Rossendale SHMA Issue

Rossendale Borough Council

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Executive Summary

Lichfields has been appointed by Rossendale Borough Council [RBC] to undertake a Strategic Housing Market Assessment [SHMA]. The purpose of the study is to provide robust and up-to-date evidence on the potential scale of future housing need and demand in Rossendale based upon a range of housing, economic and demographic factors, trends and forecasts. This will provide the Council with evidence on the future housing requirements of the Borough to help RBC plan for future growth and make informed policy choices through its emerging Local Plan process.

The work replaces Rossendale's 2008 SHMA prepared by Fordham Research and the Housing Needs Survey undertaken at the same time. To inform this new study and to update the Survey work undertaken in 2008, a Housing Needs Booster Survey was undertaken in 2014 which has informed the affordable housing needs analysis of this report.

There have been significant economic and planning policy changes since the earlier SHMA was issued. This includes the publication of the National Planning Policy Framework [the Framework] in 2012 and the National Planning Practice Guidance [the Practice Guidance] in 2014, as well as the publication of new population and household projections to supplement data from the 2011 Census. This study utilises the latest data releases and is up to date with the current policy position (recognising that following the publication of the Housing White Paper in February 2017, the Government is currently consulting on potential streamlined methodologies for calculating housing need) and recent High Court judgments on the issue of housing need as of February 2017.

Housing Market Area (HMA)

The Practice Guidance defines an HMA as a geography at which 70% of local moves are contained, whilst the former CLG Guidance notes that the benchmark for self-containment may be lower in more rural areas. Rossendale Borough is below the self-contained migratory threshold of 70%. Nevertheless in practical terms, none of the alternative HMA areas explored have suggested a self-containment level significantly higher than that of Rossendale Borough in isolation. Other studies concur with this finding. As Rossendale Borough is a predominantly rural district which has overlapping HMAs with a number of other authorities nearby, it is considered both reasonable and pragmatic to take the administrative boundaries of Rossendale Borough as being a 'best fit' HMA for planning purposes. Nevertheless it is emphasised that under the Duty to Co-operate Rossendale Borough Council must continue to liaise with adjoining authorities to ensure that housing needs are met in full at a strategic level.

Housing Market Signals

The Practice Guidance states that the housing need number suggested by the CLG's household projections (the starting point) should be adjusted to reflect appropriate market signals, as well as other market indicators of the balance between the demand for and supply of dwellings. The Guidance sets out six key market signals: land prices, house prices, rents, affordability, rate of development, and overcrowding.

Lichfields undertook an analysis of housing market signals in Rossendale and compared these with neighbouring authorities and those with similar characteristics to Rossendale elsewhere in the UK. On the basis of the analysis undertaken it was considered that some upward adjustment could be necessary, particularly to address the high rate of change in house prices and concealed households and past under-delivery of housing against targets. Whilst the LPEG approach would suggest a zero uplift, the situation is clearly worsening and the two LPEG indicators (the house price affordability and rental affordability ratios) for Rossendale are only marginally below the 10% threshold. On this basis, Lichfields' considers that the scale of adjustment to housing supply over and above demographic-led projections at this time should be moderate, in line with the Practice Guidance, and that a 10% uplift would be appropriate for Rossendale Borough in this instance.

Should the Practice Guidance be updated in relation to forecasting OAN, the Council will need to consider if this approach is still relevant.

Objectively Assessed Housing Need

This SHMA summarises the outputs of Lichfields' HEaDROOM analysis. HEaDROOM is Lichfields' bespoke framework for identifying locally generated housing requirements based upon an analysis of the housing, economic and demographic factors within an area. To comply with the Practice Guidance, this 2016 SHMA has used the latest 2014-based household projections to derive the baseline demographic need, which acts as the 'starting point' when determining the housing OAN. Thereafter, various assumptions, adjustments and sensitivities were applied to take account of local factors and economic aspirations over the period 2014 to 2034.

The scale of objectively assessed need is a judgement and the different scenarios and outcomes set out within this report provide alternative levels of housing growth for Rossendale. Taking into account the scenarios tested, it is Lichfields' recommendation that the housing OAN range is **between 265 and 335 dpa for Rossendale**. It will provide a realistic level of housing provision which will address economic growth requirements, affordable housing need, worsening market signals and the demographic challenges that are present. The process by which this range was derived was as follows:

1 **183 dpa** equates to the 2014-based household projections, rising to **202 dpa** with necessary adjustments being made to headship rates in the younger age categories (plus rebasing the figures to align with the latest 2015 MYE). In Rossendale a **level below this would be unlikely to meet the demographic needs of the existing or future population.** A further upwards adjustment to **220 dpa** would align with long term migration trends;

2 A worsening of some **market signals** suggests the need to improve affordability to stabilise the increasing house prices and affordability ratios. This would justify a modest uplift to the figures over and above the level suggested by the demographic projections. A 10% uplift to the demographic starting point **would indicate a minimum demographic OAN of 242 dpa;**

3 **269 dpa** represents the level of housing growth necessary to provide a sufficiently large labour force to support the latest Experian job growth forecasts for the Borough, assuming that commuting rates remain constant and partial catch up headship rates are applied. This figure would rise to **335 dpa** if the Council's Core Strategy growth needs are to be realised in full (again incorporating partial catch up headship rates);

4 The scale of affordable housing needs, when considered as a proportion of market housing delivery, implies even higher estimates of total need, although whether such estimates will ever be realistically achievable is open to question. Nevertheless in light of the high level of affordable housing need identified, it is considered that this supports a further additional **uplift of 10%** to the range, above the level identified by demographic needs alone **or a minimum OAN of 266 dpa (or 265 dpa rounded)**.

This process is summarised in Table E1.

TableE.1.1 Approach to OAN for Rossendale 2014-2034

	Dwellings per annum (2014-2034)
Demographic Starting Point	183 dpa
Adjustments to Demographic-led Needs	220 dpa
Uplift for Market Signals?	242 dpa (+10%)
Employment Led Needs	269 dpa – 335 dpa
Affordable Housing Needs	527 / 1,070 dpa*
Uplift to demographic led needs for Affordable Housing (@10%)	266 dpa – 335 dpa
Full Objectively Assessed Needs (rounded)	**265 dpa – 335 dpa**

*Based on an affordable housing net annual need of 158 dpa / 321 dpa at a delivery rate of 30% of all housing

Ultimately it is for the Council to consider how this objectively assessed need translates into their housing requirement and the extent to which it aligns with their economic objectives and the delivery of sufficient affordable housing to meet identified needs, in line with national policy and guidance.

As noted above, Rossendale Borough in isolation does not comprise a self-contained HMA. The 265-335 dpa housing OAN therefore relates only to part of the wider HMA Rossendale sits within (as it is based upon the population expected to be living within the Borough's administrative boundaries over the period to 2034). Through the Duty to Co-operate process RBC must consider the housing issues of adjoining authorities, particularly Bury and Rochdale, and assess any additional need required to be met. For example, if there is an identified need for new homes in, say, Ramsbottom that cannot be met in Bury, it may be appropriate to consider whether a more sustainable solution would be to provide additional homes in Stubbins (immediately adjacent to the Bury boundary in south Rossendale) to address that unmet need. The target requirement is for the authorities within the HMA to judge based on the evidence provided to them.

Affordable housing need

Table E.2 sets out the approach taken to identifying affordable housing need in Rossendale Borough over the period 2014 to 2034, using a number of scenarios incorporating either the Housing Register or Booster Survey data.

Table E.1.2Annual Affordable Housing Need for Rossendale

	Housing Register		Booster Survey	
	3.5 x income	**35% income / 3.3 x income + 20% deposit**	**3.5 x income**	**35% income / 3.3 x income + 20% deposit**
Current Need (Including Backlog)				
Total Current Need (Step 1.4)	744		850	505
MINUS Total Available Stock of Affordable Housing (Step 3.5)	22		22	
Equates to Net Current Need	722		828	483
Net Backlog: Annualised (20 years) (A)	36		41	24
Newly Arising Housing Need (Annual) (Step 2.4)	**667**	**503**	**667**	**503**
MINUS Future Annual Supply of Affordable Housing (Step 3.8)	382		382	
Equates to Net Newly Arising Need (net) (B)	285	122	285	122
NET ANNUAL NEED = A+B	**321**	**158**	**326**	**146**

Given that the Booster Survey data is now almost 2 years old, it is considered that the **158 dpa / 321 dpa figures** are the most appropriate to take forward for the purposes of defining affordable housing need in Rossendale.

Ultimately, the affordable housing target to be established by RBC is a decision to be made through the emerging Local Plan. The Council will need to establish a balance between housing need requirements and viability of delivery. This study has demonstrated that the quantitative need for affordable housing in Rossendale is considerable. In particular, affordability and the supply of both market and affordable housing must be tackled to prevent the problem from becoming more acute.

Tenure Split and Property Sizes

This study provided a recommended percentage split for social rent/affordable rent/intermediate affordable housing. This is based on the analysis above and the progressive move at a national level away from social rented towards affordable rented tenure provision. The SHMA concludes that around 60% of the affordable housing provision should comprise social/affordable rented accommodation, with the remaining 40% comprising intermediate / starter homes.

It is accepted that there has been relatively limited use of intermediate tenure properties in Rossendale. However, it is a relatively cheap form of affordable tenure and offers significant benefits to the occupants by providing them with a financial stake in the property. In addition, this tenure is often preferred by housebuilders as it is cheaper to deliver and does not have an impact on the marketability of the adjacent open market housing.

An assessment was also undertaken of the split required between different housing sizes over the Plan period. Such housing targets are a policy decision to be made through the Local Plan early review. However, it was suggested that 40% 1/2 bed and 60% 3/4 bed properties would be suitable indicative percentage targets for Rossendale. Such a split intends to rebalance the stock away from small terraced properties towards larger, more aspirational property types (potentially with larger gardens and off street car parking) designed to reduce the high levels of net out-migration to adjoining areas. There is also a need for more good quality accommodation designed specifically for the growing elderly population.

It is recommended that RBC Officers take a flexible approach to applying this advice when dealing with housing applications in their Borough, as relatively lower levels of housing viability in certain urbanised parts of the Borough could be compromised by an unsuitable housing mix. This advice, which is primarily needs-based, must be subjected to further detailed assessment through the Council's housing viability work to test the deliverability of these rates.

Next Steps and Monitoring

This report provides the baseline evidence for the likely scale of housing need and demand that Rossendale will need to accommodate between 2014 and 2034. Whilst this report sets out a range of future potential scenarios, arriving at a final housing requirement will necessitate an iterative process utilising evidence contained within this report alongside other considerations material to the development of a spatial strategy. Further work which the Council should consider going forward is set out in the concluding chapter of this report.

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Glossary

Affordable Housing	As per 2012 NPPF Annex 2 definition (as of May 2016): Social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices. Affordable housing includes provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision. Homes that do not meet the above definition of affordable housing, such as 'low cost market' housing, are not be considered as affordable housing for the purposes of this report (recognising that this will change following the implementation of the Housing and Planning Act 2016).
ASMigR (Age Specific Migration Rate)	Average number of migrants per 1,000 people by year of age.
Base Year	Starting year for assessment. Currently 2014 due to data availability.
Blended Job Growth	A job growth forecast using the forecast average job change in the Borough based on a combination of the latest projections produced by the Experian forecasting houses.
BRES	The Business Register and Employment Survey. BRES is the definitive source of official employee statistics and can be used to derive employment estimates at varying industrial and geographical levels.
CLG	Department for Communities and Local Government
Concealed Households	A household that neither owns nor rents the dwelling within which they reside AND which wants to move into their own accommodation and form a separate household.
Derived Forecast Model	New development in the PopGroup suite of software that incorporates the previous features of HouseGroup and LabGroup. The DF model allows data to be entered for any variable that is closely related to the age-sex structure of the population as forecast by PopGroup or independently, including household structure, economic activity rates and disability projections, and to prepare projections from these data sources. In specific respect of this analysis, the DF model projects future household levels and resultant dwelling requirements and future economic activity and the number of jobs likely to be sustained in a particular area.
Dpa	Dwellings per annum.
Economic Activity Rate	The % of population (both employed and unemployed) that constitutes the manpower supply of the labour market.
The Framework	The National Planning Policy Framework (adopted in March 2012) sets out the Government's planning policies for England and how these are expected to be applied.
HEaDROOM	Lichfields housing requirement framework which takes account of demographic, housing and economic factors as well as policy and delivery matters to set out future housing requirements.
Household Headship	Head of a household expressed as % of each age – sex population category. For married/cohabiting couples, males are taken as heads of household.

Household to Dwelling Conversion Factor	Factor for conversion of number of households to the number of dwellings. It takes account of transactional and long term vacancies and 2nd/holiday homes. Expressed as 100 minus the vacant homes/2nd homes rate (%)
Internal Migration	Migration to/from another part of UK.
International Migration	Migration to/from another country.
Labour Force / Employment Conversion Rate	Factor for conversion of number of workers to number of jobs in an area it takes account of economic activity and commuting levels calculated by # workers in area ÷ # jobs in area over time, an objective would be to move towards a ratio of 1 = self-containment
LEP	Local Enterprise Partnerships are partnerships between local authorities and businesses. They decide what the priorities should be for investment in roads, buildings and facilities in the area. Rossendale is located within the Lancashire Enterprise Partnership.
Model-based Unemployment	To overcome missing and imprecise unemployment data at the district level within the Annual Population Survey – Labour Force Survey (APS/LFS), the Office for National Statistics (ONS) has developed an annual model-based methodology that has enhanced the quality of unemployment figures as defined by the International Labour Organisation (ILO) at the local level.

1.0 Introduction

Introduction

1.1 Lichfields has been appointed by Rossendale Borough Council [RBC] to undertake a Strategic Housing Market Assessment [SHMA]. The purpose of the study is to provide robust and up-to-date evidence on the potential scale of future housing need and demand in Rossendale based upon a range of housing, economic and demographic factors, trends and forecasts. This will provide the Council with evidence on the future housing requirements of the Borough to help RBC plan for future growth and make informed policy choices through the emerging Local Plan process.

Background to the Study

1.2 The work will replace Rossendale's 2008 Strategic Housing Market Assessment [SHMA] prepared by Fordham Research, and the Housing Needs Survey undertaken at the same time. There have been significant economic and planning policy changes since the original SHMA was adopted and new population and household projections and data from the 2011 Census is now available. Whilst the previous SHMA provides useful background information, a more robust and transparent methodology enabling RBC to update the SHMA on a regular basis is required.

1.3 This report also summarises the outputs of the application of Lichfields' HEaDROOM work. HEaDROOM is Lichfields bespoke framework for identifying locally generated housing requirements based upon an analysis of the housing, economic and demographic factors within an area.

1.4 This report sits alongside (and will subsequently inform) other evidence base documents such as Strategic Housing Land Availability Assessments [SHLAA], Housing Viability Assessments and Infrastructure Delivery Plans as well as other environmental and technical studies. It will assist the Local Planning Authority [LPA] in formulating their spatial strategies and enable the Council to make the informed policy choices required for a sound Local Plan.

1.5 The core outputs of this study cover the following:

1 Estimates of current dwellings in terms of size, type, condition, tenure, including the extent to which they are lacking or sharing basic amenities;

2 Estimates of the number of houses of in multiple occupation, households within them and the extent of shared facilities;

3 Analysis of past and current housing market trends, including balance between supply and demand in different housing sectors and price/affordability;

4 Description of key drivers underpinning the housing market and an assessment of whether the Rossendale housing market is self-contained or not;

5 Estimates of total future number of households, broken down by age and type where possible;

6 Estimates of current number of households in housing need;

7 Estimates of future households that will require i) market housing and ii) affordable housing;

8 Estimates of the sizes, types and range of tenures of affordable housing and the size and types of market housing required;

9 Estimates of household groups who have particular housing requirements and may have access barriers to housing e.g. families, older people, key workers, black and minority ethnic groups, disabled people, young people, people in rural areas etc. and quantify this in terms of size, type and range of tenure;

10 Advice in relation to the Affordable Rent Model, intermediate housing products and starter homes;

11 Advice with regard to translating housing need into policy, including a review of existing policy; and,

12 A framework to practically enable the future and regular update of Housing Needs information.

1.6 As requested by RBC, the base data of the report is 2014 and in-depth analysis is provided to 2034. Furthermore, results are disaggregated into the same settlement areas used in RBC's adopted Core Strategy (2011).

1.7 The study provides a robust and credible evidence base to inform the Council's new Local Plan Policies, and is compliant with existing and emerging Government planning policy and guidance.

National Planning Policy Framework

1.8 In March 2012 the Government published the National Planning Policy Framework [Framework]. The Government's policy approach to planning has been focused on applying the principles of 'localism'. The aim is to give LPAs greater autonomy in planning for housing and in particular setting local housing requirements in their local plans. This presents a major opportunity for local authorities to shape the agenda for their localities, but with it comes new responsibilities.

1.9 The Framework states that LPAs should:

"Use their evidence base to ensure that their Local Plan meets the full, objectively assessed needs for market and affordable housing in the housing market area, as far as is consistent with the policies set out in this Framework..." [§47]

1.10 To deliver a wide choice of quality homes and widen opportunities for home ownership, LPAs should:

1 Plan for a mix of housing based on current and future demographic trends, market trends and the needs of different groups in the community (such as families with children, the older people and people with disabilities); and,

2 Identify the size, type, tenure and range of housing that is required in particular locations, reflecting local demand [Framework Paragraph 50].

1.11 The Framework [§159] outlines the evidence required to underpin a local housing target, and concludes that's LPAs should:

"Prepare a Strategic Housing Market Assessment [SHMA] to assess their full housing needs, working with neighbouring authorities where HMAs cross administrative boundaries. The SHMA should identify the scale and mix of housing and the range of tenures that the local population is likely to need over the plan period which:

- *Meets household and population projections, taking account of migration and demographic change;*

- *Addresses the needs for all types of housing, including affordable housing and the needs of different groups in the community (such as, but not limited to, families and people wishing to build their own homes); and,*
- *Caters for housing demand and the scale of housing supply necessary to meet this demand."*

1.12 The starting point for plan making is to use the evidence base to objectively assess the need for development with an area and then seek to meet that in full, where it is appropriate to do so. This is underlined in the Framework [§14] which identifies in respect of plan-making that local plans should, "*meet objectively assessed needs... unless any adverse impacts of doing so would significantly and demonstrably outweigh the benefits...*"

1.13 The Framework also outlines the importance of LPAs promoting economic growth:

"*The Government is committed to ensuring that the planning system does everything it can to support sustainable economic growth. Planning should operate to encourage and not act as an impediment to sustainable growth. Therefore significant weight should be placed on the need to support economic growth through the planning system... Planning policies should recognise and seek to address potential barriers to investment, including...any lack of infrastructure, services or housing." [§19 & §21]*

1.14 With the planning system expected to do 'everything it can' to support economic growth and strategic plans required to address any potential barriers to achieving this, Local Plans need to demonstrate how they are effectively and positively planning to support the economy in their local area, including delivering sufficient housing to ensure economic potential is realised.

1.15 Where objectively assessed development needs [OAN] are evidenced, but are not achievable within the boundaries of a Local Authority, the Framework sets out a requirement to plan positively across boundaries to meet the need elsewhere within the market area. This ensures that any shortfall in provision in one authority area is still met in other local authority areas. This is practically achieved through the statutory 'duty to cooperate'.

The National Planning Practice Guidance

Assessment of Housing and Economic Development Needs

1.16 On 6th March 2014 CLG launched the National Planning Practice Guidance [Practice Guidance] web-based resource[1]. This website brings together many areas of English planning guidance into a new format, linked to the Framework and replaces the previous CLG SHMA Practice Guidance published in 2007, which has now been cancelled. Although the new Practice Guidance is more succinct and provides less detail on the assessment of affordable housing need than the 2007 Guidance, the overall approach remains essentially the same.

1.17 The Guidance states that an objective assessment of need must be based on facts and unbiased evidence. Plan makers should not apply constraints to the overall assessment of need, such as limitations imposed by the supply of land for new development, historic under performance, infrastructure, or environmental constraints. However, these

[1] http://planningguidance.planningportal.gov.uk/

considerations will need to be addressed when bringing evidence bases together to identify specific policies within development plans[2].

1.18 The Guidance advises that HMAs can be broadly defined by using three different sources of information as follows: house prices and rates of change in house prices; household migration and search patterns; and, contextual data (e.g. travel to work area boundaries, retail and school catchment areas)[3].

1.19 The Guidance states that household projections published by CLG should provide the starting point estimate of overall housing need[4]. Housing need, as suggested by household projections, should be adjusted to reflect appropriate market signals, as well as other market indicators of the balance between the demand for and supply of dwellings. Relevant signals may include land prices, house prices, rents, affordability (the ratio between lower quartile house prices and the lower quartile income or earnings can be used to assess the relative affordability of housing), rate of development and, overcrowding[5].

1.20 In areas where an upward adjustment is required, plan makers should set this adjustment at a level that is reasonable. The more significant the affordability constraints (as reflected in rising prices and rents, and worsening affordability ratio) and the stronger other indicators of high demand (e.g. the differential between land prices), the larger the improvement in affordability needed and, therefore, the larger the additional supply response should be[6].

1.21 The Guidance recognises that market signals are affected by a number of economic factors, and plan makers should not attempt to estimate the precise impact of an increase in housing supply. Rather they should increase planned supply by an amount that, on reasonable assumptions and consistent with principles of sustainable development, could be expected to improve affordability, and monitor the response of the market over the plan period[7].

1.22 Against this background, the Framework [§159] provides the starting point for considering the key requirements of what SHMAs now need to cover, namely household and population projections taking account of migration, the need for all types housing including affordable and the housing needs of different groups. The Framework [§50] also identifies other relevant considerations that will need to be evidenced around housing market trends and size/type/tenure requirements by location.

Recent Legal Judgements

1.23 There have been several key recent legal judgments of relevance to the identification of OAHN, and which provide clarity on interpreting the Framework:

1 'St Albans City and District Council v (1) Hunston Properties Limited and (2) Secretary of State for Communities and Local Government [2013] EWCA Civ 1610' referred to as "Hunston";

2 '(1) Gallagher Homes Limited and (2) Lioncourt Homes Limited v Solihull Metropolitan Borough Council [2014] EWHC 1283' referred to as "Solihull";

[2] 2a-004-20140306
[3] 2a-004-20140306
[4] 2a-015-20140306
[5] 2a-019-20140306
[6] 2a-020-20140306
[7] 2a-020-20140306

3 'Satnam Millennium Limited and Warrington Borough Council [2015] EWHC 370' referred to as "Satnam"; and

4 'Kings Lynn and West Norfolk Borough Council v (i) Secretary of State for Communities and Local Government and (ii) Elm Park Holdings [2015] EWHC 1958' referred to as "Kings Lynn".

Hunston

1.24 "Hunston" goes to the heart of the interpretation of §47 of the Framework. It relates to an appeal decision in respect of a scheme predominantly comprising housing on a Green Belt site. Its relevance is that it deals with the question of what forms the relevant benchmark for the housing requirement, when policies on the housing requirement are absent, silent or out of date as referred to in the Framework [§14].

1.25 Hunston establishes that §47 applies to decision-taking as well as plan-making and that where policies for the supply of housing are out of date, objectively assessed needs become the relevant benchmark.

1.26 Sir David Keene in his judgment at §25 stated:

"... I am not persuaded that the inspector was entitled to use a housing requirement figure derived from a revoked plan, even as a proxy for what the local plan process may produce eventually. The words in paragraph 47(1), "as far as is consistent with the policies set out in this Framework" remind one that the Framework is to be read as a whole, but their specific role in that sub-paragraph seems to me to be related to the approach to be adopted in producing the Local Plan. If one looks at what is said in that sub-paragraph, it is advising local planning authorities:

"to ensure that their Local Plan meets the full, objectively assessed needs for market and affordable housing in the housing market area, as far as is consistent with the policies set out in this Framework."

That qualification contained in the last clause quoted is not qualifying housing needs. It is qualifying the extent to which the Local Plan should go to meet those needs. The needs assessment, objectively arrived at, is not affected in advance of the production of the Local Plan, which will then set the requirement figure."

1.27 Crucially Hunston determined that it is clear that constraints should not be applied in arriving at an objective assessment of need. Sir David Keene in Hunston goes on to set out that [§26 & §27]:

"... it is not for an inspector on a Section 78 appeal to seek to carry out some sort of local plan process as part of determining the appeal, so as to arrive at a constrained housing requirement figure. An inspector in that situation is not in a position to carry out such an exercise in a proper fashion, since it is impossible for any rounded assessment similar to the local plan process to be done... It seems to me to have been mistaken to use a figure for housing requirements below the full objectively assessed needs figure until such time as the Local Plan process came up with a constrained figure.

It follows from this that I agree with the judge below that the inspector erred by adopting such a constrained figure for housing need. It led her to find that there was no shortfall in housing land supply in the district. She should have concluded, using the correct policy approach, that there was such a shortfall. The supply fell below the

objectively assessed five year requirement."

Solihull

1.28 "Solihull" is concerned with the adoption of the Solihull Local Plan and the extent to which it was supported by a figure for objectively assessed housing need. Although related to plan-making, it again deals with §14 and §47 of the Framework and draws upon, and reiterates, the earlier Hunston judgment.

1.29 The judgment of Hickinbottom J in Solihull sets out a very useful summary of the staged approach to arriving at a housing requirement, providing some useful definitions of the concepts applied in respect of housing needs and requirements (§37):

"As a preliminary point, it will be helpful to deal briefly with the different concepts and terms in play.

*i) **Household projections**: These are demographic, trend-based projections indicating the likely number and type of future households if the underlying trends and demographic assumptions are realised. They provide useful long-term trajectories, in terms of growth averages throughout the projection period. However, they are not reliable as household growth estimates for particular years: they are subject to the uncertainties inherent in demographic behaviour, and sensitive to factors (such as changing economic and social circumstances) that may affect that behaviour...*

*ii) **Full Objective Assessment of Need for Housing**: This is the objectively assessed need for housing in an area, leaving aside policy considerations. It is therefore closely linked to the relevant household projection; but is not necessarily the same. An objective assessment of housing need may result in a different figure from that based on purely demographics if, e.g., the assessor considers that the household projection fails properly to take into account the effects of a major downturn (or upturn) in the economy that will affect future housing needs in an area. Nevertheless, where there are no such factors, objective assessment of need may be – and sometimes is – taken as being the same as the relevant household projection.*

*iii) **Housing Requirement**: This is the figure which reflects, not only the assessed need for housing, but also any policy considerations that might require that figure to be manipulated to determine the actual housing target for an area. For example, built development in an area might be constrained by the extent of land which is the subject of policy protection, such as Green Belt or Areas of Outstanding Natural Beauty. Or it might be decided, as a matter of policy, to encourage or discourage particular migration reflected in demographic trends. Once these policy considerations have been applied to the figure for full objectively assessed need for housing in an area, the result is a "policy on" figure for housing requirement. Subject to it being determined by a proper process, the housing requirement figure will be the target against which housing supply will normally be measured."*

1.30 Whilst this is clear that a housing requirement is a "policy on" figure and that it may be different from the full objectively assessed need, Solihull does reiterate the principles set out in Huston, namely that where a Local Plan is out of date in respect of a housing requirement (in that there is no Framework-compliant policy for housing provision within the Development Plan) then the housing requirement for decision taking will be an objective assessment of need [§88]:

"I respectfully agree with Sir David Keene (at [4] of Hunston): the drafting of paragraph 47 is less than clear to me, and the interpretative task is therefore far from easy. However, a number of points are now, following Hunston, clear. Two relate to development control decision-taking.

i) Although the first bullet point of paragraph 47 directly concerns plan-making, it is implicit that a local planning authority must ensure that it meets the full, objectively assessed needs for market and affordable housing in the housing market, as far as consistent with the policies set out in the NPPF, even when considering development control decisions.

ii) Where there is no Local Plan, then the housing requirement for a local authority for the purposes of paragraph 47 is the full, objectively assessed need."

1.31 Solihull also reaffirms the judgment in Hunston that full objectively assessed needs should be arrived at, and utilised, without the application of any constraining factors. At §91 of the judgment the judge sets out:

"... in the context of the first bullet point in paragraph 47, policy matters and other constraining factors qualify, not the full objectively assessed housing needs, but rather the extent to which the authority should meet those needs on the basis of other NPPF policies that may, significantly and demonstrably outweigh the benefits of such housing provision."

Satnam

1.32 "Satnam" highlights the importance of considering affordable housing needs in concluding on full OAHN. The decision found that the adopted OAHN figure within Warrington's Local Plan was not in compliance with policy in respect of affordable housing because (as set out in §43) the assessed need for affordable housing need was never expressed or included as part of OAHN.

1.33 The decision found that the "*proper exercise*" had not been undertaken, namely:

"(a) having identified the OAN for affordable housing, that should then be considered in the context of its likely delivery as a proportion of mixed market/affordable housing development; an increase in the total housing figures included in the local plan should be considered where it could help deliver the required number of affordable homes;

(b) the Local Plan should then meet the OAN for affordable housing, subject only to the constraints referred to in NPPF, paragraphs 14 and 47."

1.34 In summary, this judgment establishes that full OAHN has to include an assessment of full affordable housing needs.

Kings Lynn

1.35 Whilst "Satnam" establishes the fact that full OAHN must include affordable housing needs, "Kings Lynn" establishes how full affordable housing needs should be addressed as part of a full OAHN calculation. The judgment identifies that it is the function of a SHMA to address the needs for all types of housing including affordable, but not necessarily to meet these needs in full. The justification of this statement is set out below in §35 to §36 of the judgment.

"At the second stage described by the second sub-bullet point in paragraph 159, the needs for types and tenures of housing should be addressed. That includes the assessment of the need for affordable housing as well as different forms of housing required to meet the needs of all parts of the community. Again, the PPG provides guidance as to how this stage of the assessment should be conducted, including in some detail how the gross unmet need for affordable housing should be calculated. The Framework makes clear these needs should be addressed in determining the FOAN, but neither the Framework nor the PPG suggest that they have to be met in full when determining that FOAN. This is no doubt because in practice very often the calculation of unmet affordable housing need will produce a figure which the planning authority has little or no prospect of delivering in practice. That is because the vast majority of delivery will occur as a proportion of open-market schemes and is therefore dependent for its delivery upon market housing being developed. It is no doubt for this reason that the PPG observes at paragraph ID 2a-208-20140306 as follows:

i "The total affordable housing need should then be considered in the context of its likely delivery as a proportion of mixed market and affordable housing developments, given the probable percentage of affordable housing to be delivered by market housing led developments. An increase in total housing figures included in the local plan should be considered where it could help deliver the required number of affordable homes."

... This consideration of an increase to help deliver the required number of affordable homes, rather than an instruction that the requirement be met in total, is consistent with the policy in paragraph 159 of the Framework requiring that the SHMA "addresses" these needs in determining the FOAN. They should have an important influence increasing the derived FOAN since they are significant factors in providing for housing needs within an area."

1.36 The judgment is clear that the correct method for considering the amount of housing required to meet full affordable housing needs is to consider the quantum of market housing needed to deliver full affordable housing needs (at a given percentage). However, as the judgment sets out, this can lead to a full OAHN figure which is so large that a LPA would have "*little or no prospect of delivering (it) in practice*". Therefore, it is clear from this judgment that although it may not be reasonable and therefore should not be expected that the OAHN will include affordable housing needs in full, an uplift or similar consideration of how affordable needs can be 'addressed' is necessary as part of the full OAHN calculation. This reflects §159 of the Framework.

Localism Act and Duty to Cooperate

1.37 The statutory duty to cooperate in respect of plan making is set out in Section 33A of the Localism Act (2011). The Framework [§178] sets out how public bodies have a duty to cooperate on planning issues that cross administrative boundaries, highlighting the strategic priorities of Local Plans which includes delivering the homes and jobs needed in the area. The Framework [§182] sets out the tests of soundness for Local Plans, crucially identifying that plans should be 'positively prepared' based on a strategy which seeks to meet OAN, including unmet needs from neighbouring authorities.

Local Plans Expert Group

1.38 To coincide with the March 2016 Budget, the Local Plan Expert Group [LPEG] published a Local Plan Report[8] with a remit to consider how local plan making can be made more efficient and effective. The report recommended various changes to the Practice Guidance on a variety of issues, but with a particular focus on standardising and streamlining SHMAs, and in particularly the approach taken to identifying the objectively assessed need for housing.

1.39 Whilst recognising that the LPEG report is still only a consultation document and has not yet had its recommendations accepted by the government and translated into the Practice Guidance, it is nevertheless a useful indication of how future housing OAN assessments may evolve.

1.40 In this regard, the key recommendations of the LPEG as they relate to identifying housing need include the following:

a The government should commission a statistical assessment of HMA boundaries based on the 2011 Census, adjusted to local authority areas for simplicity;

b Authorities who do not plan to meet their own housing OAN should identify how they expect those needs to be met elsewhere;

c A simplified, standard common methodology within the Practice Guidance should be adopted for the preparation of concise SHMAs;

d The current requirement to consider alignment of housing need with employment forecasts should be removed;

e The market signals adjustment to the demographic starting point should be distinct from household formation rates based on two straightforward measures of absolute housing affordability in each LA, with clear stepped increments of uplift;

f Where the total number of homes that would be necessary to meet affordable housing is greater than the figure arrived at based on the demographic starting point and application of market signals, an upwards adjustment should be made of either 10%, or to meet the total affordable housing need in full if lower;

g Include a 'lock down' of the OAN evidence for a period of 2 years from submission of the Local Plan;

h In translating the housing OAN into a Local Plan housing requirement, a proportionate Assessment of Environmental Capacity should be undertaken.

SHMA Practice Guidance

1.41 The Framework indicates that Strategic Housing Market Assessments [SHMAs] are the vehicle through which LPAs should put forward evidence on objectively assessed housing needs. In this respect the (former) SHMA Practice Guidance (Version 2) published by CLG in August 2007, provides a framework, along with a step-by-step approach, to follow in assessing housing need and demand. Whilst this is now revoked following the Government's adoption of the Planning Practice Guidance, it arguably remains a source of good practice.

[8] Local Plans Expert Group (March 2016): Local Plans Report to the Communities Secretary and to the Minister of Housing and Planning

1.42 The former guidance sets out a wide ranging and holistic approach to assessing housing markets. It sets this out in a structure which broadly covers:

a How to assess current housing markets, including existing housing demand;

b How to estimate changes in household numbers to assess total future housing demand;

c How to assess current and future levels of housing need; and,

d How to consider the requirements of particular household groups.

1.43 The SHMA Guidance identifies a range of core outputs that it is necessary for a SHMA to cover, along with a SHMA process checklist. In respect of these the SHMA Guidance [page 4] states:

"...a strategic housing market assessment should be considered robust and credible if, as a minimum, it provides all of the core outputs and meets the requirements of all of the process criteria in figures 1.1 and 1.2."

1.44 These core outputs and processes are identified in Figure 1.1.

Figure 1.1 SHMA Core Outputs and Process Checklist

Figure 1.1: Strategic Housing Market Assessment core outputs (further details are set out in Table 2.1, Chapter 2)	
1	Estimates of current dwellings in terms of size, type, condition, tenure
2	Analysis of past and current housing market trends, including balance between supply and demand in different housing sectors and price/affordability. Description of key drivers underpinning the housing market
3	Estimate of total future number of households, broken down by age and type where possible
4	Estimate of current number of households in housing need
5	Estimate of future households that will require affordable housing
6	Estimate of future households requiring market housing
7	Estimate of the size of affordable housing required
8	Estimate of household groups who have particular housing requirements eg families, older people, key workers, black and minority ethnic groups, disabled people, young people, etc.

NB. Estimates of household numbers (3, 4, 5 and 6) may be expressed as a number or a range.

Figure 1.2: Strategic Housing Market Assessment process checklist	
1	Approach to identifying housing market area(s) is consistent with other approaches to identifying housing market areas within the region
2	Housing market conditions are assessed within the context of the housing market area
3	Involves key stakeholders, including house builders
4	Contains a full technical explanation of the methods employed, with any limitations noted
5	Assumptions, judgements and findings are fully justified and presented in an open and transparent manner
6	Uses and reports upon effective quality control mechanisms
7	Explains how the assessment findings have been monitored and updated (where appropriate) since it was originally undertaken

Source: CLG SHMA Practice Guidance (2007)

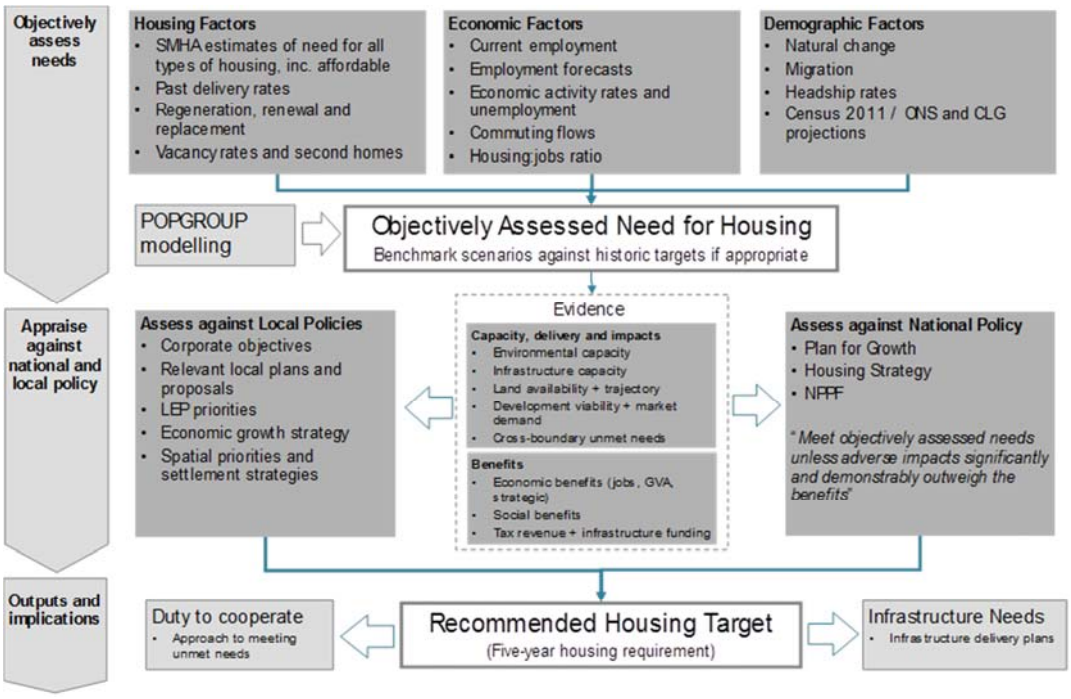
Approach to Undertaking the SHMA and Identifying Local Housing Needs

A Conceptual Framework

1.45 In response to the need to generate locally derived requirements for growth, Lichfields developed HEaDROOM, a conceptual framework for identifying local housing needs providing a robust basis for planning through Local Plans. Lichfields HEaDROOM framework (so-called given its focus on the Housing, Economic and Demographic factors underpinning the need for housing in a locality) has been applied in this study (See Figure

1.2) to identify the OAN for housing. This work has informed the successful adoption of several Local Plans (e.g. High Peak, Lichfields, Tamworth and Cannock).

Figure 1.2 HEaDROOM Framework for Objective Assessment of Need for Housing



Source: Lichfields

1.46 The approach adopted is consistent with the requirements of the Practice Guidance, the CLG's former SHMA Practice Guidance; and, The Framework, providing the necessary evidence and 'core outputs' to estimate future housing need and demand. The approach taken in arriving at a housing target for the Local Plan will need to consider relevant national and local policy factors at a high level and, the duty to cooperate. Although these are strictly factors outwith the remit of this SHMA, it will nevertheless have due regard to them.

Overall Approach

Objective Assessment of Housing Need

1.47 In essence, the approach adopted to identify the housing need element of the study is to derive a series of scenarios based on housing, economic and demographic factors, and to identify the potential housing and employment growth needs arising within the parameters of any given scenario.

1.48 The key outputs of the study are presented for the period 2014 to 2034. This is to fit with the Local Plan period for Rossendale and to provide the OAN to 2034, which provides a modelling period in excess of 15 years from the date of this study, which is 2016. It is important to note that HEaDROOM is dependent upon the availability of a wide range of existing data sources. Many of the modelled assumptions take account of datasets (particularly those demographically-driven) that are updated annually. It also relies on a number of older datasets which, due to reporting periods and data availability, represent the most recently available and/or most appropriate and robust data to use.

1.49 It will be important to keep the analysis under review and to take account of emerging information as it arises as part of the evidence base informing the Council's Local Plan.

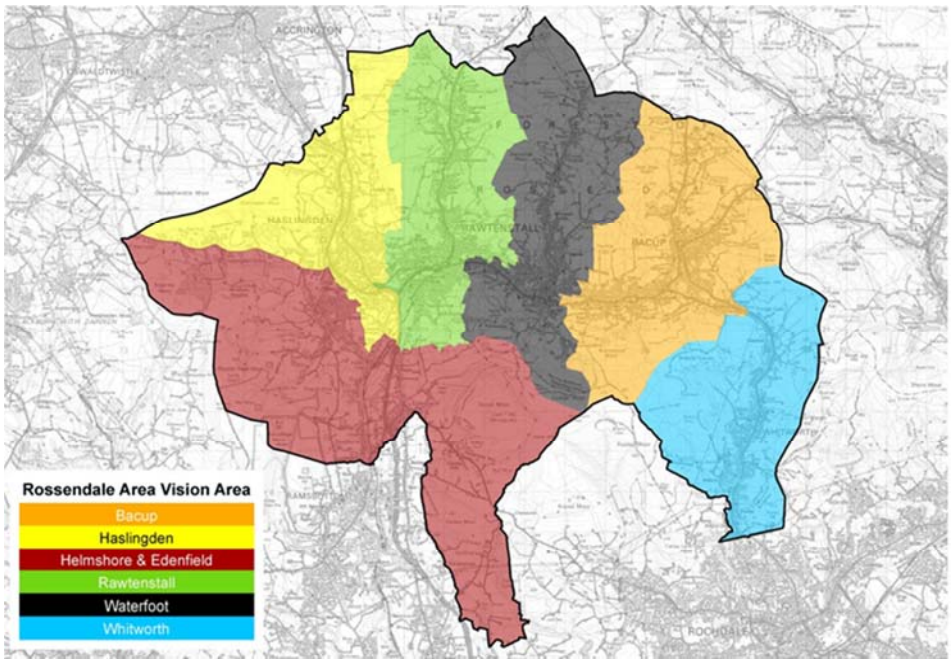
1.50 The analysis of housing market factors, the outputs of each of the scenarios and much of the assessment is undertaken cognisant of the geography of the Borough. The Core Strategy has divided the Borough into six broad settlement areas encompassing Rossendale's main centres. The locations included in each of the Settlement Areas are set out in Table 1.1 and illustrated in Figure 1.3. The different coloured areas represent the boundaries of each Settlement Area.

Table 1.1 Locations within Each Settlement Area

Settlement Area:	Locations Included
Settlement Area 1 – Whitworth	Whitworth, Facit and Shawforth
Settlement Area 2 – Bacup	Bacup, Stacksteads, Britannia and Weir
Settlement Area 3 - Waterfoot	Waterfoot, Lumb, Cowpe and Water
Settlement Area 4 - Rawtenstall	Rawtenstall, Crawshawbooth, Goodshaw and Loveclough
Settlement Area 5 – Haslingden	Haslingden and Rising Bridge
Settlement Area 6 – Helmshore and Edenfield	Helmshore and Edenfield

Source: RBC 2014

Figure 1.3 Rossendale Area Vision Areas



Source: Lichfields

1.51 Postcode boundaries within each of the Settlement Areas have informed the analysis undertaken as part of the preparation of the SHMA. As local authority boundaries do not align exactly with postcode boundaries a 'best fit' approach has been used. In the majority of instances, this only encompasses countryside or undeveloped areas and hence does not result in any significant bias in the results.

Affordable Housing

1.52 In addition to establishing the overall housing level associated with different scenarios, this study also seeks to assess the level of affordable housing need. This appraisal draws upon a wide range of existing sources of data relating to:

1 The local housing market;

2 Market signals, including house prices and affordability issues;

3 The existing stock of affordable housing;

4 Anticipated future changes in the affordable housing stock; and,

5 Current and anticipated future levels of need for affordable housing.

1.53 The affordable housing target will be broken down by tenure, size and type, for each sub-housing market area, and for special needs households:

1 Families with children;

2 Older people;

3 Households with specific needs (such as disabled people);

4 Minority and hard to reach households;

5 Rural communities;

6 First time buyers and young people; and,

7 Key workers and service personnel.

1.54 In setting this housing target by tenure, Lichfields also considered the affordable rent model and the ability of households across the Borough to pay up to 80% market rents. This required an analysis of the new affordable rent model and the identification of suitable rent thresholds for local authority and settlement areas having regard to local incomes, the mortgage market and the supply of private rented and affordable housing, including consideration of its likely impact on the supply and demand of social rented housing and its implications for households in need of affordable housing.

1.55 This SHMA has not separately identified the needs of C2 uses (residential institutions[9]) in the context of providing advice on the five-year housing land supply, which would be the subject of a separate study.

1.56 Analysis was undertaken to understand the effect of national and local policy on expressed housing need and demand by considering the Government's Help to Buy Scheme, Right to Buy, Starter Homes, Build to Rent and analysis of the housing needs of 'second steppers'.

1.57 Appendix 1 sets out the relevant assumptions used for the demographic modelling.

Stakeholder Consultation

1.58 Stakeholder consultation is vital for realistic and robust outputs, particularly as SHMAs must be defensible at EIPs and planning inquiries. In this situation, significant attention has to be paid to the views of neighbouring local authorities in accordance with the duty to co-operate, Registered Providers [RPs] who operate in the area, local agents, developers, and other key stakeholders.

[9] Use Class C2 relates to residential institutions such as residential accommodation and care to people in need of care, residential schools, colleges or training centres, hospitals, and nursing homes

1.59 A stakeholder meeting was held by Lichfields and RBC at Futures Park Business Centre in February 2014. An extensive list of potential stakeholders was invited to attend. A list of attendees is included at Appendix 3. The workshop was split into two discrete elements: initial findings on housing requirement; and initial findings on the SHMA. Both stages involved representatives from Lichfields presenting the initial findings and a question and answers session was conducted in relation to the initial housing requirement findings. Following the second presentation, the participants were involved in detailed workshop discussions.

1.60 Attendees included representatives of RBC's Housing and Forward Planning departments, Registered Providers [RPs] who operate in the area, neighbouring local authorities, local estate agents, developers, landowners, housebuilders and other key stakeholders. The local authorities invited to the Stakeholder Workshop included: Bury, Hyndburn, Blackburn with Darwen, Burnley, Pendle, Rochdale and Lancashire County Council. These local authorities were also contacted in September 2016 in accordance with the duty to co-operate to establish their relationship with Rossendale Borough and assess whether there is likely to be a need to accommodate any of the housing requirement of these authorities in Rossendale and vice versa.

1.61 RPs were also contacted in September 2016 to gain a more detailed view of the affordable housing requirements in the HMA, including any key recent changes in the sector, the needs of specific groups, and the impact of the new Affordable Rent model.

1.62 The feedback from stakeholders at the Workshop and in the consultation exercise undertaken in September 2016 has assisted Lichfields in assessing the assumptions used in the SHMA and the assessment of housing requirement. Details of this feedback have informed various sections of this report and are highlighted where appropriate in these sections.

2.0 Defining the Housing Market Area

Introduction

2.1 The Localism Act 2011 includes the statutory duty to cooperate on strategic planning for cross-boundary issues, and this is a requirement reiterated in The Framework in terms of addressing issues including housing figures and job growth. The Framework [Paragraph 159] states the following with regards to Local Planning Authorities understanding their housing needs:

"*To boost significantly the supply of housing, local planning authorities should: use their evidence base to ensure that their Local Plan meets the full, objectively assessed needs for market and affordable housing in the housing market area.*"[10]

2.2 Inspectors[11] have taken the view that SHMAs must be undertaken for the whole Housing Market Area [HMA] and that objectively assessed housing needs should reflect such geographies.

2.3 HMAs are inherently difficult to define. They are a geographic representation of people's choices and preferences on the location of their home, accounting for where they want to live and work. They can be defined at varying geographical scales from the national scale, to sub-regional scale, down to local and settlement specific scales. HMAs are also not definitive. As well as a spatial hierarchy of different markets and sub-markets, they will inevitably overlap. However, CLG provide some advice in this regard.

2.4 The CLG '*Identifying sub-regional housing market areas*' advice note (March 2007) recommends that a measure of migration flow patterns can identify the geographical relationships of where people move house within an area with a 70% containment rate of migratory activity typically representing a HMA.

2.5 In particular:

"*The typical threshold for self-containment is around 70 per cent of all movers in a given time period. This threshold applies to both the supply side (70 per cent of all those moving out of a dwelling move within that same area) and the demand side (70 per cent of all those moving into a dwelling have moved from that same area). Some areas may be relatively more or less self-contained, and it may be desirable to explore different thresholds.*"

2.6 This level of self-containment is also recommended in the Practice Guidance (March 2014). This provides some guidance on defining housing market areas including consideration of household migration and search patterns.

[10] §159

[11] Waverley Borough Council Core Strategy Examination in Public, Letter from Inspector Michael Hetherington June 2013, and Hart District Council Core Strategy Examination in Public, Letter from Inspector Kevin Ward July 2013

2.7 The Practice Guidance states:

"Migration flows and housing search patterns reflect preferences and the trade-offs made when choosing housing with different characteristics. Analysis of migration flow patterns can help to identify these relationships and the extent to which people move house within an area. The findings can identify the areas within which a relatively high proportion of household moves (typically 70 per cent) are contained. This excludes long distance moves (e.g. those due to a change of lifestyle or retirement), reflecting the fact that most people move relatively short distances due to connections to families, friends, jobs, and schools[12]."

2.8 Migration flows and calculation of self-containment percentages within and between local authorities have been used by Lichfields to assist in defining the HMA.

2.9 This is a particular issue for Rossendale Borough given its strong relationships with adjoining authorities in Lancashire, Yorkshire and particularly Greater Manchester.

Previous Analyses of HMAs relating to Rossendale Borough

2008 Rossendale SHMA

2.10 The previous Rossendale SHMA was published in 2008. The aim of the SHMA was to enable the Council to understand the nature and level of housing demand and need within the HMA. As part of the SHMA, and following discussions with stakeholders, it was suggested that there may be more than one housing market operating in the Borough.

2.11 At the stakeholder event that took place as part of the 2008 Rossendale SHMA, it was concluded that there are two likely housing markets in Rossendale Borough divided by the natural landscape of the east/west divide which lies across the valley.

2.12 The travel to work information for Whitworth and Rochdale that was available at the time of the 2008 SHMA, suggested that Whitworth residents were more likely to work in Rochdale than elsewhere in Rossendale. However, the housing needs survey data did not pick up any demand from households in Whitworth wishing to move into Rochdale. This suggested that although Rochdale may well be a destination of employment for Whitworth residents, it is not an area where households would like to move to. Hence Rossendale should not be considered as part of a housing market area with Rochdale.

2.13 Using Census 2001 data, the study calculated that internal movements within Rossendale comprised around 67% of all migrations:

'Rossendale appears to have a relatively high level of self-containment in terms of migration: 66.3% of households moving into a dwelling in the Borough moved from within the Borough itself, and 67.1% of households moving out of a dwelling moved within the Borough.' [§3.6]

2.14 However, the study found that there were a significant number of long distance moves (e.g. those due to retirements or change of lifestyle) and that in accordance with national guidance, these should not be considered when establishing the housing market area. The conclusions of this SHMA were that Rossendale had relatively high levels of self-containment in terms of migration and travel to work and could therefore be considered a

[12] 2a-011-20140306

single housing market. In other words, taking into account the long distance moves Rossendale could demonstrate 70%+ self-containment.

GMSF

2.15 The Greater Manchester Spatial Framework [GMSF] Strategic Options Background Paper 1 Area of Assessment (November 2015) refers to the 2008 Rossendale SHMA. Using the 2011 Census data, the GMSF Background Paper reported that Greater Manchester was a very important source and destination of migrants for Rossendale, particularly the Boroughs of Rochdale and Bury which provide the highest net inflows to Rossendale. It found that there are almost as many migrants from Greater Manchester to Rossendale as from the rest of England and Wales, and Greater Manchester is also an important destination for those migrating from Rossendale.

2.16 The Paper also found that Rossendale had a low level of commuter self-containment, which results in a relatively large net outflow of commuters relative to the size of the Borough, and there is negligible net in-commuting from any Borough. Greater Manchester accounts for more than two-thirds of the net out-commuting from Rossendale, but flows to and from other locations are also important. Greater Manchester is also a relatively important source of workers for Rossendale. However, this is distributed across Greater Manchester, hence the greatest concentration is the northernmost part of Bury that sends 5% of its commuters to Rossendale (other areas are all lower than 5%) [§8.73].

2.17 The Report concluded that whilst some nearby parts of Cheshire East, High Peak and Rossendale may partly have a role as locations to which Greater Manchester residents move, but in all cases there are also quite significant though usually lesser flows in the opposite direction:

"*In considering housing markets within Greater Manchester, it would therefore seem advisable to avoid seeking to define distinct housing market areas, but instead to focus on the roles of different places and the interactions between them. Although there are some migration links to settlements just outside the sub-region, Greater Manchester generally appears to be an appropriate starting point for analysis, supplemented by assessment of individual districts. The generally short-distance nature of most migration moves will be an important consideration, as will be the apparent increasing integration of housing markets.*" [§ 5.208]

The Definition of HMAs in the North West Region (2008) Nevin Leather Associates

2.18 This study defines HMAs across the north west region using a combination of information from existing studies followed by analysis of migration and commuting patterns, house prices (supplemented by the views of developers and estate agents) in line with good practice.

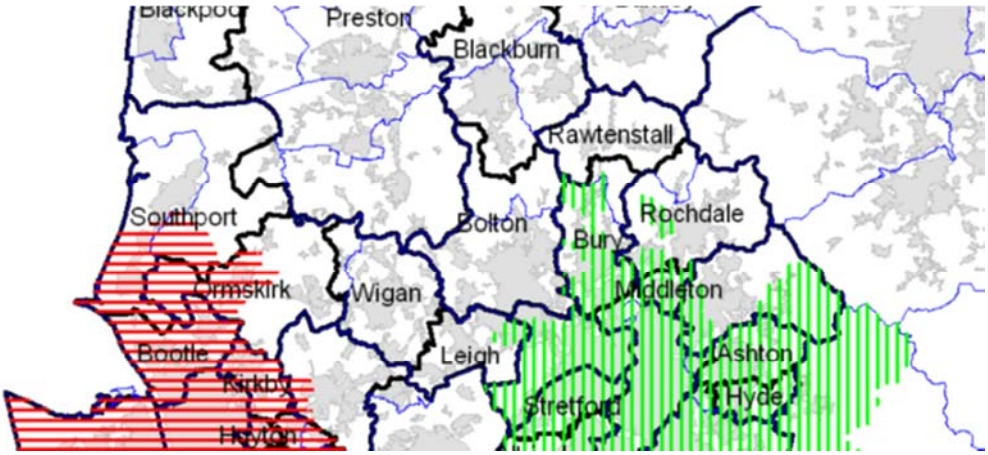
2.19 The study highlighted the difficulties faced by the Lancashire Strategic Housing Partnership in putting together a sub-regional housing strategy for the area due to the complexity of bringing diverse and geographically distant areas together into a meaningful strategy. Rossendale Borough comprises part of the East Lancashire Area.

2.20 With regard to Rossendale, the document states:

"Rossendale should be treated as a separate HMA from Greater Manchester Northern. It has much more in common in sub-regional price effect terms with the other authorities of Pennine Lancashire (Pendle, Burnley, Hyndburn and to a lesser extent Blackburn). However, evidence on travel to work linkages might justify its being a separate housing market area on its own."

2.21 The report concluded that the available evidence demonstrated that although Rossendale's housing market overlapped with neighbouring authorities it was sufficiently self-contained to be considered an HMA in its own right (termed Rawtenstall, rather than Rossendale in the report).

Figure 2.1 Rawtenstall HMA



Source: Nevin Leather Associates 2008 (extract)

2.22 It should be noted that although the study concluded that Rossendale should be considered as a self-contained HMA, the supporting map which identifies the geographical extent of the Rawtenstall HMA (as illustrated in Figure 2.1) did not incorporate parts of Rossendale Borough to the south. This indicates that there was some overlap with Bury and Rochdale.

CLG Geography of HMAs Study (2010)

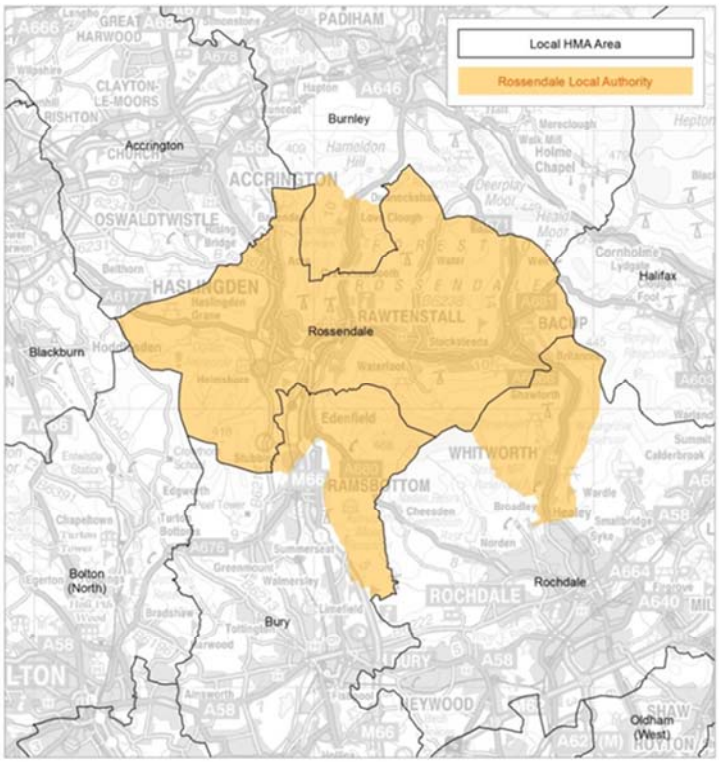
2.23 A CLG study of HMAs was published in 2010 and considered the extent of HMAs at various levels across England. Figure 2.2 presents the 'Rossendale' HMA as defined in the CLG publication '*Geography of HMAs: Final Report*' (November 2010), mapped against the Rossendale Local Authority boundary and those of adjoining districts.

2.24 This study defined wider strategic HMAs based on commuting flows and then subdivided these strategic areas into smaller local housing market areas. Rossendale was identified as being within four local HMAs. Predominantly the Borough was within the Rawtenstall HMA but with some overlap into the Burnley, Bury and Rochdale HMAs. The Rawtenstall HMA includes a significant proportion of Rossendale Borough, and does not include any other Boroughs. Parts of Rossendale are included within the wider 'Manchester' strategic HMA, as well as the 'Blackburn and Burnley' strategic HMA to the north.

2.25 The study concluded that self-containment within these local-level HMAs is between 61% and 72%, which is below the 70% requirement for some HMAs as set out in the Practice Guidance. However these figures do not take account of the impact of long distance

moves. Furthermore, Rossendale is a rural local authority and it is generally accepted that rural areas have lower levels of self-containment.

Figure 2.2 Local HMAs



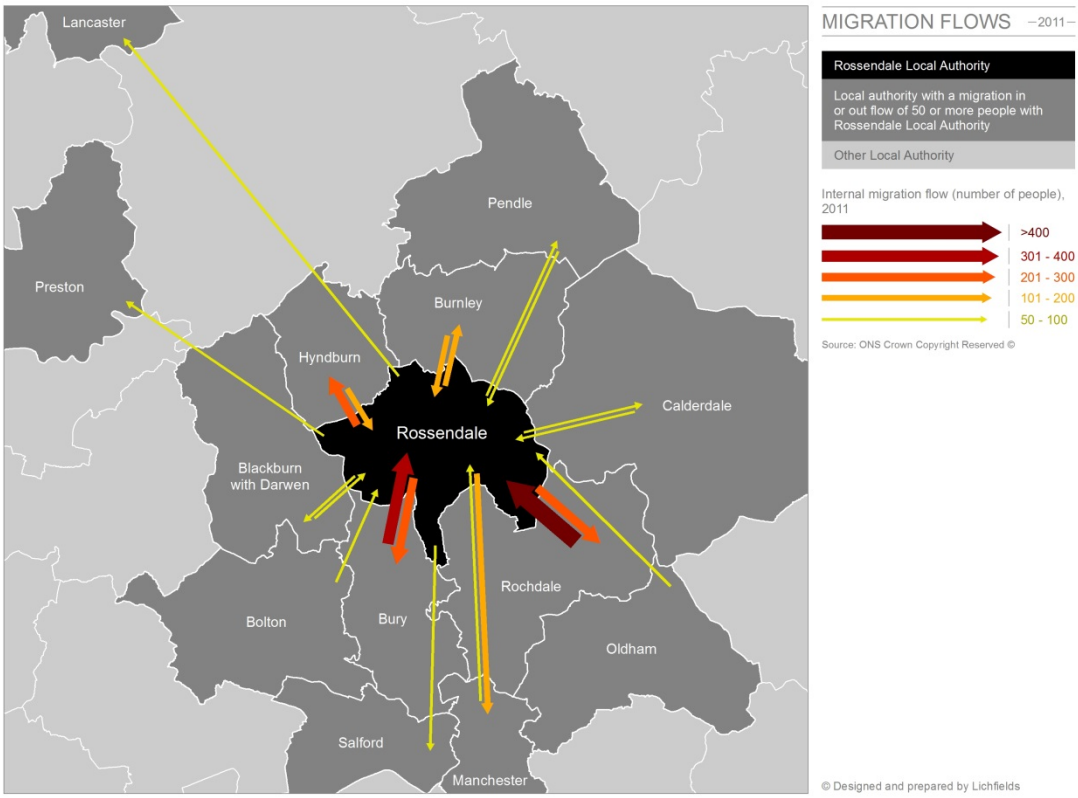
Source: Lichfields / CLG 2010

Migration Patterns

2.26 Lichfields has analysed the latest available data on commuting, migration and other relevant HMA indicators in line with the Practice Guidance.

2.27 In July 2014 origin/destination data on migration was released for the 2011 Census at local authority level. This data enables an up to date analysis of migration flows for Rossendale Borough.

Figure 2.3 Rossendale Migration



Source: ONS 2011 / Lichfields Analysis

2.28 As noted above, patterns of migration are a function of a range of housing market factors combined with household circumstances. Key factors which influence migration patterns and the geography of housing markets include affordability, which itself is influenced by a range of factors, and accessibility, particularly related to place of work and ease of commuting.

2.29 Figure 2.3 demonstrates that there is a relatively high level of inter-dependency between Rossendale and surrounding local authority areas. The relationship between Rossendale and Rochdale is particularly strong, with fewer residents moving out of Rossendale (292) than into Rossendale (430) from Rochdale. A similarly strong relationship exists with Bury, which accounts for 388 moves into Rossendale, with 272 moves in the opposite direction. There is a weaker relationship between Rossendale and the other authorities, with Hyndburn, Burnley and to a lesser extent, Manchester, being the next most popular destinations. The conclusions reached in the 2008 SHMA for Rossendale support these findings, as does the Nevin Leather 2008 North West Regional study.

2.30 Table 2.1 presents the migratory patterns of all of the nearby authorities and the extent to which residents move from/to Rossendale using data from the 2011 Census. The analysis indicates that the level of self-containment of migratory movements in Rossendale is moderate with supply-side self-containment totalling 58% of all those moving out of a dwelling moving within Rossendale and demand side self-containment totalling 61% of all

those moving into a dwelling in Rossendale moving from that same area[13]. These outcomes do not satisfy the 70%+ containment rate the Practice Guidance suggests as being necessary to determine a self-contained HMA.

Table 2.1 Origin/Destination Migration Data for Rossendale

District of Origin/Destination	Residents moving into/within Rossendale		Residents previously living in Rossendale	
	N	%	N	%
Rossendale	**3,754**	**60.8%**	**3,754**	**58.0%**
Rochdale	430	7.0%	292	4.5%
Bury	388	6.3%	272	4.2%
Hyndburn	193	3.1%	243	3.8%
Burnley	159	2.6%	163	2.5%
Blackburn with Darwen	91	1.5%	62	1.0%
Manchester	88	1.4%	153	2.4%
Oldham	85	1.4%	38	0.6%
Pendle	79	1.3%	76	1.2%
Bolton	54	0.9%	39	0.6%
Calderdale	51	0.8%	57	0.9%
Salford	45	0.7%	61	0.9%
Leeds	32	0.5%	49	0.8%
Other Districts	726	11.9%	1,211	18.7%
TOTAL	**6,175**	**100%**	**6,470**	**100%**

Source: 2011 Census

2.31 As a result, Lichfields examined whether particular spatial combinations involving Rossendale Borough, either in whole or in part, with adjoining wards and local authority areas, could generate a level of self-containment over and above the 70% threshold to justify a self-contained HMA for the purpose of OAHN.

2.32 In general, it might be expected that as the geographical area under consideration increases, the level of self-containment also increases. Table 2.2 examines the implications on self-containment levels if Rossendale is included in combination with other adjoining authorities. The Table indicates that whilst in some instances the self-containment threshold appears to exceed the 70% threshold, this is often due to the high level of self-containment already occurring within that Borough, and indeed Rossendale's inclusion often brings the overall self-containment rate down.

[13] Supply-side self-containment relates to where residents currently living in the Borough move to. Demand-side relates to those moving into a property in the Borough.

Table 2.2 Origin/Destination Migration Data for Rossendale and other LAs in combination

District of Origin/Destination	Residents moving into/within Rossendale + other	District self-containment (excluding Rossendale)
	%	%
Rossendale	**61%**	**n/a**
…with Bury	66%	63%
…with Rochdale	72%	72%
…with Calderdale	70%	73%
…with Hyndburn	68%	67%
…with Burnley	69%	72%
…with Blackburn with Darwen	70%	73%

Source: 2011 Census

2.33 Hence we have a situation where Calderdale and Rossendale combined have a self-containment rate of 70%, a reduction of 3% from Calderdale's position in isolation. Similarly, the joint self-containment figure for Rossendale and Rochdale is 72%, but this represents no increase on Rochdale's self-containment in isolation. Furthermore, and as demonstrated in the aforementioned GMSF Background Paper (2015), there are more powerful combinations of Greater Manchester authorities that exclude Rossendale (for example the self-containment rate of Bury, Rochdale and Oldham, excluding Rossendale, is 77%). The level of self-containment for Rossendale with Bury increases Bury's self-containment from 63% in isolation to 66%. However, this still falls beneath the 70% threshold for defining HMAs.

2.34 On this basis it is not considered that Rossendale can simply be incorporated within the HMA of any one of the adjoining districts.

2.35 As part of the next part of the analysis, Lichfields modelled Rossendale's self-containment with individual wards added (or in the case of Eden and Healey & Whitworth wards which have a weaker relationship with much of Rossendale, taken away), that adjoin to, or which have reasonably strong relationships with, Rossendale Borough. The results are presented in Table 2.3.

2.36 The analysis demonstrates that far from boosting Rossendale's self-containment, the inclusion of any of these wards in isolation actually reduces Rossendale's overall self-containment. This in itself is not unsurprising as the self-containment of any individual ward will be low, but it also demonstrates that these wards tend to have stronger relationships with other wards in their own district than with Rossendale. This does not lend weight to the supposition that Rossendale's HMA should be slightly modified to incorporate one or other ward in an adjoining district.

Table 2.3 Origin/Destination Migration Data for Rossendale and other Wards in combination

District of Origin/Destination	All residents 2011	Residents moving into/within Rossendale + other ward	% Self Containment
	N	N	%
Rossendale	**6,175**	**3,754**	**61%**
Rossendale EXCLUDING Eden and Healey & Whitworth wards	*5,471*	*3,295*	60%
Ramsbottom (Bury)	7,193	4,260	59%
North Manor (Bury)	6,951	3,992	57%
Moorside (Bury)	7,328	3,867	53%
Norden (Rochdale)	6,886	3,961	58%
Spotland and Falinge (Rochdale)	7,198	4,064	56%
Healey (Rochdale)	7,176	4,062	57%
Bamford (Rochdale)	6,952	3,920	56%
Wardle and West Littleborough (Rochdale)	7,010	4,026	57%
Todmorden (Calderdale)	7,576	4,447	59%
Barnfield (Hyndburn)	6,691	3,863	58%
Baxenden (Hyndburn)	6,463	3,894	60%
Immanuel (Hyndburn)	6,591	3,870	59%
Peel (Hyndburn)	6,742	3,881	58%
Milnshaw (Hyndburn)	6,562	3,834	58%
Huncoat (Hyndburn)	6,511	3,839	59%
Coal Clough with Deerplay (Burnley	6,533	3,813	58%
Cliviger with Worsthorne (Burnley)	6,438	3,831	60%

Source: 2011 Census

2.37 Finally, Lichfields analysed a number of combinations of the aforementioned wards with Rossendale Borough to test whether this would increase the self-containment threshold. The results in Table 2.4 suggest that we are no nearer to hitting the 70% self-containment target even with the inclusion of multiple wards.

Table 2.4 Origin/Destination Migration Data for Rossendale and other (Multiple) Wards in combination

District of Origin/Destination	All residents 2011	Residents moving into/within Rossendale + other ward	% Self Containment)
	N	N	%
Rossendale	**6,175**	**3,754**	**61%**
…plus 2 Bury Wards	7,969	4,666	59%
…plus 5 Rochdale Wards	10,522	5,649	54%
…plus Todmorden ward (CALDERDALE)	7,576	4,026	57%
…plus 6 Hyndburn Wards	8,685	4,977	57%
…plus 2 Burnley Wards	6,796	3,911	58%

Source: 2011 Census

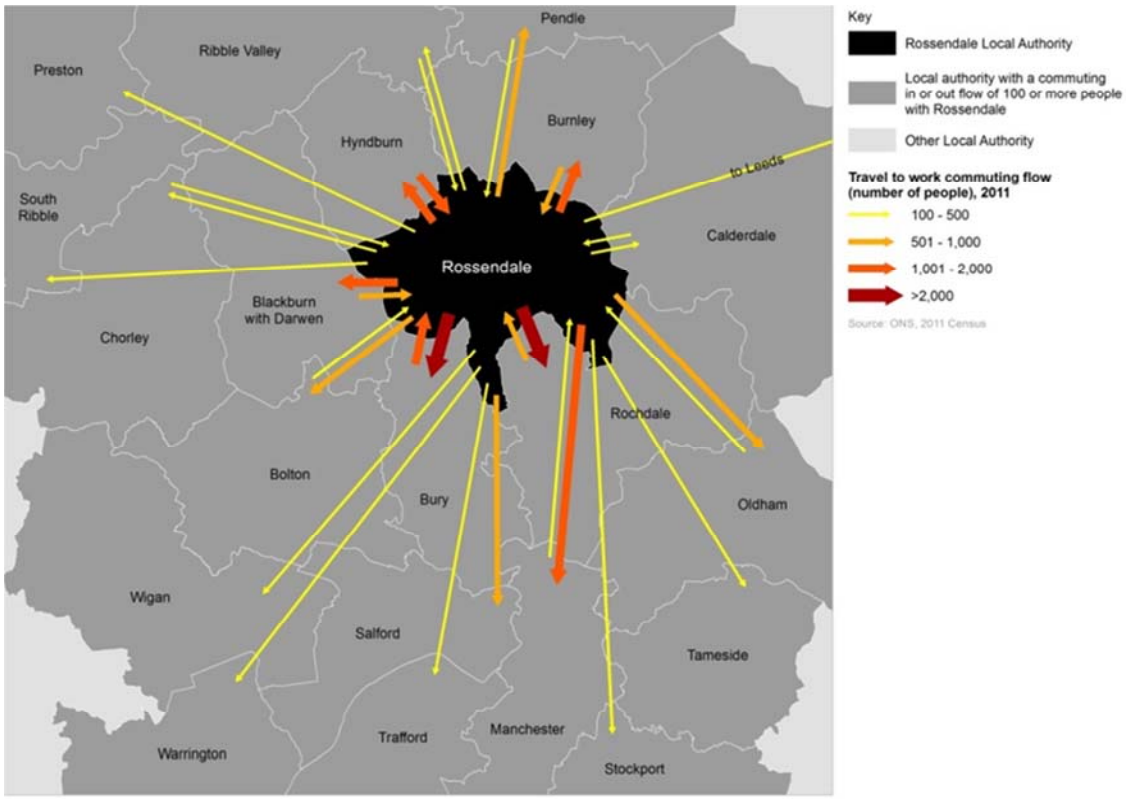
2.38 To conclude, Rossendale Borough's internal migration level does not breach the 70% threshold, whilst adjustments to the Borough boundary to include various combinations

of adjoining wards does not increase the Borough-wide figure of 61% self-containment. Combining Rossendale with other nearby districts does in some instances (i.e. Bury) increase the overall level of migratory self-containment, though even in these instances it is not sufficient to exceed the CLG suggested 70% threshold. Where the combination of districts exceeds 70%, Rossendale's inclusion actually reduces the overall level of self-containment. It is therefore necessary to examine other indicators when defining Rossendale's HMA.

Travel to Work Areas

2.39 At the time of the 2011 Census, 16,796 residents lived and worked in Rossendale Borough, out of a total of 24,372 people who work in the Borough itself. This equates to 69%, below the 75% required to be classified as a Functional Economic Market Area [FEMA][14]. Furthermore, out of the 32,936 residents in employment who live in Rossendale only 16,796 both live and work there[15]. This represents 51%, which again is too low to classify Rossendale as a FEMA.

Figure 2.4 Rossendale Commuting Flows



Source: Census 2011 / Lichfields Analysis

2.40 A large number of those who live in Rossendale commute out to Greater Manchester, with 8,903 residents commuting into one of the ten Greater Manchester boroughs (Figure 2.4). Furthermore, Burnley, Hyndburn and Blackburn with Darwen all experience commuting levels of over 1,000 Rossendale residents each. The patterns of in-commuting follow

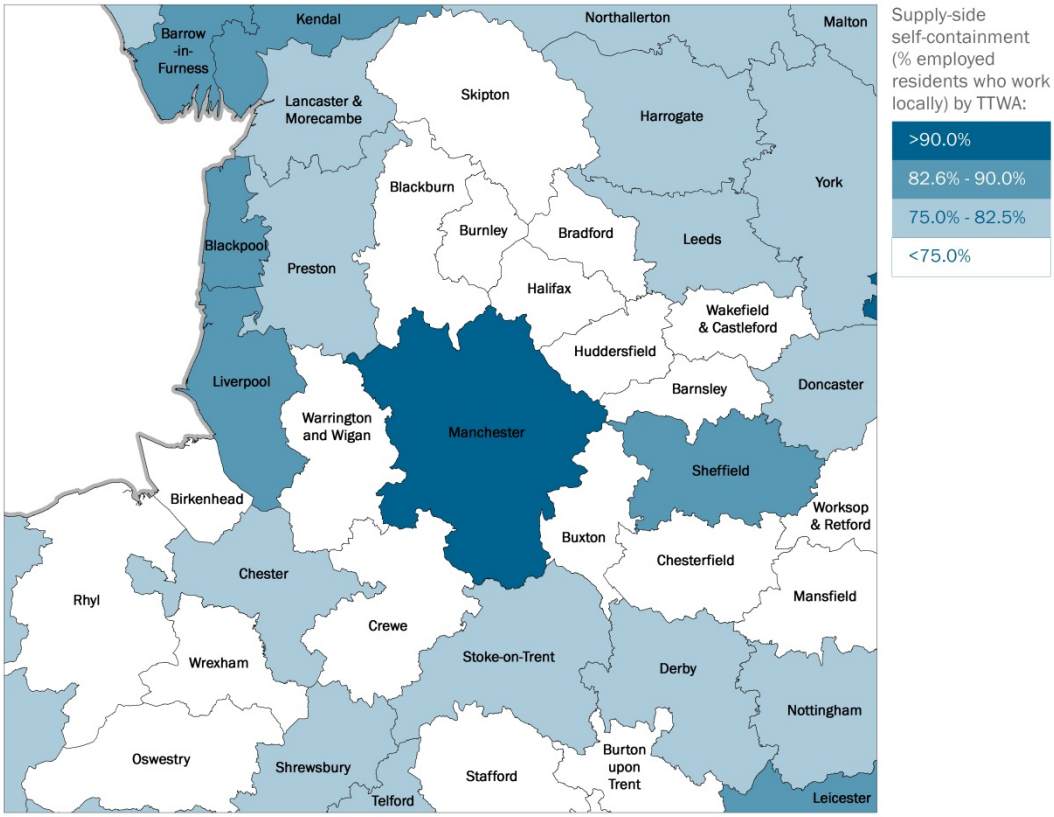
[14] CLG (2010) Functional Economic Market Areas: An economic note. Note: a commonly accepted approach to defining a FEMA is where at least 75% of a Travel to Work Area's resident economically active population also work in the area, and of all those working in the area at least 75% also live there.
[15] Census (2011) Place of residence and place of employment

similar trends, with most people commuting into Rossendale from the surrounding Boroughs of Hyndburn and Bury.

2.41 This suggests that, again, Rossendale Borough in isolation does not comprise its own FEMA, but instead overlaps with adjoining Boroughs.

2.42 This was confirmed through the work of the ONS which, following the 2011 Census, produced a map showing 'Travel to Work Areas' (TTWA) (Figure 2.5) based on commuting data. In this dataset Rossendale does not comprise a self-contained TTWA. Instead Rossendale Borough is contained within the Blackburn TTWA area.

Figure 2.5 Excerpt from Travel to Work Areas (2011)



Source: 2011 Census / ONS Geography GIS & Mapping Unit

2.43 Finally, ONS jobs density data for 2014 shows that there are 23,000 jobs in Rossendale at a density of 0.54, which is below the North West (0.78) and England (0.82). The jobs density data indicates that for every two people aged 16-64 there is one job available in Rossendale. This low job density figure is likely to contribute to the relatively high levels of out commuting from Rossendale.

2.44 To conclude, the TTWA evidence again suggests that Rossendale Borough is not a self-contained FEMA, and indicates that the situation is highly complex with strong economic relationships with Greater Manchester to the south and Blackburn with Darwen further north.

Implications for the Rossendale HMA

2.45 In accordance with the Practice Guidance's approach to defining HMAs on the basis of migratory patterns, Lichfields undertook a modelling exercise to ascertain the extent to

which a 70% self-containment threshold could be said to apply to Rossendale. Data from the Census 2011 was released in July 2014 and presents a different picture of migration compared to data from Census 2001 and therefore the extent of the HMA has shifted since 2001.

2.46 Internal migrations within Rossendale (i.e. people moving to the Borough from elsewhere in the UK) account for up to 61% of all in migration in 2011; this compares to 64% in 2001. However, these figures do not exclude long distance moves[16] nor do they take account of the rural character of Rossendale. Rural areas are commonly accepted to have lower levels of self-containment.

2.47 In 2001, excluding long distance moves, internal migration accounted for between 69% and 70% of all movements and therefore, on the basis the Practice Guidance's definition Rossendale could be considered as a single HMA. However, excluding long distance moves, the 2011 Census figure remains below the 70% self-containment at between 62% - 63%.

2.48 In terms of other data sources, the Booster Survey (see Section 9.0) found that 47% of those households looking to move would look to live elsewhere within Rossendale, with Rawtenstall the most popular area. The remaining 53% looked to move to various locations across England with 5% keen to move to Bury and 2% to Rochdale. This reinforces the findings of the 2011 Census migration analysis.

2.49 Rossendale is therefore not a self-contained HMA and the exclusion of long distance moves still does not result in c.70% self-containment. When analysed individually, some wards have lower levels of containment which shows there is some overlap with adjoining wards and conversely some wards have high levels of self-containment. The inclusion of adjoining wards outwith Rossendale Borough has not increased the level of migratory self-containment sufficiently to justify widening the HMA.

2.50 As set out in the PAS Technical Advice Note[17], the Practice Guidance does not specify which level of the HMA hierarchy LPAs should choose, nor have Inspectors taken a consistent view. *"Authorities should make a pragmatic choice, drawing areas that seem both reasonable and manageable"*. [§4.17] It concludes that HMAs defined for housing assessment purposes should be formed of whole local authorities [§9.5].

2.51 Based on the analysis undertaken, Rossendale Borough is below the migratory threshold of 70% which the Practice Guidance suggests could indicate a self-contained HMA. Nevertheless, in practical terms, none of the alternative HMA areas explored or other studies, such as the CLG's "*Geography of HMAs: Final Report*" (2010), suggest a self-containment level significantly higher than that of Rossendale Borough in isolation.

2.52 In terms of approaches that have been accepted elsewhere, it is helpful to consider the conclusions reached by the Inspector who examined the High Peak Local Plan. He summarised the HMA situation as follows:

"Given the geography of the Borough it is not surprising that the SHMA concludes that High Peak is split between 3 separate local housing market areas which extend beyond its boundaries. The evidence shows considerable overlaps between housing market areas in High Peak. It also has a high degree of self-containment for a rural area. Whereas an earlier SHMA had recommended that the housing market area should include Derbyshire Dales District there are limited migratory and commuting linkages

[16] Long distance moves are all moves equal to or exceeding 100 miles as this is considered to be a change in lifestyle.
[17] PBA PAS (June 2014): Technical Advice Note: Objectively Assessed Need and Housing Targets

between the two. In this context, I am satisfied that basing the housing needs assessment on the Borough as a whole as recommended by the SHMA is the pragmatic and correct approach. The Council has followed this course, seeking to collaborate with neighbours where appropriate as I have noted under the duty to co-operate."[18]

2.53 Therefore it is considered that as similar considerations apply to Rossendale Borough (in that it is a predominantly rural district that has overlapping HMAs with a number of other authorities nearby), it is considered both reasonable and pragmatic to take the administrative boundaries of Rossendale Borough as being a 'best fit' HMA for planning purposes.

2.54 As a consequence it is emphasised that under the Duty to Co-operate Rossendale Borough Council must continue to liaise with adjoining authorities to ensure that housing needs are met in full at a strategic level.

Cross Boundary Housing Dynamics

2.55 Although the objective assessment of housing need is focused on the needs of Rossendale as a single HMA, this assessment still takes into full account the inter-migratory and travel to work relationships of the Borough with adjoining authorities which has been explored at length in the above section. The analysis of this SHMA and the migration scenarios used in the demographic modelling explores these relationships, with the modelling taking account of inter district migration patterns through use of past trends in gross and net migration flows (both domestic and international) to inform the assessment of future housing needs. It has also been informed by the journey to work patterns in the sub-region and the large outflows from Rossendale.

2.56 The Framework states that housing needs should be met across housing market areas. It also sets out that where needs go unmet in one Local Authority area they should be met elsewhere in the housing market area (e.g. in a neighbouring local authority). There is a practical expectation that this should be substantiated through the duty-to-cooperate, albeit this must be undertaken in advance of submission of a Local Plan, with the duty-to-cooperate not able to be undertaken retrospectively (sections 20 (7B) and 33A of the Planning and Compulsory Purchase Act 2004 refer). The analysis of Rossendale Council's role within the surrounding strategic HMAs, reviewed earlier in this Section of this report, has, established that Rossendale - although largely self-contained - has an overlapping relationship with a number of nearby local authorities.

2.57 In order to better understand the position of Rossendale's housing needs within the context of its neighbouring authorities, Lichfields has undertaken an audit of the current position of their respective SHMAs and evidence on objectively assessed housing needs[19]. As part of this, Lichfields consulted with Officers from each Local Authority in September 2016 and views are summarised below:

1 **Burnley Borough Council –** The Council has identified OAN range of 117-215 dwellings per annum to be delivered over the plan period 2012-2032. They do not expect to play a role in meeting Rossendale's housing requirement, the Council consider that they can accommodate their own housing need and similarly, do not expect Rossendale to assist in meeting this need. Furthermore, the Council consider that they have a stronger relationship with Pendle, sharing an HMA, however

[18] Inspector's Report to High Peak Borough Council: Report on the Examination into High Peak Local Plan (24th March 2016)

[19] The GMSF sets housing requirements for the provision of 227,200 dwellings across the period 2015 - 2035

recognise that Rossendale shares a small proportion of their HMA and that there is small level of market dependency with Rossendale.

2 **Bury Borough Council –** The Council do not currently have a definitive housing requirement figure and are waiting on the publication of the GMSF of which will set housing the housing targets for each of the 10 authorities. Indicative figures suggest that Bury will be expected to provide 12,000 new homes across the plan period. The Council consider that Rossendale will not be expected to accommodate their requisite housing target requirements nor do they, at this stage, intend to take on the need of either Rossendale or any of the other surrounding authorities.

3 **Blackburn with Darwen Borough Council –** The Council has identified a housing requirement of 9,365 dwellings to be delivered over the plan period 2011 to 2026. The Council acknowledge that they share a HMA with Hyndburn and that there is a high level of dependency between these two areas in relation to migration and travel to work patterns. There is much less of a relationship with Rossendale, the Council do not consider Rossendale as playing a role in meeting housing requirements or vice versa.

4 **Hyndburn Borough Council –** The plan period for Hyndburn is 2011-2026. The Council has an updated housing figure of 155-317 dwellings per annum. The Council have acknowledged that there is evidence of migration and commuting flows between the two authorities however considers that the Borough has more of a relationship with Blackburn with Darwen after conducting a joint housing study. The Council are currently seeking to a new Plan Target following work on the updated SHLAA which will prompt discussion in defining a new housing need. At this time there has been no indication about Rossendale accommodating some of their housing need nor is it something that is likely to be recommended by Officers.

5 **Pendle Borough Council –** The Council has a housing target requirement of 5,662 to be delivered over the plan period 2011-2030. The Council consider that there is limited interaction between Pendle and Rossendale in regards to migration and commuting patterns. The Council hare a shared HMA with Burnley and this is a much pronounced relationship. The Council consider that they will accommodate all of their housing need within the Borough and do not envisage the need for Rossendale or any surrounding authorities to take any of its housing requirement. The Council consider is unlikely to take on a role in meeting Rossendale's housing requirement given the limited interaction between the two authorities.

6 **Ribble Valley Borough Council –** The Council has identified a housing requirement of 5,600 dwellings to be delivered across the plan period 2008 – 2028. The Council do not consider there to be a relationship between the Rossendale HMA and Ribble Valley, the Council consider itself to be a single, self-contained HMA. The Council do not consider that Rossendale has a role in meeting the Boroughs housing requirement nor do the Council expect Rossendale to accommodate any of their housing need.

7 **Rochdale Borough Council –** The Council has a housing requirement of 460 dwellings per annum over the plan period 2012-2028 set out in its adopted Core Strategy. There is no expectation that any of this requirement is met within Rossendale. However, the Council also acknowledge that the GMSF will call for larger housing requirements across all of the Greater Manchester Authorities and this could lead to Rochdale looking to Rossendale to accommodate the uplift in housing requirement, however the Council consider this to be unlikely.

2.58 This SHMA contains a range of demographic scenarios which assume particular levels of net migration with other areas, drawing primarily on past trends and central government projections within the ONS 2014-based SNPP. Where those areas which have key migratory relationships with Rossendale adopt significantly different assumptions, it will be necessary to consider the impacts of doing so upon an assessment of future housing needs, and the extent to which any approach within any Local Authority meets the requirements of The Framework.

2.59 The GMSF sets a housing target of 227,200 across Greater Manchester over the period 2015 – 2035. The GMSF includes neighbouring authorities of Bury and Rochdale with an annual requirement of 625 and 775 dpa, respectively. In order to satisfy the duty to cooperate, Rossendale Council will need to hold effective discussions with the relevant authorities to agree where housing needs will be met.

2.60 Against this backdrop, the purpose of this review is to give Rossendale Council a platform for considering the housing needs of Rossendale in the context of its neighbours and consider the extent to which the various approaches adopted could indicate areas where unmet housing needs will arise (potentially creating additional pressures on Rossendale) or where any unmet needs from Rossendale might be able to be accommodated.

Summary

2.61 The assessment of the extent of the HMA for Rossendale demonstrates that over the past ten years or so, the Borough has experienced a weakening level of self-containment, with migratory patterns expanding, more people moving into Rossendale Borough from the adjoining Greater Manchester authorities and more residents commuting into Bury, Rochdale and Manchester City to work than before.

2.62 In summary:

1 The Practice Guidance defines an HMA as a geography at which 70% of local moves are contained, whilst the former CLG Guidance notes that the benchmark for self-containment may be lower in more rural areas;

2 Rossendale has previously been identified as a self-contained HMA in both the 2008 SHMA and the 2008 Nevin Leather Associates study;

3 Excluding long-distance movements, an assessment of 2001 Census data on migration suggested that the Borough had a self-containment of between 69% and 70% but with the release of Census 2011 data this has declined to between 62% - 63% (excluding long distance moves);

4 As such, and based on a strict interpretation of the Practice Guidance, the Census 2011 data, the results of the SHMA's Housing Needs Booster Survey and analysis of migratory patterns (excluding long distance moves) show that self-containment in Rossendale is too low for the Borough to be considered as a single HMA for the purpose of considering housing needs in the context of the Local Plan;

5 Commuting Trends in Rossendale show low levels of self-containment (51%). When considered against the Planning Practice Guidance this is too low to be considered a FEMA with high levels of out flows to Bury and Rochdale. This is relevant here as the low levels of migration provide contextual evidence to suggest Rossendale is not a self-contained HMA;

6 A more detailed analysis of Rossendale's relationship with adjoining districts and individual wards failed to increase the self-containment above the 70% threshold (or

at least did not increase the level significantly above what was already being achieved in isolation);

7 In terms of a way ahead, considering the extent of the inter-relationships between Rossendale, Bury, Rochdale, Blackburn with Darwen, Hyndburn and Burnley in particular, it will be important to consider these neighbouring authorities when analysing Rossendale's housing needs. These authorities have significant housing market relationships with Rossendale and therefore cannot be considered as entirely independent HMAs, but as local authorities with overlapping housing markets.

2.63 As set out above, Rossendale Borough is below the migratory threshold of 70% which the Practice Guidance suggests could indicate a self-contained HMA. Nevertheless in practical terms none of the alternative HMA areas explored, or other studies, suggest a self-containment level significantly higher than that of Rossendale Borough in isolation.

2.64 As Rossendale Borough is a predominantly rural district with overlapping HMAs with a number of other authorities nearby, it is considered both reasonable and pragmatic to take the administrative boundaries of Rossendale Borough as being a 'best fit' HMA for planning purposes.

2.65 Nevertheless, it is accepted that the situation is highly complex with strong housing and economic relationships between Rossendale Borough and other adjoining authorities. Meeting the full housing needs within these overlapping HMAs has required co-operation between the various authorities in these adjoining Strategic HMA areas, and specifically the LPAs of Bury, Rochdale, Blackburn with Darwen, Hyndburn and Burnley. RBC, through the duty to cooperate, should undertake further discussions to determine how this interdependence impacts upon housing requirements within the wider HMA, and how it will be addressed.

3.0 Market Signals

Introduction

3.1 The Practice Guidance states that the housing need number suggested by the household projections (the starting point) should be adjusted to reflect appropriate market signals, as well as other market indicators of the balance between the demand for and supply of dwellings[20].

3.2 The Guidance sets out six key market signals[21]:

1 land prices;

2 house prices;

3 rents;

4 affordability;

5 rate of development; and,

6 overcrowding.

3.3 It goes on to indicate that an appropriate comparison of these should be made with an upward adjustment made to planned housing numbers where there is evidence of a worsening trend in any of these indicators:

"This includes comparison with longer term trends (both in absolute levels and rates of change) in the housing market area; similar demographic and economic areas; and nationally. Divergence under any of these circumstances will require upwards adjustment to planned housing numbers compared to ones based solely on household projections".

"In areas where an upward adjustment is required, plan makers should set this adjustment at a level that is reasonable. The more significant the affordability constraints (as reflected in rising prices and rents, and worsening affordability ratio) and the stronger other indicators of high demand (e.g. the differential between land prices), the larger the improvement in affordability needed and, therefore, the larger the additional supply response should be"[22]

3.4 The Practice Guidance sets out a clear and logical 'test' for the circumstances in which objectively assessed needs (including meeting housing demand) will be in excess of demographic-led projections.

3.5 The Local Plan Expert Group [LPEG], in its Report to the Communities Secretary and to the Minister of Housing and Planning (March 2016), recommended various changes to the Practice Guidance concerning the assessment of housing market signals. The Government is yet to confirm the precise details of any standardised OAN methodology other than that which is set out in the Practice Guidance, although this expected to be forthcoming in 2017. Instead of analysing 6 key market signals and considering whether an uplift is justified as the current Practice Guidance states (and which this Section will examine), the LPEG recommends examining just two indicators:

[20] 2a-018-20140306
[21] 2a-019-20140306
[22] 2a-020-130729

1 **House price affordability** – the ratio of median quartile house prices to median earnings ('The House Price Ratio'); and,

2 **Rental affordability** – lower quartile rental costs as a percent of lower quartile earnings (The Rental Affordability Ratio').

3.6 An uplift would then be applied in line with the following benchmarks:

1 Where the House Price Ratio [HPR] is less than 5.3 and Rental Affordability Ratio [RAR] is less than 25%, no uplift is required

2 Where HPR is at or above 5.3 and less than 7.0, and/or the RAR is at or above 25% and less than 30%, a 10% uplift should be applied;

3 Where the HPR is at or above 7.0 and less than 8.7, and/or the RAR is at or above 30% and less than 35%, a 20% uplift should be applied; and

4 Where the HPR is at or above 8.7, and/or the RAR is at or above 35%, a 25% uplift should be applied.

3.7 The LPEG report remains at the consultation stage and has no formal weight. Hence although limited weight can be given to the LPEG approach given that it is not policy or endorsed by Government, it is at least helpful in seeking to understand the general 'direction of travel' of defining housing OAN and what an appropriate response might be to define the influence of market signals and affordable housing. Lichfields has therefore applied the HPR/RAR tests to Rossendale at the end of this Section, which is drafted to fulfil the requirements of the Practice Guidance as it is currently drafted.

Land Prices

3.8 There is no readily available and nationally-consistent data on unequipped agricultural land values or residential building land prices from the Valuation Office Agency [VOA] for Rossendale. This is because the VOA only covers major centres or areas which generate sufficient activity to determine a market pattern. The national average bulk residential building land prices were £1.77m per ha in 2010.

3.9 CLG has published a document entitled '*Land value estimates for policy appraisal*' (February 2015) which contains post-permission residential land value estimates per hectare, for each Local Authority. For Rossendale this figure is £1,317,000 per hectare, above Rochdale (£1,017,000) but below the equivalent figure for Bury (£1,465,000), and England (excluding London) of £1,958,000.

House Prices

3.10 The Practice Guidance identifies that longer term changes in house prices may indicate an imbalance between the demand for and supply of housing. Although it suggests using mix-adjusted prices and/or House Price Indices, these are not available at local authority level on a consistent basis, and therefore for considering market signals in the Rossendale housing market area, price paid data is the most reasonable indicator.

3.11 Land registry price paid data displays the median prices in Rossendale, alongside Lancashire and England as of 2015 (Table 3.1). These median prices illustrate lower prices in Rossendale compared to both the sub-region and national rates.

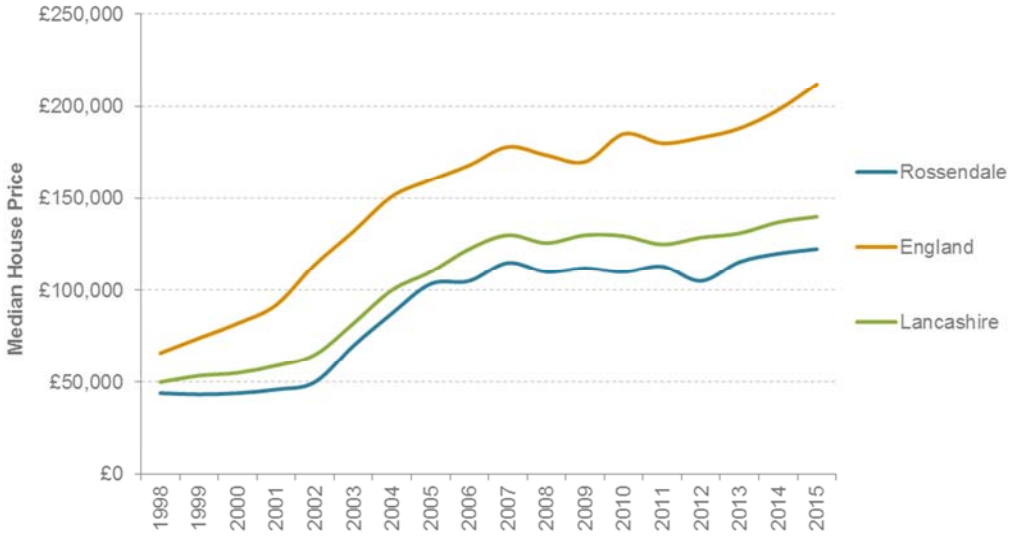
Table 3.1 Median Dwelling Price, Rossendale (2015)

	Median Dwelling Price
Rossendale	£122,500
Lancashire[23]	£140,000
England	£195,000

Source: Land Registry Price Paid Data

3.12 CLG publishes series data on median house prices based on the same Land Registry price paid data series. This currently runs from 1996 to 2015. This longitudinal analysis is illustrated in Figure 3.1, which indicates that the Rossendale area has achieved consistently lower house prices than both Lancashire and England as a whole. The difference between the median house price for Rossendale and Lancashire has remained relatively stable in recent years whilst the national median house price has generally continued to increase at a faster rate. This has resulted in an expanding gap between median house prices in Rossendale and the national median since 1999 (as illustrated in Figure 3.1).

Figure 3.1 Median House Prices Rossendale (2015)



Source: CLG Live Table 586

3.13 In 2015 median house prices in Lancashire were 34% lower than the national average, whilst house prices in Rossendale were 42% lower than the national average. Rossendale ranked as being the 21st cheapest place to live in England out of 326 districts, being within the cheapest 10%.

3.14 Over the previous 15 years (2000-2015), median house prices have increased by 148% in Lancashire to £140,000 by 2015; and by 178% in Rossendale, to £122,500. House prices have also increased at a faster rate than for England as a whole (+159%), albeit Rossendale started from a much lower base.

3.15 In 2015 the median house price in Bury was £146,000 and in Rochdale was £123,000, both above Rossendale (122,500) although the median house price in Rochdale is similar the rate of change is lower at 158% since 2000. The rate of change in Bury is 175% over the same period.

[23] Lancashire figure does not include unitary authorities.

3.16 As set out by the Practice Guidance, higher house prices and long term rises (over an extended period) in these tend to indicate an imbalance between the demand for housing and the supply. However, over the last 9 years Rossendale house prices have been relatively stable, suggesting that the imbalance is not as severe as it has been elsewhere in the country.

3.17 It is important to note that there is a significant difference in average house prices across the Borough, with the south western and rural parts of the Borough having significantly higher house prices than the more remote urban areas to the east. Whilst the overall average fluctuates between the two extremes, it has the effect of masking significant disparities in the market.

Affordability

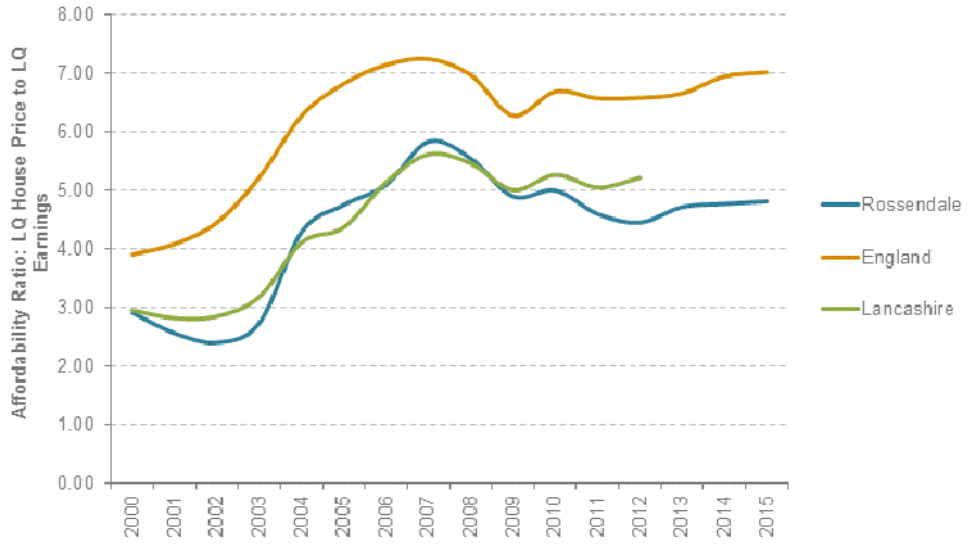
3.18 The former CLG SHMA Practice Guidance version 2 (2007) defines affordability as a '*measure of whether housing may be afforded by certain groups of households*' (Annex G). A household can be considered able to afford to buy a home if it costs 3.5 times the gross household income for a single earner household or 2.9 times the gross household income for dual-income households. Where possible, allowance should be made for access to capital that could be used towards the cost of home ownership (page 42).

3.19 The Practice Guidance concludes that assessing affordability involves comparing costs against the ability to pay, with the relevant indicator being the ratio between lower quartile house prices and lower quartile earnings.

3.20 It can be seen in Figure 3.2 that over the past 15 years, the ratio of lower quartile house prices to lower quartile earnings in Rossendale has been consistently below the national average, and that the gap has widened over time (most noticeably since 2009). The Borough ratio increased consistently from 2002 to 2007 and fell sharply as the recession hit. The ratio has continued to decline up to 2012, improving housing affordability in Rossendale as a consequence. There has since been a slight increase and subsequent stabilisation at around 4.81 in 2015, compared to 7.02 nationally.

3.21 Figure 3.2 further illustrates that housing affordability in Rossendale (compared to Lancashire) has fluctuated since 1999, although recent trends show that since 2009 Rossendale has become more affordable than the County as a whole and is becoming increasingly so each year.

Figure 3.2 Ratio of Lower Quartile House Price to Lower Quartile Earnings in Rossendale



Source: CLG Live Table 576

3.22 This illustrates that there is a greater level of housing affordability in the Rossendale area when compared to the national average. In 2015 Rossendale was the 27th most affordable place to live in England out of 326 districts (and 21st cheapest). In comparison, at this time Burnley was the 3rd, Hyndburn the 4th and Pendle was the 5th most affordable place to live in the country with Bury 64th and Rochdale 31st.

3.23 The House Price Ratio, the measure used within the proposed changes to the Practice Guidance by the LPEG[24], equates to 4.78 for Rossendale Borough (based on Lichfields' analysis of median house prices set against median earnings, averaged over the past three years). Whilst this would in isolation suggest that no uplift is required (the threshold being 5.3), the trend in Rossendale is increasing – from 4.5 in 2012, to 4.9 in 2013 and 5.0 in 2014.

Rents

3.24 On a similar basis, high and increasing rents in an area are a further signal of stress in the housing market. Median rents in Rossendale in 2016 were £450 per month, with median rents ranging from £375 per month for a 1 bed flat, to £750 per month for a 4+ bed house. The median rent paid in Lancashire is slightly higher on average, at £498 per month. The range is also higher (and wider at the top end), from £400 per month for a 1-bedroom dwelling to £825 for a 4+ bed house. Hence irrespective of the number of bedrooms, median rent is cheaper in Rossendale than it is (on average) across Lancashire. The lower overall median rent figure for Rossendale could be at least partly explained by the abundance of relatively cheap terraced house prices in the Borough. Overall, rental values in Rossendale are 30% lower than the national average.

3.25 Series data for rents from VOA are currently available for Q2 2011 to Q1 2016; they demonstrate that median rents in Rossendale have stayed static since 2011, compared with growth of 14.0% nationally and 7.1% across Lancashire. It could be inferred that affordability within the private market rental sector has therefore remained relatively

[24] Revised Practice Guidance text on Housing and Economic Development Needs – Appendix 4 Local Plan Expert Group Report [ID: 2a-020-20140306]

stable in Rossendale in recent years, indicating there has not been significantly greater demand for private rented housing than there has been supply over this period.

3.26 The Rental Affordability Ratio, the measure proposed to measure market signals within the LPEG's proposed changes to the Practice Guidance[25], is 21.6% for Rossendale (based on Lichfields' analysis of a 3-year average of LQ earnings against LQ 1-bedroom rental properties). According to the LPEG threshold based approach, this would not be sufficient to require an uplift to the demographic starting point.

Rate of Development

3.27 The rate of development is intended to be a supply-side indicator of previous under-delivery. The Practice Guidance sets out that:

"if the historic rate of development shows that actual supply falls below planned supply, future supply should be increased to reflect the likelihood of under-delivery of a plan"[26]

3.28 The rate of development is therefore a market signal relating to the quantity of past under-supply, which will need to be made up. Against this there are three relevant 'planned supply' figures which could be considered: the targets within the North West Regional Strategy [NWRS], targets within the Joint Lancashire Structure Plan [JLSP] and the Rossendale Core Strategy.

3.29 The Joint Lancashire Structure Plan [JSLP] had a target of 220 dpa between 2001-2006 decreasing to 80 dpa in 2006-16 for Rossendale. The North West of England Plan Regional Strategy planned for 3,996 dwellings between 2003 and 2021 in Rossendale. This is equivalent to a target of 222 dwellings per annum [dpa] over the period 2003 to 2013. In 2011 RBC adopted its Core Strategy which proposed a housing target of 3,700 dwellings (net) over the plan period 2011-2026, which is the equivalent of 247 dpa. When considering the Core Strategy the Inspector in his binding report considered that the previous under-delivery has been accounted for in the new housing target[27]. Therefore any under-delivery would be counted from 2011 against the housing requirement in the Core Strategy.

3.30 Two approaches have been suggested for considering whether the Borough has been meeting its CS housing target since 2011. The first is shown in Table 3.2 where delivery is measured against the 247 dpa target identified in Policy 2 of the Council's Core Strategy. Overall, against a five-year target of 1,235, the Borough delivered 865 (net), an under-delivery of 370 dwellings.

[25] Revised Practice Guidance text on Housing and Economic Development Needs – Appendix 4 Local Plan Expert Group Report [2a-020-20140306]
[26] 2a-020-20140306
[27] Paragraph 31 of the Rossendale Borough Council Core Strategy DPD, Inspector's Report August 2011

Table 3.2 Rate of delivery against the Core Strategy Target [dpa]

Rossendale	CS Target	Houses Built (net)	Under / Over Delivery
2011/12	247	119	-128
2012/13	247	135	-112
2013/14	247	265	+18
2014/15	247	224	-23
2015/16	247	122	-125
TOTAL	**1,235**	**865**	**-370**

Source: RBC and Lichfields Analysis

3.31 Table 3.3 presents an alternative method of measuring under/over-delivery. This tests the actual net delivery rate against a lower annual requirement set out in the supporting text to Policy 2 of the Core Strategy, which seeks to 'backload' the housing delivery to a time when the economy recovers:

"*Realistically, addressing the shortfall against targets which has arisen since 2008 cannot take place whilst the building industry is emerging from recession. This is unlikely to be before 2013/14. Until that time the shortfall against targets is likely to grow; albeit at a slower rate and it will be necessary to plan to satisfy any growing shortfall against targets. The strategy should seek to plan for increased provision to both satisfy and take advantage of the demand which has built-up as soon as possible. Accelerated rates of housing provision should be planned for the 5 year period commencing in 2013 to bring the provision trajectory back into alignment.*"[28]

3.32 Such an approach reduces the five-year target from 1,235 to 1,031, which has the knock-on effect of more than halving the backlog from -370 to -166 dwellings.

Table 3.3 Rate of delivery against the Core Strategy Housing Trajectory

Rossendale	**CS Target***	**Houses Built (net)**	**Under / Over Delivery**
2011/12	100	119	+19
2012/13	170	135	-35
2013/14	221	265	+44
2014/15	270	224	-46
2015/16	270	122	-148
TOTAL	1,031	865	-166

Source: RBC and Lichfields Analysis

* Note: total requirement is for the delivery of 3,700 over 15 years at a rate of 247 dpa, although this has been back-loaded to allow for the after effects of the economic downturn, with the Council's forward housing trajectory aiming to deliver 100 dpa in 2011/12; 170 dpa in 2012/13, 221 dpa in 2013/14, 270 dpa in 2014/15 and 270 dpa in 2015/16.

3.33 In terms of which approach represents the most appropriate to follow for the purposes of this SHMA, it is worth noting that the Court of Appeal[29] has recently reconfirmed that the supporting reasoned justification must be seen as explaining the terms of a development plan policy and cannot impose additional requirements or change the substance of the approach set out in the development plan policy itself.

3.34 The relevant text of Policy 2 of the Rossendale Core Strategy for this purpose states:

[28] RBC 2011: "*Rossendale Core Strategy*", paragraph 185
[29] [2014] EWCA 567 – Cherkley Campaign Ltd vs. Mole Valley DC & Longshot Cherkley Court Ltd

The net housing requirement for the period 2011-2026, will be achieved through:

1. Providing at least 3,700 net additional dwellings over the plan period 2011-2026 equating to 247 dwellings per year.

3.35 In these circumstances, Lichfields takes the view that the first approach should be adopted for the purposes of the SHMA because:

1 The trajectory does not form part of the development plan policy which is clear that a requirement of 247 dpa is to be provided.

2 By back-loading the housing target, the under-lying 'need' for housing has not gone away. The Council has failed to deliver the 247 dpa identified as the level of need back in the 2011 CS in recent years.

3 The 761 dwelling target over the 3-year period is a supply-side response, that may be realistic, but which does not actively address existing needs in the short term.

3.36 Therefore for the purposes of the market signals chapter, the approach to calculating backlog as shown in Table 3.2 has been used to estimate the extent of any under-delivery.

3.37 The clear implication of this is that the rate of delivery in the Rossendale HMA is currently falling short of meeting the 3,700 net requirement over the plan period, with a backlog of 370 dwellings accrued over the past five years. Overall, therefore, Lichfields considers that the rate of housing delivery in Rossendale Borough has fallen short of planned supply. This may have contributed towards some of the other housing market signals such as house price changes, which indicate that there has been increasing stress in the housing market as a product of demand not being met.

Overcrowding and Homelessness

3.38 Indicators on overcrowding, sharing households and homelessness demonstrate un-met need for housing within an area. The Practice Guidance suggests that long-term increases in the number of such households may be a signal that planned housing requirements need to be increased.

3.39 The Guidance states that indicators on:

"...overcrowding, concealed and sharing households, homelessness and the number in temporary accommodation demonstrate unmet need for housing. Longer term increases in the number of such households may be a signal to consider increasing planned housing numbers..."[30]

3.40 The Census measures overcrowding based on a standard formula; this measures the relationships between members of a households (as well as the number of people in that household) to determine the number of rooms they require. A rating of -1 or less indicates a household has one fewer room than required, +1 or more indicates a household has one or more rooms than needed. At the national level, affordability issues in recent years, as well as a shortfall in housing supply, have meant that people are either willing to accept sub-optimal living conditions (e.g. living in a smaller home to manage costs) or are forced into accepting such housing outcomes (e.g. are priced out of the market and have to share with friends/family).

3.41 Table 3.4 illustrates that overcrowding against the occupancy rating in Rossendale is not considered to be severe, with just 5.1% of households living in a dwelling that is too small

[30] 2a-019-20140306

for their household size and composition. This compares to 8.7% nationally. It represents a consistent level with that recorded in Rossendale a decade earlier (in 2001) which is again below the national trend which increased by 1.6% from 7.1% to 8.7% in 2011.

Table 3.4 Overcrowding: Household Room Occupancy Rating

	2001			2011		
	Total Households	-1 room occupancy or less	-1 room occupancy or less (%)	Total Households	-1 room occupancy or less	-1 room occupancy or less (%)
Rossendale	27,103	1,388	**5.1%**	29,058	1,476	**5.1%**
England	20,451,427	1,457,512	**7.1%**	22,063,368	1,928,596	**8.7%**

Source: Census 2001 / Census 2011

Note: the definition of the Census 'bedroom standard' is slightly different from the 'occupancy rating' that informs the Government's Under-Occupancy Charges, i.e. the Census states that 'two persons of the same sex aged between 10 and 20' can occupy one bedroom, whilst the Under Occupancy Charge changes this to 'any two children of the same sex aged under 16'. It is possible that if the Government's policy continues into the long term, then changes will be made to the categorisation of the Census's Occupancy Rating to bring the two datasets into line

3.42 The Census also recorded the number of concealed families (i.e. where there is more than one family present in a household). Nationally, this rose significantly between 2001 and 2011, at least in part due to the impact of recession on younger household's ability to afford their own home. This meant that many younger people, including families, remained in the family home for longer than might have been expected in the past, either through choice (to save money) or through necessity.

3.43 At the time of the 2011 Census, 1.9% of all families in England were concealed; this represented 275,954 families. This is a rise compared to 2001 when 1.2% of families were concealed. In Rossendale, a lower percentage of families were concealed (1.4%) as nationally (1.9%). This represents a rise from 0.9% in 2001 as shown in Table 3.5.

Table 3.5 Concealed Families in Rossendale, North West and England 2001-2011

	Concealed Families		Change (percentage points)	% change of concealed families as a proportion of all families
	2001	2011		
Rossendale	18,925 (0.9%)	19,893 (1.4%)	+0.46	+49.5%
North West	21,162 (1.1%)	32,128 (1.6%)	+0.50	+45.2%
England	161,254 (1.2%)	275,954 (1.9%)	+0.69	+59.2%

Source: Census 2001 / 2011

3.44 The levels of overcrowding and concealed households in Rossendale are moderate when compared with the national and regional averages but have increased at a rate slightly higher than in the North West as a whole.

3.45 While the level of overcrowding and number of concealed households is not so significant as to conclude that there is severe market pressure, it nevertheless highlights a degree of inadequacy in the housing market, reducing flexibility.

3.46 The levels of overcrowding are likely to be a symptom associated with restricted incomes in Rossendale, with people either willing to accept sub-optimal living conditions (e.g. living in smaller houses to manage costs) or forced into accepting such housing outcomes

(e.g. are priced out and have to share with friends/family). For example, the gross median Weekly Earnings by Residence in Rossendale was £380.80 in 2015, compared to £400.50 across the North West and £425.8 across Great Britain as a whole[31]. In such circumstances, overcrowding and concealed households may be indicative of insufficient supply to meet demand.

3.47 In terms of homelessness, CLG provides data on households in Local Authority area who are in 'priority need' and in temporary accommodation. For Rossendale, 2014/15 data on the homelessness incidence rate suggests that this is as low as 0.44 per 1,000 households, below the comparable Lancashire rate of 0.51 and considerably below the national rate of 2.40. Since 2004/05, this represents a 92% decrease. By comparison, the equivalent rate in Lancashire fell by 85%, whilst the national rate fell by 58%.

Table 3.6 Homelessness Incidence Rate

	Homelessness Incidence rate (per 1,000 households) 2014/15	Change in homelessness Incidence rate 2004/05 – 2014/15 (%)
Rossendale	0.44	-92.0%
Lancashire	0.51	-85.0%
England	2.40	-58.2%

Source: CLG Live Table 784 / P1e Returns

Synthesis of Market Signals

3.48 Drawing together the individual market signals above begins to build a picture of the current housing market in and around Rossendale, the extent to which demand for housing is not being met and the outcomes that are occurring because of this.

3.49 It is clear from this analysis that whilst the Rossendale housing market faces some challenges, most are not noticeably worse than nearby areas and there is limited evidence of a divergence from the County-wide and national signals. Rossendale shows low house prices, although the rate of change is one of the greatest of all the comparator areas. There has been limited change in affordability since the height of the recession this is likely to be due primarily to house price levels remaining relatively low rather than any substantive rise in real incomes. However, it is of note that affordability has worsened between 2014 and 2015 in step with the trend in house price growth.

3.50 Delivery figures have been decreasing since 2007/08 which is likely due to the recession. The peak in supply in the years 2004/05 and 2007/08 and the decline since matches the trends identified in market signals such as worsening affordability. However, the spread of delivery over the period 2008 to 2015 may be causing problems of affordability, generating adverse outcomes for people who still need to access the housing market, although it is possible that the relatively cheap (compared to the county average) rented sector is lessening the impact of other indicators.

[31] Source: ONS annual survey of hours and earnings - resident analysis 2015

Table 3.7 Summary of the Rossendale Market Signals against Lancashire and England

Market Signal	Lancashire		England	
	Absolute Figure	Rate of Change	Absolute Figure	Rate of Change
House Prices	Better	Worse	Better	Worse
Private Rents	Better	Better	Better	Better
Affordability Ratios	Better	Better	Better	Better
Past Development	~	~	~	~
Homelessness (Households in Temporary Accommodation)	Better	Better	Better	Better
Homelessness (Households in Priority Need)	Better	Better	Better	Better
Overcrowding (Overcrowded Households)	Better	Better	Better	Better
Overcrowding (Concealed Families)	Better	Worse	Better	Better

Source: Lichfields Analysis

Footnote: Worse = performing worse against the average

Better = performing the same or better against the average

~ = date not available

3.51 To draw meaningful conclusions regarding the extent to which these market signals indicate housing market stress within Rossendale, and a level of supply that is not meeting demand, the Practice Guidance suggests that comparisons of absolute levels and rates of change in such indicators should be made with similar areas and nationally. For this reason, Rossendale has been compared and ranked against other local authority areas, and England as a whole.

3.52 These comparator centres have been chosen on the following basis:

1 Other areas within East Lancashire and areas where high levels of migration and commuting have been identified (Section 2.0).

   a Blackburn with Darwen

   b Burnley

   c Bury

   d Calderdale

   e Hyndburn

   f Manchester

   g Oldham

   h Ribble Valley

   i Rochdale

2 The Practice Guidance also states that market signals must be compared with authorities which are not necessarily close geographically, but which share characteristics in terms of economic and demographic factors. These authorities have been chosen by examining the '*OAC Supergroup Area Classification Map*', produced by the ONS in 2015, which groups each local authority into various socio-economic classifications. Rossendale, as a 'Mining Heritage and Manufacturing'

authority, has been compared with other (inland) communities similarly classified within this ranking and which share similar socio-economic characteristics:

a Ashfield

b Barnsley

c Bolsover

d Chesterfield

e East Staffordshire

f Mansfield

3.53 England has been used as the final comparator for both sets of tables. A comparison across the range of housing market signals within the authorities identified above is presented in Table 3.8 to Table 3.11. A higher ranking in these tables suggests a worse, or comparatively poorer performing, housing market for that indicator.

Table 3.8 Rossendale Market Signals Comparator Table – Cost of Housing [Neighbouring Authorities]

Rank	House Prices			Affordability			Rents		
	Median (2015)	% Change (2000-2015)	Absolute Change (2000-2015)	Ratio (2015)	% Change (2000-2015)	Absolute Change (2000-2015)	Median (Q1 2016)	% Change (Q2 2011-Q1 2016)	Absolute Change (Q2 2011-Q1 2016)
1	England	Ribble Valley	Ribble Valley	Ribble Valley	Manchester	Manchester	England	Manchester	Manchester
2	Ribble Valley	Manchester	England	England	Oldham	England	Manchester	England	England
3	Bury	Rossendale	Bury	Bury	Bury	Bury	Ribble Valley	Bury	Bury
4	Manchester	Oldham	Manchester	Manchester	Rochdale	Ribble Valley	Bury	Ribble Valley	Ribble Valley
5	Calderdale	Bury	Calderdale	Oldham	Hyndburn	Oldham	Oldham	Calderdale	Calderdale
6	Rochdale	Calderdale	Rossendale	Rochdale	Calderdale	Rochdale	Calderdale	Oldham	Oldham
7	Rossendale	England	Oldham	Rossendale	Blackburn with Darwen UA	Calderdale	Rossendale	Burnley	Burnley
8	Oldham	Rochdale	Rochdale	Calderdale	England	Rossendale	Blackburn with Darwen UA	Hyndburn	Hyndburn
9	Blackburn with Darwen UA	Hyndburn	Blackburn with Darwen UA	Blackburn with Darwen UA	Ribble Valley	Blackburn with Darwen UA	Rochdale	Rossendale	Rossendale
10	Hyndburn	Blackburn with Darwen UA	Hyndburn	Hyndburn	Rossendale	Hyndburn	Hyndburn	Blackburn with Darwen UA	Blackburn with Darwen UA
11	Burnley	Burnley	Burnley	Burnley	Burnley	Burnley	Burnley	Rochdale	Rochdale
Source:	CLG Live Table 586/Land Registry	CLG Live Table 586/Land Registry	CLG Live Table 586/Land Registry	CLG Live Table 576/Land Registry/ASHE	CLG Live Table 576/Land Registry/ASHE	CLG Live Table 576/Land Registry/ASHE	VOA Private Rental Market Statistics	VOA Private Rental Market Statistics	VOA Private Rental Market Statistics

Table 3.9 Rossendale Market Signals Comparator Table - Overcrowding and Homelessness [Neighbouring Authorities]

Rank	Overcrowded Households			Households in Priority Need			Concealed Households		
	Overcrowded Households, % (2011)	Change (%) (2001-2011)	Change (percentage points) (2001-2011)	Households in Priority Need, per 1,000 Households (2014/15)	% Change (2004/05-2014/15)	Absolute Change (2004/05-2014/15)	Concealed Families, % (2011)	Change (%) (2001-2011)	Change (percentage points) (2001-2011)
1	Manchester	Manchester	Manchester	Manchester	Manchester	Ribble Valley	Blackburn with Darwen	Oldham	Oldham
2	England	England	England	Rochdale	England	Calderdale	Oldham	Manchester	Manchester
3	Rochdale	Rochdale	Rochdale	England	Rochdale	England	Manchester	England	Blackburn with Darwen
4	Oldham	Bury	Bury	Bury	Bury	Manchester	Rochdale	Bury	Rochdale
5	Blackburn with Darwen	Oldham	Oldham	Calderdale	Calderdale	Bury	Hyndburn	Rossendale	England
6	Calderdale	Blackburn with Darwen	Blackburn with Darwen	Burnley	Ribble Valley	Burnley	England	Rochdale	Hyndburn
7	Bury	Rossendale	Rossendale	Blackburn with Darwen	Burnley	Rossendale	Calderdale	Hyndburn	Bury
8	Burnley	Burnley	Ribble Valley	Oldham	Blackburn with Darwen	Rochdale	Burnley	Burnley	Burnley
9	Rossendale	Ribble Valley	Burnley	Rossendale	Rossendale	Blackburn with Darwen	Bury	Blackburn with Darwen	Rossendale
10	Hyndburn	Calderdale	Calderdale	Ribble Valley	Oldham	Hyndburn	Rossendale	Calderdale	Calderdale
11	Ribble Valley	Hyndburn	Hyndburn	Hyndburn	Hyndburn	Oldham	Ribble Valley	Ribble Valley	Ribble Valley
Source:	Census 2011	Census 2001, Census 2011	Census 2001, Census 2011	CLG Live Table 784 (P1e Returns)	CLG Live Table 784 (P1e Returns)	CLG Live Table 784 (P1e Returns)	Census 2011	Census 2001, Census 2011	Census 2001, Census 2011

Table 3.10 Rossendale Market Signals Comparator Table – Cost of Housing ['Mining Heritage and Manufacturing' Authority Comparisons]

Rank	House Prices			Affordability			Rents		
	Median (2015)	% Change (2000-2015)	Absolute Change (2000-2015)	Ratio (2015)	% Change (2000-2015)	Absolute Change (2000-2015)	Median (Q1 2016)	% Change (Q2 2011-Q1 2016)	Absolute Change (Q2 2011-Q1 2016)
1	England	Rossendale	England	England	East Staffordshire	East Staffordshire	England	England	England
2	East Staffordshire	Chesterfield	East Staffordshire	East Staffordshire	Bolsover	England	East Staffordshire	East Staffordshire	East Staffordshire
3	Chesterfield	Mansfield	Chesterfield	Chesterfield	Chesterfield	Chesterfield	Mansfield	Barnsley	Barnsley
4	Ashfield	East Staffordshire	Rossendale	Mansfield	Mansfield	Bolsover	Chesterfield	Chesterfield	Chesterfield
5	Rossendale	Barnsley	Mansfield	Ashfield	England	Mansfield	Rossendale	Rossendale	Rossendale
6	Mansfield	Bolsover	Ashfield	Bolsover	Barnsley	Ashfield	Ashfield	Ashfield	Ashfield
7	Barnsley	England	Barnsley	Rossendale	Ashfield	Rossendale	Barnsley	Mansfield	Mansfield
8	Bolsover	Ashfield	Bolsover	Barnsley	Rossendale	Barnsley	Bolsover	Bolsover	Bolsover
Source:	ONS HPSSA	ONS HPSSA	ONS HPSSA	CLG Live Table 576 (2016 Update)	CLG Live Table 576 (2016 Update)	CLG Live Table 576 (2016 Update)	VOA Private Rental Market Statistics	VOA Private Rental Market Statistics	VOA Private Rental Market Statistics

Table 3.11 Rossendale Market Signals Comparator Table – Overcrowding and Homelessness ['Mining Heritage and Manufacturing' Authority Comparisons]

Rank	Overcrowded Households			Households in Priority Need			Concealed Families		
	Overcrowded Households, % (2011)	Change (%) (2001-2011)	Change (percentage points) (2001-2011)	Households in Priority Need, per 1,000 Households (2014/15)	% Change (2004/05-2014/15)	Absolute Change (2004/05-2014/15)	Concealed Families, % (2011)	Change (%) (2001-2011)	Change (percentage points) (2001-2011)
1	England	Chesterfield	England	Mansfield	Ashfield	Ashfield	England	Bolsover	East Staffordshire
2	East Staffordshire	East Staffordshire	East Staffordshire	England	East Staffordshire	East Staffordshire	East Staffordshire	East Staffordshire	England
3	Rossendale	England	Chesterfield	Chesterfield	England	Barnsley	Rossendale	Ashfield	Bolsover
4	Chesterfield	Mansfield	Mansfield	East Staffordshire	Mansfield	England	Mansfield	England	Ashfield
5	Mansfield	Barnsley	Barnsley	Ashfield	Bolsover	Bolsover	Ashfield	Mansfield	Rossendale
6	Barnsley	Bolsover	Bolsover	Bolsover	Rossendale	Rossendale	Bolsover	Rossendale	Mansfield
7	Ashfield	Ashfield	Ashfield	Rossendale	Barnsley	Mansfield	Barnsley	Chesterfield	Barnsley
8	Bolsover	Rossendale	Rossendale	Barnsley	#N/A	#N/A	Chesterfield	Barnsley	Chesterfield
Source:	Census 2011	Census 2001, Census 2011	Census 2001, Census 2011	CLG Live Table 784 (P1e Returns)	CLG Live Table 784 (P1e Returns)	CLG Live Table 784 (P1e Returns)	Census 2011	Census 2001, Census 2011	Census 2001, Census 2011

3.54 The comparative assessment of market signals highlights the moderate scale of housing market stress within Rossendale. Across the various indicators, Rossendale is performing better than the national average on all of them except rate of change in house prices. The change in house prices (+178%) is not substantially greater than the national average (+159%), whilst house prices remain 42% below the national average.

3.55 There is little evidence to demonstrate a degree of housing market stress within Rossendale that is significantly worse, or divergent, from the comparator areas. Median house prices are below 8 of the 15 comparator areas and are significantly lower than the national rate. However, Rossendale has experienced a relatively high rate of house price growth over the period 2000 to 2015, at a rate higher than the national rate of change and the majority of comparator areas. Rents are low with no change over the period. Overcrowding is also relatively low when compared to nearby districts and rate of change is lower than the majority of comparator areas.

3.56 Overall, Rossendale is a mid-to low-ranking authority which is performing better than the national average under all of the indicators outlined in the Table 3.8. Of note is the rate of development (Table 3.2), which has been below the required overall level compared against the adopted Core Strategy Policy 2 and which could lead to the aforementioned market signals worsening over the coming years.

3.57 Whilst these market signals therefore provide an indication of demand and suggest that there needs to be some improvement in affordability within Rossendale and a requirement to boost the past under-delivery of housing, this is likely to be relatively modest.

3.58 The situation has been complicated by the more recent recommendations of the Local Plan Expert Group [LPEG].[32] This includes a standardisation of the appraisal of market signals and the extent of any uplift to the demographic starting point. The LPEG Report suggests taking account of just two market indicators, namely the House Price Ratio and the Rental Affordability Ratio.

3.59 The data alluded to in the LPEG is not yet published by CLG and very limited weight can be attached to the approach recommended therein. However, based on Lichfields' own figures, it is calculated that the 3-year average HPR for Rossendale would be 4.78, whilst the 3-year average RAR would equate to 21.6%.

3.60 These figures are currently only indicative and may change if CLG agree to publish these figures themselves. Nevertheless if the findings of the LPEG report are accepted, then Rossendale would require a 0% uplift.

3.61 On balance therefore, the extent to which the demographic 'starting point' for identifying OAN for housing needs to be boosted to address market signals is necessarily an area of judgement, the Practice Guidance is clear that the more significant the affordability constraints and the stronger other indicators of high demand, the larger the improvement in affordability needed and, therefore the larger the additional supply response should be. In summary, it is considered that some upward adjustment could be necessary, particularly to address the high rate of change in house prices and concealed households. Whilst the LPEG approach would suggest a zero uplift, the situation is clearly worsening and the two indicators for Rossendale are only marginally below the 10% threshold for the past year.

On this basis, Lichfields considers that the scale of adjustment to housing supply over and above demographic-led projections at this time would be moderate, in line with the Practice Guidance,

[32] Local Plans Expert Group (March 2016): Local Plans Report to the Communities Secretary and to the Minister of Housing and Planning

and that a 10% uplift would be justified for Rossendale Borough. However, it is recognised that the data upon which this decision rests is constantly being updated. RBC should continue to monitor this information going forward and, if necessary, be prepared to adjust the level of uplift if the evidence shifts significantly in either direction. A similar approach should be taken if the existing approach to addressing market signals in the Practice Guidance is amended in 2017.

4.0 The Current Housing Market

Introduction

4.1 This local contextual review assesses the demographic, housing stock and supply/demand dynamics of Rossendale to provide an understanding of the drivers that are underpinning the housing market within the Borough. In particular, longer term trends have been considered to form the basis for what could occur in the future housing market.

Challenges

4.2 Rossendale is one of the smallest boroughs in Lancashire, covering an area of 138 square kilometres and populated by 67,300 residents. It is located in the south-east of the County and forms part of a group of authorities collectively known as 'Pennine Lancashire' which also comprises Burnley, Hyndburn, Pendle, Ribble Valley and Blackburn with Darwen.

4.3 Rossendale is very much a border authority. The Borough is situated immediately to the north of the Greater Manchester conurbation, and at its southernmost extremity lies only 18 miles from Manchester City Centre. Rossendale is bounded by the metropolitan authorities of Bury (to the south-west) and Rochdale (to the south-east). Calderdale (to the east) forms part of the West Yorkshire conurbation. Blackburn with Darwen and Hyndburn lie to the West, with Burnley and Pendle to the north.

4.4 The proximity to Greater Manchester places Rossendale as a convenient 'commuter district'. The economic centres of Manchester, Bury and Rochdale are strong pulling forces for the residents of Rossendale and results in significant levels of out-commuting from the Borough. The earning potential of jobs in these destinations (most notably in Manchester City Centre) is significantly greater than those on offer within Rossendale, and are in greater supply. As such, this results in resident-based earnings in Rossendale (£23,843 per annum) being higher than workplace earnings (£22,661 per annum[33]).

4.5 The Rossendale economy historically centred around traditional manufacturing industries, most notably textiles, clothing and particularly footwear. The structural decline of many of these industries has left sites under-used or in need of remediation. Many sites around Rossendale are constrained by contamination, difficult topography, flood risk and/or proximity to residential areas which can act as barriers to development.

4.6 There is a clear east/west divide in Rossendale. Proximity to the M66 in the west, coupled with an attractive environment (protected, in part, by a Green Belt designation), means that towns on this side of the Borough such as Helmshore and Edenfield are desirable for commuting and as a result have comparatively high house prices. Parts of Whitworth are protected by Green Belt within close proximity to Rochdale with its rail network connecting it to Manchester and Leeds as well as the A627(M) which make this a popular destination in the Borough with strong links to Rochdale due to its geographic location. In comparison, the more remote and less accessible towns to the east, such as Bacup, Stacksteads and Britannia, have much lower house prices and the area is regarded as the more deprived end of the Rossendale valley in socio-economic terms (see Figure 4.1). For example, in the year ending July 2016, median house prices (based on Price Paid data available from HM Land Registry) in Bacup totalled £95,000 and in Haslingden £108,000, compared to £163,000 in Helmshore & Edenfield and £120,000 across the Borough as a whole.

[33] ONS (2016) Annual Survey of Hours and Earnings

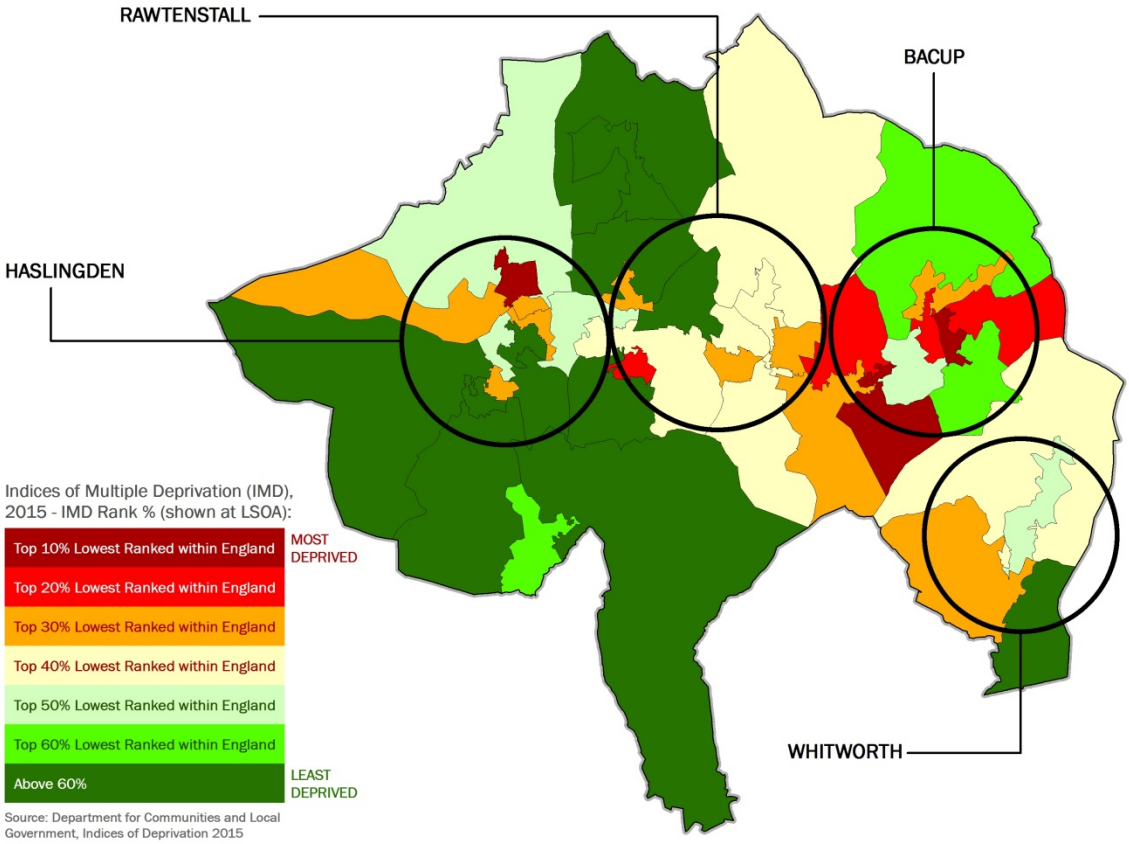
4.7 In addition to its relative isolation, the eastern part of the Borough was included in the East Lancashire Housing Market Renewal [HMR] Pathfinder. This covered Bacup, Stacksteads and Britannia in Rossendale and aimed to deal with the issue of low house prices and poor demand in the area.

4.8 The housing stock throughout the urban areas of Rossendale is dominated by terraced housing, most of which was constructed before 1919. There is a need to improve the quality and diversity of housing stock in Rossendale as unfitness remains a problem[34].

4.9 Rossendale Borough is ranked as being the 98th most deprived local authority area in England according to the 2015 Indices of Multiple Deprivation [IMD] (based on the rank of average score). As illustrated in Figure 4.1, there are two clear hotspots of deprivation where the areas fall within the top 10% of lowest ranked areas in England. These are located in Haslingden and Bacup.

4.10 It is apparent from Figure 4.1 that the eastern part of the Borough around Stacksteads and Bacup specifically is the most deprived. Large parts of the urban areas in the East of the Borough, principally Bacup, fall within the top 20% lowest ranked areas in England. It is also apparent that the rural areas, the southern and western settlement areas and areas in and around Rawtenstall are considerably more affluent. Areas such as Edenfield, Stubbins, Irwell Vale and Helmshore are within the top 50% least deprived in the Country.

Figure 4.1 Indices of Multiple Deprivation in Rossendale



Source: CLG Indices of Deprivation 2015

[34] Housing Strategy 2009 – 2029 Pennine Lancashire (July 2009)

4.11 DWP benefit claimants' data indicates that as of February 2016, 1.3% of Rossendale residents aged 16-64 were JSA claimants. This is below the national rate (1.5%) but equal to the North West (1.3%) average. Furthermore, when compared with some neighbouring authorities, such as Bury (1.4%), Manchester (1.8%) and Rochdale (1.6%), Rossendale's rate is lower.

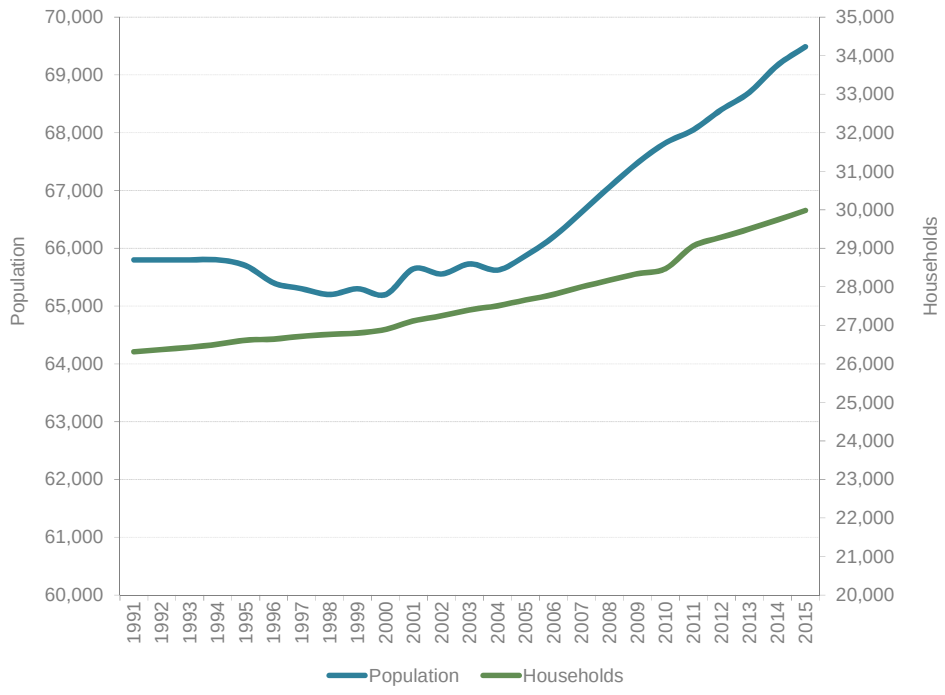
4.12 Model-based unemployment[35] in Rossendale over the period April 2015 – March 2016 was 5%, which was lower than the national average (5.1%) and also lower than the average for Bury (5.4%), Manchester (7.3%) and Rochdale (7.4%).

Demographic Context

Population and Household Change

4.13 Understanding the demographic context of an area is critical to set the foundations for a robust objective assessment of housing need. Up to date demographic evidence, informed by the 2011 Census and other nationally consistent data sources such as the Annual Population Survey [APS] and ONS Mid-Year Population Estimates, enables us to understand how a district's population has evolved in the past; how the key components of change (notably births, deaths and migration) have influenced this; and, how they are likely to continue shaping population and household change in the future.

Figure 4.2 Population and Household Change in Rossendale Borough



Source: ONS Mid-Year Population and Household Estimates (1991-2015)

4.14 The latest Mid-Year Population Estimates for Rossendale indicate that the population of the Borough was 69,487 residents in 2015. This represented an overall population increase of approximately 3,690 people since 1991, an increase of 6%.

4.15 The number of households in the Borough rose steadily over the period 1991 to 2014, to 29,739. Since 1991 the number of households has increased by around 3,420 (13%). The faster rate of

[35] ONS annual population survey April 2015-March 2016

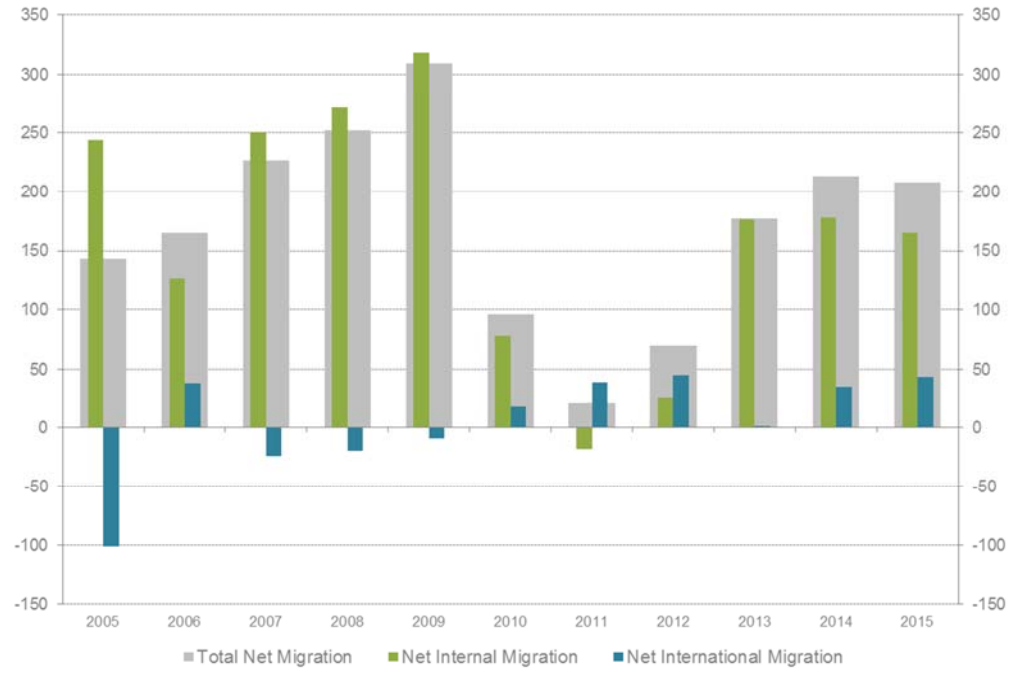
household growth than population growth has been driven by a trend towards smaller household sizes.

Migration

4.16 Rossendale's population growth in recent years has been predominantly driven by natural demographic change (i.e. the rate of births exceeding that of deaths). Between 2001 and 2011 the population grew by circa 2,450 people (halting many years of prolonged population decline), with estimates of net out-migration totalling c.3,700 people over the same period (representing 77% of this population growth). However, in 2015 migration was the principal cause of population growth in Rossendale.

4.17 As illustrated in Figure 4.3, net migration has been consistently inward-moving over the period 2004/05 to 2014/15. It is noticeable that new internal migration declined dramatically in 2010/11 but there has been a modest resurgence since 2012/13.

Figure 4.3 Net internal and international migration for Rossendale 2004/05 - 2014/15



Source: ONS Migration Estimates - Revised Mid-Year Estimates Series following the Census 2011

4.18 Revised 2015-based MYE population data was published in May 2016. This identifies an annual average of c.174 people moving to the Borough over the last 10 years, comprising a net domestic in-migration of 157 people and net international in-migration of 17 people.

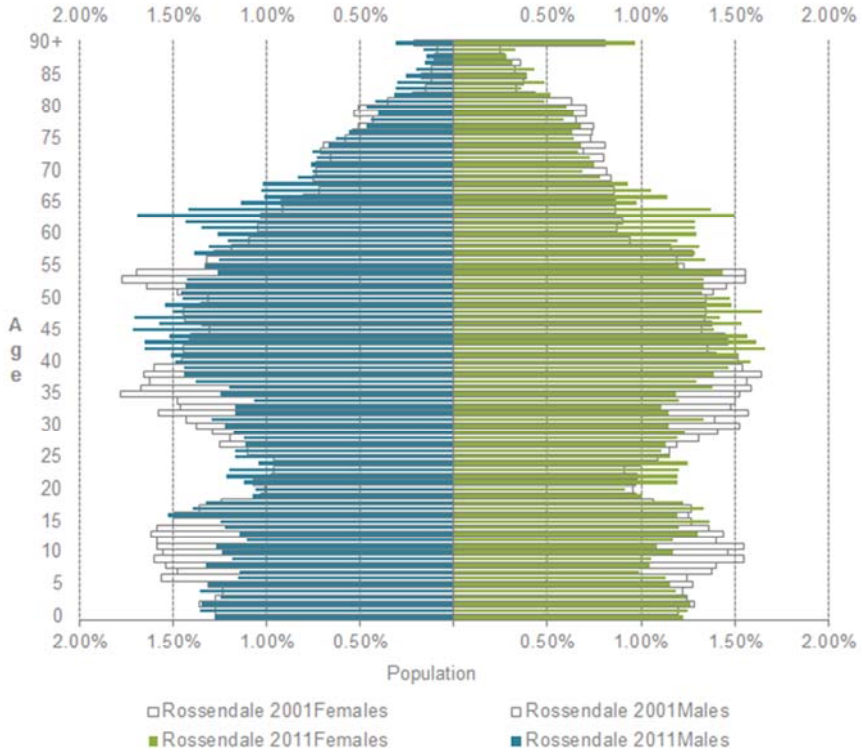
4.19 The more recent five-year trend highlights a reduced level of net in-migration, at 138 people per annum: this comprises a net domestic in-migration of 105 people and a net international in-migration of 33 people.

Current Demographic Profile

4.20 These demographic trends have led to a 2011 population profile in Rossendale as illustrated in Figure 4.4 and Figure 4.5. The former compares the Borough's 2011 population profile against the position ten years previous, illustrating the relative change in population for each age group. This highlights that Rossendale's population profile is progressively ageing, with the majority of

population growth associated with age groups 60-67 and the younger age cohorts between ages 40-50. There has been a decline across the key age cohorts 5-15 and 30-40.

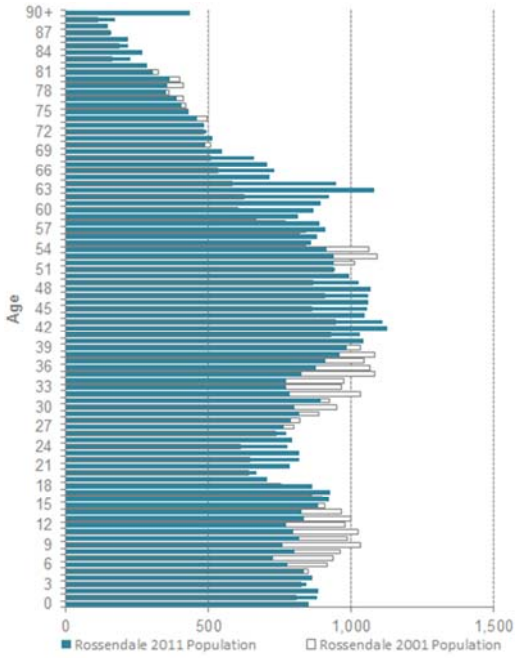
Figure 4.4 Rossendale Population Profile 2001 and 2011



Source: Census 2001 and Census 2011 population estimates

4.21 If such population trends continue, Rossendale will see an increasingly ageing population, with particular implications around delivering housing for the elderly. More broadly, population growth in general will drive need and demand for new houses, as will the changing household structures that a changing population brings with them.

Figure 4.5 Rossendale Population Profile 2001 and 2011



Source: Census 2001 and Census 2011 Population Estimates

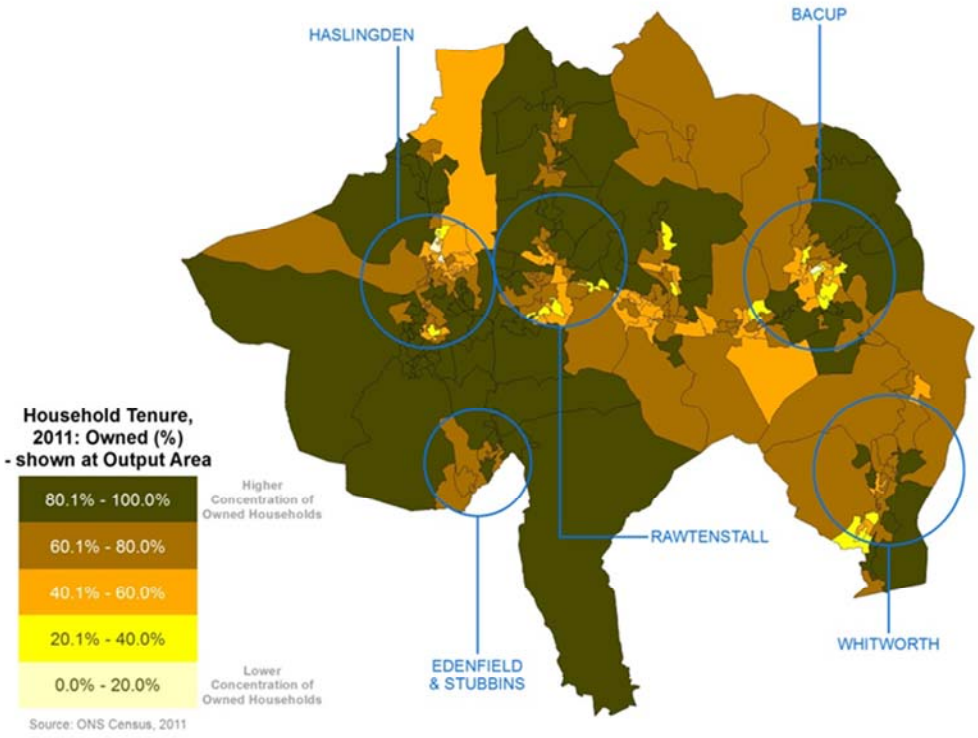
The Housing Stock

Existing Stock

4.22 The 2011 Census identifies that Rossendale had 29,058 household spaces[36]. The tenure profile of Rossendale is shown in Figure 4.6, Figure 4.7, Figure 4.8 and Table 4.1. The proportion of households that own and occupy their accommodation totals 69.7% in Rossendale, which is lower than Lancashire (71%) but higher than the North West figure (64.5%).

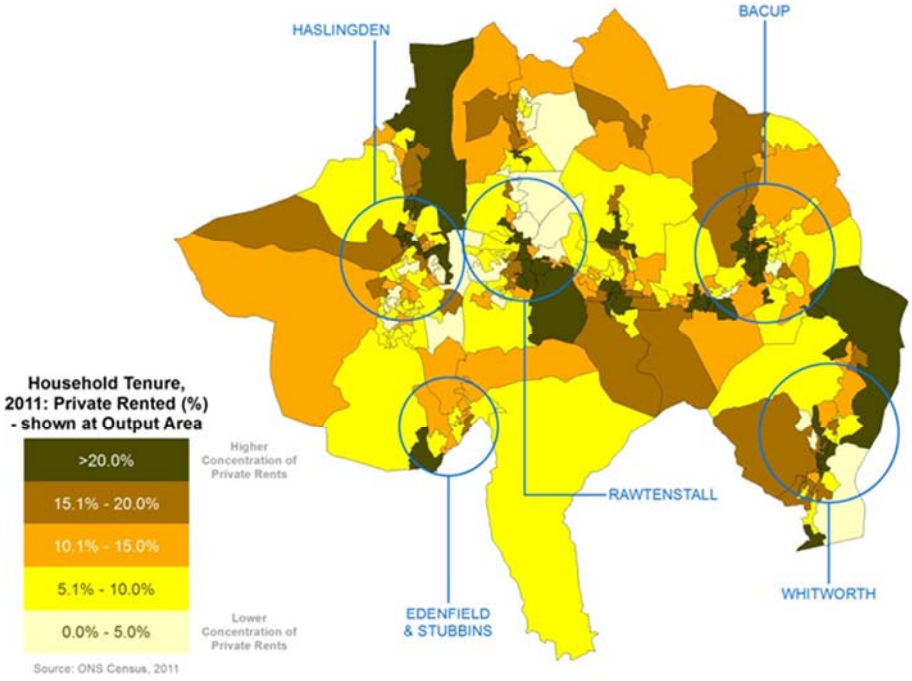
[36] A household space is the accommodation used or available for use by an individual household.

Figure 4.6 Tenure Profile in Rossendale Borough Owner Occupation (2011)



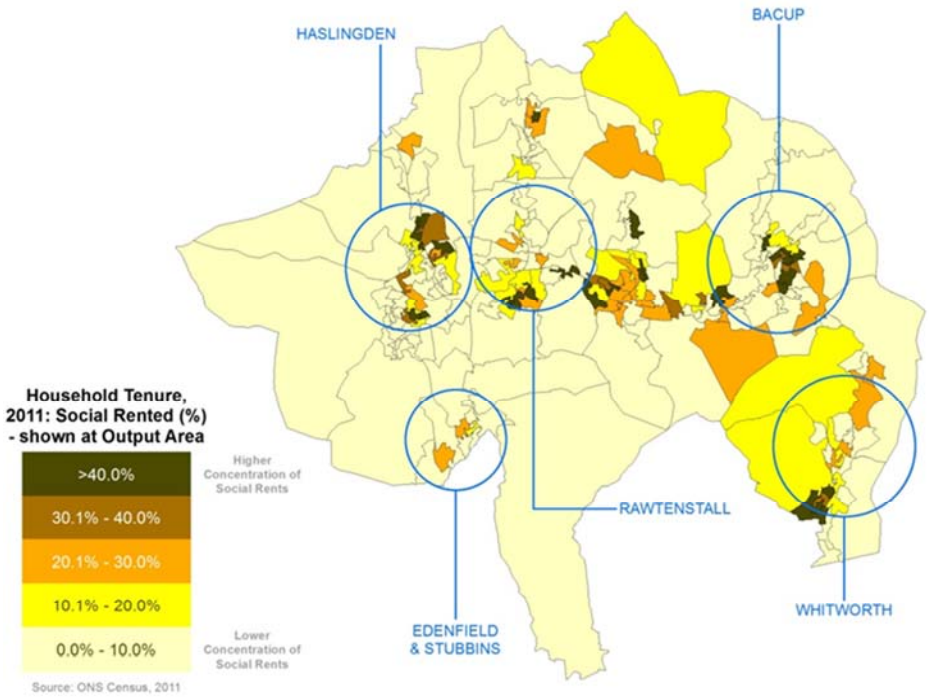
Source: Lichfields / Census 2011

Figure 4.7 Tenure Profile in Rossendale Borough Private Rented (2011)



Source: Lichfields / Census 2011

Figure 4.8 Tenure Profile in Rossendale Borough Social Rented (2011)



Source: Lichfields / Census 2011

4.23 Households in affordable tenures[37] totalled 14.9% in Rossendale, which is higher than the figure for Lancashire (12.6%), but lower than the region (18.8%) and national (18.4%) rates. The proportion of households privately renting/living rent free in Rossendale (15.4%) is slightly lower that the regional equivalent (16.7%) and also lower than the equivalent for Lancashire (16.4%) and the national average (18.2%).

Table 4.1 Tenure Profile of Households in Rossendale, Lancashire, North West and England 2011

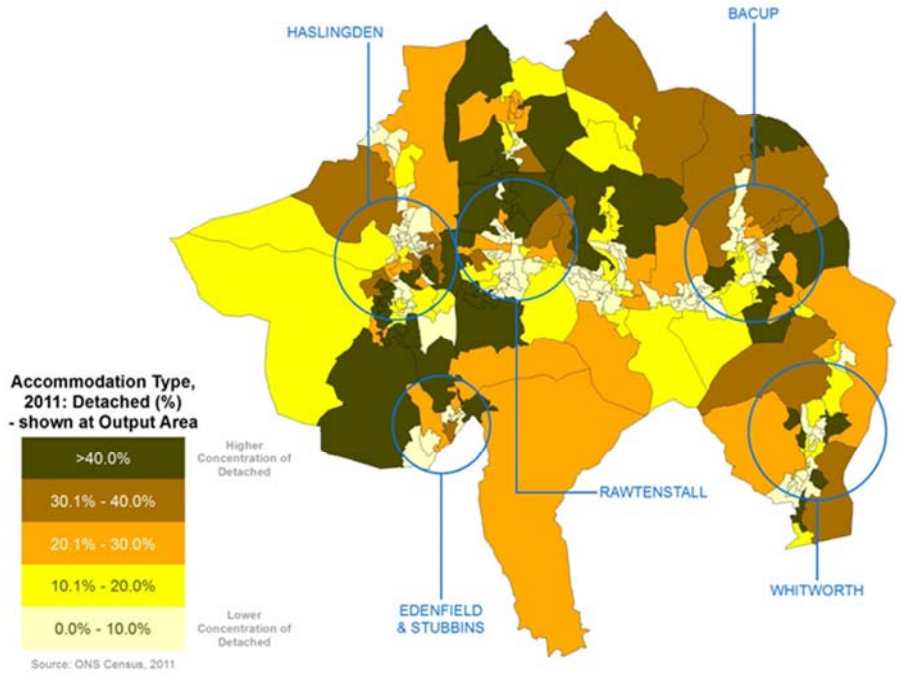
Tenure	Rossendale 2001		Rossendale 2011		Lancashire		North West		England
	#	%	#	%	#	%	#	%	%
Owned: Outright	8,114	29.9%	9,160	31.5%	177,206	35.7%	934,101	31.0%	30.6%
Owned: With a mortgage or loan	11,276	41.6%	11,090	38.2%	175,138	35.3%	1,007,463	33.5%	32.8%
Shared ownership (part owned and part rented)	104	0.4%	87	0.3%	2,382	0.5%	15,787	0.5%	0.8%
Social rented: From council (LA)	4,099	15.1%	1,416	4.9%	21,019	4.2%	231,730	7.7%	9.4%
Social rented: Other	750	2.8%	2,828	9.7%	39,239	7.9%	318,571	10.6%	8.2%
Private rented: landlord or letting agency	1,856	6.8%	3,683	12.7%	67,911	13.7%	424,667	14.1%	15.3%
Private rented: Other	300	1.1%	423	1.5%	7,131	1.4%	38,232	1.3%	1.4%
Living rent free	613	2.3%	371	1.3%	6,270	1.3%	38,818	1.3%	1.4%
Total	27,112	100%	29,058	100%	496,299	100%	3,009,549	100%	100%

Source: 2011 Census, 2011 Census: KS402EW Tenure, LAs in England and Wales

[37] Affordable tenures in this instance refer to social rented properties

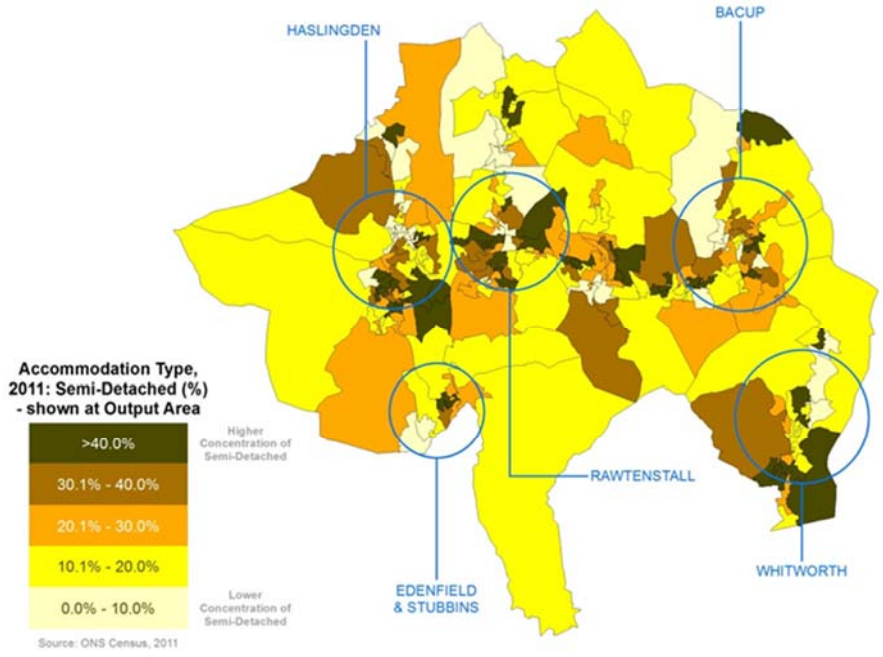
4.24 The type of housing stock in the Borough is illustrated in Figure 4.9 to Figure 4.12.

Figure 4.9 Stock Profile in Rossendale Borough: Detached as % of Total Stock (2011)



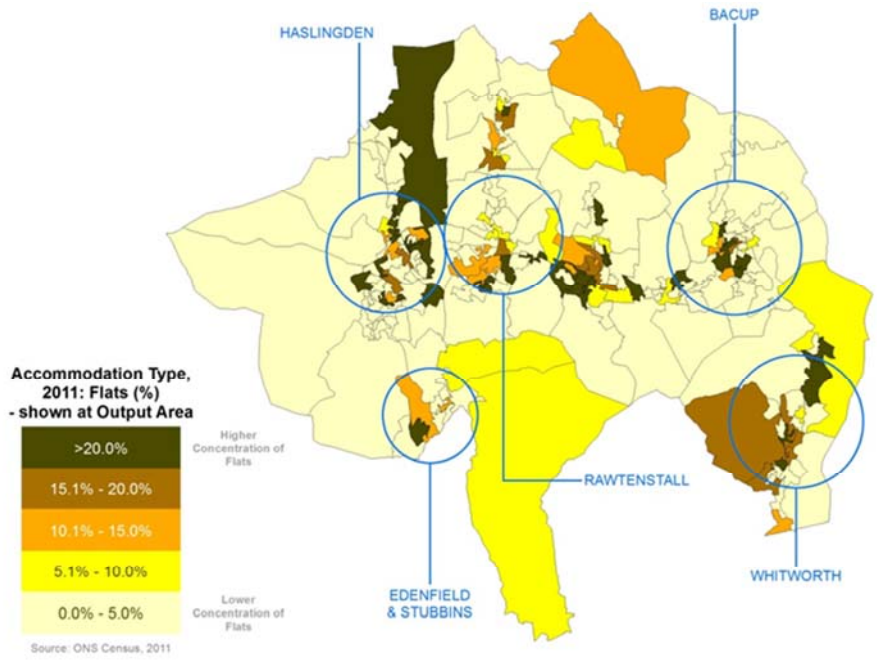
Source: Lichfields / Census 2011

Figure 4.10 Stock Profile in Rossendale Borough: Semi Detached as % of Total Stock (2011)



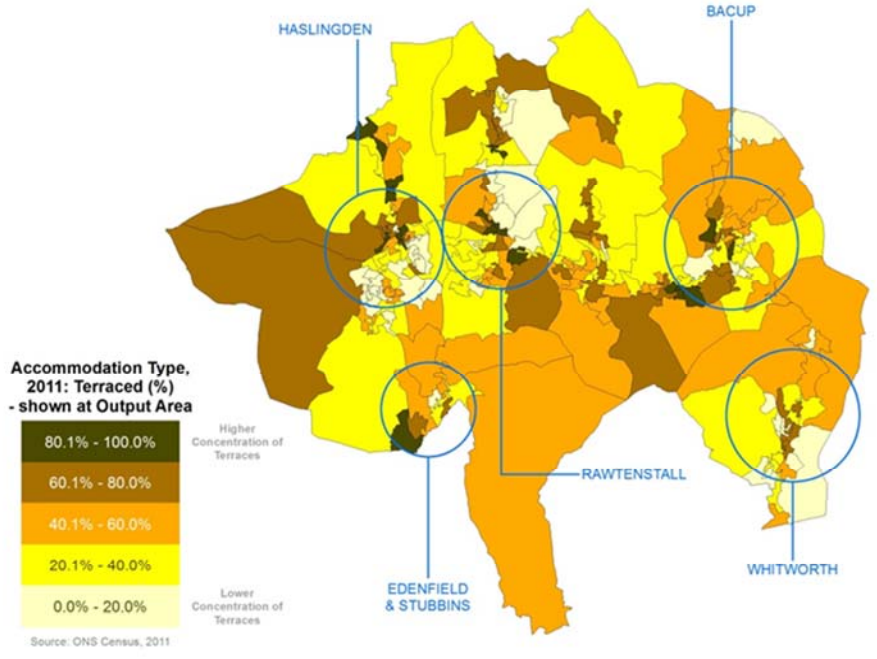
Source: Lichfields / Census 2011

Figure 4.11 Stock Profile in Rossendale Borough: Flats as % of Total Stock (2011)



Source: Lichfields / Census 2011

Figure 4.12 Stock Profile in Rossendale Borough: Terraced as % of Total Stock (2011)



Source: Lichfields / Census 2011

4.25 Table 4.2 reveals that the largest proportion of housing stock in Rossendale is terraced (43.6%), which is significantly higher than the comparable figures for Lancashire, the North West and England as a whole. In contrast, there are relatively few semi-detached properties in Rossendale (25.3%) compared to Lancashire (33.2%), the North West (36.4%) and England (31.0%). In Rossendale, 20.1% of all properties are detached which is not dissimilar to Lancashire (21.9%), the region (18.0%) and England (22.3%). The proportion of

flats/apartments in Rossendale (10.6%) is similar to Lancashire (12.6%) but less that the region (15.5%) and around half the national average (21.2%).

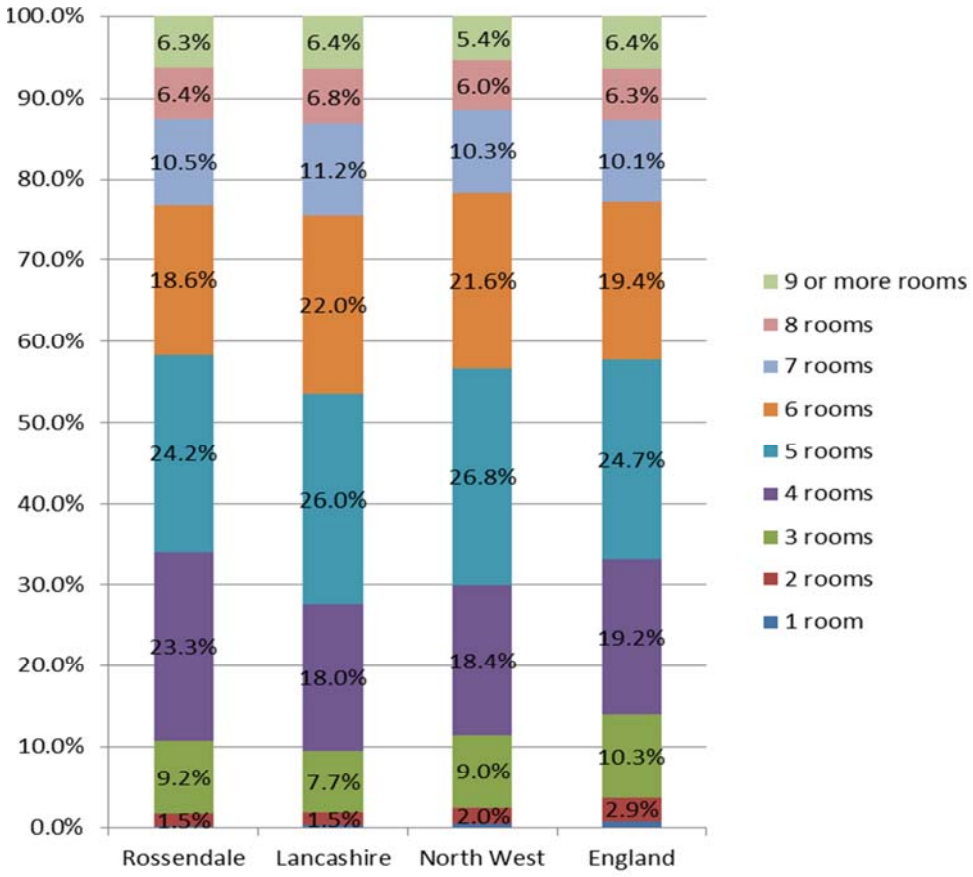
Table 4.2 Type of Housing

Type	Sub-Type	Rossendale (2001)		Rossendale (2011)		Lancashire	North West	England
		N	%	N	%	%	%	%
House or Bungalow	Detached	5,223	19.3%	6,233	20.2%	21.9%	18.0%	22.3%
	Semi-detached	7,258	27.0%	7,819	25.3%	33.2%	36.4%	31.0%
	Terraced	12,063	44.5%	13,444	43.6%	31.5%	29.9%	24.3%
Flat, maisonette or apartment	Purpose-built block of flats	1,950	7.2%	2,634	8.5%	9.5%	12.7%	16.4%
	Part of a converted or shared house	204	0.8%	303	1.0%	2.1%	2.0%	3.8%
	In a commercial building	279	1.0%	326	1.1%	1.0%	0.8%	1.0%
Other	Caravan or other mobile/temp structure	128	0.5%	93	0.3%	0.8%	0.2%	0.4%
Total	All Occupied Household Spaces	27,108	100%	30,902	100%	100%	100%	100%

Source: 2011 Census: KS402EW Accommodation Type - Households

4.26 In respect of the size of accommodation, Figure 4.13 illustrates that (as recorded in the 2011 Census) Rossendale had a slightly lower proportion of 7, 8 and 9 room homes (23.2%) than Lancashire (24.4%), although this was higher than the regional rate (21.7%) and roughly equal to the national average (22.8%). For smaller properties with 4, 5 and 6 rooms (which is a size which broadly correlates to a 3 to 4 bed property assuming a kitchen a 1 or 2 reception rooms) Rossendale (66.1%) matched the Lancashire (66.1%) and regional (66.8%) rates but was higher than the national average (63.2%).

Figure 4.13 Size of accommodation 2011



Source: 2011 Census: QS407EW Number of rooms, local authorities in England and Wales (rooms excludes bathrooms, toilets, halls, landings and storage space).

4.27 The 2011 Census also measured occupancy ratings for Local Authority areas. Occupancy ratings provide a measure of whether a household's accommodation is overcrowded or under occupied. The number of rooms required (based on a standard formula) is subtracted from the number of rooms present to obtain the occupancy rating. For example, an occupancy rating of -1 implies that a household has one less room than required, whereas +1 implies that they have one room than the standard requirement.

4.28 The data indicates that as of 2011, Rossendale had 22,158 households with an occupancy rating of 1 or more, comprising 76.3% of all households in the Borough. This compares to rates of 76.5% for the North West region and 72.6% nationally, which demonstrates that the Borough is in line with both the national and regional trend. The under occupancy rate is high but does not demonstrate a significant under occupancy rate when put in context with the regional and national average. Therefore there is not a concern that there is a particular mismatch between the size of households and the size of dwellings they occupy in Rossendale.

4.29 This could become more of an issue following the Government's well-published under-occupancy penalty, or 'bedroom tax', where for social tenants deemed to have one spare room relative to the size of the household, their housing benefit will be cut by 14%. If they have 2 or more spare rooms, the cut will be in the order of 25%. Whilst tenants can downsize, problems would arise if there are parts of Rossendale where there is a shortage of smaller social homes. Notwithstanding this, the Government's policy will not have an effect on owner occupied

properties or the private rented sector and as such, under-occupation of properties could continue.

4.30 Section 3.0 of this report looks at overcrowding and shows that the percentage of overcrowded households was unchanged between 2001 and 2011 at 5.1% in Rossendale. Overcrowding was 8.7% nationally in 2011 , hence the issue is less severe in Rossendale.

Houses in Multiple Occupancy

4.31 Houses in Multiple Occupation (HMOs) are found within the private rented stock as well as self-contained dwellings occupied by a single household. A definition of a HMO is found in the Housing Act 2004:

"...an entire house or flat which is let to three or more tenants who form two or more households and who share a kitchen, bathroom or toilet;

a house which has been converted entirely into bedsits or other non-self-contained accommodation and which is let to three or more tenants who form two or more households and who share kitchen, bathroom or toilet facilities;

a converted house which contains one or more flats which are not wholly self-contained (i.e. the flat does not contain within it a kitchen, bathroom and toilet) and which is occupied by three or more tenants who form two or more households; and

a building which is converted entirely into self-contained flats if the conversion did not meet the standards of the 1991 Building Regulations and more than one-third of the flats are let on short-term tenancies [§254].

4.32 The Census 2011 provides data on multi-household dwellings and this is broken down by full-time students and other. In Rossendale in 2011 there were 5 student households and 447 other multi-households dwellings which combine to constitute 2% of all households. Although there is not a direct comparison possible with 2001 data, as the 2001 Census collected different data, the number of households with 6 or more people has actually decreased in Rossendale from 662 in 2001 to 573 in 2011. Nationally, between 2001 and 2011 the number of households with six or more persons, increased by 25% from 433,000 to 543,000. It is likely that this may be a combination of economic and cultural factors.

4.33 The HSSA[38] provides an estimate of the total number of HMOs in each local authority, including verifiable HMOs. It estimates the number of HMOs in Rossendale as 2 in 2011.

4.34 HMOs provide accommodation within the private rented sector which enable people to access the housing market with specific needs. In Rossendale only a small number of households are classified as HMOs and with a reducing number of households with 6+ people, this would suggest that Rossendale is well below the national average for increasing HMO households.

Housing LIN and Extra Care and Specialist Housing Strategy for Lancashire

4.35 The Housing Learning and Improvement Network (LIN) was formerly responsible for managing the Department of Health's (DH) Extra Care Housing capital programme. LIN provides information from a network of housing, health and social care professionals in England involved in planning, commissioning, designing, funding, building and managing housing with care for older people.

[38] Section G of 2011 Housing Strategy Statistical Appendix

4.36 The Strategic Housing for Older People (SHOP) tool produced by LIN provides estimates of current and future need for older person's housing across different Local Authority areas.

Table 4.3 Estimated Future Specialist Housing Need

	Demand				Supply
	2014	2015	2020	2030	2014
Sheltered Housing	613	625	713	1,050	802
Enhanced Sheltered	98	100	114	168	24
Extra Care	123	125	143	210	42
Residential Care	319	325	371	546	278
Nursing Care	221	225	257	378	367

Source: SHOP 2016

4.37 Table 4.3 demonstrates significant growth in demand for specialist housing is estimated for older people across Rossendale up to 2030. SHOP also predicts that by 2030 there will be an increase from 2,354 older people (75+) living alone to 3,935 (+67%). These trends are going to have a significant impact on the type of housing required by Rossendale residents over the next 15 years.

4.38 In 2014 there was oversupply of sheltered housing but the number of completions of all other specialist housing fell short of demand. Given that demand is expected to increase there is likely to be undersupply in all specialist housing types by 2030.

Stock Condition

4.39 The most up to date and comprehensive survey of dwelling stock condition in Rossendale is contained within RBC's Housing Condition Survey (2009). This Survey concluded that 11,050 properties within the private sector in Rossendale failed the Decent Homes Standard, equivalent to 36.2% of the entire private stock. This is above the national average of 35.3% for equivalent tenures.

4.40 Of these dwellings, the majority were non-decent because of Category 1 Hazards (20.3%). Category 1 Hazards relate to the Housing Health & Safety Rating System [HHSRS] which profiles housing based upon hazards such as physiological requirements, protection against infection and protection against accidents. 19.6% of the stock was rated as being non-decent because of thermal comfort failure; a further 9.7% of the stock failed the disrepair criterion; whilst 0.9% failed because they lacked modern facilities and amenities.

Core Output 1: Estimates of current dwellings in terms of size, type, condition and tenure.

Rossendale has a slightly higher proportion of 4, 5, and 6-roomed properties than nationally, although there is a similar level of under-occupation of these properties.

25% of the dwelling stock in Rossendale comprises semi-detached properties compared to 31% nationally. The most prominent property type in Rossendale is terraced (44%) which is higher than the Lancashire and regional average and significantly higher than the national average (24%). The proportion of detached properties in Rossendale is not dissimilar to the Lancashire, regional and national average. Flats account for just 11% of the Rossendale housing stock compared to the national average of 21%.

The proportion of households that own and occupy their accommodation (with or without a

mortgage) totals 70% in Rossendale which is slightly lower than Lancashire average (71.0%), but higher than the regional (64.5%) and national figures (63.3%).

15% of Rossendale households live in social rented accommodation, which is higher than the equivalent figure for Lancashire (13%) but lower than the figures at regional (19%) and national (18%) levels. The percentage of properties in shared ownership is low nationally (0.5%) and even lower in Rossendale (0.3%).

The private rented sector (15.5%) is slightly below the Lancashire (16.4%) and regional (16.7%) averages, which is significantly below the national average (18.2%).

More than a third of the housing stock in Rossendale was recorded as failing the Decent Homes Standard in 2009.

The Active Market

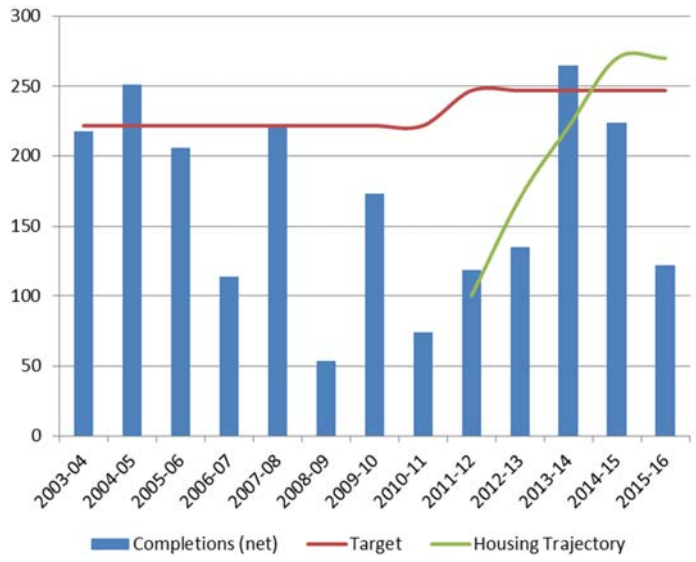
Change in Stock

4.41 Dwelling completions in Rossendale over the past decade have fluctuated significantly and have been impacted by the recession. Annual completions collapsed from 222 (net) new dwellings in 2007/08, to just 54 (net) new dwellings in 2008/09, at the height of the recession. In total, past completions have averaged 167 (net) dpa since 2003/04 to 2015/16.

4.42 Figure 4.14 illustrates the annual net completions in Rossendale since 2003 in comparison to the annual requirement as set out in the now revoked North West RS (222 dpa) and Rossendale's adopted Core Strategy (247 dpa). The Rossendale Core Strategy 2011 includes a housing requirement that takes into account previous shortfall against the RS target. Since the advent of the Core Strategy, the Borough has under-delivered 370 dwellings between 2011/12 and 2015/16, against a target of 247 dpa (recognising that the Council intended to phase the housing delivery towards the middle/end of the Plan period to take into account the sluggish recovery from the economic downturn).

4.43 In 2013/14 net delivery exceeded the CS housing target for the first time (by 18 units) but net completions have since experienced a decline to 122 in 2015/16.

Figure 4.14 Net Dwelling Completions in Rossendale 2003/04 to 2015/16



Source: RBC 2016

4.44 The Joint Lancashire Structure Plan introduced a housing moratorium in Rossendale as part of a strategy to encourage house building in the cities. Between 2006 and 2016 the Rossendale target was set at 80 dpa. Although past housing delivery will have been influenced by previous planning policy and past economic conditions, over a long term period it provides an indicator of the ability of the market to bring forward development within the Borough.

Transactions and Prices in the Private Market

4.45 Pre-recession dwelling sales across Rossendale were between 1,400 and 2,000 transactions per annum, representing c.5.0%-6.7% of stock. During this period, turnover rates in the Borough peaked above and dipped below the rates for Lancashire as a whole. However, since 2007 transactions have halved, averaging c.715 per annum. This is equivalent to approximately 2.3% of the total stock in the Borough, and now turnover rates are lower than for Lancashire (2.6%) by 0.3%. This compares to turnover rates of 2.3% in Bury, and 1.8% in Rochdale. Therefore this would suggest that there are higher rates of churn in the Rossendale housing market than in Rochdale.

Figure 4.15 Property and Sales and Stock Turnover 2001-2012

Source: CLG Live Table 588: Property sales based on Land Registry data, by District and CLG Live Table 125: Dwelling Stock Estimates by Local Authority District (2014)

Note: 2012 represent the latest available property sales data from CLG

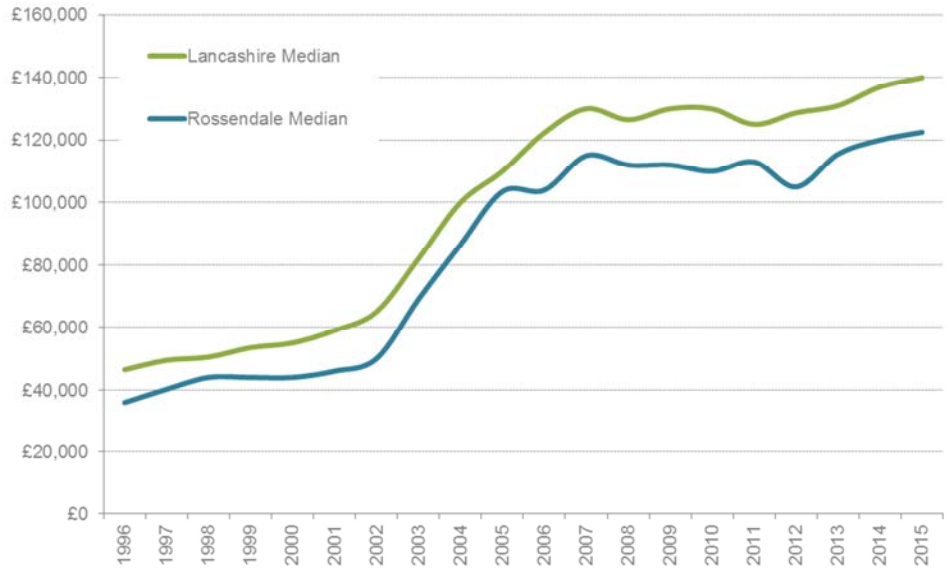
4.46 House prices increased between 1996 and 2007 in Rossendale, with a particularly steep increase in the latter five year period to 2007. This trend was mirrored across Lancashire as a whole, except that Rossendale saw a decrease in house prices in 2012 whereas Lancashire saw an increase.

4.47 Figure 4.16 as being less dramatic. Median house prices remained stable between 2007 and 2012 and since this time prices have started to creep upwards.

4.48 The median house price in Rossendale has been and remains consistently below the Lancashire average over this period, although the gap has expanded and contracted over the period.

4.49 Analysing the change in median house price for Lancashire and Rossendale it is evident that there have been some clear impacts on the housing market which correlate with the recession. Figure 4.16 demonstrates that Rossendale housing largely followed the pattern seen across Lancashire as a whole with the exception of a slight divergence in 2011/2012 where house prices in Rossendale declined by £7,975 to £105,000 from the previous year whereas across Lancashire as a whole they increased by 3,700 to £128,700.

Figure 4.16 Median House Prices in Rossendale and Lancashire 1996 to 2015

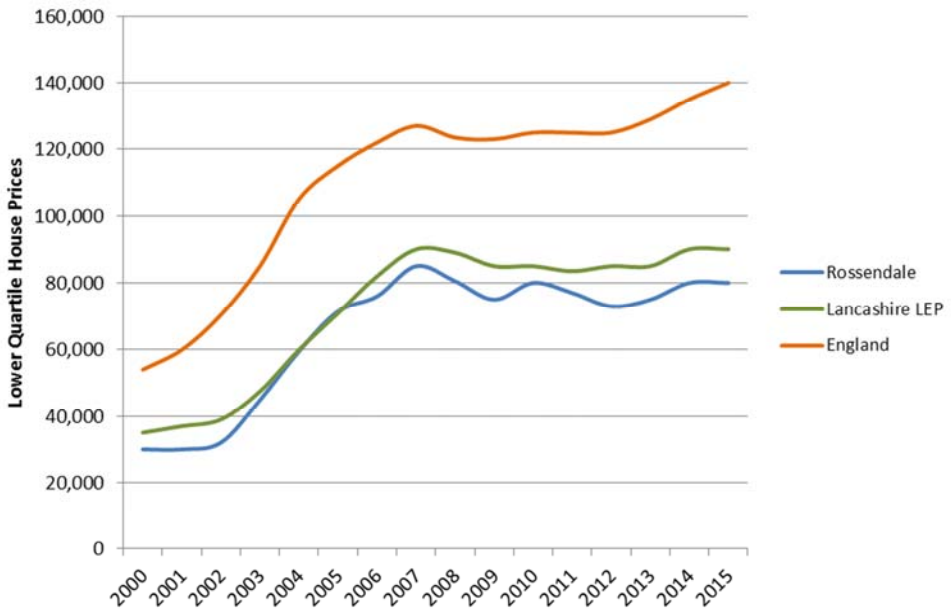


Source: CLG Live Table 586: Median house prices based on Land Registry data, by district and HPSSA Dataset 9. Median house price for national and subnational geographies, quarterly rolling year

4.50 Figure 4.17 illustrates that in the period 2000 to 2012, lower quartile house price in Rossendale has been significantly lower than that in England and slightly lower than Lancashire. In recent years the gap between Rossendale and Lancashire appears to have widened. In mid-2012, the lower quartile house price in Rossendale was £76,000. Lower quartile prices in Lancashire and England at this time were £90,000 and £124,999 respectively. This compares to £75,000 in Rochdale and £90,000 in Bury at the same time.

4.51 There was an increase in lower quartile house prices in Rossendale between 2000 and 2007. Since 2007 lower quartile house prices in Rossendale have stayed relatively stable with evidence of a slight dip in lower quartile house prices in 2011 to 2012. This trend is similar to Lancashire and England as a whole which also saw a peak in lower quartile house prices in 2007.

Figure 4.17 Lower Quartile House Prices in Rossendale, Lancashire LEP and England



Source: HPSSA Dataset 15. Lower quartile house price for national and subnational geographies, quarterly rolling year

4.52 An internet search of current (2016) advertised private sector rent costs identified lower quartile rents of £395 for Rossendale. The search identified wide variations in private rent levels in the HMA settlement areas with identified lower quartile rent levels varying from £335 pcm in Waterfoot to £502 pcm in Helmshore and Edenfield. This variation in lower quartile rent levels could be partly explained by the variations in property size but could also be related to demand within each sub area.

4.53 Table 4.4 sets out the relationship between property size and private sector rent levels in the six settlement areas (based on a snapshot of advertised rents in September 2016).

Table 4.4 Private Sector Rent Levels (£ pcm)

	Rossendale					
	Rawtenstall	**Bacup**	**Whitworth**	**Helmshore and Edenfield**	**Haslingden**	**Waterfoot**
1-Bedroom entry level[39] rent	425	329	350	No Data	323	288
2/3 Bedroom entry level rent	450	375	425	503	450	423
Lower Quartile rent (all sizes of property)	450	350	400	502.5	425	335
Mean (all sizes of property)	610.6	416.7	476.8	575.5	525	441.8

Source: Rightmove September 2016

[39] Entry level rent is calculated using the Lower Quartile rent of all properties listed in the snapshot extracted from Rightmove.

Table 4.5 Private Sector Rent Levels - Range (£ pcm)

	Rossendale					
	Rawtenstall	Bacup	Whitworth	Helmshore and Edenfield	Haslingden	Waterfoot
1 – Bedroom	425 (no range)	308-375	350-400	No Data	270-420	217-495
2/3-Bedrooms	425-750	325-750	370-795	450-695	395-595	335-795
4+ Bedrooms	575-1,500	No Data	No Data	No Data	1,795 (no range)	No Data

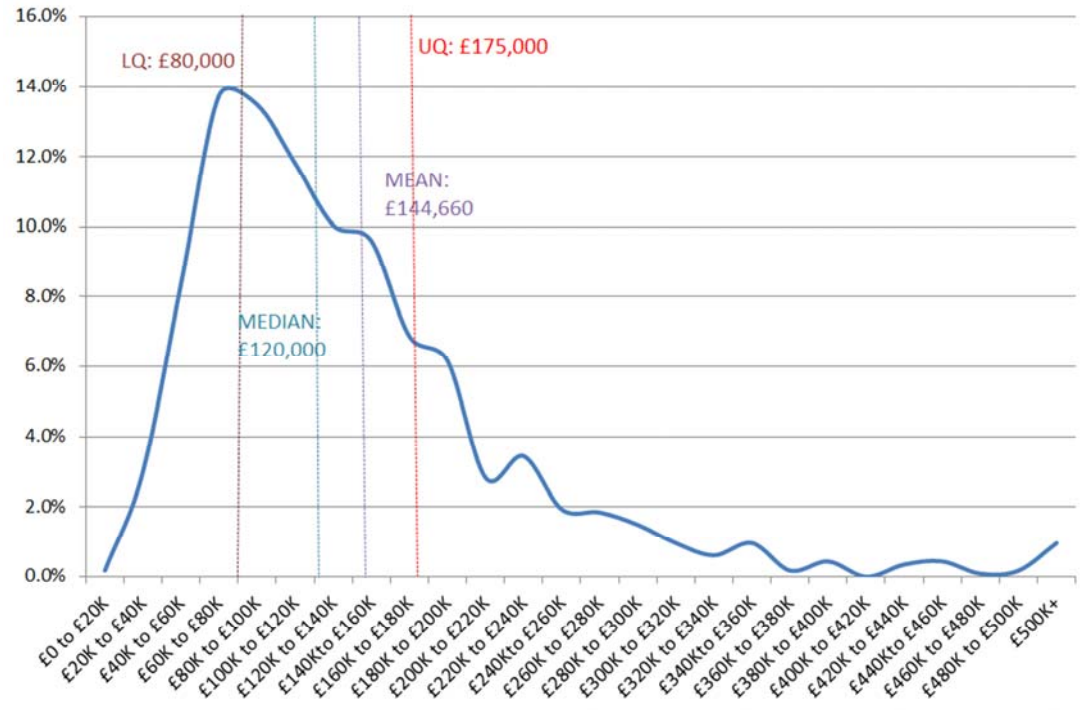
Source: Rightmove September 2016

4.54 Data released by the VOA indicates that between October 2014 and September 2015, the median monthly rental price in Rossendale equalled £494, with the lower quartile being £399 and the upper quartile £550[40].

Current house prices and private rental values

4.55 The median house price in Rossendale Borough is £120,000 (with a mean of £144,660), with lower quartile house prices of £80,000 and upper quartile prices of £175,000, based upon Land Registry data for the 12 months to August 2016. The data indicates that just 5.2% of all dwellings sold were over £300,000 and 85% sold for prices less than the national median house price in 2015 (£212,000[41]).

Figure 4.18 Distribution of House Prices in Rossendale Borough September 2015 - August 2016



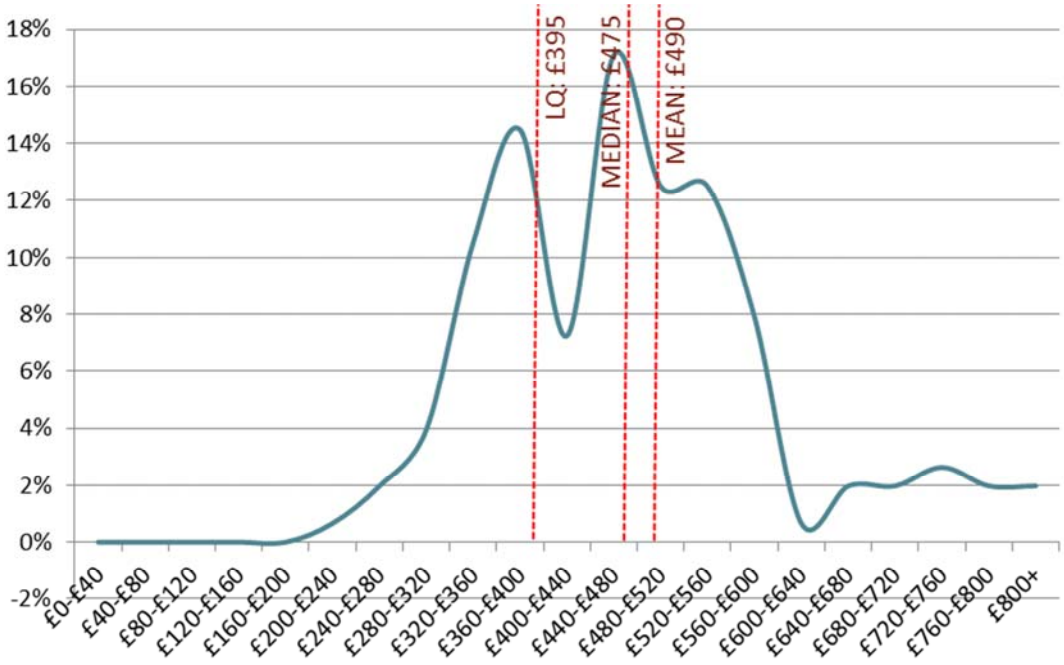
Source: Lichfields Analysis from Land Registry Price Paid Data

4.56 Figure 4.19 displays monthly private rental data for all types of property as of September 2016. It is clear from the chart that the majority of private rented properties are clustered around the middle of the monthly rental values. More expensive properties have distorted the mean private

[40] Valuation Office Agency (2015) Table 2.7: Summary of monthly rents recorded between 1 April 2014 and 31 March 2015 by administrative area for England
[41] This figure includes house price date from London

rental value slightly in Rossendale but there are very few properties over £650 pcm. The LQ private rental value is £395 per week, with the median at £475 pcm compared to the average (mean) rental price of £490 pcm.

Figure 4.19 Distribution of monthly private market rents in Rossendale, September 2016



Source: Rightmove 2016 / Lichfields Analysis

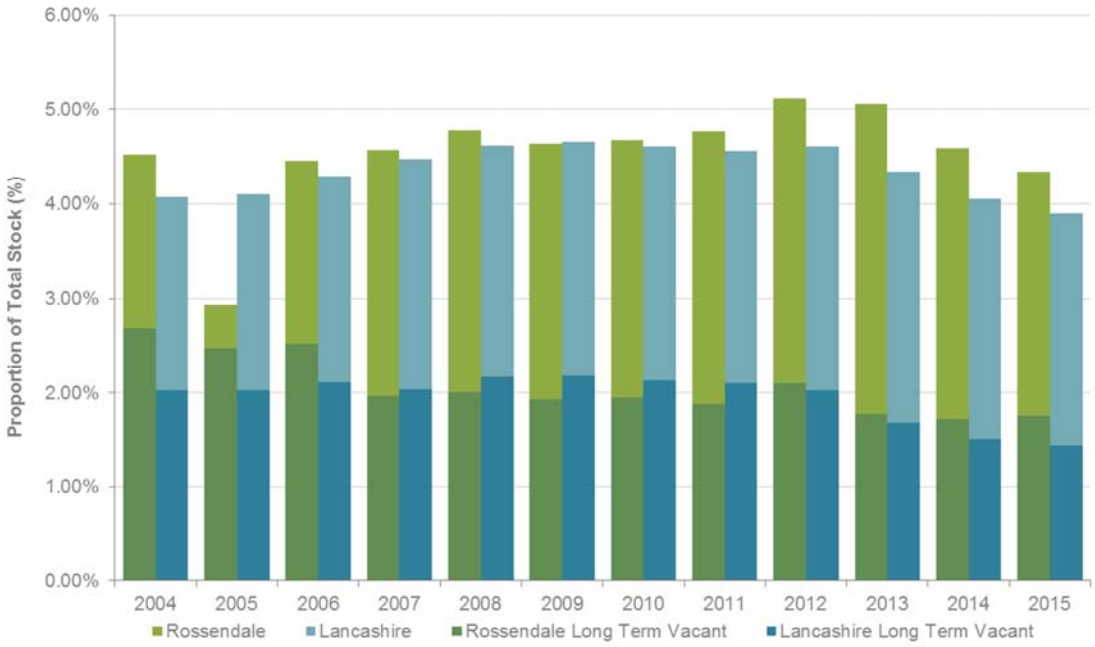
Vacancy

4.57 On 1st October 2015 CLG[42] recorded a total of 31,495 vacant dwellings in Rossendale. Of these dwellings, 555 had been long term vacant (i.e. vacant for longer than 6 months). Homes become vacant for many reasons, including natural vacancy in the market (e.g. a void between tenancies or short term vacancies as people move home). However, long term vacancies may indicate either structural weaknesses in the housing market (e.g. low demand) or may be reflective of problems with the stock of housing (e.g. condition or type).

4.58 In Rossendale, overall vacancy rates broadly remained between 3% and 5% over the period 2004 to 2015. The overall vacancy rate has been relatively stable over the period as shown in Figure 4.20. Whilst the vacancy rate peaked in 2012 at 5.12% the CLG's figures recorded a decline to 4.34% by 2015.

[42] Calculation of Council Tax Base for Formula Grant Purposes, October 2015

Figure 4.20 Total and long term vacancy rates in Rossendale and Lancashire



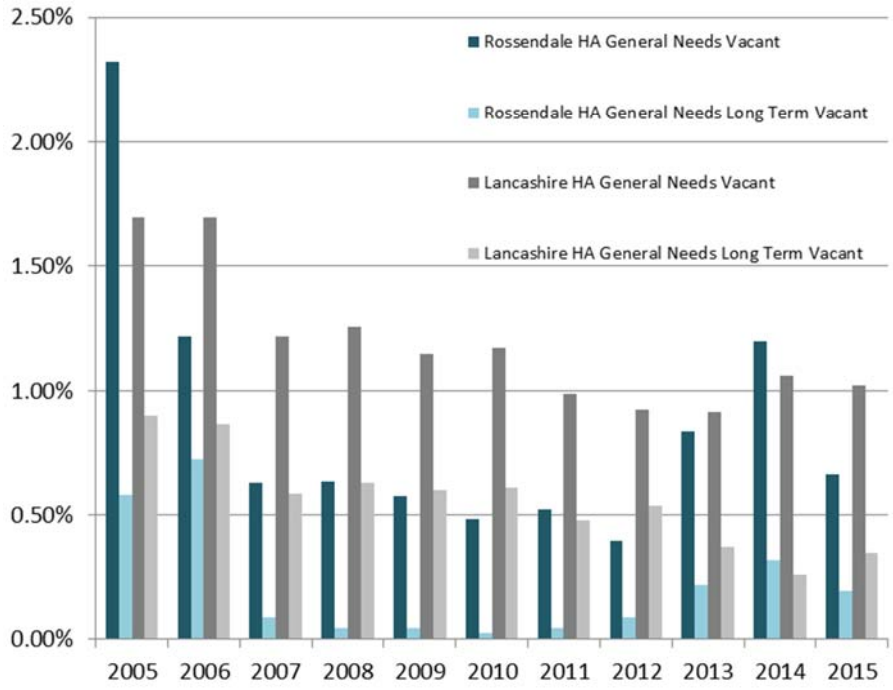
Source: CLG Live Table 615: Vacant dwellings by local authority district and CLG Live Table 125: Dwelling stock estimates by local authority district

4.59 The Council Tax Base for Formula Grant Purposes recorded a vacancy/second homes rate of 4.84% for 2015, of which 4.34% related to vacant dwellings and 0.5% second homes. This is lower than the 2013 vacancy rate for Rossendale (5.5%).

4.60 Long term vacancy rates in Rossendale have demonstrated a trend of gradual decline between 2004 and 2015, from 2.7% in 2004 to around 1.7% in 2014 and 2015. This figure is slightly higher than the national long term vacancy rate of around 1% and the Lancashire rate in 2015 of 1.44%. The former North West RS target for all vacancies was 3.0%.

4.61 Figure 4.21 illustrates the number of vacant public sector dwellings (including Registered Providers[43]) in Rossendale between 2005 and 2015. In 2015, the amount of vacant public sector dwellings as a proportion of stock was 0.66%, with 0.19% of this relating to long term vacancies.

Figure 4.21 Vacant Registered Provider[44] Dwellings in Rossendale and Lancashire 2005 - 2015



Source: CLG Live Table 615: Vacant dwellings by local authority district and CLG

4.62 In terms of the differences in tenure on vacant homes, CLG data for Rossendale shows that 31 Registered Provider properties were vacant in 2015, with 9 of those being long term vacancies. This indicates a significantly lower level of total vacancy within affordable tenures than the private market and very few long term vacants. This could suggest a significant demand for social housing in Rossendale.

4.63 It should be further noted that the recording mechanisms for the CLG's vacancy data has changed over time, with slightly different definitions as to what was recorded, hence the data referred to above, and Figure 4.20 should be treated with a degree of caution.

Supply and Demand for Affordable Dwellings

4.64 The supply of new affordable dwellings have varied considerably since 1997/98. Figure 4.22 demonstrates that affordable housing completions in Rossendale Borough were at their highest in 2013/14, with 160 affordable completions delivered which all comprised affordable rent. It is understood that this spike related to a significant injection of HCA funding. Prior to this, rates fluctuated but were generally significantly lower than in 2013/14. The average completion rate between 1996/97 and 2014/15 was just 29 dpa (although in the 6 years since the recession delivery rates have increased substantially, to 63 dpa).

[44] This data relates to all 'public sector' dwellings. In Rossendale all public sector properties have been transferred to Registered Providers.

Figure 4.22 Affordable Housing Completions and Waiting List in Rossendale 1996/97 to 2014/15

Source: CLG Live Tables 600, 1006, 1006a, 1007 and 1008

4.65 The number of households on the housing register increased from 2008/2009 to a peak in 2011/12. This broadly aligns with the recession and subsequent economic downturn. As the economy started to recover in 2012/13, the number of people on the housing waiting list dropped to 1,713, which is similar to the number on the waiting list a decade previous. The waiting list declined further to 1,543 in 2014/15.

4.66 The Housing Register and the HSSA data shows that with the recent substantial decline in the number of households on the housing register, the waiting list total has gone back to a level consistent with pre-2004 trends. In 1997 the waiting list was 1,515, doubling to a peak of 3,271 in 2012 before declining to 1,543. This is a significant decrease in the past 3 years and is likely to be linked to RBC's successful drive to bring vacant dwellings back into use and the significant number of completions over the past year. All of the affordable housing completions in 2013/14 and 2014/15 were affordable rented properties, compared to just 10 the previous year following the introduction of the Affordable Rent model by the Government from May 2011 (where rent is around 80% of the cost of private rent).

Modelling Affordability

4.67 The CLG's former SHMA Practice Guidance defines affordability as "*a measure of whether housing may be afforded by certain groups of households*"[45] . There are two key elements; housing costs and the ability to pay. Looking at the minimum incomes required to access housing at lower quartile prices provides an indication of entry-level prices to the property market. This can then be compared with the income distribution of both households overall and for newly forming households. Households unable to afford entry level prices on the private

[45] Annex G, page 36

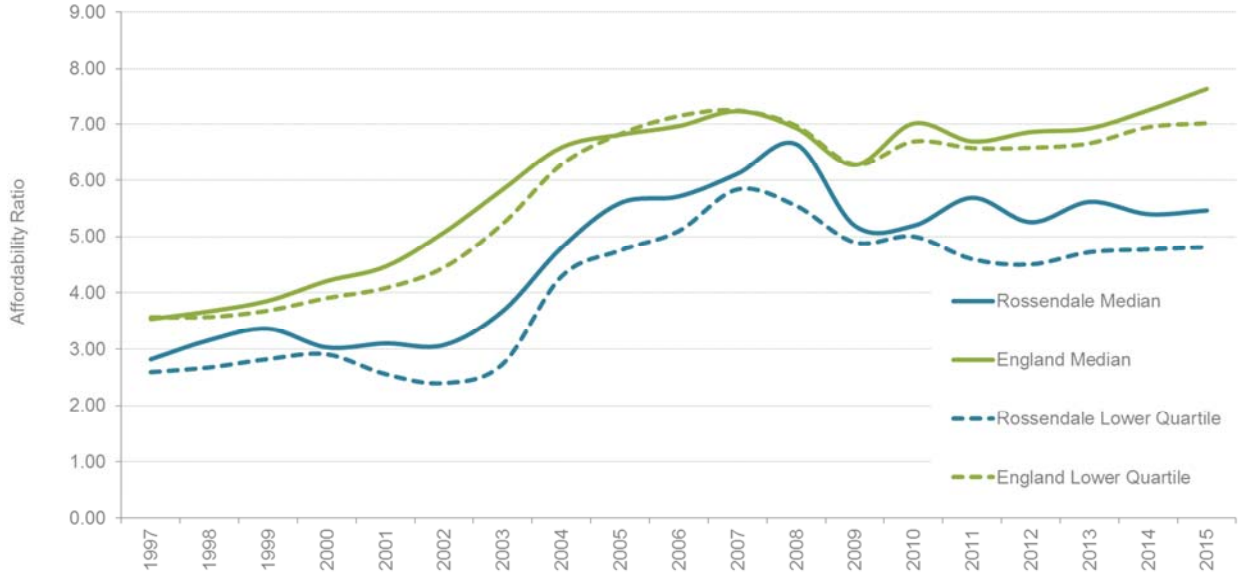
housing market, either renting or purchasing, will find themselves needing affordable housing tenures.

Affordability Ratios

4.68 Figure 4.23 compares house prices with changes in earnings to provide an indicator of the relative affordability of housing. Lower quartile house prices peaked in 2007 at 5.83 times greater than lower quartile incomes in Rossendale.

4.69 Over the period 2007-2015, the ratio has become particularly volatile, reflecting price/income adjustments in both the labour market and the housing market. By 2015, the median ratio had fallen to 4.81 in Rossendale and was 7.02 nationally reflecting an increase in affordability in Rossendale and worsening affordability nationally. In 2015 in Rochdale the ratio of median house price to median earnings was 5.49 and in Bury, 5.80.

Figure 4.23 Housing affordability - ratio of house prices to earnings



Source: CLG Live Table 577: Ratio of median house prices to median earnings by district and Live Table 576: Ratio of lower quartile earnings by district

Incomes and Earnings

4.70 The income and earnings of households directly influence their relative ability to access housing. Information on household incomes at a local level is not widely published and crucially does not provide information on the number of households within different bands of income, although there is some information on personal incomes form the ONS Annual Survey of Hours and Earnings (ASHE). In order to overcome this, Lichfields has drawn upon household income data which was purchased from Experian Business Strategies.

4.71 The resulting band income data for 2011 is illustrated in Figure 4.24. This shows the proportion of households within each £5,000/£10,000 income band. It demonstrates that household incomes (i.e. the combined income of those contained within a household) in Rossendale have a distribution whereby 28% of all households have an annual income of less than £10,000 a year, whilst almost 65% of all households in the Borough have an income of less than £20,000. Just 4% of all households in the Borough have an annual income over and above £50,000.

Figure 4.24 Distribution of Household Incomes in Rossendale for 2011

Source: Experian Household Income Data 2011

4.72 Table 4.6 presents the banded income data for households across the six sub-areas of Rossendale Borough. It demonstrates that there is a wide variety of incomes depending on where the household is resident, with the more affluent rural areas having a much higher level of income when compared to Bacup and Waterfoot in particular. As a result, the proportion of households with a gross household income of over £50,000 is more than 9% in Edenfield and Helmshore, compared to just 2% in Bacup.

Table 4.6 Banded Income Data for Rossendale Borough 2011

Percentage of Household with a Gross Income:	Rossendale					
	Area 1) Bacup	Area 2) Edenfield & Helmshore	Area 3) Haslingden	Area 4) Rawtenstall	Area 5) Waterfoot	Area 6) Whitworth
Below £10,000	32%	19%	30%	26%	31%	28%
£10,000 to £19,999	39%	32%	38%	34%	39%	39%
£20,000 to £29,999	21%	28%	22%	23%	21%	23%
£30,000 to £39,999	4%	8%	4%	5%	4%	4%
£40,000 to £49,999	2%	4%	2%	4%	2%	3%
Over £50,000	2%	9%	4%	8%	3%	3%

Source: Lichfields Analysis from Experian Banded Income Data 2011

4.73 This income distribution is, however, for all households within Rossendale. Newly forming households will typically drive the need for housing, as existing households will already occupy property. Data from the English Housing Survey [EHS] shows a significant difference between the incomes of newly forming and existing households. Evidence from the EHS (and its predecessor the Survey of English Housing) demonstrates that over the previous decade the incomes of newly forming households have been consistently between 60% and 85% of existing households. The latest data is displayed in Table 4.7

Table 4.7 Incomes of Existing and Newly Forming Households - England, 2014

Type of Household	Income
Average Household Income of all households	£33,187
Average Household Income of newly forming households	£27,550
Ratio	**83%**

Source: English Housing Survey 2014

4.74 As a result, an adjustment has been made in the modelling so that newly forming households in Rossendale are (in line with the national average) assumed to have 83% of the income of the average household.

Affordability Thresholds

4.75 In order to consider the affordability of housing in the market, entry level prices must be utilised. In this regard the former CLG Practice Guidance identifies that lower quartile prices provide the best proxy for entry level prices, with prices below that marker often associated with housing that is poor quality.

4.76 Drawing upon the review of current house prices and private rental values, lower quartile prices for a house (£80,000), a rental property (£395 per month, £4,740 annually) and a 1-bed rental property (£300 per month, £3,600 annually) have been used as an indicator of the entry price to market housing. Such houses are available within Rossendale and such values are relatively typical of smaller 1 and 2 bed properties on the market, ideal for newly forming households seeking to move into a first property.

4.77 In order to understand what income would be required to sustain ownership or occupation of such properties, it is necessary to consider how much households can afford to spend on their housing. The CLG SHMA Practice Guidance sets out that a household can be considered able to afford to buy a home if it costs 3.5 times the gross household income for a single earner or 2.9 times the gross household income for a dual income household. However, the Practice Guidance does not prescribe exactly how affordability calculations should be undertaken other than to say that access to lower quartile (entry level) market housing is the relevant barometer.

4.78 The household income data utilised for Rossendale does not differentiate between single earners and dual earners, and as such a 3.5 multiplier is considered appropriate in order to test best-case outcomes (although it is noted that the former Practice Guidance also states that where possible, allowance should be made for access to capital that could be used towards the cost of home ownership – this data is not presently available for Rossendale). Lichfields has complemented this with evidence from the Council of Mortgage Lenders, who identified that in Q1 2012, the median loan-to-value ratio for first time buyers was 80% with an income multiple of 3.3. Although there may be difficulties in newly forming households in being able to secure a 20% deposit, there are options available including Government initiatives such as Help to Buy, the much publicised Starter Homes initiative as well as traditional sources of deposits such as parents. On this basis it is considered a useful sensitivity to test.

4.79 In respect of renting, there is no official, or definitive, threshold for how much a household can spend on rent before it is unaffordable. The former CLG SHMA Practice Guidance (2007) sets out that a household can be considered able to afford renting on the private market in cases where the rent payable was up to 25% of their gross household income. These affordability criteria have been applied to the identified rental costs to arrive at an income threshold to support ownership/occupation of entry level market housing.

4.80 However, there is more up to date evidence which suggests that the proportion of gross income household spend on rent may be higher than 25%. For example, data released more recently than the former CLG SHMA Guidance estimates that the national average is 34.4% of gross household income (including state assistance) is spent on rent (CLG English Housing Survey 2010/11). Other sources (For example see: Shelter Private Rent Watch Report one: Analysis of local rent levels and affordability (October 2011), Shelter) also suggest broad rules of thumb between 25% and 35% gross income as being the appropriate threshold (equating to c.33%-45% of net income).

4.81 The affordability test has therefore been calculated by identifying the costs of entry level market housing (including private rented). This utilised the following data:

- Land Registry house price data. House price data was obtained at a local authority level and amalgamated to reflect the study's sub areas using postcodes. It is acknowledged that the geographical boundaries of postcodes and the sub areas do not accord exactly. However, a best-fit was made, by placing postcodes which cover more than one settlement area into the settlement area in which the majority of the postcode is located. An assumption regarding average 'entry level' house prices (i.e. the average price households entering the housing ladder at the bottom rung have to pay) was then made using lower quartile house prices in the District as a proxy;
- Due to the lack of up-to-date settlement area data on private rents, an internet search of advertised private sector rental costs was undertaken to identify entry level (lower quartile) rents;
- Using the above information on market housing costs to estimate the minimum income required to access entry level market housing. The calculation assumes that households can afford a 3.5 x income multiplier to purchase a home or up to 25% of gross household income on rent. These assumptions are in accordance with the former CLG Guidance, which whilst no longer extant, still represents a useful guidance source that is still widely referenced by practitioners. Two sensitivity tests applying a 3.3 x income multiplier with a 20% deposit to purchase a home, or up to 35% of gross household income on rent have also been modelled;
- Using the above data to compare entry-level house prices and rents with household incomes to calculate the proportion of households unable to afford access to market housing.

4.82 These affordability criteria have been applied to the identified housing costs to arrive at an income threshold to support ownership/occupation of entry level market housing, as shown in Table 4.8.

Table 4.8 Income Thresholds for Entry Level Market Housing

Market	Price/Product	Cost	Basis	Income-Threshold	% All Rossendale Households unable to Afford
Private Buy	Lower Quartile House Prices	£80,000	3.5 x income (CLG Practice Guidance)	£22,857	72.1%
Private Rent	Lower Quartile Rental Prices	£4,740 p.a.	25% Income (CLG Practice Guidance)	£18,960	59.4%
	Lower Quartile 1-bed Property Rent	£3,600 p.a.	25% Income (CLG Practice Guidance)	£14,400	34.9%

Source: CLG SHMA Guidance and Lichfields Analysis

4.83 Lichfields has applied these thresholds to the income distribution for existing households and newly forming households in Rossendale Borough to identify the proportion of households that can afford to access market housing.

4.84 Applying the crude CLG approach to calculating affordable housing need suggests that almost 60% of existing households cannot afford entry level market housing in Rossendale. The (significant) caveat remains that this makes no allowance for existing equity in their property, savings or deposit assistance from relatives.

4.85 The income distribution of newly forming households is different from total households, reflecting their lesser incomes. This means that a greater proportion of newly forming households are unable to access market housing than households overall. As discussed in further detail in Section 9.0, the English Housing Survey [EHS] indicates that newly forming households have approximately 83% of the average income of all households. Applying this proportion to the income data provided by Experian enables a separate affordability calculation to be undertaken identifying the (higher) un-affordability levels of newly forming households.

4.86 The CLG's former SHMA Practice Guidance sets out clearly that the affordability of housing for newly forming households must be considered foremost, as it is these households that will most likely fall into housing need if their housing requirements are not met in the market. The resultant analysis is presented in Table 4.9.

Table 4.9 Proportion of Households Unable to Afford Market Housing

Property & Price	Income Threshold	% of All Households Unable to Afford	% of Newly Forming Households Unable to Afford
Buy a Lower Quartile Priced Property (£80,000) with 3.5 x Income	£22,857	72.1%	82.7%
Buy a Lower Quartile Priced Property (£80,000), 20% Deposit with 3.3 x Income	£19,394	61.7%	73.4%
Rent a Lower Quartile Priced Property (£395 p.c.m)	£18,960	59.4%	72.1%
Rent a Lower Quartile Priced 1-bed Property (£300 p.c.m.)	£14,400	34.9%	28.8%

Source: Lichfields Analysis

4.87 Table 4.9 illustrates that a minimum of 72.1% of households overall, and 82.7% of newly forming households, are unable to afford to purchase a house within Rossendale. Analysing private market rents, a minimum of 62% of overall households are unable to afford to rent in the private market, with this increasing to 73% when considering newly forming households. This highlights the scale of affordability pressures that face households in Rossendale.

Economic Background

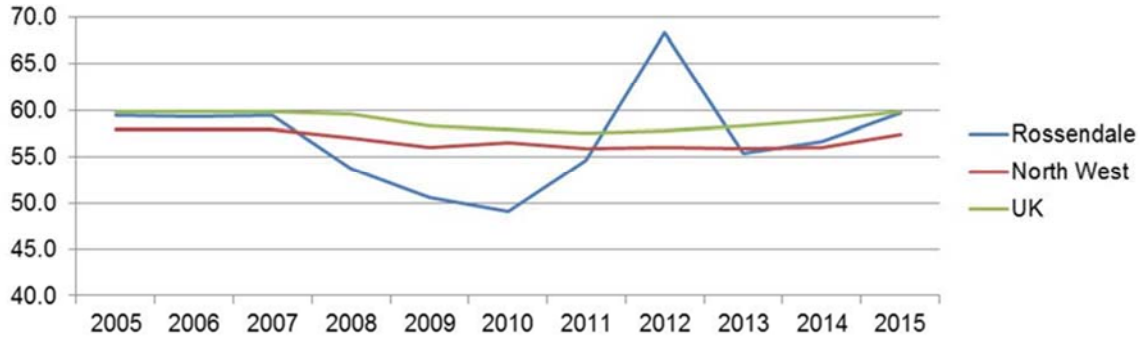
4.88 ONS jobs density data for 2014 shows that there are 23,000 jobs in Rossendale at a density of 0.54[46]. Rossendale has an economically active population of 33,400, with an activity rate of 61.1%[47]. This is slightly higher than the regional average of 60.8% but lower than the UK rate of 63.2%. In response to the economic climate the size of the economically active population has fluctuated in recent years but overall has grown over the last decade by 3.7%. This growth rate is lower than the North West (4.8%) and also lower than the UK (9.1%).

4.89 Most people who are economically active in Rossendale are also employed; 32,700 were employed in 2015. This is 59.7% of the working age population aged 16 or above. This is comparable to the UK rate of 59.9% and higher than the North West rate of 57.5%.

[46] ONS (2014) Jobs Density
[47] ONS (2016) Annual Population Survey 2005 to 2015

4.90 Between 2005 and 2015 the number of people employed and living in Rossendale increased by 5.8%. This is greater than the North West (4.7%) but lower than the UK growth of 8.7%. Figure 4.25 illustrates changes to the employment rate in Rossendale, the North West and UK over the last decade. Whilst Rossendale experienced a greater decrease in the employment rate following the recession, it has since recovered to outperform the rest of the North West in recent years.

Figure 4.25 Employment rate (2005 to 2015)



Source: ONS (2016) Annual Population Survey 2005 to 2015

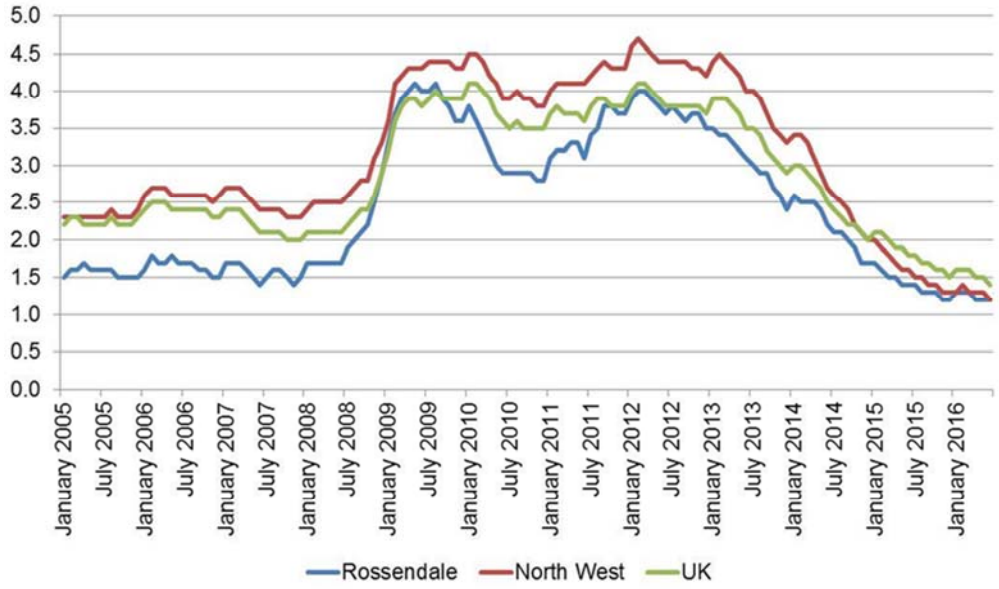
4.91 Unemployment in Rossendale has yet to fall back to its pre-recession levels. The Borough's unemployment rate was 5% over the year to March 2016, compared to a pre-recession average of 4.3% between 2004 and March 2008[48] . However, the current unemployment rate in Rossendale is slightly lower than both the North West (5.3%) and national rates (5.1%).

4.92 Figure 4.26 shows the proportion of people aged 16 to 64 claiming Jobseekers Allowance [JSA] benefits from January 2005 to June 2016. For nearly all of this period the rate has been lower in Rossendale than both the North West and UK. Whilst the increase in claimant rates during the recession was greater in Rossendale than other areas, the Borough also recovered faster from 2010. This contrasts with historic employment growth rates (Figure 4.25) in the Borough which showed a greater decrease compared to the region and UK.

4.93 It is worth noting that the introduction of Universal Credits in 2013 has affected the number of people claiming JSA, resulting in a tail-off at the end of the series. In December 2016, 759 were receiving Universal Credit in Rossendale.

[48] ONS (2016) Annual Population Survey Model Based Estimates of Unemployment

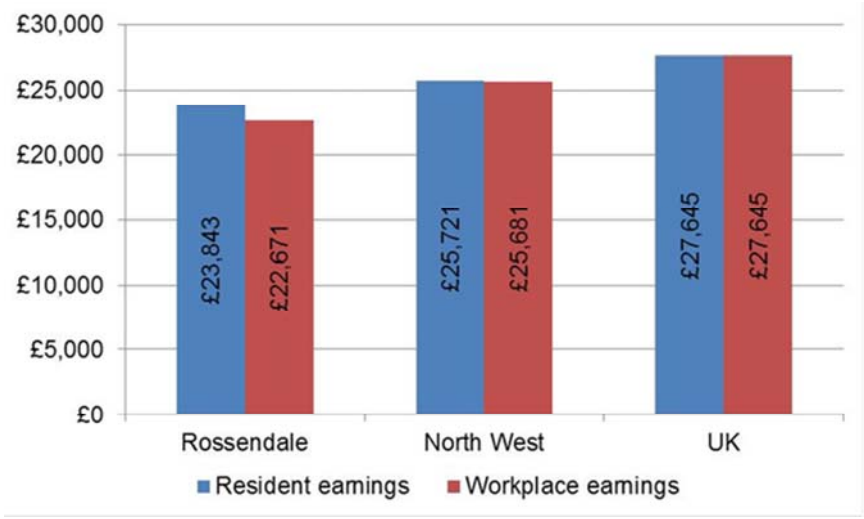
Figure 4.26 Jobseekers Allowance claimant rate of people aged 16 - 64 (2005 - 2016)



Source: ONS (2016) Jobseekers Allowance

4.94 Annual median resident earnings are currently £23,843 in Rossendale, whilst workplace earnings are £22,671[49] (Figure 4.27). Resident earnings are nearly £2,000 higher in the North West and nearly £4,000 higher across the UK. Workplace earnings are also much higher in the North West and UK (£25,681 and £27,645 respectively). Whilst this is unfavourable for residents and people working in Rossendale it is advantageous for businesses, as labour costs are lower.

Figure 4.27 Gross annual median earnings (2015)



Source: ONS (2016) Annual Survey of Hours and Earnings

[49] ONS (2016) Annual Survey of Hours and Earnings

Core Output 2: Relationship between housing and employment and analysis of past and current economic trends in the HMA.

The analysis of economic trends illustrates a number of key themes:

a) There was a significant increase in unemployment in Rossendale as a result of the recession, but the recovery has been quicker than the regional and North West average, following a significant decline between 2012/13.

b) The number of jobs based in the Borough is very low with a job density of 0.5. This results in high levels of net out-commuting to Rochdale and Bury.

c) Gross Annual Median resident earnings are slightly higher than workplace earnings in Rossendale indicating that residents commute out of the Borough for higher paying jobs.

d) Since July 2009 Rossendale has had fewer people claiming JSA than either the national or the regional average.

e) The number of economically active people in employment in Rossendale is 33,400, which equates to 61.1% of the total number of residents aged 16-64, compared to 60.8% for the North West and 63.2% for England as a whole.

5.0 Modelling Assumptions and Background

5.1 Lichfields has modelled a number of scenarios to establish the need for housing across Rossendale Borough in line with the HEaDROOM framework. This is based on different demographic, economic and housing related factors which draw upon analysis of context and past trends. The assumptions underpinning the assessment are explained below, before the outputs of the PopGroup modelling are discussed in Section 7.0.

Demographic Context

ONS 2014-based SNPP

5.2 The 2014-based SNPP project the population of all local authorities in England over the period from 2014 to 2039 and are based on the assumption that the demographic trends (births, deaths and in/out migration) that were experienced between 2009 and 2014 will continue in the future[50]. As such, they draw upon trends that were experienced partly during a time of economic downturn.

5.3 The projections do not take account of planned and emerging policies that are yet to take place and no allowance is made for potential future improvements / deterioration in the national or local economy.

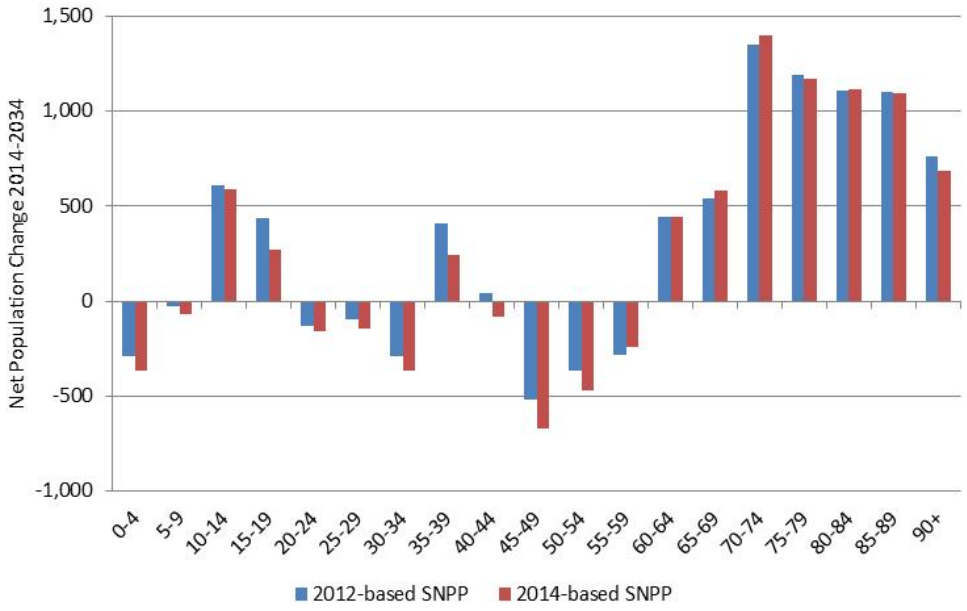
5.4 The 2014-based SNPP represent a "full" set of projections, which draw upon an updated set of underlying fertility, mortality and migration trends. The SNPP are consistent with the 2014-based national population projections and take account of information from the 2011 Census.

5.5 The 2014-based SNPP anticipate that the population of Rossendale Borough will increase by 5,030 between 2014 and 2034 (7.3%), equivalent to 252 persons per annum. This is lower than the previous 2012-based SNPP, which projected growth of 6,007 (+10.78%) over the same time period.

5.6 Figure 5.1 indicates that the pattern of growth for individual age cohorts is quite similar across the two projections, with the partial exception of the key working age groups of 30-54, whereby the 2014-based SNPP projects lower (or in the case of 45-59, negative) growth than the 2012-based SNPP.

[50] The international migration component of change is based upon past trends between 2008 and 2014.

Figure 5.1 Components of population change in Rossendale Borough, 2014-2034



Source: 2012-based SNPP vs. 2014-based

5.7 The latest projections indicate that population growth in Rossendale Borough will be driven almost entirely by the over 60s. Whilst the growth in children and young adults (under 20) will increase modestly by 2034 (+425), the number of residents aged between 20 and 60 will decline by 1,889 over the next 20 years. This could have a negative impact on the local economy unless measures are implemented to increase the employment rate. In stark contrast, the number of older residents aged 60 and over is projected to increase by 6,493, or 40% over the next 20 years. The number of residents aged over 85 is projected to increase by 125% over the same time period.

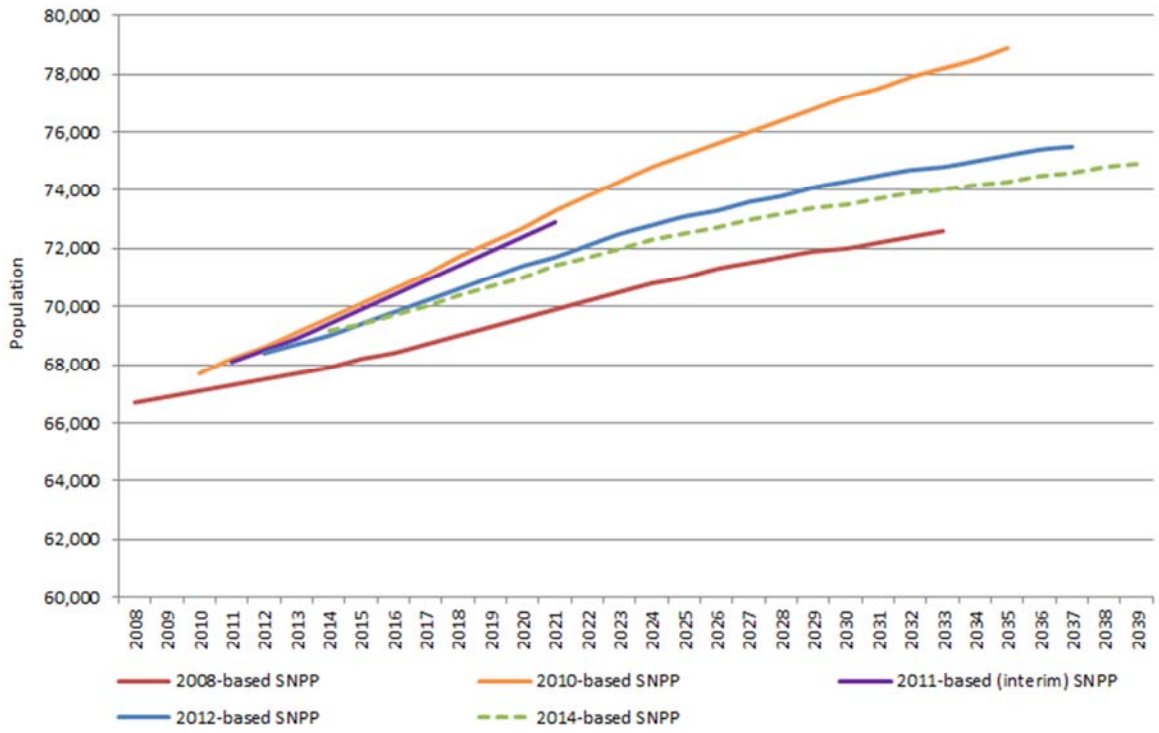
5.8 The population change in Rossendale Borough over the Local Plan period in the 2014-based SNPP is expected to be driven by both natural change and net migration from elsewhere in England. Natural change is expected to contribute around 2,600 residents (net) over the period 2014-2034, whilst net inward migration is forecast to contribute 2,400 residents over the same time period. International migration is expected to be neutral, with around 2,000 immigrants being countered by a comparable level of emigration of existing Rossendale residents abroad.

Population

5.9 Figure 5.2 shows the population projections which underpin the respective household projections. Historically, population growth in Rossendale has been very modest, with the population remaining virtually static at around the 65,000-66,000 mark between 1981 and 2004. However, since that time the population has increased to 69,400 and the latest 2014-based SNPP project this increase to continue, to 74,200 by 2034.

5.10 However, as can be seen from Figure 5.2, with the exception of the 2008-based SNPP (which was predicated on a lower 'rolled forward' starting point than the 2011 Census), the latest projections indicate a level of growth significantly below previous iterations. Each of the projections is based on the preceding five / six year trends for births, deaths and migration, hence growth levels amongst the projections vary. The 2010-based SNPP projected a particularly high level of growth, of 16.5% over 25 years, whilst the 2012-based SNPP forecast a 10.4% growth rate – both higher than the 8.2% growth projected by the 2014-based SNPP.

Figure 5.2 Population – Historic and Projected Growth



Source: ONS 2008/2011/2012/2014-based Sub-National Population Projections

Potential Implications of Brexit on the 2014-based SNPP

5.11 The full effect of Brexit is impossible to gauge at present as the UK will most likely remain a member of the EU for at least the next two years whilst the terms of any exit are negotiated. However, it is suggested that there is currently no evidence base for arriving at an alternative set of assumptions about future expected migration until the terms of withdrawal are settled, and indeed it might even be that Brexit simply results in an agreement that links UK access to the Single Market with continuation of the free movement of labour.

5.12 Furthermore, the ONS 2014-based National Population Projections, upon which the equivalent SNPP is derived, already assumes that net in-migration will reduce from current levels to 185,000 by 2021 and kept constant from then until 2037. According to ONS, net international migration to the UK in 2014/15 (at 336,000) had a virtual 50:50 split between EU and non-EU migration. Given that the share of net in-flows from non-EU countries is already capable of being controlled by the Government's migration policy (which since 2010 has sought to reduce it) it seems reasonable to assume no reduction to non-EU migration (i.e. c.168,000 net in-migration annually) post Brexit.

5.13 In theory therefore, in order for the ONS 2014-based National Population Projections' long term migration estimate (+185,000 net per annum) to be achieved, net flows from within the EU would have to fall to just 17,000 per annum, a reduction of 90%.

5.14 This supports the notion that the ONS National Population Projections, and by extension the 2014-based SNPP, have already adopted very cautious estimates of international migration. It is considered that there is limited evidence to support a notion that leaving the EU would see a reduction in migration of a scale that would be necessary for population estimates to fall below the 2014-based SNPP levels.

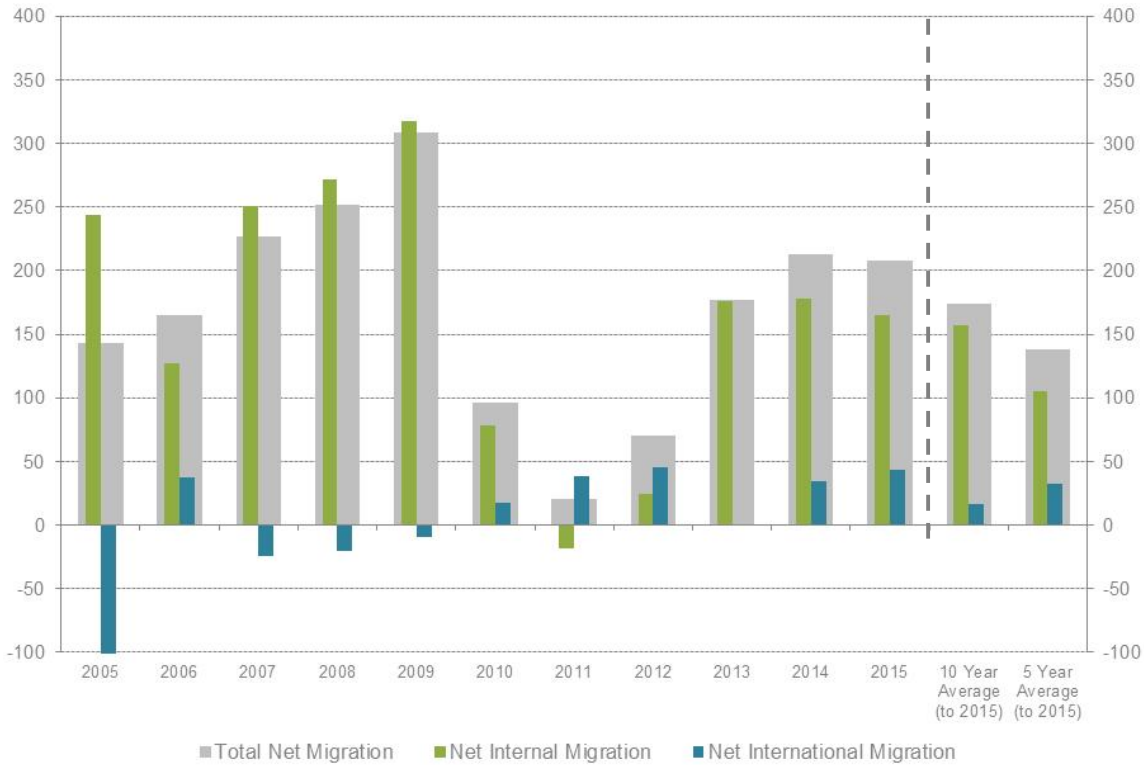
2015 Mid-Year Population Estimates

5.15 The 2015 MYE were published by ONS on 30th June 2016. They indicate that for Rossendale Borough, the 2015 resident population was 69,487, an increase of 319 residents (+0.5%) on the 2014 figure (69,168). The 2015 MYE population figure for Rossendale is slightly higher than was projected under the 2014 SNPP (69,414), although at only +73 this represents 0.1% of the total resident population and is unlikely to have any significant effects on the results of the data modelling. Nevertheless the 2015 MYE has been included in the modelling work as a sensitivity test to the 2014-based SNPP figures.

Migration

5.16 The migration patterns for Rossendale Borough over the last 10 years (along with five and ten year averages) are shown in Figure 5.3. Internal migration has fluctuated between 2005 and 2015, although with the exception of 2011 there has generally been a net influx of UK residents to the Borough. Net international migration has fluctuated, from +45 in 2012 to -101 in 2004 and 2005.

Figure 5.3 Migration in Rossendale Borough, 2005-2015



Source: ONS Mid-Year Estimates

5.17 Overall, net migration (including internal and international migration) to Rossendale steadily increased from 2005 to 2009, whereupon it dipped dramatically during and in the immediate aftermath of the recession. Migration has since started to increase, although there is evidence that over the past couple of years it has started to level off at just over 200 net. The net 10-year average migration (2005 to 2015) equates to 174 annually, compared to 138 annually based on the past 5-years (2010 to 2015).

5.18 As the 2012-based SNPP incorporated past internal migration trends for the 5/6 years to 2012, it is unsurprising that it resulted in higher projections than the 2014-based SNPP, which included weaker net migration trends in the five years to 2014.

Unattributable Population Change

5.19 The ONS describes Unattributable Population Change [UPC] as follows:

5.20 "Following the 2011 Census, the inter-censal population estimates were rebased so that the midyear estimates (MYEs) for the period mid-2002 to mid-2011 were in line with the 2011 Census. After making allowances for methodological changes and estimated errors in the components during the decade, the remaining difference between the rolled forward 2011 MYEs and the 2011 Census based MYEs for England was 103,700. This is referred to as Unattributable Population Change [UPC]."[51]

5.21 The UPC is a component of change introduced to reconcile the population estimates between the Censuses, likely to result either form errors in population counts (in either census or the Mid-Year Population Estimates), in estimates of migration, or both.

5.22 For England the UPC amounts to a gain of over 103,000 persons between 2001 and 2011, a miscalculation that is likely to be due (in the main) to an under-estimation of immigration from abroad. A review undertaken by ONS in 2014[52] supported this view, finding that in the 11 calendar years considered, net international migration to the UK may have been underestimated by over 340,000 (primarily caused by the failure of the International Passenger Survey [IPS] – since addressed - to include the arrivals of budget airline flights from Eastern Europe at regional airports).

5.23 At the local authority level within England the UPC is more complicated. The national total of 103,000 is the net outcome of positive UPC in some authorities and negative UPC in others. Therefore, although the initial problem may have arisen from under-counting international migrants, further issues arise in relation to the correct assignment of these migrants to local authorities. Incorrect initial assignments are compounded when new immigrants to the UK change address and their move is picked up by the NHS and translated by ONS into its estimates of internal migration.

5.24 UPC is therefore at least partly a correction for failings in the measuring and assigning of international migrants at the local authority level. This correction is unlikely to be required in the future, because ONS has now amended its processes to better distribute international immigrants to their first true area of settlement (where they register with the NHS) rather than where they may first live temporarily.

UPC and the official population projections

5.25 ONS decided not to adjust its 2012-based SNPP, so that the UPC is excluded from the past migration flows which the projections carry forward. Accordingly the CLG 2012 household projections, which are derived from ONS 2012, also exclude the UPC. This was because:

5.26 "An adjustment for UPC could only be made if it can be demonstrated that it measures a bias in the trend data that will continue into the future.

5.27 Quality assurance of the 2012-based SNPP did not reveal any problems indicating that adjustments for UPC are necessary. The resulting projections generally appear to better reflect trends across all the LAs than recent sets of projections.

5.28 ONS decided not to make an adjustment for UPC in the 2012-based National Population Projections or in the series of population estimates based on the 2011 Census. This is because

[51] ONS (January 2014) 2012-based SNPP for England: Report on Unattributable Population Change, p.2
[52] ONS (2014): Quality of International Migration Estimates from 2001 to 2011

the UPC for England (103,700) is within the confidence interval for the international migration estimates. It is also within the sum of the confidence intervals for the 2001 and 2011 Census.

5.29 The UPC is unlikely to be seen in continuing subnational trends as:

- It is unclear what proportion of the UPC is due to sampling error in the 2001 Census, adjustments made to MYEs post the 2001 Census, sampling error in the 2011 Census and/or error in the inter-censal components (mainly migration).
- If it is due to either 2001 Census or 2011 Census then the components of population change will be unaffected
- If it is due to international migration, it is likely that the biggest impacts will be seen earlier in the decade and will have less of an impact in the later years, because of improvements introduced to migration estimates in the majority of these years.[53]"

5.30 Therefore ONS proposed that no adjustment be made in the 2012-based SNPP for the unexplained component of population change in the revised population estimates series. As regards the 2014-based SNPP:

5.31 "The effect of UPC would have less of an effect on the 2014-based SNPP since three years of the trend data are not affected by UPC. Following the approach taken with the 2012-based projections, the 2014-based SNPP do not include an adjustment for UPC."[54]

5.32 The ONS provides further information[55] on the potential causes of unattributable population change in local authorities. Whilst the precise cause of UPC cannot be certainly identified, it provides greater understanding of why, and by how much, UPC may have arisen in a particular authority.

5.33 In the case of Rossendale, UPC is positive, with the Mid-2011 Census based (official) estimate recording 482 more residents than was anticipated at the equivalent Mid-2011 rolled forward estimate. This adjustment is of a relatively small magnitude compared with many other parts of the country; the mid-2011 Census based official estimate for Liverpool City for example, was 17,045 higher than the rolled forward MYE had projected.

5.34 The ONS data presents limited evidence and justification for adopting UPC adjustments within the demographic modelling, other than to suggest that UPC for Rossendale is more likely to be due to:

- The statistical process of rolling forward from 2001 had an impact on estimates for males aged 10-19, and females aged 10-24, 45-49 and 70-74;
- The relative size of international emigration flows for males and females aged 20-34;
- Possible discrepancy due to internal migration amongst males and females aged 25-29;
- Possible discrepancy due to international immigration amongst females aged 25-29;

5.35 This indicates that, for Rossendale, the cause is primarily due to mis-recording[56] of the population at the time of the 2001 Census, and to a lesser extent issues in the recording of domestic and international migration.

[53] Office for National Statistics (January 2014) 2012-based Subnational Population Projections for England: Report on Unattributable Population Change, p.4

[54] ONS (May 2016): 2014-based Sub-National Population Projections – Questions and Answers

[55] http://www.ons.gov.uk/ons/guide-method/method-quality/specific/population-and-migration/population-statistics-research-unit--psru-/latest-publications-from-the-population-statistics-research-unit/index.html

[56] There were known errors in the population count in the 2001 Census – for example, the response varied widely across Local Authorities (LAs) – the lowest response rate was 64% and there were around 30 LAs (out of 376) with a response rate lower than 90%. There were some issues with the results which led to further studies and adjustments where local Census failures resulted in

5.36 As such, whilst it is likely that some of the UPC can be accounted for by international migration errors, at least part of the error was due to inaccurate recording in the 2001 Census, which will have had no effect on the 2014-based SNPP.

5.37 Furthermore, the 2014-based SNPP is based on trends (in births, deaths and migration) observed over the 5-6 preceding years. The ONS report on Unattributable Population Change suggests that migration errors are more likely to have had a bigger impact in the early 2000s, with recording improved over the latter years of that decade due to improvements in estimating migration over time. Hence the 2014-based SNPP is based on trends from a period where methods of migration estimation had significantly improved.

5.38 For these reasons it is considered that much of the UPC error was down to erroneous data in the 2001 Census, whilst other contributory factors, such as under-estimations of internal and international migration to the Borough, are likely to have been concentrated in the early years of the decade (due to improvements in how this data has been collected) and are unlikely to have influenced the years informing the trend-based 2014-based SNPP.

5.39 Therefore, the trend data used to inform the 2014-based SNPPs should provide a more accurate picture with no allowance being made for UPC. Lichfields considers that in this instance, adding in the UPC (which for Rossendale is modest in any event) is likely to over-estimate future population growth in Rossendale Borough as a result and hence this has not been incorporated into the PopGroup modelling.

Household Projections

5.40 The methodology for the 2014-based SNHP broadly follows that used for the 2012-, 2011- and 2008-based equivalents. The 2011-based SNHP included some changes that were required to incorporate valuable information from the 2011 Census. Since then, further information from the Census has become available and has been incorporated into the 2014-based and 2012-based SNHPs where possible, building on the approach used for the 2011-based SNHP.

5.41 The household projections are compiled using a two stage process. Stage One produces the national and local projections for the total number of households by age group and marital status group over the period to 2039. The total number of households in each local area forms the basis for the control totals for Stage Two of the projection methodology, which provides the detailed household type breakdown.

5.42 Stage One applies projected household formation rates to a projection of the private household population (in this case, taken as the 2014-based SNPP) disaggregated by age, sex and marital status and summing the projections of household representatives; this gives the number of households. The method uses a simplified three-way relationship categorisation to represent marital/co-habitational status. The categories are 'in couples' (including married couples who live together and cohabiting couples), 'previously married' (separated / divorced marrieds, and widows), and 'single' (people not cohabiting or never married). This is an aggregation of the detailed categories in the previous CLG (Household Projection System, known as HOPS) model which captures the key household formation characteristics of the relationship status groups while retaining relative simplicity.

estimates that were too low. However, in the majority of Local Authorities the results were of high quality (source: ONS 2011 UK Census Coverage Assessment and Adjustment Methodology).

5.43 The 2014-based projections include information from the 2011 Census which, together with data from the Labour Force Survey[57] [LFS], has been used to update the estimated household representative rates for 2011 that are then used in the household projections methodology at the national level.

5.44 The updated national projections are then used to control a set of projections for regions and local authorities that have been derived by applying projections of the household representative rates by sex, age and status to the 2014-based household population by sex, age and status. The regional and local authority projection is then controlled to the 2011 Census aggregate household representative rate.

5.45 The projections methodology uses time-series modelling which weights together simple and dampened logistic trends. Cohort modelling is not used. The simplified time-series based projections are referred to as Stage One projections to distinguish them from the detailed projections by household type described in Stage Two.

5.46 There are six key components to the household projections produced in Stage One:

1 Population projections;

2 Marital status composition;

3 Institutional population;

4 Household representative rates;

5 LFS adjustments; and,

6 Regional and local household projections.

5.47 The Practice Guidance states that up-to-date household projections published by CLG should provide the starting point estimate of overall housing need. The Practice Guidance goes on to state that "*plan makers may consider sensitivity testing, specific to their local circumstances, based on alternative assumptions in relation to the underlying demographic projections and household formation rates*"[58].

5.48 Therefore, the new household projections represent an important milestone in providing evidence to inform objective assessments of housing need.

5.49 However, they do not represent the whole picture, because:

1 They are based upon applying headship rates (rates of household formation) to the already released ONS 2014-based SNPP. These underlying population projections are trend-based, reflecting migration patterns seen over the recession and may not be reliable in all areas.

2 They reflect a long term and structural under-supply of housing, during periods of both recession and growth. Since 2001 an average of 135,000 dwellings in England have been completed each year, far short of what is required, and there has been a 16% decline in the number of completions since the start of the millennium. Lack of dwellings amongst other factors constrains household formation and this historic and long term under-supply will have influenced what are firmly trend-based projections.

3 They are influenced by recessionary trends since 2007, including mortgage rationing, financial instability and affordability constraints. Although the methodology for the household projections draws upon longer term trends since 1971, the methodology applied

[57]The Labour Force Survey (LFS) is a survey undertaken by ONS of the employment circumstances of the UK population. According to the ONS it is the largest household survey in the UK and provides the official measures of employment and unemployment.
[58] 2a-015-20140306

by CLG means that they have a greater reliance upon trends experienced over the last 10 years.

4 The implication of this 'recency bias' is that the latest household projections continue to be affected by recently observed trends during the period of suppressed household formation associated with the impacts of the economic downturn, constrained mortgage finance and past housing under-supply, as well as the preceding time of increasing unaffordability which also served to suppress household formation[59]. They do not take any account of the impact of future government or local policies, changing economic conditions or other factors that might have an impact upon demographic behaviour or household consumption.

5.50 The Government's population and household projections will continue to act as the starting point for considering evidence of housing need, and they provide a nationally consistent, robust starting point. However, caution should be exercised when applying them in evidence. They can, and should be, subject to adjustment where specific evidence justifies it. The advice contained in the Practice Guidance, that the projections may require adjustment to reflect local trends and circumstances, has been widely considered.

5.51 Many Planning Inspectors have taken the view that the 2011-based projections represented a suppression of household formation, particularly amongst younger age groups. This has been supported by analysis into the underlying projections such as the 'Holman Paper ', and whilst the 2014-based projections are more optimistic in household formation rates than their 2011-based predecessors, they remain lower than long term trends would indicate. Some commentators have suggested that the new projections represent a 'new normal', with reduced household formation, compared to longer term trends, likely to continue irrespective of recessionary impacts. Lichfields considers that applying this approach to planning would be wrong.

5.52 It is imperative to view the new projections through the prism of the Framework: this seeks to 'boost significantly' the supply of housing to meet housing demand (including demand arising from household formation) and address affordability. Were the planning system to treat the lower levels of household formation as a 'new normal' it would 'lock in' the implications of recent housing under-supply as a result of recession, impacting most of all on younger age groups, particularly those starting families. With the English Housing Survey having recently shown home ownership for younger age groups falling markedly, there are profoundly negative implications for economic and social well-being.

5.53 The potential implications for housing needs has been considered by Lichfields by modelling a scenario which assumes more optimistic household formation rates than currently used in the 2014-based projections.

2014-based SNHP for Rossendale Borough

5.54 Over the full 25 year period (2014-39) of the new projections, there is projected to be average growth of 162 household per annum. This rate of growth is lower than the level projected over comparable time periods for both the 2012-based and 2008-based household projections, as set out in Table 5.1 and Figure 5.4. The Figure indicates that by 2033 the Borough will have around 33,090 households, 515 below the level suggested by the 2012-based household projections and around 910 below the level projected by the 2008-based SNHP.

[59] This is explained on Page 19 of the *Household Projections 2012-based: Methodological Report*. Appendix 6

Table 5.1 Projected Household Growth in Rossendale

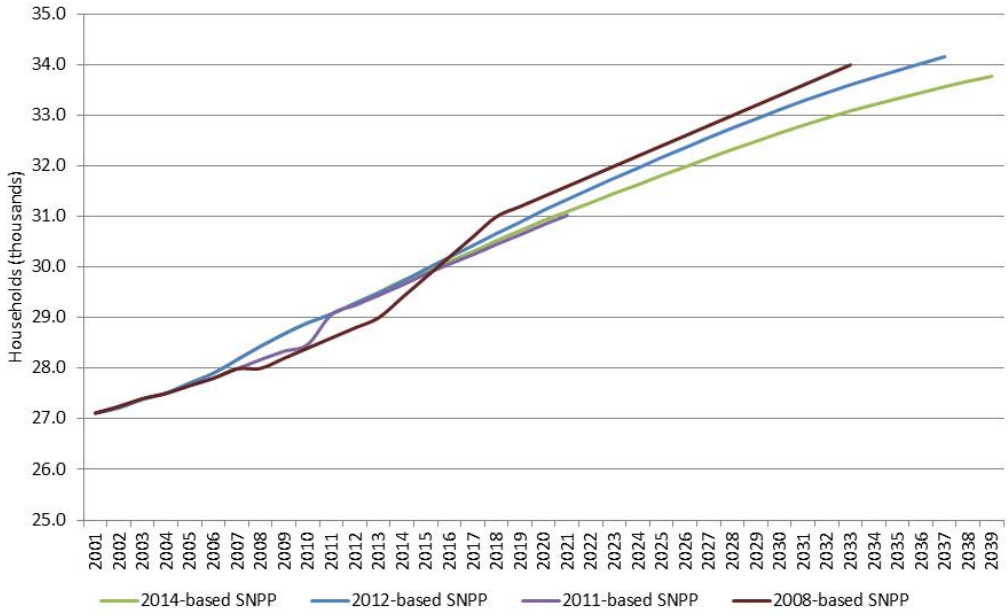
	2014-based Household Projections				2014-2037 annual H'Hold Growth		2014-2033 annual H'hold Growth	
	2014	2039	Total Growth	Annual H'holds	2014-SNHP	2012-SNHP	2014-SNHP	2008-SNHP
Rossendale	29,735	33,777	4,042	162	167	194	177	242

Source: CLG 2008/2012/2014-based Household Projections

Note: The time period have been adapted to align with the latest household projections where possible.

Note: It is important to note that each of these household projections are based on their respective population projections. Hence applying household headship rates to different populations, (such as applying the 2008-based headship rates to the 2014-based population as in the draft 2014 SHMA) will result in a different household growth figure than those presented above

Figure 5.4 Household Growth Projections for Rossendale Borough



Source: CLG 2008/2011/2012/2014-based Household Projections

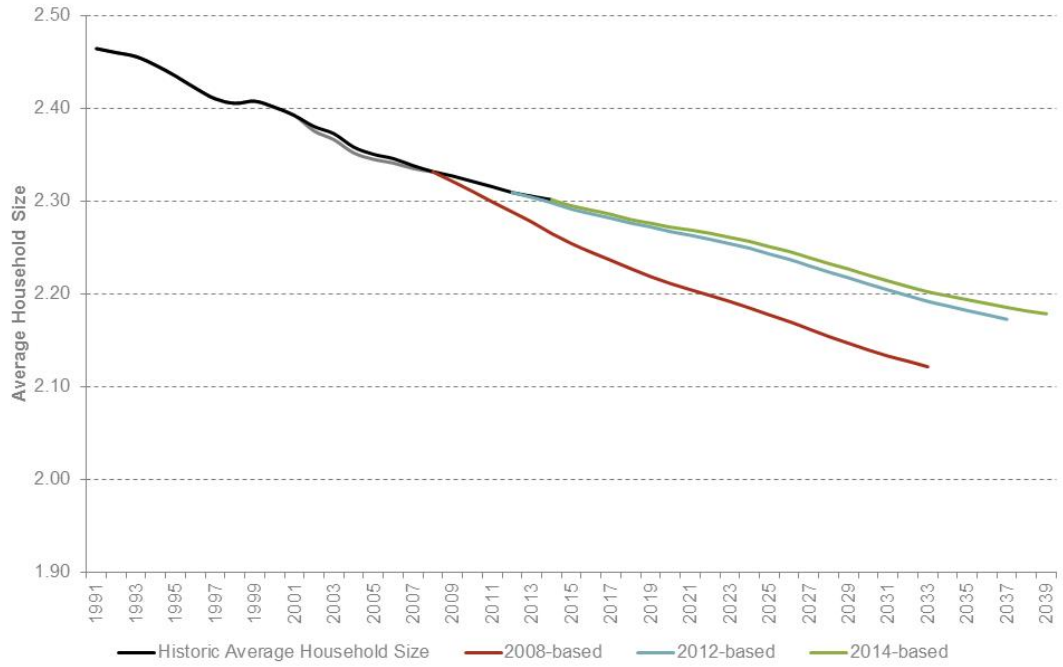
Household Formation

5.55 The 2014-based SNHP were, like their 2012-based counterparts (but unlike the earlier 2008-based SNHP), based on a period where household formation across England had slowed due to the impact of recessionary trends; namely a shortfall in supply and issues with affordability and mortgage availability. This meant that many households which would otherwise have formed (namely younger households), were not able to. Household projections (and household formation rates) are heavily weighted towards recent trends (as discussed) and therefore trending forward supressed household formation rates might not be representative of the true need and demand for housing within an area, particularly as the economy improves and there is a return to pre-recession conditions.

5.56 Figure 5.5 shows how the average household size in Rossendale has changed historically, and how each of the most recent government projections projected average household size to change. There has been a steady decline in average household size, and the 2008-based projections projected this to continue. The 2012-based projections however, took into account

data from the 2011 Census (which the 2008-based did not) and reflected a period of suppression in household formation, and as such projected household formation rates to slow, resulting in average household size changing trajectory. The 2014-based SNHP have a higher starting point in 2014 than was projected by the 2008-based projections, and project average household size to decline at a similar rate to the 2012-based SNHP.

Figure 5.5 Historic and Projected Average Household Size in Rossendale

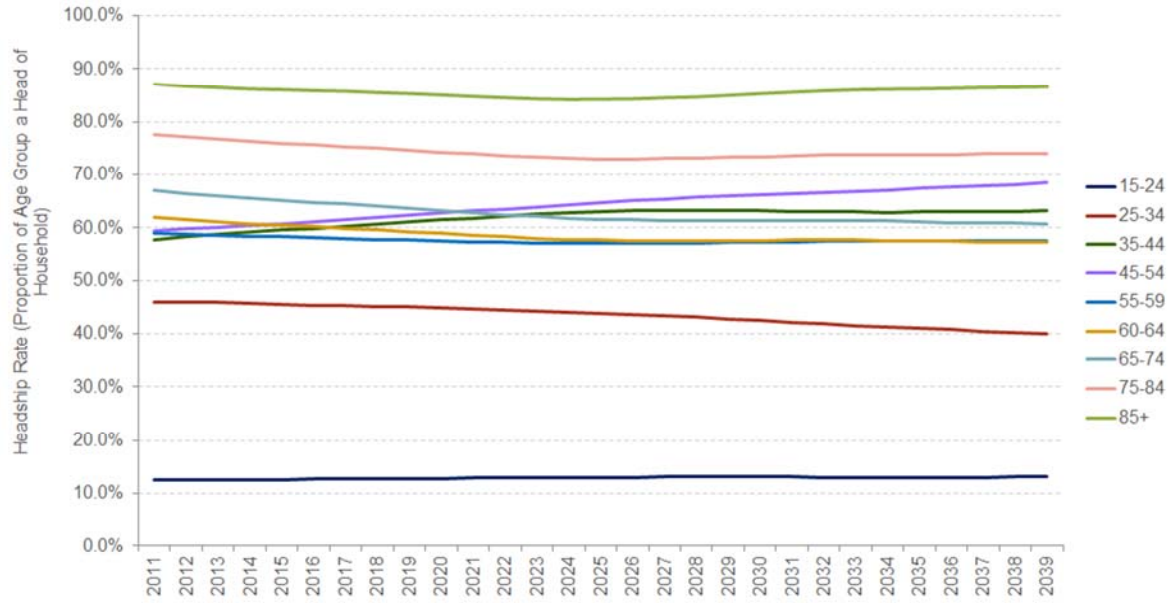


Source: Lichfields based on CLG 2008/2011/2012-based Household Projections

Note: 2011-based Interim projection has been 'Indexed' to the 2008-based projection post-2021 (represented by dashed line).

5.57 The household projections project forwards constrained levels of household formation. In order to assess how many new houses will actually be required in Rossendale Borough over the Local Plan period (2014-2034), it is appropriate to consider the extent to which household formation rates might be expected to increase in the future. The 2014-based SNHP anticipates different levels of change in headship rates for different age cohorts, as set out in Figure 5.6.

Figure 5.6 Change in headship rate by age cohort – 2014-based SNHP



Source: CLG 2014-based Sub-National Household Projections for Rossendale Borough

5.58 The different household formation rates by age cohort reflects the fact that very few people aged between 15 and 24 are likely to be able to establish their own households and that the 25 to 34 age cohort is similarly (and increasingly) likely to face pressures in establishing households. The projection suggests that headship rates amongst 25-34 year olds are likely to decrease significantly over the plan period. By contrast, the headship rate is likely to be very high amongst older people (noting that these figures do not include those that live within institutions such as nursing homes).

5.59 In accordance with the Practice Guidance, Lichfields has sought to test sensitives to the 2014-based SNHP where local circumstances allow. To help rectify the impacts of supressed household formation, Lichfields has devised a sensitivity to the 2014 based SNHP. For the purposes of the OAHN, Lichfields has modelled a 'Partial Catch Up' scenario. Because young people have been disproportionately impacted by supressed household formation in recent years, the sensitivity focuses around those aged 15-34. Young people are having to live with parents for longer than seen historically or pay a significantly greater proportion of their earnings to rent, which leaves them unable to save for a deposit for a house.

5.60 The sensitivity test is based on the assumption that, post 2017 (to allow for the full return to pre-recession trends) headship rates in the 15-34 age groups will return to an increase in line with longer term trends, such that by 2033, half of the difference between the 2012-based and 2008-based projections is made up. This results in average household size declining at a slightly faster rate than the 2014-based SNHP projection as a higher percent of young people form households.

5.61 Research by NHPAU[60] found that cohorts who are less able to access home ownership earlier in their housing career due to 'boom' or 'recession' factors impacting on affordability are nevertheless able to 'catch-up' – 80% of the gap at the age of 30 is 'caught-up' by the age of 40. There is therefore every reason to believe this finding is broadly analogous to household formation, and supports the resumption of long term trends.

[60] NHPAU (2010) How do Housing Price Booms and Busts Affect Home Ownership for Different Birth Cohorts?

Summary

5.62 Overall, it is considered that the most recent population and household projections for Rossendale Borough (namely the 2014-based SNPP/SNHP) represent a reasonable assessment of likely future growth in the context of past trends and likely future change. The average household size in the 2014-based SNHP is projected to decline at a rate very similar to the 2012-based SNHP, although both are some way off the rate of decline projected in the 2008-based SNHP. It is likely that ageing in the population is a key driver of housing growth in the Borough as with many other areas in the UK.

6.0 The Future Housing Scenarios

Introduction

6.1 Based on past trends and the baseline housing, economic and demographic context of Rossendale Borough, a number of scenarios were identified and agreed with RBC, reflecting alternatives for potential future growth within the Borough. These have been identified to reflect what has occurred previously, as well as what might occur in the future given the range of factors which affect population and household growth within the Borough. These scenarios are introduced in this section and assessed in terms of how they relate to future housing needs in Section 8.0.

6.2 The scenarios demonstrate the extent to which the population of the Borough could change over the Plan period and how this change would be translated into households, dwellings, numbers of economically active residents and the number of jobs that might be supported by the local population.

6.3 The number of households is translated into dwelling needs through the application of an assumption about the proportion of vacant properties / second homes that are currently recorded in Rossendale.

6.4 Lichfields has modelled each of these scenarios using industry standard PopGroup demographic modelling software. More information on PopGroup, and the technical methodology of the model itself, can be found via the following weblink: www.ccsr.ac.uk/popgroup.

Scenarios – Assumptions and Approach

6.5 The scenarios adopted for testing fall into three broad groups, demographic-led, economic-led and supply/policy-led. The starting point remains the baseline scenario (A), with various data variables and assumptions applied for each of the subsequent scenarios, for the Plan period 2014-2034 as follows:

1 **Demographic-led** – "How much development is required to meet projected levels of population change?":

- **Scenario A: Baseline 2014** – A scenario utilising the latest ONS 2014-based SNPP and the headship rates from the CLG 2014-based household projections;
- **Scenario Ai: Sensitivity Test** – Applying the same assumptions as for Scenario A; however projecting that, starting post-2017, headship rates amongst 15-34 year olds will return half-way to the 2008-based projections by 2033. This is termed 'partial catch-up';
- **Scenario B: Zero Net-Migration** – A theoretical demographic scenario whereby in and out migration (both internal and international) is balanced, meaning there is only population churn in the Borough and not growth from net in-migration, i.e. migrants continue to move into and out of the Borough, but on a one in, one out basis;
- **Scenario C: Natural Change** – This scenario sets all migration to 0, assuming that there is no movement into or out of the Borough over the Plan period. This provides an indication of the level of housing required were only current local residents' needs were catered for;
- **Scenario D: Long Term Migration Trends** – A scenario based upon migration trends observed for Rossendale over the previous 10 years (the period 2004/05 to 2013/14);
- **Scenario Di: Sensitivity Test** – Applying the same assumptions as for Scenario D; however projecting that, starting post-2017, headship rates amongst 15-34 year olds will return half-way to the 2008-based projections by 2033. This is termed 'partial catch-up';

2 **Economic-led –** "How much development is required to ensure forecasts of future employment change are supported by the local labour supply?":

- **Scenario E: Job Stabilisation** – Constraining the number of net additional jobs over the 20-year plan period to zero, to assess the level of housing needed to maintain the current number of jobs;
- **Scenario F: Past Trends Job Growth** – Taking into account the average net loss of 100 jobs annually between 1999 and 2014 (as recorded by Experian), this scenario assumes that this will continue over the plan period;
- **Scenario G: Experian Forecast** – based on (post-Brexit) policy off job growth as forecast by Experian (September 2016), based on +1,800 net additional workforce jobs over the period 2014-2034;
- **Scenario Gi: Sensitivity Test** – based on Experian job growth forecast but incorporating PCU headship rates;
- **Scenario H: Core Strategy Job Growth** – Based on the job growth targets in the Core Strategy (3% job growth over 5 years), which equates to an additional 3,115 jobs over the plan period;
- **Scenario Hi: Sensitivity Test** – based on Core Strategy 3% job growth forecast but incorporating PCU headship rates;

3 **Affordable Housing Need –** "What are the implications - in terms of the number of people, households and jobs - of delivering a certain amount of development?":

- **SHMA Affordable Housing Need:** based on the affordable housing needs identified in Sections 9-11 of this SHMA.

6.6 The above main scenarios with their respective sensitivity tests provide a wide range of outputs evidencing housing and employment development needs based upon different factors under different scenarios. All scenarios provide development needs over a timeframe starting in 2014 and ending in 2034. There are a number of assumptions which Lichfields has adopted to form the basis for all modelled scenarios.

6.7 These include:

- A base population derived from the 2014/2015 Mid-Year Population Estimates (MYEs) by single year of age and gender is used (with the exception of the 2014-based SNHP starting point Scenario A, which uses the 2014 MYE);
- Fertility rates are applied to the population using the projected Total Fertility Rate for Rossendale derived from the ONS 2014-based SNPP;
- Mortality rates are applied to the population forecast using projected Standardised Mortality Ratios for Rossendale from the ONS 2014-based SNPP;
- Inputs on headship rates are based on the 2014-based SNHP, which provide data by 5-year age group and sex for Rossendale from 2014 to 2039, with the exception of the Partial Catch Up (PCU) sensitivity tests;
- In Rossendale (as in any area) housing vacancies and second homes will result in the number of dwellings exceeding the number of resident households. In establishing future projections, it is likewise expected that the dwelling requirement will exceed the household

forecast. Hence a rate of 4.94%[61] has been factored into the model, based upon the most recent vacancy data available for the Borough;

- The unemployment rate is taken from the Annual Population Survey [APS] model-based estimates of unemployment for Rossendale. At 2014 (the base date of the modelling) this was 6.5%. It has been assumed that, by 2020, the unemployment level will have fallen back to its pre-recession average (i.e. that observed over the period 2004-2008), which is 4.48%, on the basis that this better reflects the likely rate of unemployment in the area. Post 2020 this rate is held constant;
- It has been assumed that the Labour Force Ratio (the ratio of employed workers in an area to jobs in an area, which takes into account commuting patterns and 'double-jobbing') remains static post 2014[62].
- Economic activity rates by age and sex have been projected using the OBR Labour Market Participation Rate Projections[63]. These have been applied to the 2011 Census rates for Rossendale, and have been re-based to 2014 using the Annual Population Survey. These rates take into account changes projected in younger age groups, women and older people (associated with changes to State Pension Age).

6.8 An additional driver underpinning growth in household formation is the strong trend towards smaller average household sizes nationally (see Section 5.0 for further discussion). Where scenarios have been demographically modelled, a full schedule of the assumptions and inputs underpinning each one is contained within Appendix 1, and the outputs from the modelling are contained within Appendix 2.

Modelling Results

Demographic-Led Scenarios

6.9 The demographic scenarios use components of population change (births, deaths and migration) to project how the future population, household composition, and consequent need for housing, will support future employment growth. The headline results for each scenario are outlined below.

Scenario A: 2014-based SNHP

6.10 This scenario represents the demographic starting point for calculating housing OAN as set out in the Practice Guidance. It simply models the 2014-based SNPP and applies the headship rates within the 2014-based SNHP, and hence it produces the same projection (in terms of household growth) as the headline projections in the CLG Live Table[64]. However, modelling the scenario through PopGroup allows the derivation of job-related outputs and more specific levels of population change.

6.11 Under this scenario, the population of Rossendale is projected to increase by 5,030 to 74,198 in 2034. Of this population growth, around half is attributable to net in-migration and half to natural increase. The population over the age of 85 would increase by 125% by 2034.

[61] Council Tax Base for Formula Grant Purposes CTB (Average of 2014 -5.04%- and 2015 -4.84%- figures). This has been used as it is considered that it represents a reasonably accurate reflection of the true level of vacant/second homes in the Borough, incorporating recent nationally-available data. The lower figure of 4.34% quoted in paragraph 4.58 of this report relates to vacancy rates for 2015 only, and does not include second homes.
[62] Commuting rate kept constant – 33,100 economically active Rossendale residents in employment as of 2014 (ONS Annual Population Survey); 6.5% unemployed (ONS APS) and 24,800 jobs as of 2014 (Experian), hence a rate of 1.25.
[63] Published November 2015
[64] CLG Live Table 406

6.12 Over the 20-year period, 3,476 new households would form (174 per annum) and, taking into account dwelling vacancy rates, this equates to a need for **183 dpa**.

6.13 The increase in population would result in the labour force increasing by just 77 although due to a modest reduction in unemployment rates, this would equate to an additional 600 jobs (+30 annually). In addition, increases in economic activity rates of older people (who, over time, form a larger part of the population) will contribute to an increase in the labour force over time, helping support additional job growth.

Scenario Ai: Sensitivity for Partial Catch-Up Headship Rates

6.14 As described, this sensitivity indicates the difference in housing need under the assumption of different household formation rates in younger age groups than those prescribed by CLG. Whilst the 2014-based household representative rates are more optimistic than their 2011-based (interim) counterparts, they nevertheless remain more pessimistic compared to the 2008-based SNHP. These represented projections of household formation in line with longer term trends and did not take into account the impacts of recession on both the supply of housing and the ability of households to form. Therefore, Lichfields has tested a scenario which assumes that the 'pent-up' demand within the younger population (15-34 age groups) will be released over time, and household formation will return to a level which is reflective of true demand, as opposed to recent trends which have been supressed. This results in higher household formation in those younger cohorts (starting post-2017 to allow for a full return to pre-recessionary conditions).

6.15 The partial return to trend has been applied post-2017 to allow for the economy to return to pre-recession trends. As a result of increased household formation in the population, this sensitivity scenario indicates a need for **202 dpa**.

6.16 The key scenario outputs for Scenarios A and Ai are shown below.

Table 6.1 Summary of Population, Job and Dwelling Outputs - Scenarios A and Ai

		2014-2034	p.a.
Population Change		5,030	251
of which natural change		2,389	119
of which net migration		2,641	132
Labour Force		77	4
Jobs		600	30
Scenario A: 2012 Baseline	Households	3,476	174
	Dwellings	**3,656**	**183**
Scenario Ai: PCU Headship Rates	Households	3,843	192
	Dwellings	**4,042**	**202**

Source: Lichfields using PopGroup

Scenario B: Zero Net Migration

6.17 The zero net migration scenario represents the population, housing and job impacts of equalising migration (i.e. ensuring the number of internal and international migrants coming into the Borough equal the number moving out). Thus whilst migration does not contribute to growth of the population, the profile of the population changes over time due to the different demographic profile of in-migrants and out-migrants. This has an impact on the labour force change as well as household growth.

6.18 This scenario would lead to a population increase of 3,111 over the period 2014-2034 and generate a need for 2,826 dwellings in the Borough, or **141 dpa**. The key outputs are shown in Table 6.2. Under this scenario there would be a decline in the size of the labour force of 853. However, the number of jobs which would be supported in the Borough would remain virtually constant due to projected declines in unemployment.

Table 6.2 Summary of Population, Job and Dwelling Outputs - Scenario B

	2014-2034	p.a.
Population Change	3,111	156
of which natural change	2,906	145
of which net migration	205*	10
Labour Force	-853	-43
Jobs	-15	-1
Households	2,686	134
Dwellings	**2,826**	**141**

Source: Lichfields using PopGroup
* Note: Scenario takes into account population change seen in the 2015 MYE, hence total net migration does not equal 0.

Scenario C: Natural Change

6.19 This scenario excludes all in and out migration in Rossendale over the plan period, analysing the natural change within the current local population only (that arising from births and deaths). Although a purely hypothetical scenario, it indicates the level of housing need associated solely with the local resident population.

6.20 Under this scenario there would be population increase of 2,712. An additional 2,554 households would form, with a need for 2,686 dwellings, equivalent to **134 dpa**. There would be a decline in the size of the labour force and the number of jobs in the Borough.

Table 6.3 Summary of Population, Job and Dwelling Outputs - Scenario C

	2014-2034	p.a.
Population Change	2,712	136
of which natural change	2,504	125
of which net migration	208*	10
Labour Force	-1,389	-69
Jobs	-427	-21
Households	2,554	128
Dwellings	**2,686**	**134**

Source: Lichfields using PopGroup

*Note: Scenario takes into account population change seen in the 2015 MYE, hence total net migration does not equal 0.

Scenario D: Long Term Migration Trends

6.21 Over the longer term (past ten years), net migration in Rossendale has been slightly higher than the level projected forward in the 2014-based SNPP, averaging 167 net. Projecting this level of migration over the plan period results in population growth of 5,915. This would lead to an increase in the size of the labour force of 425, which would support an additional 866 jobs,

taking into account reductions in unemployment. Household formation would result in a need for 4,011 dwellings, or **201 dpa**.

Scenario Di: Sensitivity for PCU Headship Rates

6.22 As with Scenario Ai, this sensitivity models the difference in housing need under the assumption of accelerated household formation rates in younger age groups, whilst incorporating the population growth assumptions as per the long term migration trend (Scenario D). Such an approach would result in an increased rate of household growth, to 4,192, and an increased housing need, to 4,410 dwellings between 2014 and 2034, or 220 dpa.

6.23 The key scenario outputs for Scenarios D and Di are shown in Table 6.4.

Table 6.4 Summary of Population, Job and Dwelling Outputs – Scenarios D and Di

		2014-2034	p.a.
Population Change		5,915	296
of which natural change		2,533	127
of which net migration		3,383	169
Labour Force		425	21
Jobs		866	43
Scenario D: 2012 Baseline	Households	3,813	191
	Dwellings	4,011	201
Scenario Di: PCU Headship Rates	Households	4,192	210
	Dwellings	4,410	220

Source: Lichfields using PopGroup

Employment-led Scenarios

6.24 A series of employment-led scenarios have been assessed to identify how much additional housing may be needed to take account of employment growth and the extent to which this may require adjustment to the final OAN.

6.25 Whilst there are a complex set of issues involved matching labour markets with housing markets (with different occupational groups having a greater or lesser propensity to travel to work), there are some simple metrics which can explore the basic alignment of employment, demographic and housing change, notably the amount of housing needed to sustain a labour force (and therefore number of jobs) assuming certain characteristics around commuting and unemployment.

6.26 Ensuring a sufficient supply of homes within easy access of employment represents a central facet of an efficiently functioning economy and can help to minimise housing market pressures and unsustainable levels of commuting (and therefore congestion and carbon emissions). If the objective of employment growth is to be realised then it will generally need to be supported by an adequate supply of suitable housing.

6.27 The Practice Guidance states that;

"Plan makers should make an assessment of the likely change in job numbers based on past trends and/or economic forecasts as appropriate and also having regard to the growth of the working age population..."[65]

[65] 2a-018-20140306

6.28 In line with this, this section analyses the level of housing need (taking into account the assumptions around unemployment, economic activity and commuting as discussed) to arrive at a housing need figure based on difference assumptions around future job growth in the Borough. The PopGroup model achieves this by constraining or inflating migration to produce, alongside natural change, a population of sufficient size to support the given number of jobs.

Scenario E: Job Stabilisation (Zero Job Growth)

6.29 This scenario assesses the need for housing were there to be no additional job growth over the period 2014-2034 in the Borough. As unemployment rates in the Borough are projected to decline over the period to 2020 to align with longer term trends, there is a modest decline in the size of the labour force under this scenario, which is a result of the labour force's increased ability to support jobs.

6.30 To maintain the current number of jobs the associated labour force decline is 636; this is because the projected declines in unemployment mean that the labour force is able to decline whilst supporting the same number of jobs as there are more people in employment. The population would need to increase by 3,657 to achieve this balance, of which 1,557 would arise through in-migration. This is lower than the level under Scenario A, indicating that housing provision to accommodate population growth in line with the 2014-based SNPP projection would likely result in job growth in the Borough over the plan period, i.e. above that projected under this scenario.

6.31 The housing need under this scenario is **158 dpa** which is again lower than Scenario A. A summary of the key outputs is presented in Table 6.5.

Table 6.5 Summary of Population, Job and Dwelling Outputs – Scenario E

	2014-2034	p.a.
Population Change	3,657	183
of which natural change	2,100	105
of which net migration	1,557	78
Labour Force	-636	-32
Jobs	152*	8
Households	3,003	150
Dwellings	**3,159**	**158**

Source: Lichfields using PopGroup

Note: Total number of additional jobs takes into account job growth in 2014-2015, hence does not appear as 0. Additional jobs constrained to 0 for 2015 onwards.

Scenario F: Past Trends Job Growth

6.32 Past trends within the Borough indicate that average job losses over the period 1999-2014 have been 100 annually. This scenario indicates the level of housing needed were this to continue over the plan period.

6.33 As the projected level of job change is negative over the plan period, in order to align the labour force and jobs under this scenario there is projected to be significant out migration. This totals -2,508 over the plan period. As a result, the total population change is -1,072 and there is a modest need for housing, of just 64 dpa. The key outputs for this scenario, unrealistic as they are, are shown below.

Table 6.6 Summary of Population, Job and Dwelling Outputs – Scenario F

	2014-34	p.a.
Population Change	-1,072	-54
of which natural change	1,436	72
of which net migration	-2,508	-125
Labour Force	-3,013	-151
Jobs	-1,765	-88*
Households	1,215	61
Dwellings	**1,278**	**64**

Source: Lichfields using PopGroup

* Total number of additional jobs takes into account job growth in 2014-2015, hence does not appear as -100 annually overall. Additional jobs constrained to -100 for 2015 onwards

Scenario G: Experian Job Growth

6.34 This represents a 'policy-off' scenario using Experian (September 2016) projections of future employment growth in Rossendale. This represents the 'unconstrained' potential of the area taking account of macro-economic factors and based on its existing business base, mix of sectors and inherent economic qualities. At a local level, past growth trends (and in particular the performance of individual sectors in the local area relative to the regional performance) represent the key driver of determining future growth. Over the period 2014-2034, Experian's September 2016 model (factoring in the likely implications of Brexit) forecast total job growth of 1,800 in the Borough.

6.35 To support this level of job growth there would need to be significant in-migration, which would total 5,432 over the plan period. The total population increase under this scenario is 8,210 which would lead to an increase in the size of the labour force of 1,644 sufficient to support the forecast job growth.

6.36 From this population, there would be household growth of 4,725, which translates into a need for 4,971 dwellings (equivalent to **249 dpa**).

Scenario Gi: Sensitivity for PCU Headship Rates

6.37 As with Scenario Ai, this sensitivity models the difference in housing need under the assumption of accelerated household formation rates in younger age groups, whilst incorporating the population growth assumptions as per the Experian Job Growth (Scenario G). Such an approach would result in an increased rate of household growth to 5,123, and an increased housing need to 5,389 dwellings between 2014 and 2034, or **269 dpa**.

6.38 The key scenario outputs for Scenarios G and Gi are shown in Table 6.4.

Table 6.7 Summary of Population, Job and Dwelling Outputs – Scenarios G and Gi

		2014-2034	p.a.
Population Change		8,210	410
of which natural change		2,778	139
of which net migration		5,432	272
Labour Force		1,644	82
Jobs		1,800	90
Scenario G: Experian Job Growth	Households	4,725	236
	Dwellings	**4,971**	**249**
Scenario Gi: PCU Headship Rates	Households	5,123	256
	Dwellings	**5,389**	**269**

Source: Lichfields using PopGroup

Scenario H: Core Strategy Job Growth

6.39 The Adopted Core Strategy (2011) indicates a job growth target of 3% per annum every five years, whilst recognising the need to ensure 20.8ha of land would be available for employment. This is equivalent to total job growth of 3,115 over the plan period. This level of job growth is higher than the Experian forecast job growth for the Borough.

6.40 To support this level of job growth, the population would need to increase by 11,590, of which 8,264 is from net in-migration. This population would provide the labour force increase of 3,362 which is required to support the projected number of jobs. The housing need under this scenario is **313 dpa**.

Scenario Hi: Sensitivity for PCU Headship Rates

6.41 As with Scenario Gi, this sensitivity models the difference in housing need under the assumption of accelerated household formation rates in younger age groups, whilst incorporating the population growth assumptions as per the Core Strategy Job Growth (Scenario H). Such an approach would result in an increased rate of household growth to 6,378, and an increased housing need to 6,710 dwellings between 2014 and 2034, or **335 dpa**.

6.42 The key scenario outputs for Scenarios H and Hi are shown in Table 6.4.

Table 6.8 Summary of Population, Job and Dwelling Outputs – Scenarios H and Hi

		2014-2034	p.a.
Population Change		11,590	580
of which natural change		3,327	166
of which net migration		8,264	413
Labour Force		3,362	168
Jobs		3,115	156
Scenario H: Core Strategy Job Growth	Households	5,955	298
	Dwellings	**6,265**	**313**
Scenario Hi: PCU Headship Rates	Households	6,378	319
	Dwellings	**6,710**	**335**

Source: Lichfields using PopGroup

Affordable Housing Need

6.43 This SHMA has provided an in-depth analysis for affordable housing needs in Rossendale, based on a range of data and analysis. Subsequent sections of this report conclude that there was a net annual need of 158 / 321 affordable dwellings, which, given an estimated delivery rate of 30% equated to a total need for **at least 527 dpa and potentially as high as 1,070 dpa**.

Core Strategy Housing Target

6.44 The RS requirement for Rossendale was 222 dwellings per year. In the Submission Core Strategy [CS] the Council has employed the RS requirement in developing its housing strategy and then uplifted this in the adopted CS to account for past under-provision. The Adopted Rossendale Core Strategy (2011) set out a housing requirement of 3,700 net additional dwellings over the period 2011-2026, equivalent to an average of 247 dpa.

Summary

6.45 The scenarios present a wide range of housing need scenarios for the period 2014 to 2034 based upon different drivers of housing need in Rossendale Borough. These are summarised in Table 6.9.

Table 6.9 Summary of Model Outputs

	2014-based SNHP Update			
	Population Change	**Job Growth**	**Dwellings 2014-34**	**Dwellings p.a.**
A: 2014 SNPP/2014 SNHP	5,030	600	3,656	183
Ai: 2014 SNHP, Partial Catch-Up			4,042	202
B: Zero Net Migration	3,111	-15	2,826	141
C: Natural Change	2,712	-427	2,686	134
D: Long Term Migration	5,915	866	4,011	201
Di: Long Term Migration, PCU			4,410	220
E: Job Stabilisation	3,657	152	3,159	158
F: Past Job Trends	-1,072	-1,765	1,278	64
G: Experian Job Growth	8,210	1,800	4,971	249
Gi: Experian, Partial Catch-Up			5,389	269
H: Core Strategy Job Growth	11,590	3,115	6,265	313
Hi: Core Strategy, Partial Catch-Up			6,710	335
Affordable Housing Need	-	-	*10,540 / 21,400*	*527 / 1,070*
Core Strategy Target	-	-	*4,940*	*247*

Source: Lichfields using PopGroup

6.46 The dwelling needs range from 64 dpa under Scenario F: Past Job Trends, up to 335 dpa under Scenario Hi: Core Strategy Job Growth + PCU. To meet the full affordable housing need of between 158 dpa and 321 dpa, which at a delivery rate of 30% of all homes would require a step

change of at least 527 dpa would be required. Although the scenarios are broadly similar to those looked at previously, the use of updated headship rates (plus a number of other data updates) as well as the extension of the projection period to 2034 has resulted in variation from these initial figures.

7.0 An Objective Assessment of Housing Need

7.1 In practice, applying the Framework requires a number of key steps to be followed in order to arrive at a robustly evidenced housing target:

The starting point for Local Plans is to meet the full objectively assessed development needs of an area, as far as consistent with the policies set out in NPPF as a whole [§§6, 47 & 156].

An objective assessment of housing need must be a level of housing delivery which meets the needs associated with population and household growth, addresses the need for all types of housing including affordable and caters for housing demand [§159].

Every effort should be made to meet objectively assessed needs for housing and other development, and there should be positive response to wider opportunities for growth. Market signals, including affordability should be taken into account when setting a clear strategy for allocating suitable and sufficient land for development [§17].

In choosing a housing requirement which would not meet objectively assessed development needs, it must be evidenced that the adverse impacts of meeting needs would significantly and demonstrably outweigh the benefits, when assessed against the policies within the Framework as a whole; unless specific policies indicate development should be restricted [§14].

Where an authority is unable to meet its objectively assessed development needs or it is not the most appropriate strategy to do so, e.g. due lack of physical capacity or harm arising through other policies, it must be demonstrated under the statutory duty-to-cooperate that the unmet need is to be met in another local authority area in order to fully meet development requirements across housing market areas [§179 & §182 bullet point 1].

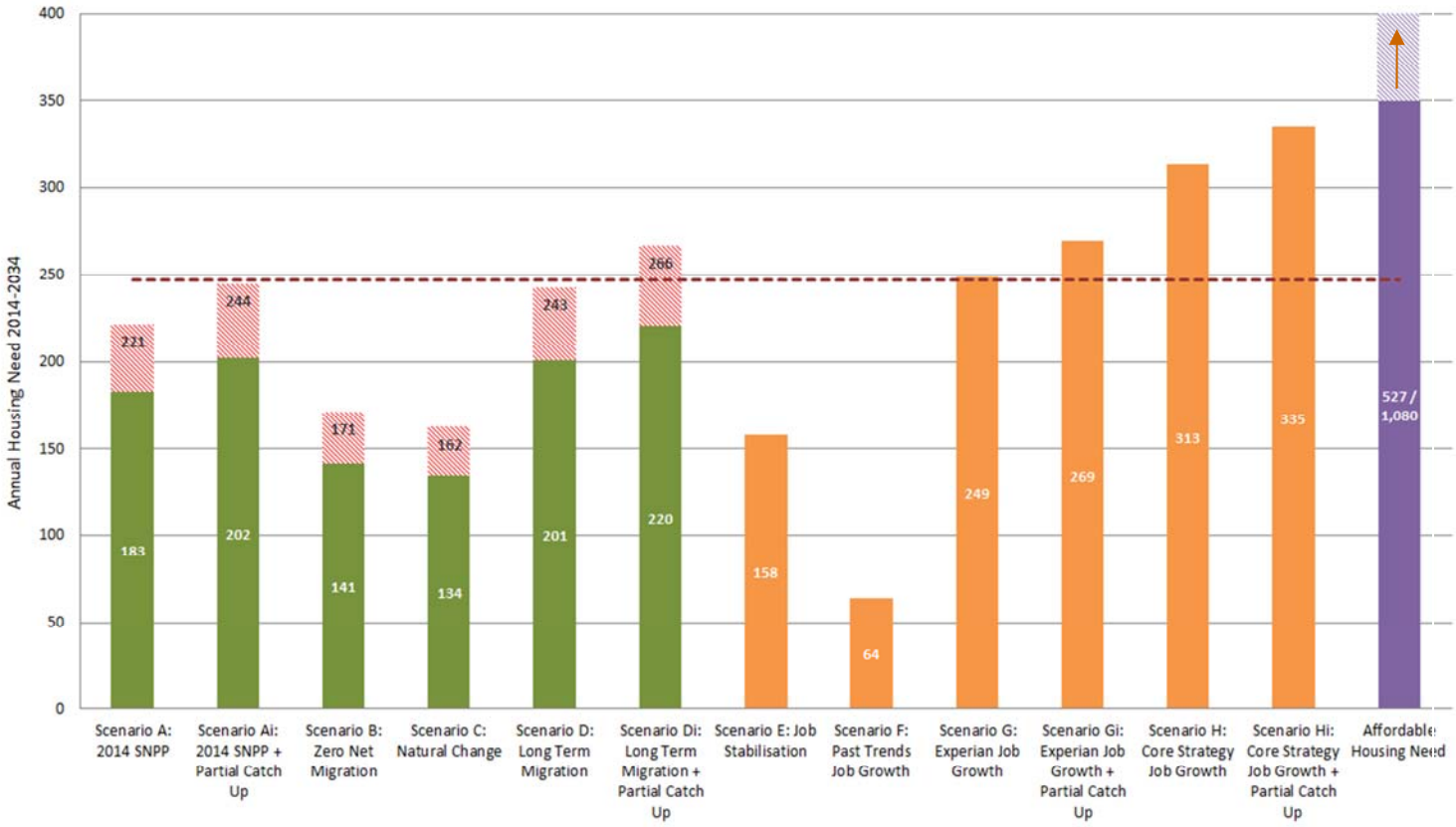
7.2 It is against these requirements of the Framework which Rossendale Borough's housing need will be identified. This has been brought into sharp focus following the high court judgement '*(1) Gallagher Homes Limited and (2) Lioncourt Homes Limited v Solihull Metropolitan Borough Council [2014] EWHC 1283*' which reiterated that the imperative need to firstly identify full objectively assessed need for housing and then define a strategy which seeks to meet it, consistent with the Framework.

7.3 The Government's Practice Guidance states that '*household projections published by CLG should provide the starting point estimate of overall housing need*.' It also states that the household projection may require adjustment to reflect factors affecting local demography and household formation rates which are not necessarily captured in past trends[66]. To comply with the Practice Guidance, this 2016 SHMA has used the latest 2014-based SNHP to derive the baseline demographic need, which acts as the 'starting point' when determining the housing OAN. Thereafter, various assumptions, adjustments and sensitivities have been applied to take account of local factors and economic aspirations.

7.4 Figure 7.1 sets out the annual dwelling need under each scenario as identified by Lichfields' modelling work.

[66] 2a-015-20140306

Figure 7.1 Model Outputs Rossendale: Dwellings per Annum 2014-2034



Source: Lichfields Analysis

Note: The orange boxes on the bars relate to the recommended uplift to address worsening market signals / affordable housing needs

The Starting Point – Demographic Needs

7.5 The CLG 2014-based household projections indicate a need for 183 dpa in Rossendale between 2014 and 2034. Lichfields' analysis suggests that the 2009/2010 recession and subsequent economic downturn, as experienced elsewhere, led to Rossendale's housing market becoming less affordable for first time buyers and younger households in general. Following a suitable adjustment to accelerate the headship rates for younger households under Scenario Ai (and factoring in the latest 2015 MYE), it is considered that a figure of **202 dpa** represents the appropriate demographic-led need for housing and the appropriate baseline for Rossendale. This would be the minimum necessary to meet the Borough's future housing needs to 2034.

7.6 However, long term migration rates suggest that a higher level of growth might be appropriate. The long term migration scenario is a sensitivity of the demographic starting point that is undertaken to ascertain whether an adjustment to the SNPP-based figure is required. Therefore, whilst it might be appropriate to apply an upward adjustment to reflect long term trends, it would not be appropriate to apply a reduction from the SNPP. This accords with the approach recommended in the LPEG and ensures that adequate provision can be made to reflect the expected needs of the future population within Rossendale Borough.

7.7 Lichfields' analysis of migration patterns suggests no reason why future trends are unlikely to follow past trends. In this instance therefore, it is considered that more weight should be

attached to the long term migration scenario with an adjustment for partial catch-up. This would increase the demographic-led need to **220 dpa** (Scenario Di).

7.8 Both the 'zero net migration' and natural change scenarios are provided for illustrative purposes only and are considered to be unrealistic given that constraints cannot be placed on people moving into or out of an area.

Do Market Signals indicate a need for an upward adjustment to purely demographic-led needs?

7.9 The market signals analysis undertaken in Section 4.0 of this report indicates that some form of upwards adjustment to levels of housing provision (above purely demographic needs) may be needed in Rossendale. The picture is complicated, as on a number of indicators Rossendale appears to be relatively low risk but the rate of change in house prices is one of the highest of any of the local comparators, including the average for England, and the Borough has also seen an increase in its affordability ratio. The Borough has also under-delivered against previous housing targets.

7.10 As such, a further moderate upwards adjustment to the preferred demographic (Scenario Di) scenario is considered reasonable. The Practice Guidance[67] states that in areas where an upward adjustment is required, plan makers should set this adjustment at a level that is 'reasonable', with the more significant the affordability constraints, the larger the improvement in affordability needed. Whilst an element of judgement is required, it is suggested that the level of uplift required should only be moderate, given that the area appears to be relatively low risk in terms of most of the market indicators.

7.11 In terms of what may constitute a 'moderate' uplift to the demographic starting point, a number of recent Inspector's Reports at Local Plan EiPs have helped to clarify the issue. For example, Preliminary Conclusions of the Inspector examining the Eastleigh Borough Local Plan concluded that overall, market signals justified an upward adjustment above the housing need derived from demographic projections only.[68]

7.12 "It is very difficult to judge the appropriate scale of such an uplift. I consider a cautious approach is reasonable bearing in mind that any practical benefit is likely to be very limited because Eastleigh is only a part of a much larger HMA. Exploration of an uplift of, say, 10% would be compatible with the "modest" pressure of market signals recognised in the SHMA itself." [§36]

7.13 In addition, the Inspector at the Examination of the Uttlesford Local Plan[69], also concluded that the application of a nominal **10% uplift** to the demographic projections to reflect market signals and affordable housing needs would be appropriate.

LPEG Market Signals Sensitivity Test

7.14 This analysis has been complicated by the more recent recommendations of the Local Plan Expert Group [LPEG], which includes a standardisation of the appraisal of market signals and the extent of any uplift to the demographic starting point. The LPEG Report suggests taking account of just two market indicators, namely house price affordability and rental affordability.

[67] 2a-020-20140306
[68] Preliminary Conclusions on Housing Needs and Supply and Economic Growth 28 November 2014.
[69] Examination of the Uttlesford Local Plan (ULP) Summarised conclusions of the Inspector after the hearing session on 3 December 2014

7.15 Whilst it provides a useful attempt to objectify (HPR) the scale of market signals (RAR) uplift, it is noted that the LPEG report is (at the time of writing) merely a consultation document and one that does not yet carry any formal weight.

7.16 Given that both the HPR and RAR indicators for Rossendale are only marginally below the 10% uplift threshold, and as on the basis of the existing Practice Guidance analysis of the 6 key market signals, there is evidence of worsening house prices at a rate greater than the national level and consistent under delivery, it is still recommended that an uplift be applied to the demographic projections in the order of 10%. However, it is recognised that the data upon which this decision rests is constantly being updated. RBC should continue to monitor this information going forward and, if necessary, be prepared to adjust the level of uplift if the evidence shifts significantly in either direction. A similar approach should be taken if the existing approach to addressing market signals in the Practice Guidance is amended in 2017.

7.17 Such an approach would equate to a figure of around **242 dpa** for the period 2014 to 2034 (based on the adjusted long term migration Scenario Di).

Economic/Employment Trend Scenarios

7.18 The Practice Guidance[70] requires plan-makers to assess likely employment growth based on past trends and/or economic forecasts. Where the labour force supply is projected to be less than the forecast job growth, the Practice Guidance states that this could result in unsustainable commuting patterns which could potentially reduce the resilience of local businesses.

7.19 A number of scenarios have been modelled to demonstrate the impact of a range of likely growth scenarios based on existing trends, forecasts and economic strategies. These scenarios also show the scale of change that would be required if demographic trends were to be reversed. Figure 7.1 illustrates the clear divergence between the trend-based and more aspirational policy-on scenarios.

7.20 The economic forecasts for Rossendale indicate that additional housing above the demographic needs would be necessary in order to meet its future growth potential if existing commuting patterns were to remain unchanged. The Scenario Ai baseline would result in a moderate growth in the local labour supply and the number of jobs that could potentially be supported in the Borough would increase by 600 by 2034. This baseline scenario would generate a level of housing in excess of the job stabilisation Scenario E, 158 dpa.

7.21 Historically, Rossendale has seen a modest decline in the number of jobs, of 100 annually. If this trend was to continue (Scenario F), despite the decline in jobs there would still be an increased need for additional housing as the population ages, in the order of 64 dpa to 2034. Without significant levels of inward migration, the labour force would shrink at an increasing rate. Whilst it is undesirable to plan for decline, at the same time there is a need to look at what is realistic and achievable, taking into account past performance.

7.22 The latest Experian forecasts (Scenario G) indicate more optimistic levels of job growth compared with past trends and job stabilisation, projecting growth of 1,800 jobs over the plan period. To support this level of job growth a significant amount of in-migration would be required, which would generate high levels of population growth (compared with the demographic-led scenarios) and a housing need of **249 dpa, rising to 269 dpa if PCU headship rates are applied.**

7.23 By way of contrast, targets set out in the adopted Rossendale Core Strategy (which is under review) seeks to promote a slightly higher level of job growth equal to 3% every five years over

[70] 2a-018-20140306

the course of the plan period. Such a level of growth would result in an additional 3,115 jobs between 2014 and 2034, and would need to be sustained by **313 dpa, rising to 335 dpa if PCU headship rates are applied.**

Is there a need to increase housing supply to aid the delivery of affordable housing?

7.24 With regards to the incorporation of affordable housing needs into the total housing figures included in Local Plans, the Practice Guidance[71] sets out the following:

"The total affordable housing need should... be considered in the context of its likely delivery as a proportion of mixed market and affordable housing developments, given the probable percentage of affordable housing to be delivered by market housing led developments. An increase in the total housing figures included in the local plan should be considered where it could help deliver the required number of affordable homes."

7.25 The Practice Guidance states that '*the total housing figures*' are about much more than just demographic need and should consider increases towards meeting full affordable housing needs.

7.26 The importance of considering affordable housing needs in an objective assessment of housing need calculation has been recently (19/02/15) confirmed in the High Court judgment Satnam Millennium Ltd vs Warrington Borough Council[72]. It sets out the requirement for an objective assessment of housing need to cater for affordable housing needs within its calculation. The judgment found that the adopted objective assessment of housing need figure proposed in Warrington's Local Plan was not in compliance with policy because (para 43) "the assessed need was never expressed or included as part of the OAN". The decision found that the "*proper exercise*" had not been undertaken, namely:

"(a) having identified the OAN for affordable housing, that should then be considered in the context of its likely delivery as a proportion of mixed market/affordable housing development; an increase in the total housing figures included in the local plan should be considered where it could help deliver the required number of affordable homes;

(b) the Local Plan should then meet the OAN for affordable housing, subject only to the constraints referred to in NPPF, §14 and 47."

7.27 It is evident that affordable housing needs may justify an upward adjustment to the overall OAN. On the basis that the economic-led needs, excluding affordable housing, amounts to **between 249 dpa and 335 dpa**, this could provide approximately 100 affordable dpa at the top end of the range (based on a delivery rate of 30% on all sites – at a rate of 20%, affordable housing delivery would fall to 67 dpa). The demographic-led need, at 242 dpa, would deliver 73 affordable dwellings annually (at 30% delivery). Even this lower level of delivery would be significantly higher than the level achieved over the longer term (29 dpa since 1996/97) and higher even than the average rate of delivery since the recession (63 pa).

7.28 However, considering this against the very high need for affordable housing identified in Section 10.0 of this report, there is a clear need to consider an uplift the figures to take account of the affordable housing need in Rossendale.

[71] 2a-029-20140306
[72] [2015] EWHC 370 (Admin) Case No: CO/4055/2014 http://www.bailii.org/ew/cases/EWHC/Admin/2015/370.html

7.29 Whilst the full affordable housing OAN equates to 527 dpa / 1,070 dpa (158 dpa / 321 dpa @30%), in practice it is extremely unlikely that anywhere near this level of housing delivery will ever be achieved in Rossendale, which has averaged 167 (net) dpa since 2003/04 dpa (net) and has yet to deliver more than 265 dwellings (net) in any one year.

7.30 An additional 10% uplift would go some way towards meeting the high level of affordable housing need identified for Rossendale.

Conclusions on Rossendale's Housing OAN

7.31 This SHMA provides a forward-looking objective assessment of future housing needs using a base date of 2014 up to 2034, to match the horizon of the emerging Rossendale Local Plan.

7.32 The scale of objectively assessed need is a judgement and the different scenarios and outcomes set out within this report provide alternative levels of housing growth for Rossendale. Lichfields considers these to be as follows:

1 **183 dpa** equates to the 2014-based household projections, rising to **202 dpa** with necessary adjustments being made to headship rates in the younger age categories (plus rebasing the figures to align with the latest 2015 MYE). In Rossendale a **level below this would be unlikely to meet the demographic needs of the existing or future population.** A further upwards adjustment to **220 dpa** would align with long term migration trends;

2 **158 dpa** represents a scenario at which the Borough's economy would stabilise, i.e. there would be zero job growth over the Plan period. Any housing OAN below this figure would potentially result in a reduction in jobs which would conflict with the Framework's aspiration to ensure that the planning system '*does everything it can to support sustainable economic growth*' [§19];

3 A worsening of some **market signals** suggests the need to improve affordability to stabilise the increasing house prices and affordability ratios. This would justify a modest uplift to the figures over and above the level suggested by the demographic projections. The Practice Guidance states (paragraph 2a-020) that this should be set at a level which could be reasonably expected to improve affordability. A 10% uplift to the demographic starting point **would indicate a minimum demographic OAN of 242 dpa;**

4 **269 dpa** represents the level of housing growth necessary to provide a sufficiently large labour force to support the latest Experian job growth forecasts for the Borough, assuming that commuting rates remain constant (if PCU headship rates are applied). This figure would rise to **335 dpa** if the Council's Core Strategy growth needs are to be realised in full (incorporating PCU headship rates);

5 The scale of affordable housing needs, when considered as a proportion of market housing delivery, implies even higher estimates of total need, although whether such estimates will ever be realistically achievable is open to question. Nevertheless in light of the high level of affordable housing need identified, it is considered that this supports a further additional **uplift of 10%** to the range, above the level identified by demographic needs alone **or a minimum OAN of 266 dpa**.

6 The resultant housing OAN range would therefore be in the order of 265 dpa – 335 dpa to 2034 (rounded).

7.33 This process is summarised in Table 7.1.

Table 7.1 Approach to OAN for Rossendale 2014-2034

	Dwellings per annum (2014-2034)
Demographic Starting Point	183 dpa
Adjustments to Demographic-led Needs	220 dpa
Uplift for Market Signals?	242 dpa (+10%)
Employment Led Needs	269 dpa – 335 dpa
Affordable Housing Needs	527 / 1,070 dpa*
Uplift to demographic led needs for Affordable Housing (@10%)	266 dpa – 335 dpa
Full Objectively Assessed Needs (rounded)	**265 dpa – 335 dpa**

*Based on an affordable housing net annual need of 158 dpa / 321 dpa at a delivery rate of 30%

7.34 Any figure below this objective assessment would require the Council to clearly demonstrate how the adverse housing, economic and other outcomes identified in this report would be avoided and mitigated and how "*any adverse impacts...would significantly and demonstrably outweigh the benefits when assessed against the policies in [the] Framework taken as a whole; or that specific policies in [the] Framework indicate development should be restricted*"[73]. It would also need to make provision, through the duty to co-operate, for any unmet needs to be met in full elsewhere within the wider strategic level housing market area, for example, within the land area of a relevant adjoining authority.

7.35 As an alternative to the high levels of in-migration necessary to provide the additional labour force needed to support the higher economic growth scenarios, Rossendale Borough Council could seek to:

- influence commuting patterns, to 'claw back' local residents currently commuting to jobs in adjoining boroughs such as Blackburn with Darwen and the northern districts of Greater Manchester;
- increase economic activity rates;
- reduce unemployment and worklessness, assuming that people will then be able to take up jobs within Rossendale rather than within the surrounding area; and
- provide robust evidence setting out the measures that would be taken to actively deliver a reduction in net out commuting or to drive up economic activity, which may be beyond the scope of the Local Plan to control.

7.36 In considering whether the Council should align the Local Plan Housing Requirement with the upper end of the full objectively assessed need range, the Council will also need to consider Rossendale's economic role within the sub-region and whether there is a realistic prospect of this changing significantly over the plan period. This is particularly the case in the light of the significant growth projected in the economically inactive population.

7.37 A higher figure will be necessary were the Council to seek to significantly increase the workforce. However, as there is a highly complex relationship between job growth and housing need, were economic activity to accelerate in the older age categories at a higher rate than the OBR economic activity rate of increase suggests, then the existing residential population could sustain a significantly higher number of jobs without the need to accommodate higher numbers of in-migrants.

[73]The Framework, paragraph 14

7.38 It is also worth recognising that were the Council able to robustly demonstrate that the proportion of vacant homes was going to fall by the end of the plan period as a result of programmes designed to bring empty homes back into use, then this could potentially justify a lower figure at the bottom end of the range. However, this is a policy response for the Council to consider in defining their housing requirement, rather than influencing the objectively assessed need for housing in this report.

7.39 Ultimately it is for the Council to consider how this objectively assessed need translates into their housing requirement and the extent to which it aligns with their economic objectives and the delivery of sufficient affordable housing to meet identified needs, in line with national policy and guidance.

7.40 In considering how to translate this OAN into a future housing 'requirement', to be included in the emerging Local Plan, Rossendale Council should therefore take the following into account:

1 The need to support an appropriate level of economic growth;

2 The need to provide for a better balance between jobs and population to reduce the need to travel;

3 The impact that increasing in-migration to Rossendale could have on the surrounding areas;

4 That a level below 158 dpa is likely to lead to a continued decline in the local economy;

5 That delivery above purely demographic (183 dpa) is likely to be needed to ease the issues related to increasing house prices and worsening affordability identified in Section 4.0 of this report;

6 The need for affordable and specialist housing identified in Section 10.0 of this report; and

7 The ability of the Borough's housing market to support new housing delivery.

7.41 Further analysis outside the scope of this report, will also be needed, to take account of issues related to viability, environmental constraints, the capacity of existing infrastructure and any other constraints that may apply to future new development.

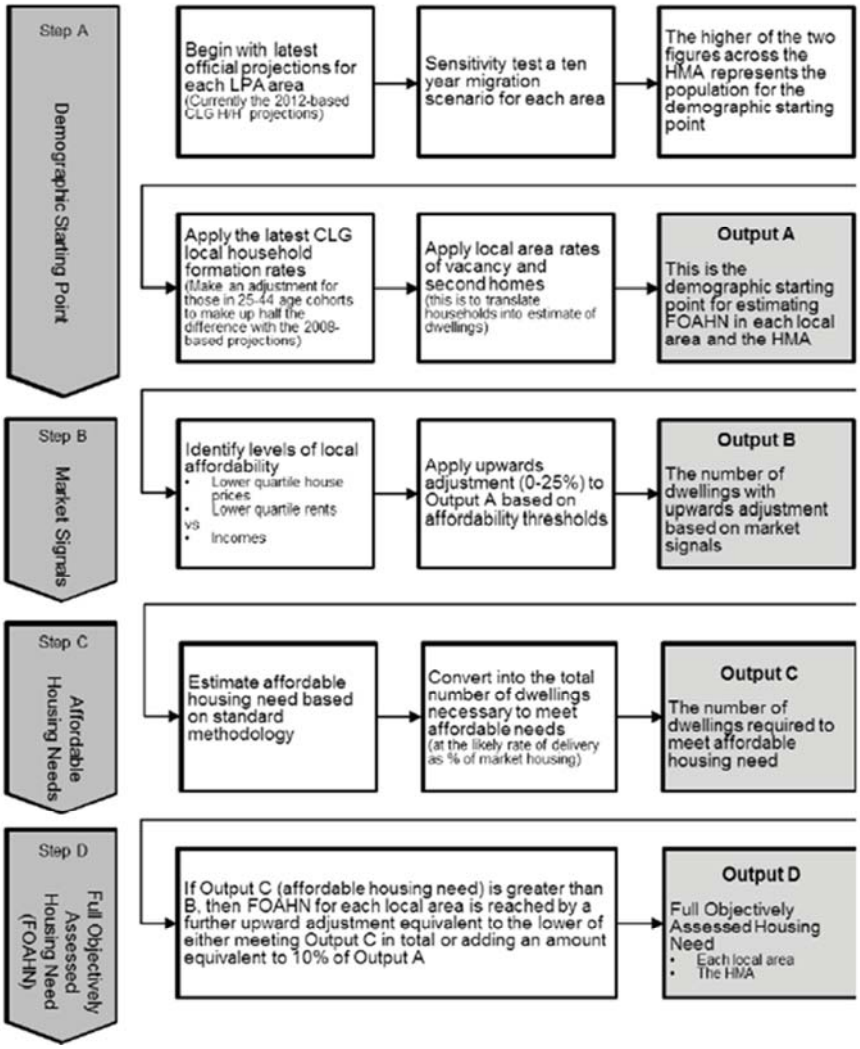
Comparison with LPEG Approach

7.42 Applying the LPEG approach should be treated with caution at this stage given that it is not policy nor endorsed by Government and it will only be justified once/if the Practice Guidance is updated. It must also be seen in the context of the whole LPEG methodology and its purpose.

7.43 As noted above, LPEG has recommended various changes to the Practice Guidance[74], which includes a standardisation and streamlining of SHMAs, and in particularly the approach taken to identifying the objectively assessed need for housing. To reduce the level of complexity and debate, LPEG recommends the approach to identify OAN set out in Figure 7.2.

[74] Local Plans Expert Group (March 2016): Local Plans Report to the Communities Secretary and to the Minister of Housing and Planning

Figure 7.2 LPEG recommended approach to identify Housing OAN



Source: LPEG 2016

7.44 This approach has broad similarities with the approach applied by Lichfields in identifying Rossendale's housing OAN in this SHMA:

1 Both approaches begin with the latest 2014-based SNHP, which take into account the 2014 MYE (and subsequently the 2015 MYE);

2 Both approaches sensitivity test a 10-year long term migration scenario and adopt the higher (2014-based SNHP) approach;

3 Both utilise local vacancy/second home rates;

4 Both adjust the CLG 2014-based household formation rates upwards for those in younger age cohorts to make up half the difference with the 2008-based SNHP; and,

5 Both uplift the housing OAN by 10% to account for unmet affordable housing needs.

7.45 The LPEG suggests that where the total number of homes that would be necessary to meet affordable housing need is greater than the adjusted demographic-led housing OAN, then this figure should be uplifted by a further 10%. It should be noted that the 10% uplift is specifically intended to provide a streamlined approach that removes judgement and debate from the process of setting OAN (as opposed to what might be the most accurate under current Practice

Guidance) and given the status of LPEG at present, this approach should be treated with caution.

7.46 The main differences relate to the interpretation of housing market signals (with the LPEG approach suggesting 0% uplift, and the Lichfields Practice Guidance-based approach indicating that an additional higher uplift of 10% could be justified) and the LPEG view that future employment growth is a 'policy on' housing requirement consideration rather than part of the OAN calculation.

7.47 Therefore, and whilst recognising that limited weight can be taken of its recommendations for now, based on the LPEG approach the OAN would be towards the lower end of the 265 – 335 dpa identified range.

7.48 We have set out our reasoning above as to why it is considered that an additional moderate upward adjustment for generally worsening market signals of 10% would be appropriate and recent case law supports Lichfields' view that for the present, economic forecasting remains a part of the housing OAN, rather than the housing requirement. Should the recommendations of the LPEG be adopted in full by CLG and incorporated into the Framework and Practice Guidance, then the OAN should be revisited accordingly.

8.0 Affordable Housing Need (CLG Model)

8.1 In this section a calculation of affordable housing need, which fulfils all the requirements of the Practice Guidance (and for some more specific details the former CLG SHMA Guidance[75] 2007), has been undertaken for Rossendale to inform the assessment of the scale of housing affordability as well as arriving at an estimate of future housing need.

8.2 The basic approach to this is:

Total Current Housing Need (gross) to be addressed
Plus
Total Newly Arising Housing Need (gross per annum)
Less
Annual Supply of Affordable Housing
Equals
Net Housing Need

8.3 Current housing need seeks to identify those households in Rossendale who currently lack their own housing or live in unsuitable housing and cannot afford to meet their needs in the housing market. Components of housing need are not definitive and can encompass drawing together statistics from a wide range of sources. Although potentially not including all households in need of housing, and conversely including those who do not fall within the definition of being in need of affordable housing, the local Housing Register forms the starting point for estimating what the need and demand for affordable housing is. At the very least, if all of the households on the Housing Register were accommodated, it would be reasonable to assume that all demand for affordable housing would be met, even if there remain households in need which are not reflected in the Housing Register.

8.4 A Housing Need Booster Survey was carried out in September-October 2014 and was selectively sent to a number of households and was also publicised on the Council's website and on 'STAN' the van which visits various locations around the Borough. The Booster Survey asked questions regarding existing housing need, future housing aspirations, household finances and other related matters.

Number of Current and Future Households in Need

Data Sources for Stages 1 & 2

8.5 This Section estimates the number of current and future households in need (Stages 1 & 2 of the CLG Guidance). Table 8.1 summarises the data sources used by Stages One and Two of the affordable housing model.

[75] Strategic Housing Market Assessment: Practice Guidance (August 2007)

Table 8.1 Summary of Data Required for Stages 1 & 2

Stage of the Model	Data Items
Stage One: Current Housing Need	
Affordability Test	Land Registry House Price Data (2015), Rightmove (September 2016), Experian Income Data (2011)
1.1: Homeless Households and those in temporary Accommodation	Estimate from P1e Quarterly Homeless Returns (CLG Data) (Question E1.1) - Average from past 3 years data (Q2 2013 to Q1 2016)
1.2 and 1.3: Households in Unsuitable Housing	B with Us Housing Register (October 2015-March 2016) Bands A-C
1.4: Total Current Housing Need (Gross)	Step 1.1 PLUS 1.2 PLUS 1.3. Divide total by results of the affordability test.
Stage Two: Future Housing Need	
2.1: New Household Formation	Lichfields PopGroup Modelling (Baseline)
2.2: Number of Newly Forming Households Unable to Buy or Rent in the Market (Annual)	Land Registry House Price Data (2015), Rightmove (September 2016),Experian Income Data (2011)
2.3: Existing Households Falling into Need	Housing Needs Booster Survey (March 2014), CORE data (2012/13-2014/15), Land Registry House Price Data (2015), Rightmove (September 2016) Experian Income Data (2011)
2.4: Total newly arising housing need (gross per year)	Step 2.1 PLUS Step 2.2 PLUS 2.3

Affordability

8.6 Steps 1.4, 2.2 and 2.3 of the affordable housing calculation refer to the results of an affordability test. Information in respect of local house prices, market rents and household income levels is set out as part of the contextual analysis in Section 2.0. This data has informed an affordability test which estimates the ability of households to afford market housing.

8.7 The affordability test has been calculated by identifying the costs of entry level market housing (including private rented). This utilised the following data:

1 Land Registry house price data. Banded house price data was obtained at a postcode sector level and amalgamated to reflect the study's six sub areas. It is acknowledged that the geographical boundaries of postcodes and the sub areas do not accord exactly. However, a best-fit was made, by placing postcodes which cover more than one settlement area into the settlement area in which the majority of the postcode is located. An assumption regarding average 'entry level' house prices (i.e. the average price households entering the housing ladder at the bottom rung have to pay) was then made using lower quartile house prices in the Borough as a proxy;

2 Due to the lack of up-to-date settlement area data on private rents, an internet search of advertised private sector rental costs was undertaken to identify entry level (lower quartile) rents for each of the settlement areas;

3 Using the above information on market housing costs to estimate the minimum income required to access entry level market housing. The calculation assumes that households can

afford a 3.5 x income multiplier to purchase a home or up to 25% of gross household income on rent. These assumptions are in accordance with the former CLG Guidance, which whilst no longer extant, still represents best practice. Two sensitivity tests applying a 3.3 x income multiplier with a 20% deposit to purchase a home, or up to 35% of gross household income on rent have also been modelled as sensitivity tests (see discussion in paragraphs 5.75 - 5.77);

4 Using the above data to compare entry-level house prices and rents with household incomes to calculate the proportion of households unable to afford access to market housing.

8.8 Separate affordability calculations have been carried out in respect of existing households (used in Steps 1.4 and 2.3 of the model) and newly forming households (used in Steps 2.2). This is because newly forming households generally have lower than average incomes. The English Housing Survey [EHS] has been used, which shows that newly forming households have approximately 83% of the average income of all households[76]. This proportion was applied to the income data provided by Experian to enable a separate affordability calculation to be undertaken identifying the (higher) un-affordability levels of newly forming households.

8.9 The proportions of households estimated to be unable to afford lower quartile marker housing are set out in Table 8.2 (for existing households) and Table 8.3 (for newly forming households). For Rossendale Borough as a whole, given the generally higher monthly costs of servicing a mortgage[77] than renting mean that a higher proportion of households are unable to buy than are unable to rent. Therefore, it is assumed that all of those households who can afford to buy a market house could also afford to rent.

8.10 Table 8.2 and Table 8.3 show Helmshore & Edenfield and Haslingden as having the highest proportion of households unable to purchase market housing, and therefore either have to remain living in sub-optimal accommodation, or continue to live with friends/family. Table 8.2 and Table 8.3 demonstrates that even in areas of relatively low house prices such as Bacup, a change in income has a significant impact on the percentage unable to afford market housing.

Table 8.2 Affordability Test Results - Proportion of **Existing** Households Unable to Afford LQ Market Housing

Area	% Unable to Afford to Buy		% Unable to Afford to Rent	
	(assuming 3.5 income multiple)	20% deposit & 3.3 income multiple	(assuming 25% income)	(assuming 35% income)
Area 1) Whitworth	69.5%	54.1%	62.6%	35.4%
Area 2) Bacup	56.1%	37.8%	54.2%	37.2%
Area 3) Waterfoot	72.2%	57.4%	48.4%	34.7%
Area 4) Rawtenstall	80.4%	71.0%	63.9%	36.5%
Area 5) Haslingden	70.8%	57.3%	68.4%	38.6%
Area 6) Edenfield & Helmshore	83.0%	78.7%	62.4%	37.5%
Rossendale	72.1%	61.7%	59.4%	35.2%

Source: Land Registry Data (2015 - 2016), Rightmove 2016, Experian Income Data (2011)

[76] EHS 2014

[77] This is despite the current bank of England base rate at 0.25%.

Table 8.3 Affordability Test Results - Proportion of **Newly Forming** Households Unable to Afford LQ Market Housing

Area	% Unable to Afford to Buy		% Unable to Afford to Rent	
	(assuming 3.5 income multiple)	20% deposit & 3.3 income multiple	(assuming 25% income)	(assuming 35% income)
Area 1) Whitworth	79.9%	70.6%	74.9%	46.9%
Area 2) Bacup	73.2%	58.2%	72.2%	43.1%
Area 3) Waterfoot	82.4%	73.3%	66.7%	36.0%
Area 4) Rawtenstall	85.7%	81.7%	75.1%	52.5%
Area 5) Haslingden	80.8%	71.9%	78.1%	53.8%
Area 6) Edenfield & Helmshore	87.7%	83.6%	76.0%	54.4%
Rossendale	82.7%	73.4%	72.1%	45.2%

Source: Land Registry (2015-2016), Rightmove (2016), Experian Income Data (2011)

8.11 It is accepted that the figures in Table 8.2 and Table 8.3 which strictly follow the former CLG approach (i.e. 3.5 x income multiple and 25% income spent on rent) and as such are likely to over-estimate the proportion of households likely to be unable to afford to buy a property, as due to a lack of primary data sources, the analysis does not allow for any savings that households may have to put towards the purchase of their property. The analysis also does not allow for residents transferring equity from their existing property into the purchase of a new dwelling, which is provided for in the sensitivity test.

8.12 There will also be many instances where households with comparatively low income levels (i.e. older residents) are asset rich and may already own their own home, hence they would not necessarily be in housing need. However, given the lack of data available for the Borough and the complexity involved, it has not been possible to model the detailed quantitative implications of this.

Current Housing Need (Stage 1) Steps 1.1 to 1.3

8.13 The first stage of the assessment considers current (backlog) affordable housing need. The Practice Guidance[78] is clear that an estimate should be made of the number of households who lack their own housing or live in unsuitable housing and who cannot afford to meet their housing needs in the open market.

8.14 The Practice Guidance provides an indication of the types of households that can be considered in housing need:

1 Homeless households;

2 Households in temporary accommodation;

3 Overcrowded housing;

4 Concealed households;

5 Existing affordable housing tenants in need; and,

6 Households from other tenures in need and those that cannot afford their own homes[79].

8.15 Current housing need therefore seeks to identify those households in Rossendale who currently lack their own housing, or live in unsuitable housing and cannot afford to meet their own

[78] 2a-022-20140306
[79] 2a-023-20140306

housing or live in unsuitable housing and cannot afford to meet their needs in the housing market. Components of housing need are not definitive and can draw together statistics from a wide range of sources.

8.16 Although potentially not including all households in need of housing, and conversely including those who do not fall within the definition of being in need of affordable housing, the local B-with-Us Housing Register forms the starting point for estimating what the need and demand for affordable housing is. At the very least, if all of the households on the Housing Register were accommodated, it would be reasonable to assume that all demand for affordable housing would be met, even if there remain households in need which are not reflected in the Housing Register.

8.17 The Housing Register for Rossendale contains households in Priority Bands 1 – 4 (full definition of each Band included in Appendix 4). For the purpose of this study, those in Priority Bands 1 – 3 are considered to be in affordable housing 'need' as defined by the Practice Guidance[80].

8.18 Therefore, Lichfields has considered the components of housing need as those in need and within a priority need banding (e.g. in need for affordable housing for a variety of reasons including homelessness, overcrowding etc.), currently concealed households and other groups in need, for which the existing Housing Register has been used as a best case proxy.

8.19 As of 1st April 2016, the B with Us Housing Register indicates that there are currently 905 households seeking social housing in Rossendale. This comprises 28 in Band 1, 241 in Band 2 and 636 in Band 3. As per the Practice Guidance, those seeking transfers are netted off to avoid double counting as they themselves will free up an affordable home as they transfer. On this basis, recent data from B with Us for Rossendale Council suggests that 17.8%, (or 161) of these households, are likely to comprise transfers (i.e. they are existing social rented or affordable rent tenants seeking a move), meaning that the remaining 744 households are living in other tenures and in need across bands 1-3.

8.20 To provide an estimate of those within key priority banding, data from CLG and the 2001/2011 Census has been utilised to illustrate the extent to which households identified as being in need are either homeless or within concealed households. Whilst this is consistent with the Practice Guidance, given the potential for double counting and the age of some of the concealed households data, the current Housing Register provides a more appropriate gross estimate of housing need.

Table 8.4 Current Backlog of Housing Need

	Households	**Source**
Housing Register Priority Bands 1 - 3	905	Housing Register April 2016
…of which Homeless households (including those in temporary accommodation)	4	Estimate from P1E Quarterly Homeless Returns (CLG Data) – average past 3 years data (Q4 2012 to Q1 2016)
…of which Concealed households	275	Estimate from Census 2011 based upon Concealed Families
Gross Estimate of Current Housing Need	905	Households in priority bandings
…of which current occupiers of affordable housing	161	Housing Register September 2016
Net Estimate of Current Housing Need (Backlog) – Gross Housing Need (905) minus occupiers of affordable housing (161)	**744**	

[80] 2a-023-20140306

8.21 Whilst the former SHMA Practice Guidance suggested that transfers should be added in at the supply stage (i.e. units becoming available when existing tenants are re-housed), Lichfields has presented this in the 'need' stage to reflect the fact that some of those currently in need of affordable housing and on the Housing Register are current occupiers, and that the net backlog is reduced accordingly at this stage. This backlog will need to be factored into future provision in order to reduce the scale of those in need of housing.

8.22 Although existing households in need already occupying affordable housing are excluded from the affordable housing calculation, it is noted that they do still have a requirement for the right type of affordable housing to become available to meet their needs. If an appropriate unit does not become available (e.g. due to shortage of supply of a specific type or size of unit) then these households will remain in need, despite not contributing to a net need requirement. New affordable housing provision provides the opportunity to focus on the size/type of provision to balance affordable housing mix, as set out in Section 13.0.

Sensitivity Test to Calculating Current Housing Need – Housing Needs Booster Survey

Households in Unsuitable Housing (Steps 1.2 and 1.3)

8.23 Using the results of the 2014 Housing Needs Booster Survey [HNBS] as a sensitivity test to the analysis of the B-With-Us Housing Register set out above, enables detailed analysis by housing sub-area, tenure and household type.

8.24 Respondents to the Booster Survey identified a number of reasons for their current housing being unsuitable. Some of these issues could be resolved through improvements to their current dwelling, without a requirement for a household to move (e.g. by installing central heating), while other factors are likely to require a house move in order to be resolved (e.g. a requirement for additional bedrooms). Only those households citing a factor making their current dwelling unsuitable which is considered likely to require a household to move house are included in the housing needs model. This approach is consistent with the former CLG Guidance on the types of housing which is considered to be unsuitable (outlined above).

8.25 The proportion of households in unsuitable housing identified by the Booster Survey has been applied to the total number of households in each sub area to allow the total number of households in unsuitable housing to be estimated. The results are set out in Table 8.5. This shows that a total of 1,681 households are estimated to be in unsuitable housing in Rossendale, with the highest number of households in unsuitable housing in Bacup, Rawtenstall and Haslingden. However, the number of households in unsuitable housing across all sub areas are similar which could be in part a reflection of the relatively poor quality of much of the housing stock.

Table 8.5 Estimate Unsuitable Housing - Calculation (weighted)

	Total Number of Households (Census 2011)	% Households in Unsuitable Housing identified by Survey	Total Number of Households in Unsuitable Housing
Area 1) Whitworth	7,393	3.79%	280
Area 2) Bacup	6,567	6.42%	421
Area 3) Waterfoot	4,080	4.15%	169
Area 4) Rawtenstall	6,297	5.81%	366
Area 5) Haslingden	4,846	5.85%	284
Area 6) Helmshore & Edenfield	4,015	2.96%	119
ROSSENDALE BOROUGH TOTAL	**33,198**	**5.06%**	**1,681**

Source: Booster Survey 2014

8.26 Table 8.6 identifies whether households in unsuitable housing are currently living in affordable housing (Registered Provider or Shared Ownership) or a different tenure (including owner occupation and private rented). This indicates that in total, 1,424 households in Rossendale are in housing need and do not already live in social housing (including shared ownership).

Table 8.6 Estimated Unsuitable Housing Tenure Breakdown (weighted)

	Social Housing	Other Tenure	Total Number of Households in Unsuitable Housing
Area 1) Whitworth	47	233	280
Area 2) Bacup	68	353	421
Area 3) Waterfoot	35	134	169
Area 4) Rawtenstall	32	334	366
Area 5) Haslingden	54	229	284
Area 6) Helmshore & Edenfield	13	106	119
ROSSENDALE BOROUGH TOTAL	**257**	**1,424**	**1,681**

Source: Booster Survey 2014

8.27 Table 8.7 provides more details on the identified reasons for households living in unsuitable housing. This identifies the number of respondents who identified that they live in housing which is unsuitable for each listed reason in the Borough. Out of all those surveyed who considered their house to be unsuitable, 81 considered that their home was too small. The main identified reasons all relate to housing being of an inappropriate size (too small, insufficient number of bedrooms or too large).

Table 8.7 Estimated Unsuitable Housing - Reason Unsuitable (weighted)

Reason Unsuitable	Rossendale
Too small	81
Affordability (e.g. heating)	35
Insufficient number of bedrooms	33
Not suitable for older people	29
Not suitable for the disabled	27
Inadequate facilities	26
Housing is affecting health	23
Too large	21
Other	18
Tenancy insecure	6
Bad Neighbours (i.e. noise)	3
Not suitable for children	-
Suffering harassment	-

Source: Booster Survey 2014

Total Current Need (Gross) (Step 1.4)

8.28 The results of the (Booster Survey) affordability analysis above (Table 8.5) were applied to the 1,424 households estimated to live in unsuitable (non-social) housing and 4 households which are homeless or in temporary accommodation. This enables the number of existing households currently in need (gross) to be estimated (Table 8.8).

8.29 It should be noted that the affordability test identifies the proportion of households unable to buy or rent in the market, in accordance with CLG Guidance.

8.30 Households in unsuitable housing already living in affordable housing have been excluded from the calculation at Step 1.4 (Table 8.8). Although these households do have a housing need, this could be addressed via a transfer within affordable housing (e.g. by transferring an overcrowded household living in social rented to a larger social rented house). This transfer would result in their existing home becoming available for someone else in need. Thus, these households do not contribute to the net requirement for affordable housing and in turn when these households move, this does not contribute to net supply.

8.31 Although existing households in need already occupying affordable housing are excluded from the affordable housing calculation, it is noted that they do still have a requirement for the right type of affordable housing to become available to meet their needs. If an appropriate unit does not become available (e.g. due to shortage of supply of a specific type or size of unit) then these households will remain in need, despite not contributing to a net need requirement. New affordable housing provision provides the opportunity to focus on the size/type of provision to balance affordable housing mix, as explained at Section 11.0.

Table 8.8 Current (Backlog) Need – Gross (Based on Booster Survey)

	Rossendale
Number of Homeless households and households in temporary accommodation (Step 1.1) PLUS	**4**
Number of households in unsuitable housing (overcrowded, concealed and other groups) (Steps 1.2 and 1.3) (excluding those already in affordable housing)	1,424
% of existing/current households unable to buy or rent in the market	59.4%
Total Number of households in unsuitable accommodation	**846**
EQUALS: Number of Households in Need (Gross)	**850**

Source: Lichfields Analysis / Booster Survey

8.32 The number of households in need (gross) identified by the alternative Booster Survey is therefore 850, which is higher than the 744 figure identified using the Housing Register approach (as set out in Table 8.4).

8.33 On the basis that the Booster Survey is less detailed than the Housing Needs Surveys that are usually undertaken to inform such analyses, and is also two years old, it is considered that in this instance the Housing Register approach is more robust to follow, although the figures in the Booster Survey are nevertheless helpful in corroborating the Register's figures and for providing more detail at a sub-area level.

Future Housing Need (Stage 2)

8.34 Future housing need is split into two components. The Practice Guidance[81] sets out firstly that "*the process should identify the minimum household income required to access lower quartile (entry level) market housing*". This could be either through purchasing a dwelling or renting privately. The second element of forecasting likely future affordable housing needs involves estimating the number of existing households likely to fall into need.

New Household Formation (Step 2.1)

8.35 The Practice Guidance[82] recommends that gross household formation (under 45 years of age) should be used as the measure of newly forming households, as opposed to net household growth which takes into account household dissolution. This is required to ensure that household dissolution is not double counted in the calculation, once as a net loss of households and potentially again as a re-let of the house they may have occupied. However, gross household formation is typically much higher than net rates, and may represent an overestimate of the amount of households seeking new housing in each year within Rossendale.

8.36 Newly forming households have been calculated using the demographic modelling noted previously. Each of the scenarios modelled provide outputs on estimates of household change by type and by age band. The demographic-led Long Term Migration Partial-Catch Up [PCU] Scenario (Scenario Di) has been used for the purposes of considering future newly forming households, as this represents what Lichfields considers to be the most appropriate demographic starting point for identifying housing OAN. Naturally, if an alternative scenario with lower or higher rates of household growth is adopted for the purposes of assessing future need, the inferred newly arising need would also be commensurately different. Table 8.9 presents the number of newly forming households (gross) in the Borough.

[81] 2a-025-20140306
[82] 2a-025-20140306

Table 8.9 Number of Newly Forming Households Annually (gross)

	No. Newly Forming Households Annually (gross)
Rossendale	608

Source: Lichfields / CLG 2014-based SNHP / Scenario Di: Long term Migration PCU

8.37 This output of future housing need should be treated with caution. Using gross household formation takes no account of the balance of overall structural housing demand based upon demographic-led estimates, excluding as it does household dissolution. Such gross estimates may include people that form several different households over the period at different stages of their life, but does not account for their previous household no longer existing.

Newly Forming Households Unable to Buy or Rent in the Market (Step 2.2)

8.38 This stage of the assessment involves the affordability test. Information in respect of local house prices, market rents and household income levels has informed the test which estimates the ability of households to afford lower quartile market housing. The affordability test has been calculated by identifying the costs of entry level (lower quartile) market housing, the costs of which have been obtained from the Land Registry, as well as private rental costs obtained from Rightmove.

8.39 As discussed in detail above, newly forming households generally have lower than average incomes and hence an adjustment was made to the income data provided by Experian to enable a separate affordability test to be undertaken identifying the (higher) unaffordability levels of newly forming households.

8.40 As with Stage 1, the affordability test identifies the proportion of households unable to buy *or* rent in the market in accordance with the Practice Guidance.

8.41 This analysis estimated that 59.4% of newly-forming households in Rossendale are likely to be unable to meet their housing needs in the private market (although if more generous assumptions are made concerning the proportion of household income that is spent on rent, this could fall to 35.2%). This is applied to the gross and net household formation identified in Table 8.9 to identify the likely scale of newly forming households that will fall below the minimum income threshold for market housing, and will therefore require affordable housing.

8.42 This enables the number of newly forming households unable to access market housing (per year) to be estimated, as shown in Table 8.10.

Table 8.10 Affordability Test Results - Proportion of Newly Forming Households Unable to Afford LQ Market Housing

Area	% Unable to Afford to Buy		% Unable to Afford to Rent	
	(assuming 3.5 income multiple)	20% deposit & 3.3 income multiple	(assuming 25% income spent on rent)	(assuming 35% income spent on rent)
Rossendale	82.7%	73.4%	72.1%	45.2%

Source: Land Registry (2015-16), Rightmove (2016), Experian Income Data (2011)

8.43 Based upon the above, the calculation of future need based on gross household formation must therefore be seen only as one factor in assessing and considering an objective assessment of future housing need and demand. The calculation also takes no account of the viability of providing up to 72% (or 45% with a higher income contribution) of total dwellings as affordable tenures (as would be inferred by the Practice Guidance's methodology), with factors such as viability affecting the proportion of housing that will be able to be delivered as affordable.

8.44 In general, Lichfields considers that gross household formation is a relatively abstract concept in the identification of affordable housing needs. In not accounting for future dissolution of households it inevitably arrives at a need figure which is disproportionate to net household formation (as set out by the household projections, which are the starting point for identifying objectively assessed needs).

8.45 Furthermore, household dissolution is projected to increase in the future, with an ageing population, and this factor is not reflected in the SHMA's estimate of re-lets based on backwards looking trend data (i.e. leading to undercounting in supply, rather than double counting of dissolution). This is a further statistical limitation to applying gross household formation rates.

8.46 The outcome of using gross household formation and the higher levels of affordable (and overall) housing needs that such an approach invariably indicates, takes no account of the moderating effect that such high levels of supply would have upon prices and affordability. Whilst the analysis indicates that currently 72% of newly forming households in Rossendale may be unable to afford housing in the market (and this assumption is applied going forward), if housing were delivered at a rate above that indicated as structurally required to meet demographic-led needs (i.e. the household projections) then this, by virtue of supply and demand, would moderate affordability and reduce that proportion from 72%.

8.47 The extent to which this would occur is obviously difficult to assess and the Practice Guidance advises against doing so, stating that *"plan makers should not attempt to estimate the precise impact of an increase in housing supply."* [83] It stands, however, that in using gross household formation, there would be significant downward pressure on the 72%/45%.

8.48 Whilst Lichfields recognises the implications of using the gross household formation the Practice Guidance[84] is clear that it is the gross household formation that should be applied.

Existing Households Falling into Need (Step 2.3)

8.49 Step 2.3 uses secondary data for the number of households who move house each year (based on past trends) to estimate the number of existing households falling into need annually. Using data for the number of people actually moving (from the Land Registry and CORE data) provides a good indicator of need, as it shows actual moves; whereas the Housing Register only provides an indication of intentions to move.

8.50 Existing households falling into need is therefore based upon an analysis of recent trends of movements from the private sector into the social sector as a proxy for existing households falling into need. These figures were averaged from CORE data.

8.51 The resultant calculation is set out in Table 8.11.

[83] 2a-020-20140306
[84] 2a-024-20140306

Table 8.11 Existing Households Falling into Need in Rossendale

	Rossendale
Fiscal Calendar 2014/15	198
Fiscal Calendar 2013/14	317
Fiscal Calendar 2012/13	171
Number of new lettings per year (identified from CORE data – average from past 3 years) – previous tenure either owner occupation OR private rented sector	**229**

Source: CORE data 2012/13 - 2014/15

8.52 It is recognised that these figures only relate to those households who were successful at gaining entry to social housing and therefore under-estimates need. There will be a proportion of households in need and unable to afford market housing who either do not apply for affordable housing or are not successful in gaining entry, and as such the figures in Table 8.11 could be an under-estimation.

Total Newly Arising Housing Need (gross per year) (Step 2.4)

8.53 Step 2.4 simply adds together the number of newly forming households unable to access market housing (Steps 2.1 and 2.2 above) to the number of existing households falling into need (Step 2.3). This provides an annual gross figure for future households in need. The resulting figures are set out in Table 8.12.

Table 8.12 Total Newly Arising Need (per year)

Rossendale	25% Gross Income on rent	35% Gross Income on rent
Newly forming households unable to access market housing net (Steps 2.1/2.2)	438	275
Existing households falling into need (Step 2.3)	229	229
Total Newly Arising Housing Need (per year)	**667**	**503***

Source: Lichfields Analysis
*rounding error

Core Output 3: Estimate of Backlog and Newly Arising Households in Need

It is estimated that there will be 667 newly arising households in need of affordable housing in Rossendale per annum based on the gross household formation approach, reduced to 503 if an allowance is made for a higher proportion of household income to be spent on rent every month.

This should be set alongside the existing backlog affordable housing need of 744 dwellings in Rossendale (or 850 using the Booster Survey approach). This does not take into account the existing and future likely supply of affordable housing, which is analysed in Section 10.0.

9.0 Supply of Affordable Housing (Stage 3)

Introduction

9.1 This Section estimates the existing and forthcoming stock of affordable housing as per the Practice Guidance. This stage examines housing stock that can accommodate households in housing need. The information is required in order to calculate net affordable housing requirements. The model considers both current affordable housing stock (including how much of this is available) as well as the level of future annual new supply.

9.2 The Practice Guidance[85] sets out the current components of housing stock used to accommodate current households in affordable housing need as well as future supply:

1 Affordable dwellings that are going to be vacated by current occupiers that are fit for use by other households;

2 Surplus stock (vacant dwellings);

3 Committed supply of new affordable units; and

4 Identifying units to be taken out of management (demolition or replacement).

9.3 Table 9.1 summarises the data sources used by Stage Three of the affordable housing model.

Table 9.1 Summary of Data Required for Stage Three

Stage of the Model	Data Items
Stage Three: Affordable Housing Supply	
3.1: Affordable Dwellings Occupied by Households in Need	None - already netted off at Stage 1 (Step 1.4)
3.2: Surplus Stock	CLG Data: Table 100 (2015) and Table 615 (2015)
3.3: Committed Supply of New Affordable Housing	Local Authority Information
3.4: Units to be taken out of management	Local Authority Information
3.5: Total Affordable Housing Stock Available	**Step 3.1 PLUS 3.2 PLUS 3.3 MINUS 3.4**
3.6: Future Annual Supply of Social re-lets (net)	CORE Data (2012/13-2014/15)
3.7: Future Annual Supply of Intermediate affordable housing available for re-let or resale at sub market levels	CORE Data (2012/13-2014/15)
3.8: Annual Supply of Affordable Housing	**Step 3.6 PLUS 3.7**

Affordable Dwellings occupied by Households in Need (Step 3.1)

9.4 The purpose of Step 3.1 is to identify the number of affordable dwellings which become available but are occupied by households in housing need. Thus, this step considers transfers within the affordable housing stock. The movement of these households (within affordable housing) will

[85] 2a-026-20140306

have a nil effect overall in terms of housing need. These households have already been netted off at Stage 1 of the calculation and the figure for this step is therefore zero.

Surplus Stock (Step 3.2)

9.5 A certain level of voids are normal and allow for transfers and works to properties. CLG's former SHMA Guidance (page 48) notes that a social housing vacancy rate in excess of 3%, and properties which are vacant for considerable periods of time, should be counted as surplus stock.

9.6 An analysis has been undertaken utilising vacancy level data for the last 3 years. This indicates a social housing vacancy level of 0.7% in 2015.[86]

9.7 This accords with the findings of the Survey carried out of RPs which identified low vacancy rates of properties generally, with feedback suggesting that vacancy rates were below 2% in the social sector.

9.8 Therefore, as the current vacancy rate is below the 3% rate recommended by CLG, a surplus stock rate of zero has been included within the model.

Committed Supply of New Affordable Housing (Step 3.3)

9.9 The CLG's former SHMA Guidance states that this step of the model should utilise information about new social rented and intermediate affordable dwellings which are committed at the point of assessment. The Local Authority Housing Statistics [LAHS] data no longer shows the number of planned and proposed affordable units. However, data on committed supply of affordable housing has been provided by Rossendale Council (Table 9.2) and suggests that a limited amount of affordable housing is currently in the development pipeline.

Table 9.2 Total Supply of New Affordable Units

	Rossendale
Supply of New Affordable Housing (Committed Supply) 2015/16-2017/18	22

Source: Local Authority Information (provided by Rossendale Council Officers in 2016)

Units to be taken out of Management (Step 3.4)

9.10 The former CLG SHMA Guidance states that this stage should *"estimate the numbers of social rented or intermediate affordable housing units that will be taken out of management."* This includes properties which are planned to be demolished or redeveloped (with a net loss of stock).

9.11 Rossendale Council provided information in 2016 that confirmed that 0 units were planned to be taken out of management; hence a figure of zero has been incorporated into the model. Discussions with RPs suggested that there were no immediate plans to take any units out of management.

Total Affordable Housing Stock Available (Step 3.5)

9.12 This step calculates total affordable housing stock available by simply adding together steps 3.1 (affordable dwellings occupied by households in need), 3.2 (surplus stock) and 3.3 (committed[87]

[86] CLG Data: Table 100 (2015) and Table 615 (2015)
[87] Committed housing is defined here as housing that has extant planning permission, based on data provided by RBC to Lichfields in 2016

additional housing stock) and subtracting 3.4 (units to be taken out of management). This is presented in Table 9.3.

Table 9.3 Current Supply of Affordable Housing

	Rossendale
Step 3.1 (Affordable Dwellings Occupied by households in need)	0 (already taken off need identified by Step 1.4)
PLUS Step 3.2 (Surplus Stock)	0
PLUS Step 3.3 (Committed Supply of New Affordable Housing)	22
MINUS Step 3.4 (Units to be taken out of management)	22
EQUALS Step 3.5 Current Supply of Affordable Housing	**22**

Source: CLG Data Table (2015) and Table 615 (2015) Local Authority Information

Future Annual Supply of Social Re-Lets (Step 3.6)

9.13 The Practice Guidance[88] also requires the calculation of social re-lets[89] and intermediate affordable housing (excluding transfers) to be assessed as future components of affordable housing supply:

"plan makers should calculate the level of likely future affordable housing supply taking into account future annual supply of social housing re-lets (net), calculated on the basis of past trends (generally the average number of re-lets over the previous three years should be taken as the predicted annual levels)".

9.14 Steps 3.6 and 3.7 therefore focus on the future supply of affordable housing arising from existing stock. The former CLG SHMA Guidance recommends that the number of social re-lets per year should be assessed by looking at past trends over the previous 3 years.

9.15 CORE data in respect of the number of lettings by RPs in the last 3 years has therefore been assessed. This excludes transfers from other affordable dwellings as they were removed from the assessment of 'need' at Step 2.3. The average figure for the last 3 years has been used in the model (Table 9.4).

Table 9.4 Future Annual Supply of Social Re-lets in Rossendale

	Number of Social Re-lets (excluding transfers)
2012/13	521
2013/14	305
2014/15	313
Average	**380**

Source: CORE Data (2012/13-2014/15)

[88] 2a-027-20140306
[89] Social re-let: social rented homes that fall vacant that are rented to new tenants at affordable rent levels

9.16 The level of re-lets appears reasonable, and discussions with several of the major RPs operating in this part of Rossendale suggest that the figure does not appear to be unrealistic.

9.17 The level of stock turnover due to re-lets was 13.0% in 2015. One RP provided figures of stock turnover for 2014/15 and 2015/16 of 12.0% and 11.0%. The former CLG SHMA Guidance states that for this stage of the SHMA assessment, in areas where the stock base of affordable housing is changing substantially (e.g. due to high levels of Right to Buy) it may be appropriate to take into account the changing stock base when predicting the future levels of future voids.

9.18 It is possible that the Government's renewed endorsement of the scheme[90], and more specifically the provision of greater discounts being offered to social tenants to buy their property, and the extension of the programme (albeit on a voluntary basis) to RPs, could increase the level of RTB in Rossendale substantially over the next few years. RPs that Lichfields spoke with suggested that they are going to have to carefully manage the RTB process and acknowledged it may have a significant impact. One RP states that RTB sales are low and have been low since the spike in 2006 which was caused by stock transfer.

9.19 The Government decided, with effect from April 2012, to increase the maximum cap on the Right-to-Buy discount, to be determined by the length of a tenant's qualifying period (now up to £75,000 across England). The Government is seeking to achieve one-for-one replacement (for England as a whole) whilst ensuring value for money. The Government anticipates that some 20,000 additional Right to Buy sales would take place over the next 3 years as a result of the restoration and increase in the national maximum discount cap. RPs suggested that the one-for-one replacement is unlikely and two-for-one replacement is expected.

9.20 This clearly has long-term implications for Rossendale, which has a significant social housing stock; 14.8% of all stock in 2015 As such, it is possible that there will be an increase in the number of sales per annum in future, which could reduce the long-term capacity of Rossendale to meet its own affordable housing needs. This would clearly need to be closely monitored by RPs and the Council.

Future Annual Supply of Intermediate Affordable Housing (Step 3.7)

9.21 This step takes into account the very low number of shared ownership affordable homes which become available as a result of re-sales each year. CORE data on re-sales of intermediate (shared ownership) housing for the last 2 years has been assessed. This has totalled 4 over the past two years, equating to an annual average rate of 2 dpa.

Annual Supply of Affordable Housing (Step 3.8)

9.22 This is simply the sum of Step 3.6 (social re-lets) and Step 3.7 (shared ownership re-sales). The results are shown in Table 9.5. it is likely that the relatively low level of shared ownership resales is due to the fact that this is a relatively new model of affordable housing. Alternatively, one RP suggested that as of 2016 there was a lack of suitable sites for this form of tenure in Rossendale.

Table 9.5 Annual Supply of Affordable Housing

	Rossendale
Step 3.6 (Future Annual Supply of Social re-lets)	380
PLUS Step 3.7 (Future Supply of Intermediate Affordable Housing)	2
EQUALS Step 3.8 Annual Supply of Affordable Housing	**382**

10.0 Affordable Housing Needs

Introduction

10.1 This section of the report draws together the analysis reported in Sections 9.0 and 10.0 in order to provide an assessment of net affordable housing need for Rossendale. This section also examines the type of accommodation most appropriate to meet this need.

Estimate of Net Affordable Housing Need

10.2 The starting point in calculating the net affordable housing need is the Total Current Housing Need established at Step 1.4. This figure takes account of any backlog in provision. Deducting the current available stock of affordable housing (step 3.5), results in a net backlog of 722 dwellings for Rossendale (based on the Housing Register approach). Annualised over 20 years this equates to a backlog of 36 dpa. Applying the alternative Booster Survey data results in a different level of backlog, of between 41 dpa and 24 dpa depending on whether more realistic assumptions are made concerning mortgage deposits and/or rental affordability.

10.3 In defining newly arising need, the future annual supply of affordable housing identified in Step 3.8 (382 dpa) is removed from the annual future housing need of 667/503 dpa gross as set out in Table 10.1. When added to the backlog, this indicates that Rossendale has a net annual need of between 321 and 326 affordable dpa depending upon whether the Housing Register or Booster Survey approach is followed[91]. This reflects gross household formation and does not account for household dissolutions, with the implication that needs may be inflated under this approach. The sensitivity test reduces this range to between 146 and 158 dwellings.

Table 10.1 Net Annual Housing Need

	Housing Register		Booster Survey	
	25% income / 3.5 x income	35% income / 3.3 x income + 20% deposit	25% income / 3.5 x income	35% income / 3.3 x income + 20% deposit
Current Need (Including Backlog)				
Total Current Need (Step 1.4)	744		850	505
MINUS Total Available Stock of Affordable Housing (Step 3.5)	22		22	
Equates to Net Current Need	722		828	483
Net Backlog: Annualised (18 years) (A)	36		41	24
Total Newly Arising Need				
Newly Arising Housing Need (Annual) (Step 2.4)	667	503	667	503
MINUS Future Annual Supply of Affordable Housing (Step 3.8)	382		382	
Equates to Net Newly Arising Need (net) (B)	285	122	285	122
NET ANNUAL NEED = A+B	**321**	**158**	**326**	**146**

[91] Excluding the sensitivity test of assuming 3.3 x income and a 20% deposit

Core Output 6: Estimate of Net Annual Affordable Housing Need

Applying the current (backlog) affordable housing need to the newly arising housing need annually suggests that Rossendale has an affordable housing need of 321 dpa over 20 years based on gross affordable household formation (using the Housing Register approach). This figure would reduce to 158 dpa if suitable allowances are made for a deposit and/or a greater proportion (35%) of income is spent on renting a property.

The equivalent figure for Rossendale based on the Booster Survey approach is 326 dpa (or 146 dpa with a 3.3 x income and a 20% deposit allowance / 35% income).

Summary of Affordable Housing Requirements

10.4 Two scenarios (each with two sensitivity tests) have been modelled to calculate a range of affordable housing requirements:

- **Scenario 1:** 25% income reduction with house prices at 3.5 times income levels
- **Scenario 1a (Sensitivity Test):** 35% income reduction with house prices at 3.3 times income levels + 20% deposit
- **Scenario 2:**25% income reduction with house prices at 3.5 times income levels
- **Scenario 2a (Sensitivity Test):**35% income reduction with house prices at 3.3 times income levels + 20% deposit

10.5 Although it is not clear to what extent the outcomes of the above affordable housing need scenarios represent "*future scenarios that could be reasonably expected to occur*",[92] as is required by the Practice Guidance, it is clear that under any of the four main scenarios highlighted above, there is a high level of affordable housing need in Rossendale.

10.6 A strict interpretation of the Practice Guidance and former CLG Guidance would suggest that the **321 / 326 dpa** figures would be more policy compliant. However as noted above, the HCA guidance to Registered Providers for assessing the affordability of their products sets out that 35% of gross household income can be spent on rent, whilst data released more recently than the former CLG SHMA Guidance estimates that the national average is 34.4% of gross household income (including state assistance) is spent on rent. Applying this 35% income threshold would lower the affordable housing need to 158 dpa / 146 dpa depending on whether the Housing Register or Booster Survey data is used.

10.7 Consideration of such scenarios at Local Plan examinations has highlighted the care that should be applied to interpreting such scenarios. For example, in considering housing needs during the West Lancashire Local Plan Examination, the Inspector concluded:

"At the other end of the range is one scenario which seeks to meet the full level of affordable housing need by building at least twice the number of houses required to meet any of the population-based household projections. It appears to me that this approach would result in a substantial surplus of market houses and so would be economically unrealistic."[93]

10.8 Notwithstanding, in line with the Practice Guidance Rossendale Borough Council needs to consider if an uplift in overall housing delivery is required to meet these affordable housing needs, which is discussed in further detail in Section 8.0.

[92] 2a-003-20140306
[93] West Lancashire Local Plan, Inspector's Report (September 2013) – §47

10.9 Given that the Booster Survey data is now over 2 years old, it is considered that the **158 dpa / 321 dpa figures** are the most appropriate to take forward for the purposes of defining affordable housing need in Rossendale.

The Role of the Private Rented Sector in Meeting Affordable Housing Needs

10.10 The CLG's former SHMA Practice Guidance (2007) recognises that:

"some households in need may choose to live in the private rented sector (possibly with the use of housing benefit) or housing that would be classified as unsuitable, even though they are eligible for affordable housing." [p49]

10.11 As such, SHMAs are required to analyse how the private rented sector is being used to accommodate housing need in an HMA, even though it is not specifically identified as a potential source of affordable housing in the Practice Guidance.

10.12 Whilst it is not appropriate to simply 'net off' households in need living in private rented housing from the overall affordable housing requirement figure (due to a variety of reasons including the associated greater insecurity of tenure), in practice it makes an important contribution to filling the often sizeable gap between affordable housing supply and demand. The private rented sector has increased in size significantly in recent years and it is therefore necessary to review its role in any objective assessment of affordable housing requirements.

10.13 An analysis of the 2011 Census indicates that some 4,106 households rent privately in Rossendale, 14.1% of all households. This is slightly lower than the equivalent rates at regional (15.4%) and national (16.8%) levels. However, this masks a substantial increase in the role of private rented accommodation in the Borough – the 2001 Census reported that just 2,776 households privately rented in Rossendale, just 10.2% of the total – well below the current rate. This broadly reflects the rate of increase in this form of tenure at a regional and national level between 2001 and 2011 and is likely to be indicative of the increasing affordability problems for prospective households purchasing their own home in the intervening period.

10.14 The CLG's former SHMA Practice Guidance suggests that turnover rates should be calculated, although they require careful interpretation. According to that document, turnover rates vary significantly depending upon the tenure – for example in the private rented sector, the average length of stay is 6-12 months reflecting the leasehold structure, whilst homeowners move on average every 3 to 7 years.

"*In the social rented sector, high turnover can be created in part by the allocations system; social-rented properties can have high turnover rates where vulnerable households are placed in housing not suited to long term tenancies*" [page 32].

10.15 According to the 2012/13 English Housing Survey, the total turnover of the private rented stock at a national level is 34.3% annually, the highest of any form of tenure. Applying this figure to the current number of households in Rossendale in private rented accommodation as reported in the 2011 Census implies an **annual turnover of 1,408 private rented dwellings**. This figure does not separate out the proportion of private rented properties that are likely to become available to households in receipt of housing benefit. It is estimated that 26.0% of private rented properties have Category 1 Hazards[94]. This would suggest that there is an annual turnover of **1,042** adequate private rented dwellings.

[94] The Housing Health and Safety Rating System (HHSRS) looks at 29 hazards relating to: dampness, excess cold/heat, pollutants e.g. asbestos, carbon monoxide, lead, lack of space, security or lighting, or excessive noise, poor hygiene, sanitation, water supply ,

10.16 Table 10.2 presents data from the Department for Work and Pensions in respect of the number of Housing Benefit claimants in the Private Rented Sector. It indicates that over the past five years or so, there has been a fluctuating trend of the number of housing benefits claimants who are meeting their needs in the private rental market, up from 1,860 to 2,019 in 2013, dropping to 1,763 in 2015.

Table 10.2: Housing Benefit Claimants in Rossendale

Year	No. of Housing Benefit Claimants in Private Rented Sector	Annual Increase
August 2011	1,860	-
August 2012	2,000	+140
August 2013	2,019	+19
August 2014	1,875	-144
August 2015	1,763	-112
Annual Average:		+11

Source: DWP 2016

10.17 DWP data suggests that in March 2011 there were 1,990 claimants in receipt of Housing Benefit living within the private rented sector in Rossendale, out of 5,080 housing benefit recipients in total.

10.18 Again, based upon the 2011 Census this would imply that 48.5% of the 4,106 households living in private rented accommodation are reliant to a greater or lesser extent on housing benefit, although it is recognised that this is clearly an over-estimation given that there can be multiple claimants living in the same dwelling.

10.19 By comparing the 2008/09 English Housing Survey data (more recent EHS information on this topic is not available) with DWP data (2012) at a national level, it is suggested that the number of households claiming is around 66%[95] of the total number of claimants, to reflect the issue of multiple claimants. Applying this rate to the 48.5% figure quoted above would suggest that **32.1%** of Rossendale households living in private rented accommodation are reliant to a greater or lesser extent on housing benefit. Applied to the 1,042 adequate private rented housing annual turnover in Rossendale (as at 2011) could indicate 335 units could be available as relets.

10.20 By comparison, the British and Social Housing Foundation's report "*Who Lives in the Private Rented Sector*" (January 2013) indicates that on average 19% of the total stock of private rented dwellings is benefit supported. It does, however, accept that this is likely to be an underestimation and that typically the figure has been around a quarter [page 30]. However, taking this lower figure on a precautionary basis, it could be suggested that at least **198** of the 1,042 adequate private rented housing annual turnover in Rossendale (as at 2011) could be available as re-lets to households in receipt of Housing Benefit.

10.21 **We are not suggesting that this figure of 198 should be 'netted off' the affordable housing requirements.** For example, Government reforms to the benefits system, not least the payment of Universal Credit to the tenant rather than the landlord, may increase risk to the latter's portfolio and therefore continue the decline of those claiming benefits in the private

accidents - falls, electric shocks, fires, burns, scalds and collisions, explosions, structural collapse. Each hazard is assessed separately, and if judged to be 'serious', with a 'high score', is deemed to be a category 1 hazard.

[95]Calculated on the basis of dividing the total number of households claiming housing benefits and living in the private rented sector (981,727 in England in 2011/12, according to the EHS) by the total number of housing benefit claimants living in the private rented sector (1,456,890 according to the DWP April 2012).

rented accommodation as recorded in the latest years' figures. Furthermore, as clarified in recent High Court judgements[96], it is not a designated form of affordable housing and may not be suitable for many people in need:

"*private rental accommodation is not affordable housing; and the Inspector was entitled to ignore the fact that state-subsidised accommodation in the private rented sector might in practice keep people who would otherwise be accommodated in affordable housing off the streets...it remains policy intervention even if the private sector market would accommodate those who would otherwise require affordable housing, without any positive policy decision by the Council that they should do so: it becomes policy on as soon as the Council takes a course of not providing sufficient affordable housing to satisfy the FOAN for that type of housing and allowing the private sector market to make up the shortfall*".

10.22 The High Court Judgment clarifies that it is not for the objectively assessed housing needs calculation to apply any constraints in respect of overall and affordable housing needs. It is for the next stage of the process, having identified full objectively assessed needs, to assess whether policy choices or other constraints might result in the final housing requirement being lower, if it can be demonstrated that this is in line with the Framework. Regardless of the final housing requirement to go forward within any Plan, full, objectively assessed housing needs for market and affordable housing should be set out and identified in line with the necessary policy and guidance. Failure to do so would be an unsound approach.

10.23 Whilst it is a fact that the PRS does support a number of households in constrained circumstances to meet their housing needs independently, the Eastleigh Local Plan Inspector[97] highlighted (paragraph 34);

"*...there is no justification in the Framework or Guidance for reducing the identified need for affordable housing by the assumed continued role of the PRS with LHA. This category of housing does not come within the definition of affordable housing in the Framework. There is not the same security of tenure...*"

Geographical Location of Households in Need

10.24 The geographical distribution of estimated need shows:

1 The outcome of Step 1.4, which estimates the geographical distribution of total current housing need (gross) (based upon the survey results and affordability test); and,

2 The outcome of Step 2.4 (newly arising need per year unable to afford access to market housing) assuming that the geographical distribution of future need will be the same as that shown by the location of current households in need.

10.25 The resulting figures show the total gross need: both the total current need and the amount of newly arising need which occurs each year. However, it is emphasised that Table 10.3 shows gross need only (i.e. does not take into account any need met by existing and forthcoming affordable stock), based on the Booster Survey (which provides data capable of being broken down by settlement areas). Insufficient information is available on the geographical distribution of affordable housing stock to calculate net housing for the geographical settlement areas.

[96] Oadby and Wigston Borough Council vs. SoS for Communities and Local Government and Bloor Homes Limited, [2015] EWHC 1879 (Admin), §50

[97] Inspector's Report into the East Hampshire Joint Local Plan Core Strategy (15th April 2014) - http://www.easthants.gov.uk/inspectors-report-164-kb

Table 10.3 Gross Need: Geographical Breakdown

	Current Need (from Task 1.4) (Gross Total)	Assumed % split between sub-areas
Area 1) Whitworth	147	17%
Area 2) Bacup	194	23%
Area 3) Waterfoot	66	8%
Area 4) Rawtenstall	216	25%
Area 5) Haslingden	159	19%
Area 6) Edenfield and Helmshore	67	8%
Rossendale Borough	**850**	**100%**

*Booster Survey 2014

10.26 The sub-area split of newly arising need assumes the same percentage split between sub-areas as that identified in respect of existing households in need.

Tenure of Households in Need

10.27 Table 10.4 shows the proportion of households in unsuitable housing for each of the tenures, based upon the Booster Survey results. The results suggest that a higher proportion of residents of social rented accommodation are in unsuitable housing than owner occupiers. The percentage of households who own a property with a mortgage that is considered unsuitable is double the proportion of households that own outright.

Table 10.4 Estimated Unsuitable housing - by tenure

Tenure	Proportion of Households in Unsuitable Homes
Own with Mortgage	6.31%
Own Outright	3.15%
Social Rent (Registered Providers / Housing Associations)	9.41%
Private or Agency Rent	8.00%

Source: Booster Survey 2014

Choices within Existing Affordable Housing Stock

10.28 Table 10.5 shows the number of bedrooms required by households on the Housing Register and within the Booster Survey. Table 10.5 can be compared with Table 10.6 which shows the number of bedrooms in affordable dwellings which were let during 2014/15.

10.29 The first table suggests that 57% of households on the B-with-Us Housing Register have been identified as requiring only 1 bedroom accommodation; however, this contrasts with the aspirations expressed in the Booster Survey, which suggests that just 7% of households currently living in unsuitable accommodation require a 1-bed property, rising to 13% of all households interviewed. This highlights a significant disparity between the Housing Register (which is informed by people's objective needs), and the Booster Survey, which is more subjective and based (to an extent) on people's aspirations.

10.30 Unsurprisingly therefore, Table 10.5 indicates a need for smaller sized dwellings for households on the Housing Register, whilst the Booster Survey identifies a particular need for 3-bedroomed properties.

10.31 Following the imposition of the under-occupancy penalty, discussions with local RPs have suggested that there is now a very strong increase in demand for smaller properties, and specifically for 1 and 2 bed units, although this can also be partly explained by the increasing number of elderly and newly-forming households. Local RPs suggested that the demand for 3-bed properties in Rossendale from those new to the register has declined substantially in recent months as a result of the potential financial penalties involved with under-occupation of social rented properties although the number of 3-bed properties being let actually increased substantially between 2012 and 2013 (immediately prior to the penalty coming into force). One RP commented that tenants who are currently under occupying are unlikely to move now and are generally managing the additional charge. The latest CORE data indicates that half of all lettings in 2014/15 were 1-bed properties, with a third comprising 2-bed properties.

Table 10.5 Number of Bedrooms Required

No. of Bedrooms	Housing Register (%)	Booster Survey	
		All households	Households in Unsuitable Accommodation
1-bed (including studio)	56.9%	12.7%	7.4%
2-bed	29.9%	36.8%	33.3%
3-bed	10.5%	36.1%	35.2%
4-bed	2.5%	11.8%	18.5%
5+ bed	0.1%	2.6%	5.6%
Total	100.0%	100.0%	100.0%

Source: B-With-Us Housing Register Monitoring 2016 (Minimum Bed Size) and Booster Survey 2014

Table 10.6 Affordable Housing General Needs Lettings in 2014/15 - Number of Bedrooms in Property

No. of Bedrooms	Rossendale (%) 2014/15
1-bed	50.7%
2-bed	33.3%
3-bed	13.6%
4-bed +	2.4%

Source: CORE Data 2014/15

Housing Aspirations and Need

10.32 The Booster Survey found that 90% of households either agree or strongly agree that their home meets their needs. Table 10.7 shows the percentage of households that agree their homes meet their needs by settlement area. The results show that satisfaction is similar across all 6 settlement areas with very few respondents (5-7%) stating their current house didn't meet their needs. It was predominantly nuclear families (10%) and single parent households (9%) who felt their current housing did not meet their needs, compared to just 3% of couples.

Table 10.7 Is your home adequate to meet your needs?

	Overall	Bacup	Haslingden	Rawtenstall	South West	Waterfoot	Whitworth
Base	1,161	255	196	235	163	183	129
Strongly Agree	50%	50%	49%	52%	51%	51%	50%
Agree	40%	42%	39%	39%	42%	37%	42%
Neither agree nor disagree	5%	2%	6%	4%	5%	8%	5%
Disagree	4%	4%	6%	5%	2%	3%	3%
Strongly Disagree	1%	2%	1%	1%	1%	1%	1%

Source: Booster Survey 2014: "Overall, to what extent do you agree or disagree that your home is adequate for the needs of your household?"

10.33 The results of the Booster Survey provide an indication of the proportion of households (of all tenures) who anticipate moving. Table 10.8 shows the proportion of people planning to move within the next 5 years and those who need to move in the next 5 years, with a significant proportion (almost 60%) indicating that they had no intention/need to move house for the foreseeable future.

Table 10.8 Households Intending to Move

	Rossendale
% of households who are currently looking to move	7%
% of households who are intending to move in the next 5 years	22%
% of households who are not looking to move for at least the next five years	12%
% Not looking to move/No need to move	59%

Source: Housing Needs Survey 2014

10.34 The Booster Survey found that of those looking to move, 47% were seeking to move elsewhere in Rossendale. Removing those who were undecided about where they wanted to live next, the figure rose to 57% of respondents.

Table 10.9 Where Existing Rossendale Residents are Looking to Move to

Where Looking to Move	Number	%
Rossendale	291	46.8%
Hyndburn	12	1.9%
Bury	27	4.3%
Rochdale	9	1.4%
Burnley	14	2.3%
Blackburn	6	1.0%
Manchester	15	2.4%
Calderdale	18	2.9%
Elsewhere in UK	94	15.1%
Abroad	22	3.5%
Not sure/undecided	114	18.3%

Source: Booster Survey 2014

10.35 Table 10.10 presents the number of people who are able to afford to buy or rent a suitable property in Rossendale Borough.

Table 10.10 Percentage of Households able to afford to Buy or Rent a suitable home in Rossendale

	Buy			Rent		
	Yes	No	Don't Know	Yes	No	Don't Know
Base	168	234	102	166	138	121
Strongly Agree	50%	28%	36%	45%	30%	28%
Agree	40%	46%	52%	39%	42%	52%
Neither/nor	3%	11%	7%	6%	14%	9%
Disagree	7%	11%	6%	7%	10%	10%
Strongly Disagree	-	4%	-	3%	4%	2%

Source: Booster Survey 2014

10.36 It is interesting that of those who stated that their current home meets their needs, 74% estimate that they cannot afford to buy, whilst 72% suggest that they cannot afford to rent in Rossendale.

Housing Requirements of Specific Groups in Need

10.37 Overall housing requirements are useful for considering the scale of need but the composition of that need is a further important consideration. In particular, different household groups have different needs and demands from their housing and therefore influence the housing market in different ways.

10.38 Incorporating the latest Census 2011 data, the Housing Register, the PopGroup projections and the Booster Survey, this SHMA presents an analysis of need by specific groups, including an assessment of household age, socio-economic issues and factors such as disability.

10.39 The brief for this study requested that consideration should be given to the housing needs of the following groups (where the dataset is available):

1 Families with children;

2 Older people;

3 Households with specific needs such as disabled people;

4 Minority and hard to reach households;

5 Rural communities;

6 First time buyers and young people; and,

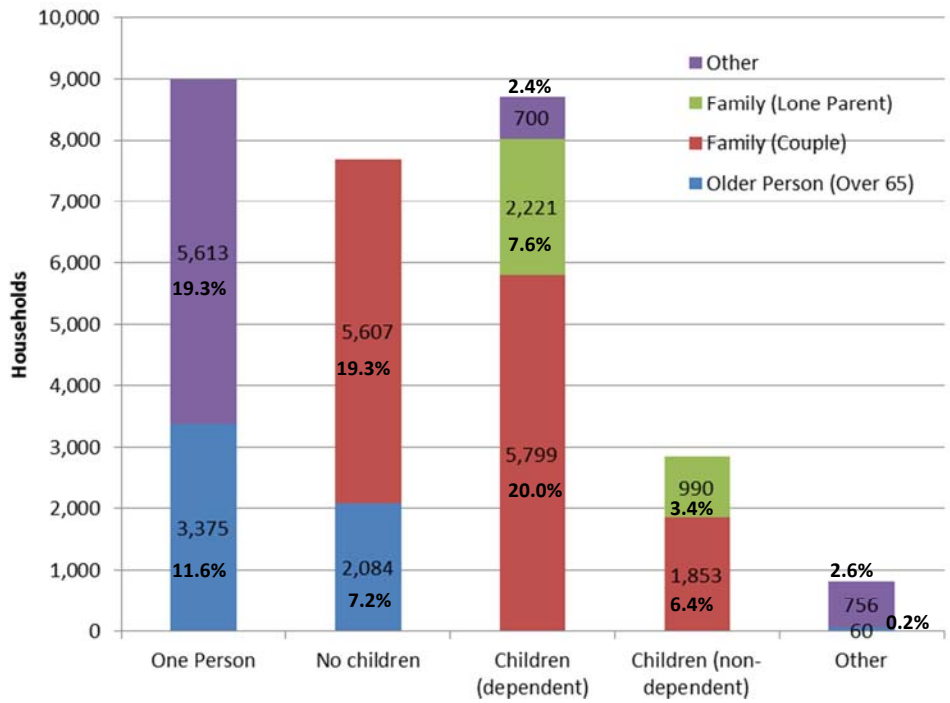
7 Key workers.

10.40 The analysis includes reference to the results of a Survey of RPs, which was carried out as part of the data gathering element of the SHMA work. Questionnaires were completed by Allocations Managers and Development Managers at the RPs. The questionnaire was drafted and prepared in conjunction with local authority officers. It is emphasised that reference to the results of the Survey of RPs reflects the opinions of respondents of the Survey and not necessarily the opinion of the authors of this report or RBC.

Household Types

10.41 The 2011 Census provides a breakdown of household composition, as illustrated Figure 10.1. This indicates that the majority of households within Rossendale Borough are defined (by ONS) as family units, predominantly couples (married, co-habiting or same sex civil partnerships). Older person households (where all occupants are aged 65+) comprise 19% of all households in Rossendale.

Figure 10.1 Breakdown of Household Composition in Rossendale 2011



Source: Census 2011

10.42 Families with dependent children number almost 8,720 households in Rossendale (30% of the total), whilst families with non-dependent children comprise 2,843 households (9.8% of all households, which is slightly higher than the national rate of 9.5%). Families with non-dependent children will include young adults who still live at home with their parents and may be seeking to move out. Nationally, 11% of households are lone parents which is broadly equivalent to the percentage in Rossendale.

10.43 The remainder of this section of the SHMA analyses the future change and growth in different household types, demonstrating that smaller household types of one person/couple households (both younger and in elderly households) look set to account for the majority of future household growth in Rossendale.

Families with Dependent Children

10.44 The Framework [§50] recognises the importance of providing housing for families, especially those with children, in the context of creating mixed communities.

Demographics

10.45 Lichfields' PopGroup Scenario Di: Long term Migration Partial Catch Up [PCU] Sensitivity Test analysis has provided an indicative estimate of the likely future numbers of families with children in Rossendale. This accords with the approach set out in CLG's former SHMA Guidance.

10.46 Table 10.11 shows the number (and proportion) of households with one or more children estimated to be living in Rossendale in 2014, based on the PopGroup analysis. Table 10.11 also demonstrates how the number and proportion of families with children is projected to change by 2034, with the number of families with children is likely to increase in total in Rossendale 2014-2034 (+934 households).

Table 10.11 Projected Change in the number of Households with Children 2014-2034

	2014		2034		Difference 2014-2034	
	Number	%	Number	%	Number	%
Rossendale	8,818	29.7%	9,752	28.8%	+934	+10.6%

Source: Lichfields PopGroup Scenario Di: Long term Migration PCU

10.47 Table 10.12 breaks the above figures down to identify how many of these households are expected to have 1 or 2 children, and how many 3+ children. It shows that the vast majority of households with children in 2034 are expected to have 1 or 2 children. The proportion of households comprising larger families (with 3 or more children) is projected to equate to 13% of the total of households with children.

10.48 In terms of policy implications, it is emphasised that the proportion of all households which are families with children is expected to increase in Rossendale 2014-2034, and that the number of households with children will remain high, comprising a significant proportion of all households (29%). It is important that the housing needs of these families are met, through the provision of sufficient, good quality family accommodation in sustainable locations. However, the provision of family housing should be balanced against the requirement for smaller housing to meet the needs of an ageing population with increasing numbers of single person households.

10.49 Although larger families will form only a small proportion of the population as a whole, policy will still need to ensure that housing is available to meet the requirements of these households (for larger houses). Hence there is a need for properties of all types, with the provision of bungalows and smaller 1-bed properties alongside continued provision for larger family properties, although the general trend is still towards smaller 1/2 bed properties overall.

Table 10.12 Projected Number of Families with Children in 2014 and 2034

	Families with 1 or 2 Children		Families with 3 + Children	
	Number	%	Number	%
Rossendale (2014)	7,424	84.2%	1,394	15.8%
Rossendale (2034)	8,447	86.6%	1,305	13.4%

Source: Lichfields PopGroup Scenario Di: Long term Migration PCU

Housing Need Identified by the Housing Register

10.50 The proportion of families with children who are seeking social housing comprises around 40% of all households on the Housing Register (see Table 10.13), which appears high when compared to Borough-wide average, although it is broadly on a par with the level across East Lancashire as a whole (41%).

Table 10.13 Active Housing Register Applicants, by Household Type (2016)

Rossendale	%
1 adult with children	26%
2 adults with children	14%
Couple	14%
Families with no children	2%
Friends	1%
Single	44%

Source: B-With-Us Housing Register 2016

Housing Need identified by the Booster Survey

10.51 Table 10.14 presents the proportion of households with one or more children in unsuitable housing compared to the Borough average. It is evident that the proportion of families with children in unsuitable housing is significantly higher than for the average household. An analysis of the reasons for households being in unsuitable housing unsurprisingly identifies that families with children are more likely to report a requirement for a larger house (i.e. additional bedrooms or because their current property is too small) than the general population.

Table 10.14 Unsuitable Housing - Families with Children

	Proportion of Households in Unsuitable Homes	
	Average	Households containing one or more children
Rossendale	5.25%	9.19%

Source: Booster Survey 2014

Results of the Stakeholder Consultation

10.52 The results of the workshop, questionnaire and stakeholder meeting suggest that based on strict interpretations of 'need', Rossendale's substantial supply of 2/3 bed terraced properties actually represented a good match with the size of households in the Borough. However, when it comes to people's requirements, and specifically their aspirations, there are too few larger, 'aspirational family and executive housing in the Borough which has led to many households moving outside the Borough. 5.4% of households surveyed in the Booster Survey identified parking as a reason that their house didn't meet their needs.

10.53 RP's operating in the area were aware of affordability requirements for intermediate housing in the Borough but considered the lack of understanding and general acceptance of this tenure was acting as a constraint. There is a limited supply of affordable housing being provided in the east of the Borough where demand is highest. Some RPs commented that the Borough contains a number of 'micro' housing markets, whereby people who have grown up in one area, say Bacup, want to continue to live in Bacup and would prefer not to move out of the town even to other locations in Rossendale. This was leading to a shortage of affordable housing in the east of the Borough despite house prices being generally lower than the national average in Rossendale

Older Person Households (Aged 65+)

Demographics

10.54 Table 10.15 presents the number and proportion of households headed by older people (aged 65+) estimated to be living in Rossendale in 2014. Table 10.15 also shows how the number of households headed by older people is projected to change by 2034. This is based on Lichfields' PopGroup Scenario Di: Long term Migration PCU analysis of population projections, incorporating the headship rates within the CLG's 2014-based household projections.

10.55 It is evident that both the number and proportion of such households is expected to increase substantially over the period to 2034 by 52% between 2014 and 2034, equal to an additional 4,271 older person households.

Table 10.15 Projected Change in Number of Households headed by Older People (aged 65+) 2014-2034

	2014		2034		Difference 2014-2032	
	Number	%	Number	%	Number	%
Rossendale	8,181	27.5	12,452	36.7%	4,271	52.2%

Source: Lichfields PopGroup Scenario Di: Long term Migration PCU

10.56 Table 10.16 breaks down the projected change in the number of households headed by a resident aged 65+ in 2034 to identify how many of these households are expected to be headed by a resident aged 65-84, and how many are headed by a resident aged 85 and over, who tend to need higher levels of care intervention and often have more specialised housing requirements as a consequence. It demonstrates that almost a fifth of all older person households will fall into this latter category, compared to 11% in 2014.

Table 10.16 Predicted Number of Households headed by Older People (aged 65+) in 2034

	Aged 65-84		Aged 85 +	
	Number	% (of over 65s)	Number	% (of over 65s who are over 85)
Rossendale	10,323	82.9%	2,128	17.1%

Source: Lichfields PopGroup Scenario Di: Long term Migration PCU

10.57 Furthermore, set alongside this is the fact that the number of residents aged over 65 in Rossendale is projected to rise at a much higher rate between 2014 and 2034 than for the rest of the population as a whole. The number of residents aged 65 and over is projected to increase by 6,336, or 52.9%, in contrast to the overall growth in population of just 5,915 residents (+8.6%) – effectively suggesting that the vast majority of Rossendale's future population growth will be accounted for by the increase in older person households over the period. In fact, excluding this growth in the older population, Rossendale would decline by around 420 residents by 2034 (based on Scenario Di).

Current Stock and Projected Future Need for Specialist Housing

10.58 The projected increase in older people (both in absolute and relative terms) is therefore striking and could have a number of significant housing, health and social care service implications which must be planned for accordingly.

10.59 Housing implications include increased demand for both specialist accommodation for older people and for services and home adaptations to enable older people to remain 'at home' living independently.

10.60 In addition to population growth, demand for services will also be influenced by changing attitudes to what comprises an acceptable quality of life amongst older generations and changing service provision.

10.61 There will be a particular need to provide appropriate opportunities for older households to downsize where they may be under-occupying larger homes. This is difficult to change, as many older households are likely to choose to stay within larger private properties. However, providing good quality alternative accommodation such as Extra Care Schemes may incentivise older households to release equity and downsize.

10.62 The issue of under-occupation remains; hence there is a need to enable/encourage older people to downsize if possible (recognising the inherent problems of this, given that many people tend

to prefer to stay in the 'family home' even though they may be better suited to moving to a smaller property).

10.63 Data from Housing LIN is presented for Rossendale in Table 10.17 for 2014. This indicates that there is currently insufficient supply of specialist housing for older people in the Borough. The Table shows that there is an over-supply of Sheltered Housing for rent and nursing care, and insufficient Enhanced Sheltered Housing, Extra Care and Residential Care facilities (for residents requiring a higher level of care).

Table 10.17 Current Supply and Demand for Specialist Housing for Older People in Rossendale (2014)

Rossendale		Demand	Supply	Variance
Sheltered Housing	Rent	613	802	**190**
	Lease	0	0	**0**
Enhanced Sheltered	Rent	98	24	**-74**
	Lease	0	0	**0**
Extra Care	Rent	123	42	**-81**
	Lease	0	0	**0**
Registered Care	Residential Care	319	278	**-40**
	Nursing Care	221	367	**148**
TOTAL		**834**	**868**	**+34**

Source: Housing LIN SHOP 2016. **Note:** Housing LIN definitions are as follows:

Housing Demand is the number of units required per 1,000 of the population aged 75+.

Sheltered housing: Schemes / properties are included where some form of scheme manager (warden) service is provided on site on a regular basis but where no registered personal care is provided.

Enhanced sheltered housing: Schemes / properties are included where service provision is higher than for sheltered housing but below extra care level. Typically there may be 24/7 staffing cover, at least one daily meal will be provided and there may be additional shared facilities.

Extra care housing: Schemes / properties are included where care (registered personal care) is available on site 24/7.

Residential care: Where a care home is registered to provide residential (personal) care only, all beds are allocated to residential care.

Nursing care: Where a care homes is registered to provide nursing care all beds are allocated to nursing care, although in practice not all residents might be in need of or receiving nursing care.

10.64 Moving forward, the Housing LIN SHOP model calculates that by 2035, a net increase of 1,738 additional specialist housing units for older people will be required to meet demand for all types. There is a particular need for additional Extra Care facilities and Residential Care.

Table 10.18 Current Supply and Demand for Specialist Housing for Older People (2014)

		Supply (2014)	Demand						2035 Variance @2014 Supply
			2014	2015	2020	2025	2030	2035	
Sheltered Housing	Rent	802	613	625	713	913	1,050	1,163	**-361**
	Lease	0	0	0	0	0	0	0	**0**
Enhanced Sheltered	Rent	24	98	100	114	146	168	186	**-162**
	Lease	0	0	0	0	0	0	0	**0**
Extra Care	Rent	42	123	125	143	183	210	233	**-191**
	Lease	0	0	0	0	0	0	0	**0**
Registered Care	Residential Care	278	319	325	371	475	546	605	**-327**
	Nursing Care	367	221	225	257	329	378	419	**-52**
TOTAL		**868**	**834**	**1,400**	**1,598**	**2,046**	**2,352**	**2,606**	**-1,738**

Source: Housing LIN SHOP (2016)

Housing Need Identified by the Housing Register

10.65 Table 10.19 demonstrates that older households are less likely to consider that they are in need of moving into a social property than might be expected, given their overall representation in the Borough. The local choice-based Housing Register demonstrates a relatively high level of housing need amongst the older households in the Borough, whereby 28% of applicants in Bands 1-4 are aged over 60 despite 24% of all residents in 2016 in the Borough being in that age bracket. This may indicate a higher level of dissatisfaction amongst older residents with their current accommodation. Lack of facilities is also likely to be a reason.

Table 10.19 Rossendale Housing Active Register – Older People

Applicant Age Band	Number of Households	% of Total on Register
Under 60	1,072	71.6%
Over 60	425	28.4%
TOTAL	**1,497**	**100.0%**

Source: B-With-Us Housing Register 2016

Housing Need identified by the Household Survey

10.66 An analysis has been undertaken of the Booster Survey results. In Rossendale 35% of households are headed by a resident over the age of 65+. The Survey identifies a range of reasons given by households containing older people (aged 65+) for their housing being unsuitable (albeit recognising that this analysis was based on a relatively low number of households). The most frequently quoted reason was sub-standard access to their house, or the presence of stairs. Perhaps more unusually, the fact that their house was too small for their needs was also a commonly stated reason (4.3%).

Table 10.20 Estimated Unsuitable Housing - Older Households (65+)

Area	Proportion of Households in Unsuitable Homes	
	Average	Older Households (65+)
Rossendale	5.25%	3.1%

Source: Booster Survey 2014

10.67 The number of older households in need is below the average for Rossendale. This may be a reflection of the number of households that have been able to adapt their property to meet their needs - around 17% of households have made adaptations to their properties already and a further 3.3% needed to make adaptations. The most common adaptations tended to relate to mobility/stairs as well as shower or bathroom facilities. The number of adaptations to stairs implies a shortage of single-level accommodation such as bungalows or purpose-built older persons apartments and extra care facilities.

Results of the Stakeholder Consultation

10.68 The Stakeholder Consultation exercise provided a useful insight into the shortage of housing suitable for the older population. It was stated that bungalows remained popular and met many of the housing needs of older residents. However it was also acknowledged that these are expensive and difficult for housebuilders to provide. One constraint that was noted was the topography of the Borough and the problems this presented for elderly residents living at the top of steep slopes. In addition, a provider of housing for older people stated that there was a need for more one-bed properties, to allow their client group to successfully downsize later in life.

10.69 The Extra Care Strategy and Specialist Housing Strategy for Lancashire was published in August 2014. This study identified a need of 98 extra care units in Rossendale annually to remove over-admissions into residential care. Greenbrook House in Whitworth is highlighted as one of only three extra care purpose built developments in Lancashire. The report also states that there is a shortage of older peoples' properties to buy in Rossendale.

10.70 In summary, given the high growth in the number of older residents in the Borough over the Plan period, there may be a number of significant housing, health and social care service implications which may raise difficult policy choices. In particular, the provision of general needs accommodation specifically developed for people over 65 and sheltered accommodation to meet this high level of need will be a priority, although practical measures seeking to reduce under-occupancy of larger homes should also be explored.

Households with Specific Needs

10.71 Housing may need to be purpose-built or adapted for households with specific needs, including people with disabilities. This analysis explores the overall qualitative housing requirements of households with specific needs; it does not provide a quantitative housing need for C2 uses for the purposes of 5-year housing land supply calculations.

Demographics

10.72 ONS Census data (2011) indicates that Rossendale Borough has levels of limiting long-term illness which are slightly below the regional average but above the national rate. 19.8% of Rossendale residents reported that their day-to-day activities were limited either 'a little' or 'a lot', compared to 20.3% across the North West and 17.6% nationally. Similarly, 6.5% of Rossendale residents reported themselves as being in 'bad' or 'very bad' health, which is broadly comparable with the North West average (6.8%), but above the national rate (5.4%).

10.73 It is recognised that older people are more likely than average to suffer limiting long-term illness and disability. The previous section reporting the housing requirements of older people detailed the increasing number of older residents projected to live in Rossendale. Thus, it is probable that the ageing population is likely to lead to greater rates of limiting long-term illness and disability, with associated requirements for appropriate housing provision and adaptations.

Housing Need identified by the Booster Survey

10.74 The Booster Survey found that 15.8% of households in Rossendale contain one or more adults with some form of disability. Table 10.21 demonstrates that according to the Booster Survey, households containing a disabled resident were more likely to consider that their home is unsuitable than the Borough-wide average.

Table 10.21 Estimated Unsuitable Housing - Disabled Residents

	Proportion of Households in Unsuitable Housing	
	Average	Households Containing 1 or More Disabled Adult
Rossendale	5.25%	8.62%

Source: Booster Survey 2014

10.75 Households containing residents with some form of disability were (like other groups) most likely to state that their home had inadequate facilities or was otherwise unsuitable for a disabled resident. Affordability was not cited as a reason why their current property was unsuitable, whilst the house's small size was only referenced by one respondent which is unusual given that this is a common reason given by other groups in the Borough.

10.76 The Booster Survey found that 11.8% of all households surveyed had already completed or needed adaptations to their property in order to meet their housing needs. However, 50% of those who said that their household was in need of adaptations also said that the property met their needs. Therefore not all households who required adaptations perceived themselves as being in housing need.

Table 10.22 Households containing a household member with a long term illness, health problem or disability - homes have been adapted, need adapting or don't need adaptation to meet housing needs

Area	% where current home has been adapted	% where home needs adapting	% where home does not need adapting	Total
Rossendale	38.3%	8.7%	53.0%	100.0%

Source: Booster Survey 2014

Housing Need identified by the Housing Register

10.77 The B-with-Us Housing Register for Rossendale Borough shows that 27.6% of all those on the Register have a disability. This is three times as many as might be expected given the proportion in need in the Booster Survey. This implies that households with 1 or more adult with a disability are finding it more difficult to access suitable social accommodation than other households and therefore they are over-represented on the Register.

Results of the Stakeholder Consultation

10.78 Stakeholders, including RPs, were asked whether there was a shortage of homes for people in different categories of specific need (e.g. housing for the blind, physically disabled, mentally impaired etc).

10.79 No significant housing issues were raised by the stakeholders, although it was stated that, as is the case with elderly residents, Rossendale's topography restricts the suitability of much of the housing stock to those with specific needs.

10.80 It was also raised that Lancashire County Council were currently preparing an extra care and specialist housing strategy[98] for Lancashire which looked at need across the county and contained key statistics on need within Rossendale. This document was at an early stage at the time of the interview; hence stakeholders did not specify any particular specialist housing need arising from it.

10.81 One RP commented that new housing has more appeal in the Borough and particularly new build housing that is constructed in small pockets. A number of the examples given were properties for over 55s indicating that there is strong demand for housing for older people in the borough. It was also raised that Rossendale tends to have higher levels of residents with mental health needs.

Minority and Hard to Reach Households

Demographics

10.82 Black and Minority Ethnic [BME] households may have particular requirements in relation to housing needs, reflecting different social norms and family structures.

10.83 According to the 2011 Census (Table 10.23) in Rossendale, 93.9 % of the population is classified as being 'white' which is considerably higher than the equivalent figure at a regional (90.2%) and national (85.4%) level. The remaining 6.1% of the population comprises a wide range of ethnicities with a particular concentration in the mixed/multiple ethnic group which accounts for almost half of the remaining population.

Table 10.23 Rossendale Population by Ethnicity

Ethnic Group		Rossendale			
		Ethnicity (Census 2011)		Total on Housing Register 2016	
White	English/Welsh/Scottish/ N. Irish/British	62,516	92.0%	1,406	93.5%
	Irish	541	0.8%	11	0.7%
	Gypsy or Irish Traveller	47	0.1%	2	0.1%
	Other White	674	1.0%	32	2.1%
Mixed/ multiple ethnic group	White & Black Caribbean	199	0.3%	4	0.3%
	White & Black African	64	0.1%	0	0.0%
	White & Asian	218	0.3%	7	0.5%
	Other Mixed	121	0.2%	0	0.0%
Asian/Asian British	Indian	186	0.3%	1	0.1%
	Pakistani	1,139	1.7%	12	0.8%
	Bangladeshi	1,638	2.4%	21	1.4%
	Chinese	233	0.3%	0	0.0%
	Other Asian	200	0.3%	2	0.1%

[98] Published in August 2014 and referred to elsewhere in this report as ' The Extra Care Strategy and Specialist Housing Strategy for Lancashire'

Ethnic Group		Rossendale			
		Ethnicity (Census 2011)		Total on Housing Register 2016	
Black/ African/ Caribbean /Black British	African	49	0.1%	3	0.2%
	Caribbean	63	0.1%	0	0.0%
	Other Black	11	0.0%	0	0.0%
Other ethnic group	Arab	37	0.1%	0	0.0%
	Any other ethnic group	46	0.1%	2	0.1%
	Total People	**67,982**		**1,503**	
	Refused/Did Not Say	-	-	4	-

Source: Census 2011 and B with Us Housing Register 2016

10.84 Table 10.23 compares the ethnic profile of Rossendale Borough's total population with the ethnic profile of active applicants on the Housing Register. Although imprecise, this analysis seeks to identify any ethnicities which may be disproportionately represented on the Housing Register, and therefore may provide an indication of particular problems accessing housing. In this respect the only group that appears to be over represented on the housing register is 'other' white ethnicities (e.g. European White). Pakistani and Bangladeshi households are under-represented.

10.85 This may provide some indication of particular affordability or housing market pressures facing these groups. In the case of 'other white' ethnicities in Rossendale Borough, this could conceivably comprise white European households, including European migrants often associated with agricultural work and construction or blue collar jobs in logistics or manufacturing sectors.

10.86 Conversely, the number of Housing Register applicants of Asian/Asian British ethnic origin is around half the level that might be expected given the size of the population living in the area. This supports anecdotal evidence provided at the stakeholder workshop that many households from this ethnic background have very specific housing requirements that they seek to meet in the private sector.

Housing Need identified by the Booster Survey

10.87 The Booster Survey was completed by just 2.1% of minority or hard to reach households with the majority of respondents white British.

10.88 However, the proportion of households in need, in ethnic minority groups is very high considering the average for Rossendale. This may be due to the tendency of such households to be large in size compared to the housing stock in Rossendale that tends towards mid-size properties (2/3 bed), or it may be a distortion due to the relatively small numbers of respondents from an ethnic group, hence the data should be treated with caution.

10.89 The Survey suggested that the reasons given for properties not meeting the needs of ethnic households is primarily an insufficient number of bedroom or the property being otherwise too small. This is consistent with the discussions with stakeholders below which highlighted the larger household size of certain ethnic groups and a tendency for them to adapt and extend the existing housing stock to meet their needs.

Table 10.24 Estimated Unsuitable Housing – Ethnic Minority Households

	Proportion of Households in Unsuitable Housing	
	Average	Ethnic Minority Households
Rossendale	5.25%	20.8%

Source: Booster Survey 2014

10.90 Housing Need identified by the Housing Register

10.91 Table 10.23 indicates that the Housing Register is generally representative of the population as a whole in Rossendale. 'Other' white households are over-represented whereas Pakistani and Bangladeshi households are under-represented.

Results of the Stakeholder Consultation

10.92 At the consultation event a number of stakeholders including LPA officers identified the settlement of Haslingden as an area with a particular concentration of minority and hard to reach households. It was suggested that a particular characteristic of these households is that they often have large, extended families living beneath one roof.

10.93 Stakeholders repeated that there have been signs of adaptation of existing terraced stock to accommodate such households, including combining two terraces into one as well as adding extensions. It was commented that the increased flexibility afforded by the GPDO has enabled these households to more easily meet their needs in Rossendale. It was also suggested that it is common for such groups to rent properties from other family members, enabling a greater level of affordability within this population as subsidies are provided privately by family members. This prevents many of these households from needing to access social housing.

Rural Communities

10.94 The Government has placed the provision of housing for rural communities high up its agenda. Both the Framework and the Planning Practice Guidance[99] stress the importance of recognising the particular issues facing rural areas in terms of housing supply and affordability, and the role of housing in supporting the broader sustainability of villages and smaller settlements:

10.95 "In rural areas, exercising the duty to cooperate with neighbouring authorities, LPAs should be responsive to local circumstances and plan housing development to reflect local needs, particularly for affordable housing, including through rural exception sites where appropriate." [The Framework, Paragraph 54]

10.96 Furthermore, the Government's 2015 Rural Productivity Plan[100] identifies the need to provide more rural housing in rural areas as one of its ten key action points, recognising that a lack of housing is a national challenge but in rural areas it is a particular constraint to labour and entrepreneurial mobility. In response:

10.97 "The government will increase the availability of housing in rural areas, allowing our rural towns and villages to thrive, whilst protecting the Green Belt and countryside. This will include a significant contribution to the 200,000 'Starter Homes', to be offered at a 20% discount for first-time buyers under the age of 40, that the government is committed to delivering this Parliament. Through the right combination of measures, the government wants to ensure that any village in England has the freedom to expand in an incremental way, subject to local agreement." [page 19]

[99] 50-001-20140306
[100] DEFRA (August 2015):*"Towards a one nation economy: A 10-point plan for boosting productivity in rural areas"*

10.98 This includes making it easier for rural areas to establish a neighbourhood plan and allocate land for new homes, including through the use of rural exception sites to deliver Starter Homes, as set out in the current Government consultation on proposed changes to national planning policy:

"Starter homes can provide a valuable source of housing for rural areas and, if classified as affordable housing, then we consider it should be possible to deliver starter homes through the existing rural exception site policy" [§46][101].

10.99 The Affordable Rural Housing Commission [ARHC] was set up in July 2005 to enquire into the scale, nature and implications of the shortage of affordable housing for rural communities in England and make recommendations to help address unmet need.

10.100 The ARHC identified a number of trends in rural communities:

1. Inward migration of commuters, retirees and owners of second or holiday homes contributing to demand-led house price inflation;
2. Right-to-buy has had a proportionally greater impact in reducing the stock of social housing in rural areas;
3. Fewer new homes have been built to replace those sold in rural areas;
4. Planning policies have prioritised the protection of the environment and limited the availability of land for market and affordable housing;
5. While average earnings in rural areas match those elsewhere, the affluence of commuters and others masks the fact that many of the lowest paid wage-earners are employed in the rural economy and often face the highest and least affordable house prices.

10.101 It is also noted that there is growing pressure nationally to assess the housing needs of rural communities, as a separate and distinct study from more broad based housing needs assessment.

Housing Need identified by the Household Survey

10.102 The South West sub-area comprises primarily rural areas of Rossendale and provides a reasonable indication of rural housing need in Rossendale. In the rural areas people were less likely to report that their house didn't meet their needs. For example 14.1% of households in the south-west sub area strongly disagreed when asked if their current home met their needs. This is much lower than other sub areas, i.e. Rawtenstall (20.8%) and Bacup (21.7%).

Results of the Stakeholder Consultation

10.103 Participants at the Stakeholder Workshop raised concerns in relation to the provision of affordable housing in rural areas of Rossendale, particularly around Edenfield where average property prices are greater than other settlement areas within the Borough. It was stressed that this is a particular issue for first time buyers in the rural areas who want to stay near their families and to be near where they have grown up, but are currently unable to do so. There is therefore a concern that people in rural areas are being priced out of the market, with the problem being particularly pronounced in the south west settlement area.

10.104 As is often the case in rural areas it was suggested that rural households may be under-represented on the Housing Register due to the low numbers of social stock available in the

[101] CLG (December 2015): "*Consultation on proposed changes to national planning policy*"

rural areas of the Borough. The majority of stock is located in Bacup, Rawtenstall and Haslingden with a limited amount of stock available within rural locations such as Edenfield, Lumb and Weir. As a result, the Housing Register may not portray a realistic picture of the situation.

First Time Buyers and Young People

10.105 The Government has recognised that there is a growing crisis of home ownership across the country, exemplified by the fact that young adults are finding it harder and harder to access the housing ladder. In his 2015 Autumn Statement the Chancellor highlighted the fact that 15 years ago, around 60% of people under 35 owned their own home, with the figure set to fall to around 30% in 2016. In response, a series of measures were announced by the Chancellor to deliver 400,000 affordable housing starts by 2020-21, focussing on low cost home ownership; facilitating 200,000 Starter Homes for first time buyers under the age of 40; and to extend the existing Help to Buy programme with new, relaxed rules intended to help younger households purchase their own home.

10.106 The particular problems faced by young people with aspirations to access home ownership are therefore a high-profile concern nationally and the Government has introduced various schemes seeking to tackle the issue. Although house prices are only now starting to reach again the peak last achieved in 2007-2008, the requirements of mortgage providers have become more stringent, including less availability of mortgages at a high loan to value ratio.

10.107 The number of family households with non-dependent children living at home in Rossendale highlights the difficulties faced by young people in accessing housing. Furthermore only 3.3% of households are headed by someone under the age of 25. This increases to 15.7% under the age of 35.

10.108 Earlier sections of this report have focussed on the affordability for households seeking to access market housing (to rent or buy). This identified that newly forming households generally have lower incomes than the average population (equating to around 83% of the total income of the average household according to the English Housing Survey). A proportion of these newly forming households with lower incomes comprise young people seeking to leave their parental home to establish a new household. Younger people also have had less opportunities than older households (who may also have equity in their existing house) to accumulate the wealth required in order to afford a deposit for a house purchase.

10.109 Private sector renting is a key tenure for young people and provides particular benefits for this age group such as the flexibility to move home relatively easily. The sector is considered by many as a 'gateway tenure' for households with aspirations for home ownership and the associated benefits such as security of tenure. It is noted that the private rented sector [PRS] forms a relatively low proportion of the housing stock in Rossendale (14%) in comparison to the regional (15%) and national averages (16.7%)[102].

10.110 Data on private sector rented levels (Section 5.0) points to wide variations in lower quartile rent levels between geographical settlement areas, with locations in the south-west sub-area being particularly expensive. Thus, although the PRS provides an important tenure for young people, obstacles such as the availability of appropriate accommodation of acceptable quality and limited locational choice should be a consideration.

[102] Census 2011: Tenure – Households, 2011 (QS404E)

Demographics

10.111 Table 10.25 presents the number of households headed by younger people (aged 24 and under) living in Rossendale as a proportion of the entire population, and how this is projected to change over the Plan period. It is evident that the proportion of households headed by a resident aged 24 or younger is very low in the authority area (compared to the national rate of 11.9% for the same age categories nationally[103]). Furthermore, the proportion of residents in the younger age categories is not projected to increase over time as the population ages (although the number of households headed by someone aged 16-24 will increase slightly in absolute terms, the proportion remains static).

Table 10.25 Projected Change in Numbers of Households headed by Younger People (aged 16-24) 2014-2034

	2014		2034		Difference 2014-2034	
	No.	%	No.	%	No.	%
Rossendale	973	3.3%	1,184	3.5%	212	21.7%

Source: Lichfields PopGroup Long Term Migration PCU (Scenario Di)

Housing Need identified by the Household Survey

10.112 Table 10.26 suggests that younger households are less likely to consider that their home is unsuitable than average. A range of reasons was given by households containing young people as to why their house was unsuitable, but they were particularly likely to cite that their existing home was too small for their needs moving forward; that they had an insufficient number of bedrooms; that their home was affecting their health; or affordability issues.

Table 10.26 Estimated Unsuitable Housing - Young People

	Proportion of Households in Unsuitable Housing	
	Average	Younger Person Households
Rossendale	5.25%	3.3%

Source: Booster Survey 2014

Housing Need identified by the Housing Register

10.113 Younger people are significantly over-represented on the Housing Register. In 2014, 51.4% of all households on the housing register were aged under 25. This is likely to be due to the affordability of housing compounded by the difficulties young people face in accessing housing finance. In 2016 however, this figure had plunged to 13.4%.

10.114 In terms of the reasons behind this significant fall in the number of younger people on the Housing Register, this is likely to be due in part to changes in Housing Benefit eligibility. Single people under the age of 35 can now only receive Housing Benefit for rented bed-sit accommodation or a single room in shared accommodation, with Local Housing Allowance limited to up to £260.64 per week in such cases[104]. Additionally, Housing Benefit for claimants who have spare bedrooms (under the over-occupancy penalty) is reduced; currently by 14% for one spare bedroom and 25% for two or more spare bedrooms. Together these changes are likely to have contributed towards reducing the number of younger people on Housing Registers in recent years.

[103] Census 2011: Age by Single Year, 2011 (QS103EW)
[104] https://www.gov.uk/housing-benefit/eligibility

Results of the Stakeholder Consultation

10.115 It was considered that the national trend of younger people staying at home for longer before purchasing their first home is also being seen in Rossendale, in both the rural and the urban areas of the Borough. However, some commented that this trend is more common in ethnic minority households and that many young people move out of the Borough not because of affordability reasons, but because of the desire to access a wider range of aspirational housing stock.

10.116 Participants suggested that there is a particular issue in rural areas where younger households want to continue to live near to friends and family but are priced out of the market and have limited choice.

Key Workers

10.117 Feedback from stakeholders regarding the housing needs of Key Workers in Rossendale Borough was very limited. Most attendees were not aware of any specific issues surrounding Key Workers and no specific comments were made regarding any particular unmet housing needs.

Conclusion

10.118 There are a range of housing requirements which are specific to certain groups in Rossendale. In particular, the area faces a significant growth in the number of older person households which will commensurately increase the need for suitable housing and related residential care solutions. The most common reasons why existing housing wasn't suitable related to access and stairs which perhaps implies a need and/or shortage of bungalow or single level accommodation purpose built for older people in the Borough. This is a position that the 2014 Extra Care and Specialist Housing Strategy for Lancashire recognises and aims to address.

10.119 The evidence for households with specific needs indicates a shortage of suitably adapted vacancies for people who have physical disabilities and there appears to be a particular requirement for level access accommodation.

10.120 As is the case in many other parts of the country, there also appears to be an issue relating to sufficient supply of housing for younger people, particularly in the western settlements of the Borough. Even with demand-side interventions by the Government such as Help to Buy and the Starter Homes initiatives, there remain considerable barriers to accessing the housing market for such people due to a lack of available mortgage finance.

Core Output: Estimate of household groups who have particular housing requirements.

Families with Children:

The proportion of families with children is expected to increase and the number of households with children will remain high. It will be important to ensure that the housing needs of these families are met, through the provision of sufficient, good quality family accommodation in sustainable locations. Stakeholders commented that younger families with children are moving out of the Borough seeking more aspirational executive housing, with the Booster Survey adding further weight to the supposition that there is a need to broaden the stock and provide a better quality environment in which to bring up children in Rossendale.

Older People:

The significant growth in the number of older person households in Rossendale will need particular consideration, in terms of in the types of new housing brought forward. There is currently an insufficient supply of general needs and specialist housing for older people, with a particular need for Extra Care and Residential Care, as set out in the latest Housing LIN statistics for Rossendale. This aligns with the findings of a specialist housing study produced by Lancashire County Council in August 2014 which demonstrated there was a particular need within Rossendale specifically for specialist accommodation to meet the needs of the ageing population.

Stakeholders considered that the Borough's housing stock was relatively well suited in terms of property size for meeting the needs of older people but it was the quality of stock that needed to be improved.

Households with specific needs such as disabled people:

There is a clear requirement for properties that can be adapted to suit their occupants across the local authority area. Many households with at least one disabled adult have already carried out adaptations. It is noticeable that the number of disabled households on the Housing Register is high when compared to the relative proportion of the Borough's population. This implies an under-provision of suitable housing for the disabled which needs to be planned for in Rossendale.

Minority and hard to reach households:

The vast majority of the population in Rossendale classify themselves as 'white British', with a commensurately small percentage of ethnic groups. There were no particular barriers to accessing the Rossendale housing market identified for minority groups at the stakeholder meeting.

Only a very small number of ethnic minority households completed the Booster Survey, but of those that did, small house sizes and/or too few bedrooms were the main reasons for their homes not meeting their needs. This is consistent with comments from the stakeholder workshop where people repeated that many ethnic minority households preferred to adapt and extend their properties to suit their changing needs rather than move house. However, of the small number who did complete the Booster Survey, 20% stated they were in need which is not consistent with data from the Housing Register.

It was acknowledged that a general trend across Rossendale is for households of ethnic minorities to live with extended families through choice rather than necessarily through need or inadequate housing stock within the Borough. The ability to adapt terraced housing stock which is in abundant supply in the Borough was seen a positive element of the housing stock in Rossendale and one officer commented that the flexibility of terraced housing is helpful in meeting need through 'knocking through' and extending.

Rural Communities:

As within many other local authority areas, residents in rural locations were considered to be less likely to apply for a place on the Council's Housing Register given the limited supply of units becoming available in rural parts of Rossendale Borough. Stakeholders considered that

there remained a strong demand for housing in rural areas and an overall shortage of social rented stock, with much lower stock turnover compared to the urban areas of the Borough. Pressures on the housing market and lack of supply were highlighted as being a particular issue in the south west sub-area of the Borough in places such as Edenfield.

First time buyers and young people:

The proportion of households headed by a resident aged 24 or under is very low in Rossendale and is not projected to increase over time in the Borough. However, the current problems faced by young people with aspirations to access home ownership are likely to continue for the foreseeable future. At present, the PRS is a key tenure for young households looking to live independently, but the percentage of the stock being used for the purposes of private rent is slightly lower than the regional and national average. This may also impact upon young people trying to establish a household. It is considered that the largest obstacle to young people remains the availability of mortgage finance and putting together an adequate deposit.

Key Workers:

No specific issues were identified surrounding Key Workers and their ability to access either social or market housing in the Borough.

11.0 Key Issues for Future Policy

Introduction

11.1 This section of the report considers the implications of future policy changes on the delivery of affordable housing and particularly the impacts of changes in housing costs. It also examines affordable housing requirements as a proportion of overall supply and the tenure mix.

Impact of Changes in House Prices and Market Rents

11.2 Sensitivity testing has been applied to examine the impacts on affordability of an increase or reduction in housing costs. The range of scenarios tested include:

1 Land Registry data on house prices (2016);

2 Current (2016) market rents;

3 5% and 10% increase in house prices;

4 5% and 10% decrease in house prices;

5 5% and 10% increase in market rents; and,

6 5% and 10% decrease in market rents.

11.3 Table 11.1 and Table 11.2 show the proportions of households in each settlement area which are estimated to be unable to afford access to market housing. Table 11.1 shows the financial capacity of existing households (used in steps 1.4 and 2.3 of the affordable housing model) and Table 11.2 shows the financial capacity of newly forming households, who generally have lower incomes (used in Step 2.2 of the model). As outlined previously, the higher monthly costs of buying a property rather than renting in most areas means that a higher proportion of households are unable to buy than the proportion unable to rent in all of the areas. Housing affordability appears to be a particular problem in Edenfield and Helmshore and the surrounding rural areas of Rossendale.

11.4 As might be expected:

1 An increase in housing prices or rental levels results in a corresponding increase in the percentage of households unable to afford access to market housing; and,

2 A decrease in housing costs increases the percentage of households able to afford access to market housing.

Table 11.1 Affordability Test Results – Proportion of **Existing** Households Unable to Afford LQ Market Housing (3.5 x Income Multiple / 25% Gross Income on rent)

% Unable to Buy/Rent Lower Quartile House:	Rossendale						
	ALL	Whitworth	Bacup	Waterfoot	Rawtenstall	Haslingden	Edenfield and Helmshore
% Unable to BUY	72.1%	69.5%	56.1%	72.2%	80.4%	70.8%	83.0%
…with 5% increase	75.0%	72.1%	60.8%	74.7%	83.3%	73.3%	84.4%
…with 10% increase	77.7%	74.6%	65.4%	77.2%	84.1%	75.8%	85.8%
…with 5% decrease	69.3%	66.6%	51.4%	69.1%	77.4%	68.4%	81.6%
…with 10% decrease	66.4%	60.4%	46.7%	63.3%	74.5%	63.5%	80.2%
% Unable to RENT	59.4%	62.6%	54.2%	48.4%	63.9%	68.4%	62.4%
…with 5% increase	64.5%	67.6%	58.8%	52.9%	66.8%	70.8%	65.8%
…with 10% increase	69.7%	72.5%	68.4%	62.2%	72.9%	75.7%	69.1%
…with 5% decrease	54.3%	56.9%	49.6%	43.9%	61.0%	64.1%	59.0%
…with 10% decrease	49.2%	51.3%	45.0%	41.2%	56.8%	58.3%	55.6%

Source: Land Registry Data (2016), Rightmove (2016), Experian Income Data (2011)

Table 11.2 Affordability Test Results – Proportion of **Newly Forming** Households Unable to Afford Market Housing

% Unable to Buy/Rent Lower Quartile House:	Rossendale						
	ALL	Whitworth	Bacup	Waterfoot	Rawtenstall	Haslingden	Edenfield and Helmshore
% Unable to BUY	82.7%	79.9%	73.2%	82.4%	85.7%	80.8%	87.7%
…with 5% increase	85.5%	82.6%	75.7%	84.6%	86.6%	83.6%	88.6%
…with 10% increase	87.9%	85.3%	78.1%	86.9%	87.5%	86.3%	89.6%
…with 5% decrease	79.8%	76.9%	69.6%	79.4%	84.7%	78.0%	86.8%
…with 10% decrease	76.9%	73.8%	64.0%	76.4%	83.8%	75.0%	85.4%
% Unable to RENT	72.1%	74.9%	72.2%	66.7%	75.1%	78.1%	76.0%
…with 5% increase	74.9%	77.7%	74.6%	71.0%	77.8%	80.8%	78.9%
…with 10% increase	80.3%	83.1%	79.6%	75.9%	83.3%	86.3%	80.1%
…with 5% decrease	69.2%	72.0%	67.5%	61.3%	72.3%	75.2%	72.0%
…with 10% decrease	66.4%	69.2%	61.9%	55.9%	68.8%	72.4%	68.0%

Source: Land Registry Data (2016), Rightmove (2016), Experian Income Data (2011)

11.5 The results of the above affordability calculation (based upon higher and lower housing costs) have been inputted into the affordable housing model to enable an assessment to be made of the impact of changes in market rents on the net affordable housing requirement. The findings are

set out in Table 11.3 which demonstrates the significant impact with relatively minor changes in house price/rental levels would have on affordable housing requirements.

Table 11.3 Net Annual Housing Need - with changes in market prices/rents

Rossendale Housing Register Approach	Annual Affordable Housing Need	
	3.5 x Income Multiple / 25% Gross Income on rent	3.3 x Income Multiple + 20% Deposit / 35% Gross Income on rent
Current (2016) LQ House Prices	**386**	**329**
…with 5% increase	403	347
…with 10% increase	417	379
…with 5% decrease	369	312
…with 10% decrease	351	294
Current (2016) LQ Rents	**321**	**158**
…with 5% increase	339	185
…with 10% increase	371	241
…with 5% decrease	304	131
…with 10% decrease	287	111

Implications of 'Help to Buy'

11.6 The Government's 'Help to Buy' mortgage guarantee scheme has been hailed by both the development industry and the Government as being a key factor (alongside the gradual economic recovery) of stimulating the housing market. This helps to facilitate the provision of mortgage finance to households (often, but not exclusively, first time buyers) who might otherwise struggle to provide a sufficient deposit.

11.7 Under the Government's **Help to Buy Equity Loan scheme**, a buyer is only required to put down a minimum 5% deposit on a new home (older homes are excluded), and the government provides an equity loan (through the HCA) of up to 20% of the property's value up to a maximum purchase price of £600,000. The remaining amount is then covered through a standard mortgage. At the end of the mortgage or when the property is sold, the household must repay the equity loan, which will be 20% of the value at the time of sale. There is no fee applied to the equity loan for the first 5 years, after which an annual fee of 1.75% is payable, rising by RPI plus 1% each year.

11.8 The Government's **Help to Buy Mortgage Guarantee scheme** helps households to purchase a home with a deposit of just 5% of the purchase price. This is open to both first time buyers as well as existing home owners, for new build homes in the UK (again with a purchase price of up to £600,000). The government provides a guarantee to the mortgage lender. In general, bank lending rates are higher under this scheme than if a purchaser were to apply for a mortgage independently, with an initial interest rate of 5.2% for the first five years typical.

11.9 The Government has also instigated the **Help to Buy ISA**, by which the Government will boost savings into the account by 25%. The maximum Government bonus that can be received is £3,000 (and a minimum of £400), and is available to each first time buyer, not each household (meaning that a couple with two separate Help to Buy ISAs, each saving up to £12,000, could receive a £6,000 bonus from the Government to go towards buying your first home). As this

can be used in conjunction with the other Help to Buy schemes, this could further increase the amount of deposit households can put down for their first home.

11.10 The latest figures provided by the Government indicate that Help to Buy equity loans have has helped more than 81,000 people to buy a new home so far, with over 80% of sales going to people taking their first step onto the housing ladder. 102 people have been granted equity loans in Rossendale to date, of which 79 were first time buyers[105].

11.11 An analysis has been undertaken of the extent to which the advent of Help to Buy allows both existing and newly forming households to purchase a new property. The analysis has looked at both the Help to Buy Mortgage Guarantee Scheme, which assumes that households would have access to a 5% deposit; and the HTB Equity Loan Scheme, whereby the Government provides an additional equity loan (through the HCA) of 20% of the property's value; thus the total property value against which a mortgage is obtained is just 75%.

11.12 The same LQ house prices are factored into the equation as before, and similar assumptions have been made that newly forming households will have incomes 83% of the level of existing households. It should be noted that the analysis makes no allowance for any fees involved; nor does it analyse the implications of the household failing to sell the property (or reduce the size of the equity loan) within the first five years and incurring increasing interest charges on the outstanding equity loan.

Table 11.4 Affordability Test Results – Implications of the Help to Buy Scheme

% Unable to Buy/Rent Lower Quartile House:	Rossendale						
	ALL	Whitworth	Bacup	Waterfoot	Rawtenstall	Haslingden	Edenfield and Helmshore
Currently (EXISTING HOUSEHOLDS)	**22,379**	**2,381**	**4,033**	**3,206**	**5,290**	**3,808**	**3,333**
With 20% Deposit and 3.3 x income	1,959	1,854	3,112	2,548	4,674	3,082	3,162
With HTB Equity Loan (25%) deposit	15,403	1,439	2,822	2,041	4,177	2,445	2,801
With HTB mortgage guarantee (5%) deposit	21,495	2,281	3,696	3,069	5,097	3,675	3,277
Currently (NEW HOUSEHOLDS)	**25,654**	**2,736**	**5,267**	**3,657**	**5,638**	**4,344**	**3,521**
With 20% Deposit and 3.3 x income	22,772	2,420	4,183	3,256	5,376	3,867	3,358
With HTB Equity Loan (25%) deposit	20,675	2,086	3,383	2,831	4,918	3,439	3,224
With HTB mortgage guarantee (5%) deposit	24776	2,633	5,007	3,527	5,578	4,192	3,484

Source: Land Registry Data (2016), Rightmove (2016), Experian Income Data (2011)

11.13 The results are presented in Table 11.4. They indicate that the HTB Equity Loan scheme could have a significant effect on people's ability to purchase a new build property in Rossendale. For example, the number of existing households who in theory could not afford to buy a new build property in Rossendale could fall from 72.1% to 49.6%. This suggests that the true level of

[105] Help to Buy equity loans in Rossendale (1st April 2014 – end of March 2016).

affordability for both new and existing households in Rossendale could be somewhat lower than has been modelled in Sections 8.0 to 10.0, although this of course assumes that householders are able to afford a 5% deposit in the first place (the HTB ISA could of course go some way towards assisting new households in being able to provide the necessary deposit).

Starter Homes

11.14 As noted in Section 3.0, the Housing and Planning Act has introduced a statutory duty on local authorities to promote the delivery of Starter Homes, with a requirement for a proportion of starter homes to be provided on all 'reasonably sized' housing development sites.

11.15 A Technical Consultation has been undertaken regarding the level at which this requirement should be set, although the Act defines starter homes as being new dwellings available to first time buyers under the age of 40, sold at a discount of at least 20% of market value and at less than the price cap of £450,000 in London and £250,000 elsewhere, with a minimum time limit on resale (5 years) before the discount can be removed. Further financial support is available through the Help to Buy ISA to help purchasers save for a deposit, further reducing the financial burden on first time buyers[106].

11.16 It is intended that most of these starter homes will be available for re-sale on the open market after 5 years at their full market value, and hence they will not retain their low cost status in perpetuity. Nevertheless, the Government has made it clear that Annex 2 to the Framework (the Glossary) will be revised to include starter homes within the overall definition of Affordable Housing on the grounds that affordable housing is about supporting households to access home ownership, where that is their aspiration, as well as delivering homes for rent:

"*We propose to amend the national planning policy definition of affordable housing so that it encompasses a fuller range of products that can support people to access home ownership. We propose that the definition will continue to include a range of affordable products for rent and for ownership for households whose needs are not met by the market, but without being unnecessarily constrained by the parameters of products that have been used in the past which risk stifling innovation. This would include products that are analogous to low cost market housing or intermediate rent, such as discount market sales or innovative rent to buy housing. Some of these products may not be subject to 'in perpetuity' restrictions or have recycled subsidy. We also propose to make clearer in policy the requirement to plan for the housing needs of those who aspire to home ownership alongside those whose needs are best met through rented homes, subject as now to the overall viability of individual sites.*[107]" [§9]

11.17 The Government announced in the March 2016 Budget the launch of the Starter Homes Land Fund prospectus[108], which will allow Local Authorities to access £1.2 billion fund to remediate brownfield land to provide at least 30,000 Starter Homes.

11.18 Clearly then (acknowledging that the details are yet to be finalised), whilst starter homes are to be included in the definition of affordable housing going forward, households will not be means-tested. Therefore any first time buyer under the age of 40 could apply for a starter home no matter what their income may be. This means that it is not a simple matter to set out what the potential demand is likely to be for starter homes in Rossendale.

11.19 Lichfields has undertaken an analysis of the potential pool of households who may be eligible and able to purchase a starter home over the plan period 2014-2034. This process is summarised in Table 11.5.

[106] CLG (December 2015): Consultation on proposed changes to national planning policy
[107] CLG (December 2015): "*Consultation on proposed changes to national planning policy*"
[108] CLG (March 2016): Starter Homes: Unlocking the Land Fund

Table 11.5 Potential Starter Homes Eligibility in Rossendale (2014-2034)

	Potential First Time Buyers 2014-34	% Who can afford to purchase a new property @20% discount	Number able to afford a starter home	
			Total	Annual
Existing Households with a HRP* under 40	3,351*	11.7%	391	20
Newly Forming Households with a HRP+ under 40	11,316	8.6%	977	49
TOTAL	14,667	-	1,368	68

Source: 2011 Census Land Registry Data (2015), Rightmove (2016), Experian Income Data (2011), 2016 PopGroup PCU/Long Term Migration Scenario

+HRP: Household Reference Person

*Note: For existing households with a Household Reference Person [HRP] under the age of 40, it has been assumed that if they are currently living in rented accommodation then they would not previously have owned a home and would therefore be eligible for a starter home. Whilst this is likely to be true for the majority of cases, it will necessarily under-estimate the total number of households who have, for whatever reason, decided to rent having purchased a property in the past.

11.20 In the absence of any data on the likely purchase price of typical starter homes in Rossendale, it has been assumed that this is likely to equate to the typical (median) sales price of new build semi-detached, apartments and/or terraced properties in Rossendale. The price paid figure for such properties over the year to August 2016 (as recorded by HM Land Registry) was £136,975. Discounted by 20%, this would suggest a typical discounted price of £109,580, which would require a household income of at least £31,309 (assuming a standard 3.5 x income multiple).

11.21 Table 11.5 indicates that this would typically price out 88% of existing households with an HRP under 40, and 91.0% of newly forming households with an HRP under 40. Applied to the total number of households in this age bracket, this would suggest that there is potentially an annual reservoir of **1,368 households** (both existing and emerging) over the next 20 years who would be eligible and theoretically able to purchase a starter home.

11.22 It is of course noted that this figure is based on a number of assumptions regarding individuals' ability to pay and how the starter homes discount is likely to work in practice. We do not of course know how this will play out in Rossendale, and whether given the comparatively low house prices generally, there will be substantial interest in this discounted product from either developers or potential occupiers.

11.23 For example, it is likely that the demand for starter homes will come from households who are either able to afford market or shared ownership properties, rather than affordable rented/social rented housing. It is unlikely therefore to have an impact on social housing, although it is possible that there will be some overlap with intermediate housing needs. This is examined in further detail below.

11.24 Clause 4 of the Housing and Planning Act states that an English planning authority "*must carry out its relevant planning functions with a view to promoting the supply of starter homes in England*". Furthermore, Clause 5 - Planning permission: provision of starter homes, contains a new duty that applies to decisions on planning applications. The Explanatory Notes accompanying the Act suggest that the clause would enable the SoS, through regulations, to require that in relation to applications for residential development above a certain size there must be a s.106 planning obligation securing a certain proportion of starter homes on the site.

11.25 The regulations may also specify that certain types of residential development should be exempt, or that certain areas should have a higher starter home requirement, or that LPAs

should have discretion about certain requirements. The requirements could include the provision of a particular number or proportion of starter homes on site or the payment of a commuted sum to the local planning authority for the provision of starter homes. The SoS will have flexibility to apply different requirements to different types of residential developments and to different areas, including conferring discretions on LPAs. It is understood that the Bill also gives the option to developers whether to build starter homes or affordable homes, including where there is a current s.106 agreement in place.

11.26 The Government has yet to provide a figure in the Practice Guidance / Framework regarding what the 'certain proportion of starter homes' provided on suitably-sized starter home schemes, is likely to be. Without this, it is very difficult to suggest the scale of need at this stage, or what proportion (if any) of the affordable housing requirement should be 'netted off' for the provision of starter homes. A figure of 20% has been suggested.

11.27 The CLG's "*Starter Homes Regulations Technical consultation*" (March 2016) is seeking views on a tapered approach which enables the starter home to be sold at an increasing proportion of market value, stepping up to 100% over time, for between 5 and 8 years. The Consultation also seeks views on whether there should be a minimum percentage requirement to be applied uniformly on all sites over 10 units to provide a single requirement across the country, and whether 20% represents a reasonable requirement for most areas.

11.28 Discussions with various RPs suggested that demand is likely to be limited for starter homes in eastern parts of Rossendale in particular due to the relatively low property prices in certain areas. One RP considered demand would be low for starter homes in Bacup due to the number of terraced streets and new homes which already meet the demand. However, areas such as Rawtenstall, Crawshawbooth, Stubbins and Edenfield were considered to have the potential for greater demand for starter homes as existing new build properties in these areas are more commonly 3 and 4 bed and smaller properties are therefore likely to be in demand.

11.29 As such, the Council will need to monitor the situation and prepare suitable policy responses, based on viability assessments, to ensure that demand can be met without harming the wider property market (for either market or social rented properties).

Second Steppers

11.30 The Booster Survey and stakeholder consultation have highlighted that a significant proportion of households are essentially unable to exercise genuine choice within the market as a result of their current limited financial capacity (when considered against current house prices and rents), even allowing for financial incentives such as Help to Buy. This is in part driven by a high proportion of local households having very low incomes, although as a result of tightening mortgage lending regulations this is increasingly affecting households with higher incomes but low levels of savings or with limited (or even negative) equity in their property. This includes a group referred to as 'second steppers'.

11.31 Second steppers are those people still living in their first home, but looking to take their next step up the ladder. They are the link between first time buyers and the rest of the housing market. Lloyds Bank has developed a second stepper housing affordability measure which is calculated as the average price of a typical second stepper home less the owner's current equity position as a ratio of average earnings. In the UK, this stood at 6.4 times gross annual full-time average earnings for 2015. This was an improvement on the previous year (when the figure was 7.1). [109]

[109] http://www.lloydsbankinggroup.com/globalassets/documents/media/press-releases/lloyds-bank/2015/150605-second-steppers-2015.pdf

11.32 Despite many benefitting from the recent equity boost associated with HTB and other fiscal measures discussed above, financial support is still being required to help many make the jump to the next step. An update by Lloyds Bank[110] found that first time movers typically need to find an extra £125,694 to fund the move to their preferred next home of a detached property, and that 17% will require financial assistance from family or friends to help bridge this gap (asking for more than £22,000). Half of these second steppers felt that they would not be able to make the next move on the property ladder without this help.

11.33 According to Lloyds Bank, as more time passes since the peak of the market and the subsequent fall in house prices in 2007/08, a higher proportion of potential second steppers will have bought their first property when house prices had already fallen from their peak. However, second steppers in aggregate still face considerable challenges. Across the UK, the difficulties faced by second steppers are having a considerable knock–on impact for potential first-time buyers due to the resulting shortage of properties available on the market with housing chains hard to establish.

11.34 In terms of what this means for Rossendale, the ratio between house prices and earnings has been calculated for second steppers in the authority area for 2016 and compared to the equivalent ratios for England and Wales and the North West over the same period. This calculation is based on the following assumptions and data:

1 A second stepper is, on average, estimated to have 7% equity of the average price for a typical move-on property (based on equity level data collated by Lloyds Bank);

2 The data used relates to semi-detached properties (based on consumer research by Lloyds TSB which found that the majority of second steppers expect to move into a semi-detached home);

3 When calculating average semi-detached house prices, Land Registry Price Paid data for the period September 2015 to August 2016 has been used (equal to £142,821 for Rossendale);

4 Earnings are based on Gross Annual Pay for Full Time Employee Jobs in 2015 using data from ONS Annual Survey of Hours and Earnings [ASHE].

11.35 The resultant ratios of house prices to earnings for second steppers are **5.2** for Rossendale in 2016. This compares to a national average of 7.7.

11.36 This suggests that homes in Rossendale Borough are more affordable for 'second steppers' than for the country as a whole.

Build to Rent

11.37 Build to Rent was launched by the Government in December 2012 in response to the Montague report on barriers to institutional investment in private rented homes. Its purpose is to stimulate investment in large-scale development of homes built specifically for private rent by professional organisations. The fund, which is administered by the Homes and Community Agency, is intended to reduce the up-front risk for developers by way of equity participation or the provision of bridge finance to allow schemes to be built, managed and let. The initial Build to Rent budget of £200m was increased to £1bn in the Budget 2013. Approximately £300m has been allocated to Round 1 projects, and contracts have been signed for 6 projects totalling £359 million in Round 2 (announced in July 2015), none of which are located in Rossendale.

11.38 Research published by EC Harris in November 2013 (Build to Rent –Pushing the Boundaries) indicates that Build to Rent is likely to be viable across more than half of England's local

[110] www.lloydsbankinggroup.com/Media/Press-Releases/2015/lloyds-bank/second-steppers-still-need-bank-of-mum-and-dad/

authority areas. Whilst London and the South East dominate, there are also hot spots in the Midlands, North and South West. The viability of Build to Rent is not exclusive to these areas, but the research demonstrates a prevalence of urban conurbations and towns near to, or within commuting distance of, major centres of employment. In the North West, Trafford, Manchester and Stockport are the top ranked authorities where Build to Rent could deliver a positive land value. Rossendale (in common with most of East Lancashire) was identified as an area whereby build to rent was not viable, even if delivery costs and unit sizes were reduced.

Self-Build

11.39 The Framework [§50] requires LPAs to plan for a mix of housing including for people wishing to build their own homes. The Government wants to enable more people to build their own home and wants to make this form of housing a mainstream housing option. There is strong industry evidence of significant demand for such housing, as supported by successive surveys. The Practice Guidance[111] states that LPAs should plan to meet the strong latent demand for such housing. A self-build project is defined as a situation whereby a house is designed and constructed to the specifications of the person who is going to live there.

11.40 At present around 10,000 self-build homes a year are built in the UK; the Government is keen to see this figure rise to 50,000 a year, or more. This would help to grow the proportion of new self-build homes built in the UK from its current 8% to nearer 25%. [112]

11.41 The first stage would involve self-builders formally registering for a new building plot with their local authorities (similar to the way people currently register on a council housing waiting list). However, the principal purpose of this register, is to establish demand for self-build. Only people who had lived in a local authority area for two to three years would be eligible to register, and they might also need to prove they had the resources to buy a plot once the council makes them available.

11.42 Each council notes of the level of demand in its area to facilitate suitable serviced building plots to match the local demand. The Government hass imposed a legal duty on councils to provide the plots, and it has allocated £150m to help kick start the process. This would enable councils who had bid successfully to acquire land for the plots if it has no land of its own, and it could also be used to service the plots (i.e. to ensure good road access or to provide water, power etc for each plot).

11.43 In the Comprehensive Spending Review in November 2015 the Government announced the establishment of the Housing Development Fund which will provide access to £1 billion of loan finance for custom build, small and medium builders and innovative new building methods for up to 5 years, with the intention of supporting the provision of over 25,000 homes.

11.44 People on the local register would not be able to demand plots in specific locations, or get them at unrealistic prices. They would have to pay the full local value. People on the register could not expect to pick and choose too much; if a council makes reasonable plots available and those on the register turned them down the council would have met its requirements. Council's have 3 years to grant planning permission for the number of people registered as of 30 October 2016.

11.45 In terms of how this initiative relates to Rossendale Council, the Practice Guidance[113] advises that additional local demand over and above current levels of delivery can be identified from

[111] 2a-021-20140306

[112] More details on the Right to Build initiative announced in the 2014 Budget were announced in a speech by (then) Planning Minister Nick Boles, as part of National Custom & Self Build Week: http://www.selfbuildportal.org.uk/latest-news/290-details-of-the-new-right-to-build-initiative-for-self-builders-emerges

[113] 2a-021-20140306

secondary data sources such as: building plot search websites; 'Need-a-Plot' information available from the Self Build Portal; and enquiries for building plots from local estate agents.

11.46 A review of the 'Need a Plot' information suggests that the level of demand for plots in Rossendale is low, with no specific requests for a plot identified in Rossendale at the time of search. As such data is unlikely on its own to provide reliable local information on the local demand for people wishing to build their own homes, the Council has met its legal obligation and has published its Register. As of Autumn 2016 there were 7 households registered.

Impact of the Affordable Rent Model

11.47 The Government introduced a new Affordable Rent Model in April 2011 to be offered to RPs as part of its spending review. Affordable Rent offers shorter term tenancies at a rent higher than social rent. This is set at up to 80% of local market rent.

11.48 In July 2014 the HCA announced the Affordable Homes Programme for 2015 to 2018, which will invest £1.7 billion in new affordable housing to deliver 165,000 new homes by March 2018. In addition, the Affordable Housing Guarantee scheme was launched to support the building of new additional affordable homes. The scheme offers RPs a Government guarantee, on debt they raise to deliver additional newly-built affordable homes. This will help to reduce their borrowing costs, increasing the number of new homes they can afford to provide. The guarantee scheme is complemented in England by grant funding, although the guarantees themselves are UK-wide[114].

11.49 The Government has introduced new opportunities for Registered Providers to help manage their assets where appropriate, tailor tenancies and rent levels. However, the structure of the new system also means that in areas where private rents are low, social housing currently offers close to – or greater than – 80% of market rents. For these places, there will be little or no increase in subsidy. This means that there will be very little additional money available with which to build new homes in some parts of the country.

11.50 The purpose of this section of the report is to examine the anticipated positive and negative impacts of the affordable rent model. This report only focuses on affordability aspects; it does not consider other impacts of the affordable rent model. In addition, the potential opportunities for utilising affordable rent housing as part of a recommended tenure split for future affordable housing supply are explored later in this report.

Social Rent and 80% Affordable Rent Difference

11.51 Table 11.6 shows the changes to rental levels by comparing current social rents with 80% of market rents. It demonstrates relatively moderate differences between social and 80% market rents. This analysis does not take into account variations of income/rent levels in different locations within Rossendale Borough. However, the calculation is useful in broadly demonstrating the extent to which affordable rent levels (on average) at 80% of LQ market rent (i.e. 80% of £395 per month), compares with the cost of social rent. The Table shows that social rent is virtually identical to affordable rent in Rossendale.

[114]HCA (8th May 2015): 2010 to 2015 government policy: house building

Table 11.6 Difference between Current Social Rents and Affordable Rents - Overall Average

Overall Average			
Borough	**Social Rents (Average)**	**Affordable Rent[1]**	**Difference**
Rossendale	£315	£316	+£1

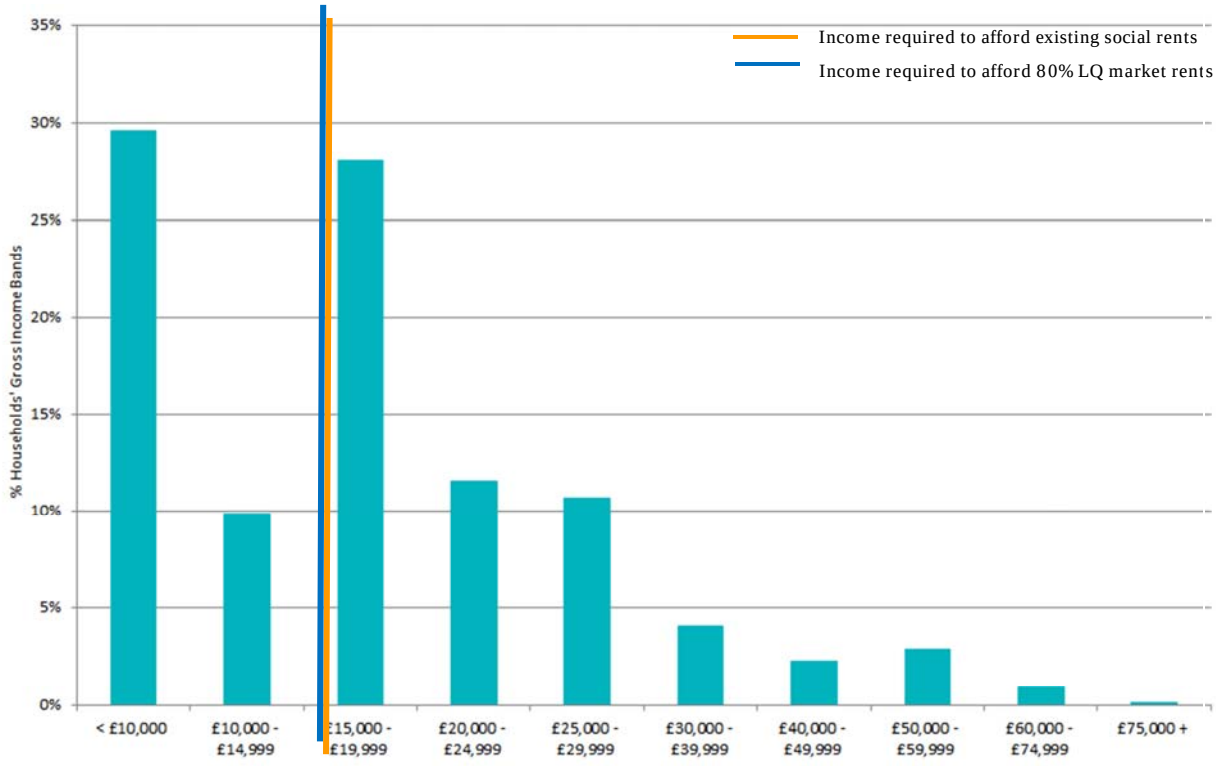
Source: CORE DATA (2016) and Rightmove (2016)

[1] Measured as 80% Lower Quartile Market Rent

Comparing Rent with Household Income

11.52 Figure 11.1 draws together the information on rent differences (set out in Table 11.6) with Experian household income band data for the general population (i.e. all households who live in Rossendale Borough). It shows the number of households in each of the income bands within the Local Authority. The orange vertical line shows the income required to afford existing social rents (average: £15,142) and the blue vertical line shows the income required to afford 80% of lower quartile market rents (average: £15,168). This assumes that up to 25% of gross household income is spent on rent. Thus, any households to the left of the vertical lines would need to pay more than 25% of their income on rent or require the receipt of benefits.

Figure 11.1 Rossendale Affordability



Source: Experian (2011), CORE, Rightmove (2016)

Affordability of existing and newly forming households

11.53 The above information relates to the general (existing) population. However, the affordable housing calculation (Section 10.0) explained how the incomes of newly forming households are generally lower than that of the general population. This is reflected in Figure 11.2, which contrasts the percentage of existing and newly forming households unable to afford existing

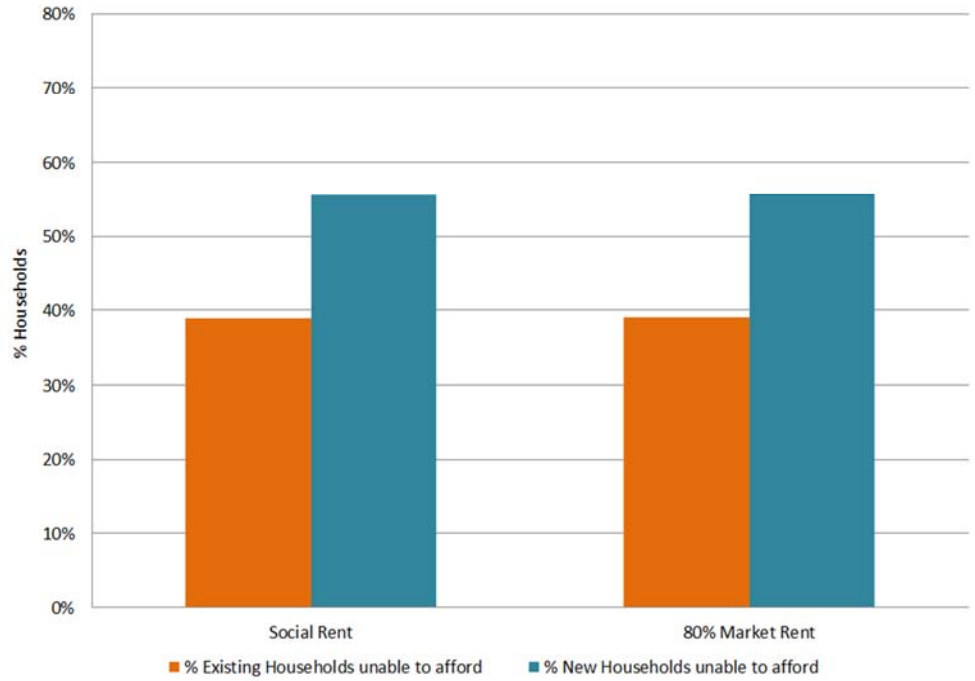
social renting and 80% market rent. The figures are virtually identical. However, there is a significant difference between the number of existing and new households that can afford (without access to benefits) either affordable or social rented accommodation due to the substantial drop in income estimated for the latter group.

1 38.9% of existing households and 55.6% of newly forming households cannot afford existing social rent; and,

2 Some 39.0% of existing households and 55.7% of newly forming households in Rossendale cannot afford 80% market rent.

11.54 The income data used to inform this analysis does not take into account benefits received by households (such as Universal Credit that replaces other benefits including Housing Benefit).

Figure 11.2 % of Existing/Newly Forming Households Unable to Afford Existing Social Rent or 80% Market Rent (without access to benefits)



Source: Experian 2011, CORE 2016, Rightmove 2016

Suggested Affordable Housing Need

Proportion of Housing to be Affordable

11.55 An overall housing OAN has been identified (Section 8.0) of **265 dpa – 335 dpa for Rossendale Borough,** equivalent to 5,300 to 6,700 additional dwellings over the plan period 2014 to 2034.

11.56 An affordable housing need has been identified (Section 10.0) of between 321 dpa and 158 dpa based on the Housing Register Approach, and between 327 dpa and 146 dpa based on the Booster Survey approach. As the latter data is 2 years old, it is considered that greater weight should be afforded to the Housing Register data (i.e. **158 – 321 affordable dpa**).

11.57 An assessment of the amount of net annual affordable housing need identified as a proportion of the total housing requirement suggests that, in quantitative terms at least, theoretically Rossendale would need between **47%-60%** of its total annual housing OAN to comprise

affordable housing if it is to meet all of its affordable housing need even at the bottom end of this range (i.e. 158 dpa).

Policy Advice

The study has demonstrated that the quantitative need for affordable housing is high, at least 158 dpa even when a 35% income multiplier is applied, and potentially as high as 321 dpa. This does not take into account the continued ability of the Private Rented Sector to accommodate households in need, which in practice occurs through the payment of housing benefit.

The Government's Practice Guidance states that the total affordable housing need should be considered in the context of its likely delivery as a proportion of mixed market and affordable housing developments, given the probable percentage of affordable housing to be delivered by market housing led developments. '*An increase in the total housing figures included in the local plan should be considered where it could help deliver the required number of affordable homes.*'[1]

However, the Practice Guidance also states that any assessment of need '*should be realistic in taking account the particular nature of that area*'. There may therefore be a need to balance delivery of affordable housing against the viability concerns of much of Rossendale.

However, there remains a clear requirement to balance the need to boost the delivery of affordable housing against viability concerns for parts of Rossendale Borough.

Ultimately, the affordable housing target to be established by RBC is a decision to be made through the emerging Local Plan. The Council will need to establish a balance between housing need requirements and viability of delivery. The quantitative need for affordable housing in Rossendale is considerable. In particular, affordability and the supply of both market and affordable housing must be tackled to prevent the problem from becoming more acute.

This should be monitored given that the sector is in a state of flux at the time of writing, with the Housing and Planning Bill, once enacted, likely to have significant impacts on the sector with requirements to ensure the provision of starter homes on all reasonably sized sites, as well as a host of other measures including the (voluntary) extension of Right to Buy for RP tenants.

Suggested Affordable Housing Split

11.58 An assessment has also been undertaken to establish a suggested split between social rent, affordable rent and intermediate affordable housing. Again, the targets to be established are a policy decision for Rossendale Borough Council to make through its Local Plan formulation process, subject to the Government's proposals for starter homes.

11.59 This assessment has been undertaken by examining the interaction between housing costs and household income. The suggested tenure split has been informed by our analysis of the ability of households with insufficient income to access market housing to afford different types of affordable housing.

11.60 Housing costs have been examined by looking at the following sources:

1 **Social rent levels:** CORE data;

2 **Intermediate housing costs**: CORE data setting out the market value of shared-ownership purchases has been assessed. Indicative monthly housing costs have been identified using lower-quartile market values and based on the purchaser buying a 50% equity share in the property. Monthly mortgage costs are calculated based on 4% interest rate mortgage on the 50% equity. Rent levels are calculated on the basis that 3% of the equity retained by the RP is paid per year. For example, for a typical new build property in Rossendale valued at £136,975 (median price, excluding detached), where 50% is rented, rental costs are assumed to be £536 per month;

3 **Private rent levels**: Rightmove data on advertised rents, cross-checked against VOA data;

4 **Affordable Rent levels**: (assuming affordable rent is at 80% LQ market rents): 80% of private rented costs.

11.61 This has identified average housing costs, which are set out in Table 11.7. These only represent the situation at a particular point in time (August 2016) and Rossendale Borough Council should continue to review their housing evidence when new data sources become available.

Table 11.7 Monthly Rents and Costs

	Social Rent (average £315 pcm)	Affordable Rent (80% market rent = £316 pcm)	LQ Private Rent (£395 pcm)	LQ Home Ownership (£80,000)	Intermediate shared ownership (50% equity)*	Starter Homes *	New Home Ownership (10% deposit)*
Income required	£15,142	£15,168	£18,960	£22,857	£25,754	£31,309	£35,222
% of Existing Rossendale Residents who cannot afford	38.9%	39.0%	59.4%	72.1%	79.0%	88.3%	90.2%

Source: CORE (2016), Land Registry (2016) and Rightmove (2016)

*Note: HM Land Registry data for Rossendale indicates that the median price paid for a new home in the Borough (excluding detached) was £136,975 for the year to August 2016

11.62 Information on household income has been obtained from Experian data, which estimates the number of households with a household income in ten different income bands. The income data used to inform this analysis does not take into account benefits received by households (such as Universal Credit).

11.63 The analysis then seeks to estimate the number of households unable to afford market housing. This assumes that a household does not spend more than 25% of their income on rent (or for intermediate properties, combined mortgage/rent payments). Thus, to afford a lower quartile private rented monthly rent of £395, a household would require a yearly income of £18,960; 80% market rent would require an income of £15,168; to afford intermediate housing, a household income of £25,754 would be required; to afford social rent, a household would need a household income of £15,142, whilst to (potentially) afford a starter home, a household would need an income of £31,309.

11.64 In total, it is estimated that around 12,065 households cannot afford social rent, which would equate to around 39% of all households in the Borough.

11.65 The analysis has enabled an estimate to be made of the proportion of households in each area with insufficient income to afford market rent and therefore requiring affordable housing. The

analysis at Figure 11.3 relates specifically to households unable to afford private-rented market housing (i.e. households in need of affordable housing). It shows the proportion of these households:

1 Unable to afford social rent;

2 Able to afford social rent, but not affordable rent;

3 Able to afford affordable rent but not LQ market rent (without benefits);

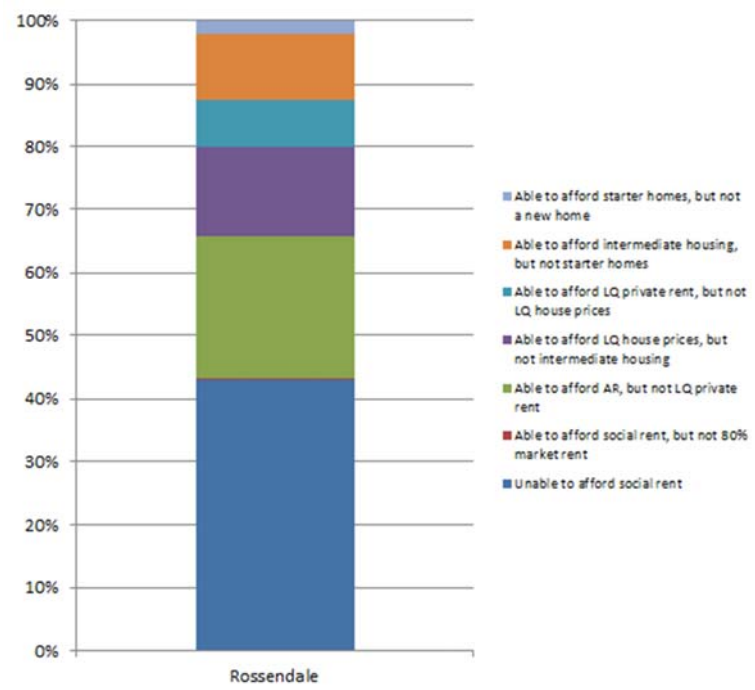
4 Able to afford LQ market rent, but not LQ house prices;

5 Able to afford LQ house prices, but not intermediate housing;

6 Able to afford intermediate housing but not starter homes;

7 Able to afford starter homes, but not a new home on the open market.

Figure 11.3 Existing Households Unable to Access a New Home – Affordability



Source: Experian, CORE, Rightmove 2016

11.66 Figure 11.3 shows that in theory, all forms of social housing are more affordable than either starter or intermediate homes (unsupplemented by housing benefit/Universal Credit) in the Borough. However, clearly the situation is considerably more complicated than this; it presupposes that the remaining 57% of households who in theory can afford social rented housing, have an income source that would enable them to meet the monthly payments. In practice, there is very limited difference between affordable rented and social rented properties:

1 Of the estimated 27,987[115] households in Rossendale Borough who cannot afford to enter the private market for housing (based on median prices excluding detached) without some form of subsidy, 43% have such low household incomes that they cannot even afford social rent, with a further 1% who cannot afford 'affordable rent'. These households cannot access even the most affordable type of housing without assistance from the state in the form of

[115] This figure is high as it does not take account of households that have large deposits from money given to them or elderly households that are retired with low incomes but who are equity rich.

additional benefit payments to cover the difference. It is considered that these households are most appropriately housed in social housing with the support of benefit payments to cover the difference in rent. In total, 66% of these 27,987 households can afford either social or affordable rented properties, but not LQ private rent;

2 Furthermore, an additional 44% of these 27,987 households can afford intermediate housing, but not starter homes;

3 A further 10% can afford intermediate housing, but not starter homes.

11.67 In addition, it might ordinarily be supposed that there will be a significant overlap between households in need of a shared ownership property, and those eligible for/able to buy a starter home. Whilst it is impossible to estimate at present the likely extent of any 'switch' between intermediate and starter homes in Rossendale due to the absence of any further information at this time from Government concerning costs and future requirements, it appears that for Rossendale at least the impact on affordable housing needs will be significant. This is because there is a minimal gap between the (likely) cost of a new build starter homes, LQ house prices and intermediate properties.

11.68 There is likely to be some overlap between intermediate homes and starter homes given the similar levels of income required for both forms of tenure. The need for starter homes is likely to be particularly pressing in surrounding rural areas and western Rossendale settlements, given the higher house prices in these locations (although it is difficult to gauge the extent of this given the very low level of development outside the urban areas in recent years due to planning restrictions such as the Green Belt.

11.69 The suggested percentage split for social rent/affordable rent/intermediate affordable housing (based on identified net requirements) is set out in Table 11.8.

11.70 This is based on the analysis above and the progressive move at a national level away from social rented towards affordable rented tenure provision. As noted above, the Government has introduced measures to facilitate the provision of affordable rented properties at the expense of social rented dwellings. There is therefore a need to rebalance the stock to reflect this shift.

Table 11.8 Suggested Social Rent/Intermediate/Starter Homes Split

	Rossendale
Net Annual Affordable Housing Need (Housing Register 20% deposit sensitivity approach)	158 dpa – 321 dpa
% Social / Affordable Rented	*60%*
% Intermediate Tenure / Starter Homes	*40%*

11.71 It is accepted that the financing of social rented accommodation is becoming increasingly difficult, as funding streams to RPs are more constrained for this form of tenure. In addition, social rented accommodation is the most expensive form of affordable tenure for housebuilders to provide as it requires a greater subsidy from the developer and may have knock on effects on the sale value of other properties on the site.

11.72 As a consequence, the Council will need to consider the delivery implications of the social/affordable renting tenure split in formulating their policy. If the provision of social rent adversely affects viability, and thereby the overall provision of affordable housing units, the proportion of social rented accommodation may need to be reduced accordingly. This is a policy choice which the Council will need to consider carefully.

11.73 It is emphasised that the above recommended split has been based upon an assessment of the affordability of households in need for different forms of affordable housing. Policy choices on

the delivery of affordable housing will need to balance affordability against the viability of delivering of social rented, affordable rented and intermediate tenures (intermediate/starter homes being generally cheaper to deliver per unit than social rented and affordable rent offering a new choice and opportunity for delivery).

11.74 It is accepted that there has been relatively limited take up of intermediate tenure property in Rossendale. However, it is a relatively cheap form of affordable tenure (see Figure 11.3) and offers significant benefits to the occupants by providing them with a financial stake in the property, real or otherwise.

11.75 In addition, this tenure is often preferred by housebuilders as it is cheaper to deliver and does not have an impact on the marketability of the adjacent open market housing, although discussions with housebuilders have indicated that the transfer of stock to a RP is sometimes preferred as this provides capital upfront, to help fund the rest of the build.

11.76 In these circumstances, it will require a shift in delivery and the Council/RPs to market this form of tenure to demonstrate its benefits to future residents but it has the potential of providing an attractive and more viable form of affordable housing to meet local needs.

11.77 The amount of income from affordable housing varies depending on the type of tenure proposed. This is not generally related to the costs of building the dwelling (although the specification may be slightly higher for intermediate rather than social rent) but to the sale price to RPs. RPs are generally able to pay more for intermediate stock because they receive part of the purchase price and market rent from the future occupier. This means that housebuilders receive a premium for this type of tenure which assists the viability of the development as a whole. In addition, housebuilders are often able to make a greater provision of intermediate housing due to the reduced implications on market sales and the higher premium from RPs. This form of tenure also provides tenants part ownership of their property which helps first time buyers to enter the property market, and potentially, reduce pressures on the waiting list if these younger households have been unable to afford a property on the open market.

11.78 Housebuilders determine the affordable housing they prefer to provide based on the financial implications for the development. In particular, housebuilders prefer to provide intermediate housing because there is less market resistance amongst house purchasers to buy houses next to intermediate tenures; much of the concern over social housing relates to the implications for house sales nearby. As a consequence, the plots adjacent to affordable housing units are generally sold at a discount with the greatest discount reserved for those properties close to social rented accommodation.

11.79 It is noted that this analysis has been undertaken before the affordability and deliverability implications of the new starter homes tenure have become apparent. This is likely to impact on affordable housing provision and will overlap to an extent with intermediate housing needs/provision. This emerging role of starter homes will require close monitoring and if new evidence emerges on the affordability impacts of social rented and intermediate properties then the recommended tenure split may require amendment. Policy decisions on the required split should also take into account the comparative deliverability and viability of affordable rent, social rent, intermediate tenure and starter homes going forward.

Conclusions

11.80 Sensitivity testing has been undertaken to examine the impacts on net affordable housing requirements of an increase or reduction in housing costs, including making allowance for the Help to Buy initiative (see Table 11.3 and Table 11.4). It demonstrates the significant impact which a relatively minor change in rental levels would have on affordable housing requirements.

This reinforces the importance of monitoring the situation and updating the affordable housing calculation if significant changes in the costs of market housing occur.

Policy Advice

An assessment has been undertaken of the split required between social rent, affordable rent and intermediate housing. Affordable housing targets are a policy decision to be made through the Local Plan. However, the following indicative percentage split for affordable housing is recommended in this report (bearing in mind that there is very limited difference between the affordability of social rented and affordable rented homes in the Borough):

- 60% Social / Affordable Rented: 40% Intermediate / starter homes.

It is recommended that, in line with Policy 4 of the adopted Rossendale Core Strategy, RBC continues to take a flexible approach to affordable housing requirements when dealing with housing applications in the Borough, as the lower level of housing viability in certain urban parts of the Borough could be compromised by an excessive affordable housing requirement. This applies not only to the amount of affordable housing to be provided, but also the tenure type, with social rented accommodation generally being less profitable for a volume house builder than intermediate, or shared, ownership. Therefore in weighing the amount of affordable housing to be provided, the LPA should treat each case on its merits.

There are considerable uncertainties as to what the new starter homes requirement is likely to mean for affordable housing provision and the extent to which this will overlap with intermediate housing provision in particular. Therefore in weighing the amount of affordable housing to be provided, the LPA should treat each case on its merits. It is recognised that these figures are indicative. To ensure housing is delivered the Council should be flexible in the application of the requirement and work with developers to bring forward a mix of housing that is viable and meets the needs of the area.

It is acknowledged that levels of intermediate housing provision in Rossendale have been low to date. However, the provision of this tenure is becoming increasingly popular across the Country as it offers developers a more profitable and lower risk affordable housing alternative to social rented properties. The provision of intermediate housing can thus assist in improving the viability of development, which is a key issue in Rossendale. This form of tenure also provides tenants part ownership of their property which helps first time buyers to enter the property market. It is therefore considered that the popularity of the intermediate housing tenure will increase in Rossendale over time, hence the 40% recommendation for intermediate tenure provision, which could also include starter homes.

12.0 Housing Needs by Size, Type and Settlement Area

Introduction

12.1 The modelling undertaken for Rossendale, discussed in detail in Section 5.0, has provided a range of housing requirements for the Borough. This section provides a more detailed analysis of the requirements split by size and type, and by settlement area.

Housing Requirements Split by Size and Type

12.2 There is no exact formula for setting the approach to defining housing size and type requirements, and no way to 'model out' the need for judgement when balancing a range of different factors. The starting point for the analysis involves revisiting the outputs of the PopGroup model. This splits the population forecasts into various household groupings based on 8 ONS derived codes (i.e. single household, married couple with two children etc.). This is significantly lower than the 17 codes that underpinned the previous CLG household projections, which makes it harder to break down the likely household composition than before.

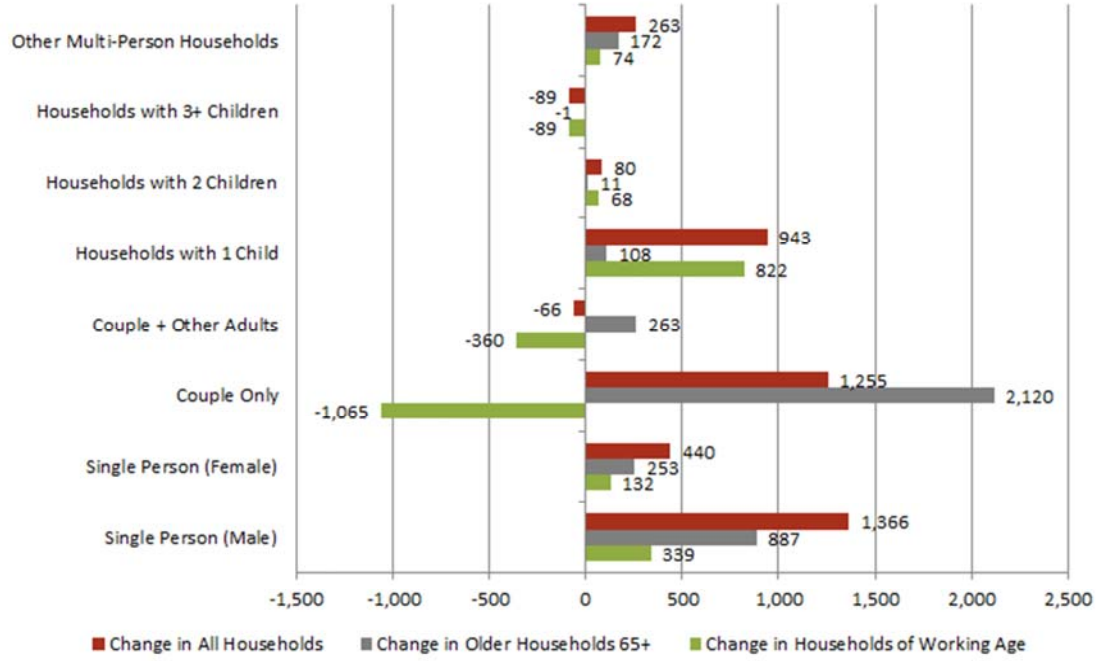
12.3 Table 12.1 and Figure 12.1 indicate that more than a third of all households in Rossendale are currently single people, with the number expected to increase by over 1,800 to 2034. Whilst the number of households with 1 child is set to increase by 943 by 2034, the number of households with 3 or more children is expected to shrink by 89 households over the same time period.

Table 12.1 Estimated Household Type

	Rossendale	
	2014	**2034**
Single Person (Male or Female)	9,265 (31%)	11,071 (33%)
Couple Only	7,934 (27%)	9,188 (27%)
Couple + Other Adults	2,154 (7%)	2,088 (6%)
Households with 1 Child	4,308 (14%)	5,251 (15%)
Households with 2 Children	3,116 (10%)	3,196 (9%)
Households with 3+ Children	1,394 (5%)	1,305 (4%)
Other Multi-Person Households	1,546 (5%)	1,809 (5%)
TOTAL	**29,718 (100%)**	**33,909 (100%)**

Source: Lichfields / PopGroup Scenario Di Long term Migration PCU Model Run 2016

Figure 12.1 Change in Household Type in Rossendale Borough, 2014-2034



Source: Lichfields PopGroup Scenario Di Long Term Migration PCU Model Run / Census 2011

12.4 It is possible to link the changes in household characteristics with the housing types/sizes they are likely to require, based on assumptions stated in the Government's Survey of English Housing (2008) and Housing Vision[116]. The assumptions made are presented in Table 12.2.

Table 12.2 Estimated Housing Size required by Household Type, by Age of Head of Household

Age Range 2013	Single Person Male	Single Person Female	Couple Only	Couple + Other Adults	Households w/ 1 child	Households w/ 2 children	Households w/ 3+ children	Other Multi-Person
0-14	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
15-24	1 bed flat/house	1 bed flat/house	2 bed flat/house	3 bed house	2 bed flat/house	3 bed house	4 bed house	3 bed house
25-34	1 bed flat/house	1 bed flat/house	2 bed flat/house	3 bed house	2 bed flat/house	3 bed house	4 bed house	3 bed house
35-44	2 bed flat/house	2 bed flat/house	2 bed flat/house	3 bed house	3 bed house	3 bed house	4 bed house	3 bed house
45-59	2 bed flat/house	2 bed flat/house	2 bed flat/house	3 bed house	3 bed house	3 bed house	4 bed house	3 bed house
60-84	1 bed flat/house	1 bed flat/house	2 bed flat/bungalow	3 bed flat/bungalow	3 bed house	3 bed house	4 bed house	3 bed house
85+	Housing with care	Housing with care	Housing with care	Housing with care	Housing with care	Housing with care	Housing with care	Housing with care

Source: Lichfields after Survey of English Housing 2008

12.5 This table has been defined on the basis of the following assumptions:[116]

[116] Source: adapted from *Northern Peninsula SHMA (December 2008).*

1 Smaller flatted accommodation or houses will be more suitable for meeting the initial requirements of married couples until the age they have a family. Those households without children could occupy either houses or flats of the appropriate size;

2 Cohabiting couples and lone parents will want and require similar sizes of housing to married couples. Those households without children could occupy either houses or flats of the appropriate size;

3 Smaller flatted accommodation or houses will be more suitable to meeting the requirements of single person households;

4 According to their composition, flatted provision such as a residential care home, hostel or houses in multiple occupation will be more suitable for multi-person households;

5 Further qualitative allowances will need to be made of households at retirement age who are likely to continue living in their previous home unless more manageable two bed flats, houses and bungalows are available; and,

6 The requirement for housing with care, including supported housing and extra care provision, is likely to increase at 85 and above.

12.6 Applying the matrix to the PopGroup data allows an initial (and very much indicative) understanding of the composition of future dwelling type requirements in Rossendale.

12.7 Table 12.3 demonstrates that due to the high numbers of one-person households and couples in the area by 2034, coupled with an ageing population, the need for smaller units exceeds the need for larger, family units for Rossendale, and that the trend is likely to become accentuated over time. For example, the number of single person and couple households who could be adequately housed in a 1 or 2-bed property is likely to increase by 2,080 households, whilst the number of larger households with 3 or more children who may need a larger 4 or 5 bedroomed property, will actually decline by 89 over the same time period. The need for housing with care could increase substantially from 3.2% in 2014, to 6.3% in 2034, representing a 126% increase over the 20-year time period.

Table 12.3 Estimated Housing Type and Size 'needed'

	Rossendale	
	2014	**2034**
1 bed flat	17.6%	17.7%
2 bed flat/house/bungalow	41.4%	40.2%
3 bed house/bungalow	33.1%	31.9%
4 bed house	4.7%	3.8%
Housing with Care	3.2%	6.3%
TOTAL	**100.0%**	**100.0%**

Source: Lichfields / PopGroup Scenario Ai Long Term Migration PCU Model Run 2016

12.8 Table 12.4 presents the difference, in absolute terms, for each of the house types based on the PopGroup Long Term Migration PCU Scenario Di model. It demonstrates an increased 'need' for 1 and 2 bed properties and particularly housing with care (the 'need' for which could increase by more than three quarters), with a substantial decline in the need for 3-bed houses. This requirement for smaller residential units[117] in Rossendale would correlate with the national trend towards an ageing population and smaller household sizes generally.

[117] It should be noted that the need for 'smaller' properties refers to 1/2 bed properties instead of 3/4 bed properties. This does not necessarily mean there is a need for properties with a smaller footprint.

Table 12.4 Change in House Size and Types, 2014-34

	Rossendale		
	2014	**2034**	**Difference (%)**
1 bed flat	5,239	6,011	772 (+15%)
2 bed flat/house/bungalow	12,316	13,624	1,309 (+11%)
3 bed /house/bungalow	9,826	10,840	1,014 (10%)
4 bed house	1,394	1,305	-89 (-6%)
Housing with Care	942	2,128	1,186 (126%)
TOTAL	**29,718**	**33,909**	**4,191 (+14%)**

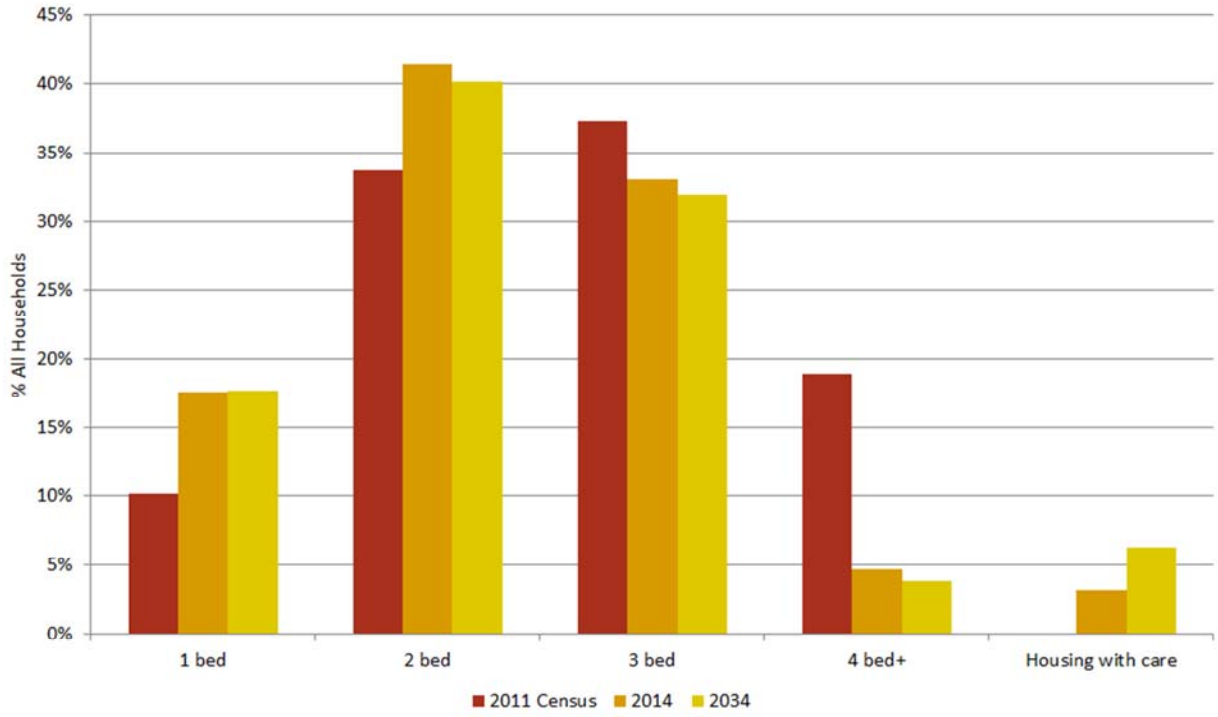
Source: Lichfields / PopGroup Scenario Di Long Term Migration PCU Model Run 2016

12.9 The figures are indicative and do not take into account a range of critical qualitative considerations. In particular, the modelling does not fully address people's aspirations, individual needs (i.e. a spare room for carers, or visitors) or the viability of developing particular dwelling types. As a result, the modelling shows a relatively weak match with the current 'stock' of house sizes in the Borough, as illustrated in Figure 12.2.

12.10 For example, whilst the modelled need for 1-bed properties is high in Rossendale currently, the actual stock of 1-bed homes recorded in the 2011 Census was just 10% (itself a small proportion of the stock when compared with the national average of 12%). There is also limited correlation between the need for 4-bed accommodation and the actual representation of larger properties in the Borough.

12.11 It should be recognised as well that the data presented in the Census for this category does not provide a separate figure for Housing with Care. There is therefore a need to recognise that in practice, providing a range of dwelling sizes specifically to match the quantitative need may not address people's aspirations and could discourage more affluent households from moving to/remaining in the Borough.

Figure 12.2 Modelled 'need' compared with 2011 Census 'actual' stock (excluding housing with care)



Source: Lichfields PopGroup Scenario Di Long Term Migration PCU Model Run / Census 2011

Note: no details concerning housing with care available for the 2011 Census for Rossendale.

Aspirations and Viability Considerations

12.12 Research by CABE shows that semi-detached and detached houses are the preferred house type for the majority of households, particularly families (but not limited to this household type). Older couples also aspire to live in detached houses. In terms of past supply, 1 and 2-bed flats have contributed significantly to supply over recent years. They are viewed as a short-term housing option for many households, with a large number of purchases resulting from their relative affordability and their generally more central locations[118].

12.13 Underlying trends in the wider economy - and particularly the ability of households to pay for 'more' housing than they strictly need - has resulted in increasing housing consumption (in terms of numbers of rooms for most household types), especially in owner occupation. This is accentuated by the generally progressive nature of housing aspirations.

12.14 Aspirations are generally for larger homes and the size of dwelling that people actually 'need' (as calculated in Table 12.3) is often significantly smaller than the size of dwelling they actually want, or can afford. At the present time (2016), viability is also presenting a barrier to policy makers seeking to influence the size and mix of new housing developments. Many developers quite correctly cite squeezed development margins in a risk averse commercial market as a barrier to making amendments to the mix of dwellings where any such changes might be 'sub optimal' in terms of sales and marketing.

12.15 Further uncertainties concerning any forthcoming starter homes requirement is further clouding matters in the Borough, as it is throughout the country.

[118] CABE 2005, 'What home buyers want: attitudes and decision making among consumers'

12.16 In the public sector, changes to the benefits system (especially the Government's fiscal penalty for under-occupancy) is incentivising households to move to smaller properties in order to avoid a reduction in the level of housing benefit they receive. Discussions with a number of RPs has indicated that the under-occupancy penalty is having a significant impact on household's requirements (in the social sector), with a substantial increase in the number of respondents wanting 2-bed properties and a commensurate reduction in the number of households asking for 3-bed properties. This is presenting significant problems for RPs as there is insufficient 2-bed stock to meet this demand. One RP commented that for the most part much of the turnover in relation to this has already taken place. They went on to say tenants who are currently under occupying are unlikely to move now and are generally managing the additional charge.

Housing Size and Type Summary and Qualitative Balancing

12.17 In summary, the evidence base suggests that there is a need to encourage the development of smaller properties to provide choice in terms of both size and price, particularly in the social rented sector. Through the application of various assumptions on housing need by household type, the results suggest that, based on the characteristics of existing and new residents in Rossendale in the period up to 2034, there would be a need for the following:

1 A substantial increase in the need for 1 and 2-bed apartments / houses / bungalows, particularly in the social rented sector;

2 An increased need for 3-bed apartments/houses/bungalows in the private sector, and a decreased demand in the social rented sector;

3 A decreased need for 4-bed semi-detached and detached houses/bungalows; and

4 A very substantial increased need for housing with care, particularly with specialised or higher levels of intervention.

12.18 However, this level of 'need' does not factor in critical issues such as aspirations and viability. Realistically, although a couple aged 65+ living in the large former family home, may only 'need' a 1 or 2 bed dwelling, they are quite likely to remain and 'under-occupy' their existing, larger house (particularly if they own their own home), or even move to a similarly sized property. Similarly, families will often seek a spare bedroom if affordability permits.

12.19 In addition, there are clear issues with the quality of much of the existing dwelling stock. The Rossendale House Condition Survey (2009) found that a substantially higher proportion of the housing stock in the Borough was built pre-1919, with lower proportions built in the following periods especially between 1939 and 1944. The stock has high proportions of terraced houses especially medium/large terraced houses (comprising 29% of the total stock compared to 17% nationally).

12.20 The House Condition Survey found that levels of homes failing the Decent Homes Standard, at 36.2%, was worse than the national average of 35.3% for equivalent tenures. Failure rates were largely driven by energy efficiency standards and Category 1 Hazards[119]:

"*The highest rate of non-decency is found in converted flats at 59.3% followed by low rise purpose built flats at 50.6%. The former generally have an association with the private rented sector and poor repair, although they account for less than 2% of the surveyed stock. With both small and medium/large terraced houses the rate is over 40%. The lowest rate is found in detached houses.*"

[119] Examples of a Category 1 might be: A dwelling that has little or no insulation and is using electric fires for heating. · A dwelling with a steep, narrow poorly lit staircase that has no hand-rails. A dwelling with loose and uneven crazy paving over a large area with a high risk of causing a trip resulting in a fall. Source: RBC (2009): House Condition Survey 2009, §4.6.3

12.21 This indicates that there is a clear issue with the quality of much of the smaller flatted accommodation and also the ubiquitous 2/3-bed terraced properties in the Borough.

12.22 Furthermore, an over-representation of smaller 1/2 bed apartments could be detrimental to the viability of many proposed developments in the Borough. As such, a rational, balanced approach needs to be taken using the modelled approach to guide, rather than dictate, the proposed mix of units. The aspirations of local residents have been obtained following the stakeholder workshops and referencing the Housing Register.

12.23 The Housing Register, SHMA modelling work discussed earlier and the 2014 Booster Survey suggests the following (summarised in Table 12.5):

Table 12.5 Estimated Housing Size 'needed' / aspired to

Rossendale	Stock (2011 Census)	All Housing Tenures			Affordable Housing
		'Need' (PopGroup Modelling, redistributing housing with care)		Booster Survey	Minimum Required (Housing Register)*
	2011	2014	2034	2014	2016
1 bed flat	10%	20%	22%	13%	57%
2 bed flat / house / bungalow	34%	42%	41%	37%	30%
3 bed house / bungalow	37%	33%	33%	36%	10%
4 bed+ house	19%	5%	4%	12%	3%
TOTAL	**100%**	**100%**	**100%**	**100%**	**100%**

Source: Census 2011 / Lichfields / Housing Register 2016[120] / 2014 Housing Needs Survey

*Maximum Bed Size Required – August Quarterly Report, B-With-Us Active Housing Register

**2014 Booster Survey: "How many bedrooms would you require in your new home"

All housing tenures:

1 The modelled need and Booster Survey aspirations for 2-bedroomed properties is significantly above the stock of properties according to the 2011 Census for Rossendale, suggesting a clear need for such properties, and households' aspirations are also slightly higher than the current stock level for smaller 1-bed properties;

2 In Rossendale, the need for 3-bed properties, whilst currently in excess of the total stock available, is expected to decline based on both estimates of need and also households' aspirations.

3 The greatest imbalance is in the 4+ bed properties, which comprise around 19% of the total stock in Rossendale, yet only a fraction of the modelled 'need' going forward. Whilst households' aspirations for the larger 4+ bed properties is more than double their specific need, again this sits at a level below the current representation of such properties in the Borough. Stakeholders commented that younger families with children are moving out of the Borough seeking more aspirational executive housing. There is therefore a qualitative need to rebalance the housing market.

[120]Given the absence of data available on 'need' and aspirations for extra care housing, this house type has been excluded from the calculations. However, given the characteristics of those households requiring extra care accommodation, it seems reasonable to suppose that the majority will require smaller properties, and particularly 1/2 bed flats/bungalows.

Affordable Housing:

4 The Housing Register data suggests a pronounced need for additional 1-bedroom properties in Rossendale, at a level significantly above current stock levels. The need for smaller properties in the social rented sector is also much greater than the aspirations of existing households who can afford market housing.

12.24 In terms of property type, whilst it is difficult to compare the existing stock as recorded in the 2011 Census with household's aspirations due to the absence of a separate category for 'bungalows' for the former data source, an analysis has been made of the responses of the Booster Survey and also the bidding activity for property types on the B-With-Us Housing Register, as outlined in Table 12.5.

12.25 Table 12.6 indicates that there is a clear unmet need for bungalows, and a reduced desire to move to a terraced property despite the high level of such properties available in Rossendale. For example, there were 11 bids placed for every bungalow that become available in the Borough, with much lower rates for flats (5) and maisonettes (2).

12.26 There is also a relatively high demand for detached properties amongst the respondents as a whole (21% of all respondents to the Booster Survey expressed this as the property type they were looking to move to), although again this was well below the proportion (36%) who specified a bungalow as their preferred choice. Unsurprisingly the reverse is true for households needing / desiring terraced properties.

Table 12.6 Property Type aspired towards in Rossendale Borough

	Estimated Stock	Booster Survey Aspirations *
	2011 Census	All Tenures
Semi-detached	26.0%	18.1%
Detached	20.9%	20.8%
Terraced	42.8%	11.8%
Flat/Maisonette	10.1%	12.4%
Bungalow	n/a	36.1%
Caravan or Temporary Housing	0.3%	0.7%
TOTAL	100%	100%

Source: 2014 Booster Survey

Note: Bungalows included within detached, semi-detached and terraced dwelling categories in 2011 Census, although according to the Booster Survey, some 12% of Rossendale respondents were currently living in a bungalow in 2014.

*"What type of property are you looking to move to?" (excludes Other/Don't Knows)

12.27 As noted in Section 4.0 and RBC's 2009 Stock Condition Survey, the Borough has an over-supply of smaller, poorer quality terraced properties, many of which are of a poor quality that fail the Decent Homes Standard. There is a clear lack of higher quality/replacement properties towards the top end of the housing market catering for more aspirational households, specifically larger detached properties. The provision of more of these types of dwellings might encourage a greater number of existing households to remain living in the Borough whilst moving up the housing ladder.

12.28 Table 12.7 brings together the quantitative analysis discussed above to provide an indicative forward requirement for house sizes between 2011 and 2034. The indicative requirement highlighted in the table represents a balanced judgement, based on the results of the stock, need, and aspirations categories. No specific weighting has been attached to any of these three categories.

12.29 The recommendations attempt to strike a balance between the smaller household sizes over the plan period and the changes to the welfare system. This is forcing many households to move to smaller social properties, set against the clear need to diversify the housing stock from smaller terraced properties towards more aspirational detached dwellings. As noted in RBC's Stock Condition Surveys, the quality of much of the current flatted and 2/3-bed terraced stock is of a relatively poor quality and needs to be either refurbished or replaced.

12.30 It is only by developing higher quality 3 and 4-bed detached properties in these areas that Rossendale can hope to effectively compete against more diverse housing markets or housing markets with a higher concentration of aspirational homes nearby, and to stem the tide of out-migration of affluent residents which is currently a serious problem for the Borough. This is particularly important if the upper end of the OAN housing range is targeted, which will aim to reverse the trend of net out-migration and seek to attract and retain economic migrants to move to the Borough.

Table 12.7 Policy Advice – Property Size and Type 2014-2034

	Rossendale (%)	
	All Property Types	**Affordable**
1 bed flat / house / bungalow	40%	65%
2 bed flat / house / bungalow		
3 bed house / bungalow	60%	35%
4 bed house		
Semi-detached house	25%	25%
Detached house	25%	25%
Terraced / Town house	10%	10%
Flat/Maisonette	10%	10%
Bedsit/Studio/Room Only	0%	0%
Bungalow / Older Person Housing	30%	30%
Caravan or temporary structure	0%	0%

Source: Lichfields

12.31 It should be noted that if 265 dpa were delivered in Rossendale over the plan period, this would still only comprise a relatively small percentage of the total dwelling stock in the Borough by 2034 (around 15%). As a result, it would take a substantial amount of time to rebalance the stock to meet identified needs, as exemplified in the (indicative) Table 12.8.

Table 12.8 Indicative Changes to Dwelling Stock

Rossendale	**Current Stock**	**Recommended New Stock**	**Additional Housing (265 dpa)**	**Estimated Future Housing Stock**
	2011	**2014-34**	**2014-34**	**2034**
1/2 bed flat/ house / bungalow	12,741 (44%)	40%	2,120	14,861 (43%)
3/4+ bed house / bungalow	16,317 (56%)	60%	3,180	19,497 (57%)

12.32 The future requirements for Rossendale Borough are justified on the following grounds:

1 **Smaller 1 / 2 bed dwellings:** there is a need for continued provision of smaller housing in Rossendale Borough over the course of the plan period. This is as a result of a combination of social change, with more people living longer, and alone. Households' aspirations in the Borough (as identified in the Booster Survey) are fairly evenly split between smaller 1/2 bedroomed dwellings and larger 3/4 bed properties. However, this is set against the shift towards smaller properties as set out in the PopGroup 'need' based modelling. There is already a substantial stock of small properties in the Borough, and particularly two-up, two down terraced dwellings, many of which are in poor condition and do little to attract / retain more affluent households in Rossendale. As a consequence, and bearing in mind viability considerations (which would need to be considered in greater detail by the Council as this is outside the scope of this SHMA), it is suggested that around 40% of all new units in Rossendale could comprise 1 / 2-bed units.

2 As regards affordable housing, particular consideration was given to the comments received from the stakeholder workshop, which indicated that although demand for smaller apartments had been weak in the recent past, the changes to the benefits system was forcing more residents to consider smaller housing options than before to avoid losing part of their housing benefit. Furthermore, although the Booster Survey suggested that just 13% of respondents in need of social housing would like to move to a 1-bed property (and 37% into a 2-bed), this is in stark contrast to the active household applicants currently on the Housing Register, with 87% of all applicants in Rossendale needing a 1/2 bed property. A reasonable mid-point between the two ranges suggested by the Booster Survey and the Housing Register indicates a need for around 65% 1/2 bed affordable properties in Rossendale.

3 **Larger 3/4 bed dwellings:** there are a lower proportion of larger properties in Rossendale than might be expected when compared to the regional and national averages, with just 37% of Rossendale's total stock comprising 3-bed units in the 2011 Census, compared to 45% across the North West and 41% nationally. Furthermore, 48% of Rossendale respondents to the Booster Survey aspired to move to larger 3/4 bed properties. In terms of the physical 'need' for such properties, the trend over the study period is declining. For example, despite comprising 56% of the total stock at present (according to the 2011 Census), it is estimated that Rossendale Borough would ultimately 'need' only around 36% of its total stock to comprise 3/4 bed houses by 2034. However, there is a clear need to rebalance the stock and provide larger, better quality dwellings in the Borough and meet aspirational needs.

4 On this basis, it is suggested that the amount of larger units be set around the 60% level in the Borough. As noted above, there is a clear need to reverse the current trends of high levels of net out-migration of the more affluent, younger and aspirational residents elsewhere, with a key policy action being the diversification of the housing stock towards these larger, better quality detached properties. This will help ensure that there is a more clearly defined housing ladder within the Borough, which is currently overly weighted towards the value end of the market.

5 As regards the need for **larger affordable housing**, the stakeholder discussions revealed there to be a serious imbalance in the social rented sector regarding supply and demand for 3-bed properties in particular, which are becoming increasingly hard to let as a result of the fiscal penalties associated with under-occupation. Furthermore, the Housing Register clearly shows there to be a far greater need for smaller properties in the Borough. Adjusting the balance between 'need' and aspirations suggests that Rossendale should provide around 35% of the total affordable stock as 3/4-bed in future.

6 **Type of property:** Linked to points 1-4 above, there is a need to rebalance the stock away from the traditional 2-up, 2-down terraced properties that are ubiquitous across Rossendale. There is also a policy motivation to reduce the level of terraced properties in the area. Furthermore, there is also a need to encourage more affluent, aspirational households to remain in Rossendale, and providing them with a range of larger, more expensive properties could be part of an effective strategy to reduce levels of out-migration in this key economic group. As such, it is recommended that around 25% of all new stock should comprise more aspirational property types, specifically detached dwellings, in Rossendale.

7 There is also a need for smaller units, i.e. flats / apartments, although it is recognised that at present the viability of large scale apartment schemes (in the private sector at least) is often marginal. On this basis, it is suggested that around 25% of the total stock developed over the Plan period should comprise semi-detached housing in Rossendale; 10% terraced properties / townhouses; 10% flats / maisonettes; whilst the remaining 30% should comprise properties tailored for the elderly market (i.e. bungalows, extra care facilities, sheltered housing etc.).

8 As regards affordable house types, the recommended split is similar to reflect the aspirations expressed by households in need of social accommodation in the Booster Survey, with an adjustment made to reduce the comparatively high level of interest in terraced properties in line with policy aspirations.

Policy Advice

12.33 An assessment has been undertaken of the split required between affordable / market housing type and size over the Plan period. Such housing targets are a policy decision to be made through the Local Plan. However, the following percentage targets are suggested for Rossendale with the intention of rebalancing the stock away from small terraced properties towards better quality, aspirational property types designed to reduce the high levels of net out-migration to adjoining areas. There is also a need for more good quality accommodation designed specifically for the growing elderly population.

- **Property Sizes: 40% 1/2-bed; 60% 3/4-bed dwellings overall; 65% 1/2-bed; 35% 3/4-bed affordable dwellings**

12.34 It is recommended that Officers take a flexible approach to applying this advice when dealing with housing applications in the Borough, as relatively lower levels of housing viability in urbanised parts of the Borough could be compromised by an unsuitable housing mix. This advice, which is primarily needs based, must be subjected to further detailed assessment through the Council's housing viability work to test the deliverability of these rates.

12.35 RBC must also align these objectives with their aspirations to refurbish much of the existing housing stock, and how the existing stock and proposed residential developments align with their economic objectives.

13.0 Conclusions and Recommendations

13.1 This report has been prepared by Lichfields to advise Rossendale Borough Council on the housing requirements necessary for its emerging Local Plan. The study advises on all housing sectors, including the size and type of market housing that is required to reflect objectively assessed housing need in the Borough. The report also summarises the outputs of the application of Lichfields' HEaDROOM work undertaken to identify the objectively assessed housing need in Rossendale.

Housing Needs

13.2 Taking into account the scenarios tested and the core constraints on development delivery as shown by current evidence, it is Lichfields' recommendation that the housing OAN range is between **265 and 335 dpa for Rossendale.** It will provide a realistic level of housing provision which will address economic growth requirements, affordable housing need, worsening market signals and the demographic challenges that are present.

13.3 The latest available Census data on migration and commuting patterns suggests that Rossendale Borough in isolation does not comprise a self-contained Housing Market Area. The 265-335 dpa housing OAN therefore relates only to part of the wider HMA Rossendale sits within (as it is based upon the population expected to be living within the Borough's administrative boundaries over the period to 2034). Through the Duty to Co-operate process RBC must consider the housing issues of adjoining authorities, particularly Bury and Rochdale, and assess any additional need required to be met. The target requirement is for Rossendale to judge based on the evidence provided to them.

13.4 Rossendale's range takes the CLG's most recent 2014-based household projections (183 dpa) as the starting point for identifying need as defined in the Practice Guidance. A judgement was made to accelerate household formation for the younger age groups to allow for the return to growth and their increased ability to form a household going forward, as well as making an adjustment for the latest Mid-Year Population Estimates, increases this starting point to 202 dpa. As a sensitivity test an analysis was made of long term migration statistics which suggested that in this instance a further uplift to 220 dpa could be appropriate for Rossendale Borough to 2034.

13.5 In terms of whether an adjustment should be made to address worsening market signals it is considered that some upward adjustment could be necessary relative to adjoining areas. This was due in part to the high rate of change in the affordability ratio and house price rises more generally, although it is recognised that there are substantial spatial discrepancies across the Borough and particularly between the eastern settlements and the rest of the Borough. It was considered that the scale of adjustment to housing supply over and above demographic-led projections at this time should be moderate, in line with the Practice Guidance, and that a rate of 10% would be appropriate in this instance.

13.6 Whilst recognising that there is not a direct causal relationship between employment growth and dwelling requirements, clearly the two are fundamentally related. As such, at the top end of the range, the level of housing growth for Rossendale Borough is broadly aligned with the Core Strategy Job Growth Scenario + PCU (Scenario Hi), at 335 dpa.

13.7 Even if Rossendale were to deliver housing at the top end of this range, this would be well below the affordable housing need of 158 dpa / 321 dpa (based on the Housing Register approach). At a delivery rate of 30%, this would result in an affordable housing OAN of **at least 527 dpa and**

potentially as high as 1,070 dpa, which is very unlikely to be consistently achieved in Rossendale Borough.

13.8 It is considered that this could justify an uplift to the housing OAN range, with Lichfields' judgement suggesting that a 10% uplift to the figures would go some way towards meeting this affordable housing need (which is distinct from, and in addition to, the 10% market signals uplift). This would uplift the lower end of the range, to **between 265 dpa to 335 dpa (rounded)**.

13.9 Clearly if Rossendale Borough Council was to target a greater level of affordable housing provision then a higher overall housing target may be a reasonable policy choice open to them.

13.10 If the Council were to pursue a figure significantly lower than 335 dpa whilst also planning for a level of annual job growth in line with the Core Strategy target of 3% growth every 5 years, it would need to justify how it would mitigate or avoid the adverse housing, economic and other outcomes that a lower-growth approach would give rise to. It would also need to evidence how the adverse impacts of meeting housing need would '*significantly and demonstrably outweigh the benefits*' [Framework, Paragraph 14] as well as make provision, through the duty-to-cooperate, for those needs to be met in full elsewhere within the wider housing market area. Planning for a lower level of growth aligned to the Experian projections would broadly align with the lower end of the 265 – 335 dpa range.

13.11 Supply-side factors, such as development constraints, policy constraints, infrastructure and environmental capacity, land supply and development viability amongst other considerations, are beyond the remit of a SHMA, but may give an indication as to where a target i.e. the actual housing requirement may sit within the OAN range defined above.

Affordable Housing Need

13.12 The starting point in calculating the net affordable housing need is the Total Current Housing Need established at step 1.4. This figure takes account of any backlog in provision. Deducting the current available stock of affordable housing (step 3.5), results in a net backlog of 722 dwellings for Rossendale (based on the Housing Register approach). Annualised over 20-years this equates to a backlog of 36 dpa. Applying the alternative Booster Survey data results in a lower level of backlog, of between 24 and 41 houses annually depending upon whether a 25% or a 35% rental income multiplier is incorporated.

13.13 In defining newly arising need, the future annual supply of affordable housing identified in Step 3.8 (382 dpa) is removed from the annual future housing need of 503/667 dpa gross as indicated in Table 13.1. When added to the backlog, this indicates that Rossendale has a net annual need of between 146 dpa and 326 affordable dpa depending upon whether the Housing Register or Booster Survey approach is followed[121]. This reflects gross household formation and does not account for household dissolutions, with the implication that needs may be inflated under this approach.

[121] Excluding the sensitivity test of assuming 3.3 x income and a 20% deposit

Table 13.1 Annual Affordable Housing Need for Rossendale

	Housing Register		Booster Survey	
	3.5 x income	35% income / 3.3 x income + 20% deposit	3.5 x income	35% income / 3.3 x income + 20% deposit
Current Need (Including Backlog)				
Total Current Need (Step 1.4)	744		850	505
MINUS Total Available Stock of Affordable Housing (Step 3.5)	22		22	
Equates to Net Current Need	722		828	483
Net Backlog: Annualised (20 years) (A)	36		41	24
Newly Arising Housing Need (Annual) (Step 2.4)	667	503	667	503
MINUS Future Annual Supply of Affordable Housing (Step 3.8)	382		382	
Equates to Net Newly Arising Need (net) (B)	285	122	285	122
NET ANNUAL NEED = A+B	**321**	**158**	**326**	**146**

13.14 This largely reflects the high levels of gross household formation that are projected to occur. Such outputs are clearly outliers flowing from an affordable housing need methodology that is largely hypothetical and not related to any realistic estimate of household growth in the Rossendale authority area; nevertheless, the affordable housing need will still be considerable.

13.15 Based on these figures, Rossendale would need to provide more than 100% of its total annual housing requirement to comprise affordable housing if it is to meet all of its need. This is neither achievable nor realistic.

13.16 The above calculations (incorporating a 25% income multiplier) produce a very similar result to the 327 dpa affordable housing need suggested by the Borough's previous 2008 SHMA (even though it is recognised that the 2008 report was based on a different methodology and data sources than this 2014 SHMA).

13.17 The 2008 SHMA concluded that the affordable housing need target should be 35%, subject to subject to viability and deliverability. It recommended 30% intermediate housing.

13.18 Furthermore, Policy 4 of the current adopted Core Strategy for Rossendale Borough (November 2011) identifies a minimum affordable housing target of 30% on Greenfield sites over 8 dwellings, with a maximum target of 40% to be sought wherever practicable, particularly on large sites or those within areas of high demand. A maximum 20% requirement is sought on brownfield sites over 15 dwellings. A relaxation of these requirements will only be considered by RBC if it is demonstrated that they would result in the development becoming financially unviable.

13.19 Given that the Booster Survey data is now almost 2 years old, it is considered that the **158 dpa / 321 dpa figures** are the most appropriate to take forward for the purposes of defining affordable housing need in Rossendale.

13.20 Ultimately, the affordable housing target to be established by RBC is a decision to be made through the emerging Local Plan. The Council will need to establish a balance between housing need requirements and viability of delivery. This study has demonstrated that the quantitative need for affordable housing in Rossendale is considerable. In particular, affordability and the

supply of both market and affordable housing must be tackled to prevent the problem from becoming more acute.

Tenure Split and Property Sizes

13.21 This study assessed the implications of the Government's new Affordable Rent Model, focussing on the implications of the shorter term tenancies to be offered at a rent higher than social rent, to be set at a maximum of 80% of local market rent. The data indicates that the affordable rent is around 8% higher than social rented levels for Rossendale Borough, although in general there is relatively little difference (in cost terms) between monthly rents in the social rented, affordable rented and intermediate housing sectors.

13.22 The recommended percentage split for social rent/affordable rent/intermediate affordable housing (based on the identified net requirements) is set out in Table 13.2. This is based on the analysis in Section 10.0 and the progressive move at a national level away from social rented towards affordable rented tenure provision.

13.23 Due to the relatively recent introduction of the policy, the emerging role of affordable rent will require close monitoring. If new evidence emerges on the affordability impacts of affordable rent properties then the recommended tenure split between social rent and affordable rent housing may require amendment. As mentioned above, policy decisions on the required split between social rent and affordable rent provision should also take into account the comparative deliverability of affordable rent and social rent housing.

Table 13.2 Suggested Social Rent/Intermediate Affordable Housing Split

	Rossendale
Net Annual Affordable Housing Need	158 dpa / 321 dpa
% Social / Affordable Rented	*60%*
% Intermediate Tenure / Starter Homes	*40%*

13.24 It is accepted that there has been relatively limited use of intermediate tenure property in Rossendale. However, it is a relatively cheap form of affordable tenure and offers significant benefits to the occupants by providing them with a financial stake in the property. In addition, this tenure is often preferred by housebuilders as it is cheaper to deliver and does not have an impact on the marketability of the adjacent open market housing.

13.25 An assessment has been undertaken of the split required between housing size over the Plan period. Such housing targets are a policy decision to be made through the Local Plan early review. However, the following indicative percentage targets are recommended for Rossendale, with the intention of rebalancing the stock away from small terraced properties towards larger, aspirational property types (potentially with larger gardens and off-street car parking) designed to reduce the high levels of net out-migration to adjoining areas. There is also a need for more good quality accommodation designed specifically for the growing elderly population:

- **Property Sizes: 40% 1/2-bed; 60% 3/4-bed dwellings.**

13.26 It is recommended that RBC Officers take a flexible approach to applying this advice when dealing with housing applications in their Borough, as relatively lower levels of housing viability in certain urbanised parts of the Borough could be compromised by an unsuitable housing mix. This advice, which is primarily needs based, must be subjected to further detailed assessment through the Council's housing viability work to test the deliverability of these rates.

Housing Requirements of Specific Groups

13.27 Lichfields' PopGroup Baseline analysis and stakeholder consultation has enable an assessment to be made of the housing requirements of specific groups in need:

1 **Families with Children:** Whilst the proportion of households which are families with children is expected to decline, the number of households with children will remain significant. It will be important to ensure that the housing needs of these families are met, through the provision of sufficient, good quality family accommodation in sustainable locations. Stakeholders commented that younger families with children are moving out of the Borough seeking more aspirational executive housing, with the Booster Survey adding further weight to the supposition that there is a need to broaden the stock and provide a better quality environment in which to bring up children in Rossendale;

2 **Older People:** The considerable growth in the number of elderly households in Rossendale Borough will need particular consideration in the types of new housing brought forward. Stakeholders considered that the Borough's housing stock was relatively well suited in terms of property size for meeting the needs of older people but it was the quality of stock that needed to be improved. LCC's specialist housing study[122] (August 2014) identified a particular need within Rossendale specifically for specialist accommodation to meet the needs of the ageing population;

3 **Households with specific needs such as disabled people:** There is a clear need for properties that can be adapted to suit their occupants across the local authority area. It is noticeable that the number of disabled households on the Housing Register is high when compared to the relative proportion of the Borough's population. This implies an under-provision of suitable housing for the disabled which needs to be planned for in Rossendale

4 **Minority and hard to reach households:** The vast majority of the population in Rossendale classify themselves as 'white British', with a commensurately small percentage of ethnic groups. There were no particular barriers raised by stakeholders to accessing the Rossendale housing market identified for minority groups at the stakeholder meeting.

5 **Rural Communities:** Residents in rural areas were considered to be less likely to apply for a place on the Council's Housing Register given the limited supply of units becoming available in rural parts of the Borough. Stakeholders considered that there remained a strong demand for housing in rural areas and an overall shortage of social rented stock, with much lower stock turnover compared to the urban areas of the Borough. Pressures on the housing market and lack of supply were highlighted as being a particular issue in the south west sub-area of the Borough in places such as Edenfield.

6 **First time buyers and young people:** The proportion of households headed by a resident aged 24 or under is very low in Rossendale and is not projected to increase over time in the Borough. However, the current problems faced by young people with aspirations to access home ownership are likely to continue for the foreseeable future. At present, the PRS is a key tenure for young households looking to live independently, but the percentage of the stock being used for the purposes of private rent is slightly lower than the regional and national average. This may also impact upon young people trying to establish a household. It is considered that the largest obstacle to young people remains the availability of mortgage finance and putting together an adequate deposit.

7 **Key Workers**: It was generally considered that there were few specific issues surrounding Key Workers and their ability to access either social or market housing in the Borough.

[122] Extra Care and Specialist Housing Strategy for Lancashire (August 2014)

8 **Self-Build:** Information suggests that the level of demand for self-build plots is low in Rossendale Borough. As such data is unlikely on its own to provide reliable local information on the local demand for people wishing to build their own homes, the Council may wish to consider compiling a local list or register of people who want to build their own homes, as recommended in the emerging Right to Build initiative;

9 **Second Steppers:** The Booster Survey and stakeholder consultation highlighted that a significant proportion of households are essentially unable to exercise genuine choice within the market as a result of their current limited financial capacity (when considered against current house prices and rents). The ratios of house prices to earnings for 'second steppers' was 5.2 for Rossendale as of 2016.

13.28 There are a range of housing requirements which are specific to certain groups in Rossendale Borough. In particular, the area faces considerable growth in the number of elderly households and this will commensurately increase the need for housing to accommodate such households.

Next Steps and Monitoring

13.29 This report provides the baseline evidence for the likely scale of housing need and demand that Rossendale will need to accommodate between 2014 and 2034. Whilst this report sets out a range of future potential scenarios, arriving at a final housing requirement will necessitate an iterative process utilising evidence contained within this report alongside other considerations material to the development of a spatial strategy.

13.30 In this context necessary future work may include:

1 To continue to monitor and update existing evidence and consider the implications of any future evidence upon constraints or opportunities for housing growth which may alter the scale of housing considered to be deliverable. Monitoring data could include:

   a Housing land (current stock) database;

   b Housing completions/conversions/demolitions by settlement area;

   c Housing permissions granted, by type;

   d Housing land and premises available;

   e Housing premises enquiries;

   f Housing developer requirements for houses;

   g Housing waiting lists applications;

   h Key market signals;

   i Dwelling vacancy levels, including the extent to which net vacancy levels can realistically be reduced in the future;

   j Changes to the unemployment rate;

   k Changes to the commuting rate / Labour Force ratio;

   l Changes to the housing development pipeline by settlement area;

   m The provision of affordable housing by settlement area; and,

   n Domestic migration levels and trends at a settlement area level.

2 Monitoring progress of major employment-related development schemes, which if developed over the course of the Plan period could require the assessment of economic aspirations and associated housing requirements to be significantly revised.

3 Potential to undertake the following further monitoring work:

a Undertake an assessment of the extent to which net vacancy levels can be reduced over time. Clearly this will not just be about analysing the number dwellings that are being brought back into use, but also the extent to which the existing occupied stock is falling vacant – the 'net' figure is therefore the most important indicator, although even a significant reduction in net vacancy levels will only be likely to lead to a modest reduction in any housing requirement;

b Assessment of the deliverability of different types of affordable housing provision (particularly as further information on affordable rent deliverability becomes available);

c Ongoing work on the evidence base for infrastructure, environmental and land supply constraints through ongoing dialogue and annual updates/monitoring work;

d Ongoing work on the evidence base in relation to site development viability issues;

e An integrated infrastructure delivery plan that assesses the extent to which different scale and distribution of housing is able to deliver financial return (via CIL, New Homes Bonus, and other mechanisms) to address infrastructure requirements (site specific and area-wide), including specific CIL charging schedule;

f Continue to integrate this work with the economic evidence base for Rossendale Borough Council, including identifying the appropriate economic strategy going forward given the potential implications of demographic change;

g Continue to monitor migration/movement of labour force; there is currently no evidence base for arriving at an alternative set of assumptions about future expected migration until the terms of withdrawal from the EU are settled.

h Continued alignment of strategies with the surrounding areas

13.31 To assist the Council in continuing to monitor the above, Table 13.3 lists some relevant data sources.

Table 13.3 Data Sources for Monitoring

Issue	Data Source(s)
House Prices	Land Registry CLG Live Tables ONS HPSSA
Affordability	CLG Live Tables English Housing Survey Experian Income Data
Rental Market	Local and Online Agents VOA Private Rental Market Statistics
Land Values	VOA Local Agents
Overcrowding	Census 2011
Housing Delivery (Actual and Future)	Council Internal Records relating to completions and planning permissions CLG Live Tables
Vacancy	CLG Live Tables
Households in Need of Affordable Housing	Housing Register B-with-Us Annual Monitoring Reports Updated Housing Needs Survey CLG Live Tables (P1e Returns)

Issue	Data Source(s)
Concealed Households	Census 2011
Housing Stock – Tenure/Type	Census 2011
Migration and Commuting Flows	NOMIS/Census Data ONS Migration Estimates
Extra Care and Specialist Housing Need	LIN: Strategic Housing For Older People (SHOP) Tool
Employment	ONS Annual Population Survey ONS Job Seekers Allowance DWP Universal Credit Statistics

Appendix 1: Inputs and Assumptions

Demographic Scenarios	Scenario A: 2014-based SNPP/SNHP	Scenario Ai: 2014-based SNPP re-based to 2015 MYE with partial catch up headship rates	Scenario B: Zero Net Migration	Scenario C: Natural Change	Scenario D: Long Term Migration	Scenario Di: Long Term Migration with partial catch up headship rates
Population						
Baseline Population	The 2015 population is taken from 2015 MYE. A 2014 baseline population is taken from the ONS 2014-based SNPP. This population is split by single year of age and gender.	A 2014 to 2015 baseline population is taken from the 2015 MYE. This population is split by single year of age and gender.				
Births	The number of projected births in Rossendale from the ONS 2014-based SNPP is used.		Fertility Rates derived from the 2014-based SNPP for Rossendale are used.			
Deaths	The number of projected deaths in Rossendale from the ONS 2014-based SNPP is used.		Standardised Mortality Ratios derived from the 2014-based SNPP for Rossendale are used.			
Internal Migration	Gross domestic in and out migration flows are adopted based on forecast migration in Rossendale from the ONS 2014-based SNPP are used.		Migration flows from the 2014-based SNPP for Rossendale are equalised to create a net flow of zero.	All migration flows are set to 0.	Migration flows for 2011/12 to 2014/15 are taken from the Mid-Year Estimates for Rossendale. Thereafter, a long term ten-year average for 2005 to 2014 is used.	
International Migration	As above but for international flows					
Propensity to Migrate (Age Specific Migration Rates)	Age Specific Migration Rates (ASMigR) for both in and out domestic migration are based upon the age profile of migrants to and from Rossendale in the 2014-based SNPP. These identify a migration rate for each age cohort (for both in and out flows separately) which is applied to each individual age providing an Age Specific Migration Rate. This then drives the demographic profile of those people moving into and out of the Borough (but not the total numbers of migrants).					

Employment-led Scenarios (and Supply-Led Scenarios)	**Scenarios E: Job Stabilisation**	**Scenarios F: Past Trends Job Growth**	**Scenarios G: Experian Job Growth / Gi + PCU**	**Scenario H: Core Strategy Job Growth / Hi + PCU**
Population				
Baseline Population	A 2011 to 2015 baseline population is taken from the 2015 MYE. This population is split by single year of age and gender.			
Births	The Total Fertility Rate for Rossendale (as derived from the 2014-based SNPP) is applied.			
Deaths	The Standardised Mortality Ratios for Rossendale (as derived from the 2014-based SNPP) are applied.			
Internal Migration	Migration is inflated/constrained according the change in number of jobs (or homes for 'supply-led' scenarios) over the projection period.			
International Migration	As above but for international flows.			
Propensity to Migrate (Age Specific Migration Rates)	Age Specific Migration Rates (ASMigR) for both in and out domestic migration are based upon the age profile of migrants to and from Rossendale in the 2014-based SNPP. These identify a migration rate for each age cohort (for both in and out flows separately) which is applied to each individual age providing an Age Specific Migration Rate. This then drives the demographic profile of those people moving into and out of the Borough (but not the total numbers of migrants).			

	All Scenarios
Housing	
Headship Rates	Headship rates specific to Rossendale taken from the CLG 2014-based household projections are used. These are split by five year age group and sex. **Partial Catch Up Sensitivities –** as above, however rates in the 15-34 age groups are projected to make up 50% of the difference between the 2014-based and 2008-based projections by 2033.
Population Not in Households	The number of population not in households (e.g. those in institutional care) is similarly taken from the assumptions used to underpin the 2014-based CLG household forecasts. This is applied as a number below age 75 and a rate above age 75. No change is assumed in the rate of this from the CLG identified rate.
Vacancy / 2nd Home Rate	A vacancy and second homes rate is applied to the number of households, representing the natural vacancies/not permanently occupied homes which occur within the housing market and mean that more dwellings than households are required to meet needs. The average rate of vacant/second homes in Rossendale over the 2014-15 period has averaged 4.94%. This has been taken from CLG Council Tax Base data.
Economic	
Economic Activity Rate	Economic activity rates by age and sex have been projected using the OBR Labour Market Participation Rate Projections. These have been applied to the 2011 Census rates for Rossendale, and have been re-based to 2014 using the Annual Population Survey. These rates take into account changes projected in younger age groups, women and older people (associated with changes to State Pension Age).
Labour Force Ratio	A standard net commuting rate is inferred through the modelling using a Labour Force ratio which is worked out using the formula: (A) Number of employed workers living in area ÷ (B) Number of workers who work in the area (number of jobs). In Rossendale, APS and Experian data indicate that for 2014 the LF ratio equated to 1.25. This was applied and held constant over the projection period.
Unemployment	A model-based estimate of unemployment taken from the Annual Population Survey is used. For 2014 the figure for unemployment is 6.5%. It is assumed that by 2020, unemployment in Rossendale will reach its pre-recession level of 4.48%. From 2020 onwards this is held constant.

Appendix 2: PopGroup Output Sheets

Population Estimates and Forecasts — Rossendale SHMA

Components of Population Change — Scenario A: 2014-based SNHP

	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	2035-36	2036-37	2037-38	2038-39
Births																									
Male	415	416	417	416	417	416	415	414	413	411	409	407	404	403	401	400	399	399	399	399	400	401	402	404	406
Female	395	396	397	396	397	396	395	395	393	392	390	387	385	384	382	381	380	380	380	380	381	382	383	385	387
All Births	810	811	814	812	814	811	809	809	806	803	799	794	790	787	784	781	780	779	778	779	781	783	786	789	793
TFR	1.95	1.95	1.96	1.96	1.97	1.97	1.98	1.99	1.99	2.00	2.00	2.00	2.00	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01
Births input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Deaths																									
Male	341	319	315	316	319	322	323	325	328	332	336	340	343	347	351	357	362	367	373	378	383	386	388	392	395
Female	354	328	326	325	319	322	322	323	325	326	330	334	337	341	346	351	356	360	367	374	379	386	392	398	404
All deaths	695	647	641	641	638	644	646	649	653	658	666	674	680	688	697	708	718	727	740	752	762	772	781	790	799
SMR: males	124.2	114.0	109.8	106.8	104.7	102.5	99.8	97.4	95.3	93.4	91.6	89.7	87.6	85.9	84.4	83.1	81.9	80.7	79.6	78.5	77.5	76.3	75.0	73.9	72.9
SMR: females	125.7	115.1	113.1	111.4	107.8	106.7	104.8	103.0	101.2	99.3	97.9	96.6	94.9	93.4	91.9	90.5	89.1	87.6	86.7	85.5	84.1	83.2	82.5	81.3	80.4
SMR: persons	124.9	114.5	111.4	109.1	106.2	104.6	102.2	100.1	98.1	96.3	94.6	93.0	91.1	89.5	87.9	86.6	85.3	84.0	83.0	81.9	80.7	79.6	78.6	77.4	76.5
Expectation of life: males	77.0	78.1	78.5	78.9	79.1	79.3	79.7	79.9	80.2	80.5	80.7	81.0	81.3	81.4	81.6	81.8	82.0	82.2	82.4	82.6	82.7	83.0	83.2	83.3	83.5
Expectation of life: females	80.8	81.9	82.1	82.2	82.6	82.6	82.8	83.1	83.2	83.4	83.6	83.8	84.0	84.1	84.3	84.5	84.6	84.8	84.9	85.0	85.2	85.3	85.4	85.6	85.7
Expectation of life: persons	78.9	80.0	80.3	80.5	80.8	80.9	81.2	81.4	81.7	81.9	82.1	82.3	82.6	82.7	82.9	83.1	83.3	83.4	83.6	83.7	83.9	84.1	84.2	84.4	84.6
Deaths input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
In-migration from the UK																									
Male	1,484	1,490	1,493	1,498	1,501	1,502	1,503	1,502	1,502	1,503	1,505	1,509	1,512	1,517	1,522	1,526	1,531	1,535	1,539	1,543	1,546	1,548	1,551	1,555	1,559
Female	1,585	1,583	1,581	1,583	1,582	1,579	1,577	1,573	1,570	1,568	1,569	1,571	1,575	1,579	1,584	1,588	1,592	1,597	1,601	1,605	1,606	1,607	1,610	1,613	1,617
All	3,069	3,072	3,074	3,081	3,083	3,082	3,079	3,076	3,072	3,071	3,074	3,080	3,087	3,097	3,105	3,115	3,123	3,132	3,141	3,148	3,151	3,155	3,161	3,168	3,176
SMigR: males	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SMigR: females	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Out-migration to the UK																									
Male	1,445	1,437	1,438	1,439	1,442	1,438	1,446	1,455	1,450	1,455	1,465	1,470	1,477	1,475	1,485	1,488	1,491	1,493	1,491	1,492	1,496	1,499	1,501	1,503	1,506
Female	1,545	1,533	1,526	1,513	1,503	1,499	1,493	1,496	1,496	1,506	1,514	1,517	1,527	1,536	1,533	1,541	1,548	1,546	1,543	1,541	1,544	1,546	1,548	1,549	1,549
All	2,990	2,970	2,964	2,952	2,946	2,937	2,939	2,951	2,946	2,960	2,980	2,987	3,004	3,010	3,019	3,029	3,039	3,039	3,034	3,033	3,041	3,046	3,049	3,052	3,055
SMigR: males	42.5	42.3	42.4	42.5	42.6	42.5	42.7	43.0	42.8	42.9	43.1	43.2	43.2	43.1	43.2	43.1	43.1	43.0	42.8	42.7	42.7	42.7	42.7	42.7	42.7
SMigR: females	44.0	43.8	43.8	43.7	43.6	43.7	43.7	43.8	43.9	44.1	44.3	44.3	44.4	44.5	44.3	44.3	44.3	44.2	44.0	43.9	43.9	43.9	43.8	43.8	43.8
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
In-migration from Overseas																									
Male	107	98	97	95	94	90	90	89	89	88	90	89	89	90	89	91	90	90	90	90	90	90	90	89	88
Female	93	84	79	77	74	74	73	74	73	74	75	75	76	76	76	77	78	78	77	77	77	77	77	76	75
All	200	182	176	171	168	164	163	162	163	162	164	165	164	166	165	168	168	168	168	167	166	167	167	165	164
SMigR: males	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SMigR: females	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Out-migration to Overseas																									
Male	74	75	75	74	75	73	74	73	74	73	74	74	74	75	74	76	75	75	75	74	74	74	74	73	73
Female	73	71	68	66	65	66	67	67	66	68	68	69	70	70	70	70	71	71	71	70	70	70	70	69	68
All	147	146	143	140	140	138	141	140	140	140	143	143	143	145	144	146	146	146	146	144	144	145	144	142	141
SMigR: males	39.3	39.8	40.1	39.3	40.0	38.9	39.9	39.4	39.9	39.5	40.3	40.4	40.0	40.6	40.0	41.0	40.3	40.1	40.0	39.5	39.2	39.3	39.0	38.5	38.3
SMigR: females	47.5	46.4	44.4	43.6	43.0	43.8	44.7	45.1	45.1	46.1	46.9	47.5	48.1	48.6	48.4	48.5	49.0	48.7	48.2	47.8	47.4	47.7	47.6	47.1	46.3
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Migration - Net Flows																									
UK	+78	+102	+110	+128	+137	+145	+140	+125	+126	+111	+94	+94	+83	+87	+86	+85	+84	+93	+106	+115	+111	+110	+112	+116	+121
Overseas	+53	+36	+33	+32	+28	+26	+23	+22	+22	+22	+22	+21	+21	+21	+21	+21	+21	+22	+22	+22	+22	+22	+23	+22	+22
Summary of population change																									
Natural change	+115	+164	+173	+171	+176	+168	+164	+160	+153	+145	+133	+120	+109	+99	+87	+73	+62	+52	+39	+27	+18	+11	+5	-1	-6
Net migration	+131	+139	+143	+160	+165	+171	+163	+147	+149	+132	+116	+115	+104	+108	+108	+106	+105	+114	+128	+137	+133	+132	+134	+138	+144
Net change	+246	+303	+316	+331	+341	+339	+327	+308	+302	+277	+248	+235	+214	+206	+194	+180	+167	+166	+167	+164	+152	+143	+139	+137	+138
Crude Birth Rate /000	11.69	11.66	11.65	11.57	11.55	11.45	11.37	11.31	11.22	11.13	11.03	10.93	10.84	10.77	10.70	10.64	10.59	10.56	10.53	10.51	10.51	10.52	10.54	10.57	10.60
Crude Death Rate /000	10.03	9.30	9.17	9.14	9.05	9.08	9.07	9.07	9.09	9.13	9.20	9.28	9.34	9.42	9.52	9.64	9.75	9.86	10.00	10.14	10.26	10.37	10.47	10.58	10.68
Crude Net Migration Rate /000	1.89	1.99	2.05	2.28	2.34	2.41	2.29	2.06	2.07	1.84	1.60	1.58	1.43	1.47	1.47	1.45	1.43	1.55	1.73	1.85	1.79	1.78	1.80	1.85	1.92

Summary of Population estimates/forecasts

Population at mid-year

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039
0-4	4,378	4,341	4,278	4,222	4,181	4,170	4,173	4,173	4,168	4,162	4,151	4,138	4,122	4,103	4,083	4,063	4,046	4,032	4,021	4,014	4,010	4,010	4,014	4,022	4,034	4,050
5-10	5,139	5,305	5,442	5,498	5,555	5,534	5,513	5,474	5,416	5,358	5,320	5,307	5,310	5,310	5,304	5,294	5,278	5,259	5,238	5,214	5,190	5,168	5,148	5,134	5,123	5,118
11-15	4,010	4,003	4,048	4,202	4,310	4,428	4,571	4,680	4,738	4,813	4,820	4,815	4,774	4,714	4,656	4,616	4,608	4,614	4,616	4,612	4,606	4,594	4,581	4,563	4,542	4,520
16-17	1,671	1,651	1,626	1,593	1,587	1,652	1,652	1,665	1,787	1,842	1,879	1,910	1,912	1,951	1,974	1,959	1,911	1,865	1,851	1,859	1,864	1,866	1,864	1,860	1,858	1,854
18-59Female, 64Male	39,833	39,726	39,681	39,594	39,542	39,421	39,337	39,276	39,149	39,006	38,960	38,851	38,825	38,703	38,618	38,487	38,415	38,306	38,240	38,148	38,108	38,082	38,113	38,167	38,225	38,275
60/65 -74	9,172	9,414	9,611	9,775	9,852	9,933	10,037	10,139	10,020	10,001	10,050	10,150	10,260	10,451	10,579	10,777	10,937	11,135	11,225	11,343	11,382	11,386	11,325	11,207	11,078	10,971
75-84	3,542	3,520	3,555	3,633	3,810	3,996	4,143	4,286	4,684	5,013	5,229	5,437	5,583	5,679	5,779	5,844	5,900	5,929	5,846	5,784	5,831	5,911	6,024	6,177	6,305	6,424
85+	1,423	1,453	1,478	1,517	1,526	1,571	1,619	1,678	1,716	1,784	1,848	1,897	1,953	2,042	2,167	2,315	2,439	2,561	2,830	3,059	3,208	3,333	3,424	3,502	3,603	3,694
Total	69,168	69,414	69,717	70,033	70,364	70,705	71,044	71,370	71,678	71,980	72,257	72,505	72,740	72,953	73,160	73,354	73,534	73,701	73,867	74,034	74,198	74,350	74,493	74,632	74,769	74,907
Dependency ratios, mean age and sex ratio																										
0-15 / 16-65	0.31	0.31	0.32	0.32	0.32	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.32	0.32	0.32	0.33	0.33	0.33	0.33	0.33	0.33	0.32	0.32
65+ / 16-65	0.27	0.28	0.29	0.29	0.30	0.31	0.31	0.32	0.33	0.33	0.34	0.35	0.35	0.36	0.37	0.38	0.39	0.40	0.41	0.42	0.43	0.43	0.44	0.44	0.45	0.45
0-15 and 65+ / 16-65	0.58	0.60	0.60	0.61	0.63	0.64	0.64	0.65	0.66	0.66	0.67	0.68	0.68	0.69	0.70	0.71	0.71	0.72	0.73	0.74	0.75	0.76	0.76	0.77	0.77	0.77
Median age males	41.4	41.5	41.6	41.7	41.8	41.7	41.7	41.8	41.9	42.1	42.1	42.2	42.3	42.4	42.5	42.6	42.8	42.9	43.0	43.2	43.3	43.4	43.6	43.7	43.8	43.9
Median age females	42.3	42.4	42.6	42.8	43.0	43.0	43.1	43.1	43.2	43.4	43.5	43.7	43.9	44.0	44.2	44.4	44.6	44.8	44.9	45.1	45.3	45.5	45.7	45.8	46.0	46.1
Sex ratio males /100 females	96.3	96.4	96.6	96.7	96.8	96.8	96.9	96.9	96.9	96.9	97.0	97.0	97.0	97.1	97.1	97.2	97.2	97.2	97.3	97.3	97.4	97.4	97.4	97.5	97.6	97.6
Population impact of constraint																										
Number of persons	-7	+2	-0	+2	+2	+3	+3	+3	+3	+3	+2	+2	+1	+1	+1	+1	+1	+2	+2	+2	+2	+3	+3	+3	+3	+3
User Defined																										
Number of User Defined	29,739	29,924	30,110	30,313	30,523	30,720	30,925	31,096	31,278	31,462	31,634	31,822	31,982	32,157	32,330	32,489	32,654	32,805	32,948	33,099	33,215	33,330	33,449	33,570	33,683	33,773
Change in User Defined over previous year	+231	+185	+185	+204	+210	+197	+205	+171	+182	+184	+171	+188	+160	+176	+173	+159	+165	+151	+143	+151	+116	+115	+119	+121	+112	+90
Number of supply units	31,285	31,479	31,674	31,889	32,109	32,316	32,532	32,712	32,903	33,097	33,278	33,476	33,644	33,828	34,010	34,177	34,351	34,510	34,660	34,819	34,941	35,062	35,187	35,315	35,433	35,528
Change in over previous year	+243	+194	+195	+214	+220	+207	+215	+180	+192	+194	+180	+198	+168	+185	+182	+167	+174	+159	+150	+159	+122	+121	+125	+128	+118	+94
Labour Force																										
Number of Labour Force	33,438	33,468	33,467	33,469	33,462	33,427	33,411	33,432	33,440	33,461	33,443	33,453	33,502	33,525	33,533	33,521	33,505	33,501	33,497	33,507	33,515	33,530	33,543	33,560	33,550	33,553
Change in Labour Force over previous year		+29	-0	+2	-7	-36	-16	+22	+7	+21	-18	+9	+50	+23	+8	-12	-15	-4	-5	+11	+8	+15	+13	+17	-9	+2
Number of supply units	25,054	25,166	25,256	25,348	25,433	25,496	25,574	25,590	25,596	25,612	25,598	25,606	25,644	25,661	25,667	25,658	25,646	25,643	25,639	25,648	25,654	25,665	25,675	25,688	25,681	25,682
Change in over previous year		+112	+90	+92	+85	+63	+78	+17	+6	+16	-14	+7	+38	+17	+6	-10	-12	-3	-4	+8	+6	+11	+10	+13	-7	+2

Special populations

This report was compiled from a forecast produced on 08/09/2016 using POPGROUP software developed by Bradford Council, the University of Manchester and Andelin Associates

Population Estimates and Forecasts — Rossendale SHMA

Components of Population Change — Scenario Ai: 2014-based SNHP PCU

Year beginning July 1st ……..

	2014-15	*2015-16*	*2016-17*	*2017-18*	*2018-19*	*2019-20*	*2020-21*	*2021-22*	*2022-23*	*2023-24*	*2024-25*	*2025-26*	*2026-27*	*2027-28*	*2028-29*	*2029-30*	*2030-31*	*2031-32*	*2032-33*	*2033-34*	*2034-35*	*2035-36*	*2036-37*	*2037-38*	*2038-39*
Births																									
Male	415	415	417	416	417	416	415	414	413	411	409	407	404	403	401	400	399	399	399	399	400	401	402	404	406
Female	395	396	397	396	397	396	395	395	393	392	390	387	385	384	382	381	380	380	380	380	381	382	383	385	387
All Births	810	811	814	812	815	811	809	809	806	803	799	794	790	787	784	781	780	779	778	779	781	783	786	789	793
TFR	1.95	1.95	1.96	1.96	1.97	1.97	1.98	1.99	1.99	2.00	2.00	2.00	2.00	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01
Births input																									
Deaths																									
Male	341	320	315	316	319	322	323	325	328	332	336	340	343	347	351	357	362	367	373	378	383	386	388	392	395
Female	354	327	326	325	319	321	322	323	325	326	330	334	337	341	346	351	356	360	367	374	379	386	392	398	404
All deaths	695	646	641	641	638	643	646	649	653	658	666	674	680	688	697	708	718	727	740	752	762	772	781	790	799
SMR: males	124.2	114.0	109.8	106.8	104.7	102.5	99.8	97.4	95.3	93.4	91.6	89.7	87.6	85.9	84.4	83.1	81.9	80.7	79.6	78.5	77.5	76.3	75.0	73.9	72.9
SMR: females	125.7	115.1	113.1	111.4	107.8	106.7	104.8	103.0	101.2	99.3	97.9	96.6	94.9	93.4	91.9	90.5	89.1	87.6	86.7	85.5	84.1	83.2	82.5	81.3	80.4
SMR: persons	124.9	114.5	111.4	109.1	106.2	104.6	102.2	100.1	98.1	96.3	94.6	93.0	91.1	89.5	87.9	86.6	85.3	84.0	83.0	81.9	80.7	79.6	78.6	77.4	76.5
Expectation of life: males	77.0	78.2	78.5	78.9	79.1	79.4	79.7	79.9	80.2	80.5	80.7	81.0	81.3	81.5	81.7	81.9	82.1	82.3	82.5	82.7	82.9	83.1	83.3	83.5	83.7
Expectation of life: females	81.0	82.0	82.1	82.3	82.6	82.7	82.8	83.1	83.2	83.4	83.6	83.7	83.9	84.1	84.3	84.4	84.6	84.7	84.8	85.0	85.2	85.3	85.4	85.6	85.8
Expectation of life: persons	79.0	80.1	80.3	80.6	80.9	81.0	81.2	81.5	81.7	81.9	82.1	82.3	82.6	82.8	83.0	83.1	83.3	83.5	83.7	83.8	84.0	84.2	84.3	84.5	84.7
Deaths input																									
In-migration from the UK																									
Male	1,484	1,490	1,493	1,498	1,501	1,502	1,503	1,502	1,502	1,503	1,505	1,509	1,512	1,517	1,522	1,526	1,531	1,535	1,539	1,543	1,546	1,548	1,551	1,555	1,559
Female	1,585	1,583	1,581	1,583	1,582	1,579	1,577	1,573	1,570	1,568	1,569	1,571	1,575	1,579	1,584	1,588	1,592	1,597	1,601	1,605	1,606	1,607	1,610	1,613	1,617
All	3,069	3,072	3,074	3,081	3,083	3,082	3,079	3,076	3,072	3,071	3,074	3,080	3,087	3,097	3,105	3,115	3,123	3,132	3,141	3,148	3,151	3,155	3,161	3,168	3,176
SMigR: males	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SMigR: females	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Out-migration to the UK																									
Male	1,445	1,437	1,438	1,439	1,442	1,438	1,446	1,455	1,450	1,455	1,465	1,470	1,477	1,475	1,485	1,488	1,491	1,493	1,491	1,492	1,496	1,499	1,501	1,503	1,506
Female	1,545	1,533	1,526	1,513	1,503	1,499	1,493	1,496	1,496	1,506	1,514	1,517	1,527	1,536	1,533	1,541	1,548	1,546	1,543	1,541	1,544	1,546	1,548	1,549	1,549
All	2,990	2,970	2,964	2,952	2,946	2,937	2,939	2,951	2,946	2,960	2,980	2,987	3,004	3,010	3,019	3,029	3,039	3,039	3,034	3,033	3,041	3,046	3,049	3,052	3,055
SMigR: males	42.5	42.3	42.4	42.5	42.6	42.5	42.7	43.0	42.8	42.9	43.1	43.2	43.2	43.1	43.2	43.1	43.1	43.0	42.8	42.7	42.7	42.7	42.7	42.7	42.7
SMigR: females	44.0	43.9	43.8	43.7	43.7	43.7	43.7	43.8	43.9	44.1	44.3	44.3	44.4	44.5	44.3	44.3	44.3	44.2	44.0	43.9	43.9	43.9	43.9	43.8	43.8
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
In-migration from Overseas																									
Male	337	234	99	97	96	92	92	91	92	91	92	92	92	93	92	94	93	93	93	93	92	93	93	93	93
Female	311	295	82	81	77	76	76	75	75	75	75	76	77	77	77	78	78	77	76	76	76	77	76	77	77
All	648	529	181	177	173	168	168	166	166	166	168	168	169	170	169	171	171	170	170	168	169	170	169	170	171
SMigR: males	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SMigR: females	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Out-migration to Overseas																									
Male	218	296	77	76	77	75	76	75	76	76	77	77	77	78	77	79	78	77	78	77	77	78	77	77	78
Female	304	271	71	70	68	68	69	68	68	68	69	70	71	71	71	71	72	71	70	69	70	70	69	70	71
All	522	566	148	146	145	143	146	143	144	144	146	147	148	149	148	150	150	148	148	146	146	148	146	148	148
SMigR: males	115.7	157.1	41.1	40.4	41.5	40.2	41.0	40.6	41.1	41.1	41.9	41.8	41.7	42.3	41.9	42.5	41.8	41.5	41.6	41.1	40.8	41.0	40.9	40.7	40.9
SMigR: females	197.1	176.5	46.8	46.1	45.1	45.4	46.5	46.0	46.2	46.6	47.4	48.0	48.8	49.1	48.8	49.2	49.4	48.6	47.7	46.9	47.3	47.6	46.8	47.7	47.8
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Migration - Net Flows																									
UK	+78	+102	+110	+128	+137	+145	+140	+125	+126	+111	+94	+94	+83	+87	+86	+85	+84	+93	+106	+115	+111	+110	+112	+116	+121
Overseas	+126	-37	+33	+32	+28	+26	+23	+22	+22	+22	+22	+21	+21	+21	+21	+21	+21	+22	+22	+22	+22	+22	+23	+22	+22
Summary of population change																									
Natural change	+115	+165	+173	+171	+176	+168	+164	+160	+153	+145	+133	+120	+109	+99	+87	+74	+62	+52	+39	+27	+18	+11	+5	-1	-6
Net migration	+204	+65	+143	+160	+165	+171	+163	+147	+149	+132	+116	+115	+104	+108	+108	+106	+105	+114	+128	+137	+133	+132	+134	+138	+144
Net change	+319	+230	+316	+331	+341	+339	+327	+308	+302	+277	+248	+235	+214	+206	+194	+180	+167	+166	+167	+164	+152	+143	+139	+137	+138
Crude Birth Rate /000	11.68	11.65	11.65	11.57	11.55	11.45	11.37	11.31	11.22	11.13	11.03	10.93	10.84	10.77	10.70	10.64	10.59	10.56	10.53	10.51	10.51	10.52	10.54	10.57	10.60
Crude Death Rate /000	10.03	9.28	9.17	9.13	9.05	9.08	9.07	9.07	9.09	9.13	9.20	9.28	9.34	9.42	9.52	9.64	9.75	9.86	10.00	10.14	10.26	10.37	10.47	10.58	10.68
Crude Net Migration Rate /000	2.94	0.94	2.05	2.28	2.34	2.41	2.29	2.06	2.07	1.84	1.60	1.58	1.43	1.47	1.47	1.45	1.43	1.55	1.73	1.85	1.79	1.77	1.80	1.85	1.92

Summary of Population estimates/forecasts

Population at mid-year

	2014	*2015*	*2016*	*2017*	*2018*	*2019*	*2020*	*2021*	*2022*	*2023*	*2024*	*2025*	*2026*	*2027*	*2028*	*2029*	*2030*	*2031*	*2032*	*2033*	*2034*	*2035*	*2036*	*2037*	*2038*
0-4	4,378	4,315	4,278	4,222	4,181	4,170	4,173	4,173	4,168	4,162	4,151	4,138	4,122	4,103	4,083	4,063	4,046	4,032	4,021	4,014	4,010	4,010	4,014	4,022	4,034
5-10	5,139	5,315	5,442	5,498	5,555	5,534	5,513	5,474	5,416	5,358	5,320	5,307	5,310	5,310	5,304	5,294	5,278	5,259	5,238	5,214	5,190	5,168	5,148	5,134	5,123
11-15	4,010	4,008	4,048	4,202	4,310	4,428	4,571	4,680	4,738	4,813	4,820	4,815	4,774	4,714	4,656	4,616	4,608	4,614	4,616	4,612	4,606	4,594	4,581	4,563	4,542
16-17	1,671	1,649	1,626	1,593	1,587	1,652	1,652	1,665	1,787	1,842	1,879	1,910	1,912	1,951	1,974	1,959	1,911	1,865	1,851	1,859	1,864	1,866	1,864	1,860	1,858
18-59Female, 64Male	39,833	39,794	39,681	39,594	39,542	39,421	39,337	39,276	39,149	39,006	38,960	38,851	38,825	38,703	38,618	38,487	38,415	38,306	38,240	38,148	38,108	38,082	38,113	38,167	38,225
60/65 -74	9,172	9,431	9,611	9,775	9,852	9,933	10,037	10,139	10,020	10,001	10,050	10,150	10,260	10,451	10,579	10,777	10,937	11,135	11,225	11,343	11,382	11,386	11,325	11,207	11,078
75-84	3,542	3,525	3,555	3,633	3,810	3,996	4,143	4,286	4,684	5,013	5,229	5,437	5,583	5,679	5,779	5,844	5,900	5,929	5,846	5,784	5,831	5,911	6,024	6,177	6,305
85+	1,423	1,450	1,478	1,517	1,526	1,571	1,619	1,678	1,716	1,784	1,848	1,897	1,953	2,042	2,167	2,315	2,439	2,561	2,830	3,059	3,208	3,333	3,424	3,502	3,603
Total	69,168	69,487	69,717	70,033	70,364	70,705	71,044	71,370	71,678	71,980	72,257	72,505	72,740	72,953	73,160	73,354	73,534	73,701	73,867	74,034	74,198	74,350	74,493	74,632	74,769
Dependency ratios, mean age and sex ratio																									
0-15 / 16-65	0.31	0.31	0.32	0.32	0.32	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.32	0.32	0.32	0.33	0.33	0.33	0.33	0.33	0.33	0.32
65+ / 16-65	0.27	0.28	0.29	0.29	0.30	0.31	0.31	0.32	0.33	0.33	0.34	0.35	0.35	0.36	0.37	0.38	0.39	0.40	0.41	0.42	0.43	0.43	0.44	0.44	0.45
0-15 and 65+ / 16-65	0.58	0.59	0.60	0.61	0.63	0.64	0.64	0.65	0.66	0.66	0.67	0.68	0.68	0.69	0.70	0.71	0.71	0.72	0.73	0.74	0.75	0.76	0.76	0.77	0.77
Median age males	41.4	41.6	41.6	41.7	41.8	41.7	41.7	41.8	41.9	42.1	42.1	42.2	42.3	42.4	42.5	42.6	42.8	42.9	43.0	43.2	43.3	43.4	43.6	43.7	43.8
Median age females	42.3	42.5	42.6	42.8	43.0	43.0	43.1	43.1	43.2	43.4	43.5	43.7	43.9	44.0	44.2	44.4	44.6	44.8	44.9	45.1	45.3	45.5	45.7	45.8	46.0
Sex ratio males /100 females	96.3	96.7	96.6	96.7	96.8	96.8	96.9	96.9	96.9	96.9	97.0	97.0	97.0	97.1	97.1	97.2	97.2	97.2	97.3	97.3	97.4	97.4	97.4	97.5	97.6
Population impact of constraint																									
Number of persons	-7	+75	-74	+2	+2	+3	+3	+3	+3	+3	+2	+2	+1	+1	+1	+1	+1	+2	+2	+2	+2	+3	+3	+3	+3
User Defined																									
Number of User Defined	29,739	29,981	30,110	30,313	30,543	30,764	30,988	31,185	31,389	31,595	31,793	32,003	32,187	32,380	32,575	32,756	32,938	33,110	33,272	33,443	33,582	33,721	33,868	34,016	34,157
Change in User Defined over previous year	+231	+242	+129	+204	+229	+221	+224	+197	+204	+206	+198	+210	+184	+193	+195	+180	+182	+172	+162	+171	+139	+139	+147	+148	+141
Number of supply units	31,285	31,539	31,674	31,889	32,130	32,362	32,598	32,805	33,020	33,237	33,445	33,666	33,860	34,063	34,268	34,458	34,650	34,831	35,002	35,181	35,327	35,474	35,628	35,784	35,932
Change in over previous year	+243	+254	+135	+214	+241	+232	+236	+207	+215	+216	+208	+221	+194	+203	+205	+190	+192	+181	+171	+180	+146	+147	+154	+156	+148
Labour Force																									
Number of Labour Force	33,438	33,498	33,467	33,469	33,462	33,427	33,411	33,432	33,440	33,461	33,443	33,453	33,502	33,525	33,533	33,521	33,505	33,501	33,497	33,507	33,515	33,530	33,543	33,560	33,550
Change in Labour Force over previous year		+60	-31	+2	-7	-36	-16	+22	+7	+21	-18	+9	+50	+23	+8	-12	-15	-4	-5	+11	+8	+15	+13	+17	-9
Number of supply units	25,054	25,189	25,256	25,348	25,433	25,496	25,574	25,590	25,596	25,612	25,598	25,606	25,644	25,661	25,667	25,658	25,646	25,643	25,639	25,648	25,654	25,665	25,675	25,688	25,681
Change in over previous year		+135	+67	+92	+85	+63	+78	+17	+6	+16	-14	+7	+38	+17	+6	-10	-12	-3	-4	+8	+6	+11	+10	+13	-7

Population Estimates and Forecasts

Rossendale SHMA

Components of Population Change

Scenario B: Zero Net Migration

Year beginning July 1st ……..

	2014-15	*2015-16*	*2016-17*	*2017-18*	*2018-19*	*2019-20*	*2020-21*	*2021-22*	*2022-23*	*2023-24*	*2024-25*	*2025-26*	*2026-27*	*2027-28*	*2028-29*	*2029-30*	*2030-31*	*2031-32*	*2032-33*	*2033-34*	*2034-35*	*2035-36*	*2036-37*	*2037-38*	*2038-39*
Births																									
Male	414	415	417	417	419	417	417	418	417	417	417	416	417	417	417	417	418	418	418	418	419	419	420	421	422
Female	395	395	397	397	399	397	397	398	398	397	397	397	397	397	397	398	398	398	398	398	399	399	400	401	402
All Births	809	810	814	814	817	814	814	815	815	815	814	813	813	814	815	815	816	816	816	817	818	819	820	822	825
TFR	1.95	1.95	1.96	1.96	1.97	1.97	1.98	1.99	1.99	2.00	2.00	2.00	2.00	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01
Births input																									
Deaths																									
Male	341	320	314	314	316	318	320	322	325	329	333	337	340	344	349	354	360	365	370	375	380	383	385	388	391
Female	354	327	322	320	313	314	315	315	317	319	322	327	330	334	339	344	349	353	360	366	372	377	383	389	393
All deaths	695	646	636	633	628	632	634	637	642	647	655	664	670	678	687	698	708	717	730	741	751	761	768	777	784
SMR: males	124.2	114.0	109.8	106.8	104.7	102.5	99.8	97.4	95.3	93.4	91.6	89.7	87.6	85.9	84.4	83.1	81.9	80.7	79.6	78.5	77.5	76.3	75.0	73.9	72.9
SMR: females	125.7	115.1	113.1	111.4	107.8	106.7	104.8	103.0	101.2	99.3	97.9	96.6	94.9	93.4	91.9	90.5	89.1	87.6	86.7	85.5	84.1	83.2	82.5	81.3	80.4
SMR: persons	124.9	114.5	111.4	109.1	106.2	104.6	102.2	100.1	98.1	96.2	94.6	93.0	91.1	89.4	87.9	86.6	85.3	83.9	82.9	81.8	80.6	79.6	78.6	77.4	76.5
Expectation of life: males	77.0	78.2	78.5	78.9	79.1	79.4	79.7	79.9	80.2	80.5	80.7	81.0	81.3	81.5	81.7	81.9	82.1	82.3	82.5	82.7	82.9	83.1	83.3	83.5	83.7
Expectation of life: females	81.0	82.0	82.1	82.3	82.6	82.6	82.8	83.0	83.2	83.4	83.5	83.7	83.9	84.1	84.2	84.4	84.6	84.7	84.8	85.0	85.1	85.3	85.4	85.6	85.8
Expectation of life: persons	79.0	80.1	80.3	80.6	80.8	81.0	81.2	81.5	81.7	81.9	82.1	82.3	82.6	82.8	82.9	83.1	83.3	83.5	83.6	83.8	84.0	84.2	84.3	84.5	84.7
Deaths input																									
In-migration from the UK																									
Male	1,530	1,534	1,537	1,543	1,546	1,547	1,547	1,546	1,545	1,545	1,546	1,549	1,552	1,557	1,561	1,565	1,569	1,573	1,578	1,581	1,583	1,585	1,588	1,592	1,596
Female	1,539	1,538	1,537	1,538	1,537	1,535	1,532	1,529	1,527	1,526	1,528	1,531	1,535	1,540	1,545	1,550	1,554	1,559	1,563	1,567	1,568	1,570	1,572	1,576	1,580
All	3,069	3,072	3,074	3,081	3,083	3,082	3,079	3,076	3,072	3,071	3,074	3,080	3,087	3,097	3,105	3,115	3,123	3,132	3,141	3,148	3,151	3,155	3,161	3,168	3,176
SMigR: males	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SMigR: females	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Out-migration to the UK																									
Male	1,510	1,516	1,518	1,524	1,529	1,532	1,534	1,536	1,537	1,537	1,539	1,543	1,546	1,550	1,554	1,558	1,562	1,566	1,571	1,576	1,578	1,580	1,583	1,587	1,591
Female	1,559	1,556	1,556	1,556	1,554	1,550	1,545	1,539	1,535	1,534	1,534	1,537	1,541	1,547	1,551	1,557	1,561	1,566	1,569	1,573	1,574	1,575	1,578	1,581	1,585
All	3,069	3,072	3,074	3,081	3,083	3,082	3,079	3,076	3,072	3,071	3,074	3,080	3,087	3,097	3,105	3,115	3,123	3,132	3,141	3,148	3,151	3,155	3,161	3,168	3,176
SMigR: males	44.4	44.6	44.4	44.4	44.3	44.2	44.1	44.0	44.0	43.9	43.8	43.8	43.8	43.7	43.7	43.7	43.7	43.7	43.8	43.9	43.9	43.9	44.0	44.0	44.1
SMigR: females	44.4	44.6	44.4	44.4	44.3	44.2	44.1	44.0	44.0	43.9	43.8	43.8	43.8	43.7	43.7	43.7	43.7	43.7	43.8	43.9	43.9	43.9	44.0	44.0	44.1
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
In-migration from Overseas																									
Male	374	63	60	60	57	56	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55
Female	361	52	50	49	47	46	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45
All	736	115	110	109	105	103	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
SMigR: males	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SMigR: females	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Out-migration to Overseas																									
Male	237	63	61	60	58	57	56	56	56	56	56	56	57	57	57	57	57	57	57	57	57	57	57	57	57
Female	294	52	49	49	47	45	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44
All	531	115	110	109	105	103	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
SMigR: males	125.5	33.7	32.1	31.8	30.5	29.9	29.3	29.3	29.2	29.2	29.2	29.2	29.2	29.1	29.1	29.0	29.0	28.9	28.8	28.8	28.8	28.8	28.8	28.8	28.8
SMigR: females	190.8	33.7	32.1	31.8	30.5	29.9	29.3	29.3	29.2	29.2	29.2	29.2	29.2	29.1	29.1	29.0	29.0	28.9	28.8	28.8	28.8	28.8	28.8	28.8	28.8
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Migration - Net Flows																									
UK	-0	+0	-0	0	-0	-0	-0	0	+0	+0	-0	+0	+0	0	-0	+0	+0	-0	0	0	-0	+0	0	+0	+0
Overseas	+205	-0	0	-0	-0	+0	-0	-0	+0	+0	-0	+0	+0	+0	-0	0	+0	+0	+0	-0	+0	+0	+0	-0	+0
Summary of population change																									
Natural change	+114	+164	+179	+181	+189	+182	+179	+178	+173	+167	+159	+150	+143	+136	+127	+117	+107	+99	+87	+75	+66	+58	+52	+46	+41
Net migration	+205	+0	-0	-0	-0	-0	-0	-0	+0	+0	-0	+0	+0	+0	-0	+0	+0	-0	+0	-0	-0	+0	+0	+0	+0
Net change	+319	+164	+179	+181	+189	+182	+179	+178	+173	+167	+159	+150	+143	+136	+127	+117	+107	+99	+87	+75	+66	+58	+52	+46	+41
Crude Birth Rate /000	11.67	11.64	11.68	11.65	11.66	11.58	11.55	11.54	11.51	11.48	11.44	11.40	11.38	11.37	11.36	11.34	11.33	11.33	11.31	11.31	11.31	11.31	11.33	11.35	11.37
Crude Death Rate /000	10.03	9.29	9.11	9.06	8.96	9.00	9.00	9.02	9.07	9.12	9.21	9.31	9.38	9.47	9.58	9.72	9.84	9.96	10.11	10.26	10.39	10.51	10.61	10.72	10.81
Crude Net Migration Rate /000	2.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Summary of Population estimates/forecasts

Population at mid-year

	2014	*2015*	*2016*	*2017*	*2018*	*2019*	*2020*	*2021*	*2022*	*2023*	*2024*	*2025*	*2026*	*2027*	*2028*	*2029*	*2030*	*2031*	*2032*	*2033*	*2034*	*2035*	*2036*	*2037*	*2038*
0-4	4,378	4,315	4,207	4,110	4,067	4,057	4,061	4,065	4,066	4,066	4,063	4,061	4,059	4,055	4,052	4,050	4,048	4,048	4,048	4,047	4,046	4,047	4,048	4,051	4,057
5-10	5,139	5,315	5,367	5,346	5,317	5,231	5,145	5,060	4,986	4,913	4,887	4,878	4,881	4,885	4,883	4,880	4,873	4,866	4,858	4,850	4,842	4,833	4,825	4,819	4,813
11-15	4,010	4,008	3,982	4,102	4,149	4,206	4,312	4,378	4,369	4,397	4,348	4,295	4,226	4,162	4,098	4,077	4,072	4,075	4,076	4,073	4,068	4,060	4,052	4,043	4,032
16-17	1,671	1,649	1,649	1,587	1,555	1,612	1,578	1,567	1,680	1,719	1,725	1,746	1,740	1,744	1,748	1,713	1,660	1,637	1,627	1,630	1,633	1,634	1,633	1,629	1,626
18-59Female, 64Male	39,833	39,794	39,779	39,715	39,659	39,490	39,358	39,231	39,037	38,828	38,719	38,563	38,463	38,295	38,144	37,941	37,795	37,605	37,471	37,304	37,190	37,100	37,072	37,076	37,082
60/65 -74	9,172	9,431	9,643	9,843	9,956	10,061	10,180	10,299	10,188	10,158	10,213	10,306	10,399	10,577	10,677	10,836	10,977	11,147	11,192	11,285	11,283	11,247	11,147	10,999	10,833
75-84	3,542	3,525	3,574	3,659	3,851	4,047	4,208	4,364	4,775	5,129	5,361	5,586	5,752	5,862	5,988	6,072	6,136	6,166	6,100	6,038	6,095	6,177	6,291	6,433	6,551
85+	1,423	1,450	1,449	1,469	1,457	1,496	1,540	1,598	1,638	1,703	1,765	1,811	1,867	1,951	2,076	2,225	2,349	2,475	2,745	2,976	3,122	3,247	3,335	3,406	3,507
Total	69,168	69,487	69,651	69,830	70,011	70,200	70,382	70,561	70,739	70,912	71,079	71,238	71,388	71,531	71,667	71,794	71,911	72,018	72,117	72,204	72,279	72,345	72,404	72,455	72,501
Dependency ratios, mean age and sex ratio																									
0-15 / 16-65	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.32	0.32	0.32	0.32	0.32
65+ / 16-65	0.27	0.28	0.29	0.29	0.30	0.31	0.32	0.32	0.33	0.34	0.35	0.36	0.37	0.37	0.38	0.39	0.40	0.41	0.42	0.43	0.44	0.45	0.46	0.46	0.46
0-15 and 65+ / 16-65	0.58	0.59	0.60	0.61	0.61	0.62	0.63	0.64	0.64	0.65	0.66	0.67	0.67	0.68	0.69	0.70	0.71	0.72	0.74	0.75	0.76	0.77	0.77	0.78	0.78
Median age males	41.4	41.6	41.7	41.7	41.7	41.6	41.5	41.6	41.6	41.7	41.7	41.7	41.7	41.8	41.8	41.9	42.0	42.1	42.1	42.3	42.4	42.4	42.5	42.5	42.6
Median age females	42.3	42.5	42.7	42.9	43.1	43.2	43.3	43.3	43.4	43.6	43.8	43.9	44.1	44.2	44.3	44.4	44.6	44.7	44.8	44.9	45.0	45.1	45.2	45.3	45.3
Sex ratio males /100 females	96.3	96.7	96.9	97.1	97.3	97.4	97.5	97.6	97.7	97.8	97.9	97.9	98.0	98.0	98.1	98.2	98.2	98.3	98.3	98.4	98.4	98.5	98.6	98.6	98.7
Population impact of constraint																									
Number of persons	+206	+205																							
User Defined																									
Number of User Defined	29,739	29,981	30,077	30,215	30,360	30,501	30,655	30,789	30,944	31,098	31,239	31,393	31,523	31,669	31,806	31,927	32,051	32,160	32,259	32,360	32,425	32,488	32,551	32,616	32,668
Change in User Defined over previous year	+231	+242	+97	+138	+145	+140	+154	+134	+155	+154	+141	+154	+131	+146	+137	+121	+123	+109	+100	+101	+65	+62	+64	+65	+52
Number of supply units	31,285	31,539	31,640	31,786	31,938	32,086	32,248	32,389	32,552	32,714	32,862	33,024	33,162	33,315	33,459	33,587	33,716	33,831	33,936	34,042	34,111	34,176	34,243	34,311	34,365
Change in over previous year	+243	+254	+102	+145	+152	+148	+162	+141	+163	+162	+149	+162	+137	+153	+144	+127	+130	+115	+105	+106	+69	+65	+67	+68	+54
Labour Force																									
Number of Labour Force	33,438	33,498	33,445	33,441	33,415	33,350	33,297	33,268	33,219	33,179	33,099	33,052	33,044	33,015	32,958	32,887	32,815	32,754	32,695	32,637	32,586	32,546	32,510	32,483	32,425
Change in Labour Force over previous year		+60	-53	-4	-26	-65	-52	-29	-50	-40	-80	-47	-8	-29	-57	-71	-72	-61	-59	-58	-51	-40	-36	-26	-58
Number of supply units	25,054	25,205	25,272	25,376	25,462	25,519	25,585	25,563	25,525	25,494	25,433	25,397	25,390	25,368	25,324	25,270	25,214	25,167	25,122	25,077	25,038	25,007	24,980	24,960	24,915
Change in over previous year		+152	+67	+103	+87	+57	+66	-22	-38	-30	-61	-36	-6	-23	-43	-55	-55	-47	-45	-45	-39	-31	-27	-20	-45

Population Estimates and Forecasts — Rossendale SHMA

Components of Population Change — Scenario C: Natural Change

Year beginning July 1st .....

	2014-15	*2015-16*	*2016-17*	*2017-18*	*2018-19*	*2019-20*	*2020-21*	*2021-22*	*2022-23*	*2023-24*	*2024-25*	*2025-26*	*2026-27*	*2027-28*	*2028-29*	*2029-30*	*2030-31*	*2031-32*	*2032-33*	*2033-34*	*2034-35*	*2035-36*	*2036-37*	*2037-38*	*2038-39*
Births																									
Male	413	414	413	411	410	406	403	402	400	399	399	398	399	401	404	406	409	413	416	419	421	422	423	424	425
Female	393	394	394	392	391	387	384	383	381	380	380	379	380	382	385	387	390	393	396	399	401	402	403	404	405
All Births	807	808	807	803	801	793	788	785	782	780	778	777	779	784	789	793	799	806	813	817	822	825	826	828	829
TFR	1.95	1.95	1.96	1.96	1.97	1.97	1.98	1.99	1.99	2.00	2.00	2.00	2.00	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01
Births input																									
Deaths																									
Male	341	320	314	313	315	318	319	322	325	329	334	338	342	347	352	358	365	371	377	384	389	394	397	401	405
Female	354	327	321	319	311	312	312	313	314	315	319	323	326	331	335	341	346	351	359	367	374	381	388	395	401
All deaths	695	646	635	632	627	630	632	635	639	644	653	661	668	677	687	699	711	722	737	750	763	775	785	796	806
SMR: males	124.2	114.0	109.8	106.8	104.7	102.5	99.8	97.4	95.3	93.4	91.6	89.7	87.6	85.9	84.4	83.1	81.9	80.7	79.6	78.5	77.5	76.3	75.0	73.9	72.9
SMR: females	125.7	115.1	113.1	111.4	107.8	106.7	104.8	103.0	101.2	99.3	97.9	96.6	94.9	93.4	91.9	90.5	89.1	87.6	86.7	85.5	84.1	83.2	82.5	81.3	80.4
SMR: persons	124.9	114.5	111.4	109.1	106.2	104.5	102.2	100.1	98.1	96.2	94.6	92.9	91.0	89.4	87.9	86.6	85.3	83.9	82.9	81.8	80.6	79.6	78.6	77.4	76.4
Expectation of life: males	77.0	78.2	78.5	78.9	79.1	79.4	79.6	79.9	80.2	80.5	80.7	81.0	81.3	81.5	81.7	81.9	82.1	82.3	82.5	82.7	82.9	83.1	83.3	83.5	83.7
Expectation of life: females	81.0	82.0	82.1	82.3	82.6	82.6	82.8	83.0	83.2	83.4	83.5	83.7	83.9	84.1	84.2	84.4	84.5	84.7	84.8	84.9	85.1	85.3	85.3	85.6	85.8
Expectation of life: persons	79.0	80.1	80.3	80.6	80.8	81.0	81.2	81.4	81.7	81.9	82.1	82.3	82.6	82.7	82.9	83.1	83.3	83.5	83.6	83.8	84.0	84.2	84.3	84.5	84.7
Deaths input																									
In-migration from the UK																									
Male	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Female	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
All	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SMigR: males	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SMigR: females	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Out-migration to the UK																									
Male	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Female	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
All	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SMigR: males	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SMigR: females	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
In-migration from Overseas																									
Male	360	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Female	349	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
All	708	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SMigR: males	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SMigR: females	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Out-migration to Overseas																									
Male	201	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Female	300	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
All	501	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SMigR: males	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SMigR: females	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Migration - Net Flows																									
UK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Overseas	+208	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Summary of population change																									
Natural change	+111	+161	+172	+170	+174	+162	+156	+151	+143	+135	+126	+116	+110	+107	+101	+93	+88	+84	+76	+67	+59	+50	+41	+32	+24
Net migration	+208	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net change	+319	+161	+172	+170	+174	+162	+156	+151	+143	+135	+126	+116	+110	+107	+101	+93	+88	+84	+76	+67	+59	+50	+41	+32	+24
Crude Birth Rate /000	11.63	11.61	11.57	11.48	11.43	11.29	11.19	11.13	11.06	11.01	10.96	10.93	10.94	10.99	11.04	11.08	11.15	11.25	11.32	11.38	11.43	11.46	11.47	11.50	11.51
Crude Death Rate /000	10.03	9.29	9.11	9.05	8.94	8.97	8.98	8.99	9.04	9.09	9.19	9.30	9.39	9.49	9.62	9.78	9.93	10.07	10.26	10.45	10.61	10.77	10.90	11.05	11.18
Crude Net Migration Rate /000	2.99	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Summary of Population estimates/forecasts

Population at mid-year

	2014	*2015*	*2016*	*2017*	*2018*	*2019*	*2020*	*2021*	*2022*	*2023*	*2024*	*2025*	*2026*	*2027*	*2028*	*2029*	*2030*	*2031*	*2032*	*2033*	*2034*	*2035*	*2036*	*2037*	*2038*
0-4	4,378	4,315	4,215	4,109	4,048	4,016	3,997	3,977	3,956	3,935	3,914	3,900	3,890	3,884	3,886	3,895	3,910	3,931	3,959	3,988	4,017	4,046	4,072	4,092	4,108
5-10	5,139	5,315	5,397	5,399	5,391	5,312	5,220	5,115	5,015	4,904	4,842	4,802	4,778	4,756	4,732	4,709	4,687	4,672	4,663	4,662	4,669	4,682	4,703	4,732	4,766
11-15	4,010	4,008	3,998	4,139	4,202	4,274	4,405	4,491	4,488	4,530	4,481	4,411	4,310	4,210	4,104	4,044	4,011	3,993	3,973	3,952	3,931	3,911	3,896	3,886	3,880
16-17	1,671	1,649	1,655	1,597	1,570	1,641	1,605	1,590	1,726	1,774	1,776	1,808	1,808	1,812	1,813	1,768	1,689	1,637	1,611	1,607	1,602	1,596	1,586	1,573	1,566
18-59Female, 64Male	39,833	39,794	39,703	39,572	39,462	39,240	39,068	38,912	38,679	38,436	38,318	38,130	38,034	37,848	37,681	37,438	37,261	37,021	36,833	36,569	36,356	36,154	36,036	35,949	35,852
60/65 -74	9,172	9,431	9,667	9,893	10,032	10,165	10,315	10,466	10,377	10,370	10,446	10,564	10,672	10,882	11,001	11,197	11,368	11,583	11,643	11,790	11,820	11,819	11,729	11,585	11,424
75-84	3,542	3,525	3,570	3,653	3,847	4,046	4,209	4,369	4,798	5,176	5,428	5,680	5,865	5,995	6,150	6,260	6,349	6,395	6,342	6,274	6,350	6,451	6,584	6,746	6,873
85+	1,423	1,450	1,444	1,458	1,438	1,471	1,508	1,561	1,592	1,650	1,706	1,743	1,796	1,877	2,004	2,161	2,290	2,420	2,711	2,972	3,135	3,279	3,382	3,466	3,592
Total	69,168	69,487	69,648	69,820	69,991	70,165	70,327	70,483	70,634	70,776	70,912	71,037	71,153	71,263	71,370	71,472	71,565	71,652	71,737	71,813	71,880	71,938	71,988	72,030	72,062
Dependency ratios, mean age and sex ratio																									
0-15 / 16-65	0.31	0.31	0.31	0.31	0.32	0.32	0.32	0.32	0.31	0.31	0.31	0.31	0.31	0.30	0.30	0.30	0.30	0.30	0.31	0.31	0.31	0.31	0.32	0.32	0.32
65+ / 16-65	0.27	0.28	0.29	0.29	0.30	0.31	0.32	0.33	0.34	0.34	0.35	0.36	0.37	0.38	0.40	0.41	0.42	0.43	0.44	0.46	0.47	0.48	0.49	0.49	0.50
0-15 and 65+ / 16-65	0.58	0.59	0.60	0.61	0.62	0.63	0.64	0.65	0.65	0.66	0.66	0.67	0.68	0.69	0.70	0.71	0.72	0.74	0.75	0.76	0.78	0.79	0.81	0.81	0.82
Median age males	41.4	41.6	41.8	42.0	42.1	42.2	42.3	42.4	42.5	42.7	42.9	42.9	42.9	43.0	43.1	43.2	43.2	43.3	43.3	43.3	43.3	43.3	43.3	43.0	42.9
Median age females	42.3	42.5	42.7	43.0	43.3	43.5	43.7	43.8	43.9	44.2	44.4	44.7	44.9	45.1	45.2	45.4	45.5	45.7	45.9	45.9	46.1	46.2	46.4	46.5	46.5
Sex ratio males /100 females	96.3	96.7	96.8	96.9	97.0	97.0	97.1	97.1	97.1	97.2	97.2	97.2	97.2	97.2	97.2	97.2	97.2	97.3	97.3	97.3	97.3	97.3	97.3	97.3	97.4
Population impact of constraint																									
Number of persons	+206	+208																							
User Defined																									
Number of User Defined	29,739	29,981	30,088	30,226	30,367	30,485	30,623	30,728	30,860	31,007	31,126	31,277	31,390	31,531	31,674	31,780	31,908	32,011	32,118	32,233	32,293	32,360	32,416	32,475	32,525
Change in User Defined over previous year	+231	+242	+107	+138	+141	+118	+137	+105	+133	+147	+119	+151	+113	+142	+142	+107	+128	+103	+107	+115	+60	+67	+55	+60	+49
Number of supply units	31,285	31,539	31,652	31,797	31,945	32,069	32,214	32,324	32,464	32,618	32,743	32,902	33,021	33,170	33,320	33,432	33,566	33,674	33,787	33,909	33,971	34,042	34,100	34,163	34,215
Change in over previous year	+243	+254	+113	+145	+149	+124	+145	+111	+139	+154	+125	+159	+119	+149	+150	+112	+134	+108	+113	+121	+63	+71	+58	+63	+52
Labour Force																									
Number of Labour Force	33,438	33,498	33,392	33,338	33,272	33,170	33,094	33,046	32,978	32,930	32,829	32,769	32,762	32,722	32,646	32,550	32,450	32,359	32,268	32,159	32,050	31,943	31,843	31,754	31,609
Change in Labour Force over previous year	+60	-106	-54	-66	-102	-76	-48	-68	-48	-101	-60	-7	-41	-75	-96	-100	-91	-91	-108	-110	-107	-100	-90	-145	
Number of supply units	25,054	25,205	25,232	25,297	25,353	25,382	25,429	25,392	25,340	25,303	25,225	25,179	25,174	25,143	25,085	25,011	24,934	24,864	24,794	24,711	24,627	24,545	24,468	24,399	24,288
Change in over previous year	+152	+27	+65	+56	+28	+47	-37	-52	-37	-77	-46	-5	-31	-58	-74	-77	-70	-70	-83	-84	-82	-77	-69	-111	

Population Estimates and Forecasts — Rossendale SHMA

Components of Population Change — Scenario D: Long Term Migration

Year beginning July 1st ……

	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	2035-36	2036-37	2037-38	2038-39
Births																									
Male	415	415	417	415	416	414	413	413	412	410	409	407	406	405	405	405	405	406	406	407	409	411	413	415	417
Female	395	396	397	396	396	394	394	394	392	391	389	388	386	386	385	385	386	387	387	388	389	391	393	395	398
All Births	810	811	813	811	812	808	807	807	804	801	798	795	792	791	790	790	791	792	793	795	798	802	806	810	815
TFR	1.95	1.95	1.96	1.96	1.97	1.97	1.98	1.99	1.99	2.00	2.00	2.00	2.00	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01
Births input																									
Deaths																									
Male	341	320	314	314	316	318	319	322	325	328	332	337	340	344	349	355	360	365	371	377	382	386	388	392	395
Female	354	327	323	322	316	318	319	320	322	323	328	332	336	340	345	351	356	360	368	375	381	388	395	401	406
All deaths	695	646	637	636	632	636	638	641	646	652	660	669	676	684	694	705	716	726	739	752	763	773	783	793	801
SMR: males	124.2	114.0	109.8	106.8	104.7	102.5	99.8	97.4	95.3	93.4	91.6	89.7	87.6	85.9	84.4	83.1	81.9	80.7	79.6	78.5	77.5	76.3	75.0	73.9	72.9
SMR: females	125.7	115.1	113.1	111.4	107.8	106.7	104.8	103.0	101.2	99.3	97.9	96.6	94.9	93.4	91.9	90.5	89.1	87.6	86.7	85.5	84.1	83.2	82.5	81.3	80.4
SMR: persons	124.9	114.5	111.4	109.1	106.2	104.6	102.2	100.1	98.1	96.3	94.6	93.0	91.1	89.5	87.9	86.6	85.4	84.0	83.0	81.9	80.7	79.7	78.6	77.5	76.5
Expectation of life: males	77.0	78.2	78.5	78.9	79.1	79.4	79.7	79.9	80.2	80.5	80.7	81.0	81.3	81.5	81.7	81.9	82.1	82.3	82.5	82.7	82.9	83.1	83.3	83.5	83.7
Expectation of life: females	81.0	82.0	82.1	82.3	82.6	82.7	82.8	83.0	83.2	83.4	83.6	83.7	83.9	84.1	84.2	84.4	84.6	84.7	84.8	85.0	85.1	85.3	85.4	85.6	85.8
Expectation of life: persons	79.0	80.1	80.3	80.6	80.8	81.0	81.2	81.5	81.7	81.9	82.1	82.3	82.6	82.8	83.0	83.1	83.3	83.5	83.6	83.8	84.0	84.2	84.3	84.5	84.7
Deaths input																									
In-migration from the UK																									
Male	1,446	1,450	1,452	1,454	1,456	1,458	1,459	1,461	1,462	1,464	1,464	1,465	1,465	1,465	1,465	1,465	1,466	1,466	1,465	1,466	1,467	1,467	1,468	1,468	1,468
Female	1,544	1,541	1,538	1,536	1,535	1,532	1,531	1,530	1,528	1,526	1,526	1,525	1,525	1,525	1,525	1,525	1,524	1,524	1,525	1,524	1,523	1,523	1,523	1,523	1,523
All	2,990	2,990	2,990	2,990	2,990	2,990	2,990	2,990	2,990	2,990	2,990	2,990	2,990	2,990	2,990	2,990	2,990	2,990	2,990	2,990	2,990	2,990	2,990	2,990	2,990
SMigR: males	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SMigR: females	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Out-migration to the UK																									
Male	1,366	1,367	1,371	1,377	1,383	1,383	1,390	1,393	1,391	1,388	1,389	1,390	1,389	1,384	1,390	1,388	1,386	1,388	1,388	1,390	1,390	1,391	1,391	1,391	1,393
Female	1,460	1,458	1,454	1,448	1,442	1,442	1,436	1,432	1,434	1,437	1,436	1,435	1,437	1,441	1,435	1,437	1,439	1,437	1,437	1,435	1,435	1,435	1,434	1,434	1,433
All	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825
SMigR: males	40.1	40.2	40.3	40.5	40.6	40.6	40.8	40.8	40.7	40.6	40.5	40.4	40.2	39.9	39.8	39.6	39.3	39.2	39.1	38.9	38.8	38.7	38.6	38.5	38.4
SMigR: females	41.5	41.8	41.8	41.9	41.9	42.0	41.9	41.9	42.0	41.9	41.8	41.6	41.4	41.3	40.9	40.8	40.6	40.4	40.3	40.1	40.0	39.9	39.8	39.7	39.6
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
In-migration from Overseas																									
Male	309	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64
Female	281	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48
All	590	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112
SMigR: males	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SMigR: females	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Out-migration to Overseas																									
Male	233	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58
Female	318	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52
All	551	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110
SMigR: males	123.4	31.0	31.1	31.1	31.2	31.2	31.2	31.3	31.3	31.4	31.3	31.3	31.3	31.1	31.0	30.9	30.7	30.6	30.4	30.3	30.2	30.1	30.0	29.9	29.8
SMigR: females	206.6	33.6	33.8	34.0	34.3	34.5	34.7	34.9	35.0	35.1	35.2	35.2	35.3	35.2	35.1	35.0	34.8	34.7	34.6	34.4	34.4	34.3	34.2	34.2	34.1
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Migration - Net Flows																									
UK	+165	+165	+165	+165	+165	+165	+165	+165	+165	+165	+165	+165	+165	+165	+165	+165	+165	+165	+165	+165	+165	+165	+165	+165	+165
Overseas	+39	+2	+2	+2	+2	+2	+2	+2	+2	+2	+2	+2	+2	+2	+2	+2	+2	+2	+2	+2	+2	+2	+2	+2	+2
Summary of population change																									
Natural change	+115	+165	+176	+175	+181	+172	+169	+166	+157	+149	+138	+126	+116	+107	+96	+85	+75	+67	+54	+44	+35	+28	+23	+18	+13
Net migration	+204	+167	+167	+167	+167	+167	+167	+167	+167	+167	+167	+167	+167	+167	+167	+167	+167	+167	+167	+167	+167	+167	+167	+167	+167
Net change	+319	+332	+343	+342	+348	+339	+336	+333	+325	+316	+305	+293	+284	+274	+264	+252	+243	+234	+222	+211	+203	+196	+190	+185	+181
Crude Birth Rate /000	11.69	11.64	11.62	11.53	11.49	11.38	11.31	11.26	11.16	11.07	10.98	10.89	10.81	10.76	10.71	10.67	10.65	10.63	10.61	10.61	10.62	10.64	10.66	10.70	10.73
Crude Death Rate /000	10.03	9.28	9.10	9.04	8.94	8.96	8.94	8.95	8.97	9.01	9.08	9.17	9.22	9.31	9.40	9.52	9.64	9.74	9.89	10.03	10.15	10.26	10.36	10.46	10.55
Crude Net Migration Rate /000	2.94	2.40	2.39	2.38	2.37	2.36	2.34	2.33	2.32	2.31	2.30	2.29	2.28	2.28	2.27	2.26	2.25	2.24	2.24	2.23	2.23	2.22	2.21	2.21	2.20

Summary of Population estimates/forecasts

Population at mid-year

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038
0-4	4,378	4,315	4,269	4,213	4,191	4,187	4,186	4,181	4,176	4,170	4,160	4,152	4,142	4,128	4,116	4,105	4,097	4,093	4,092	4,093	4,097	4,105	4,116	4,130	4,148
5-10	5,139	5,315	5,443	5,495	5,538	5,517	5,490	5,451	5,406	5,350	5,333	5,327	5,328	5,326	5,320	5,313	5,301	5,289	5,274	5,257	5,240	5,227	5,217	5,212	5,210
11-15	4,010	4,008	4,037	4,209	4,310	4,419	4,574	4,693	4,735	4,812	4,807	4,793	4,756	4,714	4,663	4,647	4,643	4,645	4,641	4,637	4,630	4,620	4,609	4,596	4,579
16-17	1,671	1,649	1,653	1,607	1,594	1,670	1,658	1,667	1,802	1,859	1,883	1,925	1,938	1,962	1,982	1,956	1,909	1,892	1,887	1,890	1,889	1,888	1,887	1,883	1,881
18-59Female, 64Male	39,833	39,794	39,756	39,679	39,632	39,494	39,411	39,344	39,220	39,088	39,059	38,973	38,968	38,889	38,837	38,743	38,705	38,623	38,593	38,528	38,511	38,506	38,554	38,631	38,716
60/65 -74	9,172	9,431	9,633	9,825	9,931	10,027	10,138	10,252	10,139	10,115	10,180	10,289	10,406	10,611	10,738	10,927	11,101	11,300	11,380	11,510	11,546	11,555	11,502	11,396	11,261
75-84	3,542	3,525	3,571	3,651	3,834	4,020	4,169	4,314	4,715	5,059	5,281	5,501	5,660	5,767	5,890	5,968	6,030	6,062	5,996	5,934	5,995	6,080	6,200	6,349	6,478
85+	1,423	1,450	1,458	1,483	1,476	1,520	1,566	1,627	1,668	1,734	1,798	1,847	1,904	1,987	2,113	2,263	2,388	2,514	2,787	3,024	3,175	3,304	3,397	3,475	3,583
Total	69,168	69,487	69,819	70,163	70,505	70,853	71,192	71,528	71,861	72,186	72,502	72,808	73,101	73,384	73,658	73,922	74,174	74,417	74,651	74,872	75,083	75,286	75,482	75,672	75,857
Dependency ratios, mean age and sex ratio																									
0-15 / 16-65	0.31	0.31	0.32	0.32	0.32	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.32	0.32	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33
65+ / 16-65	0.27	0.28	0.29	0.29	0.30	0.31	0.32	0.32	0.33	0.33	0.34	0.35	0.36	0.37	0.37	0.38	0.39	0.40	0.41	0.42	0.43	0.43	0.44	0.45	0.45
0-15 and 65+ / 16-65	0.58	0.59	0.60	0.61	0.63	0.64	0.65	0.65	0.66	0.66	0.67	0.68	0.68	0.69	0.70	0.71	0.72	0.73	0.74	0.74	0.75	0.76	0.77	0.77	0.78
Median age males	41.4	41.6	41.7	41.8	41.8	41.8	41.8	41.8	41.9	42.1	42.1	42.1	42.2	42.3	42.4	42.5	42.6	42.7	42.8	42.9	43.0	43.1	43.2	43.3	43.4
Median age females	42.3	42.5	42.7	42.8	43.0	43.1	43.2	43.2	43.3	43.4	43.6	43.7	43.9	44.0	44.2	44.4	44.5	44.7	44.9	45.1	45.3	45.4	45.6	45.7	45.8
Sex ratio males /100 females	96.3	96.7	96.8	96.9	97.0	97.1	97.1	97.1	97.1	97.1	97.2	97.2	97.2	97.3	97.4	97.4	97.4	97.5	97.5	97.6	97.6	97.7	97.7	97.8	97.8
Population impact of constraint																									
Number of persons	-7	+37																							
User Defined																									
Number of User Defined	29,739	29,981	30,183	30,380	30,574	30,767	30,976	31,158	31,346	31,538	31,726	31,939	32,124	32,326	32,520	32,706	32,901	33,080	33,248	33,417	33,552	33,687	33,825	33,965	34,091
Change in User Defined over previous year	+231	+242	+202	+196	+195	+193	+209	+182	+188	+191	+189	+212	+185	+202	+195	+186	+194	+180	+167	+170	+135	+135	+138	+140	+126
Number of supply units	31,285	31,539	31,752	31,958	32,163	32,366	32,586	32,777	32,975	33,176	33,375	33,598	33,793	34,005	34,210	34,406	34,610	34,799	34,975	35,154	35,296	35,438	35,583	35,730	35,863
Change in over previous year	+243	+254	+213	+207	+205	+203	+220	+191	+198	+201	+198	+223	+195	+212	+205	+195	+205	+189	+176	+178	+142	+142	+145	+147	+133
Labour Force																									
Number of Labour Force	33,438	33,498	33,529	33,537	33,525	33,486	33,471	33,494	33,507	33,532	33,527	33,560	33,633	33,690	33,717	33,737	33,756	33,784	33,809	33,833	33,863	33,900	33,936	33,976	33,982
Change in Labour Force over previous year		+60	+31	+8	-12	-39	-15	+23	+12	+26	-5	+32	+74	+57	+27	+20	+19	+29	+25	+24	+30	+37	+36	+39	+6
Number of supply units	25,054	25,189	25,302	25,399	25,480	25,541	25,620	25,637	25,647	25,667	25,663	25,688	25,744	25,787	25,808	25,823	25,838	25,859	25,879	25,897	25,920	25,948	25,976	26,006	26,011
Change in over previous year		+135	+114	+97	+81	+61	+79	+18	+10	+20	-4	+25	+56	+43	+21	+15	+14	+22	+19	+18	+23	+28	+28	+30	+5

Population Estimates and Forecasts — Rossendale SHMA

Components of Population Change — Scenario Di: Long Term Migration, PCU Sensitivity

Year beginning July 1st ……..

	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	2035-36	2036-37	2037-38	2038-39
Births																									
Male	415	415	417	415	416	414	413	413	412	410	409	407	406	405	405	405	405	406	406	407	409	411	413	415	417
Female	395	396	397	396	396	394	394	394	392	391	389	388	386	386	385	385	386	387	387	388	389	391	393	395	398
All Births	810	811	813	811	812	808	807	807	804	801	798	795	792	791	790	790	791	792	793	795	798	802	806	810	815
TFR	1.95	1.95	1.96	1.96	1.97	1.97	1.98	1.99	1.99	2.00	2.00	2.00	2.00	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01
Births input																									
Deaths																									
Male	341	320	314	314	316	318	319	322	325	328	332	337	340	344	349	355	360	365	371	377	382	386	388	392	395
Female	354	327	323	322	316	318	319	320	322	323	328	332	336	340	345	351	356	360	368	375	381	388	395	401	406
All deaths	695	646	637	636	632	636	638	641	646	652	660	669	676	684	694	705	716	726	739	752	763	773	783	793	801
SMR: males	124.2	114.0	109.8	106.8	104.7	102.5	99.8	97.4	95.3	93.4	91.6	89.7	87.6	85.9	84.4	83.1	81.9	80.7	79.6	78.5	77.5	76.3	75.0	73.9	72.9
SMR: females	125.7	115.1	113.1	111.4	107.8	106.7	104.8	103.0	101.2	99.3	97.9	96.6	94.9	93.4	91.9	90.5	89.1	87.6	86.7	85.5	84.1	83.2	82.5	81.3	80.4
SMR: persons	124.9	114.5	111.4	109.1	106.2	104.6	102.2	100.1	98.1	96.3	94.6	93.0	91.1	89.5	87.9	86.6	85.4	84.0	83.0	81.9	80.7	79.7	78.6	77.5	76.5
Expectation of life: males	77.0	78.2	78.5	78.9	79.1	79.4	79.7	79.9	80.2	80.5	80.7	81.0	81.3	81.5	81.7	81.9	82.1	82.3	82.5	82.7	82.9	83.1	83.3	83.5	83.7
Expectation of life: females	81.0	82.0	82.1	82.3	82.6	82.7	82.8	83.0	83.2	83.4	83.6	83.7	83.9	84.1	84.2	84.4	84.6	84.7	84.8	85.0	85.1	85.3	85.4	85.6	85.8
Expectation of life: persons	79.0	80.1	80.3	80.6	80.8	81.0	81.2	81.5	81.7	81.9	82.1	82.3	82.6	82.8	83.0	83.1	83.3	83.5	83.6	83.8	84.0	84.2	84.3	84.5	84.7
Deaths input																									
In-migration from the UK																									
Male	1,446	1,450	1,452	1,454	1,456	1,458	1,459	1,461	1,462	1,464	1,464	1,465	1,465	1,465	1,465	1,465	1,466	1,466	1,465	1,466	1,467	1,467	1,468	1,468	1,468
Female	1,544	1,541	1,538	1,536	1,535	1,532	1,531	1,530	1,528	1,526	1,526	1,525	1,525	1,525	1,525	1,525	1,524	1,524	1,525	1,524	1,523	1,523	1,523	1,523	1,523
All	2,990	2,990	2,990	2,990	2,990	2,990	2,990	2,990	2,990	2,990	2,990	2,990	2,990	2,990	2,990	2,990	2,990	2,990	2,990	2,990	2,990	2,990	2,990	2,990	2,990
SMigR: males	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SMigR: females	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Out-migration to the UK																									
Male	1,366	1,367	1,371	1,377	1,383	1,383	1,390	1,393	1,391	1,388	1,389	1,390	1,389	1,384	1,390	1,388	1,386	1,388	1,388	1,390	1,390	1,391	1,391	1,391	1,393
Female	1,460	1,458	1,454	1,448	1,442	1,442	1,436	1,432	1,434	1,437	1,436	1,435	1,437	1,441	1,435	1,437	1,439	1,437	1,437	1,435	1,435	1,435	1,434	1,434	1,433
All	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825	2,825
SMigR: males	40.1	40.2	40.3	40.5	40.6	40.6	40.8	40.8	40.7	40.6	40.5	40.4	40.2	39.9	39.8	39.6	39.3	39.2	39.1	38.9	38.8	38.7	38.6	38.5	38.4
SMigR: females	41.5	41.8	41.8	41.9	41.9	42.0	41.9	41.9	42.0	41.9	41.8	41.6	41.4	41.3	40.9	40.8	40.6	40.4	40.3	40.1	40.0	39.9	39.8	39.7	39.6
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
In-migration from Overseas																									
Male	309	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64
Female	281	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48
All	590	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112
SMigR: males	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SMigR: females	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Out-migration to Overseas																									
Male	233	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58
Female	318	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52
All	551	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110
SMigR: males	123.4	31.0	31.1	31.1	31.2	31.2	31.2	31.3	31.3	31.4	31.3	31.3	31.3	31.1	31.0	30.9	30.7	30.6	30.4	30.3	30.2	30.1	30.0	29.9	29.8
SMigR: females	206.6	33.6	33.8	34.0	34.3	34.5	34.7	34.9	35.0	35.1	35.2	35.2	35.3	35.2	35.1	35.0	34.8	34.7	34.6	34.4	34.4	34.3	34.2	34.2	34.1
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Migration - Net Flows																									
UK	+165	+165	+165	+165	+165	+165	+165	+165	+165	+165	+165	+165	+165	+165	+165	+165	+165	+165	+165	+165	+165	+165	+165	+165	+165
Overseas	+39	+2	+2	+2	+2	+2	+2	+2	+2	+2	+2	+2	+2	+2	+2	+2	+2	+2	+2	+2	+2	+2	+2	+2	+2
Summary of population change																									
Natural change	+115	+165	+176	+175	+181	+172	+169	+166	+157	+149	+138	+126	+116	+107	+96	+85	+75	+67	+54	+44	+35	+28	+23	+18	+13
Net migration	+204	+167	+167	+167	+167	+167	+167	+167	+167	+167	+167	+167	+167	+167	+167	+167	+167	+167	+167	+167	+167	+167	+167	+167	+167
Net change	+319	+332	+343	+342	+348	+339	+336	+333	+325	+316	+305	+293	+284	+274	+264	+252	+243	+234	+222	+211	+203	+196	+190	+185	+181
Crude Birth Rate /000	11.69	11.64	11.62	11.53	11.49	11.38	11.31	11.26	11.16	11.07	10.98	10.89	10.81	10.76	10.71	10.67	10.65	10.63	10.61	10.61	10.62	10.64	10.66	10.70	10.73
Crude Death Rate /000	10.03	9.28	9.10	9.04	8.94	8.96	8.94	8.95	8.97	9.01	9.08	9.17	9.22	9.31	9.40	9.52	9.64	9.74	9.89	10.03	10.15	10.26	10.36	10.46	10.55
Crude Net Migration Rate /000	2.94	2.40	2.39	2.38	2.37	2.36	2.34	2.33	2.32	2.31	2.30	2.29	2.28	2.28	2.27	2.26	2.25	2.24	2.24	2.23	2.23	2.22	2.21	2.21	2.20

Summary of Population estimates/forecasts

Population at mid-year

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039
0-4	4,378	4,315	4,269	4,213	4,191	4,187	4,186	4,181	4,176	4,170	4,160	4,152	4,142	4,128	4,116	4,105	4,097	4,093	4,092	4,093	4,097	4,105	4,116	4,130	4,148	4,168
5-10	5,139	5,315	5,443	5,495	5,538	5,517	5,490	5,451	5,406	5,350	5,333	5,327	5,328	5,326	5,320	5,313	5,301	5,289	5,274	5,257	5,240	5,227	5,217	5,212	5,210	5,213
11-15	4,010	4,008	4,037	4,209	4,310	4,419	4,574	4,693	4,735	4,812	4,807	4,793	4,756	4,714	4,663	4,647	4,643	4,645	4,641	4,637	4,630	4,620	4,609	4,596	4,579	4,564
16-17	1,671	1,649	1,653	1,607	1,594	1,670	1,658	1,667	1,802	1,859	1,883	1,925	1,938	1,962	1,982	1,956	1,909	1,892	1,887	1,890	1,889	1,888	1,887	1,883	1,881	1,877
18-59Female, 64Male	39,833	39,794	39,756	39,679	39,632	39,494	39,411	39,344	39,220	39,088	39,059	38,973	38,968	38,889	38,837	38,743	38,705	38,623	38,593	38,528	38,511	38,506	38,554	38,631	38,716	38,794
60/65 -74	9,172	9,431	9,633	9,825	9,931	10,027	10,138	10,252	10,139	10,115	10,180	10,289	10,406	10,611	10,738	10,927	11,101	11,300	11,380	11,510	11,546	11,555	11,502	11,396	11,261	11,143
75-84	3,542	3,525	3,571	3,651	3,834	4,020	4,169	4,314	4,715	5,059	5,281	5,501	5,660	5,767	5,890	5,968	6,030	6,062	5,996	5,934	5,995	6,080	6,200	6,349	6,478	6,604
85+	1,423	1,450	1,458	1,483	1,476	1,520	1,566	1,627	1,668	1,734	1,798	1,847	1,904	1,987	2,113	2,263	2,388	2,514	2,787	3,024	3,175	3,304	3,397	3,475	3,583	3,676
Total	69,168	69,487	69,819	70,163	70,505	70,853	71,192	71,528	71,861	72,186	72,502	72,808	73,101	73,384	73,658	73,922	74,174	74,417	74,651	74,872	75,083	75,286	75,482	75,672	75,857	76,038
Dependency ratios, mean age and sex ratio																										
0-15 / 16-65	0.31	0.31	0.32	0.32	0.32	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.32	0.32	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33
65+ / 16-65	0.27	0.28	0.29	0.29	0.30	0.31	0.32	0.32	0.33	0.33	0.34	0.35	0.36	0.37	0.37	0.38	0.39	0.40	0.41	0.42	0.43	0.43	0.44	0.45	0.45	0.45
0-15 and 65+ / 16-65	0.58	0.59	0.60	0.61	0.63	0.64	0.65	0.65	0.66	0.66	0.67	0.68	0.68	0.69	0.70	0.71	0.72	0.73	0.74	0.74	0.75	0.76	0.77	0.77	0.78	0.78
Median age males	41.4	41.6	41.7	41.8	41.8	41.8	41.8	41.8	41.9	42.1	42.1	42.1	42.2	42.3	42.4	42.5	42.6	42.7	42.8	42.9	43.0	43.1	43.2	43.3	43.4	43.4
Median age females	42.3	42.5	42.7	42.8	43.0	43.1	43.2	43.2	43.3	43.4	43.6	43.7	43.9	44.0	44.2	44.4	44.5	44.7	44.9	45.1	45.3	45.4	45.6	45.7	45.8	45.8
Sex ratio males /100 females	96.3	96.7	96.8	96.9	97.0	97.1	97.1	97.1	97.1	97.1	97.2	97.2	97.2	97.3	97.4	97.4	97.4	97.5	97.5	97.6	97.6	97.7	97.7	97.8	97.8	97.9
Population impact of constraint																										
Number of persons	-7	+37																								
User Defined																										
Number of User Defined	29,739	29,981	30,183	30,380	30,594	30,811	31,040	31,248	31,458	31,671	31,886	32,120	32,331	32,551	32,771	32,980	33,192	33,394	33,582	33,772	33,931	34,091	34,258	34,426	34,581	34,717
Change in User Defined over previous year	+231	+242	+202	+196	+215	+217	+229	+208	+210	+212	+215	+235	+211	+220	+219	+209	+213	+202	+188	+190	+159	+160	+167	+167	+155	+136
Number of supply units	31,285	31,539	31,752	31,958	32,184	32,413	32,653	32,872	33,093	33,316	33,543	33,790	34,012	34,243	34,474	34,694	34,917	35,130	35,327	35,527	35,695	35,863	36,039	36,215	36,378	36,521
Change in over previous year	+243	+254	+213	+207	+226	+228	+241	+218	+221	+223	+226	+247	+222	+232	+231	+220	+224	+212	+198	+200	+167	+168	+176	+176	+164	+143
Labour Force																										
Number of Labour Force	33,438	33,498	33,529	33,537	33,525	33,486	33,471	33,494	33,507	33,532	33,527	33,560	33,633	33,690	33,717	33,737	33,756	33,784	33,809	33,833	33,863	33,900	33,936	33,976	33,982	34,001
Change in Labour Force over previous year		+60	+31	+8	-12	-39	-15	+23	+12	+26	-5	+32	+74	+57	+27	+20	+19	+29	+25	+24	+30	+37	+36	+39	+6	+19
Number of supply units	25,054	25,189	25,302	25,399	25,480	25,541	25,620	25,637	25,647	25,667	25,663	25,688	25,744	25,787	25,808	25,823	25,838	25,859	25,879	25,897	25,920	25,948	25,976	26,006	26,011	26,025
Change in over previous year		+135	+114	+97	+81	+61	+79	+18	+10	+20	-4	+25	+56	+43	+21	+15	+14	+22	+19	+18	+23	+28	+28	+30	+5	+15

Population Estimates and Forecasts — Rossendale SHMA

Components of Population Change — Scenario E: Job Stabilisation

Year beginning July 1st ……

	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	2035-36	2036-37	2037-38	2038-39
Births																									
Male	415	415	413	408	406	402	398	398	396	394	393	390	387	386	385	386	386	387	387	388	390	391	393	395	397
Female	395	396	393	389	387	383	379	379	377	375	374	372	369	368	367	367	368	368	369	370	371	373	374	376	378
All Births	810	811	805	797	793	784	778	777	773	769	766	762	756	754	752	753	754	755	756	758	761	764	767	771	776
TFR	1.95	1.95	1.96	1.96	1.97	1.97	1.98	1.99	1.99	2.00	2.00	2.00	2.00	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01
Births input																									
Deaths																									
Male	341	320	313	312	314	316	317	319	322	325	329	333	336	340	344	350	355	360	366	371	376	379	382	385	388
Female	354	327	322	321	314	316	316	317	319	321	325	329	333	337	341	347	352	356	364	371	376	383	389	395	401
All deaths	695	646	636	633	628	632	633	636	641	646	654	662	669	676	686	697	707	717	730	742	752	762	771	780	789
SMR: males	124.2	114.0	109.8	106.8	104.7	102.5	99.8	97.4	95.3	93.4	91.6	89.7	87.6	85.9	84.4	83.1	81.9	80.7	79.6	78.5	77.5	76.3	75.0	73.9	72.9
SMR: females	125.7	115.1	113.1	111.4	107.8	106.7	104.8	103.0	101.2	99.3	97.9	96.6	94.9	93.4	91.9	90.5	89.1	87.6	86.7	85.5	84.1	83.2	82.5	81.3	80.4
SMR: persons	124.9	114.5	111.4	109.1	106.2	104.6	102.2	100.1	98.1	96.3	94.6	93.0	91.1	89.5	87.9	86.6	85.4	84.0	83.0	81.9	80.7	79.7	78.6	77.5	76.5
Expectation of life: males	77.0	78.2	78.5	78.9	79.1	79.4	79.7	79.9	80.2	80.5	80.7	81.0	81.3	81.5	81.7	81.9	82.1	82.3	82.5	82.7	82.9	83.1	83.3	83.5	83.7
Expectation of life: females	81.0	82.0	82.1	82.3	82.6	82.7	82.8	83.0	83.2	83.4	83.6	83.7	83.9	84.1	84.2	84.4	84.6	84.7	84.8	85.0	85.1	85.3	85.4	85.6	85.8
Expectation of life: persons	79.0	80.1	80.3	80.6	80.8	81.0	81.2	81.5	81.7	81.9	82.1	82.3	82.6	82.8	83.0	83.1	83.3	83.5	83.6	83.8	84.0	84.2	84.3	84.5	84.7
Deaths input																									
In-migration from the UK																									
Male	1,484	1,418	1,435	1,445	1,459	1,449	1,496	1,503	1,496	1,515	1,503	1,490	1,505	1,523	1,530	1,535	1,536	1,541	1,542	1,541	1,542	1,546	1,547	1,565	1,562
Female	1,585	1,506	1,520	1,528	1,539	1,524	1,570	1,573	1,563	1,580	1,567	1,551	1,567	1,585	1,592	1,598	1,597	1,602	1,604	1,603	1,602	1,604	1,606	1,624	1,620
All	3,069	2,924	2,955	2,973	2,998	2,973	3,065	3,076	3,060	3,095	3,070	3,041	3,072	3,107	3,121	3,133	3,133	3,143	3,146	3,144	3,144	3,150	3,153	3,189	3,182
SMigR: males	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SMigR: females	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Out-migration to the UK																									
Male	1,445	1,509	1,496	1,492	1,484	1,491	1,452	1,455	1,456	1,443	1,467	1,489	1,484	1,469	1,477	1,479	1,486	1,488	1,489	1,494	1,500	1,502	1,505	1,493	1,503
Female	1,545	1,609	1,587	1,568	1,547	1,555	1,500	1,495	1,502	1,493	1,516	1,537	1,535	1,530	1,525	1,532	1,542	1,540	1,540	1,543	1,548	1,549	1,552	1,538	1,546
All	2,990	3,118	3,083	3,060	3,031	3,045	2,953	2,950	2,958	2,936	2,983	3,026	3,020	3,000	3,003	3,011	3,029	3,028	3,029	3,037	3,048	3,051	3,057	3,031	3,049
SMigR: males	42.5	44.4	44.3	44.4	44.3	44.7	43.7	43.8	43.8	43.4	43.9	44.5	44.3	43.8	43.8	43.6	43.7	43.6	43.4	43.5	43.5	43.5	43.5	43.1	43.3
SMigR: females	44.0	46.1	46.1	46.0	45.9	46.4	45.1	45.1	45.3	45.0	45.5	46.0	45.8	45.5	45.2	45.1	45.2	45.0	44.9	44.9	45.0	44.9	45.0	44.5	44.7
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
In-migration from Overseas																									
Male	337	66	62	62	59	58	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57
Female	311	49	47	47	45	44	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43
All	648	115	110	109	105	103	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
SMigR: males	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SMigR: females	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Out-migration to Overseas																									
Male	218	42	42	42	42	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43
Female	304	37	37	37	37	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38
All	522	78	79	79	80	80	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81
SMigR: males	115.7	22.1	22.4	22.8	23.0	23.3	23.5	23.6	23.6	23.7	23.6	23.6	23.7	23.6	23.5	23.4	23.3	23.2	23.1	23.0	23.0	22.9	22.9	22.9	22.8
SMigR: females	197.1	24.0	24.4	25.0	25.5	25.9	26.3	26.5	26.6	26.7	26.7	26.8	26.9	26.9	26.8	26.7	26.6	26.5	26.4	26.4	26.3	26.3	26.3	26.3	26.3
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Migration - Net Flows																									
UK	+78	-195	-127	-87	-33	-73	+113	+126	+101	+158	+87	+16	+52	+108	+119	+122	+105	+115	+117	+107	+95	+99	+97	+158	+133
Overseas	+126	+37	+31	+29	+25	+22	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20
Summary of population change																									
Natural change	+115	+165	+170	+164	+165	+153	+145	+141	+132	+123	+112	+100	+88	+77	+67	+56	+47	+38	+27	+16	+9	+2	-4	-10	-13
Net migration	+204	-158	-96	-57	-8	-50	+133	+146	+121	+178	+107	+36	+72	+127	+139	+141	+125	+135	+137	+127	+115	+119	+116	+178	+153
Net change	+319	+7	+73	+106	+157	+103	+278	+287	+254	+301	+220	+135	+160	+204	+205	+197	+171	+173	+163	+143	+124	+121	+113	+168	+140
Crude Birth Rate /000	11.68	11.67	11.58	11.45	11.37	11.23	11.10	11.04	10.94	10.84	10.77	10.68	10.58	10.52	10.47	10.44	10.43	10.42	10.42	10.42	10.44	10.46	10.49	10.52	10.56
Crude Death Rate /000	10.03	9.30	9.14	9.10	9.00	9.04	9.03	9.04	9.07	9.10	9.19	9.28	9.35	9.44	9.54	9.67	9.79	9.90	10.05	10.20	10.32	10.44	10.54	10.65	10.74
Crude Net Migration Rate /000	2.94	-2.27	-1.39	-0.82	-0.12	-0.72	1.89	2.07	1.72	2.52	1.50	0.50	1.00	1.78	1.93	1.96	1.72	1.86	1.89	1.74	1.58	1.63	1.59	2.42	2.09

Summary of Population estimates/forecasts

Population at mid-year

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038
0-4	4,378	4,315	4,243	4,162	4,118	4,092	4,068	4,050	4,036	4,021	4,008	3,992	3,970	3,948	3,931	3,918	3,908	3,902	3,900	3,901	3,905	3,912	3,921	3,934	3,954
5-10	5,139	5,315	5,420	5,453	5,478	5,440	5,394	5,346	5,292	5,224	5,198	5,179	5,161	5,143	5,126	5,110	5,092	5,072	5,053	5,031	5,011	4,994	4,982	4,973	4,974
11-15	4,010	4,008	4,024	4,183	4,271	4,370	4,512	4,625	4,664	4,735	4,727	4,706	4,658	4,606	4,546	4,522	4,508	4,500	4,486	4,473	4,458	4,440	4,423	4,405	4,387
16-17	1,671	1,649	1,646	1,596	1,579	1,651	1,635	1,644	1,775	1,830	1,854	1,893	1,901	1,923	1,941	1,913	1,864	1,843	1,835	1,834	1,828	1,824	1,818	1,811	1,806
18-59Female, 64Male	39,833	39,794	39,529	39,268	39,064	38,805	38,571	38,482	38,346	38,184	38,163	38,035	37,939	37,793	37,713	37,599	37,542	37,428	37,372	37,283	37,234	37,186	37,190	37,220	37,299
60/65 -74	9,172	9,431	9,615	9,791	9,882	9,965	10,060	10,166	10,046	10,015	10,076	10,176	10,281	10,473	10,591	10,771	10,934	11,122	11,193	11,313	11,339	11,338	11,277	11,165	11,026
75-84	3,542	3,525	3,564	3,640	3,817	3,998	4,142	4,286	4,683	5,022	5,242	5,457	5,610	5,711	5,829	5,902	5,959	5,986	5,916	5,851	5,906	5,985	6,099	6,241	6,365
85+	1,423	1,450	1,453	1,475	1,466	1,508	1,552	1,613	1,654	1,719	1,784	1,833	1,887	1,969	2,094	2,243	2,367	2,492	2,762	2,995	3,143	3,269	3,359	3,434	3,540
Total	69,168	69,487	69,494	69,567	69,674	69,830	69,933	70,211	70,497	70,751	71,052	71,272	71,407	71,567	71,771	71,977	72,174	72,345	72,518	72,681	72,825	72,949	73,069	73,182	73,350
Dependency ratios, mean age and sex ratio																									
0-15 / 16-65	0.31	0.31	0.32	0.32	0.32	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32
65+ / 16-65	0.27	0.28	0.29	0.30	0.30	0.31	0.32	0.33	0.33	0.34	0.35	0.35	0.36	0.37	0.38	0.39	0.40	0.41	0.42	0.43	0.44	0.44	0.45	0.45	0.46
0-15 and 65+ / 16-65	0.58	0.59	0.60	0.62	0.63	0.64	0.65	0.66	0.66	0.67	0.67	0.68	0.69	0.70	0.70	0.71	0.72	0.73	0.74	0.75	0.76	0.76	0.77	0.78	0.78
Median age males	41.4	41.6	41.8	41.9	42.0	42.0	42.1	42.1	42.2	42.4	42.4	42.5	42.6	42.7	42.8	42.9	43.0	43.1	43.2	43.3	43.4	43.5	43.6	43.7	43.8
Median age females	42.3	42.5	42.7	43.0	43.2	43.4	43.6	43.6	43.6	43.8	44.0	44.1	44.3	44.5	44.7	44.8	45.0	45.2	45.4	45.6	45.8	45.9	46.1	46.2	46.3
Sex ratio males /100 females	96.3	96.7	96.9	97.0	97.1	97.1	97.2	97.2	97.2	97.2	97.2	97.3	97.3	97.3	97.4	97.4	97.5	97.5	97.6	97.6	97.7	97.7	97.8	97.8	97.9
Population impact of constraint																									
Number of persons	-7	+75	-297	-238	-215	-170	-218	-27	+1	-25	+48	-7	-78	-31	+21	+32	+36	+21	+22	+11	-8	-15	-11	-15	+42
Labour Force																									
Number of Labour Force	33,438	33,498	33,357	33,217	33,078	32,940	32,803	32,803	32,803	32,803	32,803	32,803	32,803	32,803	32,803	32,803	32,803	32,803	32,803	32,803	32,803	32,803	32,803	32,803	32,803
Change in Labour Force over previous year		+60	-141	-140	-139	-138	-137	0	-0	-0	-0	0	0	0	-0	0	+0	0	-0	+0	0	0	0	-0	-0
Number of supply units	25,054	25,205	25,205	25,205	25,205	25,205	25,205	25,205	25,205	25,205	25,205	25,205	25,205	25,205	25,205	25,205	25,205	25,205	25,205	25,205	25,205	25,205	25,205	25,205	25,205
Change in over previous year		+152	-0	0	-0	-0	+0	0	-0	-0	-0	0	0	0	-0	0	+0	0	-0	+0	0	0	0	-0	-0
User Defined																									
Number of User Defined	29,739	29,981	30,071	30,170	30,279	30,402	30,525	30,686	30,857	31,022	31,207	31,389	31,519	31,676	31,847	32,013	32,188	32,342	32,486	32,633	32,742	32,847	32,955	33,063	33,180
Change in User Defined over previous year	+231	+242	+90	+99	+109	+124	+123	+160	+171	+165	+184	+183	+130	+158	+170	+166	+175	+154	+144	+147	+110	+104	+108	+108	+117
Number of supply units	31,285	31,539	31,633	31,738	31,852	31,982	32,111	32,280	32,460	32,634	32,828	33,021	33,157	33,323	33,502	33,676	33,861	34,023	34,174	34,329	34,444	34,554	34,668	34,782	34,904
Change in over previous year	+243	+254	+95	+104	+114	+130	+129	+169	+180	+174	+194	+192	+136	+166	+179	+175	+184	+162	+152	+154	+115	+110	+114	+114	+123

Population Estimates and Forecasts

Rossendale SHMA

Components of Population Change

Scenario F: Past Trends Job Growth

Year beginning July 1st ……..

	2014-15	*2015-16*	*2016-17*	*2017-18*	*2018-19*	*2019-20*	*2020-21*	*2021-22*	*2022-23*	*2023-24*	*2024-25*	*2025-26*	*2026-27*	*2027-28*	*2028-29*	*2029-30*	*2030-31*	*2031-32*	*2032-33*	*2033-34*	*2034-35*	*2035-36*	*2036-37*	*2037-38*	*2038-39*
Births																									
Male	415	415	410	403	399	392	386	383	378	373	369	364	359	355	353	351	349	348	347	346	346	346	346	346	347
Female	395	396	390	384	380	373	368	364	360	355	352	347	342	338	336	334	333	331	330	330	329	329	329	330	331
All Births	810	811	800	787	778	765	754	747	738	728	721	711	701	694	688	685	682	679	677	676	675	675	675	676	678
TFR	1.95	1.95	1.96	1.96	1.97	1.97	1.98	1.99	1.99	2.00	2.00	2.00	2.00	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01
Births input																									
Deaths																									
Male	341	320	313	312	313	314	315	316	319	321	325	329	331	334	338	343	348	352	357	362	366	369	370	373	375
Female	354	327	322	320	313	314	314	314	316	317	320	324	327	331	335	340	345	348	355	361	367	372	378	383	388
All deaths	695	646	635	631	625	628	628	630	634	638	645	653	658	665	673	683	692	701	712	723	732	741	748	756	763
SMR: males	124.2	114.0	109.8	106.8	104.7	102.5	99.8	97.4	95.3	93.4	91.6	89.7	87.6	85.9	84.4	83.1	81.9	80.7	79.6	78.5	77.5	76.3	75.0	73.9	72.9
SMR: females	125.7	115.1	113.1	111.4	107.8	106.7	104.8	103.0	101.2	99.3	97.9	96.6	94.9	93.4	91.9	90.5	89.1	87.6	86.7	85.5	84.1	83.2	82.5	81.3	80.4
SMR: persons	124.9	114.5	111.4	109.1	106.2	104.6	102.2	100.1	98.1	96.3	94.6	93.0	91.1	89.5	87.9	86.6	85.4	84.0	83.0	81.9	80.7	79.7	78.6	77.5	76.5
Expectation of life: males	77.0	78.2	78.5	78.9	79.1	79.4	79.7	79.9	80.2	80.5	80.7	81.0	81.3	81.5	81.7	81.9	82.1	82.3	82.5	82.7	82.9	83.1	83.3	83.5	83.7
Expectation of life: females	81.0	82.0	82.1	82.3	82.6	82.7	82.8	83.0	83.2	83.4	83.6	83.7	83.9	84.1	84.2	84.4	84.6	84.7	84.8	85.0	85.1	85.3	85.4	85.6	85.8
Expectation of life: persons	79.0	80.1	80.3	80.6	80.8	81.0	81.2	81.5	81.7	81.9	82.1	82.3	82.6	82.8	83.0	83.1	83.3	83.5	83.6	83.8	84.0	84.2	84.3	84.5	84.7
Deaths input																									
In-migration from the UK																									
Male	1,484	1,369	1,388	1,399	1,413	1,403	1,440	1,447	1,440	1,459	1,448	1,435	1,450	1,468	1,476	1,482	1,483	1,488	1,490	1,490	1,492	1,496	1,499	1,517	1,515
Female	1,585	1,455	1,470	1,478	1,490	1,475	1,510	1,515	1,505	1,521	1,509	1,494	1,510	1,528	1,536	1,542	1,542	1,548	1,550	1,550	1,549	1,553	1,555	1,574	1,572
All	3,069	2,823	2,859	2,877	2,902	2,878	2,950	2,961	2,946	2,980	2,957	2,930	2,960	2,996	3,011	3,023	3,025	3,036	3,041	3,040	3,041	3,048	3,054	3,091	3,086
SMigR: males	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SMigR: females	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Out-migration to the UK																									
Male	1,445	1,558	1,543	1,538	1,531	1,537	1,509	1,511	1,512	1,499	1,523	1,544	1,539	1,524	1,532	1,533	1,539	1,540	1,540	1,545	1,551	1,552	1,554	1,541	1,550
Female	1,545	1,661	1,637	1,617	1,595	1,603	1,559	1,553	1,560	1,552	1,574	1,593	1,592	1,587	1,581	1,587	1,598	1,594	1,594	1,596	1,601	1,601	1,602	1,588	1,595
All	2,990	3,219	3,179	3,155	3,126	3,140	3,068	3,065	3,072	3,051	3,097	3,138	3,131	3,110	3,113	3,120	3,137	3,135	3,134	3,141	3,151	3,153	3,156	3,129	3,145
SMigR: males	42.5	45.8	45.9	46.1	46.3	46.9	46.4	46.7	46.9	46.7	47.5	48.2	48.2	47.9	48.1	48.2	48.4	48.4	48.4	48.7	48.9	49.1	49.3	49.0	49.4
SMigR: females	44.0	47.6	47.7	48.0	48.0	48.8	48.1	48.2	48.7	48.6	49.3	50.1	50.2	50.0	49.9	50.0	50.3	50.3	50.4	50.6	50.8	51.0	51.2	51.0	51.3
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
In-migration from Overseas																									
Male	337	66	62	62	59	58	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57
Female	311	49	47	47	45	44	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43
All	648	115	110	109	105	103	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Out-migration to Overseas																									
Male	218	42	42	42	42	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43
Female	304	37	37	37	37	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38
All	522	78	79	79	80	80	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81
SMigR: males	115.7	22.1	22.5	23.0	23.4	23.7	24.1	24.3	24.5	24.6	24.7	24.8	25.0	25.1	25.1	25.1	25.1	25.1	25.1	25.1	25.1	25.2	25.2	25.3	25.3
SMigR: females	197.1	24.0	24.6	25.3	25.9	26.5	27.0	27.4	27.7	28.0	28.2	28.4	28.7	28.8	28.9	29.0	29.0	29.0	29.1	29.1	29.2	29.3	29.4	29.6	29.7
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Migration - Net Flows																									
UK	+78	-396	-320	-278	-224	-262	-118	-103	-126	-71	-140	-208	-170	-114	-101	-97	-112	-98	-94	-101	-110	-104	-102	-38	-58
Overseas	+126	+37	+31	+29	+25	+22	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20
Summary of population change																									
Natural change	+115	+165	+166	+156	+153	+137	+126	+117	+104	+90	+75	+59	+43	+29	+15	+2	-10	-21	-35	-47	-57	-66	-73	-81	-86
Net migration	+204	-359	-290	-249	-199	-240	-98	-84	-107	-51	-120	-188	-151	-94	-82	-77	-92	-79	-74	-81	-91	-84	-82	-18	-39
Net change	+319	-194	-124	-93	-46	-103	+27	+33	-3	+39	-45	-130	-107	-65	-66	-76	-103	-100	-109	-129	-148	-150	-155	-99	-124
Crude Birth Rate /000	11.68	11.69	11.56	11.39	11.27	11.09	10.93	10.83	10.70	10.55	10.45	10.32	10.19	10.10	10.03	9.98	9.96	9.93	9.91	9.91	9.93	9.95	9.97	10.00	10.04
Crude Death Rate /000	10.03	9.31	9.17	9.14	9.05	9.11	9.11	9.14	9.19	9.25	9.35	9.47	9.56	9.68	9.81	9.96	10.11	10.25	10.43	10.61	10.77	10.92	11.05	11.19	11.31
Crude Net Migration Rate /000	2.94	-5.17	-4.18	-3.60	-2.88	-3.48	-1.43	-1.21	-1.54	-0.74	-1.74	-2.73	-2.19	-1.37	-1.19	-1.12	-1.35	-1.15	-1.08	-1.19	-1.33	-1.24	-1.22	-0.27	-0.57

Summary of Population estimates/forecasts

Population at mid-year

	2014	*2015*	*2016*	*2017*	*2018*	*2019*	*2020*	*2021*	*2022*	*2023*	*2024*	*2025*	*2026*	*2027*	*2028*	*2029*	*2030*	*2031*	*2032*	*2033*	*2034*	*2035*	*2036*	*2037*	*2038*	*2039*
0-4	4,378	4,315	4,227	4,129	4,065	4,020	3,974	3,930	3,889	3,847	3,807	3,765	3,717	3,670	3,630	3,594	3,562	3,535	3,513	3,496	3,482	3,471	3,465	3,462	3,466	3,471
5-10	5,139	5,315	5,407	5,426	5,435	5,382	5,318	5,249	5,174	5,082	5,029	4,982	4,935	4,886	4,838	4,791	4,742	4,693	4,645	4,596	4,549	4,507	4,470	4,439	4,418	4,402
11-15	4,010	4,008	4,015	4,165	4,245	4,333	4,463	4,563	4,588	4,644	4,621	4,586	4,520	4,453	4,375	4,330	4,295	4,263	4,225	4,186	4,147	4,104	4,062	4,021	3,981	3,942
16-17	1,671	1,649	1,642	1,589	1,569	1,638	1,619	1,623	1,748	1,797	1,816	1,849	1,853	1,868	1,879	1,846	1,791	1,764	1,749	1,740	1,725	1,711	1,695	1,678	1,664	1,648
18-59Female, 64Male	39,833	39,794	39,386	38,987	38,647	38,253	37,885	37,633	37,336	37,015	36,832	36,543	36,287	35,983	35,745	35,474	35,259	34,989	34,778	34,534	34,329	34,126	33,971	33,843	33,763	33,658
60/65 -74	9,172	9,431	9,605	9,771	9,851	9,923	10,006	10,097	9,964	9,917	9,961	10,044	10,130	10,302	10,400	10,557	10,698	10,862	10,910	11,006	11,010	10,986	10,904	10,772	10,614	10,471
75-84	3,542	3,525	3,561	3,632	3,806	3,983	4,123	4,262	4,653	4,985	5,198	5,405	5,550	5,645	5,754	5,819	5,868	5,886	5,810	5,737	5,783	5,852	5,953	6,082	6,193	6,298
85+	1,423	1,450	1,451	1,470	1,458	1,498	1,540	1,598	1,636	1,698	1,760	1,805	1,857	1,936	2,056	2,201	2,321	2,441	2,703	2,929	3,071	3,192	3,276	3,345	3,445	3,529
Total	69,168	69,487	69,293	69,169	69,076	69,030	68,928	68,955	68,988	68,985	69,025	68,980	68,850	68,743	68,678	68,612	68,536	68,434	68,333	68,225	68,096	67,948	67,798	67,643	67,544	67,419
Dependency ratios, mean age and sex ratio																										
0-15 / 16-65	0.31	0.31	0.32	0.32	0.32	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32
65+ / 16-65	0.27	0.28	0.29	0.30	0.31	0.32	0.32	0.33	0.34	0.35	0.35	0.36	0.37	0.38	0.39	0.40	0.42	0.43	0.44	0.45	0.46	0.47	0.48	0.48	0.49	0.49
0-15 and 65+ / 16-65	0.58	0.59	0.61	0.62	0.63	0.64	0.65	0.66	0.67	0.67	0.68	0.69	0.70	0.71	0.71	0.72	0.73	0.74	0.75	0.77	0.78	0.78	0.79	0.80	0.80	0.81
Median age males	41.4	41.6	41.9	42.0	42.2	42.2	42.3	42.4	42.6	42.8	43.0	43.1	43.2	43.4	43.5	43.7	43.8	44.0	44.1	44.3	44.4	44.6	44.7	44.9	45.0	45.1
Median age females	42.3	42.5	42.8	43.1	43.4	43.7	43.9	44.0	44.1	44.3	44.6	44.8	45.1	45.3	45.6	45.8	46.0	46.3	46.5	46.8	47.0	47.2	47.5	47.7	47.8	48.0
Sex ratio males /100 females	96.3	96.7	96.9	97.0	97.1	97.1	97.2	97.2	97.2	97.2	97.3	97.3	97.3	97.4	97.4	97.5	97.5	97.6	97.6	97.7	97.7	97.7	97.8	97.9	97.9	98.0
Population impact of constraint																										
Number of persons	-7	+75	-498	-431	-406	-361	-407	-258	-228	-253	-181	-234	-302	-254	-200	-188	-182	-196	-191	-200	-216	-221	-214	-214	-154	-180
Labour Force																										
Number of Labour Force	33,438	33,498	33,246	32,995	32,747	32,500	32,255	32,124	31,993	31,863	31,732	31,601	31,471	31,340	31,209	31,079	30,948	30,817	30,687	30,556	30,426	30,295	30,164	30,034	29,903	29,772
Change in Labour Force over previous year		+60	-252	-250	-249	-247	-245	-131	-131	-131	-131	-131	-131	-131	-131	-131	-131	-131	-131	-131	-131	-131	-131	-131	-131	-131
Number of supply units	25,054	25,189	25,089	24,989	24,889	24,789	24,689	24,589	24,489	24,389	24,289	24,189	24,089	23,989	23,889	23,789	23,689	23,589	23,489	23,389	23,289	23,189	23,089	22,989	22,889	22,789
Change in over previous year		+135	-100	-100	-100	-100	-100	-100	-100	-100	-100	-100	-100	-100	-100	-100	-100	-100	-100	-100	-100	-100	-100	-100	-100	-100
User Defined																										
Number of User Defined	29,739	29,981	29,999	30,025	30,059	30,108	30,153	30,220	30,295	30,364	30,449	30,532	30,562	30,619	30,686	30,749	30,820	30,870	30,909	30,949	30,954	30,952	30,954	30,956	30,966	30,950
Change in User Defined over previous year		+231	+242	+18	+26	+35	+48	+45	+67	+76	+68	+86	+83	+30	+56	+68	+63	+71	+49	+39	+41	+5	-2	+2	+2	+10	-17
Number of supply units	31,285	31,539	31,558	31,585	31,622	31,672	31,720	31,790	31,870	31,941	32,032	32,119	32,150	32,210	32,281	32,347	32,422	32,474	32,515	32,558	32,562	32,561	32,563	32,565	32,576	32,558
Change in over previous year		+243	+254	+19	+28	+36	+51	+48	+70	+79	+72	+90	+87	+31	+59	+71	+66	+75	+52	+41	+43	+5	-2	+2	+2	+11	-18

Population Estimates and Forecasts — Rossendale SHMA

Components of Population Change — Scenario G: Experian Job Growth

Year beginning July 1st ……..

	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	2035-36	2036-37	2037-38	2038-39
Births																									
Male	415	415	416	414	415	414	413	415	416	416	417	417	416	417	418	420	422	424	426	428	431	433	436	439	443
Female	395	396	396	395	395	394	394	396	396	396	397	397	396	397	398	400	402	404	405	408	410	413	416	419	422
All Births	810	811	812	809	811	808	807	811	812	812	815	814	813	814	816	819	824	827	831	836	841	846	852	858	865
TFR	1.95	1.95	1.96	1.96	1.97	1.97	1.98	1.99	1.99	2.00	2.00	2.00	2.00	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01
Births input																									
Deaths																									
Male	341	320	314	314	315	318	319	322	325	329	334	338	341	345	351	357	363	368	374	380	386	390	393	397	400
Female	354	327	323	322	316	318	319	320	323	325	329	334	338	343	348	354	359	364	372	379	386	393	400	406	412
All deaths	695	646	637	636	631	636	638	642	648	653	663	672	679	688	698	710	722	732	747	760	772	783	793	803	813
SMR: males	124.2	114.0	109.8	106.8	104.7	102.5	99.8	97.4	95.3	93.4	91.6	89.7	87.6	85.9	84.4	83.1	81.9	80.7	79.6	78.5	77.5	76.3	75.0	73.9	72.9
SMR: females	125.7	115.1	113.1	111.4	107.8	106.7	104.8	103.0	101.2	99.3	97.9	96.6	94.9	93.4	91.9	90.5	89.1	87.6	86.7	85.5	84.1	83.2	82.5	81.3	80.4
SMR: persons	124.9	114.5	111.4	109.1	106.2	104.6	102.2	100.1	98.1	96.3	94.6	93.0	91.1	89.5	87.9	86.6	85.4	84.0	83.0	81.9	80.7	79.7	78.6	77.5	76.5
Expectation of life: males	77.0	78.2	78.5	78.9	79.1	79.4	79.7	79.9	80.2	80.5	80.7	81.0	81.3	81.5	81.7	81.9	82.1	82.3	82.5	82.7	82.9	83.1	83.3	83.5	83.7
Expectation of life: females	81.0	82.0	82.1	82.3	82.6	82.7	82.8	83.0	83.2	83.4	83.6	83.7	83.9	84.1	84.2	84.4	84.6	84.7	84.8	85.0	85.1	85.3	85.4	85.6	85.8
Expectation of life: persons	79.0	80.1	80.3	80.6	80.8	81.0	81.2	81.5	81.7	81.9	82.1	82.3	82.6	82.8	83.0	83.1	83.3	83.5	83.6	83.8	84.0	84.2	84.3	84.5	84.7
Deaths input																									
In-migration from the UK																									
Male	1,484	1,478	1,493	1,503	1,516	1,506	1,544	1,551	1,545	1,564	1,552	1,538	1,552	1,570	1,576	1,581	1,582	1,586	1,586	1,585	1,585	1,588	1,589	1,606	1,602
Female	1,585	1,571	1,582	1,588	1,599	1,583	1,620	1,624	1,614	1,631	1,617	1,601	1,616	1,634	1,640	1,646	1,645	1,649	1,650	1,648	1,647	1,649	1,649	1,666	1,662
All	3,069	3,049	3,075	3,091	3,115	3,089	3,165	3,176	3,159	3,195	3,169	3,139	3,168	3,203	3,217	3,227	3,227	3,235	3,236	3,234	3,232	3,237	3,238	3,272	3,264
SMigR: males	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SMigR: females	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Out-migration to the UK																									
Male	1,445	1,449	1,438	1,434	1,426	1,434	1,404	1,406	1,407	1,394	1,419	1,441	1,437	1,422	1,431	1,433	1,440	1,443	1,444	1,450	1,457	1,459	1,463	1,452	1,463
Female	1,545	1,545	1,525	1,508	1,487	1,495	1,450	1,445	1,452	1,443	1,466	1,487	1,486	1,481	1,477	1,484	1,495	1,493	1,494	1,498	1,504	1,505	1,509	1,496	1,505
All	2,990	2,994	2,963	2,942	2,913	2,929	2,853	2,851	2,859	2,837	2,884	2,928	2,923	2,904	2,907	2,917	2,935	2,936	2,938	2,948	2,960	2,964	2,972	2,948	2,967
SMigR: males	42.5	42.6	42.3	42.2	42.0	42.1	41.2	41.1	41.0	40.4	40.8	41.2	40.9	40.2	40.1	39.9	39.8	39.6	39.4	39.3	39.3	39.1	39.1	38.6	38.7
SMigR: females	44.0	44.2	44.0	43.7	43.3	43.6	42.4	42.1	42.2	41.7	42.0	42.4	42.1	41.7	41.2	41.0	41.0	40.7	40.5	40.4	40.4	40.2	40.2	39.7	39.7
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
In-migration from Overseas																									
Male	337	66	62	62	59	58	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57
Female	311	49	47	47	45	44	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43
All	648	115	110	109	105	103	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Out-migration to Overseas																									
Male	218	42	42	42	42	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43
Female	304	37	37	37	37	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38
All	522	78	79	79	80	80	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81
SMigR: males	115.7	22.1	22.3	22.5	22.7	22.8	22.9	22.8	22.8	22.7	22.6	22.5	22.5	22.3	22.2	22.0	21.9	21.7	21.5	21.4	21.3	21.2	21.1	21.0	20.9
SMigR: females	197.1	24.0	24.3	24.7	25.0	25.2	25.4	25.4	25.4	25.4	25.3	25.3	25.3	25.2	25.0	24.9	24.7	24.5	24.4	24.2	24.1	24.0	23.9	23.8	23.7
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Migration - Net Flows																									
UK	+78	+55	+112	+149	+202	+160	+311	+325	+300	+358	+285	+210	+245	+299	+309	+311	+292	+298	+298	+286	+272	+273	+266	+325	+296
Overseas	+126	+37	+31	+29	+25	+22	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20
Summary of population change																									
Natural change	+115	+165	+175	+173	+180	+172	+169	+169	+164	+159	+152	+142	+134	+125	+117	+109	+102	+95	+85	+76	+69	+64	+59	+55	+53
Net migration	+204	+92	+143	+179	+226	+183	+331	+345	+320	+378	+305	+230	+264	+319	+329	+330	+312	+318	+318	+305	+291	+293	+286	+344	+316
Net change	+319	+257	+318	+352	+406	+355	+500	+514	+484	+537	+456	+372	+398	+445	+447	+439	+414	+413	+403	+381	+361	+356	+345	+399	+369
Crude Birth Rate /000	11.68	11.65	11.61	11.52	11.48	11.38	11.30	11.28	11.21	11.14	11.09	11.03	10.95	10.90	10.86	10.84	10.84	10.83	10.82	10.83	10.84	10.86	10.88	10.91	10.95
Crude Death Rate /000	10.03	9.28	9.11	9.05	8.94	8.96	8.93	8.92	8.94	8.96	9.03	9.10	9.15	9.22	9.30	9.40	9.50	9.59	9.72	9.84	9.95	10.05	10.13	10.21	10.29
Crude Net Migration Rate /000	2.94	1.32	2.04	2.55	3.21	2.57	4.64	4.80	4.41	5.18	4.15	3.12	3.56	4.27	4.38	4.37	4.11	4.17	4.14	3.96	3.76	3.76	3.65	4.38	4.00

Summary of Population estimates/forecasts

Population at mid-year

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039
0-4	4,378	4,315	4,263	4,204	4,183	4,182	4,184	4,192	4,204	4,213	4,225	4,233	4,233	4,232	4,235	4,241	4,249	4,259	4,273	4,289	4,306	4,325	4,347	4,371	4,403	4,434
5-10	5,139	5,315	5,437	5,488	5,530	5,513	5,487	5,459	5,427	5,382	5,382	5,390	5,401	5,412	5,425	5,437	5,446	5,453	5,458	5,460	5,462	5,465	5,472	5,481	5,498	5,518
11-15	4,010	4,008	4,034	4,204	4,305	4,416	4,572	4,697	4,749	4,834	4,839	4,834	4,801	4,765	4,723	4,718	4,726	4,740	4,751	4,761	4,770	4,774	4,778	4,780	4,781	4,781
16-17	1,671	1,649	1,651	1,604	1,591	1,668	1,656	1,668	1,805	1,865	1,894	1,938	1,952	1,978	2,003	1,980	1,936	1,922	1,921	1,928	1,931	1,936	1,940	1,942	1,946	1,949
18-59Female, 64Male	39,833	39,794	39,706	39,616	39,580	39,487	39,419	39,469	39,474	39,452	39,572	39,585	39,628	39,619	39,677	39,699	39,780	39,802	39,882	39,927	40,013	40,102	40,243	40,412	40,631	40,823
60/65 -74	9,172	9,431	9,627	9,816	9,920	10,017	10,126	10,246	10,140	10,123	10,199	10,316	10,437	10,648	10,786	10,985	11,170	11,380	11,472	11,613	11,661	11,680	11,638	11,544	11,423	11,318
75-84	3,542	3,525	3,569	3,648	3,830	4,016	4,165	4,313	4,717	5,063	5,289	5,511	5,670	5,779	5,904	5,984	6,050	6,084	6,021	5,963	6,027	6,116	6,240	6,394	6,530	6,662
85+	1,423	1,450	1,457	1,482	1,475	1,520	1,566	1,630	1,673	1,742	1,809	1,860	1,917	2,002	2,130	2,284	2,411	2,540	2,816	3,056	3,209	3,341	3,436	3,516	3,628	3,723
Total	69,168	69,487	69,744	70,061	70,413	70,820	71,174	71,675	72,189	72,673	73,210	73,666	74,039	74,436	74,881	75,328	75,767	76,180	76,594	76,996	77,378	77,739	78,095	78,440	78,839	79,208
Dependency ratios, mean age and sex ratio																										
0-15 / 16-65	0.31	0.31	0.32	0.32	0.32	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33
65+ / 16-65	0.27	0.28	0.29	0.29	0.30	0.31	0.32	0.32	0.33	0.33	0.34	0.35	0.35	0.36	0.37	0.38	0.38	0.39	0.40	0.41	0.42	0.42	0.43	0.43	0.43	0.44
0-15 and 65+ / 16-65	0.58	0.59	0.60	0.61	0.63	0.63	0.64	0.65	0.66	0.66	0.67	0.67	0.68	0.69	0.69	0.70	0.71	0.72	0.73	0.74	0.74	0.75	0.76	0.76	0.76	0.76
Median age males	41.4	41.6	41.7	41.8	41.8	41.8	41.8	41.8	41.8	41.9	41.9	41.9	42.0	42.1	42.1	42.2	42.2	42.3	42.4	42.5	42.6	42.7	42.8	42.9	42.9	43.0
Median age females	42.3	42.5	42.7	42.8	43.0	43.1	43.2	43.1	43.2	43.3	43.4	43.5	43.6	43.7	43.8	44.0	44.1	44.3	44.4	44.6	44.7	44.8	44.9	45.0	45.1	45.1
Sex ratio males /100 females	96.3	96.7	96.8	97.0	97.0	97.1	97.1	97.2	97.2	97.2	97.2	97.2	97.3	97.3	97.4	97.4	97.5	97.5	97.6	97.6	97.7	97.7	97.8	97.8	97.9	98.0
Population impact of constraint																										
Number of persons	-7	+75	-47	+2	+21	+65	+15	+171	+200	+173	+247	+191	+117	+161	+213	+223	+225	+208	+206	+192	+171	+161	+163	+154	+209	+175
Labour Force																										
Number of Labour Force	33,438	33,498	33,494	33,491	33,487	33,484	33,480	33,594	33,709	33,823	33,938	34,052	34,167	34,281	34,396	34,510	34,624	34,739	34,853	34,968	35,082	35,197	35,311	35,426	35,540	35,654
Change in Labour Force over previous year		+60	-4	-4	-4	-4	-4	+114	+114	+114	+114	+114	+114	+114	+114	+114	+114	+114	+114	+114	+114	+114	+114	+114	+114	+114
Number of supply units	25,054	25,189	25,276	25,364	25,451	25,539	25,627	25,714	25,802	25,889	25,977	26,065	26,152	26,240	26,327	26,415	26,503	26,590	26,678	26,765	26,853	26,941	27,028	27,116	27,203	27,291
Change in over previous year		+135	+88	+88	+88	+88	+88	+88	+88	+88	+88	+88	+88	+88	+88	+88	+88	+88	+88	+88	+88	+88	+88	+88	+88	+88
User Defined																										
Number of User Defined	29,739	29,981	30,160	30,350	30,550	30,767	30,985	31,229	31,486	31,740	32,013	32,285	32,504	32,752	33,013	33,270	33,538	33,785	34,022	34,263	34,465	34,662	34,864	35,066	35,276	35,457
Change in User Defined over previous year	+231	+242	+180	+189	+200	+217	+218	+245	+257	+253	+273	+273	+219	+248	+261	+257	+268	+247	+237	+241	+202	+197	+202	+202	+210	+181
Number of supply units	31,285	31,539	31,728	31,927	32,138	32,366	32,595	32,852	33,123	33,389	33,676	33,963	34,193	34,454	34,728	34,999	35,281	35,541	35,790	36,043	36,256	36,463	36,676	36,888	37,109	37,299
Change in over previous year	+243	+254	+189	+199	+211	+228	+229	+257	+271	+266	+287	+287	+230	+261	+275	+271	+282	+260	+250	+253	+212	+208	+212	+212	+221	+190

Population Estimates and Forecasts — Rossendale SHMA

Components of Population Change — Scenario Gi: Experian Job Growth: Partical Catch Up

Year beginning July 1st ……..

	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	2035-36	2036-37	2037-38	2038-39
Births																									
Male	415	415	416	414	415	414	413	415	416	416	417	417	416	417	418	420	422	424	426	428	431	433	436	439	443
Female	395	396	396	395	395	394	394	396	396	396	397	397	396	397	398	400	402	404	405	408	410	413	416	419	422
All Births	810	811	812	809	811	808	807	811	812	812	815	814	813	814	816	819	824	827	831	836	841	846	852	858	865
TFR	1.95	1.95	1.96	1.96	1.97	1.97	1.98	1.99	1.99	2.00	2.00	2.00	2.00	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01
Births input																									
Deaths																									
Male	341	320	314	314	315	318	319	322	325	329	334	338	341	345	351	357	363	368	374	380	386	390	393	397	400
Female	354	327	323	322	316	318	319	320	323	325	329	334	338	343	348	354	359	364	372	379	386	393	400	406	412
All deaths	695	646	637	636	631	636	638	642	648	653	663	672	679	688	698	710	722	732	747	760	772	783	793	803	813
SMR: males	124.2	114.0	109.8	106.8	104.7	102.5	99.8	97.4	95.3	93.4	91.6	89.7	87.6	85.9	84.4	83.1	81.9	80.7	79.6	78.5	77.5	76.3	75.0	73.9	72.9
SMR: females	125.7	115.1	113.1	111.4	107.8	106.7	104.8	103.0	101.2	99.3	97.9	96.6	94.9	93.4	91.9	90.5	89.1	87.6	86.7	85.5	84.1	83.2	82.5	81.3	80.4
SMR: persons	124.9	114.5	111.4	109.1	106.2	104.6	102.2	100.1	98.1	96.3	94.6	93.0	91.1	89.5	87.9	86.6	85.4	84.0	83.0	81.9	80.7	79.7	78.6	77.5	76.5
Expectation of life: males	77.0	78.2	78.5	78.9	79.1	79.4	79.7	79.9	80.2	80.5	80.7	81.0	81.3	81.5	81.7	81.9	82.1	82.3	82.5	82.7	82.9	83.1	83.3	83.5	83.7
Expectation of life: females	81.0	82.0	82.1	82.3	82.6	82.7	82.8	83.0	83.2	83.4	83.6	83.7	83.9	84.1	84.2	84.4	84.6	84.7	84.8	85.0	85.1	85.3	85.4	85.6	85.8
Expectation of life: persons	79.0	80.1	80.3	80.6	80.8	81.0	81.2	81.5	81.7	81.9	82.1	82.3	82.6	82.8	83.0	83.1	83.3	83.5	83.6	83.8	84.0	84.2	84.3	84.5	84.7
Deaths input																									
In-migration from the UK																									
Male	1,484	1,478	1,493	1,503	1,516	1,506	1,544	1,551	1,545	1,564	1,552	1,538	1,552	1,570	1,576	1,581	1,582	1,586	1,586	1,585	1,585	1,588	1,589	1,606	1,602
Female	1,585	1,571	1,582	1,588	1,599	1,583	1,620	1,624	1,614	1,631	1,617	1,601	1,616	1,634	1,640	1,646	1,645	1,649	1,650	1,648	1,647	1,649	1,649	1,666	1,662
All	3,069	3,049	3,075	3,091	3,115	3,089	3,165	3,176	3,159	3,195	3,169	3,139	3,168	3,203	3,217	3,227	3,227	3,235	3,236	3,234	3,232	3,237	3,238	3,272	3,264
SMigR: males	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SMigR: females	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Out-migration to the UK																									
Male	1,445	1,449	1,438	1,434	1,426	1,434	1,404	1,406	1,407	1,394	1,419	1,441	1,437	1,422	1,431	1,433	1,440	1,443	1,444	1,450	1,457	1,459	1,463	1,452	1,463
Female	1,545	1,545	1,525	1,508	1,487	1,495	1,450	1,445	1,452	1,443	1,466	1,487	1,486	1,481	1,477	1,484	1,495	1,493	1,494	1,498	1,504	1,505	1,509	1,496	1,505
All	2,990	2,994	2,963	2,942	2,913	2,929	2,853	2,851	2,859	2,837	2,884	2,928	2,923	2,904	2,907	2,917	2,935	2,936	2,938	2,948	2,960	2,964	2,972	2,948	2,967
SMigR: males	42.5	42.6	42.3	42.2	42.0	42.1	41.2	41.1	41.0	40.4	40.8	41.2	40.9	40.2	40.1	39.9	39.8	39.6	39.4	39.3	39.3	39.1	39.1	38.6	38.7
SMigR: females	44.0	44.2	44.0	43.7	43.3	43.6	42.4	42.1	42.2	41.7	42.0	42.4	42.1	41.7	41.2	41.0	41.0	40.7	40.5	40.4	40.4	40.2	40.2	39.7	39.7
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
In-migration from Overseas																									
Male	337	66	62	62	59	58	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57
Female	311	49	47	47	45	44	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43
All	648	115	110	109	105	103	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Out-migration to Overseas																									
Male	218	42	42	42	42	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43
Female	304	37	37	37	37	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38
All	522	78	79	79	80	80	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81
SMigR: males	115.7	22.1	22.3	22.5	22.7	22.8	22.9	22.8	22.8	22.7	22.6	22.5	22.5	22.3	22.2	22.0	21.9	21.7	21.5	21.4	21.3	21.2	21.1	21.0	20.9
SMigR: females	197.1	24.0	24.3	24.7	25.0	25.2	25.4	25.4	25.4	25.4	25.3	25.3	25.3	25.2	25.0	24.9	24.7	24.5	24.4	24.2	24.1	24.0	23.9	23.8	23.7
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Migration - Net Flows																									
UK	+78	+55	+112	+149	+202	+160	+311	+325	+300	+358	+285	+210	+245	+299	+309	+311	+292	+298	+298	+286	+272	+273	+266	+325	+296
Overseas	+126	+37	+31	+29	+25	+22	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20
Summary of population change																									
Natural change	+115	+165	+175	+173	+180	+172	+169	+169	+164	+159	+152	+142	+134	+125	+117	+109	+102	+95	+85	+76	+69	+64	+59	+55	+53
Net migration	+204	+92	+143	+179	+226	+183	+331	+345	+320	+378	+305	+230	+264	+319	+329	+330	+312	+318	+318	+305	+291	+293	+286	+344	+316
Net change	+319	+257	+318	+352	+406	+355	+500	+514	+484	+537	+456	+372	+398	+445	+447	+439	+414	+413	+403	+381	+361	+356	+345	+399	+369
Crude Birth Rate /000	11.68	11.65	11.61	11.52	11.48	11.38	11.30	11.28	11.21	11.14	11.09	11.03	10.95	10.90	10.86	10.84	10.84	10.83	10.82	10.83	10.84	10.86	10.88	10.91	10.95
Crude Death Rate /000	10.03	9.28	9.11	9.05	8.94	8.96	8.93	8.92	8.94	8.96	9.03	9.10	9.15	9.22	9.30	9.40	9.50	9.59	9.72	9.84	9.95	10.05	10.13	10.21	10.29
Crude Net Migration Rate /000	2.94	1.32	2.04	2.55	3.21	2.57	4.64	4.80	4.41	5.18	4.15	3.12	3.56	4.27	4.38	4.37	4.11	4.17	4.14	3.96	3.76	3.76	3.65	4.38	4.00

Summary of Population estimates/forecasts

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039
0-4	4,378	4,315	4,263	4,204	4,183	4,182	4,184	4,192	4,204	4,213	4,225	4,233	4,233	4,232	4,235	4,241	4,249	4,259	4,273	4,289	4,306	4,325	4,347	4,371	4,403	4,434
5-10	5,139	5,315	5,437	5,488	5,530	5,513	5,487	5,459	5,427	5,382	5,382	5,390	5,401	5,412	5,425	5,437	5,446	5,453	5,458	5,460	5,462	5,465	5,472	5,481	5,498	5,518
11-15	4,010	4,008	4,034	4,204	4,305	4,416	4,572	4,697	4,749	4,834	4,839	4,834	4,801	4,765	4,723	4,718	4,726	4,740	4,751	4,761	4,770	4,774	4,778	4,780	4,781	4,781
16-17	1,671	1,649	1,651	1,604	1,591	1,668	1,656	1,668	1,805	1,865	1,894	1,938	1,952	1,978	2,003	1,980	1,936	1,922	1,921	1,928	1,931	1,936	1,940	1,942	1,946	1,949
18-59Female, 64Male	39,833	39,794	39,706	39,616	39,580	39,487	39,419	39,469	39,474	39,452	39,572	39,585	39,628	39,619	39,677	39,699	39,780	39,802	39,882	39,927	40,013	40,102	40,243	40,412	40,631	40,823
60/65 -74	9,172	9,431	9,627	9,816	9,920	10,017	10,126	10,246	10,140	10,123	10,199	10,316	10,437	10,648	10,786	10,985	11,170	11,380	11,472	11,613	11,661	11,680	11,638	11,544	11,423	11,318
75-84	3,542	3,525	3,569	3,648	3,830	4,016	4,165	4,313	4,717	5,063	5,289	5,511	5,670	5,779	5,904	5,984	6,050	6,084	6,021	5,963	6,027	6,116	6,240	6,394	6,530	6,662
85+	1,423	1,450	1,457	1,482	1,475	1,520	1,566	1,630	1,673	1,742	1,809	1,860	1,917	2,002	2,130	2,284	2,411	2,540	2,816	3,056	3,209	3,341	3,436	3,516	3,628	3,723
Total	69,168	69,487	69,744	70,061	70,413	70,820	71,174	71,675	72,189	72,673	73,210	73,666	74,039	74,436	74,881	75,328	75,767	76,180	76,594	76,996	77,378	77,739	78,095	78,440	78,839	79,208
Dependency ratios, mean age and sex ratio																										
0-15 / 16-65	0.31	0.31	0.32	0.32	0.32	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33
65+ / 16-65	0.27	0.28	0.29	0.29	0.30	0.31	0.32	0.32	0.33	0.33	0.34	0.35	0.35	0.36	0.37	0.38	0.38	0.39	0.40	0.41	0.42	0.42	0.43	0.43	0.43	0.44
0-15 and 65+ / 16-65	0.58	0.59	0.60	0.61	0.63	0.63	0.64	0.65	0.66	0.66	0.67	0.67	0.68	0.69	0.69	0.70	0.71	0.72	0.73	0.74	0.74	0.75	0.76	0.76	0.76	0.76
Median age males	41.4	41.6	41.7	41.8	41.8	41.8	41.8	41.8	41.8	41.9	41.9	41.9	42.0	42.1	42.1	42.2	42.2	42.3	42.4	42.5	42.6	42.7	42.8	42.9	42.9	43.0
Median age females	42.3	42.5	42.7	42.8	43.0	43.1	43.2	43.1	43.2	43.3	43.4	43.5	43.6	43.7	43.8	44.0	44.1	44.3	44.4	44.6	44.7	44.8	44.9	45.0	45.1	45.1
Sex ratio males /100 females	96.3	96.7	96.8	97.0	97.0	97.1	97.1	97.2	97.2	97.2	97.2	97.2	97.3	97.3	97.4	97.4	97.5	97.5	97.6	97.6	97.7	97.7	97.8	97.8	97.9	98.0
Population impact of constraint																										
Number of persons	-7	+75	-47	+2	+21	+65	+15	+171	+200	+173	+247	+191	+117	+161	+213	+223	+225	+208	+206	+192	+171	+161	+163	+154	+209	+175
Labour Force																										
Number of Labour Force	33,438	33,498	33,494	33,491	33,487	33,484	33,480	33,594	33,709	33,823	33,938	34,052	34,167	34,281	34,396	34,510	34,624	34,739	34,853	34,968	35,082	35,197	35,311	35,426	35,540	35,654
Change in Labour Force over previous year		+60	-4	-4	-4	-4	-4	+114	+114	+114	+114	+114	+114	+114	+114	+114	+114	+114	+114	+114	+114	+114	+114	+114	+114	+114
Number of supply units	25,054	25,189	25,276	25,364	25,451	25,539	25,627	25,714	25,802	25,889	25,977	26,065	26,152	26,240	26,327	26,415	26,503	26,590	26,678	26,765	26,853	26,941	27,028	27,116	27,203	27,291
Change in over previous year		+135	+88	+88	+88	+88	+88	+88	+88	+88	+88	+88	+88	+88	+88	+88	+88	+88	+88	+88	+88	+88	+88	+88	+88	+88
User Defined																										
Number of User Defined	29,739	29,981	30,160	30,350	30,570	30,811	31,049	31,319	31,600	31,874	32,175	32,471	32,717	32,984	33,271	33,553	33,841	34,112	34,371	34,634	34,862	35,087	35,319	35,551	35,793	36,006
Change in User Defined over previous year	+231	+242	+180	+189	+220	+241	+238	+271	+280	+275	+301	+296	+245	+267	+287	+282	+288	+271	+259	+263	+228	+225	+233	+231	+242	+213
Number of supply units	31,285	31,539	31,728	31,927	32,159	32,412	32,662	32,947	33,242	33,531	33,847	34,159	34,417	34,698	35,000	35,297	35,600	35,884	36,157	36,434	36,674	36,910	37,155	37,398	37,653	37,877
Change in over previous year	+243	+254	+189	+199	+232	+254	+250	+285	+295	+289	+317	+312	+258	+281	+302	+297	+303	+285	+273	+277	+240	+236	+245	+243	+255	+224

Population Estimates and Forecasts — Rossendale SHMA

Components of Population Change — Scenario H: Core Strategy Job Growth

Year beginning July 1st ……..

	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	2035-36	2036-37	2037-38	2038-39
Births																									
Male	415	416	419	420	423	424	425	428	431	433	435	437	438	440	442	445	448	451	455	458	462	466	470	475	480
Female	395	396	399	400	403	403	404	408	410	412	415	416	417	419	421	424	427	430	433	437	440	444	448	452	457
All Births	810	813	819	819	825	827	829	836	841	845	850	853	854	858	863	869	875	881	888	895	903	910	918	927	937
TFR	1.95	1.95	1.96	1.96	1.97	1.97	1.98	1.99	1.99	2.00	2.00	2.00	2.00	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01
Births input																									
Deaths																									
Male	341	317	313	313	315	318	320	322	326	330	335	340	343	348	354	360	366	372	379	385	391	396	399	403	407
Female	354	326	322	322	316	319	321	322	325	328	333	338	342	347	352	359	365	370	379	386	393	400	408	415	421
All deaths	695	643	635	635	632	637	640	645	651	658	668	678	686	695	706	719	731	742	757	771	784	796	807	818	829
SMR: males	124.2	114.0	109.8	106.8	104.7	102.5	99.8	97.4	95.3	93.4	91.6	89.7	87.6	85.9	84.4	83.1	81.9	80.7	79.6	78.5	77.5	76.3	75.0	73.9	72.9
SMR: females	125.7	115.1	113.1	111.4	107.8	106.7	104.8	103.0	101.2	99.3	97.9	96.6	94.9	93.4	91.9	90.5	89.1	87.6	86.7	85.5	84.1	83.2	82.5	81.3	80.4
SMR: persons	124.9	114.5	111.4	109.1	106.2	104.6	102.2	100.1	98.1	96.3	94.6	93.0	91.1	89.5	87.9	86.6	85.4	84.0	83.0	81.9	80.7	79.7	78.6	77.5	76.5
Expectation of life: males	77.0	78.1	78.5	78.9	79.1	79.4	79.7	79.9	80.2	80.5	80.7	81.0	81.3	81.5	81.7	81.9	82.1	82.3	82.5	82.7	82.9	83.1	83.3	83.5	83.7
Expectation of life: females	81.0	82.0	82.1	82.3	82.6	82.6	82.8	83.0	83.2	83.4	83.6	83.7	83.9	84.1	84.2	84.4	84.6	84.7	84.8	85.0	85.1	85.3	85.4	85.6	85.8
Expectation of life: persons	79.0	80.1	80.3	80.6	80.8	81.0	81.2	81.5	81.7	81.9	82.1	82.3	82.6	82.8	83.0	83.1	83.3	83.5	83.6	83.8	84.0	84.2	84.3	84.5	84.7
Deaths input																									
In-migration from the UK																									
Male	1,505	1,523	1,525	1,533	1,548	1,544	1,581	1,585	1,579	1,597	1,590	1,575	1,591	1,603	1,612	1,621	1,620	1,625	1,621	1,624	1,622	1,625	1,626	1,640	1,637
Female	1,608	1,618	1,615	1,620	1,632	1,623	1,659	1,660	1,650	1,666	1,657	1,640	1,656	1,668	1,678	1,687	1,685	1,690	1,687	1,688	1,684	1,687	1,687	1,702	1,698
All	3,113	3,141	3,141	3,152	3,180	3,166	3,240	3,246	3,228	3,263	3,247	3,215	3,247	3,271	3,290	3,307	3,306	3,315	3,309	3,312	3,306	3,312	3,314	3,342	3,335
SMigR: males	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SMigR: females	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Out-migration to the UK																									
Male	1,424	1,404	1,406	1,404	1,395	1,396	1,367	1,371	1,373	1,361	1,380	1,404	1,398	1,389	1,394	1,393	1,402	1,403	1,409	1,412	1,420	1,422	1,426	1,417	1,427
Female	1,522	1,497	1,491	1,476	1,454	1,456	1,412	1,409	1,416	1,408	1,426	1,448	1,446	1,447	1,439	1,443	1,455	1,452	1,458	1,458	1,466	1,467	1,470	1,460	1,468
All	2,946	2,901	2,897	2,880	2,849	2,852	2,778	2,780	2,789	2,769	2,807	2,852	2,844	2,836	2,834	2,837	2,856	2,856	2,866	2,869	2,886	2,888	2,896	2,878	2,896
SMigR: males	41.8	41.2	41.2	41.1	40.7	40.6	39.5	39.4	39.2	38.5	38.7	39.0	38.5	38.0	37.7	37.3	37.2	36.8	36.7	36.4	36.4	36.1	36.0	35.5	35.5
SMigR: females	43.3	42.7	42.6	42.3	41.7	41.7	40.4	40.1	40.1	39.5	39.7	39.9	39.5	39.1	38.6	38.2	38.1	37.7	37.5	37.2	37.2	36.9	36.8	36.3	36.2
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
In-migration from Overseas																									
Male	73	66	62	62	59	58	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57
Female	56	49	47	47	45	44	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43
All	129	115	110	109	105	103	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Out-migration to Overseas																									
Male	41	42	42	42	42	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43
Female	36	37	37	37	37	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38
All	78	78	79	79	80	80	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81
SMigR: males	21.9	22.1	22.2	22.3	22.4	22.5	22.5	22.4	22.3	22.2	22.0	21.9	21.7	21.5	21.4	21.1	20.9	20.7	20.5	20.3	20.1	20.0	19.9	19.7	19.6
SMigR: females	23.7	23.9	24.1	24.3	24.5	24.7	24.8	24.7	24.7	24.6	24.5	24.3	24.2	24.1	23.9	23.7	23.4	23.2	23.0	22.8	22.6	22.4	22.3	22.2	22.0
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Migration - Net Flows																									
UK	+167	+241	+243	+272	+332	+314	+462	+465	+439	+494	+440	+363	+403	+435	+457	+471	+449	+459	+443	+443	+420	+424	+417	+465	+439
Overseas	+51	+37	+31	+29	+25	+22	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20
Summary of population change																									
Natural change	+115	+170	+184	+185	+194	+190	+189	+191	+189	+187	+182	+175	+169	+163	+157	+150	+144	+139	+131	+124	+119	+114	+112	+109	+108
Net migration	+219	+277	+274	+301	+356	+336	+482	+485	+459	+514	+460	+383	+422	+455	+477	+491	+469	+479	+462	+462	+440	+444	+437	+485	+459
Net change	+333	+447	+458	+486	+550	+526	+670	+676	+648	+701	+642	+558	+591	+618	+634	+641	+614	+618	+593	+586	+559	+558	+549	+593	+568
Crude Birth Rate /000	11.68	11.66	11.66	11.60	11.60	11.53	11.46	11.45	11.42	11.37	11.33	11.28	11.22	11.18	11.15	11.14	11.13	11.12	11.12	11.12	11.14	11.16	11.18	11.21	11.25
Crude Death Rate /000	10.02	9.22	9.05	8.98	8.87	8.88	8.85	8.84	8.85	8.86	8.91	8.97	9.00	9.06	9.12	9.21	9.30	9.36	9.48	9.59	9.67	9.75	9.82	9.89	9.95
Crude Net Migration Rate /000	3.15	3.98	3.91	4.26	5.01	4.69	6.66	6.65	6.23	6.92	6.13	5.07	5.55	5.93	6.16	6.29	5.97	6.05	5.79	5.75	5.43	5.44	5.32	5.86	5.51

Summary of Population estimates/forecasts

Population at mid-year

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039
0-4	4,378	4,350	4,303	4,265	4,247	4,254	4,271	4,299	4,327	4,355	4,384	4,409	4,427	4,444	4,462	4,482	4,504	4,528	4,555	4,582	4,612	4,643	4,676	4,713	4,756	4,799
5-10	5,139	5,310	5,453	5,514	5,575	5,572	5,571	5,564	5,540	5,518	5,528	5,550	5,579	5,612	5,645	5,679	5,710	5,737	5,763	5,784	5,804	5,824	5,847	5,872	5,903	5,936
11-15	4,010	4,008	4,058	4,217	4,332	4,459	4,610	4,736	4,812	4,900	4,919	4,937	4,926	4,896	4,871	4,874	4,893	4,922	4,951	4,978	5,005	5,027	5,048	5,066	5,084	5,098
16-17	1,671	1,659	1,638	1,609	1,604	1,671	1,674	1,694	1,821	1,885	1,930	1,970	1,976	2,021	2,050	2,032	2,004	1,991	1,990	2,000	2,010	2,022	2,034	2,042	2,053	2,062
18-59Female, 64Male	39,833	39,785	39,841	39,847	39,900	39,920	39,955	40,118	40,229	40,306	40,530	40,662	40,822	40,929	41,087	41,218	41,413	41,551	41,753	41,918	42,126	42,336	42,607	42,893	43,223	43,527
60/65 -74	9,172	9,425	9,633	9,813	9,907	10,006	10,120	10,249	10,154	10,154	10,228	10,352	10,488	10,706	10,866	11,094	11,291	11,523	11,649	11,801	11,872	11,909	11,876	11,794	11,697	11,620
75-84	3,542	3,531	3,579	3,663	3,844	4,032	4,191	4,341	4,747	5,089	5,320	5,546	5,709	5,818	5,930	6,011	6,084	6,129	6,060	6,011	6,071	6,164	6,297	6,470	6,622	6,766
85+	1,423	1,433	1,443	1,479	1,483	1,528	1,574	1,639	1,683	1,756	1,826	1,879	1,937	2,029	2,162	2,316	2,449	2,579	2,858	3,099	3,257	3,393	3,490	3,574	3,681	3,778
Total	69,168	69,501	69,948	70,406	70,892	71,442	71,968	72,638	73,314	73,962	74,663	75,305	75,863	76,454	77,073	77,707	78,347	78,961	79,579	80,172	80,758	81,317	81,876	82,425	83,018	83,586
Dependency ratios, mean age and sex ratio																										
0-15 / 16-65	0.31	0.31	0.32	0.32	0.32	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33
65+ / 16-65	0.27	0.28	0.29	0.29	0.30	0.31	0.31	0.32	0.32	0.33	0.33	0.34	0.34	0.35	0.36	0.37	0.37	0.38	0.39	0.39	0.40	0.41	0.41	0.41	0.42	0.42
0-15 and 65+ / 16-65	0.58	0.59	0.60	0.61	0.62	0.63	0.64	0.65	0.65	0.66	0.66	0.67	0.67	0.68	0.69	0.69	0.70	0.71	0.72	0.72	0.73	0.74	0.74	0.75	0.75	0.75
Median age males	41.4	41.5	41.6	41.6	41.6	41.5	41.5	41.5	41.5	41.5	41.5	41.5	41.6	41.6	41.6	41.7	41.7	41.8	41.9	42.0	42.0	42.1	42.2	42.3	42.3	42.3
Median age females	42.3	42.4	42.6	42.7	42.8	42.8	42.8	42.7	42.8	42.9	42.9	43.0	43.1	43.2	43.3	43.4	43.5	43.6	43.7	43.8	43.9	44.0	44.1	44.2	44.2	44.2
Sex ratio males /100 females	96.3	96.4	96.6	96.7	96.8	96.8	96.9	96.9	96.9	96.9	97.0	97.0	97.0	97.1	97.2	97.2	97.3	97.3	97.4	97.4	97.5	97.5	97.6	97.7	97.7	97.8
Population impact of constraint																										
Number of persons	-7	+89	+138	+133	+143	+194	+169	+322	+340	+312	+383	+346	+270	+319	+349	+370	+386	+365	+367	+336	+328	+310	+314	+306	+349	+318
Labour Force																										
Number of Labour Force	33,438	33,517	33,594	33,671	33,748	33,824	33,904	34,104	34,304	34,504	34,704	34,910	35,117	35,323	35,530	35,736	35,949	36,162	36,375	36,588	36,801	37,014	37,227	37,440	37,653	37,866
Change in Labour Force over previous year		+78	+78	+77	+77	+76	+81	+200	+200	+200	+200	+206	+206	+206	+206	+206	+213	+213	+213	+213	+213	+213	+213	+213	+213	+213
Number of supply units	25,054	25,203	25,352	25,501	25,650	25,799	25,952	26,105	26,258	26,411	26,564	26,722	26,880	27,038	27,196	27,354	27,517	27,680	27,843	28,006	28,169	28,332	28,495	28,658	28,821	28,984
Change in over previous year		+149	+149	+149	+149	+149	+153	+153	+153	+153	+153	+158	+158	+158	+158	+158	+163	+163	+163	+163	+163	+163	+163	+163	+163	+163
User Defined																										
Number of User Defined	29,739	29,945	30,176	30,428	30,692	30,968	31,242	31,540	31,861	32,178	32,512	32,849	33,134	33,454	33,784	34,114	34,456	34,779	35,097	35,413	35,695	35,970	36,253	36,537	36,827	37,089
Change in User Defined over previous year	+231	+206	+231	+252	+264	+275	+274	+298	+321	+317	+334	+337	+284	+320	+331	+329	+342	+323	+318	+316	+281	+275	+283	+284	+290	+261
Number of supply units	31,285	31,502	31,744	32,009	32,287	32,577	32,865	33,179	33,517	33,851	34,201	34,556	34,855	35,192	35,540	35,887	36,246	36,586	36,921	37,254	37,550	37,839	38,137	38,436	38,741	39,016
Change in over previous year	+243	+217	+243	+265	+278	+290	+288	+314	+338	+333	+351	+355	+299	+337	+348	+346	+360	+340	+334	+333	+296	+289	+298	+299	+305	+275

Population Estimates and Forecasts — Rossendale SHMA

Components of Population Change — Scenario Hi: Core Strategy Job Growth: Partial Catch Up

Year beginning July 1st ……..

	2014-15	*2015-16*	*2016-17*	*2017-18*	*2018-19*	*2019-20*	*2020-21*	*2021-22*	*2022-23*	*2023-24*	*2024-25*	*2025-26*	*2026-27*	*2027-28*	*2028-29*	*2029-30*	*2030-31*	*2031-32*	*2032-33*	*2033-34*	*2034-35*	*2035-36*	*2036-37*	*2037-38*	*2038-39*
Births																									
Male	415	416	419	420	423	424	425	428	431	433	435	437	438	440	442	445	448	451	455	458	462	466	470	475	480
Female	395	396	399	400	403	403	404	408	410	412	415	416	417	419	421	424	427	430	433	437	440	444	448	452	457
All Births	810	813	819	819	825	827	829	836	841	845	850	853	854	858	863	869	875	881	888	895	903	910	918	927	937
TFR	1.95	1.95	1.96	1.96	1.97	1.97	1.98	1.99	1.99	2.00	2.00	2.00	2.00	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01
Births input																									
Deaths																									
Male	341	317	313	313	315	318	320	322	326	330	335	340	343	348	354	360	366	372	379	385	391	396	399	403	407
Female	354	326	322	322	316	319	321	322	325	328	333	338	342	347	352	359	365	370	379	386	393	400	408	415	421
All deaths	695	643	635	635	632	637	640	645	651	658	668	678	686	695	706	719	731	742	757	771	784	796	807	818	829
SMR: males	124.2	114.0	109.8	106.8	104.7	102.5	99.8	97.4	95.3	93.4	91.6	89.7	87.6	85.9	84.4	83.1	81.9	80.7	79.6	78.5	77.5	76.3	75.0	73.9	72.9
SMR: females	125.7	115.1	113.1	111.4	107.8	106.7	104.8	103.0	101.2	99.3	97.9	96.6	94.9	93.4	91.9	90.5	89.1	87.6	86.7	85.5	84.1	83.2	82.5	81.3	80.4
SMR: persons	124.9	114.5	111.4	109.1	106.2	104.6	102.2	100.1	98.1	96.3	94.6	93.0	91.1	89.5	87.9	86.6	85.4	84.0	83.0	81.9	80.7	79.7	78.6	77.5	76.5
Expectation of life: males	77.0	78.1	78.5	78.9	79.1	79.4	79.7	79.9	80.2	80.5	80.7	81.0	81.3	81.5	81.7	81.9	82.1	82.3	82.5	82.7	82.9	83.1	83.3	83.5	83.7
Expectation of life: females	81.0	82.0	82.1	82.3	82.6	82.6	82.8	83.0	83.2	83.4	83.6	83.7	83.9	84.1	84.2	84.4	84.6	84.7	84.8	85.0	85.1	85.3	85.4	85.6	85.8
Expectation of life: persons	79.0	80.1	80.3	80.6	80.8	81.0	81.2	81.5	81.7	81.9	82.1	82.3	82.6	82.8	83.0	83.1	83.3	83.5	83.6	83.8	84.0	84.2	84.3	84.5	84.7
Deaths input																									
In-migration from the UK																									
Male	1,505	1,523	1,525	1,533	1,548	1,544	1,581	1,585	1,579	1,597	1,590	1,575	1,591	1,603	1,612	1,621	1,620	1,625	1,621	1,624	1,622	1,625	1,626	1,640	1,637
Female	1,608	1,618	1,615	1,620	1,632	1,623	1,659	1,660	1,650	1,666	1,657	1,640	1,656	1,668	1,678	1,687	1,685	1,690	1,687	1,688	1,684	1,687	1,687	1,702	1,698
All	3,113	3,141	3,141	3,152	3,180	3,166	3,240	3,246	3,228	3,263	3,247	3,215	3,247	3,271	3,290	3,307	3,306	3,315	3,309	3,312	3,306	3,312	3,314	3,342	3,335
SMigR: males	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SMigR: females	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Out-migration to the UK																									
Male	1,424	1,404	1,406	1,404	1,395	1,396	1,367	1,371	1,373	1,361	1,380	1,404	1,398	1,389	1,394	1,393	1,402	1,403	1,409	1,412	1,420	1,422	1,426	1,417	1,427
Female	1,522	1,497	1,491	1,476	1,454	1,456	1,412	1,409	1,416	1,408	1,426	1,448	1,446	1,447	1,439	1,443	1,455	1,452	1,458	1,458	1,466	1,467	1,470	1,460	1,468
All	2,946	2,901	2,897	2,880	2,849	2,852	2,778	2,780	2,789	2,769	2,807	2,852	2,844	2,836	2,834	2,837	2,856	2,856	2,866	2,869	2,886	2,888	2,896	2,878	2,896
SMigR: males	41.8	41.2	41.2	41.1	40.7	40.6	39.5	39.4	39.2	38.5	38.7	39.0	38.5	38.0	37.7	37.3	37.2	36.8	36.7	36.4	36.4	36.1	36.0	35.5	35.5
SMigR: females	43.3	42.7	42.6	42.3	41.7	41.7	40.4	40.1	40.1	39.5	39.7	39.9	39.5	39.1	38.6	38.2	38.1	37.7	37.5	37.2	37.2	36.9	36.8	36.3	36.2
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
In-migration from Overseas																									
Male	73	66	62	62	59	58	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57
Female	56	49	47	47	45	44	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43
All	129	115	110	109	105	103	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Out-migration to Overseas																									
Male	41	42	42	42	42	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43
Female	36	37	37	37	37	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38
All	78	78	79	79	80	80	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81
SMigR: males	21.9	22.1	22.2	22.3	22.4	22.5	22.5	22.4	22.3	22.2	22.0	21.9	21.7	21.5	21.4	21.1	20.9	20.7	20.5	20.3	20.1	20.0	19.9	19.7	19.6
SMigR: females	23.7	23.9	24.1	24.3	24.5	24.7	24.8	24.7	24.7	24.6	24.5	24.3	24.2	24.1	23.9	23.7	23.4	23.2	23.0	22.8	22.6	22.4	22.3	22.2	22.0
Migrants input	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Migration - Net Flows																									
UK	+167	+241	+243	+272	+332	+314	+462	+465	+439	+494	+440	+363	+403	+435	+457	+471	+449	+459	+443	+443	+420	+424	+417	+465	+439
Overseas	+51	+37	+31	+29	+25	+22	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20	+20
Summary of population change																									
Natural change	+115	+170	+184	+185	+194	+190	+189	+191	+189	+187	+182	+175	+169	+163	+157	+150	+144	+139	+131	+124	+119	+114	+112	+109	+108
Net migration	+219	+277	+274	+301	+356	+336	+482	+485	+459	+514	+460	+383	+422	+455	+477	+491	+469	+479	+462	+462	+440	+444	+437	+485	+459
Net change	+333	+447	+458	+486	+550	+526	+670	+676	+648	+701	+642	+558	+591	+618	+634	+641	+614	+618	+593	+586	+559	+558	+549	+593	+568
Crude Birth Rate /000	11.68	11.66	11.66	11.60	11.60	11.53	11.46	11.45	11.42	11.37	11.33	11.28	11.22	11.18	11.15	11.14	11.13	11.12	11.12	11.12	11.14	11.16	11.18	11.21	11.25
Crude Death Rate /000	10.02	9.22	9.05	8.98	8.87	8.88	8.85	8.84	8.85	8.86	8.91	8.97	9.00	9.06	9.12	9.21	9.30	9.36	9.48	9.59	9.67	9.75	9.82	9.89	9.95
Crude Net Migration Rate /000	3.15	3.98	3.91	4.26	5.01	4.69	6.66	6.65	6.23	6.92	6.13	5.07	5.55	5.93	6.16	6.29	5.97	6.05	5.79	5.75	5.43	5.44	5.32	5.86	5.51

Summary of Population estimates/forecasts

	2014	*2015*	*2016*	*2017*	*2018*	*2019*	*2020*	*2021*	*2022*	*2023*	*2024*	*2025*	*2026*	*2027*	*2028*	*2029*	*2030*	*2031*	*2032*	*2033*	*2034*	*2035*	*2036*	*2037*	*2038*	*2039*
0-4	4,378	4,350	4,303	4,265	4,247	4,254	4,271	4,299	4,327	4,355	4,384	4,409	4,427	4,444	4,462	4,482	4,504	4,528	4,555	4,582	4,612	4,643	4,676	4,713	4,756	4,799
5-10	5,139	5,310	5,453	5,514	5,575	5,572	5,571	5,564	5,540	5,518	5,528	5,550	5,579	5,612	5,645	5,679	5,710	5,737	5,763	5,784	5,804	5,824	5,847	5,872	5,903	5,936
11-15	4,010	4,008	4,058	4,217	4,332	4,459	4,610	4,736	4,812	4,900	4,919	4,937	4,926	4,896	4,871	4,874	4,893	4,922	4,951	4,978	5,005	5,027	5,048	5,066	5,084	5,098
16-17	1,671	1,659	1,638	1,609	1,604	1,671	1,674	1,694	1,821	1,885	1,930	1,970	1,976	2,021	2,050	2,032	2,004	1,991	1,990	2,000	2,010	2,022	2,034	2,042	2,053	2,062
18-59Female, 64Male	39,833	39,785	39,841	39,847	39,900	39,920	39,955	40,118	40,229	40,306	40,530	40,662	40,822	40,929	41,087	41,218	41,413	41,551	41,753	41,918	42,126	42,336	42,607	42,893	43,223	43,527
60/65 -74	9,172	9,425	9,633	9,813	9,907	10,006	10,120	10,249	10,154	10,154	10,228	10,352	10,488	10,706	10,866	11,094	11,291	11,523	11,649	11,801	11,872	11,909	11,876	11,794	11,697	11,620
75-84	3,542	3,531	3,579	3,663	3,844	4,032	4,191	4,341	4,747	5,089	5,320	5,546	5,709	5,818	5,930	6,011	6,084	6,129	6,060	6,011	6,071	6,164	6,297	6,470	6,622	6,766
85+	1,423	1,433	1,443	1,479	1,483	1,528	1,574	1,639	1,683	1,756	1,826	1,879	1,937	2,029	2,162	2,316	2,449	2,579	2,858	3,099	3,257	3,393	3,490	3,574	3,681	3,778
Total	69,168	69,501	69,948	70,406	70,892	71,442	71,968	72,638	73,314	73,962	74,663	75,305	75,863	76,454	77,073	77,707	78,347	78,961	79,579	80,172	80,758	81,317	81,876	82,425	83,018	83,586
Dependency ratios, mean age and sex ratio																										
0-15 / 16-65	0.31	0.31	0.32	0.32	0.32	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33
65+ / 16-65	0.27	0.28	0.29	0.29	0.30	0.31	0.31	0.32	0.32	0.33	0.33	0.34	0.34	0.35	0.36	0.37	0.37	0.38	0.39	0.39	0.40	0.41	0.41	0.41	0.42	0.42
0-15 and 65+ / 16-65	0.58	0.59	0.60	0.61	0.62	0.63	0.64	0.65	0.65	0.66	0.66	0.67	0.67	0.68	0.69	0.69	0.70	0.71	0.72	0.72	0.73	0.74	0.74	0.75	0.75	0.75
Median age males	41.4	41.5	41.6	41.6	41.6	41.5	41.5	41.5	41.5	41.5	41.5	41.5	41.6	41.6	41.6	41.7	41.7	41.8	41.9	42.0	42.0	42.1	42.2	42.3	42.3	42.3
Median age females	42.3	42.4	42.6	42.7	42.8	42.8	42.8	42.7	42.8	42.9	42.9	43.0	43.1	43.2	43.3	43.4	43.5	43.6	43.7	43.8	43.9	44.0	44.1	44.2	44.2	44.2
Sex ratio males /100 females	96.3	96.4	96.6	96.7	96.8	96.8	96.9	96.9	96.9	96.9	97.0	97.0	97.0	97.1	97.2	97.2	97.3	97.3	97.4	97.4	97.5	97.5	97.6	97.7	97.7	97.8
Population impact of constraint																										
Number of persons	-7	+89	+138	+133	+143	+194	+169	+322	+340	+312	+383	+346	+270	+319	+349	+370	+386	+365	+367	+336	+328	+310	+314	+306	+349	+318
Labour Force																										
Number of Labour Force	33,438	33,517	33,594	33,671	33,748	33,824	33,904	34,104	34,304	34,504	34,704	34,910	35,117	35,323	35,530	35,736	35,949	36,162	36,375	36,588	36,801	37,014	37,227	37,440	37,653	37,866
Change in Labour Force over previous year		+78	+78	+77	+77	+76	+81	+200	+200	+200	+200	+206	+206	+206	+206	+206	+213	+213	+213	+213	+213	+213	+213	+213	+213	+213
Number of supply units	25,054	25,203	25,352	25,501	25,650	25,799	25,952	26,105	26,258	26,411	26,564	26,722	26,880	27,038	27,196	27,354	27,517	27,680	27,843	28,006	28,169	28,332	28,495	28,658	28,821	28,984
Change in over previous year		+149	+149	+149	+149	+149	+153	+153	+153	+153	+153	+158	+158	+158	+158	+158	+163	+163	+163	+163	+163	+163	+163	+163	+163	+163
User Defined																										
Number of User Defined	29,739	29,945	30,176	30,428	30,712	31,012	31,307	31,632	31,978	32,318	32,681	33,043	33,356	33,697	34,055	34,410	34,774	35,124	35,467	35,807	36,118	36,423	36,740	37,057	37,382	37,679
Change in User Defined over previous year		+206	+231	+252	+285	+300	+294	+325	+346	+340	+363	+362	+313	+341	+357	+356	+364	+350	+342	+341	+310	+305	+317	+317	+325	+297
Number of supply units	31,285	31,502	31,744	32,009	32,308	32,624	32,934	33,276	33,639	33,997	34,379	34,761	35,090	35,448	35,824	36,198	36,581	36,950	37,310	37,668	37,995	38,316	38,649	38,983	39,325	39,637
Change in over previous year		+217	+243	+265	+299	+316	+310	+342	+363	+358	+382	+381	+329	+359	+376	+374	+383	+369	+360	+359	+326	+321	+333	+333	+342	+312

Appendix 3: List of Attendees at Consultation Workshop

Attendees to SHMA Workshop

Name	Company
Clive Thompson	AAAW Ltd
Daniel Connolly	Hourigan Connolly
Matthew Good	Home Builders Federation Ltd
Peter Boys	B&E Boys Ltd
Barry Dean	B&E Boys Ltd
Gill Finlay	Blackburn with Darwen Borough Council
Helen Wallace	Entwistle Green
Brett Howarth	Entwistle Green
Lisa Connor	Great Places
Wayne Poole	Rochdale Council
David Proctor	Regenerate Pennine Lancashire
Jonathan Dicken	Pendle Borough Council
Graham Lamb	Pegasus Group
Seb Tibenham	Pegasus Group
Trevor Ashworth	Hurstwood Holdings
Rachael Gildert	Proffitts – Investing in Communities
Andrew Lowe	Turley
Michael Gilbert	Peter Brett Associates
+ colleague	Peter Brett Associates
David Hodcroft	Greater Manchester Planning and Housing Team
John Greenwood	John Greenwood Properties
	Adult Services Health and Wellbeing – Lancashire County Council
Debra Whitaker	Anchor Housing
Fiona Goodfellow	Hyndburn Borough Council
Paula Fitzgerald	Hyndburn Borough Council
Alan Dorrington	M3 Project Rossendale
Rhian Harris	HOW Planning
Cllr. Christine Lamb	-
Cllr. Helen Jackson	-
Crispian Logue	Bury MBC
Ben Terry	Lancashire County Council
David Bailey	LEA
Natalie Burfitt	Lancashire County Council
Wayne Gibson	Lancashire County Council
Mike Forster	Rossendale Borough Council

Appendix 4: B-with-Us Priority Bands

Prioritising applications

When we receive an applications it will be assessed and placed in one of the four bands listed in the table below. Within each band applications will be placed in date order, with the application with the oldest date having the highest priority. The date that is normally used is the date your application was placed in your current band (effective date).

How Applications are Prioritised (Bands)

The reasons why an application may be given a particular band are shown below. Where an application qualifies as having need in more than one band the highest band will be applied.

Band	**Examples**
Band 1	• Statutorily homeless • Homeless prevention • High medical need • Leaving care • Decanting – for improvements or demolition • Applicants subject to clearance / closing order • Occupants served with a prohibition notice by Environmental Health • Tenants of partner organisations under occupying by 2 or more bedrooms **All band 1 application, excluding medical and under occupation, will be ring fenced to their respective local authority areas. Exceptional cases will be dealt with, on a case by case basis, by the local authority and registered housing provider dealing with the customer**
Band 2	• Tenants of a partner organisations under occupying by 1 bedroom. • Applicants who are overcrowded by two or more bedrooms. • Households 'moving on' from an approved B-with-us supported accommodation provider, who have been assessed as ready to live independently. • Applicants leaving a Refuge *(unless they meet Homeless Duty criteria in which case they will be awarded Band 1).Must have stayed in refuge for a minimum of four weeks, unless there are exceptional circumstances.* • Occupational Therapist referral for significant* adaptations to the property that cannot be fitted in the existing home or it is not considered reasonable to do so. (* To be assessed on a case by case basis by B-with-us partner organisation staff). • Households who are at risk in their current home from harassment, violence, or threats of violence (including racial, homophobic and domestic abuse) and can no longer stay there. *This will only be awarded by a senior housing officer following consultation with local housing options service.* • Applicants who qualify for two or more categories from Band 3
Band 3	• Households found to be intentionally homeless or non-priority need • People who are going to lose their own accommodation within 8 weeks • Standard medical cases • People who need to move to a particular locality in the area for welfare, employment or training reasons to avoid hardship. *This priority is only valid for bids made on properties within a designated area* • People living in unsanitary housing (assessed by Environmental Health) • Households who qualify for Community Contribution. To qualify for community contribution any member of the household will need to either be in employment (for 9 out of last 12 months) or been volunteering for a charity or not for profit organisation for at least 6 months and for a minimum of 10 hours per month. • People living in overcrowded housing who have not been assessed as homeless or have not

	already been awarded threat of homeless priority **or** • People living in unsatisfactory housing who have not been assessed as homeless or have not already been awarded threat of homeless priority, but is a licensee and is sharing a living room, kitchen, bathroom or WC with non-household members. *(Licensees are lodgers, people staying with friends, relatives, people living in B&B, hostels, caravans, tents etc).* ***For the purpose of this policy households living with parents will not be classed as Licensees**.*
Band 4	All other applicants

Source: www.b-with-us.com/content/Aboutus/Prioitisingapplications

Appendix 5: Housing Needs Booster Survey Questions

Rossendale Housing Needs Survey 2014 - Header and Logo to follow

Rossendale Borough Council is carrying out an important study of housing needs within the area and would appreciate your help.

Households are being asked to take part in a survey to give the Council up-to-date information about the current housing circumstances and future requirements of local people. This information will identify the scale and mix of new housing and the range of tenures required to address the needs of different groups and will inform the Council's future policies for planning and housing.

This survey should take no longer than 15 minutes to complete and all responses will remain confidential. Responses should be returned by 12 October 2014.

Thank you in advance for completing this important survey.

Section 1: About You and Your Household

We need to be able to understand about you and your household so that we know we have gathered information from a range of different households across Rossendale.

Q1 **What is the postcode of your current home?**

Q2 **Are you a UK citizen?**

☐ Yes ☐ No

If no, please provide your country of citizenship.

Q3 **How would you describe your ethnic origin?**

☐ White or White British ☐ Black or Black British ☐ Gypsy or Traveller

☐ Asian or Asian British ☐ Mixed or Multiple ethnicities ☐ Other

Other, please specify

Q4 **What is your marital status?**

☐ Single ☐ Married ☐ Divorced

☐ Living with partner ☐ Separated ☐ Widowed

Q5 **How many people, including you, currently live in your household?**

Q6 How would you best describe your current household?

- ☐ Nuclear family, ie. parents and children
- ☐ Extended family, e.g. with grandparents
- ☐ Couple
- ☐ Single household
- ☐ Single parent household
- ☐ Group of couples - related
- ☐ Group of couples - not related
- ☐ Group of friends
- ☐ Group of lodgers
- ☐ Other

Other, please explain

We are asking about all the people who currently live in your household. Please refer to the same person in the same column for each question. For example, if your husband is 'person 2' in Q7 please ensure he is 'person 2' in all subsequent questions. If there are more than 6 people in your household, please provide information for additional members of the household using a separate sheet of paper.

Q7 Which age group do you and your household belong to?

	You	Person 2	Person 3	Person 4	Person 5	Person 6
Under 10	☐	☐	☐	☐	☐	☐
10-15	☐	☐	☐	☐	☐	☐
16-24	☐	☐	☐	☐	☐	☐
25-34	☐	☐	☐	☐	☐	☐
35-44	☐	☐	☐	☐	☐	☐
45-54	☐	☐	☐	☐	☐	☐
55-64	☐	☐	☐	☐	☐	☐
65-79	☐	☐	☐	☐	☐	☐
80 and over	☐	☐	☐	☐	☐	☐

Q8 What is the gender of each person in your household?

	You	Person 2	Person 3	Person 4	Person 5	Person 6
Male	☐	☐	☐	☐	☐	☐
Female	☐	☐	☐	☐	☐	☐

Q9 For each person in your household, please identify their relationship to you?

	You	Person 2	Person 3	Person 4	Person 5	Person 6
Partner/ wife/ husband	☐	☐	☐	☐	☐	☐
Child	☐	☐	☐	☐	☐	☐
Step-child	☐	☐	☐	☐	☐	☐
Parent	☐	☐	☐	☐	☐	☐
Grandparent	☐	☐	☐	☐	☐	☐
Grandson/ granddaughter	☐	☐	☐	☐	☐	☐
Sister/ brother	☐	☐	☐	☐	☐	☐
Niece/ nephew	☐	☐	☐	☐	☐	☐
Cousin	☐	☐	☐	☐	☐	☐
Other family member	☐	☐	☐	☐	☐	☐
None family member	☐	☐	☐	☐	☐	☐

Q10 What is the current status of each person in your household?

	You	Person 2	Person 3	Person 4	Person 5	Person 6
Self-employed	☐	☐	☐	☐	☐	☐
In full-time employment	☐	☐	☐	☐	☐	☐
In part-time employment (20 hours or less)	☐	☐	☐	☐	☐	☐
In education	☐	☐	☐	☐	☐	☐
Unemployed looking for work	☐	☐	☐	☐	☐	☐
Not looking for work	☐	☐	☐	☐	☐	☐
Retired	☐	☐	☐	☐	☐	☐
Child (0 - 4 years)	☐	☐	☐	☐	☐	☐
Other	☐	☐	☐	☐	☐	☐

Please specify

Q11 If you are employed, where do you work?

- ☐ Rossendale
- ☐ Hyndburn
- ☐ Bury
- ☐ Rochdale
- ☐ Burnley
- ☐ Blackburn
- ☐ Manchester (City)
- ☐ Calderdale
- ☐ I work from home
- ☐ Other town
- ☐ No fixed location

Other, please specify

Q12 If you know it, please provide the postcode of where you work.

Section 2: About Your Property

We need to know about the type of property you currently live in and if you consider the property you live in to be suitable. This is to help us understand if there are any specific housing needs.

Q13 What type of property do you live in?

- ☐ Detached house
- ☐ Semi-detached house
- ☐ Terraced (including end-terrace)
- ☐ Detached bungalow
- ☐ Semi-detached bungalow
- ☐ A flat, maisonette, or apartment
- ☐ A mobile or temporary structure
- ☐ Other

Other, please specify

Q14 Thinking about the property you live in...?

- ☐ I own it outright
- ☐ I own it with a mortgage or loan
- ☐ Shared ownership arrangement
- ☐ I rent it from Green Vale Homes
- ☐ I rent it from another housing association
- ☐ I rent it from a private landlord or letting agency
- ☐ I rent it from a relative or friend of a household member
- ☐ It comes with my job
- ☐ I rent a room/ I am a lodger
- ☐ Other

Other, please specify

Q15 In your property, how many...

	0	1	2	3	4	5+
...rooms are used for living? (Including kitchen)	☐	☐	☐	☐	☐	☐
...rooms are used for bedrooms most nights?	☐	☐	☐	☐	☐	☐
...rooms are used as occasional bedrooms?	☐	☐	☐	☐	☐	☐
...rooms are not used?	☐	☐	☐	☐	☐	☐
...rooms are used in connection with employment, e.g. office?	☐	☐	☐	☐	☐	☐
...bathrooms are there? (Including WC, separate shower room, etc)	☐	☐	☐	☐	☐	☐

Q16 Overall, to what extent do you agree or disagree that your home is adequate for the needs of your household?

- ☐ Strongly agree
- ☐ Agree
- ☐ Neither agree nor disagree
- ☐ Disagree
- ☐ Strongly disagree

Q17 To what extent do you agree or disagree that your home meets your needs?

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
Basic facilities (such as bathroom, toilet, kitchen)	☐	☐	☐	☐	☐
Affordability, e.g. rent/ mortgage, bills	☐	☐	☐	☐	☐
Long-term security, e.g. lease periods	☐	☐	☐	☐	☐
Number of bedrooms	☐	☐	☐	☐	☐
Suitability for health needs, e.g. stairs, access	☐	☐	☐	☐	☐
Outside space	☐	☐	☐	☐	☐

Q18 If your home doesn't meet all your needs, please explain why.

Section 3: Previous Moves and Accommodation

We need to be able to understand when you last moved, why you moved and how far you moved. This is to find out what people want from housing in Rossendale.

Q19 When did you move to your current home?

- ☐ Within the last year
- ☐ 1 to 2 years ago
- ☐ 2 to 5 years ago
- ☐ 5 to 10 years ago
- ☐ Over 10 years ago
- ☐ Always lived in my current home

Q20 **Thinking about your previous home, was it...?**

- ☐ Owner-occupied (with/without mortgage)
- ☐ House/flat share, or lodging in private rented sector
- ☐ Living with parents, relatives or friends
- ☐ Rented from Green Vale Homes
- ☐ Rented from another housing association
- ☐ Rented from a private landlord
- ☐ Shared ownership
- ☐ Previously homeless or in temporary accommodation
- ☐ Other
- ☐ Always lived in my current home

Other, please specify

Q21 **What was the postcode of your previous home?** If you don't know postcode please give general area for Rossendale e.g. Crawshawbooth or outside of Rossendale District e.g. Rochdale, Bury

Q22 **What were the reasons for moving from your previous home?** Please select a maximum of 3 responses

- ☐ To move to cheaper accommodation
- ☐ Previous home was too small
- ☐ Previous home was too big
- ☐ Access problems (e.g. steps, stairs)
- ☐ Breakdown of relationship
- ☐ To move to live with partner
- ☐ To move closer to transport links
- ☐ To move closer to carer/ dependents
- ☐ To move closer to family/ friends
- ☐ To live closer to employment
- ☐ To move closer to shops and services
- ☐ To move to a better environment/ more attractive area
- ☐ To move into a school catchment area
- ☐ To move out of my family home
- ☐ To move to permanent accommodation
- ☐ For physically adapted accommodation
- ☐ For more outside space
- ☐ For less outside space
- ☐ Other

Other, please specify

Section 4: Support Needs

One of the key reasons for undertaking this study is to identify if any Rossendale residents are in need or likely to need housing support so that we can try to plan for this and meet these requirements.

Q23 **What type of accommodation do you currently live in?**

- ☐ Ordinary accommodation
- ☐ Sheltered housing scheme
- ☐ Extra care housing scheme
- ☐ Supported housing scheme
- ☐ Residential care and/or nursing home
- ☐ Other

Other, please specify

Q24 **Is anyone in your household registered disabled?**

- ☐ Yes
- ☐ No

Q25 **Do <u>you</u> have any specific housing needs?**

- ☐ Yes (PLEASE GO TO Q26)
- ☐ No (PLEASE GO TO Q27)

Q26 **Please can you explain why you have a specific need and what that need is?**

Q27 **Does anyone else in your household have any specific housing needs?**

- [ ] Yes
- [ ] No

Q28 **Please can you explain why they have a specific need and what that need is?**

Q29 **Have you had, or are you in need of, any special adaptations made to your home for you or any member of your household?** Please select one only

- [ ] Yes - I have
- [ ] Yes - I need
- [ ] No (PLEASE GO TO Q31)

Q30 **If yes to Q29, please explain what adaptations your house requires?**

Q31 **Are you or a member of your household looking to move to supported/ sheltered housing?**

- [ ] No, we're not looking to move
- [ ] Yes - sheltered housing
- [ ] Yes - supported housing
- [ ] Yes - extra care scheme*
- [ ] Yes - residential care and/or nursing home
- [ ] Yes - retirement village

*Extra care schemes: independent accommodation with care and support available 24 hours a day if needed, usually for older or disabled people

Q32 **Are you registered with the B-with-us Scheme run by Green Vale Homes?**

- [ ] Yes
- [ ] No

Q33 **Is anyone living with you currently registered separately to your household on the B-with-us register operated by Green Vale Homes or another housing association waiting list?**

- [ ] Yes
- [ ] No
- [ ] Don't know

Section 5: Your Future Housing Intentions

To ensure that we make the right housing decisions to meet future needs we need to know if, when and why you are thinking about moving.

Q34 **When do you expect to be looking to move home?**

- [ ] Currently looking
- [ ] Within the next 12 months
- [ ] In 1 to 2 years
- [ ] In 2 to 5 years
- [ ] Over 5 years away
- [ ] No need/ not likely to move (PLEASE GO TO SECTION 6)

Q35 **How many bedrooms would you require in your new home?**

- [ ] 1
- [ ] 2
- [ ] 3
- [ ] 4
- [ ] 5+

Q36 **What are the main reasons for moving to a different home?** Please select a maximum of 3 responses

- [ ] To move to cheaper accommodation
- [ ] Too few bedrooms
- [ ] Too many bedrooms
- [ ] Too few reception/ living rooms
- [ ] Too many reception/ living rooms
- [ ] Access problems (e.g. steps, stairs)
- [ ] Relationship breakdown
- [ ] To move to live with partner
- [ ] To move closer to transport links
- [ ] To move closer to friends/family
- [ ] To live closer to employment
- [ ] To move closer to shops and services
- [ ] To move to a better environment/ more attractive area
- [ ] To move into a school catchment area
- [ ] To move out of my family home
- [ ] To move to permanent accommodation
- [ ] For physically adapted accommodation
- [ ] For more outside space
- [ ] For less outside space
- [ ] Other

Other, please specify

Q37 **Where are you are looking to move to?** Please select all that apply

- [ ] Rossendale
- [ ] Hyndburn
- [ ] Bury
- [ ] Rochdale
- [ ] Burnley
- [ ] Blackburn
- [ ] Manchester
- [ ] Calderdale
- [ ] Elsewhere in UK
- [ ] Abroad
- [ ] Not sure/ undecided

Q38 **If you are looking to move within Rossendale, please select which areas you are looking to move to in the Borough?**

- [ ] Bacup area (including Stacksteads, Britannia and Weir)
- [ ] Haslingden and Rising Bridge area
- [ ] Helmshore and Edenfield area
- [ ] Rawtenstall area (including Crawshawbooth, Goodshaw and Loveclough)
- [ ] Waterfoot area (including Lumb, Water and Cowpe)
- [ ] Whitworth area (including Facit and Shawforth)
- [ ] Other
- [ ] No preference

Other, please specify

Q39 **What tenure of housing are you looking to move to?** Please select all that apply

- [ ] Buy own home outright
- [ ] Buy own home with mortgage or loan
- [ ] Rent from Green Vale Homes
- [ ] Rent from another housing association
- [ ] Rent from a private landlord or letting agency
- [ ] Rent from a relative or friend of a household member
- [ ] Shared ownership
- [ ] House/flat share in the private rented sector
- [ ] Other

Other, please specify

Q40 **What type of property are you looking to move to?** Please select all that apply

- ☐ Detached house
- ☐ Semi-detached house
- ☐ Detached bungalow
- ☐ Semi-detached/terraced bungalow
- ☐ Terraced house (including end-terrace)
- ☐ A flat/ apartment
- ☐ A caravan or other mobile or temporary structure
- ☐ Other

Other, please specify

Section 6: Requirements of Future Households

This section refers to any other person (apart from you) in your household who may seek their own accommodation in the near future. This is to help us estimate how many new homes we need to be looking to provide and the types of new houses needed too. We understand that it is often difficult to answer questions on behalf of other people, so you may like to ask them. Please remember this survey is confidential.

Q41 **How many people (excluding you) in your household are likely to move into their own separate accommodation within the next five years?**

	0	1	2	3	4+
In Rossendale	☐	☐	☐	☐	☐
Elsewhere	☐	☐	☐	☐	☐
Moving away for education, e.g. university	☐	☐	☐	☐	☐

If no one in your household is likely to be moving in the next 5 years please go to Section 7.

If there are more than 4 people in your household likely to move within Rossendale in the next 5 years, please provide information for additional members of the household using a separate sheet of paper.

Q42 **For each person who is likely to move within Rossendale in the next five years, when are they likely to need their own accommodation?**

	Person 1	Person 2	Person 3	Person 4
Within the next 12 months	☐	☐	☐	☐
In 1 to 2 years	☐	☐	☐	☐
In 2 to 5 years	☐	☐	☐	☐
Don't know	☐	☐	☐	☐

Please answer the following questions for the person in your household who is most likely to move within Rossendale first.

Q43 **Are they…?**

- ☐ Single adult(s) without children
- ☐ Single adult(s) with, or expecting child(ren)
- ☐ Part of a couple without children
- ☐ Part of a couple with, or expecting child(ren)
- ☐ 16 or 17 year olds
- ☐ Other

Other, please specify

Q44 **How many bedrooms would they require?**

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5+

Q45 **Where are they looking to move to?** Please select all that apply

- ☐ Rossendale
- ☐ Hyndburn
- ☐ Bury
- ☐ Rochdale
- ☐ Burnley
- ☐ Blackburn
- ☐ Manchester
- ☐ Calderdale
- ☐ Elsewhere in UK
- ☐ Abroad
- ☐ Not sure/ undecided

Q46 **If you selected Rossendale in Q45, please select which areas they are looking to move to in the Borough?**

- ☐ Bacup area (including Stacksteads, Britannia and Weir)
- ☐ Haslingden and Rising Bridge area
- ☐ Helmshore and Edenfield area
- ☐ Rawtenstall area (including Crawshawbooth, Goodshaw and Loveclough)
- ☐ Waterfoot area (including Lumb, Water and Cowpe)
- ☐ Whitworth area (including Facit and Shawforth)
- ☐ Other
- ☐ No preference

Other, please specify

Q47 **What type of tenure would they be looking to move to?** Please select all that apply

- ☐ Buy own home outright
- ☐ Buy own home with mortgage or loan
- ☐ Rent from Green Vale Homes
- ☐ Rent from a housing association
- ☐ Rent from a private landlord or letting agency
- ☐ Rent from a relative or friend of a household member
- ☐ Shared ownership
- ☐ House/flat share in the private rented sector
- ☐ Other
- ☐ Not sure/ don't know

Other, please specify

Q48 **What type of property would they be looking to move to?** Please select all that apply

- ☐ Detached house
- ☐ Semi-detached house
- ☐ Detached bungalow
- ☐ Semi-detached/terraced bungalow
- ☐ Terraced house (including end-terrace)
- ☐ A flat, maisonette, or apartment
- ☐ A caravan or other mobile or temporary structure
- ☐ Other

Other, please specify

Section 7: Further Household Information

This section will help us to understand the type of support people need when moving home and information provided in this section will be treated as strictly confidential.

Q49 **How much does your household pay in rent or mortgage costs per month?** Please include any service charges for maintaining the building and grounds if applicable.

- ☐ None
- ☐ Under £250
- ☐ £250 - £350
- ☐ £351 - £400
- ☐ £401 - £450
- ☐ £451 - £500
- ☐ £501 - £750
- ☐ £751 - £1,000
- ☐ £1,001 - £1,250
- ☐ £1,251 - £1,500
- ☐ £1,501 - £2,000
- ☐ Over £2,000

Q50 Do you receive any financial support to help with rent or mortgage payments?

- ☐ Yes
- ☐ No

Q51 Do you receive any other financial support? Please select all that apply

- ☐ Do not receive any financial support
- ☐ Working Tax Credits
- ☐ Disability Living Allowance / Personal Independence Payment
- ☐ Attendance Allowance
- ☐ Carers Allowance
- ☐ Job Seekers Allowance
- ☐ Employment and Support Allowance
- ☐ Income Support
- ☐ Child Tax Credits
- ☐ Pension Credit
- ☐ Pension Savings Credit
- ☐ Council Tax Support

Q52 What is the total annual gross (before tax) income of all those in your household, inclusive of income from investments and household state benefits? This information will be treated in the strictest confidence.

- ☐ Under £10,000
- ☐ £10,000-£15,000
- ☐ £15,001-£20,000
- ☐ £20,001-£30,000
- ☐ £30,001-£40,000
- ☐ £40,001-£50,000
- ☐ £50,001-£60,000
- ☐ £60,000-£100,000
- ☐ Above £100,000

Q53 What is the estimated total...

	None	Under £5,000	£5,001 - £10,000	£10,001 - £20,000	£20,001 - £30,000	Above £30,000
...Debt of your household (excluding mortgage debt)?	☐	☐	☐	☐	☐	☐
...Net savings of your household?	☐	☐	☐	☐	☐	☐

Q54 How much money (equity) do you estimate you would get if you sold your home now, after paying off your mortgage?

- ☐ I'm not an owner occupier
- ☐ I wouldn't know
- ☐ I'm in negative equity
- ☐ None
- ☐ Less than £10,000
- ☐ £10,001 - £50,000
- ☐ £50,001 - £100,000
- ☐ £100,001 - £200,000
- ☐ Over £200,000

Thank you very much for taking the time to complete this survey. Even if you haven't been able to answer all the questions, the information you have given will be useful in helping us to identify future housing needs and will help to inform the Council's housing and planning policy. Initial findings will be available at www.rossendale.gov.uk/land in November 2014.

Please use the Freepost reply envelope to send us your response.

Should you have any queries or comments please contact Anne Storah in the Forward Planning Team on 01706 252417 or email annestorah@rossendalebc.gov.uk

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