

Housing Needs Report for Utkinton & Cotebrook (Parish)

This report is funded by Cheshire West & Chester Council
and produced by Cheshire Community Action

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Cheshire Community Action (CCA) was commissioned by Cheshire West & Chester Council (CWAC) to carry out an independent housing needs assessment of Utkinton & Cotebrook.

The following documents and data sets were analysed:

- Planning policy context referring to the CWAC Local Plan 1 and 2 (submission version)
- West Cheshire Rural Growth Strategy
- Dwelling completion data from housing land monitor
- Affordability – by comparing house price and rental data with income
- CWAC Housing and Self-build Registers
- CWAC Vulnerable Older People's Accommodation Plan

2001 and 2011 census data including:

- accommodation type
- tenure
- occupancy ratings
- household composition
- concealed families
- population age structure (up to 2015 mid-year estimates)
- net migration
- economic activity
- distance travelled to work

The following points summarise the key findings of the assessment:

- Utkinton & Cotebrook's population was estimated at 751 in 2015
- Based on 2015 mid-year estimates, the age structure was: 0-19: 23.4%, 20-64: 51% and over 65: 25.6%

- The population is aging with the proportion of over 65's increasing yet there were also increasing families under 65 therefore the under 19 age group has also shown growth.
- Utkinton & Cotebrook's population has increased by 45 people from 2011-2015, solely from inward migration according to the 2015 mid-year estimates.
- Net migration was estimated at 12-14 new residents per year on average since 2011.
- From 2001-2011 an estimated 2.2 net additional households formed per year in Utkinton & Cotebrook.
- The composition of net additional households that formed from 2001-2011 were: 23% singles over 65, 41% singles under 65, 13% families over 65 and 23% families under 65.
- Utkinton & Cotebrook has delivered 6 net additional market dwellings from 2011-2018 but no affordable housing has been built during the same period.
- The wider rural area and market towns in Cheshire West are exceeding dwelling completion targets, although affordable housing is currently 23% of new development, which is short of the 30% target.
- From 2001-2011, the most significant change in place of work was for people working from home, which increased by 38 people (or 83%). This resulted in 25% of the working population (16-74 year olds) working from home.

Compared to the Borough, Utkinton & Cotebrook has:

- a significantly higher proportion (63.5%) of detached properties (29.6% in CWAC)
- a significantly lower (1.9%) proportion of flats / apartments (12.2% in CWAC)
- a lower proportion (22.9%) of semi-detached properties (35.8% in CWAC)
- a lower proportion (10%) of social / affordable housing stock (16% in CWAC);
- a higher proportion (49%) of homes owned outright (35% in CWAC);
- a similar (35%) proportion of homes owned with a mortgage (36% in CWAC);
- a lower proportion (10%) of social / affordable rented stock (16% in CWAC);
- a lower proportion (6%) of private rented stock (16% in CWAC).

Further key findings include:

- Utkinton & Cotebrook's under-occupancy levels are higher than the Borough but they are decreasing on trend. Overcrowding has also decreased.
- Median dwelling prices in Utkinton & Cotebrook were £144,000 above the Borough average and lower quartile prices were £124,000 above the Borough average.
- Affordability ratios are an issue in Utkinton & Cotebrook with median dwelling prices 8.4x median income (compared to 6.1 in CWAC).
- Lower quartile dwelling prices are 11.1x lower quartile incomes (compared to 7.2 in CWAC).
- Median (£37,500) and lower quartile (£22,500) incomes are higher in Utkinton & Cotebrook than the Borough (CWAC median £27,972 and lower quartile £17,383).
- The Tarporley Ward's private rental market averages around 20% more expensive than the Borough average.
- If lower quartile earners from Utkinton & Cotebrook Parish were to privately rent in Tarporley Ward, at best they may be spending 37% of their income on rent for 1 bed accommodation.
- To afford a 1 bed flat in Utkinton & Cotebrook, a household needs to be earning £29,714, which is £7,214 above the actual lower quartile income of £22,500.

Future requirements:

- If the trends in household growth from 2001-2011 were to continue, an estimated 33 net additional households could form from 2015-2030. In terms of household composition: 8 would likely be families under 65, 5 families over 65, 14 singles under 65 and 8 would likely be singles over 65.¹
- New developments need to provide more for an aging population including downsizing options, which will help new families into the area by freeing up existing large family properties and help unlock the market and contribute to keeping the local population balanced. Provision of Lifetime Homes, bungalows and Extra Care housing should also be considered to meet the long term needs of the older population.
- To help keep the age structure more balanced, a range of social / affordable rented 1, 2 and 3 bed family homes are needed to help the local population to sustain itself.
- Utkinton & Cotebrook's housing register shows a leaning towards 1 and 2 bed need with some evidence of need for 3 bed homes for families.
- On average 1-2 social / affordable homes became available for re-let per annum from Oct 2013-May 2017. However, only 9% of people registered in need of social / affordable housing in Utkinton & Cotebrook met the local connection criteria.

¹ Please refer to pages 25-26 for details of the methodology used to calculate the projected figures. In our professional opinion this method is the best estimated projection based on the data we have. We do not guarantee any accuracy and the projections do not take into account changes in age structure, births, deaths, migration since 2011. The method inherently assumes that changes seen during the period 2001 to 2011 will continue into the future and so do not factor in any proposed changes in levels of housebuilding.

Cheshire Community Action (CCA) was commissioned to carry out a housing needs assessment on several rural communities, in order to develop and test a needs assessment methodology that will work best for rural areas.

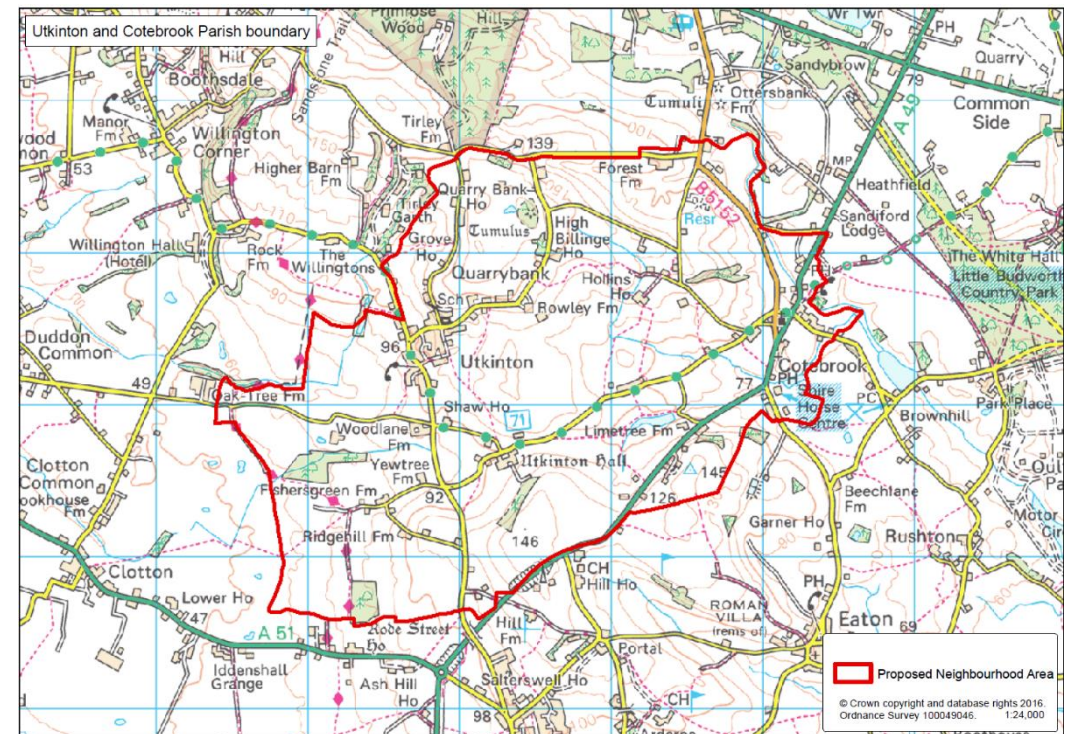
This report provides a body of evidence that can inform:

- Neighbourhood planning policies (new plans or renewals)
- Rural housing developments, including those by community led housing groups, registered providers (housing associations) and private developers
- Parish and town councils
- Communities

The ultimate aim is to produce shared, robust evidence that will guide decision making about rural housing. By identifying neighbourhood level needs and locally distinctive characteristics of: demographics, existing housing stock, economic activity, planning policy, physical context, market trends and social needs, this approach brings together many of the data sets relevant to decision making about rural housing and disaggregates them down to parish / neighbourhood level.

The work has been closely scrutinised by the Cheshire West & Chester Planning and Housing Policy Teams and significant portions of the data was provided by the Research and Intelligence Team.

Map 1: Utkinton & Cotebrook Housing Needs Study Area (Parish)



Methodology (1)

Planning Practice Guidance (PPG) states that: *“establishing future need for housing is not an exact science. No single approach will provide a definitive answer.”*

This report is underpinned by a methodology endorsed by PPG, best practice and the project team of planning, housing and strategic intelligence officers at Cheshire West & Chester Council. The project team has developed this methodology for housing needs assessments in primarily rural areas and market towns, which takes into consideration any locally relevant information that is likely to have an impact on housing need for the purposes of forming neighbourhood planning policies, submitting planning applications for rural housing developments including community led housing schemes, and for parish or town councils and communities to use as evidence to influence decision making. The approach has been to gather data from as wide a range of sources as practicable in order to ensure robustness of conclusions and recommendations arising from the analysis of that data.

This report also openly departs from the national guidance on a key element of the PPG for housing needs assessments. the PPG for Strategic Housing Market Assessments (SHMA) advises that household and population projections at local authority level be used to project future housing needs and trends. However, the populations of rural areas local distinct characteristics that are different to that of Cheshire West & Chester as a whole, and it follows that using the local authority level projection figures skews the data.

For example, some small rural communities in Cheshire West have reduced in population in recent years while across the Borough as a whole the population has increased and is projected to do so in future.

Therefore, the project team has developed a methodology to give a theoretical projection of household increase and composition using Parish level data including population, household and dwelling number changes. It has also included a wide range of data from the following sources:

- Planning policy context with reference to the CWAC Local Plan.
- West Cheshire Rural Growth Strategy.
- Dwelling completion data from the housing land monitor
- 2001 and 2011 census data including: accommodation type, tenure, occupancy ratings, household composition, concealed families, population age structure (up to 2015 mid-year estimates), net migration, economic activity and; distance travelled to work.
- Affordability – by comparing house price and rental data with income.
- CWAC Housing and Self-build Registers
- CWAC Vulnerable Older People’s Accommodation Plan

All data sources are referenced within the body of the report.

Planning Policy Context

A summary of the key planning policies is important in an area like Utkinton & Cotebrook as these include various protected areas and allocations, and provides the framework by which all new planning applications are either approved or rejected.

Strategic Economic Context

The PPG that relates to the assessment of housing needs requires analysis of the strategic economic context. One issue with this at a neighbourhood level is that it is often difficult to make any accurate predictions for a small neighbourhood area based on broad strategic economic information. Therefore, this exercise has focussed on what might be the most relevant economic strategies and datasets to paint a picture of the important strategic economic changes that could have an impact on housing in Utkinton & Cotebrook.

Dwelling Completion Data

This report measures the number of dwelling completions (from the CWAC Housing Land Monitor or CWAC HLM) to analyse the rate of new housing delivery in Utkinton & Cotebrook.

Census Data

This involves analysing trends over time between the 2001 and 2011 census including changes in: accommodation type, tenure, occupancy ratings, household composition, concealed families, population age structure (up to 2015 mid-year estimates), net migration, economic activity and; distance travelled to work. The above data sets for Utkinton & Cotebrook are also compared to the Borough (CWAC) and national (England and Wales) figures to help spot any locally distinctive anomalies that may be indicators of housing need.

Affordability

This is assessed by comparing the median and lower quartile dwelling prices (from Land Registry 'sold' prices) to the median and lower quartile income levels for Utkinton & Cotebrook and CWAC. From this it can also be stated how much income is required to afford the median and lower quartile prices based on obtaining a 90% mortgage at 3.5 times household income. Rental rates for Utkinton & Cotebrook are also compared to the Borough including an analysis of the proportion of a tenant's income likely to be spent on rent based on local median and lower quartile income levels and the number of bedrooms in a property.

Social Housing Stock and Register

CWAC has provided data from the social housing register (West Cheshire Homes) including existing housing stock. This has enabled us to estimate how much of the existing stock is becoming available for local people in housing need.

Vulnerable and Older People's Accommodation Plan

This Local Authority Plan does not give any detail about Utkinton & Cotebrook specifically but it highlights what is one of the biggest challenges for CWAC in terms of housing supply: housing and supporting an aging population.

CWAC Planning Policy Map

The extract from the CWAC online planning policy map on page 10 shows the planning policies relevant to Utkinton & Cotebrook Parish, which includes:

- Open countryside
- Areas of special county value
- Local wildlife sites
- LP1 ENV9 Minerals supply and safeguarding
- LP1 ENV1 Flood risk and water management
- Town/Village policy boundaries
- Mersey Community Forest
- Sites of Special Scientific Interest (SSSI)
- Cycle Network
- Strategic recreation corridors (Sandstone trail)

LP1 strategic policies relevant to housing in Utkinton & Cotebrook

Policy STRAT8 ‘Rural area’: Within the rural area provision will be made for at least 4,200 new dwellings and 10ha of additional land for employment development. Development should be appropriate in scale and design to conserve each settlement’s character and setting.

Policy SOC1 ‘Delivering affordable housing’: 30% affordable housing target for new developments.

Policy SOC2 ‘Rural exception sites’: 100% affordable on small rural sites including greenbelt.

Policy SOC3 ‘Housing mix and type’: mix of family starter homes, homes for older people and, Community Land Trusts.

LP2 policies relevant to housing in Utkinton & Cotebrook

Policy R 1 ‘Development in the rural area’

In line with Local Plan (Part One) policy STRAT 8, development proposals in the rural area will be supported in key service centres and local service centres (identified settlements) where they meet the relevant policy criteria.

Neighbourhood plans or Neighbourhood Development Orders can promote more development than that set out in the Local Plan (Part One) to meet local housing, economic and social needs where appropriate. Policies dealing with design of development will be a key consideration in determining the acceptability of proposals.

Key Service Centres

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

Local Service Centres

In line with Local Plan (Part One) policies STRAT 2 and STRAT 8 the following settlements are defined as local service centres: Antrobus*, Delamere*, Great Budworth*, No Mans Heath, Ashton Hayes*, Dodleston*, Guilden Sutton*, Norley*, Aldford, Duddon, Higher Wincham, Saughall*, Childer Thornton*, Eaton, Kingsley, Tilston, Christleton*, Eccleston*, Little Budworth, **Utkinton**, Comberbach*, Elton*, Mickle Trafford*, Waverton*, Crowton*, Great Barrow*, Moulton and Willaston.

* additional restrictions apply in line with Local Plan (Part One) policy STRAT 9 and the National Planning Policy Framework in identified local service centres that are washed over by the Green Belt.

New housing development within the settlement boundaries of local service centres, as identified on the policies map, will only be supported where it constitutes:

1. infill development (one to two dwellings within a small gap in a built up frontage);
2. redevelopment of land;
3. change of use of suitable buildings and sub-division of existing dwellings.

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

The countryside

For development proposals in the countryside, as identified on the polices map, which includes villages and hamlets that are not identified as key or local service centres (identified settlements), please see Local Plan (Part One) policy STRAT 9 and relevant development plan policies.

Policy DM 19 'Identified settlements'

Proposals for residential development within identified settlements, on sites that have not been allocated/designated for a particular use, will be supported in line with the relevant development plan policies.

The creation of new dwellings on garden land in identified settlements will only be supported where this does not result in a disproportionate loss of garden land or cause unacceptable harm to the character of the surrounding area.

Countryside

In line with Local Plan (Part One) policies STRAT 1 and STRAT 9 proposals for residential development in the countryside, outside of identified settlements, will only be supported where necessary to meet the minimum levels of development for new housing or where the proposal is for one of the following;

1. replacement of an existing dwelling in line with policy Local Plan (Part Two) policy **DM 21**;
2. change of use or conversion of a building in line with Local Plan (Part Two) policy **DM 22**;

3. affordable housing in line with Local Plan (Part One) policy SOC 2 and Local Plan (Part Two) policy **DM 24**;
4. an essential rural workers dwelling in line with Local Plan (Part Two) policy **DM 25**;
5. new housing supported in a neighbourhood plan for the area;
6. redevelopment of previously developed land identified on the Council's Brownfield Land Register or
7. replacement of buildings on previously developed land and;
 - i. there is good access to public transport;
 - ii. it is located within reasonable walking distance of local services and facilities along a safe route;
 - iii. it does not result in the loss of buildings that contribute to the rural character of an area;
 - iv. it would not result in an unacceptable loss of employment land or buildings;
 - v. there would be no greater impact on the character of the countryside;
 - vi. it would result in an enhancement of the site and the rural setting;
 - vii. the design and layout of the development fully reflects the rural character of and area and does not 'urbanise' the countryside;
 - viii. the existing buildings are redundant; and
 - ix. the original purpose of the building was not for a use ancillary or incidental to a dwellinghouse (e.g. garage).

Green Belt

In addition, in line with Local Plan (Part One) policy STRAT 9, proposals for the development of land in the Green Belt must accord with Green Belt policy as set out in the National Planning Policy Framework (NPPF).

Policy DM 20 'Mix and type of new housing development'

In line with Local Plan (Part One) policy SOC 3 proposals for residential development must take account of the housing needs of the local area to ensure a range of house types, tenures and sizes are provided across the borough.

Subject to viability and design considerations all new build dwellings must meet the optional higher Building Regulations standard for accessible and adaptable dwellings. Where there is an identified need the Council will also seek a proportion of wheelchair user dwellings.

Taking account of the most up to date housing information and where relevant, policies in neighbourhood plans, applications for major residential development should demonstrate how the proposal will address:

1. need for smaller properties for first time buyers;
2. requirements of an ageing population and people wishing to downsize, including where justified the provision of single-storey dwellings; and
3. demand for self-build and custom build housing.

The Council will work with the developer to agree a suitable housing mix taking full account of the characteristics of the site and viability considerations. Where a neighbourhood plan sets out locally specific policies on housing mix and type these will take priority.

Policy DM 22 'Identified settlements'

The change of use of buildings to dwellinghouses in identified settlements will be supported where proposals meet the requirements of Local Plan (Part Two) policy **DM 5**, and other relevant development plan policies.

Proposals for conversion/sub-division of an existing dwelling will only be supported where the conversion would not lead to significant alterations or extensions that would have a detrimental impact on the appearance and character of the original building or surrounding area.

Countryside

In the countryside, outside of identified settlements, proposals for the change of use of buildings to dwellinghouses will be only be supported where they also meet all of the following criteria:

1. the building is currently redundant;
2. the original purpose of the building was not for a use ancillary or incidental to a dwellinghouse e.g. garage;
3. the building is of permanent and substantial construction and it is suitable for and capable of conversion to residential use without the need for extensions, outbuildings, significant loss of existing fabric, or major or complete reconstruction;
4. the existing building does not have a harmful visual impact which would be perpetuated by its retention;
5. the conversion or change of use of the buildings(s) would lead to an enhancement to its immediate setting; and
6. the proposal would not be in conflict with existing uses in the locality.

Green Belt

In addition, in line with Local Plan (Part One) policy STRAT 9, proposals for the development of land in the Green Belt must accord with Green Belt policy as set out in the National Planning Policy Framework (NPPF).

Policy DM 24 'Rural exception sites'

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

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

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

Once a local affordable need has been established a suitable site should be identified following a thorough assessment of alternatives in consultation with the Parish Council and local community.

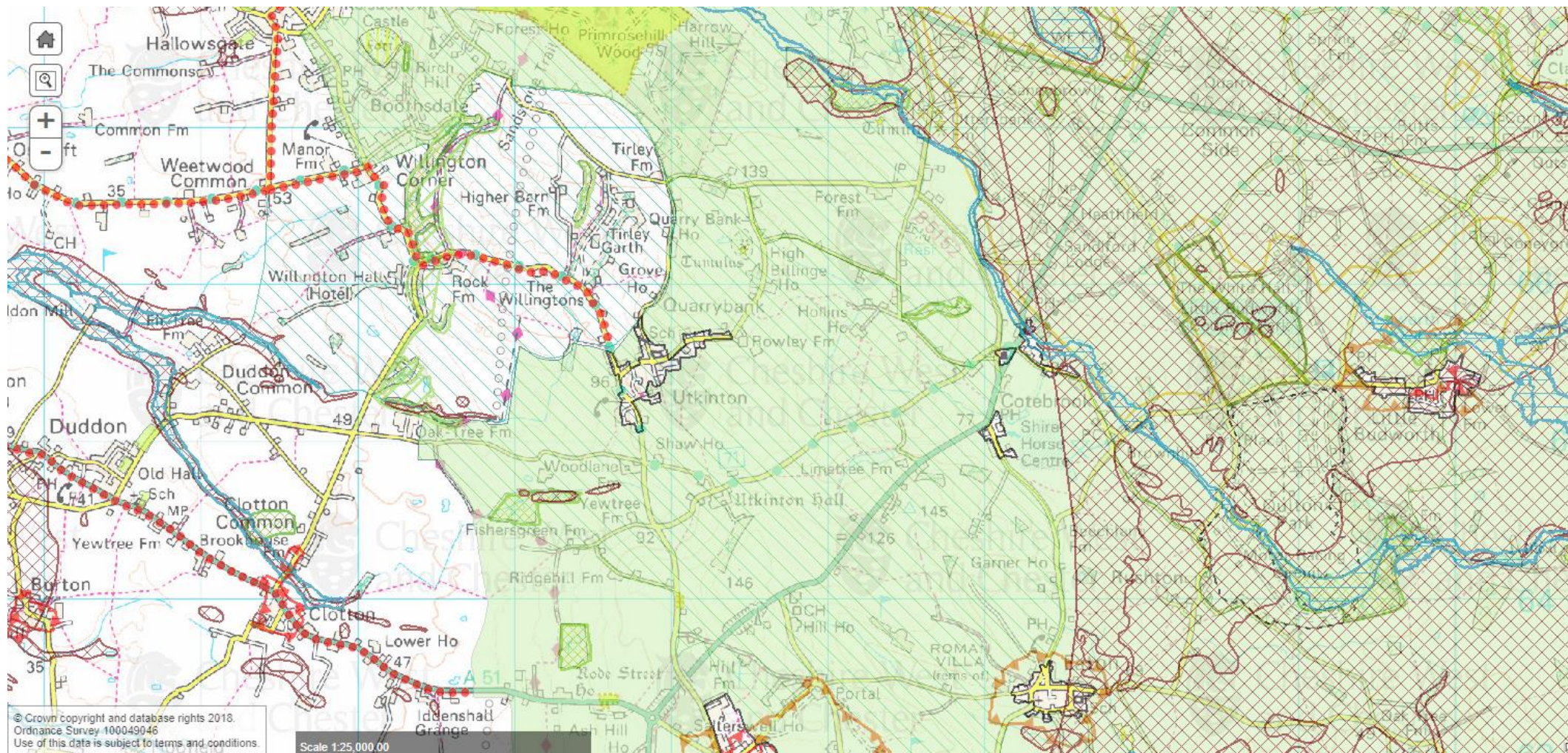
Rural exception sites will only be permitted where the local need cannot otherwise be met on sites within an identified settlement boundary, including on sites for market housing on which an element of affordable housing is required.

The allocation and occupancy of rural exception properties will be restricted to people/households who can meet the local connection test.

Revised National Planning Policy Framework (NPPF) July 2018

Para 63:

Provision of affordable housing should not be sought for residential developments that are not major developments, other than in designated rural areas (where policies may set out a lower threshold of 5 units or fewer). To support the re-use of brownfield land, where vacant buildings are being reused or redeveloped, any affordable housing contribution due should be reduced by a proportionate amount.



Source: <http://maps.cheshire.gov.uk/cwac/localplan/#>

Map Key:

- | | |
|--|---|
|  ENV 1 Flood risk and water management |  Areas of Special County Value |
|  ENV 9 Minerals supply and Safeguarding |  Local Wildlife Sites |
|  Town/Village Policy Boundary |  SSSI (Sites of Special Scientific Interest) |
|  Mersey Community Forest |  Strategic Recreation Corridors |
|  Open Countryside |  Cycle Network |

Strategic Economic Context

This section highlights the West Cheshire Rural Growth Strategy, which helps identify strategic economic factors that may influence housing need.

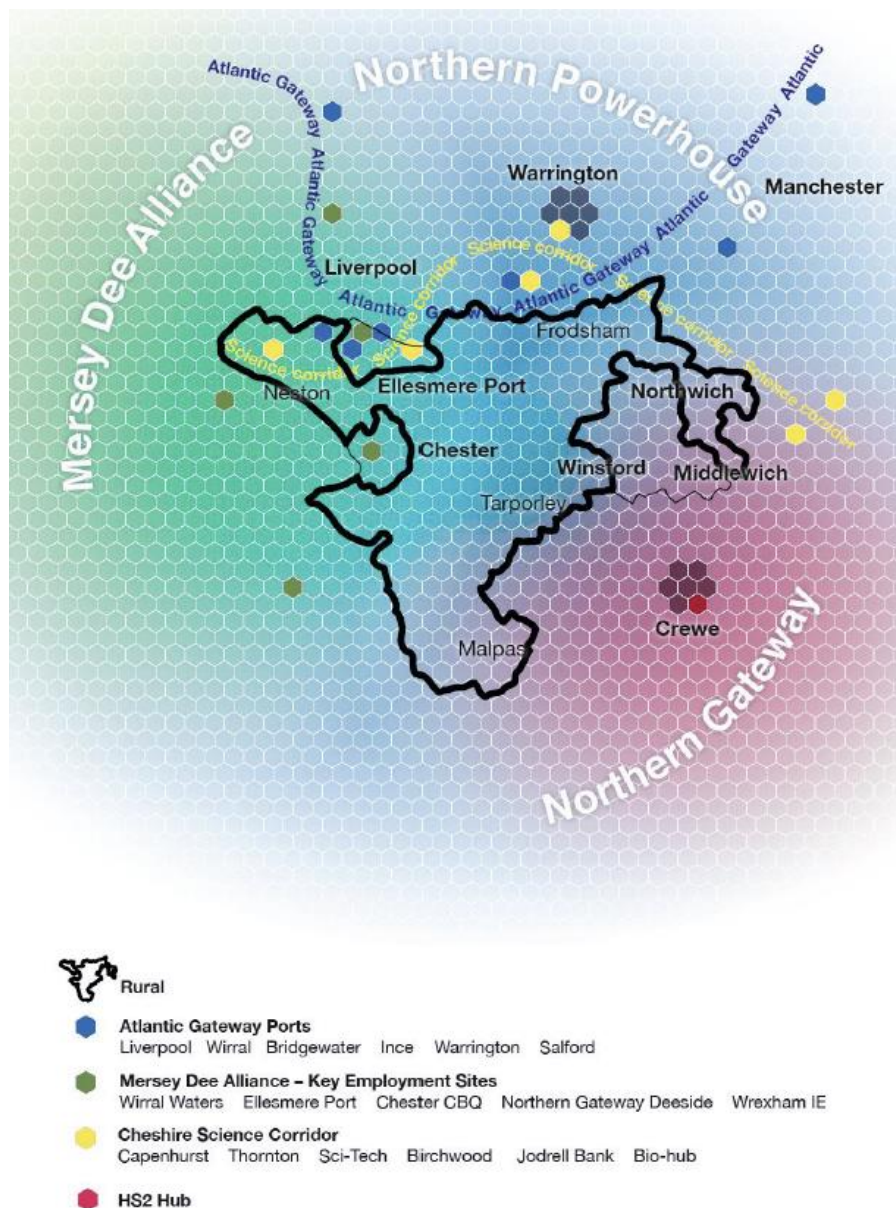
West Cheshire Rural Growth Strategy

This strategy supports the delivery of at least 2,785 (up to 2030) new homes of the right type in rural locations, with a particular emphasis on affordable housing, family housing, housing for older people and high quality housing in the rural area and market towns. Underpinning this is the need to attract and retain a skilled workforce that will support businesses in the rural area. Development of new housing should support the growth and economic well-being of ... the rural villages.

The West Cheshire Rural Growth Strategy also identified sub-regional spatial economic priorities for the rural area and market towns of West Cheshire:

- **Mersey Dee Economic Axis** – a zone of innovation and advanced manufacturing straddling **North East Wales, Wirral and West Cheshire** aiming to deliver 54,000 new jobs and **41,000 new homes by 2040**.
- **Cheshire Science Corridor** – a corridor of interconnected centres of scientific excellence across Cheshire and Warrington.
- **Atlantic Gateway** – the world trade, logistics, business and innovation corridor stretches from Deeside to Merseyside and through Cheshire and Warrington to Manchester.
- **Crewe High Growth City and HS2 Hub** – a major development and connectivity hub with accelerated growth potential for houses and jobs.
- **Northern Gateway Development Zone** – the major growth and investment opportunity that connects the Northern Powerhouse and the Midland Engine aiming to deliver **100,000 new homes** and 120,000 new jobs by 2040.
- **Warrington New City** – a continued focus for employment growth and new housing. Warrington's connectivity will be reinforced in the future as it sits at the intersection of HS2/West Coast mainline and HS3 (TransNorth Rail) aiming to deliver **26,000 new homes** and 55,000 new jobs.

Map 2: West Cheshire Rural Area and Market Towns Spatial Relationships



Source: West Cheshire Rural Growth Strategy

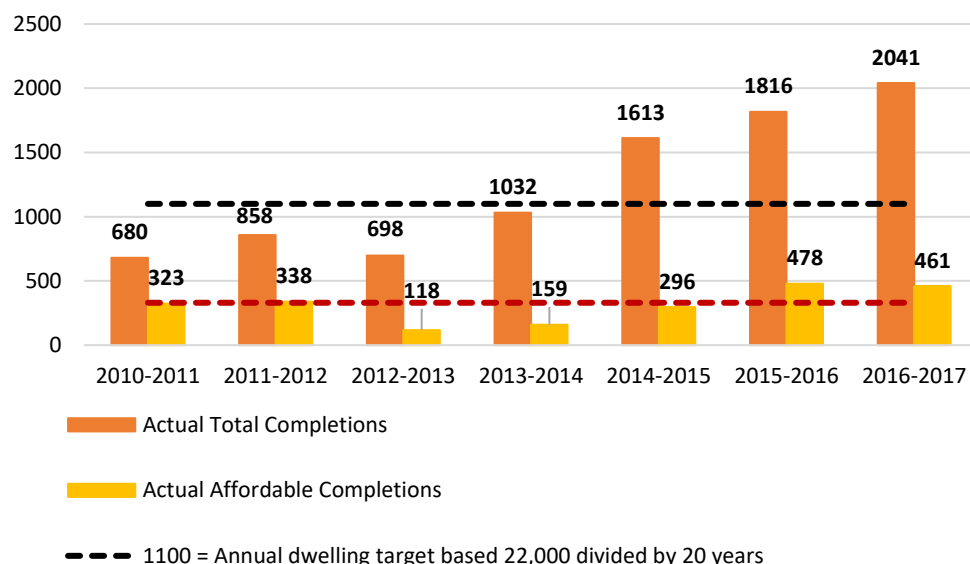
Dwelling Completion Rates (1)

This section compares the dwelling completion rates with the dwelling numbers required in LP1, which are set as a minimum target.

Chart 1 shows a requirement for 1100 (total) dwellings (as an annual average) during the Local Plan period (2010-2030) of which, 330 should be affordable (for every 1100 built) based on the LP1 Policy SOC1 target of 30% affordable.

Based on **chart 1**, it can be seen that CWAC has performed well against the LP1 targets to date (Mar 2018). **Table 2** shows that although CWAC is meeting its overall dwelling completions target, it is falling 5% short of meeting its 30% affordable housing target.

Chart 1: CWAC Total + Affordable Dwelling Completions 2010-2017 Compared with Annual Average LP1 Targets



Source: CWAC HLM + LP1

Table 2: Dwelling Completions Compared to LP1 Targets

Area	LP1 total dwelling completion target by 2030	Actual total completions Mar 2017	*Affordable dwelling completion target	Actual affordable dwelling completions - Mar 2017	% of total LP1 dwelling target met by Mar 2017	% of affordable housing LP1 target met by March 2017	AH completions as a % of actual total completions
CWAC	22000	8738	6600	2173	40	33	25

*Based on LP1 Policy SOC1, which is 30% of the dwelling completion target.

Table 3: Dwelling Completions in the Rural Area and Market Towns

Area	Rural Growth Strategy dwelling target (2015-2030)	Actual (total) dwelling completions (2015-17)	Actual AH dwelling completions (2015-17)	% of Rural Growth Strategy dwelling target met by Mar 17	AH completions as a % of actual total completions by Mar 2017
Rural Area + Market Towns	2,785	1,298	304	47	23

Table 4: Total Dwelling Numbers and % Change Compared with LP1 Targets

	Utkinton & Cotebrook Number of Dwellings	Utkinton & Cotebrook % Change in Number of Dwellings	CWAC Number of Dwellings	CWAC % Change in Number of Dwellings
CWAC LP1 Target (2030)	n/a	n/a	168,914	15.0
March 2018 (based on HLM)	316	1.9	158,560	6.9
2011 (Actual)	310	7.6	147,568	7.4
2001 (Actual)	288	n/a	137,447	n/a

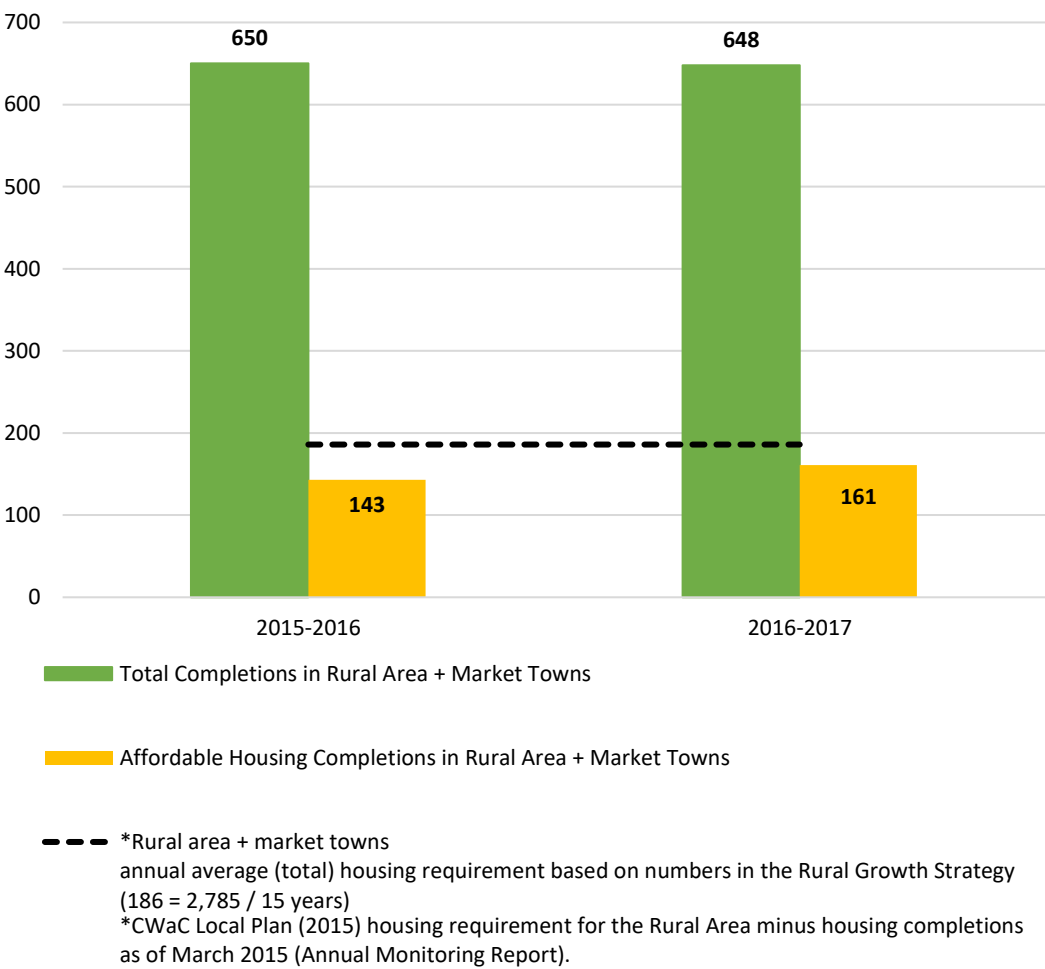
Source: CWAC HLM, LP1 + Census 2001, 2011

Chart 2 (right) shows the number of dwelling completions for the Cheshire West rural area and market towns measured against the annual average target in the Rural Growth Strategy (based on LP1 targets). **Table 3** on the previous page shows the total completions measured against the Rural Growth Strategy Target. **This shows clearly that the rural area and market towns are delivering total dwelling numbers above the Rural Growth Strategy and LP1 requirements. The rural area and market towns are required to deliver 186 total dwellings as an annual average with 650 delivered in 2015-16 and 648 in 2016-17. However, table 3 also shows the proportion of affordable housing, which equates to 23% of new developments, falling short of the 30% target.**

Table 4 (previous page) shows the total and percentage dwelling increase for Utkinton & Cotebrook and CWAC. It can be seen that **Utkinton & Cotebrook has had 1.9% increase in dwellings since 2011 (at Mar 2018), compared with 7.6% 2001-2011. Utkinton & Cotebrook’s dwelling completion rate has slowed down from 2.2 per annum (2001-2011 annual average) to 0.75 per annum (2011-2018 annual average) with no affordable provision.**

CWAC as a Borough is on course to meet its dwelling increase target of 15.0% by 2030, as it was at 6.9% in March 2018. However, it has fallen 5% short of meeting its 30% affordable housing target.

Chart 2: Rural Area + Market Towns Completions Compared with West Cheshire Rural Growth Strategy Targets



Source: CWAC HLM + West Cheshire Rural Growth Strategy

This section analyses the accommodation type in Utkinton & Cotebrook including change over time (2001-2011) and comparisons with CWAC and England & Wales.

Observations:

- From 2001-2011, there was an **increase in the proportion of terraced housing** compared with the CWAC and national trends.
- Utkinton & Cotebrook has a significantly **higher proportion (63.5%) of detached properties** than the Borough (29.6%) and national (22.6%) figures.
- Utkinton & Cotebrook has a **lower (1.9%) proportion of flats / apartments** compared to the Borough (12.2%), and national figures (21.6%). This increased on trend with Borough and national figures for 2001-2011.
- Utkinton & Cotebrook has a **smaller proportion (22.9%) of semi-detached properties** compared to CWAC (35.8%) and national figures (30.7%).

Chart 3: Utkinton + Cotebrook Change in Accommodation Type 2001-2011

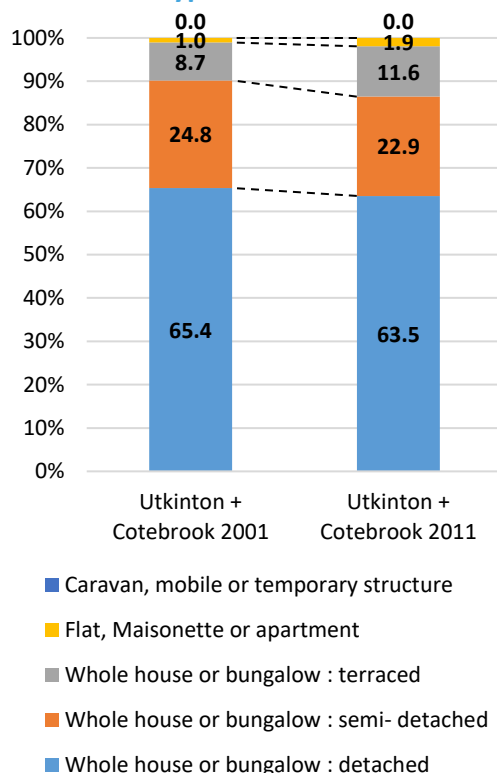


Chart 4: CWAC Change in Accommodation Type 2001-2011

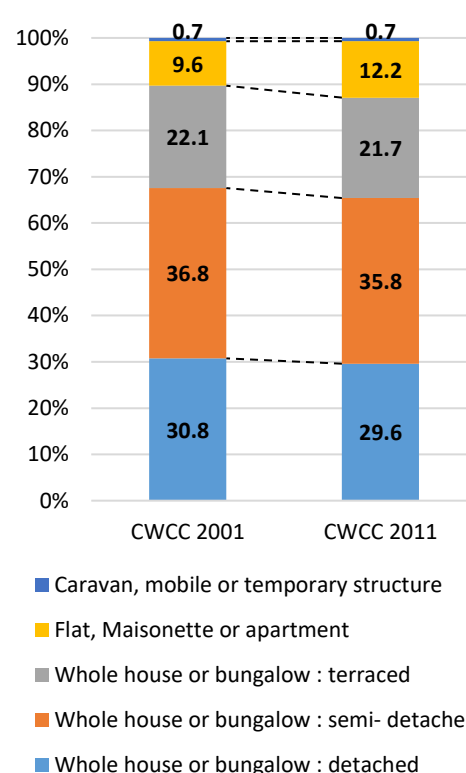
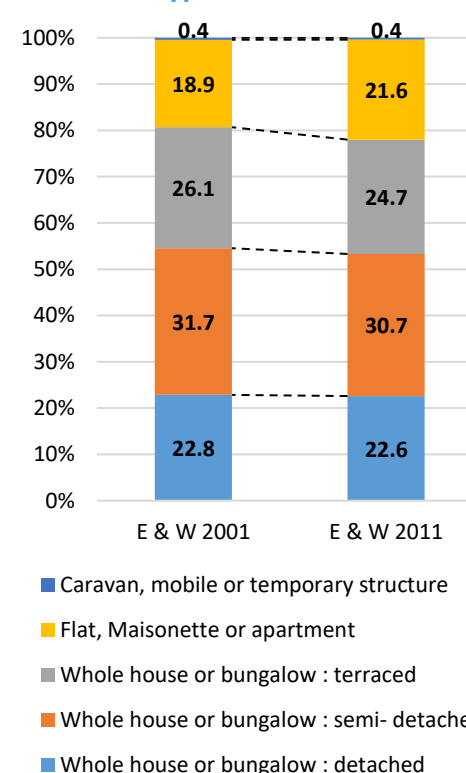


Chart 5: England & Wales Change in Accommodation Type 2001-2011



Source: www.cheshirewestandchester.gov.uk/jsna (July 2017). 2011 Census Housing Profile Utkinton & Cotebrook. 2011 Census table, KS401EW: Dwellings, household spaces and accommodation type. 2001 Census table, UV056 - Accommodation type (households) © Crown Copyright 2013. Office for National Statistics licensed under the Open Government Licence v1.0.

Potential impact on local housing need:

The existing housing stock appears to be significantly weighted towards detached properties with few flats and apartments compared to national and Borough-wide figures. This also suggests that Utkinton & Cotebrook may not be a good place to start on the housing ladder with a higher proportion of detached properties that tend to be more expensive.

This section analyses the tenure in Utkinton & Cotebrook including change over time (2001-2011) and comparisons with CWAC and England & Wales.

Observations:

- **A higher proportion (49%) of residents in Utkinton & Cotebrook own their properties outright**, compared to the Borough (34.7%) and nationally (30.8%).
- **The proportion of private rented properties and social rented 'other' has increased sharply in Utkinton & Cotebrook, CWAC and nationally.**
- Private rented (other) housing and people living rent free, and social rent from the Council have proportionally decreased more sharply than the Borough and national averages.

Chart 6: Utkinton + Cotebrook Change in Tenure 2001-2011

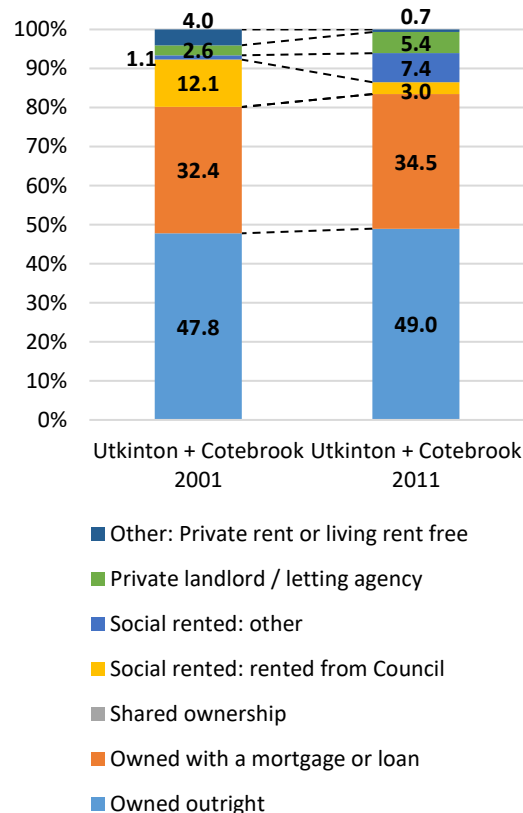


Chart 7: CWAC Change in Tenure 2001-2011

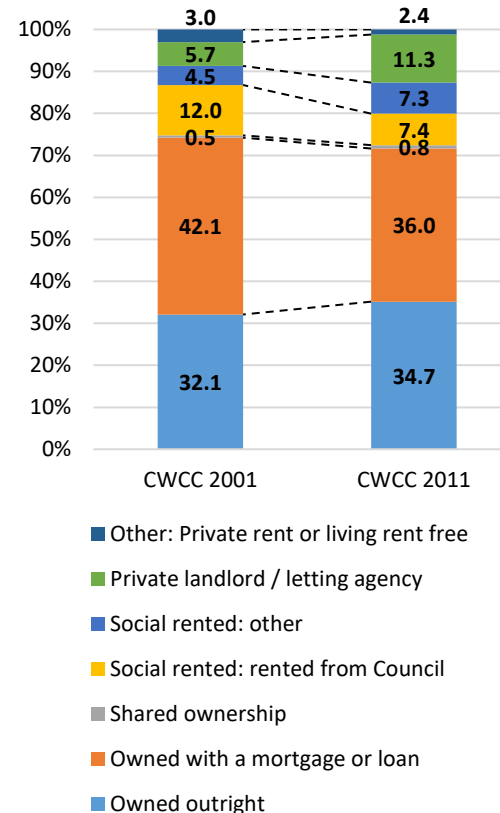
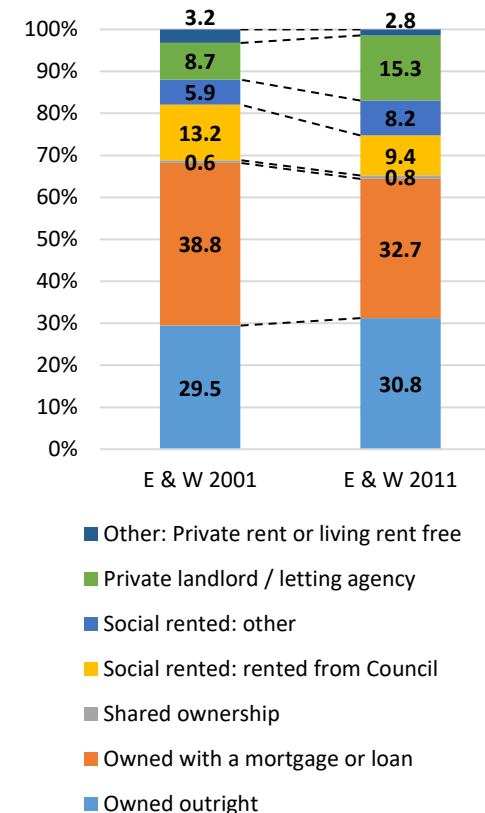


Chart 8: England & Wales Change in Tenure 2001-2011



Source: www.cheshirewestandchester.gov.uk/jsna (July 2017). 2011 Census Housing Profile Utkinton & Cotebrook. 2011 Census table, KS402EW: Tenure. 2001 Census table, KS018: Tenure. © Crown Copyright 2013. Office for National Statistics licensed under the Open Government Licence v1.0.

Potential impact on local housing need:

Between 2001 and 2011 the national trend saw an increase in rented properties both private and social rented (other). This was a consequence of the recession in 2008 making mortgages harder to obtain. Utkinton & Cotebrook broadly followed this trend and its impact on housing need will depend on the affordability of rental prices, which is analysed in the affordability sector the report.

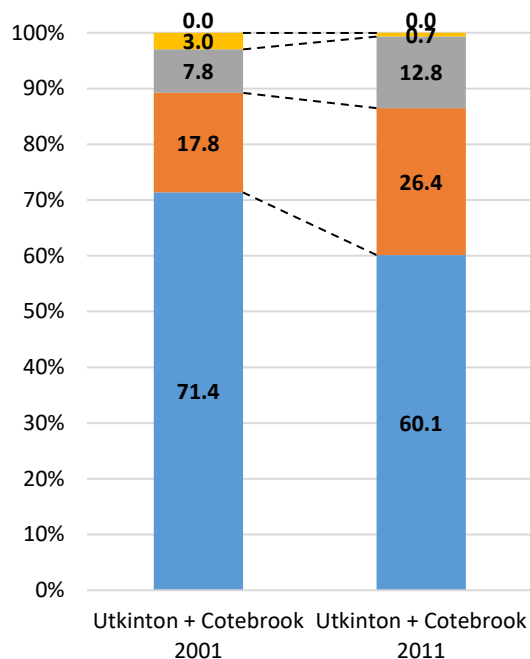
This section analyses the occupancy ratings in Utkinton & Cotebrook including change over time (2001-2011) and comparisons with CWAC and England & Wales.

The number of rooms/ bedrooms required is subtracted from the number of rooms/bedrooms in the household's accommodation to obtain the occupancy rating. An occupancy rating of -1 implies that a household has one fewer rooms/bedrooms than required (i.e. is overcrowded).

Observations:

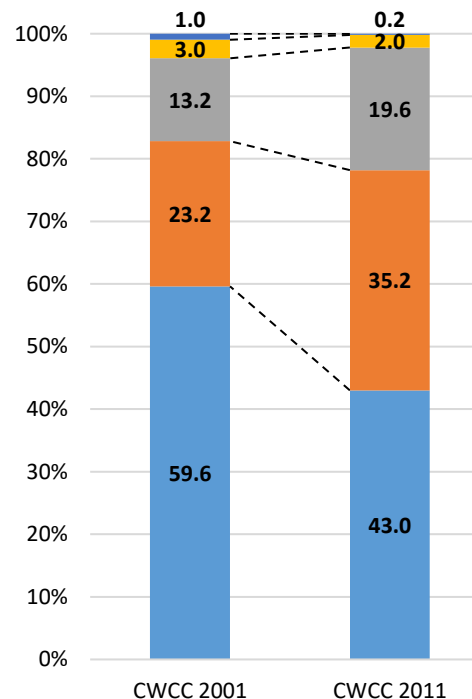
- Utkinton & Cotebrook has a **higher proportion of under-occupied properties** with 60.1% of households having 2 or more spare rooms than required, compared to 43% in Cheshire West and 34.6% nationally.
- The **overcrowding in Utkinton & Cotebrook (i.e. short of 1 or more bedrooms) has decreased 3.0-0.7%** from 2001-2011.

Chart 9: Utkinton + Cotebrook Change in Occupancy Rating 2001-2011



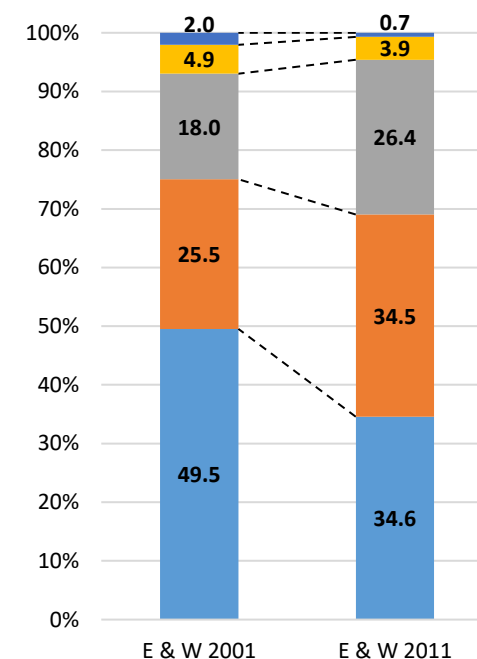
■ Occupancy rating (bedrooms) of -2 or less
 ■ Occupancy rating (bedrooms) of -1
 ■ Occupancy rating (bedrooms) of 0
 ■ Occupancy rating (bedrooms) of +1
 ■ Occupancy rating (bedrooms) of +2 or more

Chart 10: CWAC Change in Occupancy Rating 2001-2011



■ Occupancy rating (bedrooms) of -2 or less
 ■ Occupancy rating (bedrooms) of -1
 ■ Occupancy rating (bedrooms) of 0
 ■ Occupancy rating (bedrooms) of +1
 ■ Occupancy rating (bedrooms) of +2 or more

Chart 11: England & Wales Change in Occupancy Rating 2001-2011



■ Occupancy rating (bedrooms) of -2 or less
 ■ Occupancy rating (bedrooms) of -1
 ■ Occupancy rating (bedrooms) of 0
 ■ Occupancy rating (bedrooms) of +1
 ■ Occupancy rating (bedrooms) of +2 or more

Source: www.cheshirewestandchester.gov.uk/jsna (July 2017). 2011 Census Housing Profile Utkinton & Cotebrook. 2011 Census table: QS412EW - Occupancy rating (bedrooms) + 2001 Census table, UV059: Occupancy. ONS Crown Copyright Reserved [from Nomis on 1 August 2017].

Potential impact on local housing need:

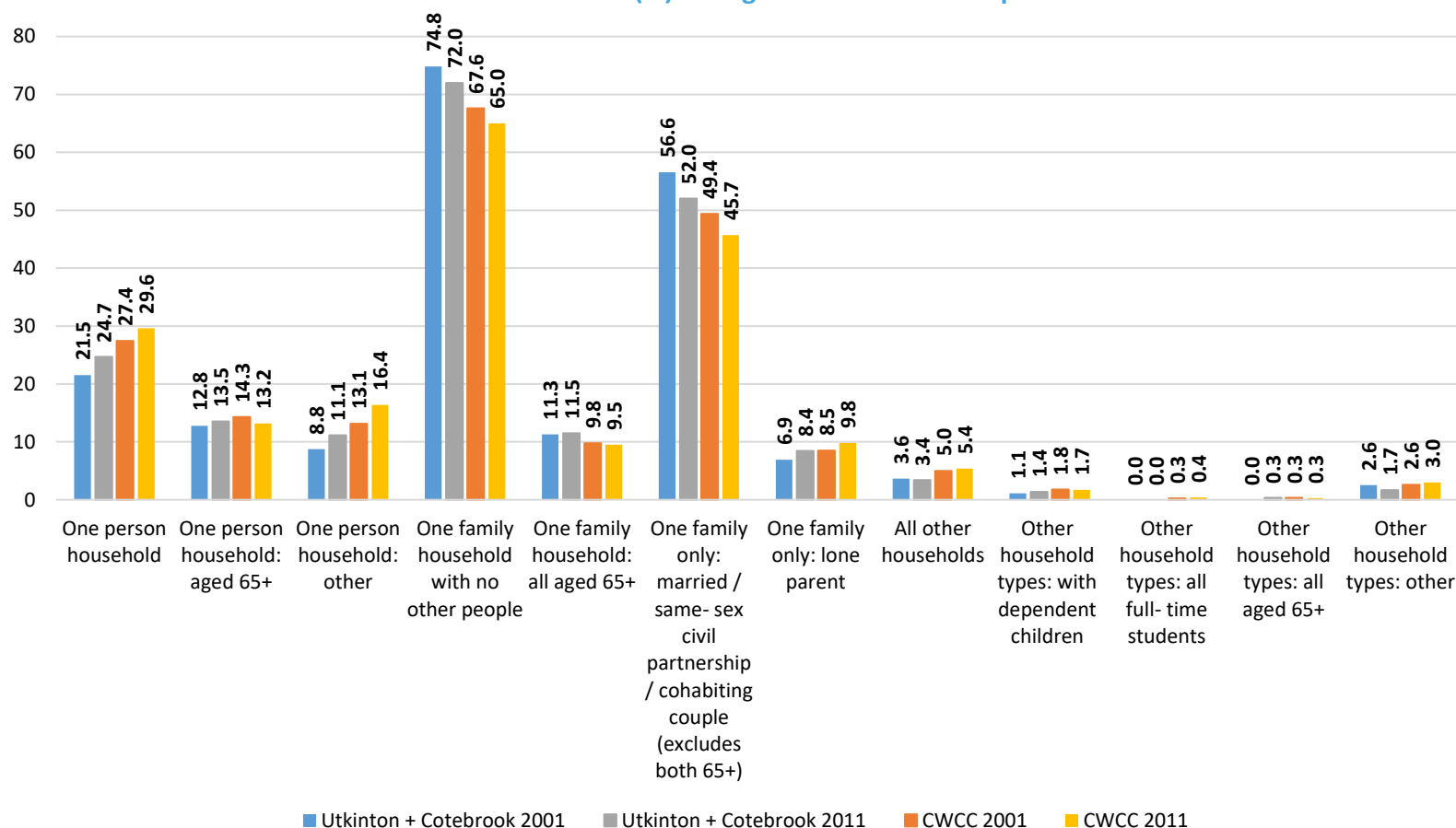
Based on the Census data, overcrowding is not likely to have a significant impact on local housing need in Utkinton & Cotebrook other than confirming that generally, people are occupying households more fully, leaving less spare / unoccupied rooms.

This section analyses the household composition in Utkinton & Cotebrook including change over time (2001-2011) and comparisons with CWAC.

Observations:

- The proportion of single person households are increasing in Utkinton & Cotebrook and across the Borough.
- The proportion of single person households over 65 are increasing compared a decreasing trend in the Borough.
- Under 65 singles are increasing at a faster rate than over 65 singles.
- Family households over 65 are increasing in Utkinton & Cotebrook and the biggest increases in family households are lone parents.
- Families under 65 are decreasing proportionally compared to single person households.
- From 2001-2011 64% of new household were singles and 34% families.

Chart 12: Utkinton + Cotebrook (%) Change in Household Composition 2001-2011



Source: www.cheshirewestandchester.gov.uk/jsna (July 2017). 2011 Census Housing Profile Utkinton & Cotebrook. 2011 Census table, KS105EW: Household composition + 2001 Census table, KS020: Household composition. © Crown Copyright 2013. Office for National Statistics licensed under the Open Government Licence v1.0.

Potential impact on local housing need:

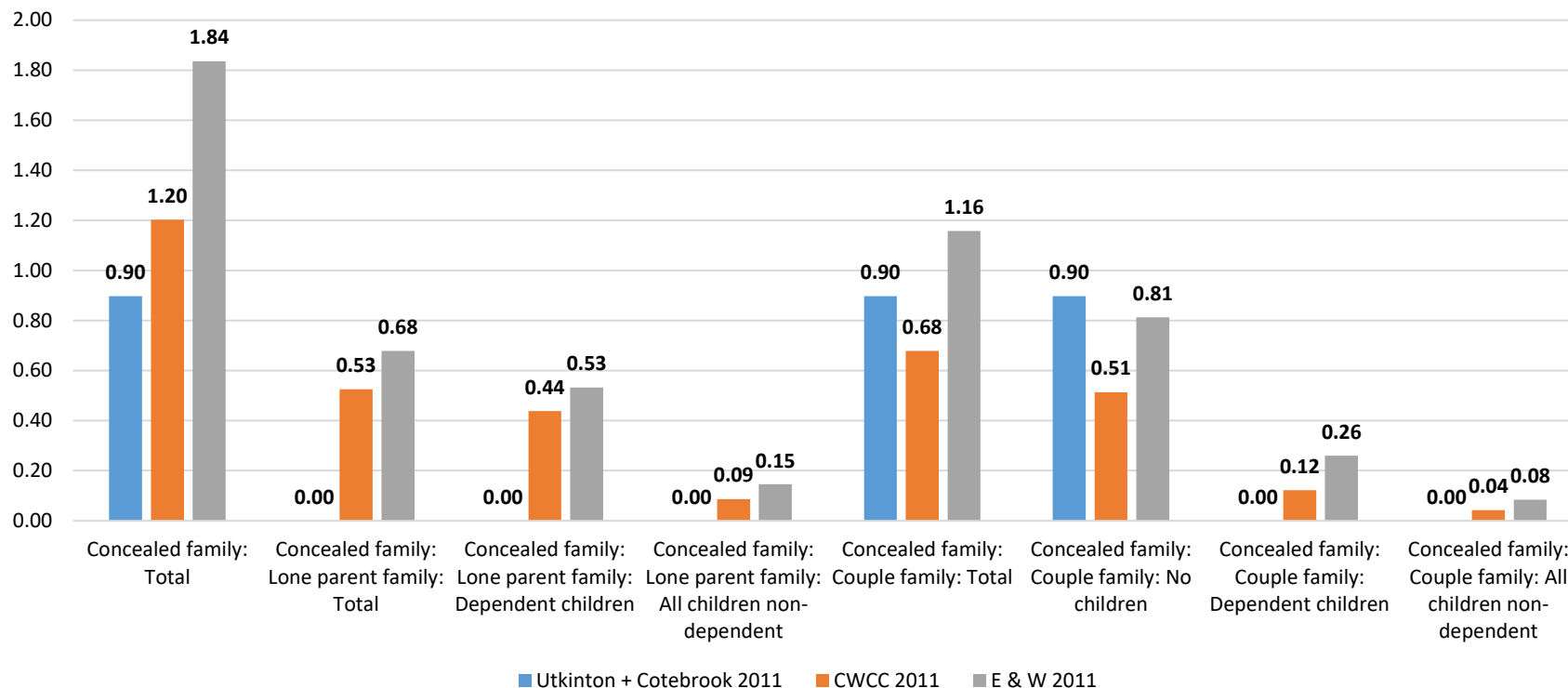
Based on the Census data the broad trend from 2001-2011 was that single person households are generally increasing more than family households. Family households are mainly increasing in the form of lone parents and a small number of over 65 family households. This could mean a higher demand for smaller housing with 1-2 bed options.

This section analyses the concealed families' data in Utkinton & Cotebrook and compares it with CWAC and national figures based on the 2011 Census. **N.B.** The 2001 Census did not include concealed families, therefore analysis of the change over time cannot be included.

A concealed family is a group that wishes to form their own household but is unable to do so. This can be for a number of reasons, but typically due to high house prices or unavailability of suitable properties.

0.67% is equal to 2 concealed families in Utkinton & Cotebrook in 2011.

Chart 13: Concealed Families (% of Total Number of Families) 2011



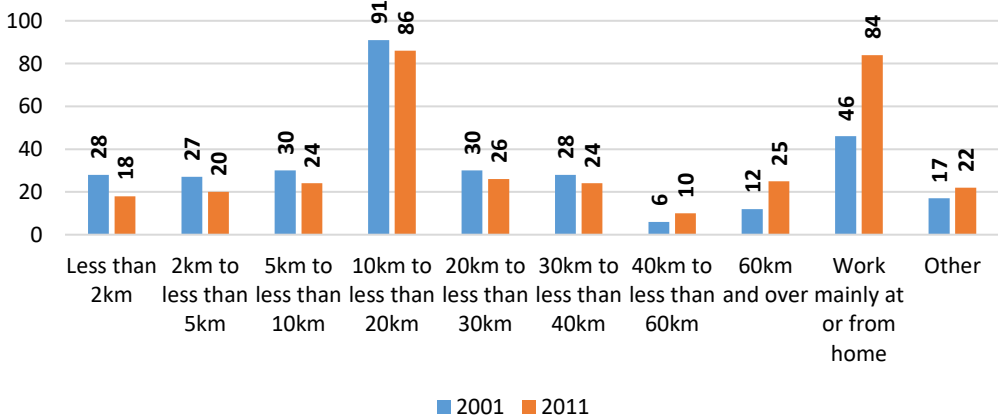
Source: 2011 Census table LC1110EW: Concealed family status by family type by dependent children by age of Family Reference Person (FRP). Office for National Statistics licensed under the Open Government Licence v.3.0.

Potential impact on local housing need:

Due to the relatively low levels of concealed families in Utkinton & Cotebrook, this is not likely to have significant impact on housing need.

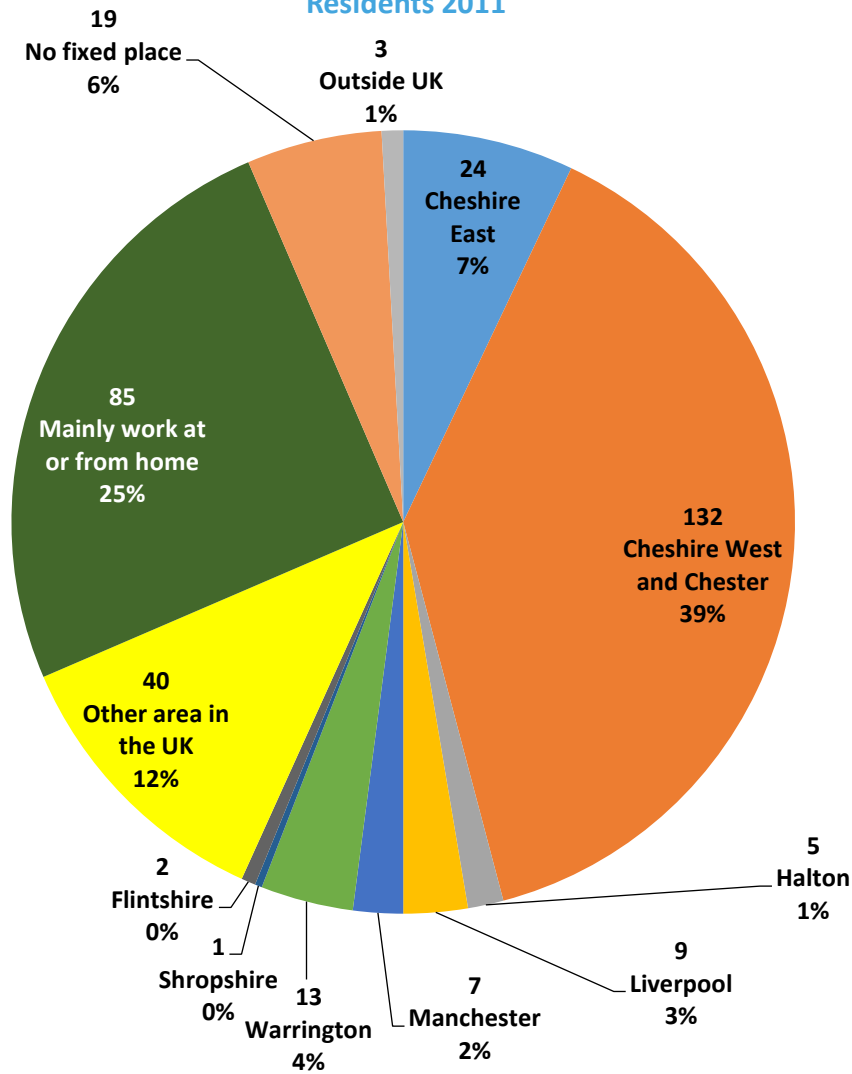
This section analyses the commuting patterns of Utkinton & Cotebrook’s working population (16-74 year olds) including: distance travelled to work 2001-2011 and place of work 2011. **N.B. Usual place of work data is not available for 2001.** Chart 14 below shows that there were increases in the numbers of people travelling: 40-60km and 60+km; but all other distances travelled to work decreased in numbers. It also shows that the **most significant increase was in the number of people working from home**, which increased by 38 people (or 83%) between 2001-2011. Chart 15 on the right shows that 39% of working people in Utkinton & Cotebrook, work within Cheshire West & Chester. 25% work from home, 7% work in Cheshire East, 4% in Warrington, 3% in Liverpool, 2% in Manchester, 1% in Halton, 1 in Shropshire and 2 in Flintshire. 12% in others parts of the UK and 6% have no fixed place of work. If the increasing work from home trend continues, **by 2021 Utkinton & Cotebrook could see up to 44% of its working population working from home.** However, the increasing proportion of retirees could act as a counter-balance to this trend.

Chart 14: Distance Travelled to Work by Utkinton + Cotebrook Residents 2001 & 2011



Source: 2011 Census, table QS702EW - Distance travelled to work. 2001 Census table, UV035 Distance travelled to work. Note: Cells in the original Output Area level dataset were randomly adjusted when published to avoid the release of confidential data.

Chart 15: Usual Place of Work for Utkinton + Cotebrook Residents 2011



Source: 2011 Census table, WF02EW - Location of usual residence and place of work Office for National Statistics licensed under the Open Government Licence v.3.0.

Economic Activity

Charts 16, 17 and 18 show the changes in economic activity between 2001-2011 for Utkinton & Cotebrook, CWAC and England & Wales. Broadly speaking, Utkinton & Cotebrook's economic activity is in line with the Borough and national trends. However, the proportion of retired people has increased more sharply in Utkinton & Cotebrook, demonstrated by chart 19.

Chart 16: Utkinton + Cotebrook Economic Activity % Change 2001-2011

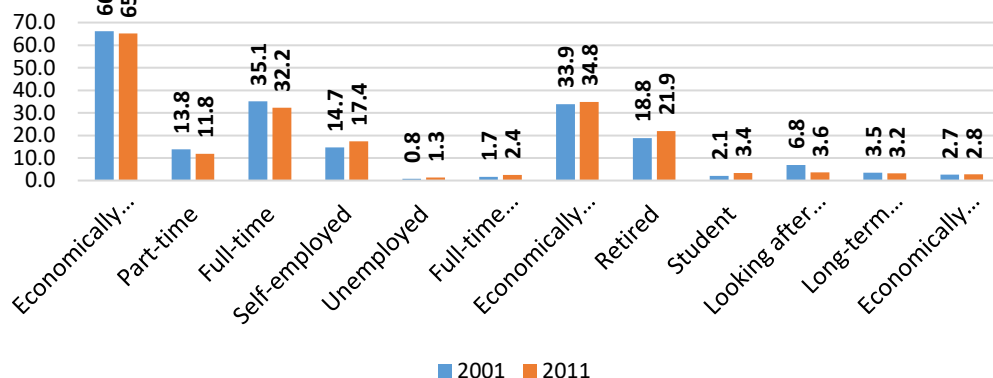


Chart 17: CWAC Economic Activity % Change 2001-2011

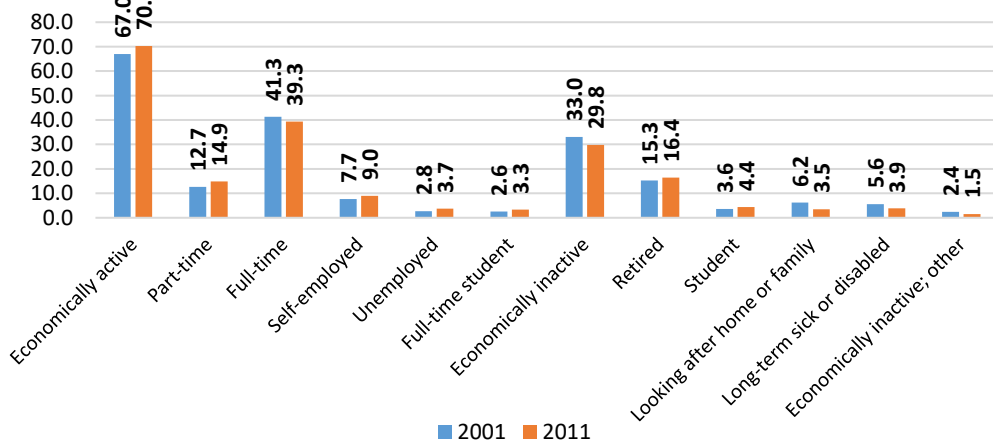


Chart 18: England & Wales Economic Activity % Change 2001-2011

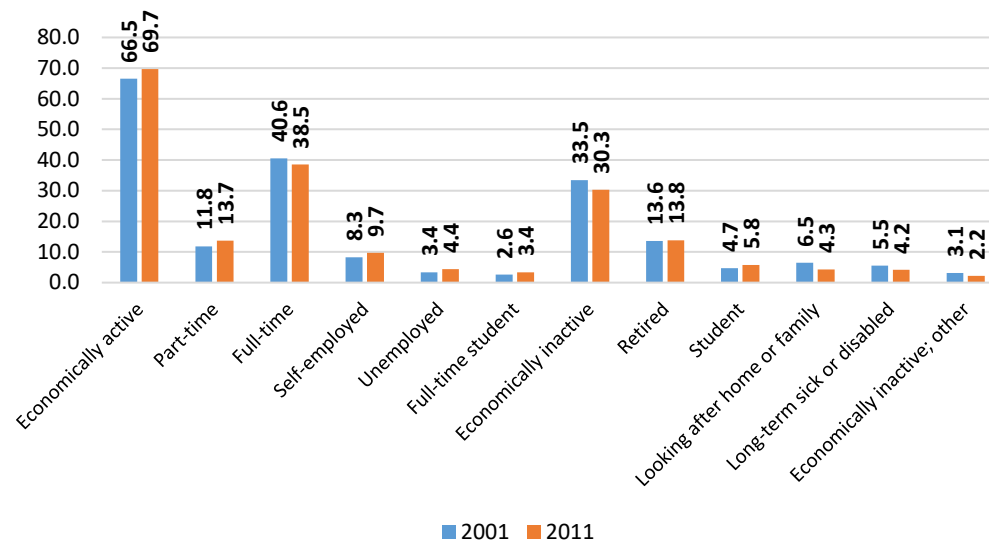
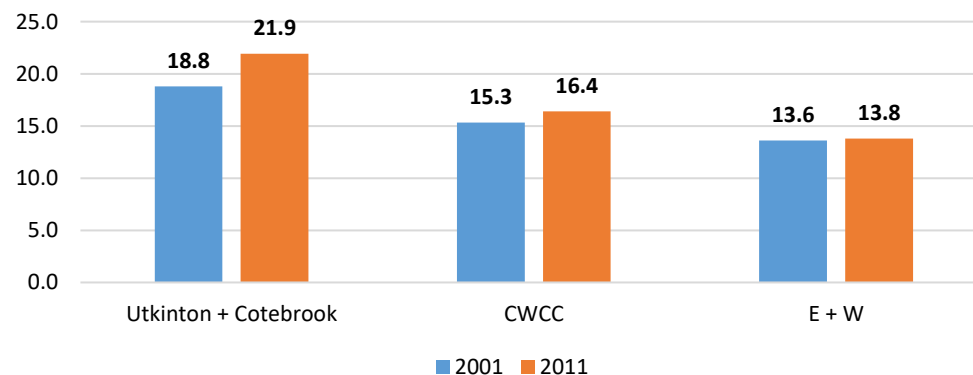


Chart 19: Comparison of % Change in Retired Population



Source: 2001 Census, table KS009a Economic Activity. 2011 Census table, KS601EW: Economic activity. © Crown Copyright 2013. Office for National Statistics licensed under the Open Government Licence v1.0.

This section analyses the population age structure of Utkinton & Cotebrook compared with the Borough and England & Wales figures from 2011 ([chart 20](#)). It also includes the 2015 population estimate figures ([chart 21](#)) and the change in Utkinton & Cotebrook's age structure ([chart 22](#)) 2001-2015.

Observations:

- **The total population of Utkinton & Cotebrook has increased from 651 in 2001 to an estimated 751 in 2015.** An increase of 15.3%. However, only one dwelling was completed since 2011. Therefore, this is analysed in more detail in the 'household growth projections' section.
- **Utkinton & Cotebrook has a significantly lower proportion of younger people** (particularly 15-34 years) compared to the Borough and national figures.
- **Utkinton & Cotebrook has a higher proportion of older people** (particularly 55-74 year olds) compared to the Borough and national figures.
- **The proportion of over 65's has increased from 18.3% in 2001 to 25.6% in 2015.**
- **The proportion of younger people aged 0-19 increased from 21.3% in 2001 to 23.4% in 2015.**
- **20-64 year olds decreased from 60.4% in 2001 to 51% in 2015.**

Chart 20: Age Structure Comparison 2011

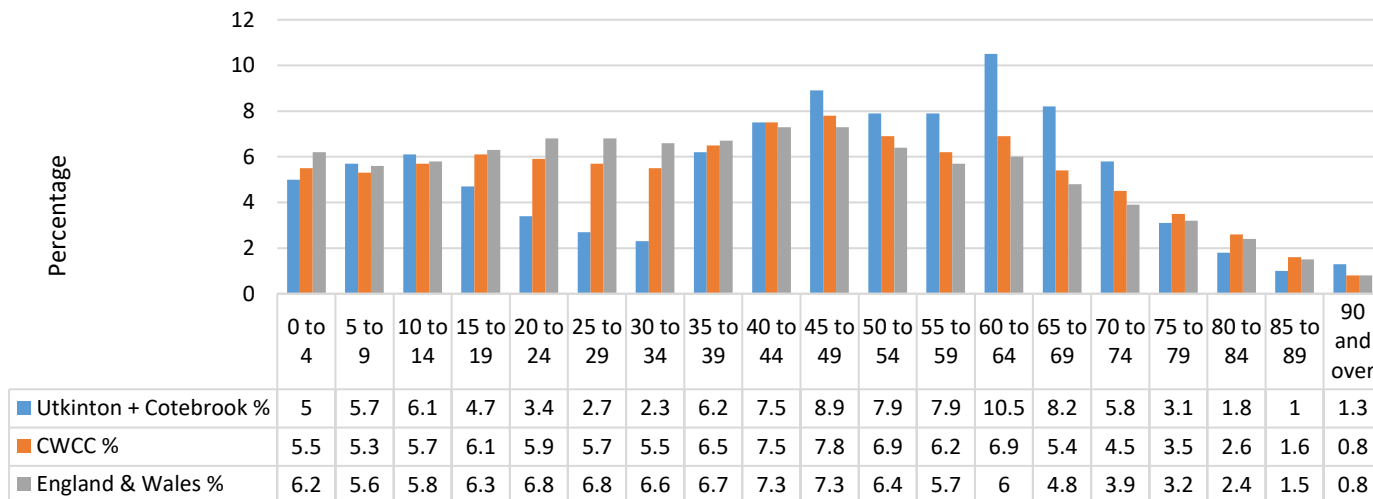


Chart 21: Utkinton + Cotebrook Population Change 2001-2015

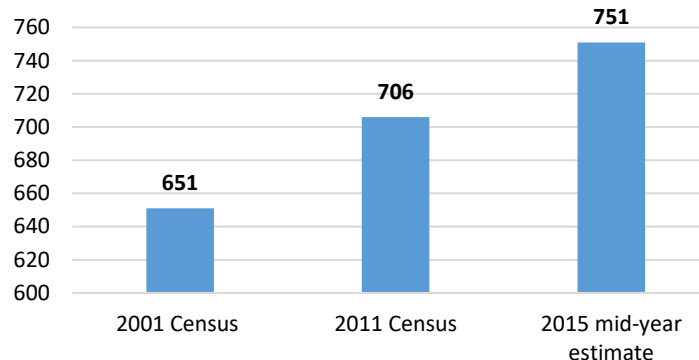
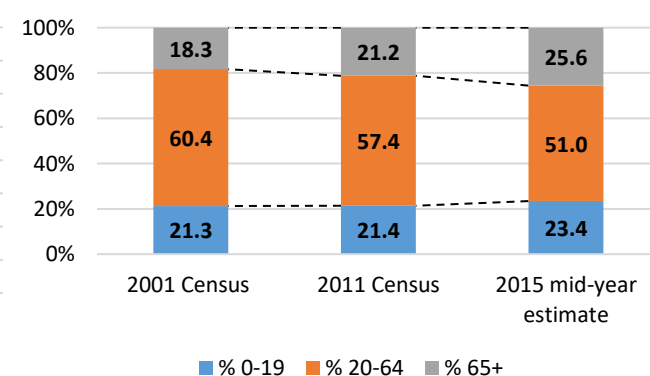


Chart 22: Utkinton & Cotebrook Age Structure Change 2001-2015



Source: www.cheshirewestandchester.gov.uk/jsna 2011 Census Overview Profile Utkinton & Cotebrook. 2011 Census table, QS103EW: Age by single year. © Crown Copyright 2013. Office for National Statistics licensed under the Open Government Licence v1.0.

Population Age Structure (2)

Chart 23 on the right analyses the age structure changes in more detail from 2011-2015. The age groups that have increased the most are: 10-14, 50-54, 65-69, 70-74 and 75-79 years.

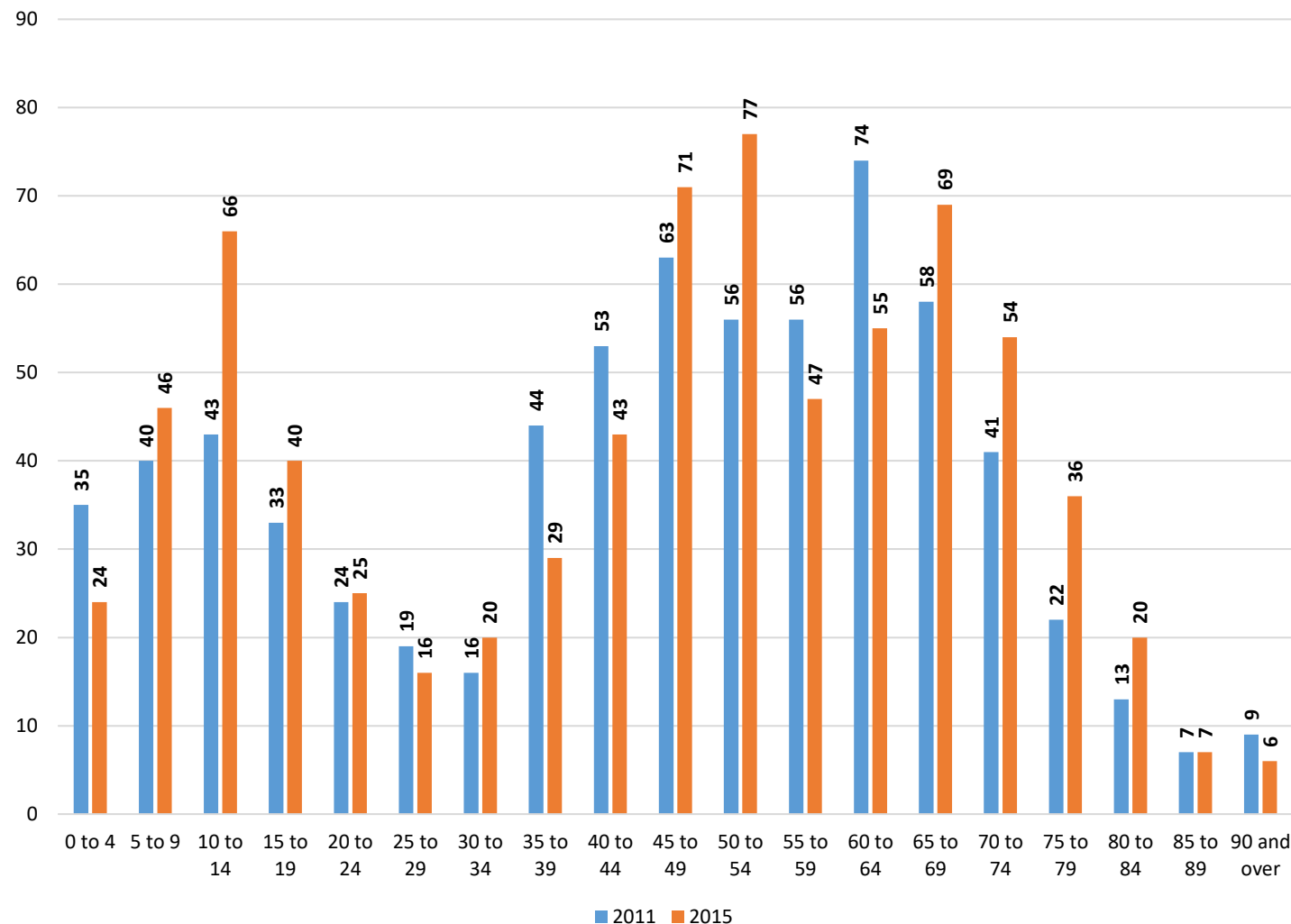
The age groups that have decreased the most are: 0-4, 35-39, 40-44 and 60-64 years.

Potential impact on local housing need:

There is evidence to suggest an ageing population but also that families with children are also increasing in Utkinton & Cotebrook.

This net increase in households with older people and families will need accommodation to suit, including: **down-sizing options** and **family homes**.

Chart 23: Utkinton & Cotebrook Change in Population Age Structure 2011-2015



Source: Census 2001, 2011 + CWAC JSNA parish mid-year estimates 2015: www.cheshirewestandchester.gov.uk/JSNA

This section analyses the relationship between increases in dwelling, population and household numbers, including the average household size and the average annual change in numbers.

In Utkinton & Cotebrook, from 2001-2011 there were the same number of dwellings completed as there were net additional households (22).

The population is increased by 55 from 2001-2011.

2001: average household size = $(651 / 274) = 2.38$

2011: average household size = $(706 / 296) = 2.39$

The above calculation also shows that the **average household size increased slightly.**

2.2 net additional households formed on average per annum from 2001 and 2011.

Compared to the Borough, Utkinton & Cotebrook is changing against trend as its **average household size is increasing** but the opposite is happening across the Borough.

Table 5: Relationship between dwelling, population and household growth

Utkinton & Cotebrook	Dwellings	Households	Population	Average Household Size
Census 2001	288	274	651	2.38
Census 2011	310	296	706	2.39
2001-2011 change	22	22	55	0.01
2001-2011 average annual change	2.2	2.2	5.5	0.001

Chart 24: Composition of net additional households that formed between 2001-2011

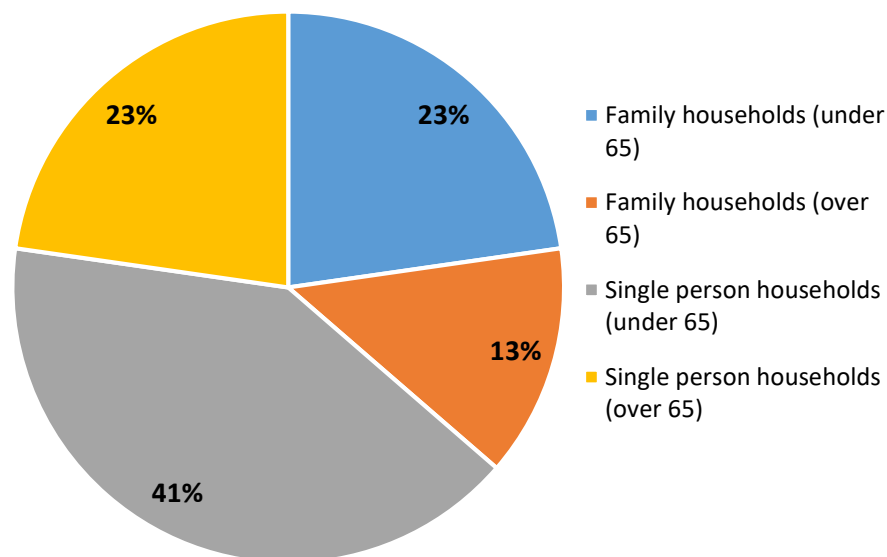


Chart 24 shows the composition of net additional households that formed from 2001-2011 with 23% singles over 65, 41% singles under 65, 13% families over 65 and 23% families under 65. **It can be concluded that net additional family households are increasing in Utkinton & Cotebrook but single person households form a higher proportion of net additional households (64%).**

Source: CWAC Housing Land Monitor, Census 2001 + 2011

This section provides an analysis of household growth from 2001-2011 including a breakdown of household composition into: over 65 and under 65 singles, and over 65 and under 65 families. It then uses the rate of change during this period to create a theoretical projection of household growth up to 2030. The 2015 household number estimate is based on the dwelling completions from 2011-2015.

We know that from 2001-2011, 2.2 new households formed per year. We also know that 23% of these were singles over 65, 41% singles under 65, 13% families over 65 and 23% families under 65.

1 dwelling was completed from 2011-2015 therefore only one net additional household formation was estimated to have formed during this period.

From 2015 we have applied the 2.2 annual average net additional household rate of change and split it into household composition types and shown the theoretical projection figures every 5 years in [table 6](#) and in [chart 25](#).

[Table 7](#) shows the total net additional household growth projection figures up to 2030 (the Local Plan period).

This method projects that in Utkinton & Cotebrook an estimated 33 net additional households could form from 2015-2030. In terms of household composition: 8 are likely to be families under 65, 5 are likely to be families over 65, 14 are likely to be singles under 65 and 8 are likely to be singles over 65.

Table 6: Household growth projection figures 2015-2030 based on rate of change between 2001-2011

Utkinton & Cotebrook	2001 (actual)	2011 (actual)	2015 (estimate)	2020 (projection)	2025 (projection)	2030 (projection)
Total households	274	296	298	309	320	331
Family households (under 65)	174	179	179	182	184	187
Family households (over 65)	31	34	34	36	37	39
Singles (under 65)	24	33	34	38	43	47
Singles (over 65)	35	40	40	43	45	48

*‘Total households’ figures include ‘other’ households from the census of which there were 10. This number did not change from 2001-2011, therefore this has not been included in the breakdown (into families and singles) of projected household composition.

Chart 25: Utkinton & Cotebrook household projection based on 2001-2011 census averages and dwelling completions

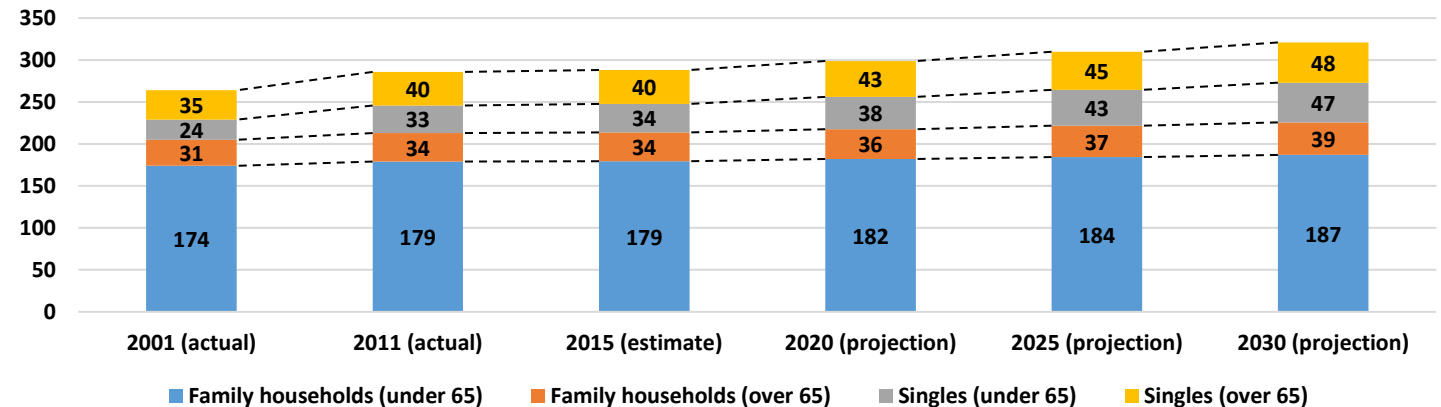


Table 7: Total household growth projection figures for Utkinton & Cotebrook 2015-2030

Utkinton & Cotebrook	Net additional households	Net additional family households (under 65)	Net additional family households (over 65)	Net additional single person households (under 65)	Net additional single person households (over 65)
2015-2030 projection total	33	8	5	14	8

Source: CWAC Housing Land Monitor, Census 2001 + 2011

Note: In our professional opinion this method is the best estimated projection based on the data we have. We do not guarantee any accuracy and the projections do not take into account changes in age structure, births, deaths, migration since 2011. The method inherently assumes that changes seen during the period 2001 to 2011 will continue into the future and so do not factor in any proposed changes in levels of housebuilding.

This section analyses the inward and outward migration for Utkinton & Cotebrook based on the 12 months prior to the 2011 Census and then calculates the estimated net migration based on 2015 mid-year estimates cross-referenced with live births and deaths from 2011-2015.

Chart 26 shows that inward migration (55) was higher than outward migration (41) in the 12 months prior to the 2011 Census.

Chart 27 shows that between 2011 and 2015, the death rate and live birth rates fluctuated but overall resulted in -4 net figure. The total population of Utkinton & Cotebrook is estimated to have increased by 45 from 2011 – 2015 according to the ONS 2015 mid-year estimates suggesting that **any population increase is solely due to inward migration.**

Chart 28 shows the figures for live births and deaths between 2011-2015.

Overall, this data shows that the net migration for Utkinton & Cotebrook was 49 people from 2011-2015, which is equal to **approximately 12 new residents each year, on average moving into Utkinton & Cotebrook between 2011-2015.** This figures seems feasible given that the actual census 2011 net migration figure for the 12 months prior to the census was 14.

Chart 26: Utkinton + Cotebrook - Inward and outward migration during 12 months prior to 2011 Census

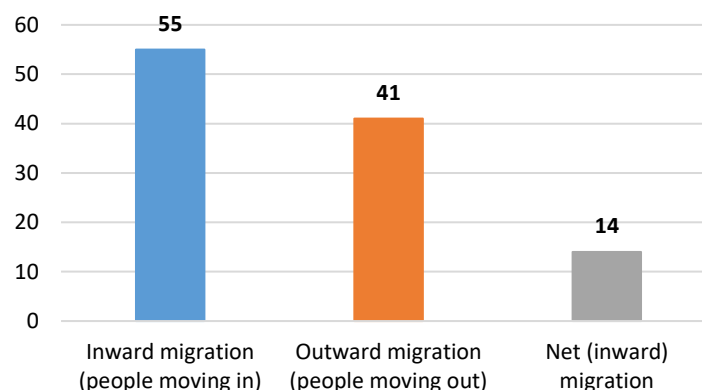


Chart 27: Utkinton + Cotebrook - Net migration estimate 2011-2015

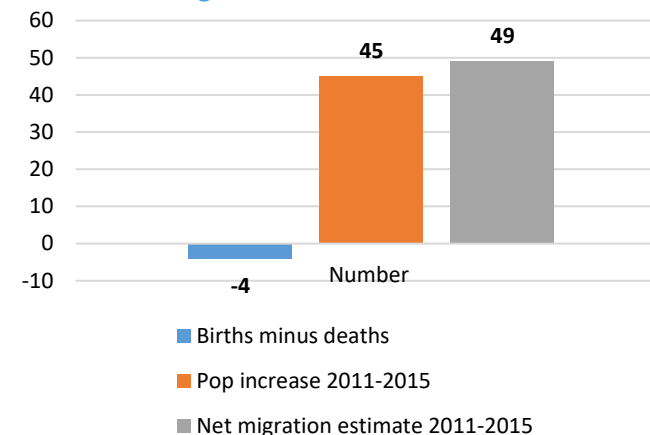
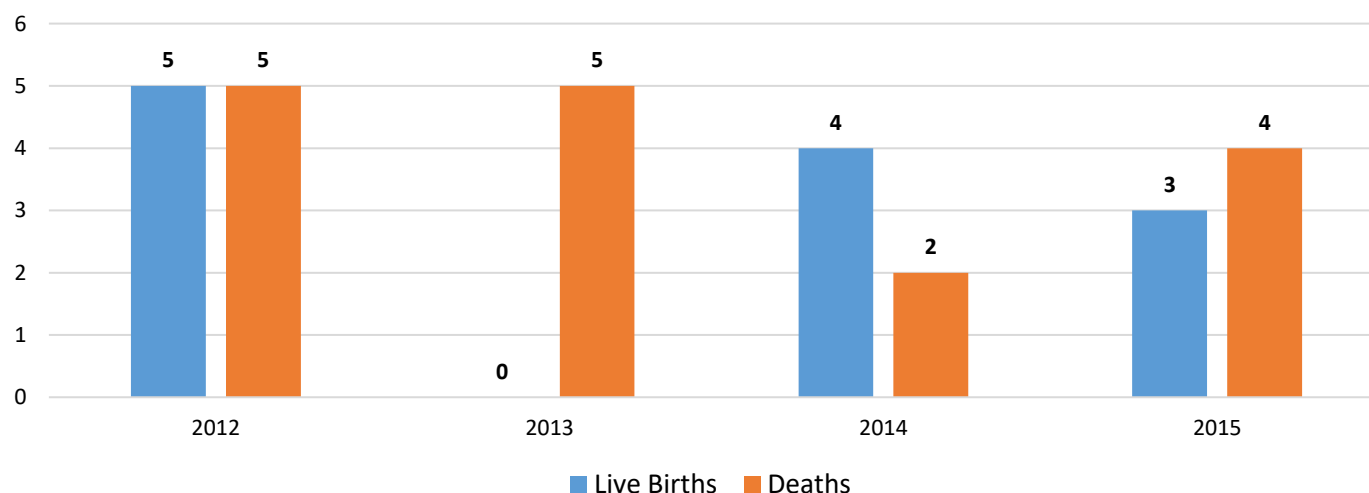


Chart 28: Utkinton + Cotebrook - Live births and deaths 2011 - 2015

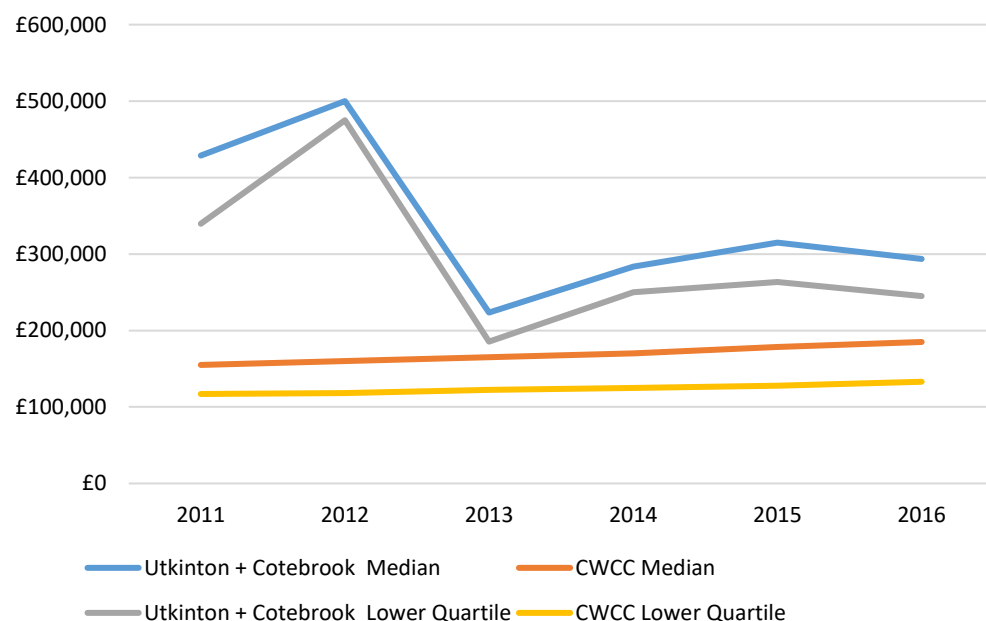


Source: 2011 Census, tables: WF02EW - Location of usual residence and place of work + 2011-2015 live births and deaths. Office for National Statistics licensed under the Open Government Licence v.3.0.

This section analyses the housing market in Utkinton & Cotebrook compared with Cheshire West and its affordability. Due to the fragility of market data it is good practice to use a triangulation approach by looking at a range of data sets for longer term trend analysis.

Chart 29 below shows the median and lower quartile house prices for Utkinton & Cotebrook (Parish) and CWAC between 2011-2016, which indicates that the **Utkinton & Cotebrook median and lower quartile prices (since 2015) have risen sharply in 2011-2012 but then dropped significantly in 2013 and have stayed relatively stable since but with a small increase 2013-2015 and the latest figures for 2016 showing signs of slowing down.**

Chart 29: Median + Lower Quartile House (Sold) Prices 2011 to 2016

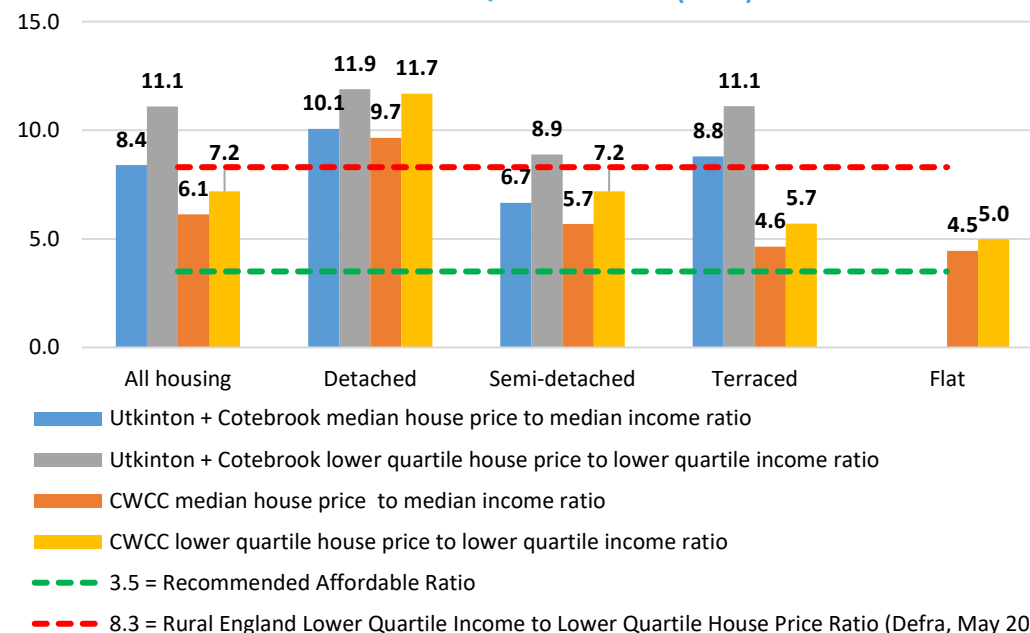


Source: Land Registry

Chart 30 shows the affordability ratios for Utkinton & Cotebrook and CWAC, which is calculated by dividing the (median and lower quartile) dwelling prices by the (median and lower quartile) income levels for each area. It is apparent that Utkinton & Cotebrook (8.4) and CWAC (6.1) are far apart in terms of affordability ratios for median house prices and median incomes.

When considering lower quartile dwelling prices compared to lower quartile income, the gaps are bigger. Overall, the lower quartile dwelling prices in Utkinton & Cotebrook are 11.1 times that of lower quartile incomes, compared to 7.2 times in CWAC. Semi-detached (market) housing appears to be the most affordable at median and lower quartile price to income ratios. The recommended ratio of household income to dwelling price is 3.5, however mortgage lenders can vary depending on the current state of the market.

Chart 30: Median + Lower Quartile House (Sold) Prices (2011-2017) to Median + Lower Quartile Income (2016) Ratios



Source: Land Registry and CACI Paycheck 2016, © CACI Limited 2006 - 2016

**Chart 31: Median + Lower Quartile Dwelling (Sold) Prices
2011-2017 (up to 5 Sept 2017)**

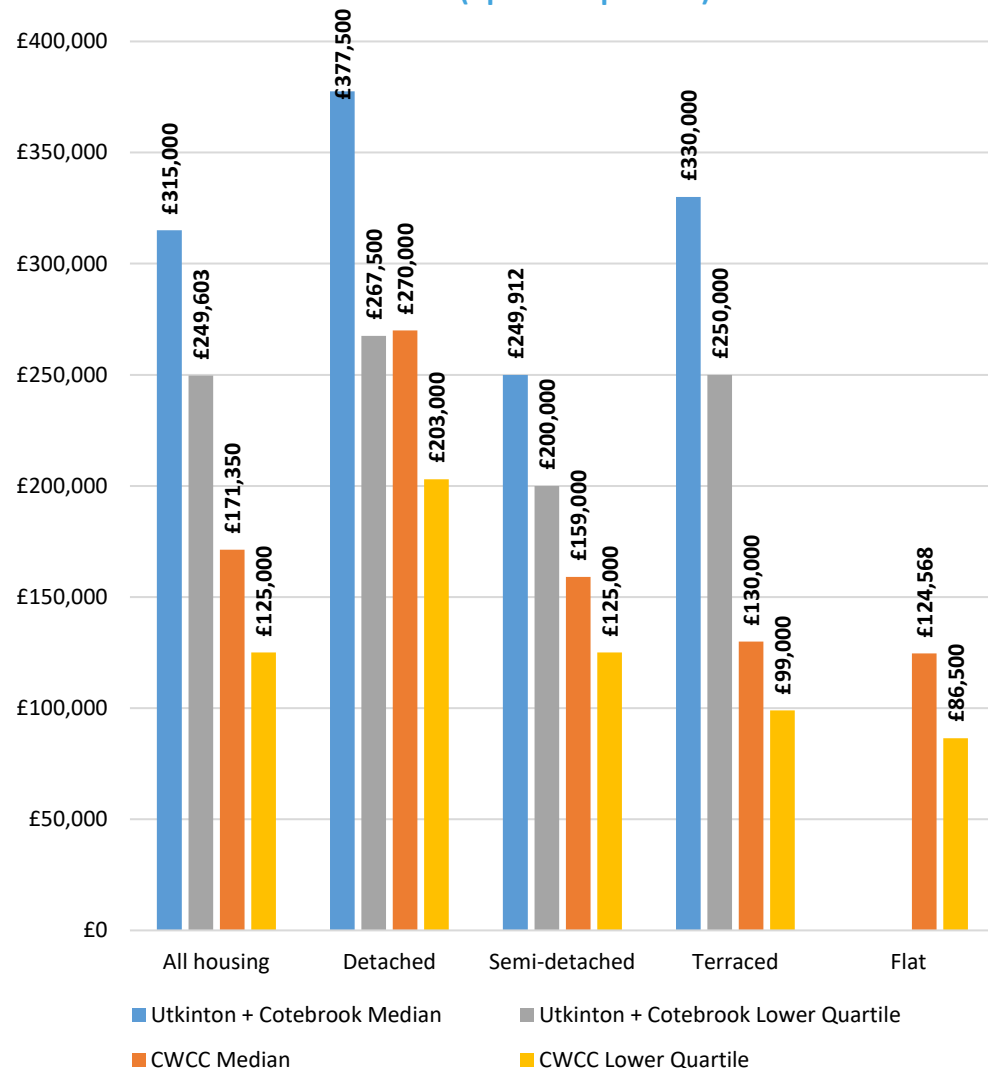


Chart 31 shows the median and lower quartile dwelling prices based on sold prices from 2011-2017 to give a more stable, long-term view of dwelling prices in Utkinton & Cotebrook and CWAC. **Utkinton & Cotebrook's median dwelling prices were £144k more expensive than CWAC on average from 2011-2017.** Detached median prices were £107k above the Borough median, semi-detached median prices were around £90k above the CWAC median, terraced properties averaged £200k more than CWAC. There was insufficient data available on flats to make a fair comparison.

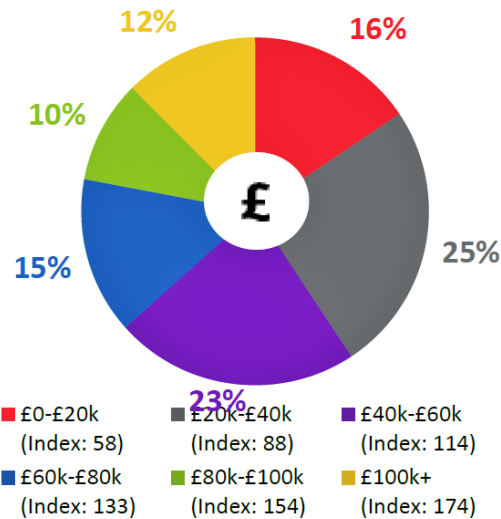
The difference in lower quartile prices between Utkinton & Cotebrook and CWAC is significant at £124k across all housing types. Detached properties averaged £64k more than in CWAC, semis were around £75k more and terraced lower quartile properties were around £150k more on average compared to CWAC.

Source: Land Registry

Chart 32 shows the income required to purchase each type of property in both Utkinton & Cotebrook and CWAC compared with the actual median and lower quartile incomes (dotted lines on the chart). This is calculated on the basis of securing a 90% mortgage with a 3.5x gross income lending ratio.

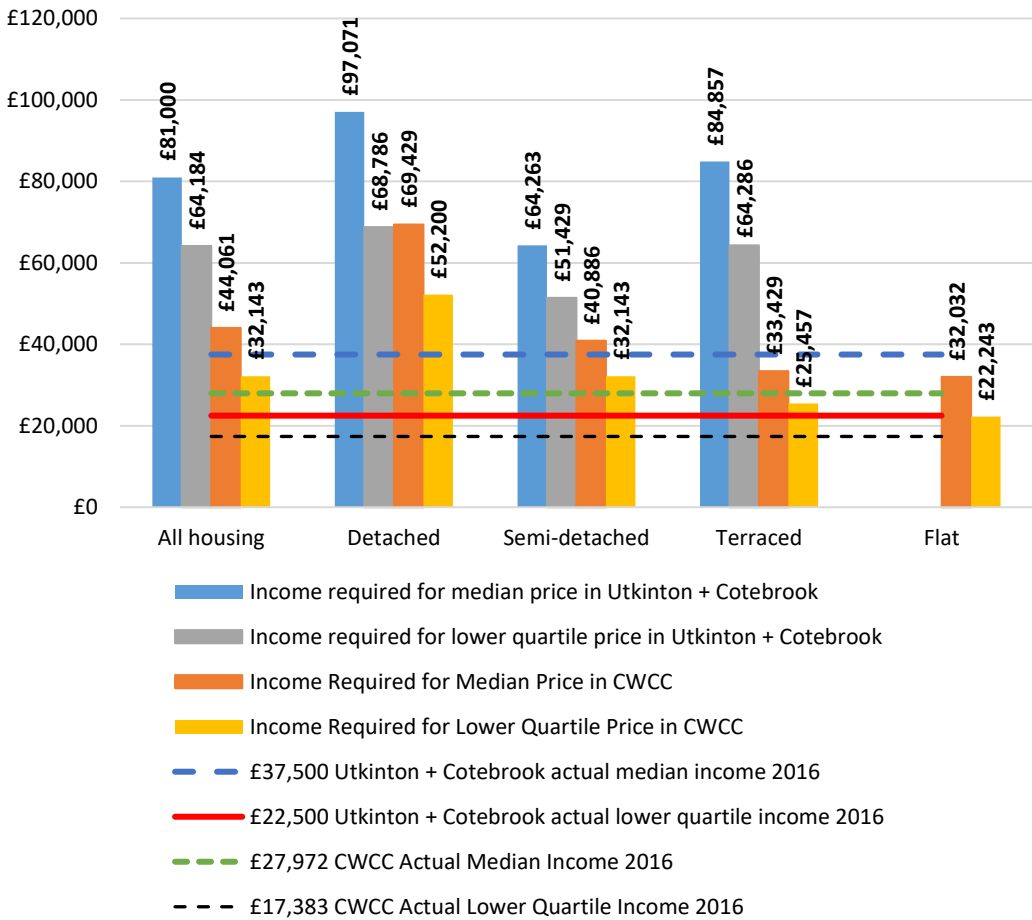
From this it can be seen that (at best) those on a median level income in Utkinton & Cotebrook (£32,500 = blue dotted line) can afford a terraced house or a flat in the lower quartile price range. For anyone on a lower quartile income (£22,500 for Utkinton & Cotebrook and £17,383 for CWAC = red, and black dotted lines) in Utkinton & Cotebrook, buying a market dwelling is simply not affordable. Even in CWAC a lower quartile priced flat would require an income of £22,243 when the actual lower quartile income is £17,383.

The minimum income required to purchase a lower quartile price semi-detached house in Utkinton & Cotebrook would be £51,429, whereas the actual lower quartile income for Utkinton & Cotebrook is £22,500, which demonstrates how unaffordable local house prices are in relation to incomes.



Source: CACI Paycheck © CACI Limited 1996 - 2017

Chart 32: Income Required for Purchase Compared with Actual Median + Lower Quartile Incomes 2016



Source: Land Registry and CACI Paycheck 2016, © CACI Limited 2006 - 2016

Affordability of Local Rents (1)

This section analyses the average rents for 1, 2, 3 and 4 bed accommodation in Tarporley Ward and CWAC in 2016. From this, the income required to afford market rented accommodation based on the UK average percentage of income spent on rent (to be used as a benchmark) can be calculated, which is 28%.

Table 8 shows that Tarporley Ward's rental market is around 20% more expensive than CWAC.

Table 8: Median weekly rents (2016) in Utkinton & Cotebrook and CWAC

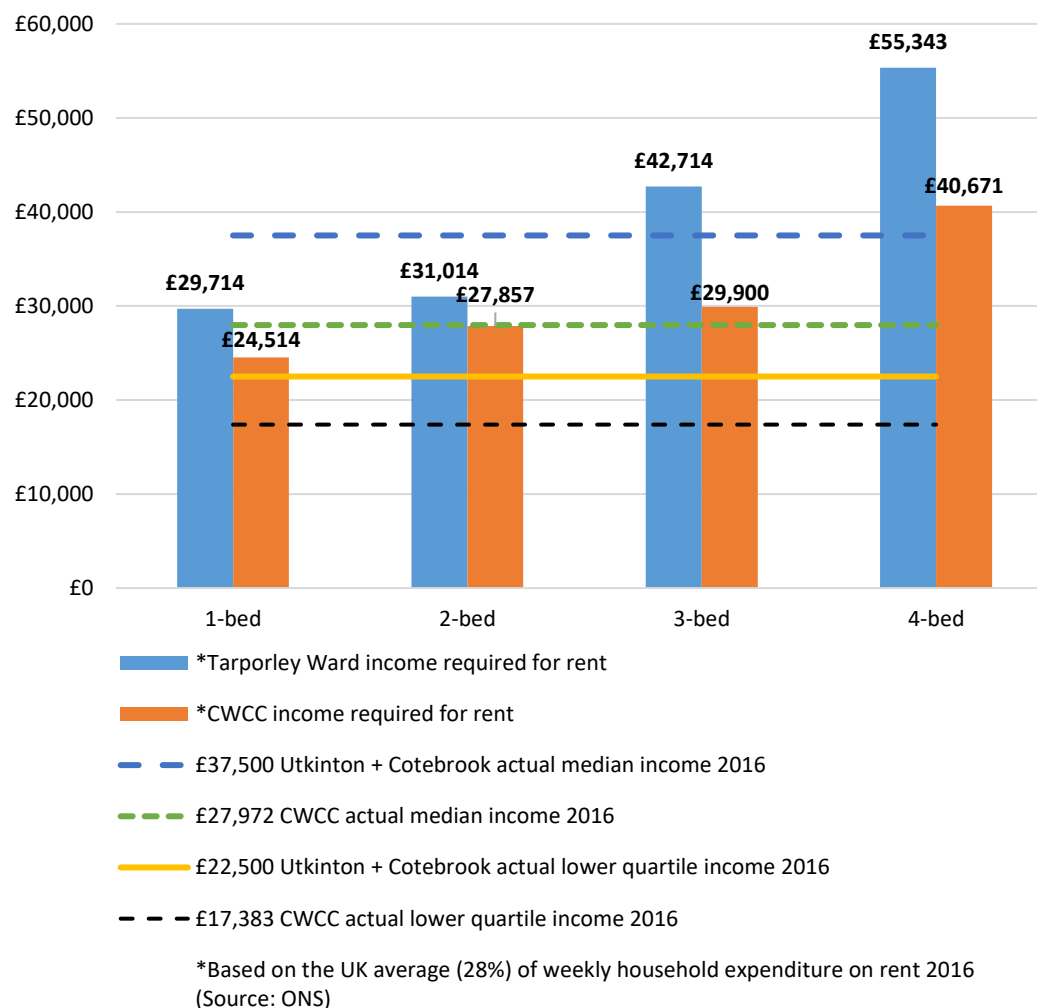
	1-bed	2-bed	3-bed	4-bed
Tarporley Ward (median weekly rents, 2016)	£160	£167	£230	£298
CWAC (median weekly rents, 2016)	£132	£150	£161	£219

Source: CWAC compendium of local house prices statistics, March 2017

Chart 34 shows the income required to pay rent on 1, 2, 3 and 4 bed accommodation in Tarporley Ward and CWAC, which is based on 28% of income going towards rent. The dotted lines going across the chart show the actual median and lower quartile incomes for Utkinton & Cotebrook and CWAC. Therefore, any bars that stop below these lines are affordable to people at those income levels.

1-2 bed private rental accommodation in Tarporley Ward is likely to be affordable for Utkinton & Cotebrook residents on a median income. However, Utkinton & Cotebrook median income earners could not reasonably afford 3-4 bed accommodation, and lower quartile earners from the Parish could not afford any market rental rates in the Tarporley Ward area.

Chart 34: Income Required for Median Weekly Rent Compared with Actual Median + Lower Quartile Incomes



Source: CWAC compendium of local house prices statistics, March 2017

Chart 35 shows the percentage of income that would be spent on market rented 1, 2, 3 and 4 bed accommodation in Tarporley Ward and CWAC compared with the UK average (28% - black dotted line).

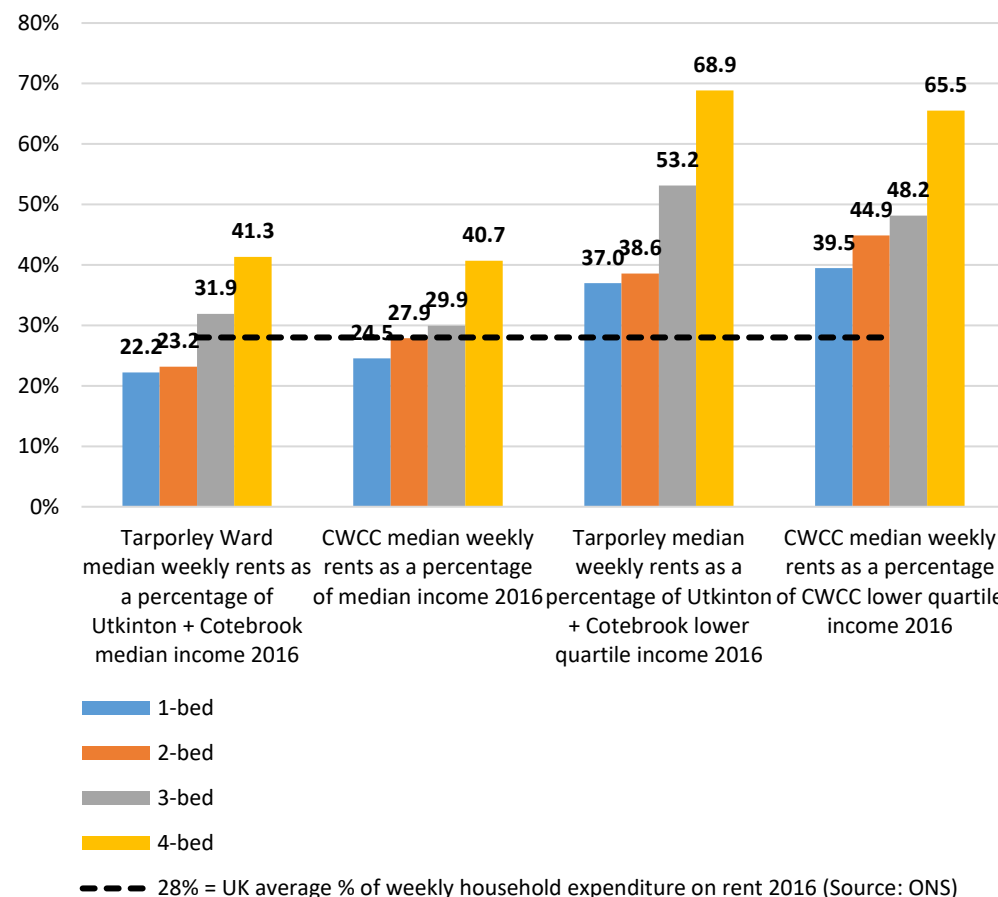
The first cluster of bars from the left shows Tarporley Ward's median weekly rents as a percentage of median incomes, which doesn't exceed 41.3%. The picture is similar when compared to CWAC.

When looking at median weekly rents as a percentage of lower quartile incomes in Utkinton & Cotebrook (third cluster of bars from the left), it can be seen that, at best, 37% of income would be spent on 1 bed accommodation and at worst, 69% of income would be spent on 4 bed accommodation.

Therefore, according to average private rental data, it can be concluded that:

- **1 and 2 bed rented accommodation is affordable for those on median income but not for those on lower quartile income.**
- **For those on a lower quartile incomes, the private rental sector is not likely to be within financial reach. For example, if lower quartile earners from Utkinton & Cotebrook Parish were to privately rent in Tarporley Ward, at best they may be spending 37% of their income on rent for 1 bed accommodation and at worst; 69% of their income would be spent on renting 4 bed accommodation.**

Chart 35: Percentage of income likely to be spent on rent

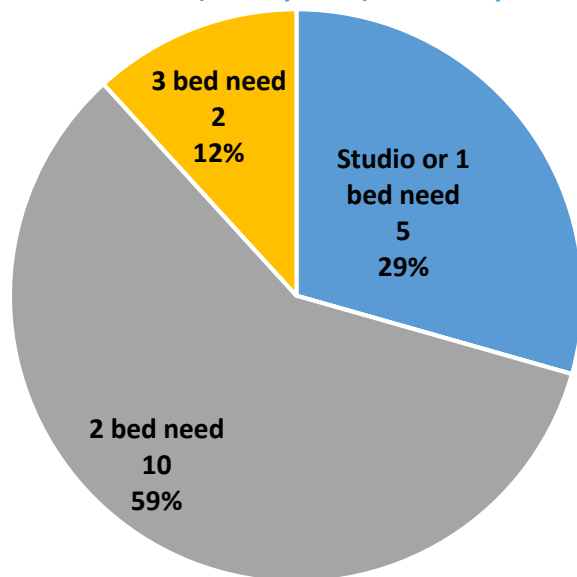


Source: CWAC compendium of local house prices statistics, March 2017.

Housing Register (1)

West Cheshire Homes is the Local Authority social housing register, which manages housing allocations across the Borough. This is where any social housing owned by the Local Authority or a housing association is advertised and also where anyone seeking social housing can register their need and bid for properties. Housing is allocated based on the Borough-wide housing allocations policy. **N.B.** Rural areas have additional 'local connection criteria'. For more information on the CWAC Housing Allocations Policy visit: <http://www.westcheshirehomes.co.uk/Choice/uploads/CWACAllocationsPolicyJan2017FHlogo.pdf> or contact West Homes: <http://www.westcheshirehomes.co.uk/Choice/Content.aspx?wkid=7> The Local Authority has provided a snapshot of the register for Utkinton & Cotebrook from 24 May 2017 including homes advertised and bids per property to identify where there is most need.

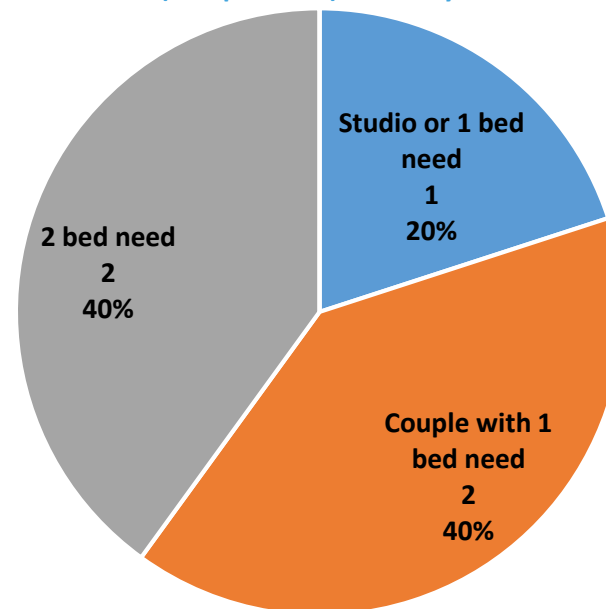
Chart 36: Housing register applications for Utkinton & Cotebrook (24 May 2017) under 55 yrs



Source: CWAC Housing Register, 24 May 2017 (West Cheshire Homes)

Chart 36 shows the under 55's housing register applications for Utkinton & Cotebrook. The majority of applications (59%) were for 2-bed need, 29% for 1-bed need and 12% for 3-bed need.

Chart 37: Housing register applications for Utkinton & Cotebrook (18 April 2018) over 55 yrs



Source: CWAC Housing Register, 18 April 2017 (West Cheshire Homes)

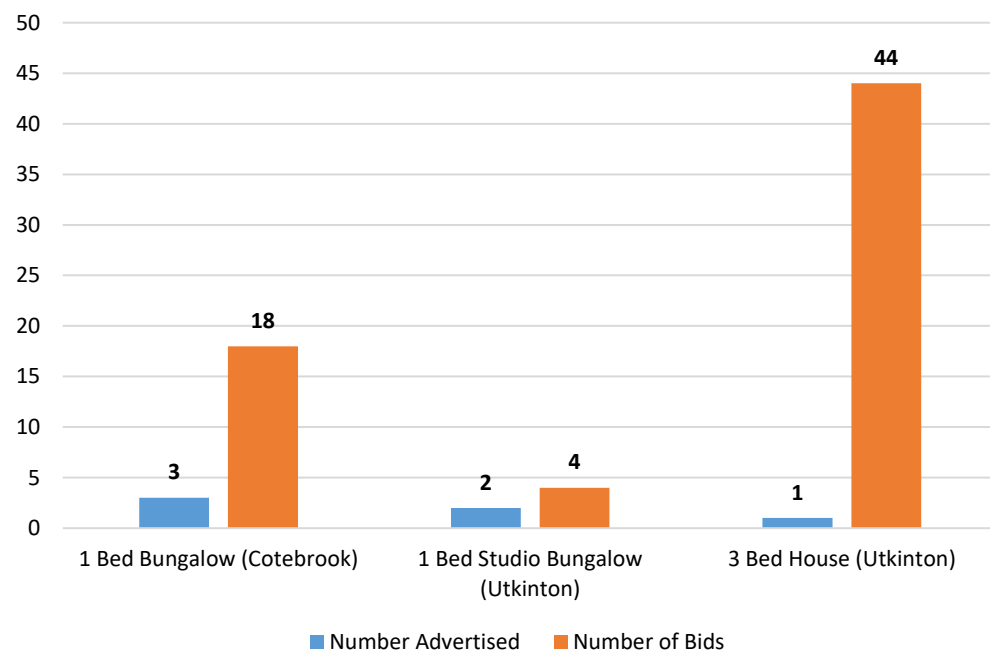
Chart 37 above shows the over 55's housing register applications for Utkinton & Cotebrook. It shows that very small numbers (3 out of the 5) applicants on the register need 1 bed and 2 need 2 bed accommodation.

N.B. Only 9% of all housing registrations for Utkinton & Cotebrook met the local connection criteria, therefore charts 40 and 41 may not reflect the true local need.

Housing Register (2)

Chart 38 shows the general needs social housing adverts and bids per property according to size (number of bedrooms). Based on the figures, it shows that there is a relatively low demand for the properties available however, a 3 bed house had 44 bids, which could be due to only one becoming available.

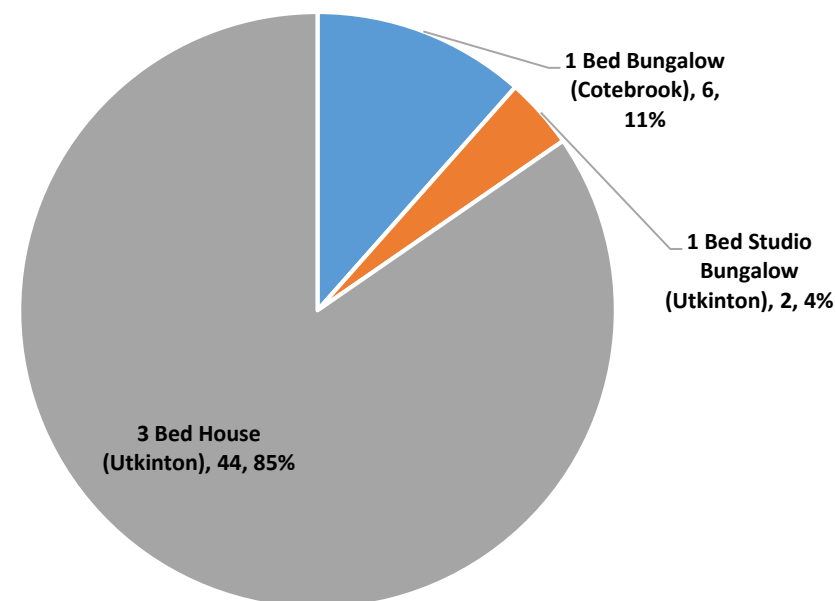
Chart 38: Social / affordable housing adverts and number of bids



Source: CWAC Housing Register, Oct 2013 – May 2017 (West Cheshire Homes)

Chart 39 shows the figures from chart 43 timed by each other to give the total number of bids for each type and size of property that was advertised and therefore displaying a clearer picture of need for different types of social housing in the existing stock in Utkinton & Cotebrook. The multiple bids for the 3 bed house may suggest a high demand for this type of property but without further information on who has bid for the property we cannot derive whether this demand is from the Parish or elsewhere.

Chart 39: Demand for social / affordable housing in Utkinton & Cotebrook



Source: CWAC Housing Register, Oct 2013 – May 2017 (West Cheshire Homes)

Existing Social / Affordable Housing Stock and Self-build Register

According to the CWAC housing register there are 32 homes already in Utkinton & Cotebrook that are managed by housing associations (sometimes referred to as 'registered providers' or RPs). The snapshot of the housing register provided by the Local Authority shows 6 homes became available between October 2013 and May 2017, but only 9% of households on the register met the local connection criteria.

Table 9: Existing stock in Utkinton & Cotebrook and its re-let potential

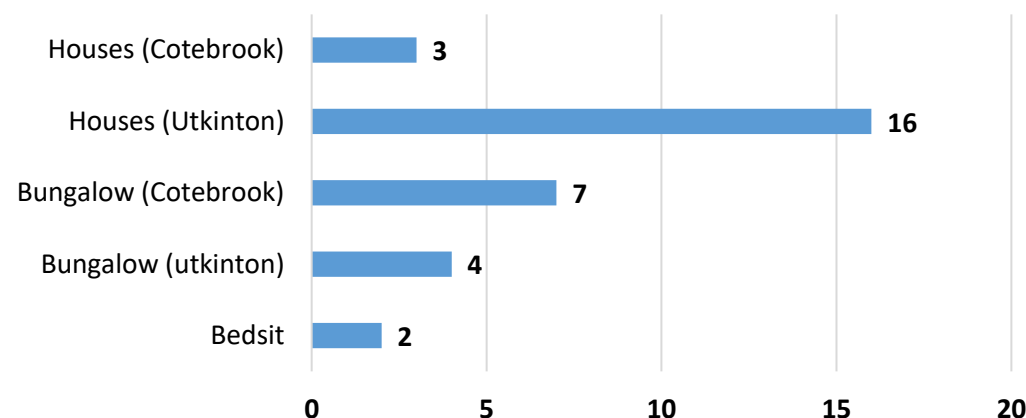
Total social / affordable housing stock in Utkinton & Cotebrook	32
Number of adverts on the register (Oct 2013 – May 2017)	6
% of stock advertised for re-let (Oct 2013 – May 2017)	19%
Likely number of people with a local connection to Utkinton & Cotebrook on the housing register that could be housed in the available stock over a 4 year period (based on 9% of applicants being eligible on 18 Apr 2018)	1

Source: CWAC Housing Register, Oct 2013 – May 2017 (West Cheshire Homes)

Chart 40 shows the breakdown of the types of social / affordable housing stock that already exists in Utkinton & Cotebrook. The number of bedrooms for the existing housing stock is not known but it can be seen that a significant proportion (16) is made up of houses in Utkinton, with 4 bungalows in the village and 7 bungalows in Cotebrook village including an additional 3 houses in Cotebrook. There are also 2 bedsits within the Parish.

Approximately **10% of housing stock in Utkinton & Cotebrook is social / affordable** housing however, from the housing register data it is clear that there is very little social / affordable housing stock / tenures becoming available on a regular basis. **The turnover of stock is very slow and on average there is only 1 or 2 social / affordable units becoming available each year. From the housing register data it is likely that there will be difficulties finding occupants that meet the local connection criteria.**

Chart 40: RP Housing Stock in Utkinton & Cotebrook



Self-build Register

All Local Authorities are now legally required to maintain a self-build register, which is where homes are built by their owners. The Local Authority has received significant interest in self-build although there is no data made available on the reasons or type of homes needed for self-build. However, size of properties people are interested in for self-build are shown in **table 9** below.

Table 10: Cheshire West Self-build Register for Utkinton & Cotebrook 22 March 2017

	Number of Bedrooms Required				Total
	2	3	4	5 (or more)	
Utkinton & Cotebrook	2	3	4	5 (or more)	
Number of Self-build registrations	0	5	7	2	14

Without further information on the above self-build registers, it is not possible to draw any meaningful conclusions about housing needs for Utkinton & Cotebrook.

This document sets out the Local Authority's vision and aims for vulnerable and older people's accommodation over a 4-year period.

The following extracts from the document do not give specific data or plans for Utkinton & Cotebrook, however it does highlight some of the key challenges with housing vulnerable and older people, particularly in a rural context:

*"The majority of people in the Borough own their own home and even older owner occupiers who do not need personal care and support, can find themselves in a position where they find it difficult to maintain their home in a good state of repair as they age. The latest private sector stock condition survey for the Borough (2013) shows that **non-decency rates are higher among older owner occupiers and particularly so in rural wards.**"*

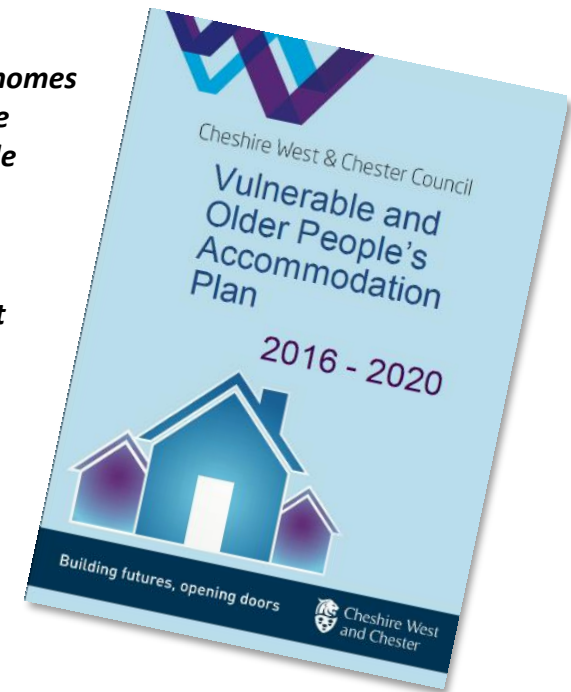
"Older people living in non-decent housing are more at risk of fuel poverty and ill health arising from or aggravated by cold and damp conditions. The majority of Excess Winter Deaths occur among older people, especially women, and those with underlying health problems. While many associate deaths during periods of cold weather with hypothermia, most are in fact due to cardiac disease, strokes and respiratory problems. Older and disabled people are therefore likely to receive the greatest benefit from initiatives to provide affordable warmth for the Borough's residents, helping to ensure their home is affordable to heat."

*"Older people living in rural communities can also be at increased risk of increasing isolation and diminishing access to services, including healthcare services, which could adversely impact on their future health and wellbeing. Nationally, research shows that **younger people are leaving rural towns and villages because of a lack of affordable housing and employment opportunities**, which means services and businesses like GP surgeries, shops and post offices are unsustainable. Public transport may also be reduced, increasing the potential for isolation and driving up the difficulty and cost of providing care in the home."*

*"The Borough's rural population is ageing faster than that in the urban areas, so it is likely that the situation for older people living in rural locations could deteriorate over time. **Ensuring a range of attractive, suitable and sustainable alternative accommodation options is available, as well as offering help and assistance with adaptations and repairs to help those who want to stay in their own homes, will allow older people to make an informed decision about their future accommodation choices.**"*

"Proposals for new housing should take account of the needs of that particular area and especially of:

- *The provision of small family homes to assist households into home ownership and for older people who may wish to downsize.*
- *The provision of a range of accommodation types to meet the long term needs of older people; this could include the provision of Lifetime Homes, bungalows and Extra Care housing."*



Source: CWAC Vulnerable and Older People's Accommodation Plan 2016-2020

This section takes an overview of all the different factors and data sets analysed in this report, and examines how they might affect the quantity, type and mix of housing needed in Utkinton & Cotebrook over the Local Plan period (up to 2030).

Factor	Potential impact on quantity of housing needed	Potential impact on housing mix and type
<p>Planning policy context – Utkinton & Cotebrook is highly constrained in policy terms for new development. Should the Local Plan 2 pass examination, all new development in Utkinton (specifically) will need to meet the Local Service Centre development criteria. Local Plan 2 policy on local service centres provides an opportunity for neighbourhood plans to allocate sites for development or bring forward sites through CLTs or Rural Exceptions sites. The NP could also introduce policies on housing mix and type if locally distinct policies are required/justified.</p> <p>Revised NPPF 2018, para 63: Provision of affordable housing should not be sought for residential developments that are not major developments, other than in designated rural areas (where policies may set out a lower threshold of 5 units or fewer). To support the re-use of brownfield land, where vacant buildings are being reused or redeveloped, any affordable housing contribution due should be reduced by a proportionate amount.</p>	<p>Increase supply? Utkinton & Cotebrook’s dwelling completion rate has slowed down from 2.2 per year from 2001-2011 to less than one new dwelling from 2011-2015. This could mean a local shortage of supply.</p> <p>More affordable homes for CWAC rural area? However, the wider rural area is 7% short of meeting its affordable housing target of 30%. Therefore Utkinton & Cotebrook may wish to contribute further to the Borough-wide affordable housing delivery, which would also help with addressing its local affordability issues referenced in the housing market analysis.</p>	<p>Utkinton & Cotebrook is subject to the Local Plan Policy SOC3 ‘Housing mix and type’: mix of family starter homes, homes for older people and, Community Land Trusts.</p> <p>The revised NPPF 2018 has changed the threshold trigger for affordable rural housing from 3 (CWAC LP1) to 5 in the NPPF. This could have an impact on provision of rural affordable housing on small sites.</p>
<p>West Cheshire Rural Growth Strategy has an overall housing target of 2785 from 2015 – 2030 for rural area and market towns (based on LP1 targets)</p>	<p>No change overall The rural area has delivered 1298 dwellings since 2015 and is therefore on course to exceed the minimum target by 2030. The rural area is however under performing in terms of affordable homes completion i.e. 7% short of the 30% target. Therefore, Utkinton & Cotebrook may wish to actively seek more affordable housing.</p>	<p>The Rural Growth Strategy stipulates that the rural area and market towns need to deliver: good quality affordable and family housing, starter homes, ‘downsizers’ for older person households.</p>

Factor	Potential impact on quantity of housing needed	Potential impact on housing mix and type
<p>Accommodation type 2001-2011</p> <p>Between 2001-2011, there was an increase in the proportion of terraced housing compared with CWAC and national trends. Utkinton & Cotebrook has a significantly higher proportion (63.5%) of detached properties than the Borough (29.6%) and national (22.6%) figures.</p> <p>Utkinton & Cotebrook has a lower (1.9%) proportion of flats / apartments compared to the Borough (12.2%), and national figures (21.6%). This is increasing on trend with Borough and national figures for 2001-2011.</p> <p>Utkinton & Cotebrook has a smaller proportion (22.9%) of semi-detached properties compared to CWAC (35.8%) and national figures (30.7%).</p>	<p>No change?</p> <p>Accommodation types within Utkinton & Cotebrook do not indicate a need to increase the housing supply in general.</p>	<p>More diverse range of properties needed</p> <p>The existing housing stock appears to be weighted more towards detached properties. Detached properties tend to be more expensive on average therefore this could make a case for a more diverse range of accommodation to become available e.g semi-detached, starter homes, affordable homes and provision of market and affordable downsizing options for local people.</p>
<p>Tenure 2001-2011</p> <p>Utkinton & Cotebrook's housing stock is mostly owner occupied. From 2001-2011 there was a sharp increase in private rented properties nationally and locally (CWAC and Utkinton & Cotebrook). Private rented (other) housing and people living rent free is broadly in line with the Cheshire West and nationally averages.</p>	<p>Increase housing numbers</p> <p>The increase in rented property suggests that there were significant numbers of people who could not afford to buy property in this period, which included the market crash. This indicates that the local market is too expensive for existing and new home owners. This is supported by evidence in the affordability section that Utkinton & Cotebrook has affordability issues. High prices usually indicate a shortage of supply to meet demand, therefore increasing supply will help address this issue.</p>	<p>Increase supply of more affordable family homes and smaller properties</p> <p>Including a mix of starter homes and downsizing options for older people for sale and rent. This would increase downsizing options for older people, which would free up larger existing family homes on the market for growing families to move into. Smaller starter homes would also help young people and families to get on to the housing ladder and help the next generation of home owners get started.</p>

Factor	Potential impact on quantity of housing needed	Potential impact on housing mix and type
Occupancy ratings 2001-2011 The trend from 2001-2011 was for under-occupancy to reduce. In other words, people are occupying their homes more fully with less spare rooms. Overcrowding also reduced during this period.	No change? If the trend of low levels of overcrowding and decreasing under-occupancy continues, this should not require any significant change in the overall supply of housing numbers.	No change
Household composition 2001-2011 Of the 22 net additional households that formed from 2001-2011: <ul style="list-style-type: none"> • 5 were families under 65 • 3 were families over 65 • 9 were singles under 65 • 5 were singles over 65 	A continued steady increase in housing supply To accommodate the net additional single and family households, which are likely to continue forming in the future based on past trends.	Increase supply of smaller properties for singles with significant provision for new families needed This may include downsizing options, more affordable family homes and smaller properties for singles.
Concealed families 2011 With 2 concealed families in Utkinton & Cotebrook in 2011, which is way below the Borough and national average (percentage wise). No concealed family data is available for 2001.	No change? The below average proportion of concealed families means it is unlikely to cause an increase in overall need.	No change?
Population 2001-2011-2015 including change in age structure <ul style="list-style-type: none"> • Utkinton & Cotebrook's population has increased by 100 from 2001-2015 (15.3%). • The proportion of over 65's has increased from 18.3% in 2001 to 25.6% in 2015. • The proportion of younger people aged 0-19 increased from 21.3% in 2001 to 23.4% in 2015. • 20-64 year olds decreased from 60.4% in 2001 to 51% in 2015. 	Increase housing supply? According to the data the population is increasing steadily in Utkinton & Cotebrook and it is ageing in line with trends identified in other rural areas. To accommodate an increasing population a housing supply to match will be required.	Increase supply of downsizing options, family homes and properties for singles? To accommodate a rapidly aging population there needs to be more provision of downsizing options to lifetime homes standard. Retirement options including extra care and sheltered accommodation may be needed for some of the older residents looking to staying living in the Parish. More affordable family homes and smaller properties will be needed if the changing population is to be accommodated within the Parish.

Factor	Potential impact on quantity of housing needed	Potential impact on housing mix and type
<p>Net migration</p> <p>The census 2011 (actual) migration figures and the estimated net migration figures since 2011 show there is likely to be between 12-14 people net additional people moving into the Parish per annum.</p> <p>For a small community, Utkinton & Cotebrook has a relatively dynamic population, which appears to be increasing solely due to inward migration.</p>	<p>Steady increase in housing supply</p> <p>The trend is for people to move into the area, therefore a housing supply to accommodate these population movements will be required.</p>	<p>No change</p> <p>Not enough information on who is migrating into the area to say how this could affect housing mix and type.</p>
<p>Economic activity of residents</p> <p>Most notably, people are retiring in Utkinton & Cotebrook at a faster rate than in CWAC and nationally.</p>	<p>Increase in housing supply?</p> <p>An increase in downsizing options and homes targeted at people of retirement age.</p>	<p>More provision of downsizing options and lifetime homes in the shorter term and possibly explore opportunities for more sheltered, extra care and residential care.</p>
<p>Distance travelled to work</p> <p>From 2001-2011, the most significant change in place of work was for people working from home, which increased by 38 people (or 83%). This resulted in 25% of the working population (16-74 year olds) working from home. If this trend continues, by 2021 Utkinton & Cotebrook could see up to 44% of its working population working from home. However, the increasing proportion of retirees could act as a counter-balance to this trend.</p>	<p>No change to quantity</p> <p>The trend to work from home more could mean that commuting distances become less important over time, but instead facilities and spaces within existing homes and in new builds need to be considered to accommodate these changing needs.</p>	<p>Better connected homes are needed in terms of broadband access with a clear trend for more people to work from home. There may be scope to influence new developments to include a portion of homes with flexible rooms that could be used as work or storage space.</p>

Factor	Potential impact on quantity of housing needed	Potential impact on housing mix and type
<p>Affordability of dwelling prices</p> <p>Affordability is an issue in Utkinton & Cotebrook with median house prices at 8.4x the median income and lower quartile house prices 11.1x lower quartile income (compared to 8.3 for rural England). A ratio of 3.5 is considered an affordable ratio.</p>	<p>Increase housing supply?</p> <p>Markets tend to be unaffordable when demand outstrips supply, therefore an increase in supply would help balance the market.</p>	<p>Increasing the right type of housing supply</p> <p>Lower quartile incomes and prices are excessively mismatched in the Parish. Therefore, affordable tenures ought to be pursued to provide housing options for lower income households. Where 'affordable housing' under the Government definition of 80% market value does not meet local need (i.e. is not affordable enough), Community Led Housing Schemes can link dwelling prices to income instead of the market values to create genuinely affordable homes.</p>
<p>Affordability of rent</p> <p>To afford a market 1 bed flat or house in Utkinton & Cotebrook (based on paying 28% of income on rent) households need to be earning £29,714, which is £7,214 above the actual lower quartile income of £22,500. 1 and 2 bed rented accommodation is affordable for those on median income but not for those on lower quartile income. For those on a lower quartile incomes, the private rental sector is not likely to be within financial reach. For example, if lower quartile earners from Utkinton & Cotebrook Parish were to rent in Tarporley Ward in the private sector, at best they may be spending 37% of their income on rent for 1 bed accommodation and at worst; 69% of their income would be spent on renting 4 bed accommodation.</p>	<p>Increase affordable housing supply?</p> <p>An increase in smaller size affordable or social rented property could help balance the market to make it affordable for people on lower quartile incomes.</p>	<p>Increase supply of affordable tenures for singles and families</p> <p>In previous sections of the reports it shows that both singles and families are likely to increase their household numbers but the 2018 housing needs survey for Utkinton and Cotebrook also showed very little demand for rental accommodation. Therefore, other affordable tenures may be more suited to meet local needs e.g. discount for sale.</p>

<p>Housing register and existing social housing stock</p> <p>Utkinton & Cotebrook's housing register shows that 20 out of the 22 households registered have a 1 or 2 bed need. However, when we look at the number of bids for advertised properties, there were 44 bids for a 3 bed house, which may suggest a high demand for this type of property but without further information on who has bid for the property we cannot derive whether this demand is from the Parish or elsewhere.</p> <p>Only 9% of those on the housing register in the Parish meet the local connection criteria. Therefore, there will likely be difficulties matching available social / affordable housing relet properties with occupants that meet the criteria.</p> <p>The turnover of stock is very slow and on average there is only 1 or 2 social / affordable units becoming available each year.</p>	<p>Increase affordable / social housing supply?</p> <p>There is evidence of local housing need based on the housing register, therefore a modest increase in social/ affordable housing supply would benefit the area.</p> <p>Promote the housing register locally?</p> <p>Meeting the local connection criteria appears to be an issue for the Parish therefore some local promotion of the register may help populate the list with households eligible for social / affordable housing in Utkinton & Cotebrook.</p>	<p>There is a need for smaller 1 and 2 bed properties and based on the number of bids a one 3 bed house and what we know about the type of net additional households forming, it can be concluded that some 3 bed social / affordable units would also benefit the area.</p>
<p>Self-build register</p> <p>There were 14 applicants interested in self-build in Utkinton & Cotebrook.</p>	<p>No change</p> <p>Self-build registrations do not give any evidence on housing need but likely an indication of aspiring self-building in the area.</p>	<p>No change</p> <p>More evidence would be needed to draw any meaningful conclusions about the potential for self-build to meet local housing need.</p>

Factor	Potential impact on quantity of housing needed	Potential impact on housing mix and type
<p>CWAC Vulnerable and Older People Accommodation Plan key points:</p> <ul style="list-style-type: none"> • Non-decency rates are higher among older owner occupiers in rural wards. • Older people living in non-decent housing are more at risk of fuel poverty and ill health arising from or aggravated by cold and damp conditions. • Older people living in rural communities can also be at increased risk of increasing isolation and diminishing access to services, including healthcare services. • Younger people are leaving rural towns and villages because of a lack of affordable housing and employment opportunities. • The Borough's rural population is ageing faster than that in the urban areas. 	<p>Increase housing supply</p>	<p>Ensuring a range of attractive, suitable and sustainable alternative accommodation options is available, as well as offering help and assistance with adaptations and repairs to help those who want to stay in their own homes, will allow older people to make an informed decision about their future accommodation choices.</p> <p>The provision of small family homes to assist households into home ownership and for older people who may wish to downsize.</p> <p>The provision of a range of accommodation types to meet the long term needs of older people; this could include the provision of Lifetime Homes, bungalows and Extra Care housing.</p>

This housing needs assessment has aimed to provide Utkinton & Cotebrook Neighbourhood Plan Group with evidence on local housing need from a range of data sources. It is suggested that the Neighbourhood Plan Group discuss the contents and conclusions of this report with the Local Planning and Housing Authority, taking the following into account during the process:

1. The contents of this report;
2. Views of CWAC including how this may inform neighbourhood planning policies;
3. The results of the household survey;
4. The views of other local stakeholders e.g. housing associations and landowners.

Cheshire Community Action would like to thank: Cheshire West & Chester Council housing policy team for funding the housing needs assessment and for the support from the planning policy and strategic intelligence teams.

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