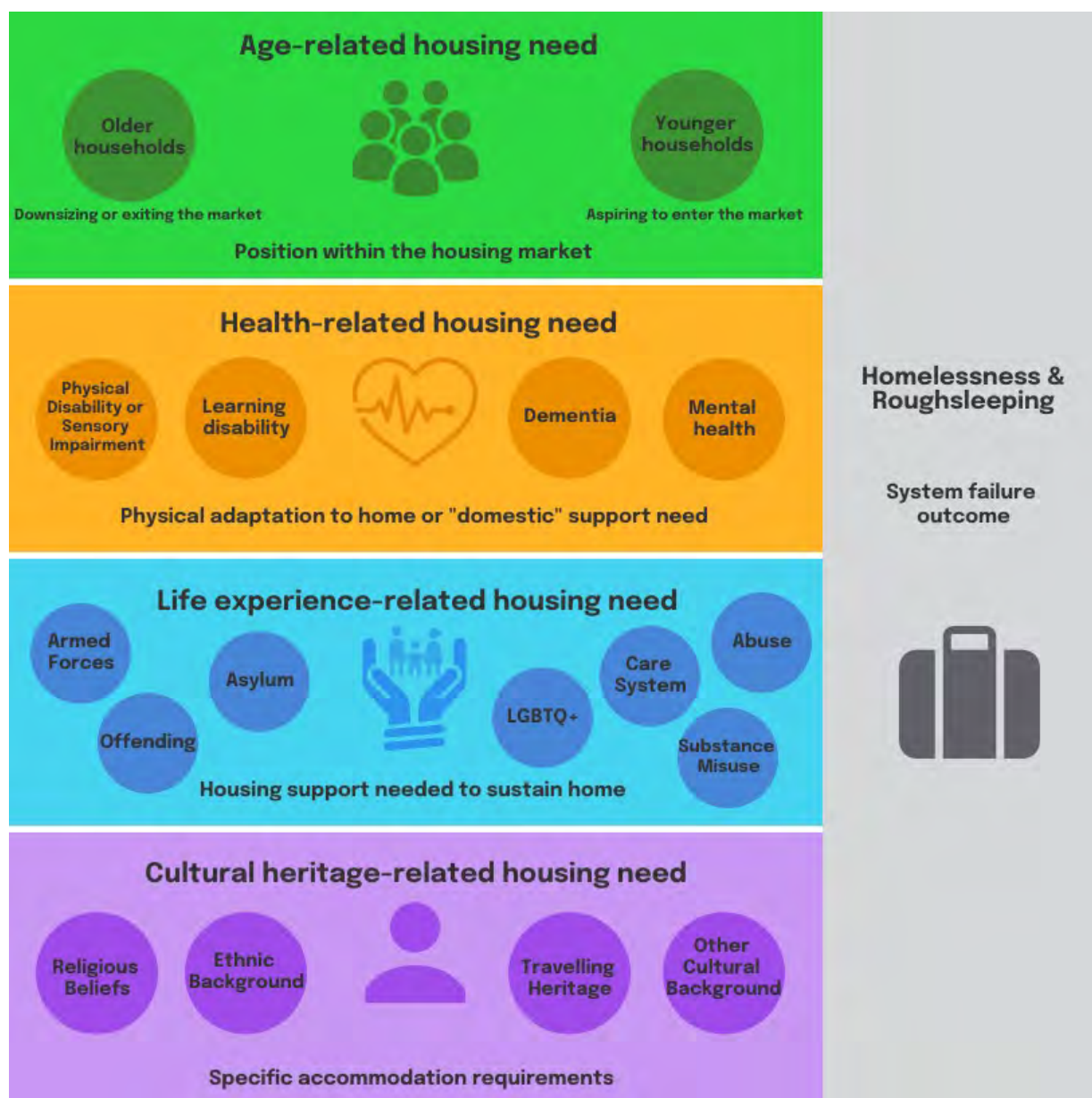
Introduction

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

Housing for people with additional needs

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

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



- 4.3 The evidence base relating to additional needs groups has been established based around these broad principles:
- People with additional needs are generally accommodated in mainstream housing and provided with care and support when needed;
 - Some people will have complex and multiple needs and therefore may fall into several different categories of need;
 - Some people require long-term accommodation to provide support for ongoing needs; and some require short-term supported housing which aims to support people for a period of time before moving on/back into mainstream housing; and
 - Most people with additional needs will not need specialist supported housing but they may need adaptations to their homes and/or care and support provided in other ways.

Age-related housing need

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

Housing for older people

- 4.5 The NPPF Annex 2 defines older people as **'people over or approaching retirement age, including the active, newly-retired through to the very frail elderly; and whose housing can encompass accessible, adaptable general needs housing through to the full range of retirement and specialist housing for those with support and care needs.'**
- 4.6 PPG recommends the following are considered in an assessment of older persons need:
- The future need for specialist accommodation (including but not restricted to age-restricted general market housing, retirement living or sheltered accommodation, Extra Care or housing with care), broken down by type and tenure.
 - The need for care in residential care and nursing homes (C2).
 - The need for co-housing communities.
 - The role of general housing and in particular bungalows and homes that can be adapted to meet a change in needs.
- 4.7 PPG notes that **'plan-making authorities will need to count housing provided for older people against their housing requirement'** (source: PPG June 2019 Paragraph: 016 Reference ID: 63-016-20190626).

- 4.8 Over the period 2022 to 2041, the number of people aged 65 and over is expected to increase by 28.9% (ONS 2018-based population projections). Similarly, the number of households headed by someone aged 65 or over is expected to increase by 8,298 (31%) by 2041 (ONS 2018-based household projections).
- 4.9 The 2018 household survey (re-weighted using the 2021 Census) indicates that the majority of older people (51.7%) want to remain in their current home with help and support when needed (Table 4.1). There is also interest in a range of options including buying on the open market, renting from the housing association, and renting Extra Care housing, sheltered accommodation, and co-housing.

Table 4.1 Older persons' housing options

Housing option	65-74 (%)	75-84 (%)	85+ (%)	All 65+ (%)
Continue to live in current home with support when needed	46.0%	57.6%	61.6%	51.7%
Buying a dwelling on the open market	10.3%	5.5%	1.7%	7.7%
Rent a dwelling from a private landlord	1.3%	1.3%	2.3%	1.4%
Rent from housing association	7.8%	6.3%	2.8%	6.7%
Sheltered accommodation – To rent	15.4%	17.1%	20.7%	16.5%
Sheltered accommodation – To buy	8.8%	7.7%	3.5%	7.9%
Sheltered accommodation – Part rent/buy (shared ownership)	3.5%	3.2%	6.7%	3.7%
Extra Care housing – To rent	9.0%	13.5%	14.4%	11.2%
Extra Care housing – To buy	6.2%	6.8%	4.2%	6.2%
Extra Care housing – Part rent/buy (shared ownership)	2.6%	1.8%	5.1%	2.6%
Residential nursing/care home	1.8%	3.2%	16.7%	3.8%
Co-housing – your own home in a small community which shares facilities (e.g., laundry) and activities	5.7%	7.1%	9.2%	6.6%
Go to live with children or other relatives/friends	2.4%	4.8%	5.9%	3.6%
Other	1.2%	1.7%	3.2%	1.6%
<i>Base (total weighted households responding)</i>	<i>12,372</i>	<i>8,158</i>	<i>2,263</i>	<i>22,793</i>

Source: 2018 household survey (re-weighted using the 2021 Census)

- 4.10 The 2018 household survey (re-weighted using the 2021 Census) indicates 55.7% of older people planning to move would like to move to a property with fewer bedrooms, 34.3% would like to move to a property with the same number of bedrooms, and 10.0% would like a larger property (Table 4.2). The general conclusion is that smaller dwellings are needed to accommodate older movers but there are households who would require the same or even an increase in the number of bedrooms in their properties.

Table 4.2 Future housing choices of older households (rightsizing)

Housing choice	Aspiration (%)	Expectation (%)
Downsizing (moving to a smaller property)	55.7%	72.1%
Staying same	34.3%	23.3%
Upsizing (moving to larger property)	10.0%	4.5%
Total	100.0%	100.0%
<i>Base (weighted households responding)</i>	<i>1,284</i>	<i>1,087</i>

Source: 2018 household survey (re-weighted using the 2021 Census)

Future need for specialist older person accommodation and residential care provision

- 4.11 Across Oldham, latest data would suggest there are around 3,275 units/bedspaces of specialist older persons accommodation comprising 2,115 specialist older accommodation units (C3 planning use class), 227 Extra Care (C2 use class), and 933 bedspaces residential care (C2 use class). Map 4.1 and Table 4.3 shows the current number of older persons units of accommodation across the borough using data provided by the Elderly Accommodation Counsel.

Table 4.3 Categories of older person accommodation

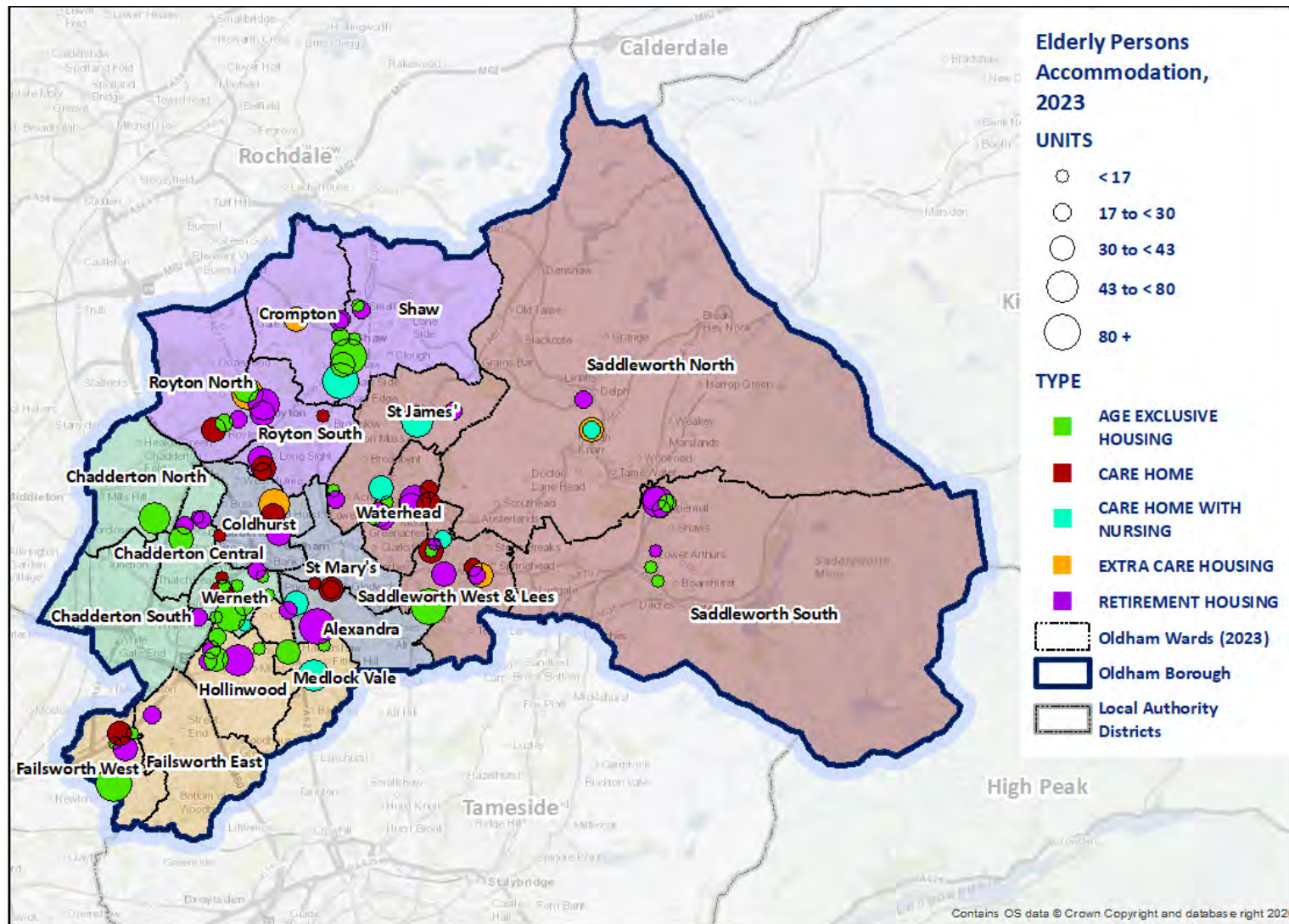
Category (and planning use category)	Current number of C3 units/ C2 bedspaces	Description
Age-exclusive housing (C3)	869 (rented) 144 (leasehold)	EAC definition: Schemes or developments that cater exclusively for older people, usually incorporate design features helpful to older people and may have communal facilities such as a residents' lounge, guest suite, and shared garden, but do not provide any regular on-site support to residents. PPG definition: This type of housing is generally for people aged 55 and over and the active elderly. It may include some shared amenities such as communal gardens but does not include support or care services.
Care homes (C2)	493	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.

Category (and planning use category)	Current number of C3 units/ C2 bedspaces	Description
		PPG definition: These have individual rooms within a residential building and provide a high level of care, meeting all activities of daily living. They do not usually include support services for independent living. This type of housing can also include dementia care homes.
Care home with nursing (C2)	440	A home registered as a care home with nursing will provide the same personal care but also have a qualified nurse on duty twenty-four hours a day to carry out nursing tasks. These homes are for people who are physically or mentally frail or people who need regular attention from a nurse.
Enhanced sheltered/close care (C3)	0	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)	1,102	<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.</p> <p>Retirement housing © means housing developments of a similar type to sheltered housing, but built for sale, usually on a leasehold basis. The term sheltered housing is now largely superseded by retirement housing.</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 (EC) housing or housing with care (HC) (C3)	190 EC rented 37 EC leasehold 0 HC	EAC definition: Extra Care Housing is housing designed with the needs of frailer older people in mind and with varying levels of care and support available on site. People who live in Extra Care Housing have their own self-contained homes, their own front doors, and a legal right to occupy the property. Extra Care Housing is also known as very sheltered housing, assisted living, or simply 'housing with care'. It comes in many built forms, including blocks of flats, bungalow estates, and retirement villages.

Category (and planning use category)	Current number of C3 units/ C2 bedspaces	Description
		<p>It is a popular choice among older people because it can sometimes provide an alternative to a care home.</p> <p>PPG definition: This usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required, through an on-site care agency registered through the Care Quality Commission (CQC). Residents are able to live independently with 24-hour access to support services and staff, and meals are also available. There are often extensive communal areas, such as space to socialise or a wellbeing centre. In some cases, these developments are known as retirement communities or villages – the intention is for residents to benefit from varying levels of care as time progresses.</p> <p>Note Extra Care can also provide accommodation for people with additional needs who are not older people.</p>
Total	3,275	

Source: EAC data 2023

- 4.12 This LHNA will help provide evidence of the need for different accommodation options and support needs. Given the ageing of the population, the need for specialist older person accommodation is expected to increase.
- 4.13 Table 4.4 sets out an assessment of need for different types of older persons accommodation based on latest metrics provided by the Housing Learning and Information Exchange (Housing LIN). This establishes:
- A need in 2022 for 1,216 residential care bedspaces increasing to 1,708 by 2041. This compares to a current supply of 933 bedspaces.
 - A need in 2022 for 842 Extra Care units increasing to 1,182 by 2041. This compares to a current supply of 227 bedspaces.
 - A need in 2022 for 3,741 C3 specialist older person dwelling units rising to 5,254 by 2041. This compares with a current supply of 2,115 units.
- 4.14 Based on the analysis of demographic change and the Housing LIN estimates, Table 4.4 sets out the overall need for older persons specialist accommodation by type of provision and tenure to 2041. This indicates a net need for 3,139 additional C3 dwelling units over the period 2022 to 2041 or 165 each year, a need for 955 C2 Extra Care units or 50 each year, and 775 C2 residential care bedspaces or 41 each year. There is a particular need for leasehold sheltered housing, enhanced sheltered, and Extra Care housing for sale. Oldham has a good supply of dementia-friendly older persons accommodation through existing provision.

Map 4.1 Current older persons accommodation across Oldham Borough

Source: Elderly Accommodation Counsel 2023

Table 4.4 Future need for older person accommodation relative to current supply

	Supply	Modelled need	Modelled need	Change		
	2022	2022	2041	2022 to 2041		
	A	B	C	D=C-B		
Population 75+		18,707	26,271	7,564		
Type of accommodation		2022	2041	Change in need	Total need 2041 E=D+B-A	Annual need = E/19
Conventional sheltered housing to rent	1,852	1,122	1,576	454	-276	-15
Leasehold sheltered housing	263	2,245	3,153	908	2,890	152
Enhanced sheltered housing (divided 50:50 between that for rent and for sale)	0	374	525	151	525	28
Extra Care housing for rent	190	281	394	113	204	11
Extra Care housing for sale	37	561	788	227	751	40
TOTAL C3	2,115	3,741	5,254	1,513	3,139	165
TOTAL C2 Extra Care	227	842	1,182	340	955	50
TOTAL C2 residential care	933	1,216	1,708	492	775	41
GRAND TOTAL	3,275	5,799	8,144	2,345	4,869	256

Source: Housing LIN, 2018-based ONS population projection

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 This option should be considered by the council as part of a diverse range of accommodation for older people. The 2018 household survey (re-weighted using the 2021 Census) identified a total of 536 households interested in co-housing, with interest in a range of dwelling types and sizes including 4 or more bedroom houses (22.2%), 1-2 bedroom bungalows (21.7%), and 2 bedroom flats (20.9%).

People with dementia and early onset dementia

- 4.17 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).
- 4.18 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.
- 4.19 2020 POPPI/PANSI data estimates there are 61 people aged 30 to 64 with early onset dementia and 2,764 people aged 65 and over with dementia (Table 4.5). By 2041, the number of people aged 65 and over with dementia is projected to increase by 38.5%, with an increase of 57.6% amongst the 85+ age group. The number with early onset dementia is expected to remain at a similar level.

Table 4.5 People with dementia

Dementia	2023	2041	% Change 2023-2041
Early onset dementia (30-64)	61	63	3.1%
Dementia (65-74)	478	573	20.0%
Dementia (75-84)	1,152	1,466	27.2%
Dementia (85 and over)	1,134	1,784	57.3%
Dementia (total 65+)	2,764	3,823	38.3%

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

- 4.20 The All Party Parliamentary Group (APPT) published a report on Housing and Care for Older People published a report on Housing for People with Dementia in July 2021
https://www.housinglin.org.uk/assets/Resources/Housing/Support_materials/Reports/HCOP_APPG_Dementia_Housing_and_Care_Inquiry-LowRes.pdf
- 4.21 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.
- 4.22 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 DLUHC guidance to local planning authorities. LPAs should respond to demographic change and the need for more homes designed for older people, including those with dementia, through Local Plans specifying requirements for age-friendly housing.

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

- 4.23 The profile of dwellings occupied by households aged 65 and over by age group, based on the 2018 household survey (re-weighted using the 2021 Census), is summarised in Table 4.6. This shows that the majority (65.8%) live in houses, particularly with 3 or more bedrooms, 19.7% live in bungalows, 13.0% in flats, and 1.6% in other dwelling types.

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

Dwelling type and size	65 to 74 (%)	75 to 84 (%)	85+ (%)	Total (%)
1 or 2-bedroom house	19.6%	16.5%	20.2%	18.5%
3-bedroom house	40.3%	37.7%	26.4%	38.0%
4 or more bedroom house	10.1%	9.5%	3.2%	9.2%
1-bedroom bungalow	4.5%	4.9%	4.3%	4.6%
2 or more bedroom bungalow	12.9%	16.4%	22.3%	15.1%
1-bedroom flat	7.0%	10.8%	16.8%	9.3%
2 or more bedroom flat	3.1%	3.7%	6.7%	3.6%
Other	2.6%	0.5%	0.0%	1.6%
Total	100.0%	100.0%	100.0%	100.0%
<i>Base (weighted households)</i>	<i>12,372</i>	<i>8,158</i>	<i>2,263</i>	<i>22,793</i>

Source: 2018 household survey (re-weighted using the 2021 Census)

- 4.24 The provision of appropriate adaptations to existing dwelling stock can help people lead independent lives. PPG also asks councils to consider the extent to which existing dwelling stock can help meet the needs of older people (source: PPG 2019 Paragraph: 017 Reference ID: 2a-017-20190220).
- 4.25 Given that the majority of older people want to remain in their own homes with help and support when needed, the 2018 household survey (re-weighted using the 2021 Census) provides a useful insight into the proportion of households who need care and support, and the extent which properties are adapted (Table 4.7).
- 4.26 Table 4.7 shows that 8.2% of all households require care and support to enable them to stay in their home. This is highest amongst 85+ age group and from households living in affordable housing. Of households with a Household Reference Person aged 85 and over, 28.7% require help and support to enable occupiers to stay in their own home.
- 4.27 59.1% of households have sufficient space for a carer to stay overnight if needed – and this increases to over 66.8% across 75 to 84 age group and 61.6% in the 85+ age group. Owner-occupiers were most likely to have space available, but private and social renters were less likely. Around 36.8% of respondents in affordable housing had sufficient space for a carer.
- 4.28 Around 8.2% of all dwellings had been adapted or purpose-built for a person with a long-term illness, health problem, or disability. This was highest amongst affordable housing occupants (21.1%) and lowest amongst owner-occupiers (4.5%). Older people were more likely to live in an adapted home, with 10.9% of households with a HRP aged 75-84 and 22.3% with a HRP aged 85+ living in adapted homes.

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

	Current home has been adapted or purpose-built for a person with a long-term illness, health problem, or disability (%)	You or other members of your household require care or support to enable you/them to stay in this home (%)	Sufficient space in your home for a carer to stay overnight, if this was needed, is available (%)
Tenure	Yes (%)	Yes (%)	Yes (%)
Owner-occupied	4.5%	5.4%	67.6%
Private rented	8.0%	7.9%	38.1%
Affordable	21.1%	17.9%	36.8%
All tenures	8.2%	8.2%	59.1%
Age of household reference person	Yes (%)	Yes (%)	Yes (%)
Under 65	4.9%	7.2%	56.8%
65 to 74	8.2%	6.7%	68.1%
75 to 84	10.9%	11.9%	66.8%
85 and over	22.3%	28.7%	61.6%
All age groups	7.4%	8.0%	59.4%

Source: 2018 household survey (re-weighted using the 2021 Census)

Estimating future need for adaptations and home improvement

- 4.29 The 2018 household survey (re-weighted using the 2021 Census) provides evidence of the range of adaptations and home improvements needs based on the age group of the Household Reference Person (Table 4.8).
- 4.30 More insulation and double glazing were most frequently mentioned improvements needed.
- 4.31 Regarding adaptations, these were mainly mentioned by older households and most frequently mentioned were bathroom adaptations, internal handrails/grabrails, and kitchen adaptations. The need for adaptations was generally highest amongst the 65-74 and 75+ age group.
- 4.32 These requirements are self-determined by residents responding to the 2018 household survey (re-weighted using the 2021 Census) and may not necessarily reflect actual requirements following an independent assessment in the home.

Table 4.8 Adaptations and home improvements required by age group (% of households)

Adaptation/improvement required	Aged under 65	Aged 65-74	Aged 75+	Total
Home improvements				
More insulation (loft, wall cavities)	22.6%	11.8%	9.4%	19.5%
Better heating	7.2%	1.8%	5.5%	6.3%
Double glazing	16.2%	7.8%	7.6%	13.9%
Improved ventilation	10.0%	4.0%	3.5%	8.4%
Downstairs WC	8.0%	9.1%	10.9%	8.5%
Adaptations				
Adaptations to bathroom	12.4%	11.5%	20.3%	13.2%
Adaptations to kitchen	9.0%	3.0%	5.4%	7.7%
External handrails / grab rails	7.5%	8.4%	13.4%	8.4%
Internal handrails / grab rails	8.7%	7.6%	16.5%	9.5%
Stair lift / vertical lift	6.1%	6.9%	12.1%	6.9%
Lever door handles	4.5%	1.7%	1.7%	3.7%
Room for a carer	4.9%	1.7%	3.3%	4.2%
<i>Base (all households)</i>	<i>63,775</i>	<i>12,372</i>	<i>10,421</i>	<i>86,568</i>

Source: 2018 household survey (re-weighted using the 2021 Census)

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

Assistance in the home

- 4.34 The 2018 household survey (re-weighted using the 2021 Census) also provides information on a range of practical assistance required from households by age group (Table 4.9). Overall, the highest level of need is for help with gardening, cleaning, and help with other practical tasks. For all types of assistance, the level of need increases with age, which includes the need for company/friendship mentioned by 9.1% of people aged 65-74.

Table 4.9 Type of assistance required age group

Type of help needed now or in next 5 years	HRP under 65	HRP 65-74	HRP 75+	All
Help with repair and maintenance of home	11.5%	10.4%	15.1%	11.8%
Help with gardening	26.0%	47.5%	54.7%	32.5%
Help with cleaning home	13.7%	21.5%	43.1%	18.3%
Help with other practical tasks	11.5%	18.8%	39.6%	16.0%
Help with personal care	10.7%	12.0%	21.7%	12.3%
Want company / friendship	11.3%	9.1%	15.3%	11.5%
Base (all weighted households)	63,775	12,372	10,421	86,568

Source: 2018 household survey (re-weighted using the 2021 Census)

Health-related housing need

- 4.35 A range of sources can be drawn upon to establish the overall scale of disability/support needs across Oldham Borough. In summary:
- The 2021 Census reported that across the borough, 79.8% were in good health and 6.3% were not in good health (particularly across older age groups). Which compares with 17.5% across England. A total of 15,196 residents were in not good health.
 - 18.3% of residents reported that they were disabled, as defined under the Equality Act, with 8.6% saying their daily activities were limited 'a lot' and 9.7% 'a little' which compares with 7.0% and 9.9% respectively across England. This is mainly associated with older age groups.
 - The ONS Family Resources Survey 2018/19 estimates that around 21% of the population nationally has a disability. Based on the age profile of people with disabilities, for Oldham an estimated 48,800 people have a disability (20.3%) in 2022, which is projected to increase to around 56,000 by 2041.
- 4.36 The 2018 household survey (re-weighted using the 2021 Census) data considered illness/disability. The survey estimated a total of 36,408 people or 15.1% had an illness/disability which is similar to the national ONS estimate. Table 4.10 shows the number of people stating an illness/disability and the type of illness/disability. The most frequently mentioned illness/disability was a long-standing illness or health condition (8.8%), physical/mobility impairment (5.7%), mental health issue (4.2%), and hearing impairment (4.2%).

Table 4.10 Number of people stating illness/disability

Illness/disability	Number of people	% of total population
Physical/mobility impairment	13,631	5.7%
Learning disabilities	3,162	1.3%
Mental health issue	10,077	4.2%
Visual impairment	4,947	2.1%
Hearing impairment	10,119	4.2%
Long standing illness or health condition	21,235	8.8%
Older age-related illness or disability	3,115	1.3%
Other	12,615	5.2%
Total population in 2022 (ONS, 2018-based Projections)	241,176	

Source: 2018 household survey (re-weighted using the 2021 Census)

Physical disability

- 4.37 POPPI and PANSI (Projecting Older People Population Information/Projecting Adult Needs and Service Information, Oxford Brookes University/Institute of Public Care) provides data on the likely prevalence in 2023 of a range of physical disabilities and how this is expected to change by 2041 (Table 4.11). In 2023, there were an estimated 14,913 people with mobility issues across all age groups which is projected to increase to 17,654 by 2041, mainly due to an increase in the number of people aged 65 with mobility issues.

Table 4.11 Physical disability prevalence

Disability (age group)	2023	2041	% change 2023-2041
Impaired mobility (18-64)	7,637	7,895	3.4%
Mobility (unable to manage at least one activity on own) (65+)	7,276	9,759	34.1%
Moderate or serious personal care disability (18-64)	6,695	7,010	4.7%
Serious visual impairment (18-64)	93	98	5.6%
Moderate or severe visual impairment (65+)	3,577	4,551	27.2%
Severe hearing loss (18-64)	842	874	3.7%
Severe hearing loss (65+)	3,055	4,179	36.8%
All with mobility issues (impaired mobility 18-64 and mobility 65+)	14,913	17,654	18.4%

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

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

reduce reflections which can be disorientating, and use of lighter fabrics and furnishings.

Learning disability and autism

- 4.39 A learning disability is the label given to a group of conditions present before the age of 18 that affect how an individual communicates and understands information. Autism is a lifelong developmental condition which affects how people communicate with, and relate to, other people and how they interact with the world around them.
- 4.40 The number of people across all age groups with moderate or severe learning disabilities is estimated to be around 908 in 2023, rising to 980 by 2041 (Table 4.12). There is a notable growth in the number of people aged 65 and over with learning disabilities. Around 1,792 people have autistic spectrum disorders in 2023 and this is expected to increase to 1,960 by 2041.

Table 4.12 Learning disability and autism

Learning disability (age group)	2023	2041	% change 2023-2041
Total (18-64)	3,476	3,671	5.6%
Total (65+)	839	1068	27.2%
Moderate or severe (18-64)	795	839	5.5%
Moderate or severe (65+)	113	141	24.9%
Moderate or severe (all ages)	908	980	7.9%
People with LD living with a parent (18-64)	297	314	5.7%
Downs syndrome (18+)	90	95	5.8%
Challenging behaviour (18-64)	64	68	5.6%
Autistic spectrum disorders (18-64)	1,419	1,499	5.7%
Autistic spectrum disorders (65+)	373	460	23.3%
Autistic spectrum disorders (all ages)	1,792	1,960	9.3%

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

- 4.41 The GM Learning Disability Strategy 2018 included the following action points:
- Expand the Shared Lives provision and the Home Ownership for people with Long-term Disabilities (HOLD) mortgage offer in GM so that more options are available for people with learning disabilities to choose the best living arrangement for them.
 - Develop a housing plan for people with learning disabilities and autism.

Mental health

- 4.42 Mental health refers to an individual's emotional, psychological, and social well-being. 2023 POPPI/PANSI data estimates there are around 26,900 residents with a common mental health disorder (Table 4.13). The number of people aged 18-64 with a common mental health disorder is expected to increase by

4.9% over the period to 2041. Depression amongst people aged 65 or over is expected to increase considerably.

Table 4.13 Mental health prevalence

Mental health 18-64	2023	2041	% change 2023-2041
Common mental disorder	26,893	28,401	5.6%
Borderline personality disorder	3,415	3,607	5.6%
Antisocial personality disorder	4,758	5,025	5.6%
Psychotic disorder	995	1,051	5.6%
Psychotic disorders (2 or more)	10,240	10,814	5.6%
Older people with depression	2023	2041	% change 2023-2041
Depression 65+	3,450	4,395	27%
Severe depression (65+)	1,105	1,433	30%

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

Accessible and wheelchair standard housing

- 4.43 PPG states that **‘where an identified need exists, plans are expected to make use of the optional technical housing standards (footnote 52 of the NPPF). This footnote says ‘Planning policies for housing should make use of the Government’s optional technical standards for accessible and adaptable housing, where this would address an identified need for such properties. Policies may also make use of the nationally described space standard, where the need for an internal space standard can be justified.’**
- 4.44 **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)
- 4.45 PPG on Housing: optional technical standards provides further guidance and sets out that planning policies for accessible housing need to be based on evidence of need, viability and consideration of site-specific factors
- 4.46 Optional accessibility standards for dwellings were introduced by the government in 2015 to provide a mechanism for improving accessibility of housing for those with additional needs. National standards have been established and contained within Part M Volume 1 of the Building Regulations

as set out in Table 4.14. Only one accessible housing standard can apply to any dwelling. The M4(2) accessible and adaptable dwelling standard is based on, and in 2015 effectively replaced, the 'Lifetime Homes' standard.

Table 4.14 Summary of accessible housing standards

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

- 4.47 It should be noted that Part M of the Building Regulations sets a distinction between wheelchair accessible (a home readily useable by a wheelchair user at the point of completion) and wheelchair adaptable dwellings (a home that can be easily adapted to meet the needs of a household including wheelchair users) (source: PPG Paragraph: 009 Reference ID: 56-009-20150327).
- 4.48 In order to establish an appropriate target for M4(3) dwellings, Table 4.15 sets out a series of assumptions regarding wheelchair use from the English Housing Survey and a report by Aspire Housing Association. Applying these assumptions would suggest a target of 5% of newbuild to meet the M4(3)(b) wheelchair accessible standard is required.
- 4.49 According to PPG (source: PPG Paragraph: 009 Reference ID: 56-009-20150327), 'Local Plan policies for wheelchair accessible homes should be applied only to those dwellings where the local authority is responsible for allocating or nominating a person to live in that dwelling.' This would imply that the onus on wheelchair accessible housing delivery is with the local authority/registered providers, but private developers should also be encouraged to build to M4(3) wheelchair accessible or adaptable homes where appropriate. Any final targets should be set within the context of likely levels of delivery.

Table 4.15 Wheelchair use assumptions and resulting annual need

Assumption	% requirement	Number each year (based on 680 annual housing need)
Wheelchair use from the English Housing Survey 2018/19 – households using wheelchair all the time	0.60%	4.08
Wheelchair use from the English Housing Survey 2018/19 – households using wheelchair either indoors or outdoors	3.00%	20.4
Oldham has 4,364 current users of wheelchairs inside and outside the home based on the 2018 household survey (re-weighted using the 2021 Census). This equates to 4.7% of households.	4.70%	31.96
Aspire report on wheelchair accessible housing (*)	10.00%	68
Average of indicators	4.58%	31

(*) 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.

4.50 Table 4.16 considers the profile of wheelchair accessible or adaptable dwellings needed by number of bedrooms and age group of the Household Reference Person.

Table 4.16 Wheelchair dwellings needed by age group and number of bedrooms each year

Age group	1 bedroom	2 bedroom	3 bedroom	Total
Under 65	1.3%	24.8%	45.8%	71.9%
65 and over	2.3%	10.3%	15.5%	28.1%
Total	3.6%	35.0%	61.3%	100.0%
Age group	1 bedroom	2 bedroom	3 bedroom	Total
Under 65	1	10	19	29
65 and over	1	4	6	11
Total	1	14	25	41

Source: 2018 household survey (re-weighted using the 2021 Census)

4.51 Given the ageing demographic of Oldham 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 34 each year); and

- All remaining new dwellings are built to M4(2) accessible and adaptable standards to take account of the ageing demographics of Oldham. This will ensure that new dwellings can be occupied and also visited by people needing accessible/adaptable dwellings. This is a requirement in PfE Policy JP-H3 which sets out that new housing should:
 1. Comply with the nationally described space standards; and
 2. Be built to the 'accessible and adaptable' standard in Part M4(2) of the Building Regulations unless specific site conditions make this impracticable.

Black and Global Majority population and households

- 4.52 Around 31.9% of the population in Oldham Borough identify as BGM. The distribution of BGM people within the borough is shown in Table 4.17. At least 10% of residents in all areas except the North district identify as BGM. In the central district, 70% of residents identify as BGM and represents 40.1% of all BGM residents across the borough.

Table 4.17 Distribution of BGM households across Oldham Borough

Sub-area	BGM population	% of Oldham BGM population in each sub-area	% of population in each sub-area who identify as BGM	All people
Central	31,270	40.5%	70.0%	44,682
East	8,036	10.4%	14.0%	57,197
North	3,247	4.2%	7.9%	41,321
South	12,407	16.1%	25.5%	48,652
West	22,196	28.8%	44.2%	50,204
Oldham Borough total	77,156		31.9%	353,338
Oldham Town Centre	59,630	77.3%	53.6%	111,282

Source: 2021 Census

- 4.53 The 2018 household survey (re-weighted using the 2021 Census) indicates that 89.7% of Household Reference People describe themselves as White British and 10.3% describe themselves as having other ethnicities. Of these, 6.3% are Asian or Asian British, 0.9% White Central/Eastern European, 1.3% are Black, African, Caribbean, or Black British, 0.7% are White Other, and 0.3% are White Irish. A further 0.6% have a mixed ethnicity and 0.3% are other ethnic groups.
- 4.54 In terms of spatial trends, analysis of ethnicity across the district areas shows some variations. Above-average proportions of HRPs identified as White British in Saddleworth (97.8%), Shaw and Crompton (96.2%), Royton (93.9%), and Chadderton (91.8%). Compared with the borough average of 6.3%, higher proportions of HRPs identified as Asian or Asian British in West Oldham (22.1%), East Oldham (11.1%), and Chadderton (6.6%). In Failsworth and Hollinwood, 1.6% HRPs identified as White Central/Eastern European, compared with the borough-wide average of 0.9%.

- 4.55 Based on the 2018 household survey (re-weighted using the 2021 Census), housing information relating to Black and Global Majority (BGM) households includes:
- Around 59.4% are owner-occupiers, 10.9% rent privately, and 29.7% live in affordable housing (social rented or intermediate tenures).
 - 31.9% BGM households were in some form of housing need (compared with 10.5% of all households), with overcrowding the main reason (23.9%) of households in need.
 - Of moving BGM households, there were particular aspirations towards larger dwellings (52.3% 4 or more bedroom houses and 20.8% 3-bedroom houses). Expectations were 51.3% 4 or more bedrooms and 29.1% 3-bedroom houses.

Gypsy, Traveller, and Travelling Showperson need

- 4.56 The 2017 Greater Manchester Gypsy and Traveller Accommodation Assessment identified no Gypsy and Travellers living on sites or Travelling Showpeople living on yards in the borough. The GTAA also identified no need for pitches or plots in Oldham. A 2024 Update is currently being finalised.

Other groups with particular housing requirements

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

People who rent their homes

- 4.58 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

- 4.59 The NPPF 2024 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. Official data from MHCLH reports that over the period up to 2016 through to October 2022 (6 full years plus any pre 2016 applications), a total of 506 people have expressed an interest in self-build. Over the period 2016 to October 2022, 108 permissions have been granted for serviced plots suitable for self and custom-build.
- 4.60 A review of plot searches on the BuildStore website in April 2024 identified 4 plots available in Greater Manchester but none in Oldham Borough.
- 4.61 As part of the LHNA update, a survey was carried out with applicants who had registered their interest with the council for a self/custom-build plot. A total of 15 responses were received and key findings are now summarised (the number of responses to each question is indicated in the form n=number).

Are you still looking for self/custom build opportunities? (n=15)

- 14 said yes and 1 said no.

Would you prefer to build on your own/as part of a group/as part of a community-led scheme (n=14)

- 10 said build on own, 2 would consider any option, 1 said community-led scheme, and 1 needed the council to build a wheelchair-adapted property.

Community-led schemes (n=9)

- 1 was part of an existing group looking to develop, 4 were looking to find a group of like-minded people who they could develop with, 2 would consider joining a group, and 2 were not part of a group and did not express a preference to be involved with others.

Preferred type of community-led housing scheme (n=11)

- Most (10) stated an individual ownership of plot with some communal space. 1 stated a co-housing option as this allows for a caring and sharing community.

Area preferences (n=13)

- A total of 20 locations were stated by 13 respondents:
 - Saddleworth (4)
 - Chadderton (3)
 - Woodhouses (2)
 - Royton (2)
 - Coldhurst (1)
 - Coppice (1)
 - Failsworth (1)
 - Glodwick (1)
 - Werneth (2)
 - Westwood (1)
 - Any (2)

Preferred size of plot or type of property (n=13)

A range of property types were stated from the 13 respondents, with strongest preferences for detached homes with 3 or more bedrooms and eco/PassivHaus.

The actual responses received were:

- 3-bed detached house
- 4/5-bed detached house
- 4-bed detached house (2)
- Detached house

- 3-bed bungalow
- Bungalow
- Eco house
- 2-bed eco retirement property
- House
- 1-bed property
- PassivHaus(2)
- Wheelchair accessible large house

Do you have a specific property/piece of land/site in mind (n=12)

- Only 2 respondents stated a specific site, 2 stated general areas, and 8 said no or were flexible in location.

Reasons for wanting to self or custom build (n=14)

- The following tables summarises the relative importance of different reasons for wanting self/custom build. The most important reasons were cost and location, with accessibility and community the least important.

	Most important			Least important
Ranking	1	2	3	4
Cost	43%	36%	7%	14%
Accessibility	21%	29%	14%	36%
Location	36%	29%	29%	7%
Community	14%	14%	36%	36%

Had respondents heard about Greater Manchester Community-Led Housing (GMCLH)? (n=13)

- This is an initiative whereby residents come together to take on a leadership role in the design and delivery of their new homes. 2 had heard about GMCLH and 11 had not heard of them.

In summary, self-build can be used to provide appropriate accommodation to meet specific family needs and provide for vulnerable people; develop environmentally friendly, sustainable, built-to-last, well-designed energy efficient homes; and help support community sustainability.

Student housing need

- 4.62 No specific need has been identified.

Conclusion

- 4.63 This chapter has considered the needs of different groups in line with the NPPF and requirements of the brief. Key findings are now summarised.

- 4.64 In terms of older people, it is evident that the vast majority of older people wish to stay within their existing homes. For most, this is an informed and appropriate choice where current and future housing needs can be addressed through in situ solutions (including adaptations).
- 4.65 There are currently around 3,275 units of specialist older persons' accommodation comprising 2,115 specialist older accommodation units (C3 planning use class), 227 Extra Care (C2 use class), and 933 bedspaces residential care (C2 use class). It is estimated there is a need for 3,139 additional C3 dwelling units over the period 2022 to 2041 or 165 each year, a need for 955 C2 Extra Care units or 50 each year, and 775 C2 residential care bedspaces or 41 each year.
- 4.66 A key conclusion is that there needs to be a broader housing offer for older people across the borough and the LHNA has provided evidence of scale and range of dwellings needed.
- 4.67 The LHNA does not specify the precise nature of specialist older person dwellings to be built. This is to allow flexibility in delivery and PPG states that 'any single development may contain a range of different types of specialist housing' (source: PPG June 2019 Paragraph: 010 Reference ID: 63-010-20190626).
- 4.68 A wealth of information has been assembled from various sources which helps to scope out the likely level of disability across the population of the borough. Although it is a challenge to quantify the precise accommodation and support requirements, the LHNA has helped to scope out where needs are arising and has provided indicators of specific needs across various needs groups.
- 4.69 It is estimated there are around 48,800 people with a disability across the borough based on ONS disability estimates and is projected to increase to around 56,000 by 2041. Regarding housing for people with disabilities, the 2018 household survey (re-weighted using the 2021 Census) suggests around 8.2% of households live in properties which have either been purpose-built or adapted for someone with an illness or disability. 4.5% of households need all facilities (living room, bathroom, kitchen, and bedroom) to be on one floor.
- 4.70 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 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.
- 4.71 Regarding self-build and custom housebuilding, 108 permissions have been granted for serviced plots suitable for this type of development. A survey of 15 households currently on the register for self- and custom housebuilding indicated that: the majority are considering building on their own although there was interest in community self-build; a range of locations were identified, with Saddleworth and Chadderton most frequently mentioned; need was mainly for 3+ bedroom houses, with interest in eco homes and some bungalow/wheelchair need; 2 respondents had a specific site in mind; the most important factors in considering self/custom build were cost and location; few had heard of Greater Manchester Community-led Housing.

5. Overall Dwelling Type and Mix

Introduction

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

Overall housing need

- 5.2 Places for Everyone sets out the housing requirements for Oldham Borough. Policy JP-H1 Scale, Distribution and Phasing of New Housing Development 2022-2039 establishes an annual net additional average for 680 dwellings across Oldham, phased as follows:

Annual average 2022-39	Annual average 2022-2025	Annual average 2025-2030	Annual average 2030-2039	Total 2022-2039
680	404	680	772	11,560

- 5.3 Paragraph 1.56 of Places for Everyone states that ‘In the event that a local plan looks beyond 2039, the minimum requirement figures set out in Policies JP-J3, JP-J4 and JP-H1 should be used to inform local plan target(s).

Affordable housing need

- 5.4 A detailed analysis of affordable housing need in accordance with PPG is presented in Technical Appendix C. This establishes an overall gross affordable need of 2,164 and, after taking into account affordable lettings and newbuild, the net shortfall is 669 each year. Modelling assumes this is the shortfall over a 10 year period to align with the standard method calculation. This is a marked increase on the 203 reported in the 2018 LHNA and reflects the overall increase in need, and the increasing cost of the private rented sector and freezing of housing benefit support since 2020. However, PPG is clear that only a proportion of need is expected to be delivered through the planning process.

Tenure mix and First Homes

- 5.5 Analysis of house prices and local incomes indicates that across the borough, First Homes at a 40% discount to median price would be affordable to households on median income. Further analysis on First Homes is presented in Appendix C, with definitions provided in Appendix B.
- 5.6 As set out in PPG, First Homes are the government’s preferred discounted market tenure and should account for at least 25% of all affordable housing units delivered by developers.

Dwelling type and mix

- 5.7 Dwelling mix analysis is underpinned by a demographic scenario model which takes into account projected household change to 2041 using 2018-based ONS household projections. To support flexibility in delivery, dwelling type and mix by tenure is presented as a broad range which also considers household aspirations and expectations. Table 5.1 summarises dwelling mix by tenure for the borough and Table 5.2 summarises dwelling mix by district. Further details of analysis are presented in Technical Appendix D.

Table 5.1 Overall annual dwelling type/size and tenure mix recommendations

Dwelling type/size	Market	Affordable/ social rented	Affordable home ownership including First Homes	Total
Overall % split>>	80%	12%	8%	100%
1/2-bedroom house	10-15%	15-20%	10-15%	10-15%
3-bedroom house	25-30%	10-15%	30-35%	25-30%
4+ bedroom house	25-30%	5-10%	20-25%	20-25%
1-bedroom flat	2-5%	15-20%	5-10%	5-10%
2+ bedroom flat	2-5%	15-20%	10-15%	5-10%
1/2-bedroom level access	10-15%	20-25%	5-10%	10-15%
3+ bedroom level access	10-15%	5-10%	10-15%	10-15%
Dwelling type	Market	Affordable/ social rented	Affordable home ownership	Total
House	70-75%	35-40%	65-70%	60-65%
Flat	2-5%	30-35%	15-20%	10-15%
Bungalow/level-access	25-30%	30-35%	15-20%	25-30%
Number of bedrooms	Market	Affordable/ social rented	Affordable home ownership	Total
1-2	30-35%	70-75%	35-40%	40-45%
3	40-45%	20-25%	40-45%	35-40%
4+	25-30%	5-10%	20-25%	20-25%

Table 5.2 Overall dwelling type/size mix recommendations by tenure by district

District	Tenure and dwelling mix	1/2 bedroom house	3 bedroom house	4+ bedroom house	1 bedroom flat	2+ bedroom flat	1/2 bedroom level access	3+ bedroom level access
Central	Market	30-35%	5-10%	40-45%	10-15%	2-5%	2-5%	0-2%
	Social/affordable rented	20-25%	10-15%	10-15%	10-15%	20-25%	15-20%	0-2%
	Affordable home ownership	15-20%	15-20%	45-50%	10-15%	10-15%	0-2%	0-2%
East	Market	10-15%	35-40%	20-25%	0-2%	0-2%	10-15%	10-15%
	Social/affordable rented	20-25%	20-25%	0-2%	10-15%	5-10%	25-30%	2-5%
	Affordable home ownership	15-20%	35-40%	0-2%	10-15%	0-2%	15-20%	10-15%
North	Market	15-20%	35-40%	10-15%	0-2%	0-2%	25-30%	5-10%
	Social/affordable rented	10-15%	0-2%	0-2%	10-15%	20-25%	50-55%	0-2%
	Affordable home ownership	20-25%	0-2%	0-2%	0-2%	20-25%	0-2%	0-2%
South	Market	10-15%	25-30%	30-35%	2-5%	5-10%	5-10%	5-10%
	Social/affordable rented	5-10%	15-20%	0-2%	25-30%	20-25%	20-25%	2-5%
	Affordable home ownership	0-2%	40-45%	25-30%	0-2%	25-30%	0-2%	0-2%
West	Market	2-5%	25-30%	20-25%	0-2%	0-2%	10-15%	30-35%
	Social/affordable rented	10-15%	5-10%	5-10%	5-10%	5-10%	2-5%	50-55%
	Affordable home ownership	10-15%	35-40%	10-15%	0-2%	0-2%	0-2%	35-40%
Oldham Town Centre	Market	20-25%	20-25%	30-35%	2-5%	5-10%	2-5%	2-5%
	Social/affordable rented	25-30%	10-15%	5-10%	10-15%	15-20%	20-25%	0-2%
	Affordable home ownership	15-20%	30-35%	25-30%	5-10%	5-10%	2-5%	0-2%

Conclusions

- 5.8 The Places for Everyone Plan sets out an average net additional housing need for Oldham of 680 over the period 2022 to 2039.
- 5.9 The LHNA has established future household change and the implications this has for dwelling type, size, and tenure mix. This helps the council and its partners make informed decisions on the range and size of dwellings to be built to meet need over the period to 2041.
- 5.10 Given the level of net affordable need (669 homes each year), the Local Plan needs to maintain a robust affordable housing policy setting out targets and tenure split in order to maximise new supply. An affordable policy should therefore continue to support the ongoing delivery of affordable housing and diversify the affordable products available to local residents to reflect identified needs, although it must be recognised that new affordable supply alone is unlikely to deliver 669 new homes every year because of a number of constraints such as land availability and viability of delivery.

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 Oldham LHNA will help the council plan for a mix of housing based on current and future demographic trends, market trends, and the needs of different groups in the community. Specifically, the LHNA identifies the size, type, and tenure of housing required by considering current market demand relative to supply and also identifies a continued affordable housing shortfall across the borough.
- 6.3 This concluding chapter summarises key messages from the research findings, structured around a commentary on the current and future housing markets and key local strategic issues.

Overall housing need

- 6.4 The minimum annual average net additional housing in need over the period 2022-2039 across Oldham Borough is 680. Housing delivery is phased over this period.

Dwelling type, tenure, and mix

- 6.5 The relationship between household change and dwelling type/size and tenure requirements have been fully explored. The evidence will help the council deliver an appropriate range of dwelling stock for residents over the plan period. It is recommended that future planning policy references the broad mixes evidenced in Table 6.1 and is taken into account when determining future applications. The table assumes 80% of new dwellings will be market and 20% affordable.
- 6.6 Regarding affordable need, there is an annual net shortfall of 669 dwellings over the next ten years. The recommended affordable tenure split is 65% social/affordable rented and 35% affordable home ownership. Delivery of affordable housing is subject to economic viability and the council does not need to plan to meet this number in full but affordable housing delivery should be maximised at every possible opportunity.

Table 6.1 Summary of overall dwelling mix

Dwelling type/size	Market	Affordable rented	Affordable home ownership	Overall range
Overall % split>>	80%	12%	8%	100%
1/2-bedroom house	10-15%	15-20%	10-15%	10-15%
3-bedroom house	25-30%	10-15%	30-35%	25-30%
4+ bedroom house	25-30%	5-10%	20-25%	20-25%
1-bedroom flat	2-5%	15-20%	5-10%	2-5%
2+ bedroom flat	2-5%	15-20%	10-15%	2-5%
1/2-bedroom level access	10-15%	20-25%	5-10%	10-15%
3+ bedroom level access	10-15%	5-10%	10-15%	10-15%
Dwelling type	Market	Affordable rented	Affordable home ownership	Overall range
House	70-75%	35-40%	65-70%	65-70%
Flat	2-5%	30-35%	15-20%	5-10%
Bungalow/level-access	25-30%	30-35%	15-20%	25-30%
Number of bedrooms	Market	Affordable rented	Affordable home ownership	Overall range
1-2	30-35%	70-75%	35-40%	35-40%
3	40-45%	20-25%	40-45%	40-45%
4+	25-30%	5-10%	20-25%	20-25%

Meeting the needs of older people and those with disabilities

- 6.7 There is evidence to support a programme of accommodation delivery to help meet the needs of older people and those with disabilities. Although the majority of older people want to remain in their own home with support when needed, there is a need to diversify options available to older people wanting to move to more appropriate accommodation.
- 6.8 There are currently around 3,275 units of specialist older persons' accommodation comprising 2,115 specialist older accommodation units (C3 planning use class), 227 Extra Care (C2 use class), and 933 bedspaces residential care (C2 use class). It is estimated there is a need over the period 2022 to 2041 for:
- 3,139 additional C3 dwelling units or 165 each year;
 - 955 C2 Extra Care units or 50 each year; and
 - and 775 C2 residential care bedspaces or 41 each year.

The C3 units should be included in the overall housing figure. Delivery of C2 units would be in addition to this figure.

- 6.9 A key conclusion is that there needs to be a broader housing offer for older people across Oldham Borough and this LHNA has provided evidence of scale and range of dwellings needed.
- 6.10 A range of information has been assembled from various sources which helps to scope out the likely level of disability across Oldham Borough's population.
- 6.11 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 Oldham Borough and to align with Places for Everyone policies.
- 6.12 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.
- 6.13 It is also assumed that there will be ongoing adaptation of existing dwellings to support those with additional needs.

Final comments

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

Technical Appendix A: Research Methodology

Overall approach

A.1 A multi-method approach was adopted in order to prepare a robust and credible Housing Needs Assessment for Oldham Borough:

- A survey of households across the borough. 17,300 households were contacted and invited to complete a questionnaire and 2,080 questionnaires were returned and used in data analysis. This represents a 12% response rate overall resulting in a borough-level sample error of +/-2.12%. Low response rates are expected and the sample errors achieved would be described by ONS as 'Precise' if +/-5% or lower and 'reasonable precise' if between +/- 5% to under +/-10%.
- A survey of key stakeholders in 2018 including representatives from the council, neighbouring local authorities, housing associations, specialist housing providers, estate agents, adult social care, and developers.
- Interviews with estate and letting agents in 2018 operating within the borough.
- A review of relevant secondary data including the 2021 Census, house price trends, CORE lettings data, and DLUHC Statistics.

Table A1 Household survey sample information

					Achieved response rate	
District	Total households (council tax)	Mail out	Achieved response	Sampling error	Rate (%)	Census or sample
Chadderton	13,833	2,471	292	5.67%	11.8	Sample
Failsworth and Hollinwood	13,998	2,471	267	5.94%	10.8	Sample
Royton	9,421	2,471	355	5.10%	14.4	Sample
Saddleworth and Lees	13,656	2,471	455	4.52%	18.4	Sample
Shaw and Crompton	9,526	2,471	338	5.24%	13.7	Sample
East Oldham	19,528	2,471	214	6.66%	8.7	Sample
West Oldham	12,929	2,471	159	7.72%	6.4	Sample
Total	92,891	17,302	2,080	2.12%	12.0	Sample

Note: household survey in 2018 was configured for different sub-area geographies.

Technical Appendix B: Affordable Housing Definitions

Affordable housing definitions

Definitions relating to affordable housing are presented in the NPPF 2024 (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 definitions⁹⁰:

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

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

c) **Discounted market sales housing:** is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.

d) **Other affordable routes to home ownership:** is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low cost homes for sale (at a price equivalent to at least 20% below local market value) and rent to buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision, or refunded to Government or the relevant authority specified in the funding agreement.

First Homes

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

- First Homes are a discounted market sale housing and should be considered to meet the definition of 'affordable housing' for planning purposes.

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

NPPF 2024 (paragraph 66 footnote 30) states that 'the requirement to deliver a minimum of 25% of affordable housing as First Homes, as set out in 'Affordable Homes Update' Written Ministerial Statement dated 24 May 2021, no longer applies. Delivery of First Homes can, however, continue where local planning authorities judge that they meet local need.'

Technical Appendix C: Housing Need Calculations

Introduction

- C.1 Identifying the scale of affordable housing need is a key consideration of planning practice guidance. This is a separate calculation to the overall housing need figure derived using the standard model and set out in PPG paragraphs 18 (Reference ID: 2a-018-20190220) to 24 (Reference ID: 2a-024-20190220). The affordable housing need analysis helps to establish the overall scale of affordable housing need by location, type, size, and tenure and whether the council should plan for more dwellings to help meet the need for affordable housing.
- C.2 PPG states that ‘all households whose needs are not met by the market can be considered in affordable housing need (PPG Paragraph: 018 Reference ID: 2a-018-20190220). PPG then considers how affordable housing need should be calculated:
- ‘Strategic policy-makers will need to estimate the current number of households and projected number of households who lack their own housing or who cannot afford to meet their housing needs in the market. This should involve working with colleagues in their relevant authority (e.g. housing, health and social care departments).’* (PPG Paragraph: 019 Reference ID: 2a-019-20190220).
- C.3 The PPG focuses on the use of existing (secondary data) but does not preclude the use of primary survey evidence.
- C.4 There are four broad components to the needs assessment method. These have remained relatively unchanged through the different guidance issued by government and focus on:
- Step A. Existing households in need (current unmet gross need).
 - Step B. Future households in need.
 - Step C. Affordable supply.
 - Step D. Annual need for affordable housing.

Affordability assumptions

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

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

Step A: Current unmet gross need

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

Table C1 Current gross unmet need (before affordability testing)

Reason for need	Total in need	Comment	Source
A1 Homeless households	743	Number of households identified as homeless 2021/22	DLUHC Live tables
A2 Priority need / temporary accommodation	1,152	Households identified as threatened with homelessness in 2021/22 plus households living in temporary accommodation (based on quarterly average) in 2022	DLUHC Live tables
A3 Overcrowded	7,011	2021 Census data households	2021 Census TS052
			2018 household survey (re-weighted using the 2021 Census)
A4 Concealed household	2,318	Census definition refers to couples and lone parents living within another family unit	2021 Census RM009
A5 Existing affordable tenants in need	1,555		2018 household survey (re-weighted using the 2021 Census)
A6 Other tenures in need	4,217		2018 household survey (re-weighted using the 2021 Census)
A7 Sum of households in A3 to A6 with one or more needs	15,101	Sum of A3 to A6 BOLD figures	
A8 Total in A7 adjusted to remove any double counting	9,749	This is the total number of households with one or more needs	
A9 All households in need (A1+A2+A8)	11,644	Represents 18.8% of all households	

Note: table subject to rounding

Further Notes to Table C1:

A3. Overcrowding

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

under 10. This standard is then compared with the actual number of bedrooms (including bedsits) available for the sole use of the household.

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

A4. Concealed households

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

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

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

A7 and A8. Sum of households

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

Affordability of open market options

C.11 Table C2 sets out lower quartile prices and rents for each district.

Table C2 Lower quartile house prices and rents by district

District	Lower quartile price 2022	Lower quartile private rent 2022
Central	£90,000	£490
East	£128,000	£646
North	£135,000	£598
South	£120,000	£693
West	£125,000	£650
Oldham Borough	£123,000	£594
Oldham Town Centre	£100,000	£498

Source: Data produced by Land Registry © Crown copyright 2022, Zoopla 2022

C.12 Table C3 sets out the proportion of households in need who could not afford open market prices or rents. Where no prices/rents are available, borough average prices/rents have been used. The affordability analysis uses data on ward-level lower quartile prices and rents and assumes that a property is

affordable if up to 25% of household income is spent on rent and buying costs up to 3.5x household income.

- C.13 It is reasonably assumed that all households in A1 (homeless) and A2 (priority need/in temporary accommodation) cannot afford open market prices or rents given their housing circumstances (and income information is not available from secondary data source).
- C.14 The affordability of open market options is tested on the remaining households in need (rows A3 to A6 in Table C1) based on the 2018 household survey (re-weighted using the 2021 Census).
- C.15 Analysis concludes that **9,790** households across Oldham Borough 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	1,895	100%	1,895
Sum of households in A3 to A6 with one or more needs	9,749	81.0%	7,895
Total cannot afford to buy or rent			9,790

Step B: Future households in need

- C.16 **PPG Paragraph 021 Reference ID: 2a-021029190220** states that 'projections of affordable housing need will have to reflect new household formation, the proportion of newly-forming households unable to buy or rent in the market area, and an estimate of the number of existing households falling into need. The process will need to identify the minimum household income required to access lower quartile (entry level) market housing. It can then assess what proportion of newly-forming households will be unable to access market housing.'

New household formation

- C.17 The most useful data sources for assessing the level of new household formation are:
- DLUHC/ONS household projections, from which an annual net increase in households can be derived; and
 - The English Housing Survey, from which a national gross household formation rate can be derived and referenced as a data source in the PPG.
- C.18 Based on the requirements of PPG, the gross annual formation rate used in analysis is 1,470. This is the household formation rate derived from a range of projections set out in Table C4. Through the standard method of calculating need, allowance is made for increasing the level of housing delivery to support household formation through the affordability adjustment.

Table C4 Net and gross household formation 2022-2039

Scenario	Annual household formation	Notes	Source
A. DCLG 2014-based household projections	584	9,925 NET increase between 2022 and 2039	GLA 2014-based household projections
B. ONS 2018-based household projections	666	11,329 NET increase between 2022 and 2039	ONS 2018-based household projections
C. Average gross household formation rate based on applying national rate to total households over the period 2022-2039 (2014-based projections)	1,475	Gross household formation rate of 1.435%	English Housing Survey 3-year average 2017/18 to 2019/20
D. Average gross household formation rate based on applying national rate to total households over the period 2022-2039 (2018-based projections)	1,465	Gross household formation rate of 1.435%	English Housing Survey 3-year average 2017/18 to 2019/20
G. Blended rate of gross household formation (C, D)	1,470		

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

New households likely to be in affordable housing need

- C.19 Analysis of the incomes of households who have formed in the past 5 years using the 2018 Household Survey (re-weighted using the 2021 Census) concludes that 80.4% could not afford buying or renting lower quartile (entry level) properties. Based on a gross formation rate of **1,470**, 1,182 households are estimated to be in affordable housing need.

Existing households expected to fall into need

- C.20 The 2018 Household Survey (re-weighted using the 2021 Census) identifies 1,159 households who have fallen into need in the past 5 years and require affordable housing or 232 each year.

Total newly arising affordable housing need (gross per year)

- C.21 Total newly arising need is therefore 1,414 each year as summarised in Table C5.

Table C5 Total newly-arising affordable housing need

A. Number of newly-forming households		1,470
B. Proportion unable to afford market housing	80.4%	1,182
C. Existing households falling into need		232
Total newly arising affordable need (B+C)		1,414

Step C: Affordable housing supply

C.22 PPG Paragraph 022 Reference ID: 2a-022-20190220 notes that ‘there will be a current supply of housing stock that can be used to accommodate households in affordable housing need as well as future supply.’ There are five aspects to affordable supply to be considered as set out in Table C6.

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 4-year period	Annual average of 1,477 affordable dwellings have been let 2018/19 to 2021/22.
Suitable surplus stock (vacant properties)	MHCLG vacant dwelling statistics	168 vacant affordable (council and housing association excluding not available for letting) dwellings reported as vacant in 2022 or 0.8% of total affordable stock. This is below the transactional rate of around 2% to allow movement in stock so no suitable surplus stock available.
The committed supply of new net affordable homes at the point of assessment (number and size)	Council data	Total of 733 pipeline affordable dwellings. Assume all built over 5 years.
Affordable dwellings occupied by households in need	Survey data	Estimate of 2,875 households in need but already living in affordable housing.
Supply of affordable home ownership through <u>resale</u>	English Housing Survey Table FA4131	EHS indicates 5.9% of owner-occupiers with a mortgage moved to their accommodation in the past year. This is used as a basis for estimating the number of resales of affordable home ownership products at 5% each year. Based on 351 dwellings, there are an estimated 18 resales each year.
Units taken out of management	Local authority data	None identified.
Total annual supply	Calculation	1,477 lettings + 0 vacant + 18 AHO resales – 0 units taken out of management = 1,495.

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.23 Overall, the model assumes a total annual affordable housing stock supply of **1,495** dwellings.

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

- C.24 Table C7 summarises the total annual need for affordable housing across Oldham Borough which establishes a gross annual need of 2,032 and after taking into account supply, a net need of 669 affordable dwellings each year. This assumes a clearance of gross unmet need over 10 years to align with the standard method. Table C8 presents the data for individual sub-areas.

Table C7 Gross and net annual affordable need

Scenario	Factor	Number	Data source/assumption
A1	Current gross unmet need (before affordability test)	11,644	Table C1 row A9
A2	Current gross unmet need (after affordability test)	9,790	Table C3
A3	Pipeline supply	733	Table C6
A4	Affordable dwellings occupied by households in need	1,555	Table C6
A5	Gross unmet need minus pipeline supply minus affordable dwellings occupied	7,503	A2-A3-A4
A6	Annualised need	750	Assumed cleared over a 10 year period in line with standard method
B	Newly-arising annual need	1,414	Table C5
TGN	Total gross need	2,164	A3+B
C	Affordable annual housing supply	1,495	Table C6
	Total annual net need	669	TGN – C

Notes: Table subject to rounding errors

Table C8 Gross and net annual affordable need by sub-area

CODE	Factor	Data source/assumption	OLDHAM	Central	East	North	South	West	Oldham Town Centre
A1	Current gross unmet need (before affordability test)	Table C1 row A9	11,644	3,207	2,517	1,486	1,942	2,491	5,270
A2	Current gross unmet need (after affordability test) and housing register information	Table C3	9,790	2,747	1,922	1,293	1,734	2,094	4,582
A3	Pipeline supply	Table C6	733	107	186	145	152	143	292
A4	Affordable dwellings occupied by households in need	Table C6	1,555	1,087	148	65	136	119	1,212
A5	Gross unmet need minus pipeline supply minus affordable dwellings occupied	A2-A3-A4	7,503	1,553	1,589	1,082	1,446	1,831	3,078
A6	Annualised need	Assume unmet need is cleared over a 10-year period	750	155	159	108	145	183	308
B	Newly-arising annual need	Table C5	1,414	256	291	268	342	258	566
TGN	Total gross need	A3+B	2,164	411	450	376	486	441	873
C	Affordable annual housing supply	Table C6	1,495	390	267	196	363	278	771
	Total annual net need	TGN – C	669	21	183	180	124	162	102

C.25 According to the latest available Local Authority Housing Statistics data, there are 6,943 households on the housing register for Oldham Borough (Table C9).

Table C9 Affordable need based on the housing register

Oldham Borough	Number bedrooms 1	Number bedrooms 2	Number bedrooms 3	Number bedrooms 4 or more	Total
Number	2,928	1,691	1,611	712	6,942
%	42.2	24.4	23.2	10.3	100.0

Source: DLUHC Local Authority Housing Statistics LAHS 2021/22

C.26 Table C10 summarises affordable need by number of bedrooms and district based on 2018 household survey (re-weighted using the 2021 Census) data. This indicates a broader range of need, with a particular need for 2 and 3-bedroom affordable dwellings. Table C11 breaks down need into dwelling type and size. This indicates around 52.8% of provision should be houses, 22.3% flats, and 24.9% level-access which can include bungalows and appropriately designed flats.

Table C10 Affordable need by number of bedrooms by district

Sub-area	Number of bedrooms					Base (annual gross need)	Base (annual net need)
	1	2	3	4 or more	Total		
Central	13.6%	43.3%	14.7%	28.4%	100.0%	411	21
East	15.5%	42.1%	42.3%	0.0%	100.0%	450	183
North	5.3%	94.7%	0.0%	0.0%	100.0%	376	180
South	23.7%	42.3%	27.6%	6.4%	100.0%	486	124
West	0.0%	14.5%	74.4%	11.1%	100.0%	441	162
OLDHAM BOROUGH	13.4%	40.5%	33.5%	12.6%	100.0%	2164	669
Oldham Town Centre	13.6%	44.7%	22.9%	18.7%	100.0%	960	189

Source: 2018 household survey (re-weighted using the 2021 Census)

Table C11 Affordable dwelling mix by sub-area, number of bedrooms, and dwelling type

Dwelling type/size	Central	East	North	South	West	OLDHAM BOROUGH	Oldham Town Centre
1/2-bedroom house	22.6%	23.8%	18.7%	5.4%	14.5%	16.7%	25.2%
3-bedroom house	14.7%	33.9%	0.0%	23.2%	23.9%	23.5%	22.9%
4+ bedroom house	28.4%	0.0%	0.0%	6.4%	11.1%	12.6%	18.7%
1-bedroom flat	9.8%	10.3%	3.5%	22.4%	0.0%	10.2%	7.3%
2-bedroom flat	16.0%	1.9%	20.7%	22.6%	0.0%	12.1%	12.1%
3+ bedroom flat	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1/2-bedroom level-access	8.4%	21.7%	57.2%	15.7%	0.0%	14.9%	13.7%
3+ bedroom level-access	0.0%	8.5%	0.0%	4.4%	50.5%	10.0%	0.0%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Annual Need (gross)	411	450	376	486	441	2,164	960
Annual Need (net)	21	183	180	124	162	669	189

Source: 2018 household survey (re-weighted using the 2021 Census)

First Homes

- C.27 First Homes are described at Appendix B.
- C.28 Table C12 considers the price of First Homes using different discounts based on median prices across the borough. Table C12 shows that based on median prices, the First Home product at borough level is within the £250,000 threshold. The First Home discount should be consistent across a local authority area. Based on house price data for Oldham Borough as a whole, First Homes could be delivered at a 40% discount and be affordable to households on median incomes. This assumes that the First Home price is a discount to the overall median price in the borough.

Table C12 First Home prices by borough and district

Tenure option	Price (2022)	Sub-area					
	Oldham Borough	Central	East	North	South	West	Oldham Town Centre
Market price (median) 2022	£167,000	£115,000	£187,000	£180,000	£155,000	£170,000	£126,000
Discount to median price							
30%	£116,900	£80,500	£130,900	£126,000	£108,500	£119,000	£88,200
40%	£100,200	£69,000	£112,200	£108,000	£93,000	£102,000	£75,600
50%	£83,500	£57,500	£93,500	£90,000	£77,500	£85,000	£63,000

Note To be eligible as a First Home, the maximum price after discount is £250,000

Income required (10% deposit and 3.5x household income)

Discount to median price							
30%	£30,060	£20,700	£33,660	£32,400	£27,900	£30,600	£22,680
40%	£25,766	£17,743	£28,851	£27,771	£23,914	£26,229	£19,440
50%	£21,471	£14,786	£24,043	£23,143	£19,929	£21,857	£16,200

Income required (10% deposit and 4.5x household income)

Discount to median price							
Median							
30%	£23,380	£16,100	£26,180	£25,200	£21,700	£23,800	£17,640
40%	£20,040	£13,800	£22,440	£21,600	£18,600	£20,400	£15,120
50%	£16,700	£11,500	£18,700	£18,000	£15,500	£17,000	£12,600

Actual household income (2022 CAMEO)

Median	£25,000	£15,000	£35,000	£25,000	£15,000	£25,000	£15,000
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COMPARISON BETWEEN HOUSEHOLD INCOME AND INCOME REQUIRED FOR A FIRST HOME

(Less than 1 or 1 is affordable (green) ; greater than 1 is not affordable (red))

Income required (10% deposit and 3.5x household income)

Discount to median price							
30%	1.2	1.4	1.0	1.3	1.9	1.2	1.5
40%	1.0	1.2	0.8	1.1	1.6	1.0	1.3
50%	0.9	1.0	0.7	0.9	1.3	0.9	1.1

Income required (10% deposit and 4.5x household income)

Discount to median price							
30%	0.9	1.1	0.7	1.0	1.4	1.0	1.2
40%	0.8	0.9	0.6	0.9	1.2	0.8	1.0
50%	0.7	0.8	0.5	0.7	1.0	0.7	0.8

Tenure mix

- C.29 Analysis needs to consider the range of affordable tenures as set out in Annex 2 of the NPPF that may be appropriate for existing households in need and newly-forming households.
- C.30 For need arising from homeless households and those in temporary accommodation, it is assumed they all require social rented accommodation. For newly-forming households and existing households in need, a split between affordable rented and affordable home ownership should be considered. However, there is insufficient household income and savings data available from the housing register to complete this analysis. Therefore, CAMEO household income data has been used to establish the proportions of households who could afford social rent, affordable rent, and affordable home ownership options.
- C.31 Analysis has carefully considered the range of affordable tenures that may be appropriate for existing households in need and newly-forming households. Table C13 summarises the overall tenure split between affordable rented options (social and affordable rent) and affordable home ownership solutions (including shared ownership, discounted for sale and other tenures as set out in Annex 2 of the NPPF).

Table C13 Affordable housing tenure preferences

District	Social rented (%)	Affordable rented (%)	Affordable home ownership (%)	Total
Central	41.1%	25.0%	33.9%	100.0%
East	39.0%	25.1%	35.9%	100.0%
North	43.6%	24.2%	32.1%	100.0%
South	53.4%	23.8%	22.8%	100.0%
West	40.0%	22.7%	37.3%	100.0%
OLDHAM BOROUGH	43.0%	24.4%	32.6%	100.0%
Oldham Town Centre	45.1%	20.2%	34.6%	100.0%

- C.32 Analysis would suggest an overall tenure split of 65% affordable rented and 35% affordable home ownership across Oldham Borough. In calculating the tenure mix, analysis has considered the tenure preferences and incomes of existing and newly-forming households. It also recognises the increased emphasis on delivering social rented affordable dwellings as part of new affordable housing supply.

C.33 The 2018 household survey (re-weighted using the 2021 Census) has provided information on the number of bedrooms needed by households in affordable need and dwelling type aspirations and expectations. This is shown in Table C14 and indicates a broad range of affordable dwellings are needed.

Table C14 Affordable dwelling mix by sub-area, number of bedrooms, and dwelling type

Dwelling type/size	Central	East	North	South	West	OLDHAM BOROUGH	Oldham Town Centre
1/2-bedroom house	22.6%	23.8%	18.7%	5.4%	14.5%	16.7%	25.2%
3-bedroom house	14.7%	33.9%	0.0%	23.2%	23.9%	23.5%	22.9%
4+ bedroom house	28.4%	0.0%	0.0%	6.4%	11.1%	12.6%	18.7%
1-bedroom flat	9.8%	10.3%	3.5%	22.4%	0.0%	10.2%	7.3%
2-bedroom flat	16.0%	1.9%	20.7%	22.6%	0.0%	12.1%	12.1%
3+ bedroom flat	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1/2-bedroom level-access	8.4%	21.7%	57.2%	15.7%	0.0%	14.9%	13.7%
3+ bedroom level-access	0.0%	8.5%	0.0%	4.4%	50.5%	10.0%	0.0%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Annual Need (gross)	411	450	376	486	441	2,164	960
Annual Need (net)	21	183	180	124	162	669	189

Comparison of current housing stock and current/future needs

- C.34 PPG states that 'strategic policy-making authorities will need to look at the current stock of houses of different sizes and assess whether these match current and future need (PPG Paragraph 023 Reference ID: 2a-023-20190220). Table C15 sets out this comparison with 2018 household survey (re-weighted using the 2021 Census) information. This suggests the highest imbalance is the need and supply of larger 3 or more bedroom dwellings, although there remains need for all dwelling sizes.

Table C15 Comparison between current affordable supply and annual gross affordable need

Number of bedrooms	Current supply estimate	%	Annual gross need %	Variance %
1-bedroom	5,313	25.8%	13.4%	12.4%
2-bedroom	8,743	42.5%	40.5%	2.0%
3-bedroom	5,541	26.9%	33.5%	-6.6%
4 or more bedroom	980	4.8%	12.6%	-7.8%
Total	20,577	100.0%	100.0%	

Source: 2018 household survey (re-weighted using the 2021 Census)

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 2018 household survey (re-weighted using the 2021 Census); and
 - Data derived from affordable housing need analysis.

Household projections

- D.3 These are used to establish the number of households by Household Reference Persons (HRP) and household type using the 2018-based data, and how this is expected to change over the period 2022 to 2041.
- D.4 The change in the number of households over this period can be established and, assuming that the dwelling needs of these households do not change significantly over the plan period, the potential impact on type and number of bedrooms of future dwellings can be determined.

Relationship between households and dwellings

- D.5 The relationship between the age of Household Reference Person, household type, and dwellings occupied by type and size can be derived from the 2018 (re-weighted using the 2021 Census).
- D.6 The data available is summarised in Table D1. For each age group, the proportion of Household Reference Persons (HRPs) by household type living in different type/size and size of dwelling has been estimated.
- D.7 The 2018 Household Survey (re-weighted using the 2021 Census) also provides data on household aspirations and what households would expect to move to. This data can also be broken down by HRP age group and household type.
- D.8 By combining this range of data, it is possible to model the likely change in dwelling type/size requirements with reference to:
- The current relationship between HRP/household type and dwelling type/size and this remains constant over the plan period (demographic baseline);

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

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

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

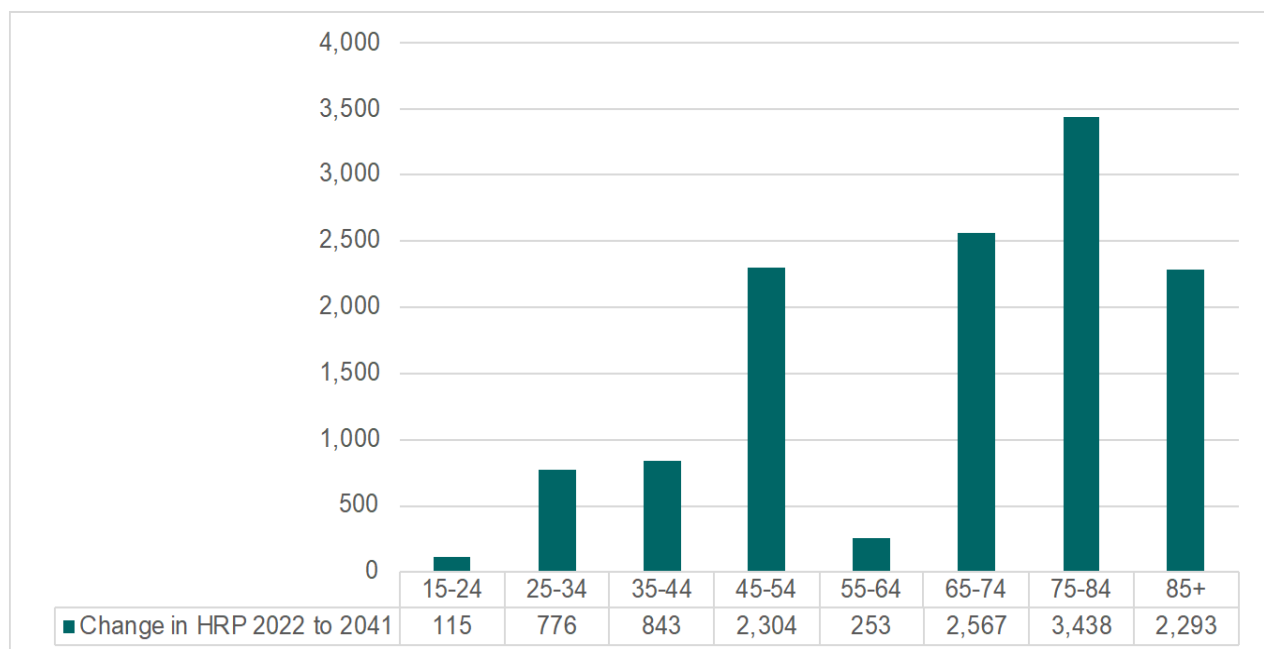
Applying the data at authority level

- D.9 Applying the data at authority level is done in a systematic way. Firstly, the change in the number of households by age group and household type is established from household projections. Assuming that the dwelling needs of these households do not change over the plan period, the overall impact on type/size of dwellings can be determined.
- D.10 Table D2 presents the baseline demographic data for Oldham Borough. The total number of households is expected to increase by around 11,329 over the period 2022-2041 using 2018-based ONS household projections. Growth is mainly expected across older age cohorts. Figure D1 illustrates how the number of households by HRP age is expected to change over the period 2022-2041.

Table D2 **Change in number of households by age group and household type 2022 to 2041**

	One person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
2022						
15-24	461	856	389	189	600	2,495
25-34	2,257	3,078	2,608	2,442	2,564	12,949
35-44	3,728	3,788	3,811	3,343	2,776	17,446
45-54	4,725	4,005	2,453	1,279	6,306	18,767
55-64	5,598	1,711	572	209	9,478	17,568
65-74	5,246	279	38	14	7,335	12,912
75-84	5,359	84	7	10	4,789	10,250
85+	2,564	23	4	1	999	3,591
TOTAL	29,938	13,825	9,883	7,487	34,847	95,979
2041						
15-24	476	903	412	200	619	2,610
25-34	2,395	3,269	2,765	2,580	2,716	13,725
35-44	3,943	3,934	3,969	3,510	2,933	18,289
45-54	5,255	4,527	2,812	1,461	7,016	21,071
55-64	5,640	1,717	572	202	9,689	17,821
65-74	6,214	327	44	16	8,878	15,480
75-84	7,119	109	10	13	6,437	13,688
85+	4,174	43	7	2	1,659	5,885
TOTAL	35,215	14,829	10,592	7,985	39,947	108,568
Change 2022-2041						
15-24	14	48	23	11	19	115
25-34	139	191	156	138	152	776
35-44	215	146	158	167	157	843
45-54	529	522	360	183	710	2,304
55-64	42	6	0	-6	211	253
65-74	968	48	6	2	1,544	2,567
75-84	1,760	24	2	3	1,648	3,438
85+	1,610	19	3	1	660	2,293
TOTAL	5,278	1,004	709	498	5,101	12,589

Source: ONS 2018-based household projections

Figure D1 Change in HRP age groups 2022-2041

Source: 2018-based ONS household projections

D.11 Table D3 applies 2018 household survey (re-weighted using the 2021 Census) data on dwelling occupancy to the demographic profile in 2041. The two right hand columns indicate the likely change in demand for dwelling types and sizes and how this translates to an overall percentage dwelling requirement.

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

Dwelling type and size	HRP age 15-24	HRP age 25-34	HRP age 35-44	HRP age 45-54	HRP age 55-64	HRP age 65-74	HRP age 75-84	HRP age 85+	TOTAL	%
1-bedroom bungalow/level access	77	8	282	116	330	719	666	250	2,448	2.3%
1-bedroom flat	111	921	860	1,936	1,081	1,155	1,561	980	8,604	7.9%
1-bedroom house	26	146	219	50	169	61	109	0	779	0.7%
1-bedroom other	3	15	40	84	44	105	58	0	349	0.3%
2-bedroom bungalow/level access	22	143	212	412	824	1,329	1,288	1,163	5,392	5.0%
2-bedroom flat	300	587	1,120	593	819	473	468	386	4,745	4.4%
2-bedroom house	652	4,600	4,711	5,176	4,105	2,974	2,238	1,177	25,633	23.6%
2-bedroom other	70	19	31	43	55	32	87	0	336	0.3%
3-bedroom house	626	5,357	5,781	7,905	6,689	5,882	4,987	1,530	38,757	35.7%
3 or more bedroom bungalow/level access	34	249	70	306	276	599	911	128	2,573	2.4%
3 or more bedroom flat	44	145	161	192	37	462	34	87	1,162	1.1%
3 or more bedroom other	81	13	29	136	76	235	50	0	621	0.6%
4 or more bedroom house	564	1,522	4,773	4,124	3,317	1,455	1,224	184	17,163	15.8%
Total	2,610	13,725	18,289	21,071	17,821	15,480	13,682	5,883	108,562	100.0%
Number of bedrooms	HRP age 15-24	HRP age 25-34	HRP age 35-44	HRP age 45-54	HRP age 55-64	HRP age 65-74	HRP age 75-84	HRP age 85+	TOTAL	%
1	217	1,089	1,401	2,185	1,623	2,039	2,395	1,230	12,179	11.2%
2	1,044	5,349	6,074	6,223	5,803	4,808	4,081	2,725	36,107	33.3%
3	785	5,764	6,042	8,540	7,078	7,178	5,983	1,744	43,113	39.7%
4 or more	564	1,522	4,773	4,124	3,317	1,455	1,224	184	17,163	15.8%
Total	2,610	13,725	18,289	21,071	17,821	15,480	13,682	5,883	108,562	100.0%

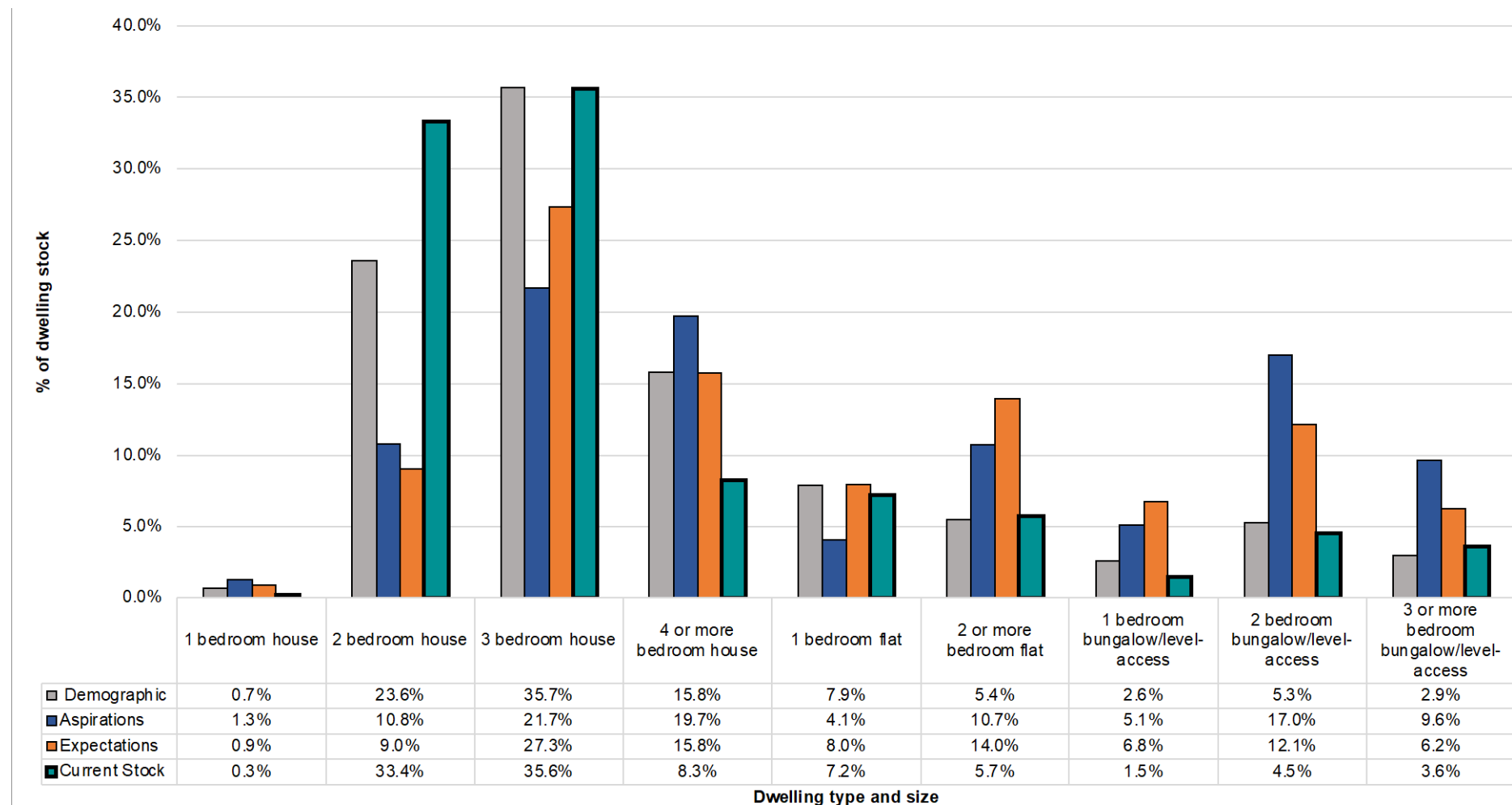
Note: totals by age group may vary slightly due to rounding errors; Source: ONS 2018-based household projections and 2018 (re-weighted using the 2021 Census)

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

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

Dwelling type and size	Demographic	Aspirations	Expectations	Current stock
1-bedroom house	0.7%	1.3%	0.9%	0.3%
2-bedroom house	23.6%	10.8%	9.0%	33.4%
3-bedroom house	35.7%	21.7%	27.4%	35.6%
4 or more bedroom house	15.8%	19.7%	15.8%	8.3%
1-bedroom flat	7.9%	4.1%	8.0%	7.2%
2 or more bedroom flat	5.4%	10.7%	14.0%	5.7%
1-bedroom bungalow/level-access	2.6%	5.1%	6.8%	1.5%
2-bedroom bungalow/level-access	5.3%	17.0%	12.1%	4.5%
3 or more bedroom bungalow/level-access	2.9%	9.6%	6.2%	3.6%
TOTAL	100.0%	100.0%	100.0%	100.0%
Dwelling type	Demographic	Aspirations	Expectations	BLEND
House	75.8%	53.5%	53.0%	60.8%
Flat	13.4%	14.8%	21.9%	16.7%
Bungalow/level access	10.8%	31.7%	25.1%	22.5%
Total	100.0%	100.0%	100.0%	100.0%
Number of bedrooms	Demographic	Aspirations	Expectations	
1	11.2%	10.5%	15.6%	12.4%
2	33.3%	35.4%	31.9%	33.5%
3	39.7%	34.3%	36.7%	37.0%
4	15.8%	19.8%	15.8%	17.1%
Total	100.0%	100.0%	100.0%	100.0%

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

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

Source: 2018 household survey (re-weighted using the 2021 Census) and 2018-based household projections

Overall dwelling mix by tenure

- D.14 Table D5 summarises dwelling type/size mix based on the demographic scenario relating to the period 2022 to 2041. This analysis assumes a minimum 20% affordable housing target and an affordable tenure split of around 65% rented and 35% affordable home ownership. The analysis factors in the dwelling type/size analysis carried out as part of the affordable housing needs calculation and the dwelling type/size choices of households considering affordable home ownership solutions based on the range of dwellings currently available.
- D.15 The analysis can be revised if annual targets and affordable housing delivery targets are updated.

Table D5 Summary of overall dwelling mix by tenure

Dwelling type/size	Market	Affordable/ social rented	Affordable home ownership	Total
Overall % split>>	80%	12%	8%	100%
1/2-bedroom house	10-15%	15-20%	10-15%	10-15%
3-bedroom house	25-30%	10-15%	30-35%	25-30%
4+ bedroom house	25-30%	5-10%	20-25%	20-25%
1-bedroom flat	2-5%	15-20%	5-10%	5-10%
2+ bedroom flat	2-5%	15-20%	10-15%	5-10%
1/2-bedroom bungalow/level access	10-15%	20-25%	5-10%	10-15%
3+ bedroom bungalow/level access	10-15%	5-10%	10-15%	10-15%
Dwelling type	Market	Affordable/ social rented	Affordable home ownership	Total
House	70-75%	35-40%	65-70%	60-65%
Flat	2-5%	30-35%	15-20%	10-15%
Bungalow/level-access	25-30%	30-35%	15-20%	25-30%
Number of bedrooms	Market	Affordable/ social rented	Affordable home ownership	Total
1-2	30-35%	70-75%	35-40%	35-40%
3	40-45%	20-25%	40-45%	40-45%
4+	25-30%	5-10%	20-25%	20-25%

Overall dwelling mix by sub-area

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

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

Dwelling type/size	Central	East	North	South	West	OLDHAM BOROUGH	Oldham Town Centre
1 and 2-bedroom house	20-25%	20-25%	10-15%	5-10%	10-15%	15-20%	25-30%
3-bedroom house	10-15%	20-25%	0-2%	15-20%	5-10%	10-15%	10-15%
4 or more bedroom house	10-15%	0-2%	0-2%	0-2%	5-10%	5-10%	5-10%
1-bedroom flat	10-15%	10-15%	10-15%	25-30%	5-10%	15-20%	10-15%
2 and 3-bedroom flat	20-25%	5-10%	20-25%	20-25%	5-10%	15-20%	15-20%
1 and 2-bedroom bungalow/level-access	15-20%	25-30%	50-55%	20-25%	2-5%	20-25%	20-25%
3 or more bedroom bungalow/level-access	0-2%	2-5%	0-2%	2-5%	50-55%	5-10%	0-2%

Source: 2018 household survey (re-weighted using the 2021 Census)

Table D7 Affordable (affordable home ownership) by district

Dwelling type/size	Central	East	North	South	West	OLDHAM BOROUGH	Oldham Town Centre
1 and 2-bedroom house	15-20%	15-20%	20-25%	0-2%	10-15%	10-15%	15-20%
3-bedroom house	15-20%	35-40%	0-2%	40-45%	35-40%	30-35%	30-35%
4 or more bedroom house	45-50%	0-2%	0-2%	25-30%	10-15%	20-25%	25-30%
1-bedroom flat	10-15%	10-15%	0-2%	0-2%	0-2%	5-10%	5-10%
2 and 3-bedroom flat	10-15%	0-2%	20-25%	25-30%	0-2%	10-15%	5-10%
1 and 2-bedroom bungalow/level-access	0-2%	15-20%	55-60%	0-2%	0-2%	5-10%	2-5%
3 or more bedroom bungalow/level-access	0-2%	10-15%	0-2%	0-2%	35-40%	10-15%	0-2%

Source: 2018 household survey (re-weighted using the 2021 Census)

Table D8 **Market mix by district**

Dwelling type/size	Central	East	North	South	West	OLDHAM BOROUGH	Oldham Town Centre
1 and 2-bedroom house	30-35%	10-15%	15-20%	10-15%	2-5%	10-15%	20-25%
3-bedroom house	5-10%	35-40%	35-40%	25-30%	25-30%	25-30%	20-25%
4 or more bedroom house	40-45%	20-25%	10-15%	30-35%	20-25%	25-30%	30-35%
1-bedroom flat	10-15%	0-2%	0-2%	2-5%	0-2%	2-5%	2-5%
2 and 3-bedroom flat	2-5%	0-2%	0-2%	5-10%	0-2%	2-5%	5-10%
1 and 2-bedroom bungalow/level-access	2-5%	10-15%	25-30%	5-10%	10-15%	10-15%	2-5%
3 or more bedroom bungalow/level-access	0-2%	10-15%	5-10%	5-10%	30-35%	10-15%	2-5%

Source: 2018 household survey (re-weighted using the 2021 Census)

Technical Appendix E: Stakeholder Consultation

Introduction

- E.1 arc4 contacted a range of stakeholders to obtain feedback on the housing needs of people living in Oldham Borough. The findings from 14 achieved responses are summarised in this appendix.

Strengths of the local housing market

- E.2 Stakeholders described the housing market in Oldham as 'buoyant'. Oldham is one of the more affordable areas within the Greater Manchester region, making it attractive to first-time buyers and those with smaller budgets. The borough has a real breadth and diversity of housing market areas from inner town centre wards through to wards which border the countryside.
- E.3 With the proximity to Manchester, Oldham has public transport connections with regular train services, bus routes, and the Metrolink connecting the majority of the borough, which combined with access to the M60 provide excellent accessibility. The edge of the moors and open countryside offers balance of town centre living with good transport links whilst being close to the countryside.
- E.4 Oldham benefits from strong local centres with facilities and amenities which meet the needs of the local communities such as Royton and Shaw. There are a good range of community assets including parks and sports facilities. Good schools can act as a draw for people to come to and stay within existing communities.
- E.5 Oldham has low open market values and rents (compared with GM) creating a strong demand for housing in Oldham. As noted in the Housing Needs Assessment, it is anticipated that the demand for properties of all types and tenures will rise as Oldham has had higher than average GM population growth over the last 10 years. This is set to rise further by circa 10% over the life of the Local Plan.
- E.6 Oldham has a large proportion of working age residents comprising of 56% of the total Oldham population meaning there is a strong labour force that require homes and employment and in turn will contribute to the economic growth of Oldham.
- E.7 The availability of brownfield sites is a benefit to housing market growth at scale without adding pressure on the Green Belt. Oldham also has some good examples of new housing stock and redevelopment, for example mill refurbishment.
- E.8 Stakeholders report sustained high demand in a range of neighbourhoods for both shared ownership and affordable / rented homes.

Weaknesses of the local housing market

- E.9 Oldham has a high degree of deprivation and stakeholders identified poor quality housing as a driver for both poor health and health inequalities. Stakeholders also identified a poor perception of the area (often from people

- outside of the area). The image of Oldham, its retail offer, leisure provision, and its socio-economic provision all need enhancing to improve market values whilst attracting residents from further afield.
- E.10 Oldham has a vast disparity between affluent areas (Saddleworth/Chadderton) and inner areas. There remains areas of low values which challenge viability of housing delivery which is often compounded by high levels of abnormal site costs linked to brownfield sites of historic industry.
- E.11 The volume of existing terraced housing stock across Oldham is a weakness and will present challenges with bringing those homes up to suitable carbon standards. Consideration needs to be given to the challenges of tackling these homes and a realisation that in some instances, the best option may well be to undergo programmes of clearance and replacement which could be difficult if there is pepper potted ownership.
- E.12 There is a clear and ever-increasing need for housing, with a shortage of suitable affordable and private housing to meet local housing need. This is exacerbated by the significant proportion of poor quality pre-1900's stock held within the PRS sector adding to issues around damp and mould, overcrowding, and affordability. Four wards within Oldham's neighbourhoods are in the top 1% of the nations deprived areas.
- E.13 There is a lack of major employers and growth sectors resulting in limited employment opportunities. Oldham has a lower than median salary than both GM and England, and the highest levels of youth unemployment in GM which is limiting economic growth and constraining the housing market.
- E.14 The Local Housing Needs Assessment identifies imbalances in the size, mix, and type of new homes required across the borough to meet local housing needs. There is also increasing numbers of people at risk of, or currently experiencing, homelessness in the borough which can only be addressed by the delivery of new affordable housing.
- E.15 Stakeholders noted an outward migration of young people from the borough and the need to ensure there is an attractive housing offer available to retain and attract young people. This is in part being addressed by the re-development of the town centre with the intention to bring in further private investment to regenerate the area and increase economic growth in Oldham.

Gaps in the supply of types of housing in Oldham

- E.16 Stakeholders identified an 'overall lack of provision.' There is a shortage of low value home ownership opportunities (both shared ownership and modest value homes) and a shortage of rental properties (market and affordable). There remains a significant annual undersupply and historic deficit in the delivery of new affordable homes leading to overcrowding and homelessness (or the risk of) which has led to housing being unaffordable.
- E.17 There is insufficient provision of accessible and adaptable homes which will support the needs of the over 65's population which is set to grow significantly over the next decade. Data shows that there will be an increased elderly population living in the private rented sector which will make stay at home modifications a challenge in the next 10 to 15 years. At a more granular level the availability of adapted homes is low and an approach around adapted

- homes to address health related demand could be developed when new build sites are being considered.
- E.18 There has been a rise in the volume of people in temporary accommodation and there is not enough social housing, particularly for younger single people.
 - E.19 Temporary accommodation does not take into account proximity to existing schools or current places of work with the lack of transport to access the workplace. The gap in temporary accommodation means that the type of accommodation is not always suitable for those with very young children or with disabilities and mobility issues.
 - E.20 There is a lack of larger, high value properties to cater for professionals and larger families. Stakeholders also report an increased need for larger inter-generational family housing. An increasing ageing population exacerbates the need for adaptable and accessible housing to reduce the burden on the statutory services and enable people to remain in their homes.
 - E.21 More specifically, stakeholders identified a particular lack of larger 4 and 5 - bedroom social rented properties, a lack of 1-bedroom general needs properties for housing register applicants and not enough 1-bedroom flats.
 - E.22 Stakeholders recognised gaps in the supply for all affordable housing tenures including affordable rent, social rent, affordable home ownership, and specialist housing. There is a strong demand for new build affordable housing lets with properties often receiving over 200 bids per property plus a strong interest in shared ownership. Given the supply of new homes in Oldham has focused on low rise family housing for a number of years, then is there a case for the housing market to address the needs of smaller households.
 - E.23 There is a significant gap in the quality of the private rented sector (PRS) housing and apartments compared to Manchester and the surrounding towns, but this is set to be addressed by the £285m Town Centre Regeneration Project linked to the Town Centre Deal which FCHO will support Oldham Council in delivering as an active member of the Town Centre Board.

Registered Providers

Existing and future affordable and specialist housing provision

- E.24 The Local Housing Needs Assessment points to over a decade of undersupply in affordable and specialist housing of all types across the borough. The quality of provision is significantly better than the private sector due to the funding requirements which stipulate sizes, quality, and design.
- E.25 There needs to be a strong focus on increasing the supply directly or indirectly through S106 agreements, as this will ease many of the pressures on the existing statutory housing services delivered by Oldham Council
- E.26 One provider believes there is an exciting opportunity to work collaboratively to make available council land, and land from the wider public estate across all areas of the borough with a focus on increasing the delivery of affordable housing via S106 agreements and by joint ventures and partnership agreements. Partnerships can help delivering the council's priority of brownfield

sites first, undertaking CPO's, leveraging in support, and grant funding to assist with viability challenges.

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

- E.27 Although, in theory there is sufficient land available to meet the growth requirements, it remains a challenge due to landowner expectations over values which is further impacted by rising construction and labour costs.
- E.28 Partners will endeavour to work with the council to find practicable solutions to overcome these challenges. Often the sites need significant demolition, remediation, engineering, or have covenants and planning restrictions attached which limit viability along with long term asset value.

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

- E.29 One provider is seeing significant demand for Shared Ownership across all areas of Oldham, but particularly for smaller family houses (2 and 3 bedrooms) with circa 1400 enquiries for 72 properties (over a 6-month period) across all areas of the borough but particularly in higher value areas such as Failsworth.
- E.30 Due to the current economic conditions, affordability has been the main barrier preventing potential purchasers from being able to acquire a new home with more customers failing affordability assessments. This is particularly the case for larger family homes due to the rising mortgage interest rates and the wider financial challenges arising from the cost-of-living crisis.

Commitment to supporting Oldham in meeting its net zero carbon target by 2030

- E.31 Affordable housing providers are working to achieve a minimum of EPC level C. For instance, one is currently over 60% towards meeting this target and they have a well-developed and funded strategy to achieve this ambition and is working closely with the GMCA and other RPs to share best practice, maximise procurement opportunities, along with securing Wave 1 and Wave 2 Social Housing Decarbonisation Fund (SHDF) support to deliver this target.
- E.32 The significant challenge remains meeting the Government target of net zero across all homes by 2050 due to the significant level of financial investment required along with balancing a number of other commitments such as building safety. This is further exacerbated by the unknowns remaining around minimising customer energy costs for customers, the costs relating to new technologies and the level of government funding that will be available.

Delivering more affordable housing for rent and sale in Oldham

- E.33 There is a need for greater collaboration between the council and key partners including active RP's, Homes England, and GMCA to bring forward public land and funding to accelerate delivery of new affordable homes. One way of doing

this is through the GMCA led Strategic Estates group to identify opportunities to re-purpose public assets to support the delivery of new homes.

- E.34 One affordable housing provider wants to raise the focus on challenging private developers' viability requests which often see the reduction of on-site provision, along with a priority for affordable homes over commuted sums and capital receipts.

Significant housing development proposed in the Oldham area

- E.35 Affordable housing providers identified a range of projects which are being delivered across Oldham. These include the following projects with a combination of affordable rent unit and shared ownership units; Hughes Close, (Failsworth), Shaw Street (Royton), West Vale (Coldhurst), and Hardman Street (Failsworth).
- E.36 One provider has the capacity to deliver a further 210 units in addition to those outlined above in the next 3 years with a clear ambition to deliver these homes in Oldham when viable schemes area identified.

Developers and House Builders

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

- E.37 Land availability, viability, and a difficult planning regime were all identified as the main challenges facing the delivery of new homes. Land availability from willing sellers with reasonable expectations of land value is a particular challenge. The brownfield nature of sites which come forward for new home delivery within Oldham often have highly complex challenges in the ground which need to be overcome and takes time and resources to unlock. Navigating the delivery of schemes while meeting the particular requirements of LA Highways can be a challenge.
- E.38 In terms of currently allocated/proposed allocation sites in Places for Everyone (PfE), the main challenges to the delivery of homes across the majority of these sites are the scale of infrastructure required in order to deliver these sites, whether that is link roads, Metrolink line extensions, or stops. The viability of such must be weighed in the balance of the market value in this locality.
- E.39 Stakeholders also identified too much emphasis on town centre redevelopment.

Type and size of housing in greatest demand

- E.40 Three-bedroom mews/semi-detached homes and 2-bedroom mews/semi-detached homes are in the greatest demand.
- E.41 In terms of affordable/social rented housing, there are very high levels of demand for all types/sizes, more so for houses and larger family houses where demand is significant. For shared ownership, the greatest demand is for 3-bedroom houses.
- E.42 A dovetailed approach around best use of stock across portfolios should be encouraged to make the most of the stock already available.

- E.43 Rightsizing and priority moves for health reasons should also be incentivised.

Implications for climate change for the housing market in Oldham in the medium and long term

- E.44 There were conflicting viewpoints with the impact of the climate change agenda on the housing market. On one hand, stakeholders felt that the climate change agenda will not impact on house values, as house values are effectively commoditised, but this will put pressure on delivery and viability as build costs will increase significantly. Conversely, the opportunity to lower customer's energy bills will improve affordability and relieve cost of living pressures but comes at a capital cost to the developer which needs balancing. It remains to be seen whether low carbon homes deliver enhanced sales values/rents.
- E.45 Part L regulations have begun to address this in that new homes will be better insulated. The reduction in the number of windows and window sizes that are included in Part L will also have solar gain and loss implications, meaning homes will be warmer in winter and cooler in summer. With the move to heat pumps and other initiatives to reduce a new homes' carbon footprint, there is the potential that the cost of the installation could increase house prices. Modern methods of construction will be beneficial.
- E.46 Customer education on new/low carbon technologies and day-to-day interaction with the home will be key to the successful operation of the low carbon home. Supply chain pressures for low carbon technologies may become stretched (new build and repair/maintenance).
- E.47 There is the challenge of retrofitting pre-war terraced homes.
- E.48 The opportunity to coordinate a consistent approach to low carbon delivery across RPs would be welcomed.

Typical customers for new homes

- E.49 Stakeholders listed first-time buyers and existing home owners from the age of 25+ as typical customers for new homes. Those living in PRS and divorcees were described as typical customers for shared ownership.
- E.50 Overcrowded households are a significant demographic of customers for new affordable/social rented homes, potentially a result of high volumes of pre-war terraced housing stock which is quickly outgrown by households. There is also a trend of increasing volumes of applicants who are homeless, ranging from single people through to families.
- E.51 Buyers have predominately been from the OL and M postal area which evidences inward migration based a lower price point compared to other areas within Greater Manchester.

Customers looking for rent or sale

- E.52 Customers are looking for both sale and rent with increasingly more people looking to rent and seeking shared ownership opportunities.

Demand for Build to Rent products

- E.53 Stakeholders confirmed a demand for Build to Rent products in Oldham.

Release of serviced plots for self and custom housebuilding into developments and how successful have you found such products

- E.54 Stakeholders confirmed they have not previously included any such plots in Oldham.

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

- E.55 Stakeholders suggested more land should be released with a clear allocation for residential development and there should be less emphasis on standards such as space standards. Brownfield grant funding across a number of the most severely contaminated sites would assist in kickstarting delivery of development.
- E.56 Regeneration of failing centres and areas would help to deliver new homes through having a clear masterplan vision which attracts developers to Oldham, gains their long-term commitment to the delivery of the masterplan, and delivers on housing needs but also the needs of those households once a community has been created.

Specialist Housing Providers

Barriers in the delivery of specialist housing in Oldham

- E.57 One of the main challenges is providing a good quality affordable housing offer for older people alongside existing PFI schemes. A joined-up approach to managing existing and new specialist housing across the borough would begin to help to resolve this.

Age-related need

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

- E.58 The council would benefit from looking at where there is an under/oversupply of these properties in Oldham to avoid a concentration of the same type of specialist accommodation in one place.
- E.59 Specialist housing providers have faced challenges finding suitable one-bedroom accommodation for young people with support needs and also suitable and for young people leaving care.

Health-related needs

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

- E.60 Providers are led by Commissioning Teams, the NHS, and Transforming Care to determine housing needs for people with these health-related needs.

Life-experience related needs: Armed Forces Veterans

- E.61 Armed forces veterans will face similar challenges to other people in housing need in Oldham.

Life-experience related needs: other groups

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

- E.62 There is a lack of temporary accommodation while suitable permanent properties are found for tenants who need an urgent move.

Other groups

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

- E.63 Housing providers have been involved in a number of initiatives in relation to rough sleeping, such as Housing First and SIB. However, one has not managed to rehouse participants in Oldham due to the nature of the stock in the borough which has highlighted the lack of good quality 1-bedroom properties.

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

- E.64 The main challenges facing the local authority in supporting the delivery of new homes are the availability of resources, the increasing demand of complex cases, and no-fault evictions from the private rented sector. There is an increasing demand of complex cases.
- E.65 Oldham has a high concentration of terraced houses which are often overcrowded and poorly insulated.

Cross-boundary issues facing Oldham housing market areas

Significant housing developments proposed near to the boundary with Oldham

- E.66 The largest proposed developments close to the boundary with Oldham are identified in the Places for Everyone Joint Development Plan (PfE) at JPA2 Stakehill (1,680 homes) and JPA23 Newhey Quarry (250) homes, both which fall within Rochdale (the former being a cross-boundary allocation that includes land allocated for employment within Oldham).
- E.67 No significant cross boundary issues regarding housing were identified.

Significant infrastructure developments near to the boundary with the Oldham area

- E.68 No significant infrastructure developments were identified by neighbouring authorities near to the boundary with Oldham.
- E.69 The most obvious issues relate to some likely sharing of a housing market area with neighbouring authorities and it would be interesting to understand moves between the two and what drives this e.g. access to employment or better schools. Transport links are clearly key and would be interesting to understand if changes/improvements to this (e.g. the completion of Metrolink) have had an impact on this. The proposed economic growth based around Atom Valley will attract and retain residents in Rochdale and Oldham and will be interesting to see if it has any comparative impacts on the two boroughs.
- E.70 PfE policies that seek to boost northern competitiveness, meet local housing need, the distribution of new homes, and affordability which should be given very substantial weight in Oldham's Local Housing Needs Assessment.
- E.71 PfE requires the delivery of supporting infrastructure. There is the intention for infrastructure improvements to support the PfE allocations and the wider Atom Valley proposal. However, there is no one 'significant' infrastructure development identified as yet.

Significant regeneration projects proposed near to the boundary with the Oldham area

- E.72 No significant regeneration projects were identified by neighbouring authorities near to the boundary with Oldham.

Proposals to develop or extend accommodation-based special care facilities for adult social care clients or young people that would impact on the Oldham area

- E.73 Neighbouring authorities near to the boundary with Oldham were not aware of such proposals that would impact on the Oldham area. Proposals tend to be focused on meeting local authority needs rather than the wider area

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

- E.74 Places for Everyone, which sets housing requirements for all those districts covered by the Plan (Bolton, Bury, Oldham, Manchester, Rochdale, Salford, Tameside, Trafford and Wigan), came into effect on 21 March 2024. This issue has already been considered and addressed as part of PfE.

All stakeholders

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

- E.75 Stakeholders presented a range of key considerations when setting future housing standards.
- E.76 Housing should be designed to the highest standard, which is in character with the surrounding area, as set out in the most up -to-date national guidance and legislation. However, flexibility is essential. Standards should be realistic and achievable without compromising viability. It is important to remember the market area and ensure standards are mindful of the reality of what is possible and achievable in Oldham.
- E.77 Setting standards needs to be done alongside full consideration of viability which can be a challenge on brownfield sites previously home to historic industry (which are plentiful in Oldham). Standards need to be set at a level which would not be detrimental to viability and housing delivery.
- E.78 Oldham has long since implemented NDSS requirements through planning which has now normalised with viability across most of the borough. Accessibility standards requiring M4(2) standards to be achieved should potentially be considered next but only on a proportion of a site in the first instance perhaps. M4(3) and water efficiency were also mentioned.
- E.79 A focus on a minimum size for homes, aligned to the Nationally Described Space Standards, will increase the quality of new provision. There is an insufficient number of larger family homes, which should be a priority, although these homes should be designed to be easily adapted to be a lifetime home (allowing people to age in place) or support intergenerational living. This will become even more critical as household numbers are set to rise with an ageing population.
- E.80 Conversely, another stakeholder pointed out that there is too much emphasis on housing standards already with the current requirement to adopt minimum space standards as a barrier to investment. High standards would always be supported, particularly around accessibility and quality but standards, especially around size, need to be balanced against housing need.
- E.81 There is inadequate availability of new homes, and limited opportunities for first-time buyers which needs to be addressed by constructing affordable homes for sale.
- E.82 Future proofing should be a key consideration; for extreme weather patterns, for older age, and for accessibility needs. Larger properties, adapted properties, and the build of the properties were also mentioned in addition to space for working from home and EV charging points. Consideration also needs to be given to the wider environment of local services such as access to pharmacies, schools, transport, and green spaces.
- E.83 The Future Homes Standard will be in place by 2025, setting new quality and carbon reduction/sustainability requirements on new homes. In anticipation of this requirement, Oldham Council should seek to implement the principles of this consultation within the adoption of the local planning and associated

supplementary planning documents, which also aligns and supports the council's aspiration to achieve net zero by 2030.

Improving the housing market

- E.84 Stakeholders identified a number of ways to improve the housing market in Oldham.
- E.85 Work needs to take place to continue to improve the image of Oldham and work in partnership to make neighbourhoods and townships as vibrant and attractive as possible. Improving the retail offer and socio-economic opportunities would in turn enhance the housing market and attract residents from the wider area.
- E.86 The town centre also needs regenerating to create a destination of choice. The redevelopment of the town centre must be anchored around a housing offer and balance the day time and night time economy. Creating a more balanced housing market across Oldham would be of benefit with deprived areas being regenerated and a wider range of housing offers being made available. Further breaking down the barriers of a segregated housing market would enhance the housing market through the creation of mixed, balanced, and sustainable communities.
- E.87 There should be a clear adoption of a placemaking approach to all new developments, with greater focus on the residents and their community through the planning, design, and consultation process along with the long-term management of public spaces. Placemaking will enable Oldham to capitalise on local community assets, inspiration, and potential, creating public spaces that improve vitality and promote the health, happiness, and well-being of residents.
- E.88 Greater collaboration of all sectors (private, public, voluntary, education, employment, and leisure) led by Oldham Council, working closely to utilise its own assets and that of the wider public estate to maximise the provision of new housing via increasing land availability, including brownfield sites to increase the supply of new homes of all tenures and types.
- E.89 There is a particular opportunity through S106 agreements and planning gain to challenge developers' viability claims with a priority on providing on-site provision over commuted sums of not only affordable housing, but adaptable and accessible homes, along with working closely with the private rented sector to increase the quality of homes either via incentive or enforcement, including the use of compulsory purchase orders.
- E.90 Economic growth interlinks with the housing market, with a significant opportunity for the regeneration of the town centre via Muse to create new homes of all tenures along with opportunities to develop a cultural quarter to make Oldham a destination rather than a commuter town, alongside an improved retail and leisure offer.
- E.91 There needs to be employment growth with the council promoting Oldham as a borough seeking inward investment, promoting employment opportunities such as the Atom Development Zone, working alongside existing anchor institutions such as Oldham College and local industry to develop skills and expertise of the working age population both now and in the future.

- E.92 The area also needs to be made as attractive as possible from a development point of view with smooth planning processes, realistic costs, and receipts for brownfield sites. More land also needs to be released with incentives to encourage development and exploring ways to improve the image of the borough.
- E.93 Improvements need to be made to the current stock available such as properties in disrepair, properties identified with category 1 or category 2 hazards, and properties that are poorly insulated and exacerbating fuel poverty.
- E.94 More homes need to be built. There are a lot of single people on waiting lists in need of 1-bedroom properties. More houses are needed for larger families and properties being built should be readily adapted so families with a disabled household member do not have to wait a long time for either a suitable property to become available or wait for adaptations. More affordable homes, right sizing incentives, and tighter regulations on the private rented sector are also needed.
- E.95 New homes should be fit for permanent residents throughout the life of a person, which would reduce the need for adaptations and move-ons.

Key priorities for organisations

- E.96 Key priorities from many stakeholders refer to 'working in partnership' with Oldham Council and with other stakeholder groups.
- E.97 There is a clear focus on meeting the affordable housing need through the delivery of new build homes for both rented and shared ownership. Stakeholders are keen to be proactive and influence decisions with regards to the positive consideration of affordable housing requirements at an early stage rather than being shoehorned in a later stage. Stakeholders wish to review and refresh the way in which the scarce supply of social housing is allocated in Oldham. They are also keen to work in partnership with regards to environmental issues.
- E.98 Poor quality housing appears to disproportionately impact certain groups through a cumulative effect so there is a need to consider improvements that reduce inequalities and support the most deprived, the very young, the elderly, and those with health conditions.
- E.99 Working collaboratively across boroughs would ensure multiple districts can provide good quality homes that meet the needs and aspirations of existing and future residents, which will help to deliver the objectives set out in PfE of boosting northern competitiveness (where the northern districts within Greater Manchester can perform a stronger role in a growing and sustainable city region).
- E.100 From a developer perspective, there is a priority to seek new opportunities and ways to identify and bring forward land for residential development.
- E.101 Partnerships business enables a focus on delivering mixed tenure housing developments which provide a unique position within the industry and enables a sustainable homes and communities offer.
- E.102 Within areas beyond Greater Manchester, key priorities are outlined within the Local Plan, which include looking at housing and employment to develop a new spatial strategy.

Technical Appendix F: Estate Agent Review

Introduction

- F.1 Agents were asked questions to build up a detailed understanding of the housing market in the borough of Oldham. Thirteen agents were contacted via telephone ensuring a representation across the borough. Five for sales only, two with a focus on lettings, and six were able to give an overview of both sales and lettings.
- F.2 The first section of the appendix is a full summary of responses from all agents across the borough. This presents a cross section of agents' perceptions on the impact of Help to Buy and Stamp Duty, Build to Rent, Rent to Buy, conveyancing chains, improvements in the housing market, and potential future improvements in housing standards for the area.
- F.3 After the initial overview of the housing market below, the information on sales and lettings is provided for each sub area as a summary of information from across a number of agents. (The sub areas are grouped according to similar trends, as reported by agents.)

Market overview

- F.4 Across the borough, the sales market in Oldham is experiencing an unexpected surge in activity. Agents observed a pleasing level of activity for this time of year, reporting an unusually vibrant January, typically a quieter period, attributing the increased activity to the recent reduction in interest rates. Buyers are actively registering, and daily sales agreements are being concluded.
- F.5 Several respondents from all areas also reported the market being very price-sensitive, with even small price differentials of five to ten thousand pounds significantly influencing buyer behaviour.
- F.6 One of many illustrative examples given involved a property in Saddleworth, initially listed at £350,000, which swiftly sold within a week. In contrast, another property entered the market at £215,000 but remained stagnant for three months. Upon reducing the price to offers over £200,000, the agent experienced a surge in interest, receiving multiple offers within a week. This underscores the significant impact of pricing dynamics on buyer engagement in the current market conditions.
- F.7 The rental market is exceptionally busy across the whole borough, surpassing previous levels of activity. Agents unanimously reported a shortage of available properties, resulting in massive demand and insufficient stock. The competition is intense, with each property attracting an overwhelming number of 20 to 30 applicants. This has contributed to notable price increases, particularly in the terraced market. One of many examples given was in central Oldham, with rents for 2-bedroom houses having surged from £500 pcm to £750-£800 pcm.

Improvements to the housing market

- F.8 In response to the question on how to improve the housing market, agents unanimously emphasised the critical role of affordability. They highlighted that

making homes more accessible is paramount not only for a smoother functioning of the entire market but also to alleviate the persistent demand for rental properties. One agent underscored that many individuals aspire to move but are currently constrained by the financial burden of existing properties, particularly given the challenges posed by the rising cost of living.

- F.9 The agents collectively expressed the need for incentives to encourage prospective homeowners to make a move. Among the key recommendations to invigorate the housing market, there was a consensus on the primary importance of reducing mortgage rates. The agents also called for government interventions and incentives specifically tailored to support first-time buyers, recognising their significance in shaping a more robust and dynamic housing market.
- F.10 In essence, the agents identified affordability, reduced mortgage rates, and targeted government support for first-time buyers as crucial factors to address in order to improve the overall health and functionality of the housing market in Oldham.

Future Housing Standards

- F.11 When contemplating future housing standards for new developments in the borough, agents in Oldham provided valuable insights. Quality emerged as a paramount factor, with agents highlighting the importance of addressing snagging issues in new builds. They recommended extending warranty schemes beyond the standard five years to ensure the long-term durability and quality of the properties, suggesting periods of 8 to 10 years.
- F.12 The size of rooms and the provision of adequate storage were identified as essential elements to be considered in future housing standards. Recognising the growing trend of remote work, agents emphasised the significance of incorporating small work areas within homes to accommodate the increasing number of people working from home, a trend exacerbated by the COVID-19 pandemic.
- F.13 Outside space, always a key aspect for homebuyers, was emphasised as crucial, and the agents noted the heightened importance of this feature since the pandemic. Additionally, with the increasing awareness of environmental concerns, the adoption of heat pumps for energy efficiency was identified as an important consideration for future housing standards.
- F.14 Open plan living, a popular and modern layout, was highlighted as a key preference among buyers. However, agents also stressed the need for flexibility, acknowledging that larger room sizes and adaptable spaces are essential to cater to diverse family needs. An illustrative example was provided of a couple in a two-bedroom new build who, after having a baby, found the house too small with no room for expansion.
- F.15 In summary, the agents recommended that future housing standards focus on ensuring high-quality construction, extended warranty schemes, well-sized rooms with ample storage, provision for small workspaces, attention to environmental considerations, and a balance between open plan living and flexible, adaptable spaces.

Right type of dwellings being built

- F.16 When asked whether the right types of dwellings are being built in Oldham, agents provided mixed feedback. There was uncertainty about whether the current developments align with the community's needs.
- F.17 In Royton and Shaw, agents noted that new builds off Luzley Brook primarily consisted of prestige homes priced at £400,000 and above. This trend raised concerns about the lack of affordable options, especially for first-time buyers. Affordable properties were mentioned in specific locations, such as Byron Street, but overall, the perception was that there's a deficit in affordable new housing.
- F.18 Some agents criticised shared ownership schemes, stating that they are overpriced. An example was provided where a two-bedroom new build purchased through shared ownership was valued at £240,000. Agents compared this to three-bedroom properties with a driveway in a more desirable location, available at the same price.
- F.19 Conversely, other agents expressed the opinion that the current types of new builds are appropriate for the areas in which they are being constructed.

Help to Buy and Stamp Duty

- F.20 Agents shared varied perspectives on the impact of Help to Buy and Stamp Duty changes on the housing market.
- F.21 The consensus among agents was that the introduction of Help to Buy had a noticeable positive effect on the market, providing a boost. There was a shared concern about the discontinuation of the scheme, with a perceived need for a suitable replacement. However, some agents reported a continued interest from investors, indicating that they haven't observed a significant shift in investor behaviour.
- F.22 Regarding Stamp Duty, agents described the temporary pause as having had a substantial positive impact on the market. The break in Stamp Duty resulted in increased market activity, emphasising the significant role Stamp Duty plays in influencing buyer decisions.

Rent to Buy

- F.23 There was a positive reception to the concept of Rent to Buy products among the agents, with a general agreement that it could be a beneficial solution, especially for first-time buyers. There was a shared sentiment that initiatives like this could play a crucial role in helping individuals transition from renting to homeownership, breaking the cycle of perpetual renting. The overall consensus was that innovative approaches to support people in getting on the property ladder are needed, and Rent to Buy was seen as a step in the right direction.

Build to Rent market

- F.24 Most agents were aware of the Build to Rent market, but not of anything in the borough.

Conveyancing chains

- F.25 The agents noted that the pace of the sales market and the efficiency of conveyancing chains are closely tied to the choice of solicitor. Some solicitors demonstrate a commendable level of promptness, facilitating quicker transactions, while others contribute to a more extended and intricate process.
- F.26 On average, the completion of a sale from the point of agreement takes approximately twelve to sixteen weeks. Over the past year, there has been a marginal improvement in the speed of the process, with the duration decreasing from around 20 weeks to approximately 14 weeks. However, the general consensus among the agents is that the conveyancing process remains relatively slow, taking about 16 weeks on average. This indicates that, despite some improvements, the overall efficiency of the conveyancing chains has not fully reverted to pre-existing levels.

Influence of sustainable construction and energy efficiency

- F.27 When it comes to the influence of sustainable construction and energy efficiency on homebuyers' decisions, the predominant factor appears to be the price and whether the house aligns with the buyer's specific needs. Agents across the borough reported that, for many buyers, considerations such as sustainability and energy efficiency are secondary concerns compared to affordability and the suitability of the property for their needs.
- F.28 The level of importance attached to sustainable features varies widely among individual buyers. Some prioritise eco-friendly aspects, considering them a crucial factor in their decision-making process. However, others, particularly younger buyers, are more focused on affordability given the current economic climate, making sustainable features less of a priority.
- F.29 Interestingly, when it comes to second-hand homes and the presence of an energy performance certificate (EPC), agents noted that a low portion of buyers, approximately one in twenty, actually pay attention to this document. This suggests that awareness and consideration of energy efficiency may be relatively low among the general homebuying population. Despite this, there is recognition that, in the context of the rising cost of living, an energy-efficient home can be appealing to buyers, indicating potential benefits in terms of ongoing expenses.

East district

Sales market

Gaps in supply

- F.30 There is a perceived need for more new builds, particularly for apartments, three-bedroom semi-detached houses, and bungalows. Additionally, the overall supply of three-bedroom semi-detached houses is reported to be low in the area.
- F.31 Agents observed that older buyers often express a preference for ground floor apartments and bungalows. However, even when these properties become

available in the market, they are quickly snapped up due to the high demand. Another issue contributing to the shortage is that many bungalows, when they do come to market, are in need of renovation, making them less appealing to some buyers. This dual challenge further exacerbates the scarcity in supply of these housing options.

- F.32 Agents expressed difficulty pinpointing specific areas within Saddleworth as the most or least popular. The consensus leaned towards considering Saddleworth the most sought-after region in the borough of Oldham. This underscores the overarching appeal of Saddleworth, encompassing various locations within it and establishing it as a focal point for property desirability in the broader Oldham area.

Most popular dwelling type

- F.33 The most sought-after options for first-time buyers include two-bedroom terraces with outdoor space. Additionally, three-bedroom semi-detached houses consistently rank among the most popular types of dwellings.

Least popular dwelling type

- F.34 Agents agreed the less preferred dwellings include larger five-bedroom houses, which experience extended selling periods. Additionally, two-bedroom semi-detached houses are not as popular, potentially due to their perceived unsuitability for families.

Lettings market

- F.35 Saddleworth is predominantly an area with homeowner-occupied residences, leading to a less saturated rental market compared to places like Failsworth or Chadderton for example, where rental properties are more prevalent. As an extremely desirable area, rents are higher than other parts of the borough. Consequently, properties for rent in Saddleworth may take slightly longer to find tenants, but they remain in high demand. As with the rest of the borough, there exists a notable gap between supply and demand.
- F.36 Identifying the most or least popular types of property or areas in the rental market proved to be impossible. The diverse nature of the market, coupled with limited stock, made such distinctions challenging for the agents.
- F.37 Rental prices range from £1100-£1500pcm for a three-bedroom terrace. Three-bedroom semi-detached houses start at £1300pcm and larger four plus bedroom properties are renting for up to £3000pcm.

Central, South, West, and North

Sales market

Gaps in supply

- F.38 Agents agreed that generally, there is a diverse range of housing options available.

- F.39 However, they all observed a distinct gap affecting first-time buyers looking for affordable properties. The challenge stems from the limited availability of budget-friendly homes, and when they do appear on the market, they often require renovations, presenting a financial hurdle for those with constrained resources.
- F.40 Additionally, a noticeable shortage of terraced houses is observed, particularly in Royton and Shaw. The ongoing demand from both first-time buyers and investors for two-bedroom terraces amplifies the consistent shortage of this particular property type in the market.

Most popular dwellings and areas

- F.41 Identifying the most popular dwelling types and areas proved somewhat challenging to agents. Across the board, agents agreed that three-bedroom terraces retain a consistently high level of popularity in the local market. Three-bedroom semi-detached houses and bungalows also consistently stand out as among the most sought-after dwelling type.
- F.42 Chadderton emerges as a popular postcode, with mid-terrace houses being particularly favoured here. Several agents highlighted that while Royton enjoyed popularity in the past, Shaw has taken over as the most sought-after area, attributed to not only its affordability but also the convenience of the Metrolink.
- F.43 Overall, however, agents unanimously agreed that determining the most popular areas and types of dwellings remains subjective, influenced by the unique needs and budgets of individual buyers.

Least popular dwellings and areas

- F.44 One common trend identified by agents is the lower popularity of flats. This is attributed to concerns related to additional costs such as service charges, ground rent, and lease length. Prospective buyers are often seen to be deterred by these extra financial obligations, impacting the overall desirability.
- F.45 Another common observation is the comparatively slower sales of higher-priced properties, especially those exceeding the £400,000 mark. This suggests a smaller pool of buyers for properties in this price range.
- F.46 The agents noted that there are no specific areas deemed least popular. This indicates that the concept of popularity or desirability is subjective and varies based on individual client preferences. Each client may prioritise different factors such as proximity to amenities, schools, public transportation, or personal preferences for a specific community atmosphere.

Lettings market

Gaps in the market

- F.47 Agents reported a broad and robust demand for various types of housing in the private rental sector.
- F.48 Specifically, there's a noticeable shortage of one-bedroom flats, indicating a gap in the market for smaller rental units. Furthermore, agents highlighted a

substantial lack of supply in the realm of 'decent-quality family homes' across the entire area. This underscores a significant disparity between the demand for suitable family rental properties and the available inventory.

- F.49 A valuer working for a chain of estate agents, covering the entire borough, emphasised the demand-supply imbalance. Specifically, for every three-bedroom family property listed, there exists a substantial waiting list comprising of one hundred to two hundred potential tenants. Several agents reported an average of twenty to thirty applicants for each property, underscoring the high demand for rental housing in the area.

Most popular dwelling types

- F.50 Agents unanimously highlighted that three-plus bedrooms, particularly family homes, stand out as the most sought-after dwelling types in the rental market. Several noted that due to limited availability, tenants often face restricted choices and 'just have to take what's available, no matter how unsuitable'. Both houses and flats are equally popular, with affordability being a key factor. The rising prices are evident, within the lower end market example prices being a first-floor two-bedroom flat commanding £750pm, while two-bedroom terraced houses are in the £750 to £800 per month price range.

Least popular dwelling types

- F.51 Given the limited stock, all agents found it challenging to identify the least popular dwelling types or areas. However, large, detached properties are suggested as potentially less popular for renting, as those who can afford such rentals might often consider homeownership instead.