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# Stoke-on-Trent Residential Mix Assessment

## Report of Findings

July 2025



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# Executive Summary

## Summary of key findings and conclusions

### Introduction

1. Opinion Research Services (ORS) was commissioned by Stoke-on-Trent City Council to prepare a Residential Mix Assessment (RMA). The study seeks to build upon the evidence base for a new Stoke-on-Trent Local Plan 2020-2040.
2. The Government published the National Planning Policy Framework (the original NPPF) in 2012. This set out the planning policies for England and how these were expected to be applied. Since this time there have been many updates to the NPPF, with the most recent being in December 2024, following a consultation in July 2024 by the Labour Government. This report was developed and written under the current NPPF 2024, and therefore has incorporated the changes to the NPPF set out in December 2024. This includes a new standard method local housing need figure for Stoke-on-Trent of 948 dwellings per annum, or 18.960 for the plan period between 2020-2040.
3. However, for the period 2020-2024, a total of 1,864 dwellings have already been completed. This leaves a residual need for 17,096 for the period 2024-2040, and it is that number which this study focuses upon.

### Establishing Current Unmet Need for Affordable Housing

4. To assess the current need for affordable housing, we initially calculated the number of households in Stoke-on-Trent who are not suitably housed and who are unable to afford market housing. These include: all households that are currently homeless, those who are currently housed in temporary accommodation, concealed families and individuals living as part of another household, households overcrowded in social or private rent, and people otherwise not counted who are in a reasonable preference category on the housing register.
5. Based on a detailed review of both the past trends and current estimates, our analysis has concluded that 3,489 households are currently living in unsuitable housing and are unable to afford their own housing. This assessment is based on the criteria set out in the PPG and avoids double counting, as far as possible. Of these households, 1,358 currently occupy affordable housing that does not meet the current householders' needs, mainly due to overcrowding. There is, therefore, a current affordable housing need of 2,131 households (3,489 households who need affordable housing less 1,358 who are already in affordable housing and would free a property if they move = 2,131).

## Future Need for Affordable Housing

6. In addition to those who cannot currently afford market housing, it is also necessary to consider those households who will arise in the future; and households that can afford market rents but aspire to home ownership. Figure 1 summarises the overall impact of:
- » New households adding to housing need;
  - » The households no longer present reducing housing need; and
  - » The changes in circumstances impacting existing households.

**Figure 1: Annual components of Household Growth Stoke-on-Trent 2024-2040 (Source: ORS Housing Model)**

STOKE-ON-TRENT 2024-40	All households	Households able to afford housing costs	Households unable to afford housing costs
All new households	7,436	5,001	2,435
All households no longer present	-6,447	-4,450	-1,997
Change in existing households	-	144	-144
<b>Future affordable housing need 2024-40 (Annual average)</b>	<b>989</b>	<b>696</b>	<b>293</b>
<b>Future affordable housing need 2024-40 (16 Year change)</b>	<b>15,824</b>	<b>11,128</b>	<b>4,695</b>

7. Overall, reviewing the contribution of each element amounts to an additional 4,695 households needing affordable housing in Stoke-on-Trent annually over the 16-year period 2024-40.

## Needs of Households Aspiring to Homeownership

8. The Government have placed an emphasis on households that cannot afford to own their home reflecting concerns that the proportion of owner occupiers has reduced nationally over the last 20 years. One unexpected consequence of current policy is that households in the Private Rented Sector (PRS) who aspire to home ownership and can afford affordable home ownership are designated as being in housing need of affordable home ownership. At the same time, households in the PRS who can afford private sector rent but cannot afford affordable home ownership are designated as being adequately housed.
9. Overall, there are likely to be up to 18,098 households who cannot afford to buy their own home on the open market and aspire to homeownership in Stoke-on-Trent over the period 2024-40. These are the upper limit figures and are adjusted as part of the assessment to take account of any households that can afford market ownership.

10. Below, Figure 2 brings together the information on assessing the current unmet need for affordable housing together with the future need for affordable housing and those aspiring to home ownership arising over the 16-year period 2024-40. It can be noted that this assessment has no regard for whether those aspiring can access affordable home ownership options; some may be able to afford home ownership but have not found a suitable property yet.

**Figure 2: Assessing total need for affordable housing in Stoke-on-Trent 2024-2040 (Source: ORS Housing Model)**

STOKE-ON-TRENT 2024-40	Affordable Housing Need Households unable to afford	Affordable Housing Need Households aspiring to home ownership	Overall Affordable Housing Need
Current housing need in 2024	2,131	8,210	10,341
Future housing need 2024-40	4,695	9,888	14,583
<b>TOTAL HOUSING NEED</b>	<b>6,826</b>	<b>18,098</b>	<b>24,924</b>

11. However, it is necessary to consider how affordable need can be addressed within the overall housing need established. Therefore, for the purpose of establishing the plausibility of low-cost home ownership access, we have assumed a maximum discount of 20% on open market prices for properties.
12. Given this context, Figure 3 identifies those households with income that would be insufficient to afford 80% of newbuild prices at the lower quartile for the local area, those households with savings of less than £5,000, and those households that both have sufficient income and savings to purchase an open market property but nonetheless choose to rent. Of the 18,098 households who can afford to rent but who aspire to homeownership, there would be 3,836 that would be able to afford market home ownership but choose not to (but aspire to do so at some point in the future). There would be a further 6,586 households with insufficient income to have a realistic prospect of being able to afford at 80% of open market values. Of the remaining dwellings for households with incomes above the minimum threshold, there would be 5,874 where the household had savings of less than £5,000<sup>1</sup> and were therefore unable to afford the assumed deposit (nor the assorted up-front costs) of purchasing a home in the local area.

<sup>1</sup> £5,000 is a minimum amount required as the seed of saving for a deposit. The modelling is not prescriptive regarding the amount of savings, only that the savings and income should give the household a reasonable chance of being able to buy a property, including the need to save more in many cases.

**Figure 3: Affordable homeownership housing mix by household affordability 2024-2040 (Source: ORS Housing Model)**

Number of bedrooms	All households aspiring to home ownership	MINUS properties over the cap limit or where the household can afford market home ownership	Households unable to afford market home ownership	MINUS households unable to afford 80% of newbuild LQ	Households able to afford 80% of newbuild LQ	MINUS households with savings of less than £5,000	Households able to afford 80% of newbuild LQ and have savings of £5,000 or more
1 bedroom	<b>1,753</b>	543	<b>1,210</b>	357	<b>853</b>	719	<b>134</b>
2 bedrooms	<b>9,391</b>	2,255	<b>7,137</b>	2,945	<b>4,192</b>	3,238	<b>954</b>
3 bedrooms	<b>6,293</b>	939	<b>5,354</b>	2,943	<b>2,411</b>	1,797	<b>614</b>
4+ bedrooms	<b>660</b>	99	<b>561</b>	341	<b>220</b>	120	<b>100</b>
<b>TOTAL</b>	<b>18,098</b>	<b>3,836</b>	<b>14,262</b>	<b>6,586</b>	<b>7,676</b>	<b>5,874</b>	<b>1,802</b>

13. On this basis, between 2024 and 2040, 1,802 dwellings are needed for households that aspire to homeownership but cannot afford it, who also have at least £5,000 in savings and incomes above the relevant threshold. These can be added to the 6,826 affordable homes need for those households who cannot afford market housing. To give a total of 8,628 (rounded).
14. At this point we add the allowance for vacant homes, taking the overall need for affordable dwellings to 8,750. Within the overall need of households requiring affordable homes identified, it is possible to further consider the mix of affordable housing products that would be appropriate based on the mix of households needing affordable housing. This allows for disaggregation of the cohort that are unable to afford market rents to be disaggregated into those who can, and those that cannot afford Affordable Rents. The household aspiring to own figure is based upon those who can access a Discount Market Sale property at 20% discount.
15. Figure 4 includes the need from those modelled to require Class C2, and an allowance for vacant homes, so the total number of dwellings required equals 17,096 over the period 2024-40. The household projections exclude population in institutional settings and assume that the same ratio of over 75 year olds will be in institutional housing in the future as is currently the case. Therefore, not all people are assumed to be in households. However, the table below encompasses the entire population of the local authority, so it is necessary to reconcile the household projections with the total population and the number of dwellings to be provided. It is important to note that we are



not assuming that the equivalent of 245 dwellings in Stoke-on-Trent are delivered as Class C2 bedspaces, but instead that the population who are assumed to occupy these dwellings in the population projections are counted at some point in the model.

**Figure 4: Overall need for Market and Affordable Dwellings (including affordable home ownership products) by property size (Source: ORS Housing Model. Note: Figures may not sum due to rounding)**

Number of bedrooms	Require Social Rent	Require Affordable Rent	Aspire to Own	Total Affordable Housing (Total columns 2-4)	Total Market Housing	Total (Total columns 5-6)
1 bedroom	771	155	157	1,062	781	<b>1,843</b>
2 bedrooms	1,877	795	807	3,640	2,828	<b>6,467</b>
3 bedrooms	1,541	859	871	3,023	4,348	<b>7,371</b>
4+ bedrooms	603	321	325	1,025	144	<b>1,169</b>
C2 Dwellings	-			-	245	<b>245</b>
<b>TOTAL</b>	<b>4,792</b>	<b>2,130</b>	<b>1,827</b>	<b>8,750</b>	<b>8,346</b>	<b>17,096</b>
1 bedroom	16.1%	7.3%	8.6%	12.1%	9.4%	10.8%
2 bedrooms	39.2%	37.3%	44.2%	41.6%	33.9%	37.8%
3 bedrooms	32.2%	40.3%	47.7%	34.5%	52.1%	43.1%
4+ bedrooms	12.6%	15.1%	17.8%	11.7%	1.7%	6.8%
C2 Dwellings					2.9%	1.4%

# 1. Introducing the Study

## Background to the project

### Introduction

- 1.1 Opinion Research Services (ORS) was commissioned by Stoke-on-Trent City Council to prepare a Residential Mix Assessment (RMA). The study seeks to build upon the evidence base for a new Stoke-on-Trent Local Plan 2020-2040.
- 1.2 This current study represents an update to the evidence base in Stoke-on-Trent in relation to housing needs.

### Government Policy

- 1.3 The Government published the National Planning Policy Framework (the original NPPF) in 2012. This set out the planning policies for England and how these were expected to be applied.
- 1.4 Since this time there have been many updates to the NPPF, with the most recent being in December 2024, following a consultation in July 2024 by the Labour Government. This report was developed and written under the current NPPF 2024, and therefore has incorporated the changes to the NPPF set out in December 2024. This includes a new standard method local housing need figure for Stoke-on-Trent of 948 dwellings per annum, or 18,960 for the plan period between 2020-2040.
- 1.5 However, for the period 2020-2024, a total of 1,864 dwellings have already been completed. This leaves a residual need for 17,096 for the period 2024-2040, and it is that number which this study focuses upon.

### Overview of the RMA

- 1.6 The first key objective of this RMA is to establish the need for housing (both market and affordable) in Stoke-on-Trent on the assumption that it delivers meets the new government standard method number of dwellings to be supplied over the period 2020-2040, which is 18,960 dwellings. For much of the report, we consider the residual need for 2024-2040 of 17,096 dwellings, given that 1,864 have already been completed for the plan period. The final calculation for this task is set out, broken down by affordable and market housing, in Figure 30.
- 1.7 It is important to recognise that the information from the RMA should not be considered in isolation, but forms part of a wider evidence base to inform the development of housing and planning policies, in particular, linking strongly to issues around viability. The RMA does not seek to determine rigid policy conclusions, but instead provides a key component of the evidence base required to develop and support a sound policy framework. Planning policies should be consistent with the evidence base, but a wider range of factors can also be considered when developing policies.

## Summary of the ORS Approach to Modelling Housing Need

- 1.8 As noted above, this RMA seeks to establish the need for housing (both market and affordable) in Stoke-on-Trent on the assumption that it delivers housing to meet the standard method number of dwellings to be supplied over the period 2020-2040, which is 18,960 dwellings.
- 1.9 In Chapter 4, we consider the affordable housing needs for Stoke-on-Trent based on the latest official projections and cover the remaining 16-year period 2024-2040. They are informed by the latest ONS mid-year estimates<sup>2</sup>, and take account of the most up-to-date fertility and mortality rates and the latest migration trends. In particular, we focus upon the 2018 based 10-year migration trends variant population and household projections. The data within these projections is then adjusted in light of the Census 2021 and mid-year population estimates 2022 and 2023. The reason for choosing this set of projections is that they represent the best and most up to date information available for population and household growth trends currently published.
- 1.10 The highest rate of household formation for younger households in recent times was recorded in the 2001 Census. Therefore, we have returned household formation rates to their 2001 levels to be consistent with the government's objective of delivering more dwellings to allow more households to form. This in turn addresses any concerns that current household formation rates include the effects of suppressed formation due to low levels of housing completions. Any shortfall in the projected household growth and the need to deliver 18,960 dwellings is addressed by changes in net migration to Stoke-on-Trent.
- 1.11 Finally, in delivering the number of dwellings required, it is also necessary to include the impact of vacant and second homes to uplift the household projection to become the need for dwellings. This gives a net need for new affordable dwellings for the period 2024-2040 which is consistent with the trend growth in population and household in Stoke-on-Trent. Therefore, the figures produced in Chapter 4 are the overall conclusions for housing need in Stoke-on-Trent for affordable and market housing.
- 1.12 It should also be noted that this study looks at other housing issues, such as future need for student housing, older people homes, built to rent, and the number of homes that may need to be specially designed housing for older people and people with disabilities/illnesses. These needs are all inclusive within the figure of 18,960 and not in addition to that number.
- 1.13 Figure 5 sets out a flow chart of the study process building from demographic data and housing costs to consider a wide range of housing needs.

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<sup>2</sup> The ONS reissued the official estimates for mid-2012 to mid-2016 in March 2018 following methodological improvements.

Figure 5: Flow Chart of the Study



## 2. Demographic Projections

The baseline for establishing housing need

### Introduction

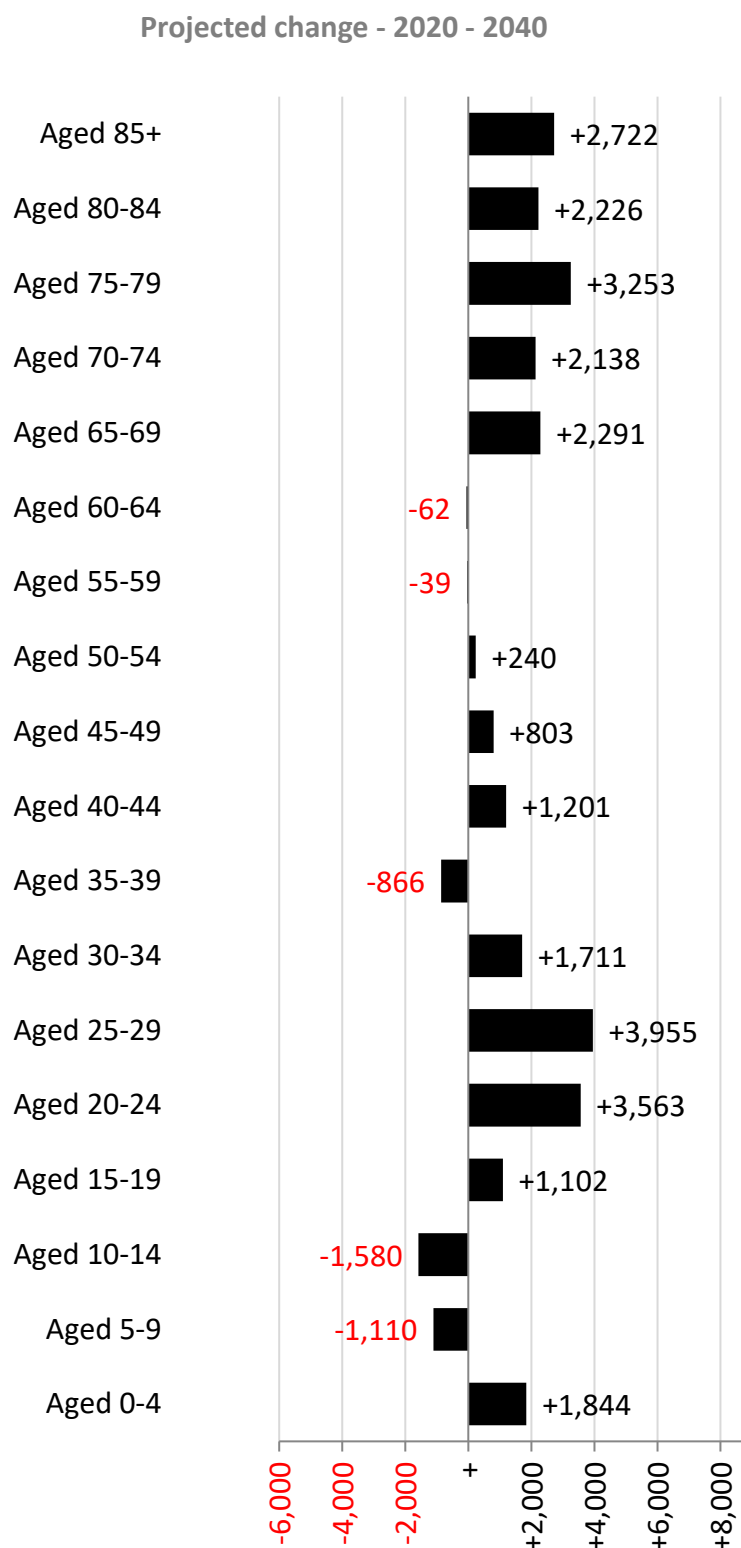
2.1 This chapter uses the available population projections for Stoke-on-Trent to explain the predicted growth of households during the plan period.

### Projected Population Age Profile

2.2 The 2018-based ONS household projections represent the most up-to-date household projections at the time of writing. However, since their publication, further Mid-Year Estimates (MYEs) of population have been released for 2022 and 2023. By applying the 2018 household formation rates to these population estimates, a more up-to-date estimate of household numbers for 2024 can be derived. The projection is then run based on this updated data to derive projected household change 2020-40 in Stoke-on-Trent.

2.3 The figures are calculated assuming that 18,960 additional dwellings will be delivered in Stoke-on-Trent over the period 2020-2040. The most two significant rises in the population are seen in those aged over 65, which represents a growth of 12,630 persons, as well as those in their twenties, which shows a growth of 7,520. The large growth number of those aged 65 and over represents a key policy concern because the increase in older people will include an increase in the number of dependent older people. There are currently a very high number of people aged 50 years and above in Stoke-on-Trent; if they do not migrate away then the older person population will grow rapidly.

**Figure 6: Population projections 2020-40 by 5-year age cohort for Stoke-on-Trent (Source: ONS 2018 based Population Projections, MYE 2022 and 2023 and ORS)**



## Household Projections by Age

2.4 An important point to understand in both the population and household growth is the extent to which growth is focused on older people and older households, particularly amongst those over 65. The table below considers household projections categorised by the age of the household representative (HRP)<sup>3</sup>. Please note that throughout this section, figures in the tables are rounded to the nearest 100 to simplify interpretation although all calculations are made using unrounded data.

2.5 Figure 7 shows an overall increase of 17,500 households over the 20-year period 2020-40. This is lower than the 18,960 total dwellings due to the figures being households, not dwellings, with an allowance for vacant homes and population living in Class C2 dwellings, requiring addition to transform households to dwellings. It is important to consider household growth in relation to age cohorts. Figure 7 shows the projected number of households in each cohort, showing their age in both 2020 and 2040. Clearly, no household representatives are aged under 5 (in 2024), but children aged under 5 in 2024 will be aged 15-24 in 2040, and thus could be potential heads of a household.

2.6 For example, households aged 15-24 in 2020 will be 35-44 in 2040. There are projected to be an extra 15,200 households in this cohort, partly due to new household formations and partly due to net migration. This figure is measuring new households to the area, so it is measuring the impact of existing households ageing and the age profile of new households in Stoke-on-Trent.

**Figure 7: Total projected change in households for 2020 and 2040 by age cohort of household representative (Note: Figures may not sum due to rounding)**

Age in 2020	<5	5-14	15-24	25-34	35-44	45-54	55-64	65+	TOTAL
Age in 2040	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	TOTAL
2020	-	-	4,400	17,000	18,600	20,200	19,000	28,800	108,100
2040	6,600	20,600	19,600	21,300	19,300	17,600	14,500	6,100	125,700
<b>TOTAL CHANGE</b>	<b>+6,600</b>	<b>+20,600</b>	<b>+15,200</b>	<b>+4,300</b>	<b>+700</b>	<b>-2,600</b>	<b>-4,500</b>	<b>-22,800</b>	<b>+17,500</b>

2.7 Based on the cohort analysis, around 47,400 extra households will be formed over the 20-year period 2020-40 by those who will be aged under 65 years in 2040. These extra households are offset against a reduction of 29,900 households aged 65 or over. Whilst the number of older person households will increase in Stoke-on-Trent, this will be due to existing households ageing and new

<sup>3</sup> A Household Representative (HRP) is a person chosen for statistical reasons by virtue of economic activity, age and/or sex as the representative of a household

households moving to the area. There will also be a loss of existing older households from net household dissolution following death, particularly in the 85+ cohort.

2.8 Whilst newly forming households can be in any age cohort, most of the newly forming households looking for housing will be in their twenties and thirties at the time that they form; there are very high numbers of these households in Stoke-on-Trent. Many of these households will buy or rent existing housing, perhaps vacated by an older existing household. Again, newly forming households moving in to existing properties may be in any age cohort. New housing stock is not necessarily occupied by newly formed households.

## Projected Household Types

2.9 When considering future need for different types of housing, it is important to understand that households of different ages are likely to have different needs. Similarly, households of different types (singles, couples and families) within each age group will also have different housing requirements.

2.10 Figure 8 shows the household numbers and net change for Stoke-on-Trent from 2020 to 2040, separated out by the age of the household representative person (HRP). The table draws on data from the ONS 2018 based household projections, mid-year population estimates 2022 and 2023, the Census 2021 and ORS's own modelling.

**Figure 8: Change in total projected households for 2020 and 2040 by household type and age of household representative (Note: Figures rounded to nearest 100; All calculations based on unrounded data. Figures may not sum due to rounding)**

Household Type	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	TOTAL
Single person	+910	-630	-470	+40	+1,090	+2,840	+1,080	+1,490	+6,400
Couple without children	+580	+1,770	+550	-1,380	-2,120	+470	+3,050	+600	+3,500
Families with child(ren)	+850	+1,320	-490	+440	-180	-50	-140	-30	+1,700
Other households	-160	+1,140	+1,380	+1,980	+1,550	-190	+170	+90	+5,900
<b>TOTAL</b>	<b>+2,200</b>	<b>+3,600</b>	<b>+1,000</b>	<b>+1,100</b>	<b>+300</b>	<b>+3,100</b>	<b>+4,200</b>	<b>+2,100</b>	<b>+17,500</b>

2.11 In summary over the 20-year period:

- » Single person households are projected to increase by 6,400; this includes an increase of 5,410 households with a household representative aged 65 years and over;
- » Families with dependent children are projected to have a net growth of 1,700;



- » Couples without dependent children are projected to have a net rise of 3,500 households, with 4,120 of these aged 65 years and over. However, there is projected to be a fall in the number of couples aged 45-64 who do not have dependent children;
- » The projected increase in “Other” households represents 5,900 households<sup>4</sup>.

2.12 The final group of ‘Other’ households is very important because it implies that much of the projected household growth in Stoke-on-Trent will be unrelated households, students, and multi-generation households. This is a point we will return to in Chapter 4.

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<sup>4</sup> Other Households can be defined as: “multi-person households including unrelated adults sharing, student households, multi-family households and households of one family and other unrelated adults”

## 3. Local Housing Market

### Housing trends and cost of housing in Stoke-on-Trent

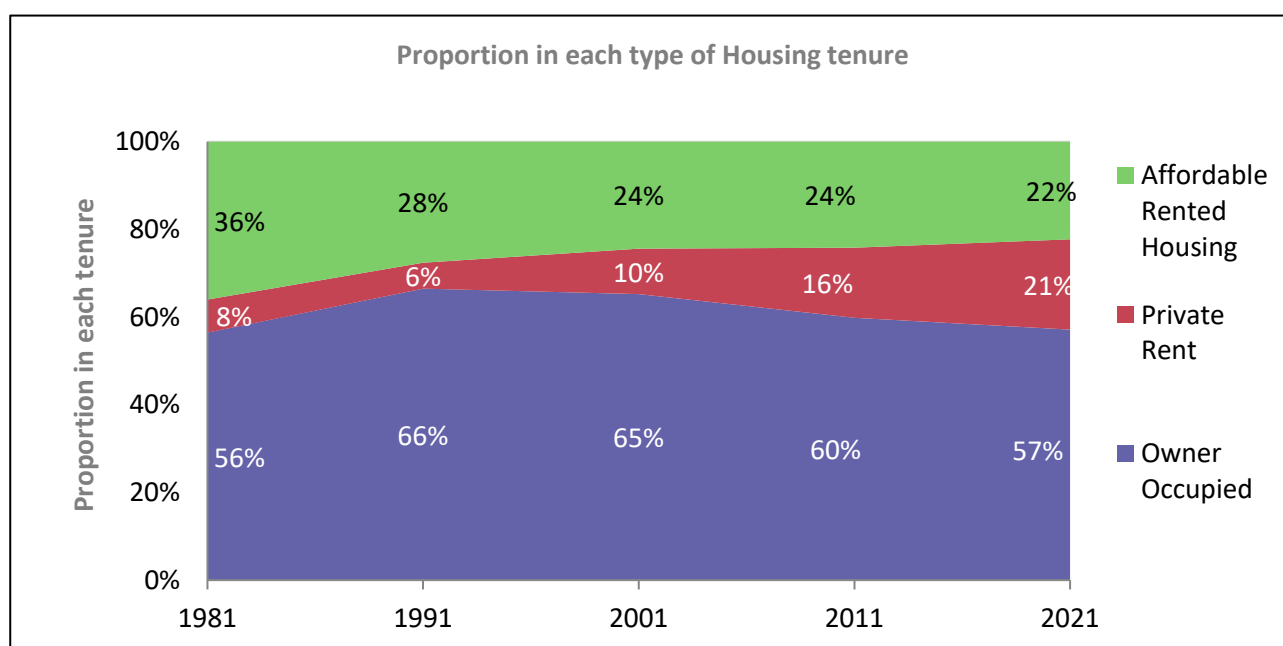
#### Introduction

- 3.1 This chapter explores the cost of housing in Stoke-on-Trent and the incomes needed to rent or buy at market prices.
- 3.2 It highlights the potential income gaps, and identifies where and how people may fall into affordable housing need. This includes consideration of Social Rent, Shared Ownership, Discount Market Sales, and access to housing benefit for those in the rental sector. Our modelling has a focus upon Discounts Market Sales at 80% of market prices.

#### Housing Tenure Trends

- 3.3 When considering the local housing market, it is worth noting the changes to tenure over the past forty years.
- 3.4 Figure 9 shows how the most notable change has been the decline in the proportion of people in affordable rented housing (comprised of Social Rent and other affordable rented homes) which has fallen from 36% to 22% during the period. In contrast, the number of people living in privately rented accommodation has grown. Between 1981 and 1991, there was a strong growth in owner occupiers, partly as a consequence of the introduction of right to buy policies. This peaked at 66% in 1991, but has fallen slightly since that time.

**Figure 9: Housing tenure trends for Stoke-on-Trent (1981 – 2021). Source: UK Census of Population**



3.5 Figure 10 provides the detailed data for the period.

**Figure 10: Number of households and net change in Stoke-on-Trent by Tenure 1981-2021**  
(Source: UK Census of Population)

Tenure type	1981	1991	2001	2011	2021	1981-1991	1991-2001	2001-2011	2011-2021
Owner occupied	52,732	64,812	67,282	64,347	63,057	+12,080	+2,470	-2,935	-1,290
Private rent	7,057	5,733	10,708	17,229	22,774	-1,324	+4,975	+6,521	+5,545
Affordable Rented Housing	33,647	26,933	25,206	25,999	24,569	-6,714	-1,727	+793	-1,430
<b>TOTAL</b>	<b>93,436</b>	<b>97,478</b>	<b>103,196</b>	<b>107,575</b>	<b>110,400</b>	<b>+4,042</b>	<b>+5,718</b>	<b>+4,379</b>	<b>+2,825</b>

3.6 The long-term growth in the private rented sector (PRS) in Stoke-on-Trent is consistent with national trends. Given this context, PPG recognises the importance of understanding the likely future role of the private rented sector.

3.7 The growth of the private rented sector has been acknowledged as both a growing and long-term option for meeting the nation's housing need. If the PRS expands and other sectors contract, it is clear that many households who would previously have their housing needs met in other sectors are now renting privately. This includes many households currently unable to afford their housing costs, which can be seen from the expansion of families receiving Housing Benefit in the private rented sector.

3.8 It is important for local authorities to recognise the role of the private rented sector at a local level. National letting policies and the reality of pressures on the housing stock make it less likely that single persons aged under 35 years will be allocated to a 1-bedroom Social Rented or Affordable Rented property. Affordability issues like this contribute to the number of 'other' households such as Houses in Multiple Occupation and multi-generation living. The private rented sector makes an important contribution towards providing low cost housing options.

3.9 As discussed later, there are many households residing in the private rented sector in Stoke-on-Trent who aspire to home ownership. If affordable Discount Market Sales or Shared Ownership properties are provided for this group it would potentially reduce the size of the private rented sector. This in turn would provide for households that meet the previous and current Government's definitions of affordable housing.

## Cost of Renting

3.10 When considering renting in Stoke-on-Trent, it is important to reflect on the range of rental options available together with the impact of the housing benefit levels in the area. There are a number of

rates to consider. There are four key definitions to consider when looking at the cost of renting in Stoke-on-Trent. These include:

- » Median and lower quartile private rent;
- » Local Housing Allowance (LHA) for North Staffordshire BRMA<sup>5</sup>;
- » Affordable Rent based on existing dwellings available for affordable rent; and
- » Social Rents.

3.11 The Local Housing Allowance (LHA) is the maximum payment for claimants in receipt of housing benefit. These are based on broad rental market areas (BRMAs). The LHA is currently calculated on the 30<sup>th</sup> percentile private rent, as of April 2024, but rates will be frozen until at least 2026.

3.12 Figure 11 sets out the median weekly rents for different property sizes in Stoke-on-Trent together with the local housing allowances and the calculated affordable rent rates.

**Figure 11: Weekly rent thresholds in Stoke-on-Trent (Source: Valuation Office Agency 2022-23; SDR 2024)**

Weekly Rent £	Median Private Rent	Lower Quartile Private Rent	Local Housing Allowance Staffordshire North BRMA	Affordable Rent	Social Rent
1 bedroom	£103.49	£91.99	£97.81	£85.12	£73.17
2 bedrooms	£118.44	£103.49	£110.47	£100.02	£80.06
3 bedrooms	£146.27	£126.49	£136.93	£111.84	£92.66
4+ bedrooms	£205.83	£153.63	£184.11	£134.28	£109.33

3.13 Across all property sizes, the lower quartile private rent is lower than the maximum LHA in Stoke-on-Trent and Social Rents are also always lower.

3.14 Although the relationship between the LHA rate and private rents is helpful for benchmark purposes, it does not take account of the disposable income available to households after their housing costs have been paid; it is *“housing that is too expensive compared to disposable income”* that the PPG references in the context of assessing the need for affordable housing (ID 2a-023).

3.15 Considering some examples of disposable income:

- » A single person household with a gross income of £20,000 from employment would have £16,880 (£324 per week) after income tax and national insurance contributions. Housing costs at 35% of gross income would represent 41.4% of their net income and would leave £189 per week as disposable income to cover their other living expenses.

<sup>5</sup> This represents the maximum amount of housing benefit that can be claimed. Previously based on the 30<sup>th</sup> percentile private rent, however more recent increases are based on Consumer Price index (CPI) and rates were frozen in the July 2015 Budget.

- » A couple with two children with a gross income of £20,000 from employment would have up to £19,559 (£375 per week) after income tax and national insurance contributions (assuming both earned £10,000). Therefore, housing costs at 35% of gross income would represent 35.8% of their net income and would leave £241 per week as disposable income to cover their other living expenses.

3.16 We should also consider the differing potential levels of housing benefit:

- » The maximum amount of weekly income that a single person household can receive before their income starts to affect their housing benefit is currently £73.10 for those aged 25 or over and £57.90 for those aged 16-24.
- » The maximum amount of weekly income that a couple with two children can receive before their income starts to affect their housing benefit is currently £248.65 (if one or both are aged 18 or over).

3.17 When assessing affordable housing need, it is not appropriate to adopt a simplistic income multiplier as this does not take into account different household circumstances. **It is better to consider housing benefit eligibility criteria set by the Department for Work and Pensions. This will take into account the different amounts of disposable income for various types of households, based on the rents for suitable housing.** Therefore, a key consideration in the ORS Model<sup>6</sup> as to whether a household can afford market rents is whether they receive housing benefit or Universal Credit to assist with their housing costs. **If a household is renting privately and does not receive housing benefit, then they are covering their own rents. This shows that the household is capable of affording its rent without Government assistance.**

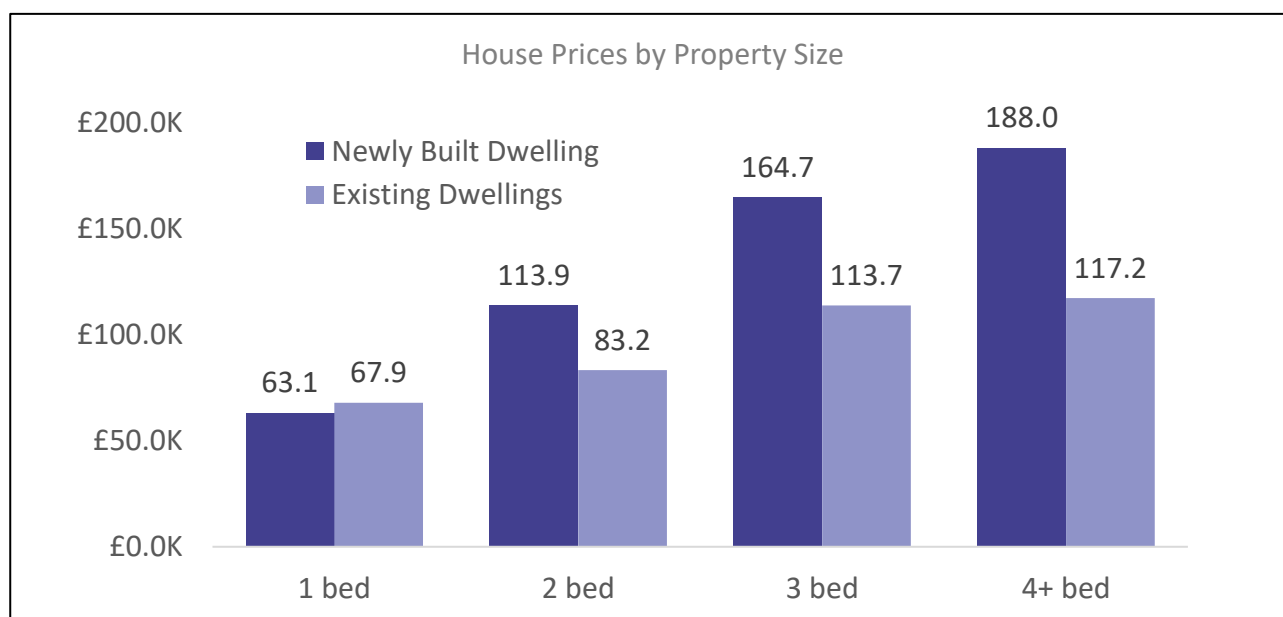
## Cost of Home Ownership

- 3.18 House prices clearly vary in accordance with a range of factors. An important component is the size of the property, with the number of bedrooms being key. Figure 12 shows lower quartile house prices in Stoke-on-Trent by bedroom size. We would note that the 2 bedroom price is based upon an estimate for 2 bedroom flats. Currently 2 bedroom new build house prices in Stoke-on-Trent have an entry price of around £140,000 in 2024.
- 3.19 There is also a difference between existing properties and new build dwellings. New build dwellings generally attract a premium, and this is the case in Stoke-on-Trent, with the exception of 1-bedroom properties where existing properties are more expensive.

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<sup>6</sup> See *Summary of the ORS Approach to Modelling Housing Need*, paragraph 1.8

**Figure 12: Lower quartile prices (adjusted by CPI) (2024) by property size (Source: ORS based on ONS House Price Statistics, Bank of England, Valuation Office Agency and Land Registry Price Paid Data)**



3.20 The difference in values between new build and existing properties is likely to be down to a range of factors which include the location of new build housing, the relative size of properties, comparative quality condition of existing stock, and other intangible issues such as character.

## Identifying the Gap for Affordable Home Ownership

3.21 The NPPF encourages local authorities to widen opportunities for home ownership. A range of Low-Cost Home Ownership (LCHO) products have also been developed to assist households into homeownership, including Shared Ownership and Discount Market Sales.

### Shared Ownership

3.22 Figure 13 sets out the weekly costs associated with shared ownership properties of different sizes, taking account of the differential full market prices and based on the following assumptions:

- » 40% equity share purchased by the occupier;
- » 10% of the equity purchased is available as a deposit;
- » Mortgage costs base based on a 30-year repayment mortgage at 6% interest;
- » Rent based on 2.75% of the retained equity paid each year; and
- » Service charge of £20 per week.

**Figure 13: Shared ownership costs (Note: Mortgage costs based on a 30-year repayment mortgage at 6% interest. Rent based on 2.75% of the retained equity annually. Service charge assumed to be £20 per week)**

Number of bedrooms	Property Value	40% Equity Share	10% Deposit	Weekly Mortgage Costs	Weekly Rent Costs	Weekly Service Charge	TOTAL of weekly costs
1 bedroom	£63,070	£25,228	£2,523	£31.63	£19.96	£20.00	£71.59
2 bedrooms	£113,899	£45,559	£4,556	£57.13	£36.04	£20.00	£113.17
3 bedrooms	£164,727	£65,891	£6,589	£82.62	£52.13	£20.00	£154.75
4+ bedrooms	£188,047	£75,219	£7,522	£94.32	£59.51	£20.00	£173.83

- 3.23 Figure 14 shows the sensitivity of weekly costs to the equity share purchased; it presents this relative to the equivalent local rents which run from a median rent for a 1-bedroom property of £70 per week, to £170 per week for a 4 bedroom plus property. This model uses a 6% interest rate for modelling purposes, if rates are lower in the future, then shared ownership will be more affordable. Conversely, higher rates make it less affordable. As can be seen in Figure 14, the cost of shared ownership is the best option for 1-bedroom properties. However, for 3 and 4+ bedroom properties, it becomes a much less attractive option.

**Figure 14: Total weekly costs for shared ownership based on different equity shares ((Note: Mortgage costs based on a 30-year repayment mortgage at 6% interest. Rent based on 2.75% of the retained equity annually. Service charge assumed to be £20 per week. Cells highlighted in orange are above the lower quartile private rent but below median private rent, cells in red are above the equivalent median private rent.))**

Total Weekly Cost £	Property Value	25% Equity Share	30% Equity Share	35% Equity Share	40% Equity Share	45% Equity Share	50% Equity Share
1 bedroom	£63,070	£64.72	£67.01	£69.30	£71.59	£73.88	£76.17
2 bedrooms	£113,899	£100.76	£104.9	£109.03	£113.17	£117.31	£211.45
3 bedrooms	£164,727	£136.80	£142.78	£148.76	£154.75	£160.73	£166.72
4+ bedrooms	£188,047	£153.33	£160.16	£166.99	£173.83	£180.66	£187.49

#### Discount Market Sales

- 3.24 Meanwhile, Figure 15 sets out the weekly costs associated with Discount Market Sales properties with 60%, 70%, and 80% equity, taking account of the differential full market prices and based on the following assumptions:

- » 60%, 70% or 80% equity share purchased by the occupier;
- » 10% of the remaining equity purchased is available as a deposit; and

» Mortgage costs base based on a 30-year repayment mortgage at 5% interest<sup>7</sup>.

**Figure 15: Total weekly costs for Discount Market Sales with 60%, 70% and 80% Equity Share**  
(Note: Mortgage costs based on a 30-year repayment mortgage at 5% interest. Cells highlighted in orange are above the lower quartile private rent but below median private rent, cells in red are above the equivalent median private rent.)

Total Weekly Cost £	Property Value	Discount Market Sales with 60% equity share	Discount Market Sales with 70% equity share	Discount Market Sales with 80% equity share
1 bedroom	£63,070	£42.49	£49.57	£56.65
2 bedrooms	£113,899	£76.73	£89.52	£102.31
3 bedrooms	£164,727	£110.97	£129.47	£147.96
4+ bedrooms	£188,047	£126.68	£147.80	£168.91

- 3.25 Discount Market Sales, with a 30% in perpetuity discount, are very similar in weekly cost to Shared Ownership, with a 30% equity, and median rent. Therefore, from an affordability point of view, Discount Market Sales and Shared Ownership are options for those who can afford to rent.

#### Income Needed for Other Types of Housing

- 3.26 Another housing option that could be made available in Stoke-on-Trent, thereby increasing the variety of products available, is Build to Rent. Build to Rent is defined by the NPPF Glossary as:

**Build to Rent:** purpose-built housing that is typically 100% rented out.

*Schemes will usually offer longer tenancy agreements of three years or more, and will typically be professionally managed stock in single ownership and management control.*

**NPPF 2024 (Glossary)**

- 3.27 Build to Rent housing tends to be somewhat more expensive than median rents (typically more comparable to upper quartile rents). Occupants tend to be those that can afford these higher rents, but are not currently seeking to own a property since the income required to service such rents is typically in excess of that required to get onto the housing ladder through Low Cost Home Ownership options.
- 3.28 The National Planning Policy Framework states that affordable housing on Build to Rent schemes should be provided in the form of affordable private rent. The PPG offers a “generally suitable” benchmark that 20% of any given Build to Rent scheme should be provided as affordable rent (maintained in perpetuity). In terms of setting affordable rent levels, national affordable housing

<sup>7</sup> For shared ownership we have assumed a 6.0% mortgage rate and for Discount Market Sales we have assumed a 5% rate. In general there is a mortgage premium for Shared Ownership when compared to full ownership.



policy requires a rent discount of at least 20% for affordable private rent homes relative to local market rents (inclusive of service charges).

- 3.29 However, the affordability of these affordable Build to Rent options is highly dependent on the rent being discounted. Research by JLL<sup>8</sup> shows that the average Build to Rent option is 9.3% more expensive than the median rent. Therefore, this tends to lead to the affordable Build to Rent options being more expensive than Social Rent, and are best considered as a form of Discounted Market Rent.

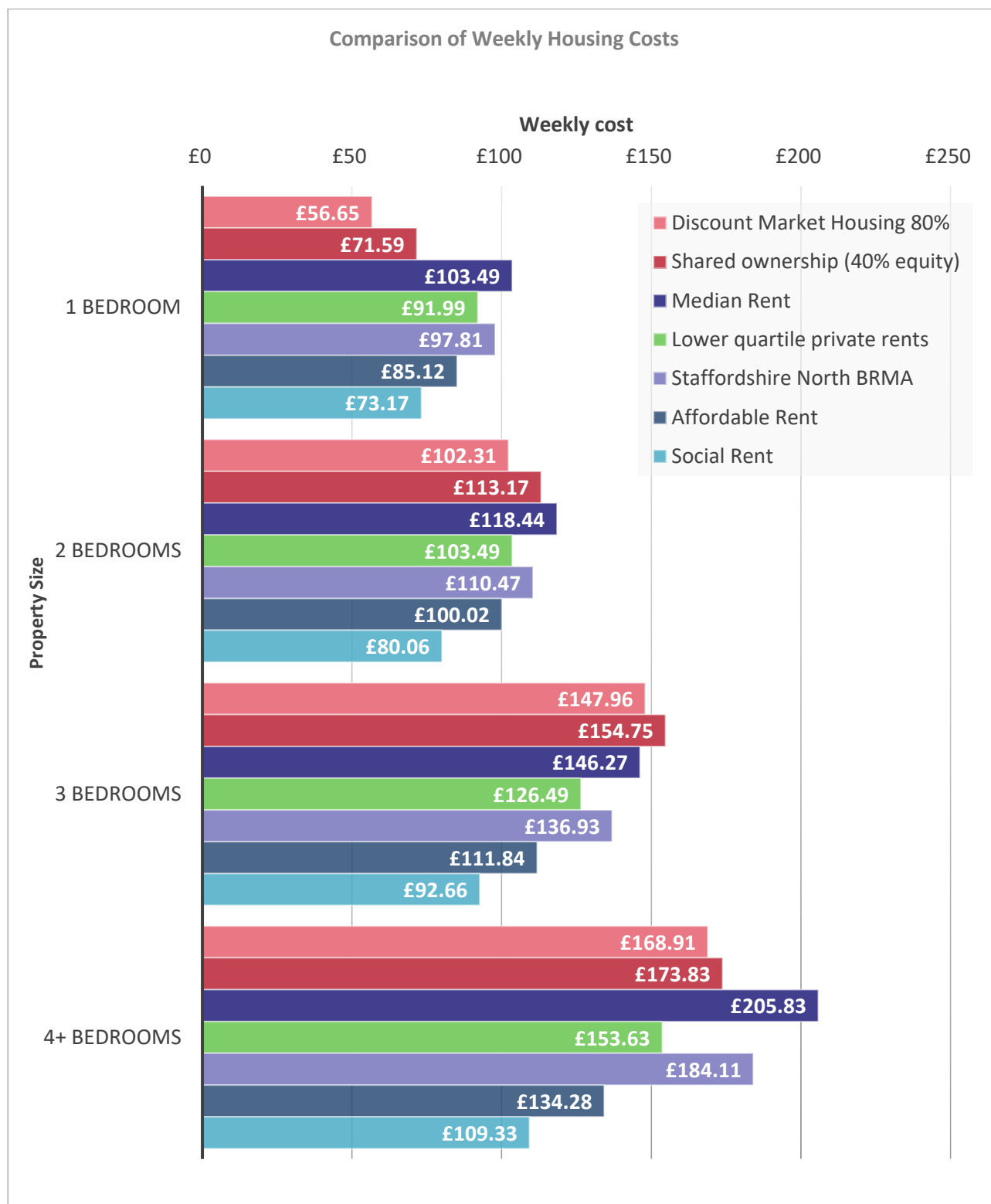
## Summary of Housing Costs

- 3.30 This chapter has considered, in some detail, the cost of housing depending on tenure type and property size. Figure 16 summarises these costs for each property size, with all costs adjusted to 2023 levels using the most recent data available. Social Rent is significantly cheaper than any other tenure, but is the most expensive to provide as it requires the greatest amount of subsidy from the developer. Both Shared Ownership and Discount Market Sales are less expensive than renting privately, except for 3-bedroom properties where both are more expensive. However, the only meaningful gaps are for 1-bedroom and 4+ bedroom property sizes, so these are the only property sizes that represent an alternative for those who can afford to rent.

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<sup>8</sup> [jll-build-to-rent-performance-report-2018.pdf](#)

**Figure 16: Comparison of weekly housing costs by property size including any service charges**  
 (Source: Valuation Office Agency and Land Registry Price Paid Data)



## 4. Affordable Housing Need

### Identifying households who cannot afford market housing

#### Introduction

4.1 The definition of affordable housing was changed in the NPPF 2024 with an emphasis upon Social Rent. Annex 2 of the Revised NPPF now defines affordable housing as being:

#### **Affordable housing**

*Housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers)*

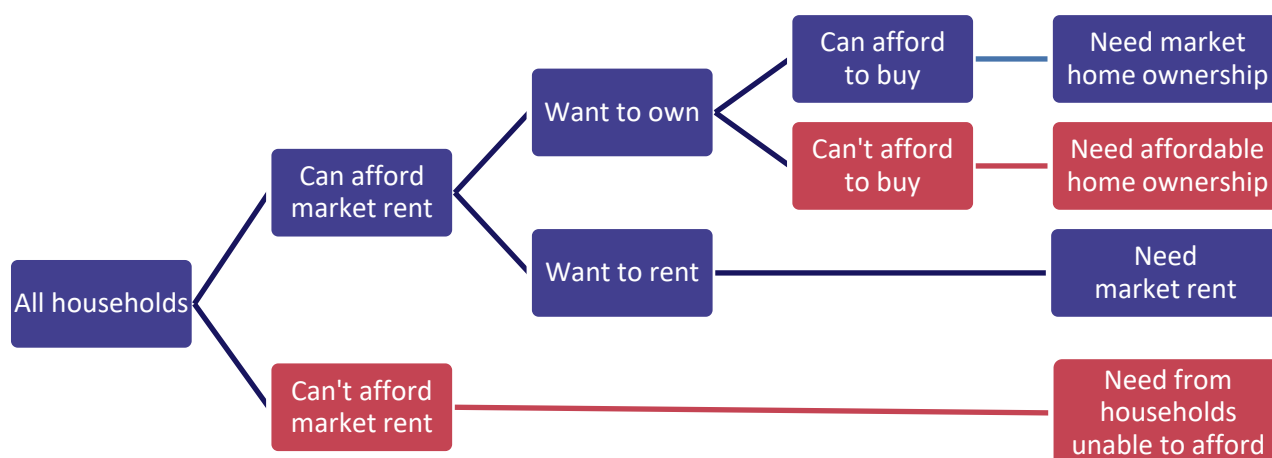
NPPF 2024, Annex 2

4.2 The Planning Practice Guidance contains “*Housing needs of different groups*” published on 24<sup>th</sup> May 2021<sup>9</sup>, which covers:

- » Addressing the need for different types of housing;
- » Affordable housing; and
- » Rural Housing.

4.3 While the current government focus is on the need for Social Rent, the assessment of affordable housing need should consider both those who cannot afford to rent and those households who can afford to rent but would like to buy. In Figure 17, blue indicates that the households that can afford the option, whilst red indicates those households which cannot afford the option.

**Figure 17: Establishing the need for market and affordable housing**



<sup>9</sup> <https://www.gov.uk/guidance/housing-needs-of-different-groups#affordable-housing>

## Assessing Affordable Housing Needs

- 4.4 The PPG identifies that “projections of affordable housing need will need to take into account new household formation, the proportion of newly forming households unable to buy or rent in the market area, and an estimation of the number of existing households falling into need” (ID 2a-021). **The ORS Model recognises that the proportion of households unable to buy or rent in the market area will not be the same for all types of household, and that this will also differ by age.** Therefore, the appropriate proportion is determined separately for each household type and age group.
- 4.5 The affordability percentages in Figure 18 are calculated using detailed information from the 2021 Census, alongside data published by the Department of Work and Pensions (DWP) about housing benefit claimants relating specifically to Stoke-on-Trent. For each type of household in each age group, the table identifies the percentage of households unable to afford their housing costs. This is the proportion of households in each group that either occupy affordable housing or receive housing benefit to enable them to afford market housing. This shows a high level of affordable need for lone parents and in single person households.

**Figure 18: Assessing affordability by household type and age for Stoke-on-Trent (Source: Census 2021 and DWP)**

Percentage unable to afford market housing	Under 25	25-34	35-44	45-54	55-64	65+
Single person household	29%	22%	42%	46%	43%	34%
Couple family with no dependent children	19%	10%	19%	17%	15%	19%
Couple family with 1 or more dependent children	36%	26%	19%	17%	26%	34%
Lone parent family with 1 or more dependent children	98%	87%	71%	61%	64%	60%
Other household type <sup>10</sup>	18%	25%	28%	27%	29%	19%

### Current Unmet Needs of Households Unable to Afford

- 4.6 Any exploration of housing need in an area must first give consideration to existing unmet needs. Households assumed to be unable to afford housing include:
- » All households that are currently **homeless**;
  - » All those currently housed in **temporary accommodation**; and
  - » People in a **reasonable preference category** on the housing register, where their needs have not already been counted. Therefore, a household can be on the housing

<sup>10</sup> Other Households can be defined as: “multi-person households including unrelated adults sharing, student households, multi-family households and households of one family and other unrelated adults”

register but not counted as being in need in this assessment because they have no identified housing need.

- 4.7 Given this context, the model includes the needs of all these households when establishing the need for affordable housing at a base date of 2024. The evidence is predominantly derived from data collected by Stoke-on-Trent on homelessness or households otherwise unsuitably housed, but we also consider the needs of households who are overcrowded in both the social and private rented sector.
- 4.8 The analysis counts the needs of all households living in overcrowded rented housing when establishing the affordable housing need (which could marginally overstate the requirements) but it does not count the needs of owner occupiers living in overcrowded housing. We do not count those in owner occupied housing because they would typically not qualify for affordable housing. Student households are also excluded, given that their needs are assumed to be transient.
- 4.9 Concealed households are an important part of unmet housing need. Concealed households are identified through Census data and include lone parents or couples with or without children who are sharing with another household. They do not include single persons living at home or individuals who are house sharing in the private rented sector who may wish to occupy affordable housing but have little chance of doing so. However, not all concealed households want separate housing. Any concealed households in a reasonable preference category on the housing register will be counted regardless of age. The analysis also considers the additional growth of concealed households with family representatives aged under 55 (even when not on the housing register) and assumes that all such households are unlikely to be able to afford housing (otherwise they would have found a more suitable home). We have counted the growth in these households between 2001 and 2021 as a backlog which requires to be addressed.
- 4.10 The analysis does not count people occupying insanitary housing or otherwise living in unsatisfactory housing conditions as a need for additional affordable housing. These dwellings would be unsuitable for any household and enabling one household to move out would simply allow another to move in – so this would not reduce the overall number of households in housing need.
- 4.11 Figure 19 sets out the assessment of current unmet affordable housing need for Stoke-on-Trent:

**Figure 19: Assessing current unmet gross need for affordable housing (Source: ORS Housing Model)**

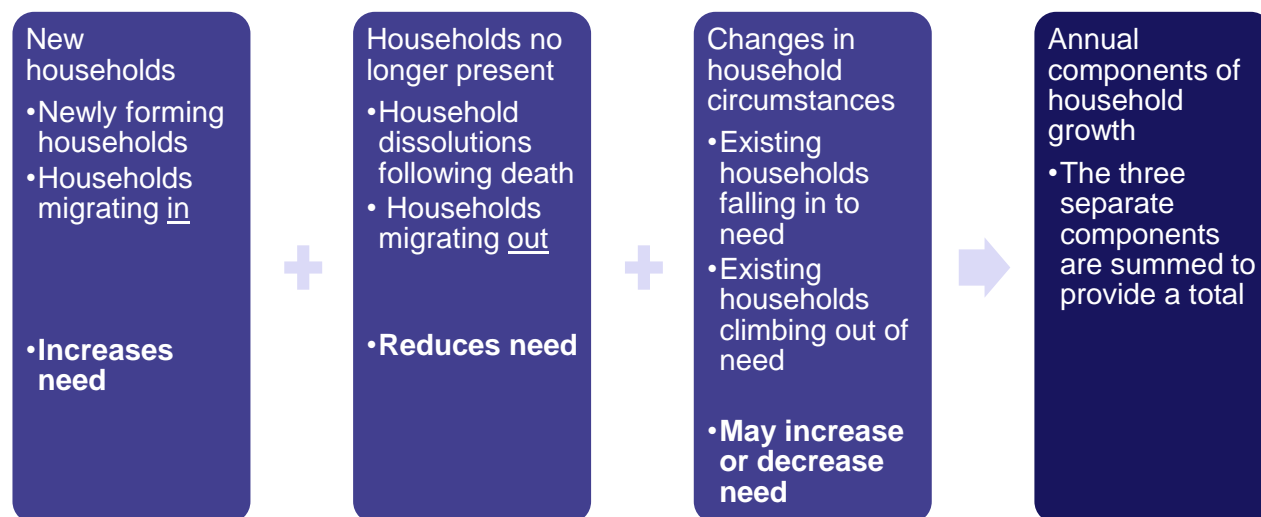
Current unmet need classification	Current status	Affordable Housing Gross Need	Affordable Housing Supply	Affordable Housing Net Need
Homeless households in priority need [Source: CLG P1E returns]	Currently in temporary accommodation in communal establishments (Bed and breakfast or Hostels)	37	-	37
Homeless households in priority need [Source: CLG P1E returns]	Currently in temporary accommodation in market housing (Private sector leased or Private landlord)	0	-	0
Homeless households in priority need [Source: CLG P1E returns]	Currently in temporary accommodation in affordable housing (Local Authority or RSL stock)	22	22	0
Homeless households in priority need [Source: CLG P1E returns]	Households accepted as homeless but without temporary accommodation provided	1	-	1
Concealed households [Source: Census 2001 and 2021]	Growth in concealed households with family representatives aged under 55	343	-	343
Overcrowding based on the bedroom standard [Source: Census 2021 and English Housing Survey]	Households living in overcrowded private rented housing	792	-	792
Overcrowding based on the bedroom standard [Source: Census 2021 and English Housing Survey]	Households living in overcrowded social rented housing	1,250	1,250	0
Other households living in unsuitable housing that cannot afford their own home [Source: CLG LAHS]	People who need to move on medical or welfare grounds, including grounds relating to a disability	218	18	200
Other households living in unsuitable housing that cannot afford their own home [Source: CLG LAHS]	People who need to move to a particular locality in Stoke-on-Trent, where failure to meet that need would cause hardship	826	68	758
<b>TOTAL</b>	<b>TOTAL</b>	<b>3,489</b>	<b>1,358</b>	<b>2,131</b>

- 4.12 Based on a detailed review of both the past trends and current estimates, our analysis has concluded that 3,489 households are currently living in unsuitable housing and are unable to afford their own housing. This assessment is based on the criteria set out in the PPG and avoids double counting, as far as possible.
- 4.13 Of these households, 1,358 currently occupy affordable housing that does not meet the current householders' needs, mainly due to overcrowding. These households all require moving, predominantly to a larger property; this would also free an affordable home. Providing more suitable housing for these households will enable them to vacate their existing affordable housing property, which can subsequently be allocated to another (smaller) household in need of affordable housing.
- 4.14 There is, therefore, a current affordable housing need of 2,131 households (3,489 households who need affordable housing less 1,358 who are already in affordable housing and would free a property if they move = 2,131).

#### Projected Future Need of Households Unable to Afford

- 4.15 When considering the number of newly arising households likely to be in affordable housing need, the PPG recommends a *"gross annual estimate"* (ID 2a-021) suggesting that *"the total need for affordable housing should be converted into annual flows"* (ID 2a-024).
- 4.16 This section analyses and brings together the annual components of household growth as shown in this flowchart:

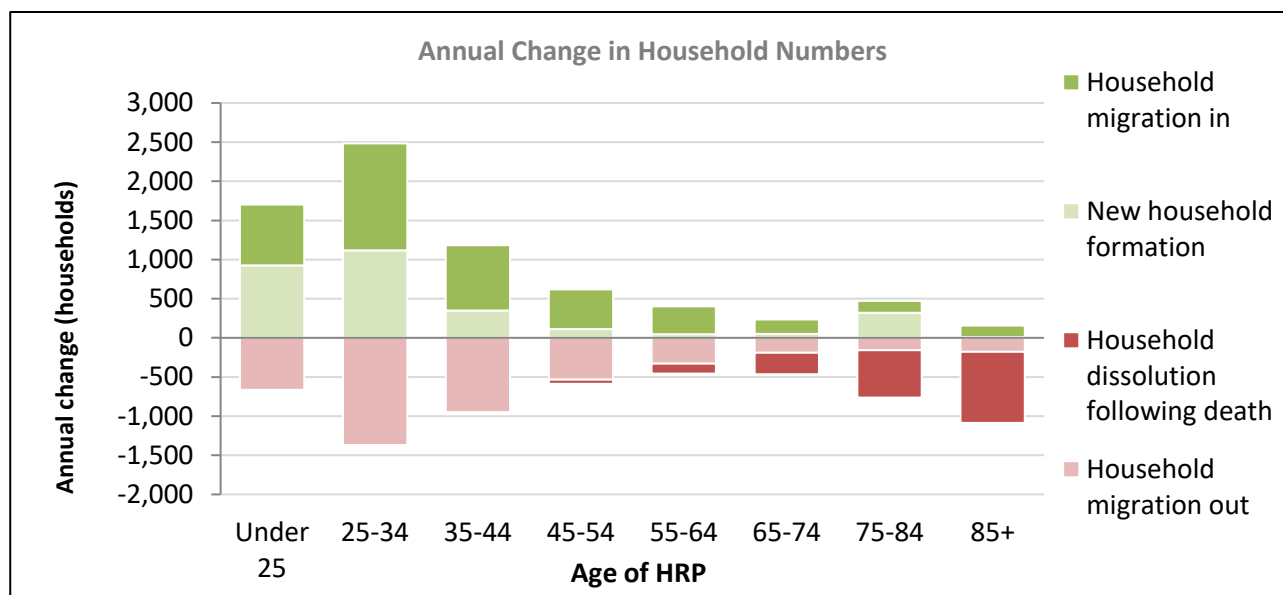
**Figure 20: Flow Chart of annual components of growth analysis**



- 4.17 Figure 21 shows the age structure of each of the components of household change. This analysis is based on changes within each age cohort. Comparisons are based on households born in the same year and relate to their age at the end of the period. Therefore, all new households are properly counted, rather than only counting the increase in the number of households in each age group. The data shows a high rate of household formation for those aged 25-34 years, but these households also have high in and out migration rates to Stoke-on-Trent. For older age groups, formation and

migration is much lower, but household dissolution starts to become higher for those aged 65 years and over.

**Figure 21: Annual change in household numbers in each age cohort by age of HRP in Stoke-on-Trent (Source: ORS Housing Model)**



4.18 Together with information on household type, this provides a framework for the model to establish the proportion of households who are unable to afford their housing costs. The following tables look at the impact of different types of households. The percentage of households unable to afford housing are based upon those in receipt of housing benefit by household type and age and also those allocated to affordable housing in the past (taking account of double counting). The split between newly forming and migrating households is derived from components of the household projections which take account of new household formation through natural growth in the population alongside growth due to **all** in and out migrating households.

**Figure 22: Annual components of Household Growth 2024-40: Newly forming households (Source: ORS Housing Model. Note: Figures may not sum due to rounding)**

Household type	All households	Households able to afford housing costs	Households unable to afford housing costs	% unable to afford housing costs
Newly forming households	2,850	1,895	956	34%
Households migrating in to the area	4,586	3,106	1,480	32%
<b>All new households</b>	<b>7,436</b>	<b>5,001</b>	<b>2,435</b>	<b>33%</b>

4.19 The ORS Model identifies 2,850 new households projected to form in Stoke-on-Trent each year based upon the modelled household projections, of which 34% will be unable to afford their housing costs. This amounts to 983 households each year.



- 4.20 The model also considers new households migrating to the area. The projection is for 4,586 households per annum, based upon trend household growth and migration data; 32% of which (1,480 households) will be unable to afford their housing costs. For clarity, these households cannot afford to meet their own housing costs and it is not just the case that they cannot afford to purchase a property. It should be remembered that households in affordable housing need will also leave Stoke-on-Trent, thus reducing need.
- 4.21 This results in a total of 2,435 new households in need of affordable housing per annum (Figure 22).

**Figure 23: Annual components of Household Growth 2024-40: Households no longer present**  
(Source: ORS Housing Model. Note: Figures may not sum due to rounding)

Household type	All households	Households able to afford housing costs	Households unable to afford housing costs	% unable to afford housing costs
Household dissolutions following death	2,020	1,454	566	28%
Households migrating <u>out</u> of the area	4,427	2,996	1,431	32%
<b>All households no longer present</b>	<b>6,447</b>	<b>4,450</b>	<b>1,997</b>	<b>31%</b>

- 4.22 PPG identifies that “*there will be a current supply of housing stock that can be used to accommodate households in affordable housing need*”, and that it is necessary to establish “*the number of affordable dwellings that are going to be vacated by current occupiers that are fit for use by other households in need*” (ID 2a-022).
- 4.23 The model identifies 2,020 households are likely to dissolve following the death of all household members. This is based upon the age profile of households, with deaths being modelled by locally specific mortality rates. The death of the final member of a household creates a dissolution. Many of these households will own their homes outright, however 566 of these are likely to have been unable to afford market housing and will mostly be living in affordable rented housing.
- 4.24 In addition, some households that are unable to afford housing will migrate away from the area, so their needs should be discounted to ensure consistency with the household projections. The model identifies that 4,427 households will migrate out of the area each year, again derived from components of the household projections which measure all households migrating in and out of Stoke-on-Trent, including 1,431 households who are unable to afford their housing costs. A proportion of these will vacate rented affordable housing (which will become available for another household) whereas others that have not yet been allocated an affordable home will reduce the number of households waiting. (It should be noted that some might have chosen to stay if housing costs were cheaper or more affordable housing was available).
- 4.25 Altogether, there are 1,997 households who will vacate affordable dwellings or will no longer be waiting for a home (Figure 23). Therefore, fewer households dissolve or out-migrate from Stoke-

on-Trent than those who form or migrate into the area, so these changes increase the level of projected future affordable housing need.

- 4.26 Figure 24 shows the change in the number of households who can afford their housing costs in terms of the number of households falling into need, usually due to their income decreasing and those climbing out of need, usually because of their income increasing. This is explained more fully below the table and is based on incomes and demographic data.

**Figure 24: Annual components of Household Growth 2024-40: Households moving into and out of need (Source: ORS Housing Model. Note: Figures may not sum due to rounding)**

Household type	All households	Households able to afford housing costs	Households unable to afford housing costs	% unable to afford housing costs
Existing households falling into need	-	-481	481	100%
Existing households climbing out of need	-	626	-626	0%
<b>Change in existing households</b>	-	<b>144</b>	<b>-144</b>	-

- 4.27 PPG also identifies that it is important to estimate “the number of existing households falling into need” (ID 2a-021). Whilst established households that continue to live in Stoke-on-Trent will not contribute to household growth, changes in household circumstances (such as separating from a partner or the birth of a child) can lead to households who were previously able to afford housing falling into need. The needs of these households are counted by the model, and it is estimated that 481 established households will fall into need in Stoke-on-Trent each year.
- 4.28 This is the change in the number of established households of each type in each age group identified as being unable to afford market housing. The analysis only considers established households, so households that form or dissolve during the period and migrant households are all excluded. Established households are analysed on a cohort basis, using 5-year bands and periods. This means that the same households are considered at the start and the end of the period; at the end of the period, they will be 5 years older than at the start of the period. For example, the number of established households aged 30-34 unable to afford market housing at the start of the period is compared with the number aged 35-39 at the end of the period 5 years later. The analysis is undertaken based on a matrix of 15 age groups and 5 household types and repeated for 4 five-year periods. Those sub-groups where the number of established households unable to afford has increased are summed to identify the total falling into need. Those sub-groups where the number has reduced are summed to identify the total climbing out of need. For example, if at the start of a 5 year period, 1,000 households aged 30-34 cannot afford market housing, and at the end of the period 1,500 households aged 35-39 cannot afford market housing, then the number of households in that cohort have fallen into need.
- 4.29 However, established households’ circumstances can also improve. For example:

- » When two single person households join together to form a couple, pooling their resources may enable them to jointly afford their housing costs (even if neither could afford separately).
- » Households also tend to be more likely to afford housing as they get older, so young households forming in the early years of the projection may be able to afford later in the projection period.

4.30 These improved circumstances can therefore reduce the need for affordable housing over time. The model identifies those climbing out of need by considering household types by age bands and affordability. It found that the circumstances of 626 households will improve such that they become able to afford their housing costs having previously being unable to afford.

4.31 Therefore, considering the changing needs of existing households overall, **there is a net increase of 144 existing households needing affordable housing each year.** (Figure 24). We would note that typically the number of households falling into and climbing out of need broadly balances in a local authority.

4.32 The following table (Figure 25) summarises the overall impact of:

- » New households adding to housing need (Figure 22);
- » The households no longer present reducing housing need (Figure 23); and
- » The changes in circumstances impacting existing households (Figure 24).

**Figure 25: Annual components of Household Growth 2024-40: Summary (Source: ORS Housing Model. Note: Figures may not sum due to rounding)**

STOKE-ON-TRENT 2024-40	All households	Households able to afford housing costs	Households unable to afford housing costs
All new households	7,436	5,001	2,435
All households no longer present	-6,447	-4,450	-1,997
Change in existing households	-	144	-144
<b>Future affordable housing need 2024-40 (Annual average)</b>	<b>989</b>	<b>696</b>	<b>293</b>
<b>Future affordable housing need 2024-40 (16 Year change)</b>	<b>15,824</b>	<b>11,128</b>	<b>4,695</b>

4.33 Overall, reviewing the contribution of each element amounts to an additional 4,695 households needing affordable housing over the 16-year period 2024-40, or a rate of 293 per annum (rounded).

### Needs of Households Aspiring to Homeownership

- 4.34 To consider the need for those who aspire to own, but who can afford private rents, Figure 26 links together data for the number of households of each type in each age group living in private rented housing and paying their own rent with the aspiration data from the English Housing Survey 2021/22. Figure 26 establishes the number of existing households likely to aspire to homeownership that have not been counted in the affordable housing need.

**Figure 26: Households currently living in the Private Rented Sector and paying their own rent that aspire to home ownership (Note: Figures may not sum due to rounding)**

Household Type	15-24	25-34	35-44	45-54	55-64	65+	TOTAL
Single person	506	1020	508	154	111	102	2399
Couple without children	354	1062	180	64	41	30	1731
Families with child(ren)	142	1122	877	279	0	0	2420
Other households	460	542	332	204	121	0	1660
<b>Total Volume</b>	<b>1,461</b>	<b>3,746</b>	<b>1,897</b>	<b>702</b>	<b>272</b>	<b>132</b>	<b>8,210</b>
<i>Percentage of households</i>	<i>18%</i>	<i>46%</i>	<i>23%</i>	<i>9%</i>	<i>3%</i>	<i>2%</i>	<i>18%</i>

- 4.35 Based on this analysis, we can estimate that there is a total of around 8,210 households currently resident in Stoke-on-Trent who cannot afford to own their own home but would aspire to do so. 64% of these households are aged 15-34, with the substantial majority (87%) aged under 45. There is nothing in the modelling to state that the households need or would want to buy in Stoke-on-Trent, just that they are currently renting and want to buy a property. Note that the NPPF specifically talks about housing need, but talks of demand when considering affordable to own properties.
- 4.36 In addition to the current need, it is also important to consider new households that are projected to form over the period 2024-40. Through the same modelling process of combining future household projections with the aspiration data from the EHS, we can conclude that it is likely that there would be a further 9,914 households that form over the 16-year period who will be able to afford to pay market rent but unable to afford to own, despite that being their aspiration. Overall, there are likely to be 18,098 households who aspire to homeownership but who cannot afford to buy their own home over the period 2024-40: a net annual need of 1,131 per year. It is important to note that these household do not all represent a need for affordable home ownership in Stoke-on-Trent; instead, they represent all private renting households who may wish to own a property in Stoke-on-Trent. We consider how many of these households are likely to generate a need for affordable home ownership below.

## Identifying the Overall Affordable Housing Need

- 4.37 Figure 27 brings together the information on assessing the unmet need for affordable housing in 2024 from Figure 19 and Figure 25 together with the future need for affordable housing and those aspiring to home ownership arising over the 16-year period 2024-40. It can be noted that this assessment has no regard for whether those aspiring to ownership can access affordable home ownership options. We would also note that there is no double counting between those who cannot afford market rents and those who aspire to own.
- 4.38 Again, it should be noted that aspiring home ownership hugely inflates need. It also does not capture if these people want to live in the same area that they rent or if they might be able to buy elsewhere.

**Figure 27: Assessing total need for affordable housing in the Stoke-on-Trent 2024-2040 (Source: ORS Housing Model)**

STOKE-ON-TRENT 2024-40	Affordable Housing Need Households unable to afford	Affordable Housing Need Households aspiring to home ownership	Overall Affordable Housing Need
Current housing need in 2024	2,131	8,210	10,341
Future housing need 2024-40	4,695	9,888	14,583
<b>TOTAL HOUSING NEED</b>	<b>6,826</b>	<b>18,098</b>	<b>24,924</b>

- 4.39 On this basis, we can conclude that the potential overall need for affordable housing for Stoke-on-Trent would comprise a total 24,924 households over the 16-year period 2024-2040, equivalent to an average of 1,558 per annum. We would note immediately that this does not represent the final need for affordable housing in Stoke-on-Trent for the reasons set out below.
- 4.40 It is necessary to consider how affordable need can be addressed within the overall housing need established. It will be important for local authorities to plan for the needs of **all** households unable to afford to rent or own market housing if they are going to avoid the number of housing benefit claimants living in private rented housing increasing along with the costly use of temporary accommodation. Therefore, for the purpose of establishing the plausibility of low-cost home ownership access, we have assumed a maximum discount of 20% on open market prices for properties.
- 4.41 Given this context, Figure 28 identifies those households with income that would be insufficient to afford 80% of newbuild prices at the lower quartile for the local area, those households with savings of less than £5,000, and those households that both have sufficient income and savings to purchase an open market property but nonetheless choose to rent. It should be remembered that, as set out in Figure 16, Discount Market Sales are typically more affordable than Shared Ownership in Stoke-on-Trent, despite Shared Ownership often requiring a lower deposit. This is based on further analysis of the EHS data which considers the income distribution and savings data for households that rent privately but aspire to homeownership. This data has been updated to reflect current

income levels and scaled for each local area using indices from the ONS gross disposable household income (GDHI) tables.

- 4.42 Of the 18,098 households who can afford to rent but who aspire to homeownership, there would be 3,836 that would be able to afford market home ownership that choose not to (but aspire to do so at some point in the future). This is around 21% of the total potential need. There would be a further 6,586 households with insufficient income to have a realistic prospect of being able to afford at 80% of open market values (Figure 28). This is unsurprising because they cannot afford 100% of market prices, so many will also not be able to afford 80% of market prices. Of the remaining dwellings for households with incomes above the minimum threshold, there would be 6,086 where the household had savings of less than £5,000<sup>11</sup> and were therefore unable to afford the assumed deposit of purchasing a home in the local area.

**Figure 28: Affordable homeownership housing mix by household affordability 2024-2040**  
(Source: ORS Housing Model)

Number of bedrooms	All households aspiring to home ownership	MINUS properties over the cap limit or where the household can afford market home ownership	Households unable to afford market home ownership	MINUS households unable to afford 80% of newbuild LQ	Households able to afford 80% of newbuild LQ	MINUS households with savings of less than £5,000	Households able to afford 80% of newbuild LQ and have savings of £5,000 or more
1 bedroom	<b>1,753</b>	543	<b>1,210</b>	357	<b>853</b>	719	<b>134</b>
2 bedrooms	<b>9,391</b>	2,255	<b>7,137</b>	2,945	<b>4,192</b>	3,238	<b>954</b>
3 bedrooms	<b>6,293</b>	939	<b>5,354</b>	2,943	<b>2,411</b>	1,797	<b>614</b>
4+ bedrooms	<b>660</b>	99	<b>561</b>	341	<b>220</b>	120	<b>100</b>
<b>TOTAL</b>	<b>18,098</b>	<b>3,836</b>	<b>14,262</b>	<b>6,586</b>	<b>7,676</b>	<b>5,874</b>	<b>1,802</b>

- 4.43 On this basis, between 2024 and 2040, 1,802 dwellings are needed for households that aspire to homeownership but cannot afford it who also have at least £5,000 in savings and incomes above the relevant threshold.

<sup>11</sup> £5,000 is a minimum amount required as the seed of saving for a deposit. The modelling is not prescriptive regarding the amount of savings, only that the savings and income should give the household a reasonable chance of being able to buy a property, including the need to save more in many cases.

4.44 Whilst it will be a policy decision as to how much of the additional need for affordable homeownership from households able to afford market rent should be provided, it would seem appropriate to only plan for the needs of those 1,802 households likely to be able to afford the various products that will potentially be available, in addition to the 6,826 households unable to afford to rent or own market housing from Figure 19 and Figure 25. Figure 29 provides a breakdown of the affordable housing on this basis.

**Figure 29: Overall need for Affordable Housing 2024-40, including aspiring households able to access affordable home ownership, by property size**

(Source: ORS Housing Model. Note: Figures may not sum due to rounding)

STOKE-ON-TRENT	Affordable Housing Need Households unable to afford	Affordable Housing Need Households aspiring to home ownership	Affordable Housing (Households)
1 bedroom	913	134	1,047
2 bedrooms	2,635	954	3,589
3 bedrooms	2,367	614	2,981
4+ bedrooms	911	100	1,011
<b>TOTAL HOUSING NEED</b>	<b>6,826</b>	<b>1,802</b>	<b>8,628</b>

4.45 This study identifies an overall affordable housing need from 8,628 households over the 16-year period 2024-40 (539 per annum). This includes the needs from all households unable to afford to rent or own market housing and provides for those households who aspire to homeownership but cannot afford to buy where there is a realistic prospect of those households being able to access a 70% Discount Market Sale property. It is this figure, not the 24,924 set out in Figure 27, which represents the affordable housing need for households in Stoke-on-Trent over the period 2024-40.

4.46 However, it is important to recognise that there are many more households who aspire to homeownership who either do not have sufficient savings or sufficient income to realise their aspiration. Many of these households require an intermediate rent or ownership product if they are to be able to move from private rented in Stoke-on-Trent, though they may also decide to move to a more affordable area. It is also important to recognise that these figures assume that the number of households in receipt of housing benefit to enable them to afford market housing in the private rented sector does not change.

## Size and Tenure Mix based Upon Overall Housing Needs

4.47 Within the overall need of 6,401 affordable homes identified for those unable to afford market rents, it is possible to further consider the mix of affordable housing products that would be appropriate based on the mix of households needing affordable housing. In order to profile



affordability, income data from the English Housing Survey (2012-14)<sup>12</sup> and ONS Survey of Personal Incomes (2014 and 2018) has been used and modelled to establish the income distribution by household type and age in Stoke-on-Trent.

- 4.48 Figure 30 provides a breakdown of the supply of 15,883 dwellings between market and affordable housing on this basis. Figure 30 shows the result of applying the vacancy rate for affordable homes to the summary of households in Figure 29. This changes the affordable housing need from 8,628 households to 8,750 dwellings. The rate applied is based upon the vacancy rate of affordable housing in the 2021 Census; this is 1.4%. These affordable homes are subtracted from the overall dwelling need calculated above. The size mix for each tenure is derived from a mixture of the household type and past trend. The key driver of size for affordable to rent is the high number of overcrowded households in Stoke-on-Trent. **Whilst, numerically, there is a high need for all sizes of property, the highest need is for 2 and 3 bedrooms; around 80% of the overall affordable need is for 2 and 3 bedroom properties.** We would note that the model assumes that any overcrowded households are required to address their need for a larger property. However, there is no mechanism in place to compel smaller households to downsize, so we do not assume that any under occupying households will move to a smaller property. We would also note that the largest need recorded on the Stoke-on-Trent housing register is for 1 bedroom properties, but many of these households do not fall into a reasonable preference category and are therefore not counted as requiring affordable housing in this assessment.
- 4.49 It is important to note that the affordable housing figures quoted are for net delivery. Therefore, if any properties are sold under right to buy, or lost through demolition, then they require addition to the figures one for one. Similarly, we have not counted any pipeline supply delivery, and any homes brought back into use can be counted against the needs.
- 4.50 In terms of affordable home ownership, we have included all households who potentially can afford Discount Market Sales at 80% of the market price and those who can afford private rents but who aspire to own and have a realistic prospect of doing so through schemes such as Discount Market Sales or Shared Ownership. This represents 1,802 households from Figure 29, plus a further 25 households who cannot afford market rents plus an allowance for vacancies.
- 4.51 The table also contains an allowance to reconcile population and household estimate which derives from the way in which institutional population is treated within the household projections. The household projections exclude population in institutional settings and assume that the same ratio of over 75 year olds will be in institutional housing in the future as is currently the case. Therefore, not all people are assumed to be in households. However, the table below encompasses the entire population of the local authority, so it is necessary to reconcile the household projections with the total population and the number of dwellings to be provided. It is important to note that we are not assuming that the equivalent of 245 dwellings in Stoke-on-Trent are delivered as Class C2 bedspaces, but instead that the population who are assumed to occupy these dwellings in the population projections are counted at some point in the model.

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<sup>12</sup> This is the most recent data available that allows this analysis



- 4.52 The market housing figure contains both market rent and owned occupied dwellings. As noted above, market rent will grow by 9,888 dwellings for those who aspire to own (Figure 27) unless affordability improves so the market rented sector is likely to grow considerably.

**Figure 30: Overall Dwelling need for Affordable Housing (including households aspiring to home ownership) and Market Housing by property size**  
(Source: ORS Housing Model. Note: Figures may not sum due to rounding)

Number of bedrooms	Require Social Rent	Require Affordable Rent	Aspire to Own	Total Affordable Housing (Total columns 2-4)	Total Market Housing	Total (Total columns 5-6)
1 bedroom	771	155	157	1,062	781	<b>1,843</b>
2 bedrooms	1,877	795	807	3,640	2,828	<b>6,467</b>
3 bedrooms	1,541	859	871	3,023	4,348	<b>7,371</b>
4+ bedrooms	603	321	325	1,025	144	<b>1,169</b>
C2 Dwellings	-			-	245	<b>245</b>
<b>TOTAL</b>	<b>4,792</b>	<b>2,130</b>	<b>1,827</b>	<b>8,750</b>	<b>8,346</b>	<b>17,096</b>
1 bedroom	16.1%	7.3%	8.6%	12.1%	9.4%	10.8%
2 bedrooms	39.2%	37.3%	44.2%	41.6%	33.9%	37.8%
3 bedrooms	32.2%	40.3%	47.7%	34.5%	52.1%	43.1%
4+ bedrooms	12.6%	15.1%	17.8%	11.7%	1.7%	6.8%
C2 Dwellings					2.9%	1.4%

- 4.53 The most significant finding overall from Figure 30 is that **the need for affordable to rent housing, the vast majority of which will be social housing, is 6,922 dwellings (4,792 for Social Rent plus 2,130 for Affordable Rent).**

## Policy Implications for Affordable Housing Need

- 4.54 This document represents a technical analysis for the housing needs of Stoke-on-Trent. As noted in the introduction, we do not consider that it should set firm policies for the Council, but should instead be seen as underwriting the evidence of policies which will be developed. However, we are able to make a series of recommendations.
- 4.55 The core issue facing Stoke-on-Trent is that in Figure 30, the ORS model estimates a need for at least 6,922 (i.e. 4,792 plus 2,130) affordable to rent dwellings for households unable to afford market housing, from an overall total supply of 17,096 over the period 2024-2040. This represents around 40% of the total supply for Stoke-on-Trent. Therefore, maximising the delivery of social rented housing should be a priority of the council.
- 4.56 Stoke-on-Trent provides ORS with full housing and transfer waiting list data, and the average length of time spent on the register is set out in Figure 31. We have separated out those who are seeking

a transfer within the affordable housing sector and those who are seeking a new tenancy, and we have also excluded those seeking older person accommodation.

- 4.57 Whilst there are more people on the registers seeking a 1 bedroom property, the longest wait times is for 4+ bedrooms, due to a lack of existing stock. Those seeking 3 bedrooms are also likely to wait longer than those seeking 1 and 2 bedrooms.

**Figure 31: Time Spent on the Transfer and Housing Registers (Source: Council Records)**

Number of bedrooms	Waiting List	Transfer List
1 bedroom	556	726
2 bedrooms	546	633
3 bedrooms	759	859
4+ bedrooms	1,058	998

- 4.58 Overall, the wait time for 4+ bedroom property is close to 3 years. These households are also likely to have the most pressing needs, whilst many who are seeking a 1 bedroom property will not fall within any reasonable preference category.
- 4.59 Therefore seeking to develop larger social rented units would meet the most pressing needs in Stoke-on-Trent.
- 4.60 The model also identifies a very high need for affordable properties to own. However, these would typically be for those households who can afford to rent. Therefore, given viability constraints, we would suggest that delivering these units should be a lower priority; instead, Stoke-on-Trent may wish to focus upon developing a higher quality private rented sector through developments such as Build to Rent.

## Comparison With the HENA Update November 2021

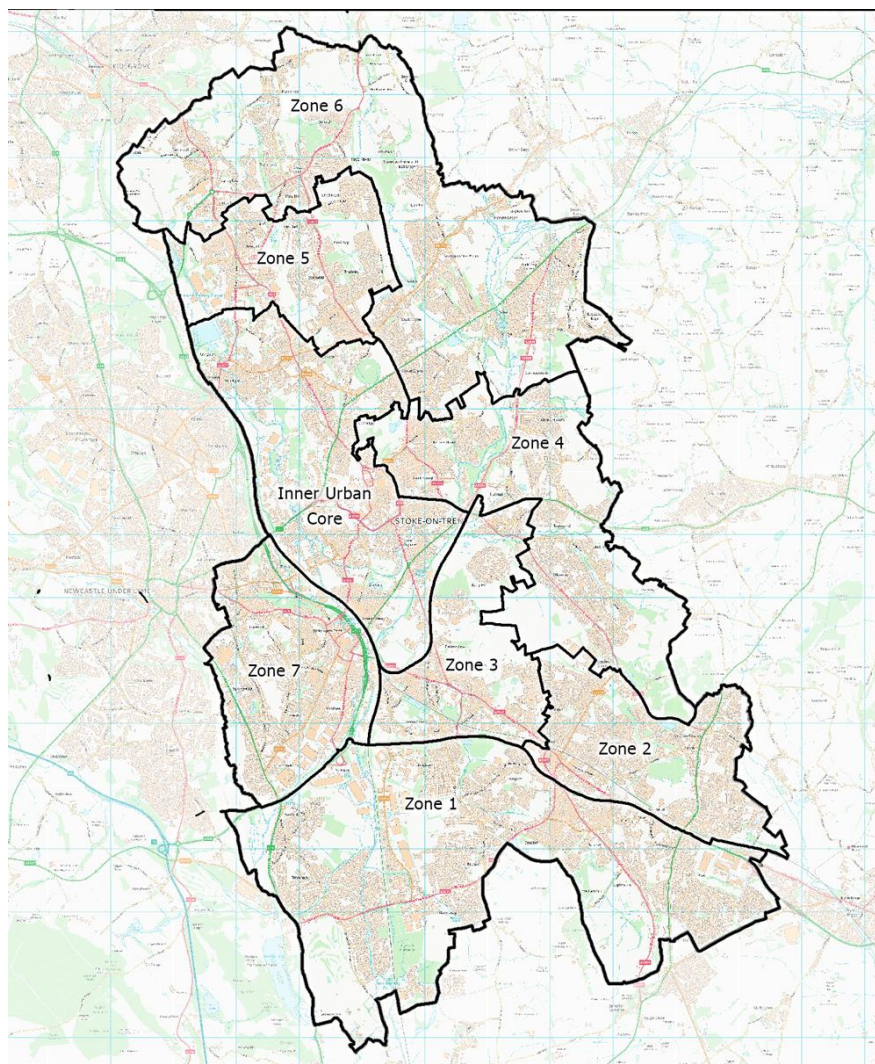
- 4.61 The most recent assessment of housing need conducted for Stoke-on-Trent was the Housing and Employment Needs Assessment Update November 2021.
- 4.62 This RMA identifies a need for 547 affordable homes per annum in Stoke-on-Trent over the 16-year plan period 2024-2040 for households who cannot afford market housing (8,750 dwellings from Figure 30 divided by 16). The HENA 2021 study concluded that the affordable housing need is less than a quarter of that amount: 124 dwellings per annum over a 20 year period 2020-40 for those who cannot afford market housing.
- 4.63 The differences between the numbers are driven by a small number of key factors. These include:
- » The fact that the RMA includes households who can afford private rents, but who aspire to own and have a realistic chance of doing so. The HENA did not include this group as a separate need as the relevant guidance relating to First Homes was released in 2021;

- » The backlog of need for the HENA 2021 was 1,740 households, which was then divided by 20 years to give an annual backlog of 87 households. For the current RMA, the total backlog was 2,131 households; and
- » The single most important difference being that the HENA assumed a much higher turnover in the affordable housing stock each year than the RMA. In reality, the turnover in affordable housing is falling each year.

## Housing Needs of the Housing Market Sub-Areas

4.64 To this point, we have only considered the housing needs for the whole of Stoke-on-Trent. However, Stoke-on-Trent has 8 established housing sub-areas. These areas were established and used by the Council in previous evidence based documents, and were used in previous Housing Needs Assessments. Each of the zones is a recognisable area of Stoke-on Trent which is the basis for planning decisions.

**Figure 32: Sub-Areas of Stoke-on-Trent (Source: Council Planning Team and Previous Housing Needs Assessments)**



4.65 To model the needs of sub-areas, a variety of approaches can be adopted. For this study, our approach can be simplified as:

- » We firstly identify the number of current people, households and dwellings in each sub-area. This includes considering the age profile of the population and also the household types;
- » Trends for population change in the sub-areas are then considered which allow us to develop a projection of migration for each area;
- » The demography of each area is then considered to develop a projection of births and deaths;
- » This allows for a projection of population change in each sub-area based upon recent trends;
- » The data is then reconciled with the overall target of 15,883 dwellings, to ensure consistency between the sub-area analysis and the overall housing need for Stoke-on-Trent; and
- » The analysis process set out in earlier in this Chapter is then followed for each sub-area to model their affordable housing needs, based upon their demographic projections;

**Figure 33: Overall Dwelling need for Affordable Housing for Inner Urban Area (including households aspiring to home ownership) and Market Housing by property size**  
(Source: ORS Housing Model. Note: Figures may not sum due to rounding)

Number of bedrooms	Require Social Rent	Require Affordable Rent	Aspire to Own	Total Affordable Housing (Total columns 2-4)	Total Market Housing	Total (Total columns 5-6)
1 bedroom	264	52	47	363	203	566
2 bedrooms	483	214	239	936	530	1466
3 bedrooms	258	142	106	505	493	998
4+ bedrooms	134	72	22	228	21	249
<b>TOTAL</b>	<b>1,138</b>	<b>480</b>	<b>414</b>	<b>2,032</b>	<b>1,248</b>	<b>3,280</b>
1 bedroom	8.0%	1.6%	1.4%	11.1%	6.2%	17.3%
2 bedrooms	14.7%	6.5%	7.3%	28.5%	16.2%	44.7%
3 bedrooms	7.9%	4.3%	3.2%	15.4%	15.0%	30.4%
4+ bedrooms	4.1%	2.2%	0.7%	7.0%	0.6%	7.6%

**Figure 34 Overall Dwelling need for Affordable Housing for Zone 1 (including households aspiring to home ownership) and Market Housing by property size**  
(Source: ORS Housing Model. Note: Figures may not sum due to rounding)

Number of bedrooms	Require Social Rent	Require Affordable Rent	Aspire to Own	Total Affordable Housing (Total columns 2-4)	Total Market Housing	Total (Total columns 5-6)
1 bedroom	95	21	15	130	136	266
2 bedrooms	233	92	126	451	477	928
3 bedrooms	308	175	122	604	1099	1703
4+ bedrooms	174	92	30	296	51	347
<b>TOTAL</b>	<b>809</b>	<b>379</b>	<b>294</b>	<b>1,482</b>	<b>1,762</b>	<b>3,244</b>
1 bedroom	2.9%	0.6%	0.5%	4.0%	4.2%	8.2%
2 bedrooms	7.2%	2.8%	3.9%	13.9%	14.7%	28.6%
3 bedrooms	9.5%	5.4%	3.8%	18.6%	33.9%	52.5%
4+ bedrooms	5.4%	2.8%	0.9%	9.1%	1.6%	10.7%

**Figure 35 Overall Dwelling need for Affordable Housing for Zone 2 (including households aspiring to home ownership) and Market Housing by property size**  
(Source: ORS Housing Model. Note: Figures may not sum due to rounding)

Number of bedrooms	Require Social Rent	Require Affordable Rent	Aspire to Own	Total Affordable Housing (Total columns 2-4)	Total Market Housing	Total (Total columns 5-6)
1 bedroom	27	10	1	37	42	79
2 bedrooms	89	31	52	173	200	373
3 bedrooms	87	50	34	171	343	514
4+ bedrooms	17	10	2	30	6	35
<b>TOTAL</b>	<b>221</b>	<b>101</b>	<b>89</b>	<b>411</b>	<b>591</b>	<b>1,001</b>
1 bedroom	2.7%	1.0%	0.1%	3.7%	4.2%	7.9%
2 bedrooms	8.9%	3.1%	5.2%	17.3%	20.0%	37.3%
3 bedrooms	8.7%	5.0%	3.4%	17.1%	34.2%	51.3%
4+ bedrooms	1.7%	1.0%	0.2%	3.0%	0.6%	3.5%



**Figure 36 Overall Dwelling need for Affordable Housing for Zone 3 (including households aspiring to home ownership) and Market Housing by property size (Source: ORS Housing Model. Note: Figures may not sum due to rounding)**

Number of bedrooms	Require Social Rent	Require Affordable Rent	Aspire to Own	Total Affordable Housing (Total columns 2-4)	Total Market Housing	Total (Total columns 5-6)
1 bedroom	24	0	9	34	31	65
2 bedrooms	75	31	40	146	136	282
3 bedrooms	50	25	23	98	158	256
4+ bedrooms	10	7	0	17	3	20
<b>TOTAL</b>	<b>160</b>	<b>62</b>	<b>73</b>	<b>295</b>	<b>327</b>	<b>622</b>
1 bedroom	3.9%	0.0%	1.4%	5.4%	5.0%	10.4%
2 bedrooms	12.1%	5.0%	6.4%	23.5%	21.9%	45.3%
3 bedrooms	8.0%	4.0%	3.7%	15.7%	25.4%	41.1%
4+ bedrooms	1.6%	1.1%	0.0%	2.8%	0.4%	3.2%

**Figure 37 Overall Dwelling need for Affordable Housing for Zone 4 (including households aspiring to home ownership) and Market Housing by property size (Source: ORS Housing Model. Note: Figures may not sum due to rounding)**

Number of bedrooms	Require Social Rent	Require Affordable Rent	Aspire to Own	Total Affordable Housing (Total columns 2-4)	Total Market Housing	Total (Total columns 5-6)
1 bedroom	105	21	19	145	62	207
2 bedrooms	266	122	128	516	225	741
3 bedrooms	207	117	82	405	305	710
4+ bedrooms	42	23	7	71	5	76
<b>TOTAL</b>	<b>620</b>	<b>283</b>	<b>236</b>	<b>1,138</b>	<b>597</b>	<b>1,735</b>
1 bedroom	6.1%	1.2%	1.1%	8.4%	3.6%	11.9%
2 bedrooms	15.3%	7.0%	7.4%	29.8%	13.0%	42.7%
3 bedrooms	11.9%	6.7%	4.7%	23.4%	17.6%	40.9%
4+ bedrooms	2.4%	1.3%	0.4%	4.1%	0.3%	4.4%

**Figure 38: Overall Dwelling need for Affordable Housing for Zone 5 (including households aspiring to home ownership) and Market Housing by property size (Source: ORS Housing Model. Note: Figures may not sum due to rounding)**

Number of bedrooms	Require Social Rent	Require Affordable Rent	Aspire to Own	Total Affordable Housing (Total columns 2-4)	Total Market Housing	Total (Total columns 5-6)
1 bedroom	51	10	9	70	52	123
2 bedrooms	150	61	79	290	219	509
3 bedrooms	129	75	50	254	330	584
4+ bedrooms	33	16	7	56	7	63
<b>TOTAL</b>	<b>363</b>	<b>163</b>	<b>144</b>	<b>671</b>	<b>608</b>	<b>1,279</b>
1 bedroom	4.0%	0.8%	0.7%	5.5%	4.1%	9.6%
2 bedrooms	11.7%	4.8%	6.2%	22.7%	17.1%	39.8%
3 bedrooms	10.1%	5.9%	3.9%	19.9%	25.8%	45.7%
4+ bedrooms	2.6%	1.3%	0.5%	4.4%	0.5%	4.9%

**Figure 39 Overall Dwelling need for Affordable Housing for Zone 6 (including households aspiring to home ownership) and Market Housing by property size (Source: ORS Housing Model. Note: Figures may not sum due to rounding)**

Number of bedrooms	Require Social Rent	Require Affordable Rent	Aspire to Own	Total Affordable Housing (Total columns 2-4)	Total Market Housing	Total (Total columns 5-6)
1 bedroom	69	10	16	95	105	200
2 bedrooms	222	92	117	431	481	912
3 bedrooms	246	133	103	482	926	1408
4+ bedrooms	98	52	17	167	30	198
<b>TOTAL</b>	<b>636</b>	<b>288</b>	<b>252</b>	<b>1,176</b>	<b>1,543</b>	<b>2,719</b>
1 bedroom	2.5%	0.4%	0.6%	3.5%	3.9%	7.4%
2 bedrooms	8.2%	3.4%	4.3%	15.9%	17.7%	33.5%
3 bedrooms	9.0%	4.9%	3.8%	17.7%	34.1%	51.8%
4+ bedrooms	3.6%	1.9%	0.6%	6.2%	1.1%	7.3%

**Figure 40 Overall Dwelling need for Affordable Housing for Zone 7 (including households aspiring to home ownership) and Market Housing by property size (Source: ORS Housing Model. Note: Figures may not sum due to rounding)**

Number of bedrooms	Require Social Rent	Require Affordable Rent	Aspire to Own	Total Affordable Housing (Total columns 2-4)	Total Market Housing	Total (Total columns 5-6)
1 bedroom	136	31	21	187	149	336
2 bedrooms	359	153	184	696	560	1256
3 bedrooms	256	142	104	502	695	1197
4+ bedrooms	94	49	17	160	21	181
<b>TOTAL</b>	<b>845</b>	<b>375</b>	<b>326</b>	<b>1,546</b>	<b>1,425</b>	<b>2,971</b>
1 bedroom	4.6%	1.0%	0.7%	6.3%	5.0%	11.3%
2 bedrooms	12.1%	5.1%	6.2%	23.4%	18.8%	42.3%
3 bedrooms	8.6%	4.8%	3.5%	16.9%	23.4%	40.3%
4+ bedrooms	3.2%	1.6%	0.6%	5.4%	0.7%	6.1%

4.66 Figure 41 provides a summary for each of the zones, with affordable housing need being the highest in the Inner Urban Zone and in Zone 4.

**Figure 41 Affordable and Market Dwelling Need for Each Zone by property size (Source: ORS Housing Model. Note: Figures may not sum due to rounding)**

Number of bedrooms	Require Social Rent	Require Affordable Rent	Aspire to Own	Total Affordable Housing (Total columns 2-4)	Total Market Housing	Total (Total columns 5-6)
Urban Area	34.7%	14.6%	12.6%	62.0%	38.0%	3,280
Zone 1	24.9%	11.7%	9.1%	45.7%	54.3%	3,244
Zone 2	22.1%	10.1%	8.9%	41.1%	59.0%	1,001
Zone 3	25.7%	10.0%	11.7%	47.4%	52.6%	622
Zone 4	35.7%	16.3%	13.6%	65.6%	34.4%	1,735
Zone 5	28.4%	12.7%	11.3%	52.5%	47.5%	1,279
Zone 6	23.4%	10.6%	9.3%	43.3%	56.7%	2,719
Zone 7	28.4%	12.6%	11.0%	52.0%	48.0%	2,971



## 5. Needs of Different Groups

### An exploration of need for target groups

#### Introduction

5.1 Paragraph 63 of the NPPF requires that local planning authorities consider the needs of a range of groups within the population; this chapter considers the specific groups in turn. However, the affordable needs of families with children and those who rent their homes have already been considered within earlier chapters and are therefore not repeated.

#### Housing for Older People

5.2 The UK population is ageing, and people can expect to live longer healthier lives than previous generations, so the older population living in England is forecast to grow significantly over the next 20 years. Given this context, PPG recognises the importance of providing housing for older people. These national trends are also evident across local areas, and the following section considers the evidence for Stoke-on-Trent.

#### Older People in Stoke-on-Trent

**Figure 42: Resident population and living arrangements of population aged 65+ living in Stoke-on-Trent by age and population aged 75+ (Source: 2021 Census)**

Population	Aged 65-74	Aged 75-84	Aged 85+	Total Aged 65+	Total Aged 75+
<b>RESIDENT POPULATION</b>					
Household population	23,993	14,238	4,667	42,898	18,905
Communal Establishment population	265	440	666	1,371	1,106
<b>Total Resident Population</b>	<b>24,258</b>	<b>14,678</b>	<b>5,333</b>	<b>44,269</b>	<b>20,011</b>
<b>HOUSEHOLD POPULATION</b>					
Living as a single person household	6,571	5,486	2,818	<b>14,875</b>	8,304
Living in a couple household	5,908	928	124	<b>6,960</b>	1,052
Living in other types of household	11,514	7,824	1,725	<b>21,063</b>	9,549
<b>Total Household Population</b>	<b>23,993</b>	<b>14,238</b>	<b>4,667</b>	<b>42,898</b>	<b>18,905</b>
<b>HOUSEHOLD REPRESENTATIVES</b>					
Single person household representative	6,571	5,486	2,818	14,875	8,304
Couple household representative	7,206	4,403	950	12,559	5,353
Other household representative	1,213	721	312	2,246	1,033
<b>Total Household Representatives</b>	<b>14,990</b>	<b>10,610</b>	<b>4,080</b>	<b>29,680</b>	<b>14,690</b>

5.3 The 2021 Census identified a total of around 42,900 persons aged 65 or over resident in Stoke-on-Trent at that time (

Population	Aged 65-74	Aged 75-84	Aged 85+	Total Aged 65+	Total Aged 75+
<b>RESIDENT POPULATION</b>					
Household population	23,993	14,238	4,667	42,898	18,905
Communal Establishment population	265	440	666	1,371	1,106
<b>Total Resident Population</b>	<b>24,258</b>	<b>14,678</b>	<b>5,333</b>	<b>44,269</b>	<b>20,011</b>
<b>HOUSEHOLD POPULATION</b>					
Living as a single person household	6,571	5,486	2,818	<b>14,875</b>	8,304
Living in a couple household	5,908	928	124	<b>6,960</b>	1,052
Living in other types of household	11,514	7,824	1,725	<b>21,063</b>	9,549
<b>Total Household Population</b>	<b>23,993</b>	<b>14,238</b>	<b>4,667</b>	<b>42,898</b>	<b>18,905</b>
<b>HOUSEHOLD REPRESENTATIVES</b>					
Single person household representative	6,571	5,486	2,818	14,875	8,304
Couple household representative	7,206	4,403	950	12,559	5,353
Other household representative	1,213	721	312	2,246	1,033
<b>Total Household Representatives</b>	<b>14,990</b>	<b>10,610</b>	<b>4,080</b>	<b>29,680</b>	<b>14,690</b>

5.5 ). This included around 18,900 persons aged 75 or over. Most residents were living in households, but 1,106 were recorded as living in communal establishments (mainly residential care or nursing care). There were a total of around 29,700 household representatives aged 65 or over, of which around 50% lived as single person households. Those described as living in other types of household are not single persons or just in older person couples, such as those living with adult children or a younger partner.

5.6 Figure 43 identifies the type of dwellings occupied by households aged 75 or over based on 2021 Census data. Around 10,900 households were owner occupiers (74.1%), 734 rented privately (5%), and 3,075 lived in social rented homes (21%). 51% owner occupiers aged 75 or over had three bedrooms, and a further 6% had four bedrooms or more. In contrast, only 15.1% of those in social rented accommodation had three bedrooms or more, with 52.5% living in a single bedroom property.

5.7 The Census does not provide details about specialist older person housing, but information about this stock is maintained by the Elderly Accommodation Counsel (EAC)<sup>13</sup>. Based on EAC data for

<sup>13</sup> <http://www.housingcare.org>

The EAC data is based on the following definition: “a group of dwellings intended for older people and served by a resident or non-resident warden/scheme manager with specific responsibility for the group”. This includes Extra Care, assisted living, and other forms of 'housing with care' but other forms of specialist older person housing may not be included within this definition.

Stoke-on-Trent, there is a stock of 1,782 rented units (typically managed by Registered Social Landlords), zero units which are privately rented, and only 12 units that are owned.

**Figure 43: Existing dwelling stock in the City of Stoke-on-Trent Council occupied by households aged 75+ (Source: 2021 Census; Specialist Housing Person Housing based on data published by EAC for 2024)**

Stoke-on-Trent	Owner occupied	Private rent	Social rent	TOTAL
<b>DWELLINGS OCCUPIED BY HOUSEHOLDS AGED 75+</b>				
1 bedroom	217	136	1,614	1,967
2 bedrooms	4,476	392	974	5,842
3 bedrooms	5,537	191	465	6,193
4 or more bedrooms	650	15	22	687
<b>Total Households</b>	<b>10,880</b>	<b>734</b>	<b>3,075</b>	<b>14,689</b>
<b>SPECIALIST OLDER PERSON HOUSING UNITS</b>				
Housing with Support	12	0	899	911
Housing with Care	0	0	883	883
<b>Total Specialist Older Person Housing Units</b>	<b>12</b>	<b>0</b>	<b>1,782</b>	<b>1,794</b>

- 5.8 It is notable that the number of rented units (1,782 homes) forms close to 70% of the number of households aged 75 or over living in one and two bedroom social rented housing, at the time of the Census (1,614 social rent 1 bed plus 974 social rent 2 bed equals 2,588 households).
- 5.9 The stock of Specialist Older Person Housing in Stoke-on-Trent is almost exclusively made up of social rented units, with only 12 homes being owner occupied.

#### Identifying the Need for Specialist Older Person Housing

- 5.10 The Housing Learning and Improvement Network (LIN) has published a number of different online toolkits that have provided standardised rates for estimating demand for specialist older person housing products. These have been based on applying prevalence rates per 1,000 people aged 75 or over<sup>14, 15</sup>. A further baseline model has been developed by the Sheffield Hallam University Centre for Regional Economic and Social Research (CRESR).<sup>16</sup>

<sup>14</sup>

[http://www.housinglin.org.uk/library/Resources/Housing/Support\\_materials/Reports/MCGVdocument.pdf](http://www.housinglin.org.uk/library/Resources/Housing/Support_materials/Reports/MCGVdocument.pdf)

<sup>15</sup> <http://www.housinglin.org.uk/library/Resources/Housing/SHOP/SHOPResourcePack.pdf>

<sup>16</sup> <https://www.shu.ac.uk/centre-regional-economic-social-research/projects/all-projects/older-peoples-housing-care-and-support-needs-in-greater-cambridge-2017-2036>

5.11 These rates provide a useful framework for understanding the potential demand for different forms of older person housing, but there is limited detail about the derivation of the figures published by the Housing LIN.

5.12 The More Choice, Greater Voice toolkit recognises that the suggested framework simply:

*“...represents an attempt to quantify matters with explicit numerical ratios and targets. It is contentious, but deliberately so, in challenging those who must develop local strategies to draw all the strands together in a way that quantifies their intentions.” (page 44)*

5.13 Similarly, the SHOP resource pack acknowledged that the framework simply provides a baseline, which extrapolates *“...crude estimates of future demand from existing data”* (page 36), and the 2016 Review acknowledged that the Housing in Later Life report had *“suggested a large increase in leasehold housing for older people which were not substantiated at the time”* (page 4).

5.14 In contrast, the baseline rates for the CRESR model were established based on:

*“the level and composition of supply of age-exclusive housing, specialist housing, and care beds across the 100 English local authorities with the highest overall provision of each broad type of older person housing per 1,000 older people (aged 75 years or older).” (page 26)*

#### Reviewing the Existing Stock of Specialist Older Person Housing

5.15 As previously noted, the 2021 Census identified a total of 20,011 persons aged 75 or over resident in Stoke-on-Trent at that time (

6	Population	Aged 65-74	Aged 75-84	Aged 85+	Total Aged 65+	Total Aged 75+
	<b>RESIDENT POPULATION</b>					
	Household population	23,993	14,238	4,667	42,898	18,905
	Communal Establishment population	265	440	666	1,371	1,106
	<b>Total Resident Population</b>	<b>24,258</b>	<b>14,678</b>	<b>5,333</b>	<b>44,269</b>	<b>20,011</b>
	<b>HOUSEHOLD POPULATION</b>					
	Living as a single person household	6,571	5,486	2,818	<b>14,875</b>	8,304
	Living in a couple household	5,908	928	124	<b>6,960</b>	1,052
	Living in other types of household	11,514	7,824	1,725	<b>21,063</b>	9,549
	<b>Total Household Population</b>	<b>23,993</b>	<b>14,238</b>	<b>4,667</b>	<b>42,898</b>	<b>18,905</b>
	<b>HOUSEHOLD REPRESENTATIVES</b>					
	Single person household representative	6,571	5,486	2,818	14,875	8,304
	Couple household representative	7,206	4,403	950	12,559	5,353
	Other household representative	1,213	721	312	2,246	1,033
	<b>Total Household Representatives</b>	<b>14,990</b>	<b>10,610</b>	<b>4,080</b>	<b>29,680</b>	<b>14,690</b>

5.17) and data published by the Elderly Accommodation Counsel (EAC) identified that there was an overall stock of 1,794 specialist older person housing units across the area (Figure 43). On this basis, we can determine that the current provision of stock in the area equates to around 90 dwellings per 1000 persons aged 75 or over, when the population age profile is updated to 2024.

5.18 Figure 44 compares the rates for the different types of specialist housing for sale and rent with the suggested target benchmark rates from the Housing LIN Review and the baseline rates from the CRESR Model. Numbers coloured in red are shortfalls, whilst those in green are above target rates.

**Figure 44: Existing Specialist Older Person Housing for the City of Stoke-on-Trent Council**

Form of Provision	Existing Dwellings: Number	Existing Dwellings: Percentage	Existing Dwellings: Rate per 1000 persons aged 75+	Housing LIN 2016 Review: Benchmark rates	Housing LIN 2016 Review: Supply-Demand balance	CRESR Model: Benchmark rates	CRESR Model: Supply-Demand balance
<b>Housing with Support</b>	<b>911</b>	<b>-</b>	<b>42</b>	<b>100.0</b>	<b>-58</b>	<b>153.2</b>	<b>-112</b>
Owned	12	1%	1	20.0	-19	24.5	-24
Rented	899	99%	41	80.0	-39	128.7	-88
<b>Housing with Care</b>	<b>883</b>	<b>-</b>	<b>40</b>	<b>35.0</b>	<b>5</b>	<b>19.5</b>	<b>21</b>
Owned	0	0%	0	8.8	-9	2.5	-3
Rented	883	100%	40	26.3	14	17.0	23
<b>TOTAL</b>	<b>1,794</b>	<b>-</b>	<b>82</b>	<b>135</b>	<b>-53</b>	<b>172.7</b>	<b>-91</b>
Owned	12	1%	1	28.8	-28	27.0	-26
Rented	1782	99%	81	106.3	-25	145.7	-64

5.19 Figure 43 previously established that the existing owner-occupied stock of specialist older person housing represented only around 1% of owner occupiers aged 75 or over living in the area. The CRESR Model identifies that the current rate [1 (1 for housing with support and 0 for housing with care) per 1000] is considerably lower than the average for the 100 English local authorities with the most provision based on actual stock (27 per 1000). The current rate is lower than the benchmark from the Housing LIN Review (73 per 1000). The areas across England with the highest provision of owner-occupied older person housing stock tend to be more affluent areas, particularly in market towns.

5.20 With regard to specialist older person housing for rent, it was previously noted in Figure 43 that, in the existing stock, the vast majority of households aged 75 or over were living in one and two bedroom social rented housing, at the time of the Census. Therefore, it is not surprising that the current rate (80 per 1000) is higher than the Housing LIN benchmark (61.6 per 1000), suggesting that there is sufficient rented stock in the Stoke-on-Trent. The areas of England with higher rates of rented affordable housing stock do tend to be larger urban areas with a history of larger general needs affordable housing.

5.21 When considering the different types of specialist older person rented housing, it is apparent that the benchmark rates of Housing with Care (35 per 1000) are lower than the existing stock (40 per 1000), in contrast to Housing with Support.

#### Establishing the Future Need for Specialist Older Person Housing

5.22 The population projections underlying the Local Housing Need figure for Stoke-on-Trent show a substantial increase in the older population over the period 2024-2040, with an additional 6,349 persons and 4,678 households resident in the local area. The figures are slightly different from those set out in the Census 2021 because the population modelling used in the RMA relates to 2024, not the Census population. A household representative is the person who is deemed to be the head of the household, based upon their ownership of the property, being the person who pays the rent, or being the person with the highest income in the household.

Population	Aged 65-74	Aged 75-84	Aged 85+	Total Aged 65+	Total Aged 75+
<b>RESIDENT POPULATION</b>					
Household population	23,993	14,238	4,667	42,898	18,905
Communal Establishment population	265	440	666	1,371	1,106
<b>Total Resident Population</b>	<b>24,258</b>	<b>14,678</b>	<b>5,333</b>	<b>44,269</b>	<b>20,011</b>
<b>HOUSEHOLD POPULATION</b>					
Living as a single person household	6,571	5,486	2,818	<b>14,875</b>	8,304
Living in a couple household	5,908	928	124	<b>6,960</b>	1,052
Living in other types of household	11,514	7,824	1,725	<b>21,063</b>	9,549
<b>Total Household Population</b>	<b>23,993</b>	<b>14,238</b>	<b>4,667</b>	<b>42,898</b>	<b>18,905</b>
<b>HOUSEHOLD REPRESENTATIVES</b>					
Single person household representative	6,571	5,486	2,818	14,875	8,304
Couple household representative	7,206	4,403	950	12,559	5,353
Other household representative	1,213	721	312	2,246	1,033
<b>Total Household Representatives</b>	<b>14,990</b>	<b>10,610</b>	<b>4,080</b>	<b>29,680</b>	<b>14,690</b>

5.23 highlights that many older persons live in households with other persons, but few of those head the household because they are not the highest income earners.

**Figure 45: Projected population aged 75+ (Source: RMA modelling, ORS)**

Population	Total population 2024	Total population 2040	16-year change 2024-2040
<b>RESIDENT POPULATION</b>			
Household population	20,733	26,664	5,932
Communal Establishment population	1,161	1,599	438
<b>Total Resident Population</b>	<b>21,894</b>	<b>28,263</b>	<b>6,370</b>
<b>HOUSEHOLD POPULATION</b>			
Living as a single person household	8,930	11,690	2,760
Living in a couple or another type of household	11,803	14,974	3,171
<b>Total Household Population</b>	<b>20,733</b>	<b>26,664</b>	<b>5,932</b>
<b>HOUSEHOLD REPRESENTATIVES</b>			
Single person household representative	8,930	11,690	2,760
Couple household representative	5,824	7,423	1,599
Other household representative	1,115	1,451	336
<b>Total Household Representatives</b>	<b>15,869</b>	<b>20,564</b>	<b>4,695</b>

5.24 The household projections assume that the population aged 75 or over living in communal establishments will remain constant as a proportion for each 5-year age group, based on the rates identified by the 2021 Census. On this basis, it is projected that an additional 428 residents will need bedspaces to be provided in residential or nursing care homes in Stoke-on-Trent over the 16-year period 2024-2040. Therefore, this is the Use Class C2 need for Stoke-on-Trent.

5.25 Figure 46 considers the need for specialist older person housing for older households in Stoke-on-Trent over the 16-year period 2024-2040. This uses the baseline rates previously established based on existing supply (Figure 44), and considers appropriate target rates, taking account of the range of different benchmarks identified by the toolkits.

- » The target rates are based on the higher of the existing rate and the average of (i) the baseline rate for the local authority, and (ii) the mid-point of the benchmark range, with the exception of the affordable rates from the CRESR model which appear to be too high for market housing, given the lack of existing provision and a low interest from developers in delivering market older persons accommodation in Stoke-on-Trent;
- » Based on the identified target rates, the projected number of residents aged 75 or over at the end of the 16-year period in 2040 (Figure 45) is used to establish the overall gross need.
- » The existing supply is then offset to identify the housing need for the 16-year period 2024-2040.

5.26 On this basis, there would be a need to provide an additional 1,274 specialist older person housing units in Stoke-on-Trent (equivalent to an average of 80 dwellings per year) of which 71% would need

to be provided as affordable housing, which represents a total of 907 dwellings. This covers all age restricted housing, which includes some element of support, but does not include any Class C2 bedspaces such as those in nursing homes. This figure is derived from estimating a total need for 2040 for 3,068 properties and removing the existing provision of 1,794 properties.

5.27 The identified need for market older persons housing in Stoke-on-Trent is 367 units, which would bring the provision rate up to a relatively low level compared to provision elsewhere in England, but this is starting from an almost no existent current supply, and viability factors may limit the provision. The need for specialist Use Class C3 older person housing represents 7.5% of the overall dwelling target for Stoke-on-Trent of 17,096.



**Figure 46: Modelled Need for Specialist Older Person Housing in the City of Stoke-on-Trent Council 2024-2040**

Form of Provision	Existing supply	Baseline rate per 1000 persons aged 75+	Benchmark range per 1000 persons aged 75+	Target rate per 1000 persons aged 75+	Gross need in 2040	Housing need 2024-2040
<b>Market Housing</b>	<b>12</b>	<b>1</b>	<b>-</b>	<b>14</b>	<b>379</b>	<b>367</b>
Housing with Care	0	0	3-9	3	75	75
Housing with Support	12	1	20-25	11	304	292
<b>Affordable Housing</b>	<b>1,782</b>	<b>81</b>	<b>-</b>	<b>101</b>	<b>2,689</b>	<b>907</b>
Housing with Care	883	40	26.25	40	1,075	192
Housing with Support	899	41	80	61	1,614	715
<b>TOTAL</b>	<b>1,794</b>	<b>82</b>	<b>-</b>	<b>115</b>	<b>3,068</b>	<b>1,274</b>
<i>Housing with Care</i>	<i>883</i>	<i>40</i>	<i>-</i>	<i>43</i>	<i>1150</i>	<i>267</i>
<i>Housing with Support</i>	<i>911</i>	<i>42</i>	<i>-</i>	<i>72</i>	<i>1,918</i>	<i>1,007</i>

5.28 It is also possible to consider the need for older person housing by zone; this is done in Figure 47. This shows that the highest projected population growth for those aged 75 years or older will be in Zones 1, 6, and 7. If their needs are to be met locally, this will see a greater need for dedicated older persons housing in these areas.

**Figure 47 Growth in Population Aged 75 Years and Older by Zone 2024-2040 (Source: ORS Housing Model. Note: Figures may not sum due to rounding)**

Area	Population Aged 75+ in 2024	Population Aged 75+ in 2040	Population Change 2024-2040	Older Person Need based Upon Population Growth
Urban Area	1,377	1,886	508	102
Zone 1	5,375	7,043	1,668	334
Zone 2	2,617	2,659	43	9
Zone 3	1,523	1,571	47	9
Zone 4	2,395	3,081	685	137
Zone 5	1,870	2,069	200	40
Zone 6	4,804	6,606	1,802	360
Zone 7	1,933	3,349	1,417	283

5.29 We would note that the Supply and Demand for Accommodation and Support for Older People in Stoke-on-Trent 2022 and the Stoke-on-Trent City Council Older People's Housing Strategy 2023-2028 considered the older person housing needs for Stoke-on Trent. They identified a combined

need for 2,612 additional older person properties and residential care spaces to 2040 compared to the 1,711 (1,283 + 428) in this study. The time period for the studies was different, so the annual average for the Supply and Demand for Accommodation and Support for Older People in Stoke-on-Trent 2022 was 138 properties per year, compared to this current study's figure of 107. These figures are relatively close, and Stoke-on-Trent can continue to seek to deliver more older person accommodation in line with their current strategy.

5.30 This analysis assumes a continuation of current types of housing, although it is unclear if older people will aspire to these types of specialist housing in the future. Some types of specialist housing are already experiencing lower demand, and other newer types of provision may appear to meet changing aspirations in the future. The policy aim of supporting people at home for longer, along with disabled facilities grants, and assistive technology, could also reduce or alter demand. However, it will form part of the mix, whilst aligning with other needs and land pressures.

## Accessible and Adaptable Housing

5.31 The Government's reform of Health and Adult Social Care is underpinned by a principle of sustaining people at home for as long as possible. This was reflected in the changes to building regulations relating to adaptations and wheelchair accessible homes that were published in the Building Regulations 2010 Approved Document Part M: Access to and use of buildings (2015 edition incorporating 2016 amendments – for use in England).<sup>17</sup>

5.32 Three standards are covered:

- » M4(1) Category 1: Viable dwellings – Mandatory, broadly about accessibility to ALL properties;
- » M4(2) Category 2: Accessible and adaptable dwellings – Optional, similar to Lifetime Homes;
- » M4(3) Category 3: Wheelchair user dwellings – Optional and further divided into wheelchair adaptable and wheelchair accessible homes.

5.33 In terms of new developments, Part M states that: *"Where no condition is imposed, dwellings only need to meet requirements M4(1)"* (Paragraph 0.3). Local authorities should identify the proportion of dwellings in new developments that should comply with the requirements for M4(2) Category 2 and M4(3) Category 3 as part of the Local Plan, based on the likely future need for housing for older and disabled people (including wheelchair user dwellings) and taking account of the overall impact on viability.

5.34 For this section, we have considered existing propensity rates for people who have their housing needs affected by health problems to consider the need for adapted homes.

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<sup>17</sup> <https://www.gov.uk/government/publications/access-to-and-use-of-buildings-approved-document-m>

### Assessing need for M4(2) Category 2: Accessible and adaptable dwellings

5.35 In establishing the need for M4(2) Category 2 housing, it is important to consider the population projections and health demographics of the area.

5.36 The ORS model uses the national English Housing Survey along with data about relative levels of limiting long-term illness and disability in Stoke-on-Trent to estimate the number of households likely to require adaptations or needing to move to a more suitable home.

**Figure 48: Households with a long-term illness or disability in Stoke-on-Trent in 2024 by effect on housing need (Source: ORS Housing Model. Note: Figures may not sum due to rounding)**

STOKE-ON-TRENT	TOTAL
<b>Households with one or more persons with a limiting long-term illness or disability</b>	40,651
Does not affect their housing need	28,705
Current home suitable for needs	9,677
Current home requires adaptation	1,125
Need to move to a more suitable home	1,144
<b>Total households where a limiting long-term illness or disability affects their housing need:</b>	<b>11,946</b>

5.37 The model (Figure 48) identifies that there were 40,651 households living in Stoke-on-Trent in 2024 with one or more persons with a limiting long-term illness or disability. In 28,705 of these households, this does not affect their housing need, but in 11,946 households, an illness or disability does impact on housing need. Amongst those households where it does affect housing needs, 9,677 households are already living in a suitable home. This leaves 1,125 households needing adaptations to their current home and 1,144 households needing to move to a more suitable home. The households needing to move represent an existing **unmet need** for M4(2) housing, and some may actually be wheelchair users needing M4(3) housing.

5.38 Based on household projections and the overall dwelling-led housing need, we can establish the future need for adapted housing based on the projected household growth and the changing demographics of the area. Figure 49 shows our calculation that there will be an additional 10,660 households either needing adaptations to their existing housing or suitable new housing to be provided by the end of the period in question.

5.39 To provide M4(2) housing for all of the identified need would require housing for up to 11,804 households to be provided. However, not all households will want to move to new housing; some will adapt their current homes, and others will move to another dwelling which can be adapted to the standard required.

5.40 Although some households would prefer not to move, the EHS identifies that many existing homes are not suitable for adaptation to meet the M4(1) Category 1 standard, and others would require major works. Therefore, these households would be required to move to meet their housing needs.

Still, fewer dwellings would be adaptable to the M4(2) Category 2 standard, given the additional requirements. Based on the housing mix in Stoke-on-Trent in combination with this EHS data, a robust estimate of the number of dwellings that could be converted to meet the M4(1) standard can be derived.

5.41 This provides a reasonable upper estimate of the number of households likely to be able to adapt existing homes rather than move to new housing. On this basis, we can calculate the need for adapted housing that could not be met by adaptation of existing homes; these households should be added to the households identified as needing to move at the start of the period (Figure 49). This figure clearly has a significant overlap with the need for older persons dwellings set out in the preceding section of this report. Therefore, there is a need for a high number of homes which can be used to accommodate people as their health deteriorates.

**Figure 49: Households with a long-term illness or disability in Stoke-on-Trent by effect on housing need (Source: ORS Housing Model. Note: Figures may not sum due to rounding)**

STOKE-ON-TRENT	Affordable	% of Total Affordable Rent	Home Ownership	% of Total Home Ownership	TOTAL	% of Total LHN
<b>Existing need in 2024</b>						
Households where an existing illness or disability affects their housing need and need to move in 2024	696		448		1,144	-
<b>Projected future need 2024-40</b>						
Additional households in 2040 where illness or disability affects their housing need or will develop within 10 years	4,221	-	6,438	-	10,660	-
<b>Maximum need for adapted housing 2024-40 (households)</b>	<b>4,917</b>	<b>56%</b>	<b>6,886</b>	<b>83%</b>	<b>11,804</b>	<b>69%</b>
Less households living in dwellings adaptable to M4(1) standard	2,466		3,762		6,228	
<b>Minimum need for adapted housing 2024-40 (households)</b>	<b>2,451</b>	<b>28%</b>	<b>3,125</b>	<b>37%</b>	<b>5,576</b>	<b>33%</b>

5.42 Therefore, the need for adapted housing 2024-40 can be expressed as a range between 5,576 and 11,804 dwellings (between 349 and 738 dwellings per annum). There is inevitably uncertainty about how many households will be able to meet their housing needs without moving and how many will move to existing homes rather than new housing.

- 5.43 Given the number of households that likely need to move due to a limiting long-term illness or disability affecting housing need (a significant proportion when compared to the LHN, see Figure 49), the evidence supports consideration of a high proportion of affordable homes being built to at least M4(2) standards.
- 5.44 It is important to recognise that the range presented in Figure 49 represents the combined need for both M4(2) Category 2 and M4(3) Category 3 housing; households with a wheelchair user would be included within those households counted as having a health problem or disability that affects their housing need.
- 5.45 It should be noted that the Government has stated in their response to the September 2020 consultation on raising accessibility standards of new homes: “Raising accessibility standards for new homes: summary of consultation responses and government response”<sup>18</sup> that their intent is to change the building regulations so that M4(2) is the default minimum standard for new homes. M4(1) will apply by exception only:

*73. Government proposes that the most appropriate way forward is to mandate the current M4(2) (Category 2: Accessible and adaptable dwellings) requirement in Building Regulations as a minimum standard for all new homes – option 2 in the consultation. M4(1) will apply by exception only, where M4(2) is impractical and unachievable (as detailed below). Subject to a further consultation on the draft technical details, we will implement this change in due course with a change to building regulations.*

**Raising accessibility standards for new homes: summary of consultation responses and government response**

- 5.46 The timescale for this proposed change has not yet been released, with no response from the new Government on this issue. However, they have confirmed that the Future Homes Standard will be published in the autumn of 2025. Therefore, it is currently not appropriate to assume that all properties must be delivered to M4(2) standard until further policy clarifications are issued.

#### Housing for Wheelchair Users

- 5.47 The overall need calculated in the previous section represents the combined need for both M4(2) Category 2 and M4(3) Category 3 housing. Households with a wheelchair user are included within the definition of households having a health problem or disability that affects their housing need.
- 5.48 Building Regulations for M4(3) Category 3: Wheelchair user dwellings states that reasonable provision should be made for people to gain access to and use the facilities of the dwelling and that:

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<sup>18</sup> Raising accessibility standards for new homes: summary of consultation responses and government response – updated July 2022:  
<https://www.gov.uk/government/consultations/raising-accessibility-standards-for-new-homes/outcome/raising-accessibility-standards-for-new-homes-summary-of-consultation-responses-and-government-response#government-response>

*“The provision made must be sufficient to-*

*(a) allow simple adaptation of the dwelling to meet the needs of occupants who use wheelchairs, or;*

*(b) to meet the needs of occupants who use wheelchairs.”*

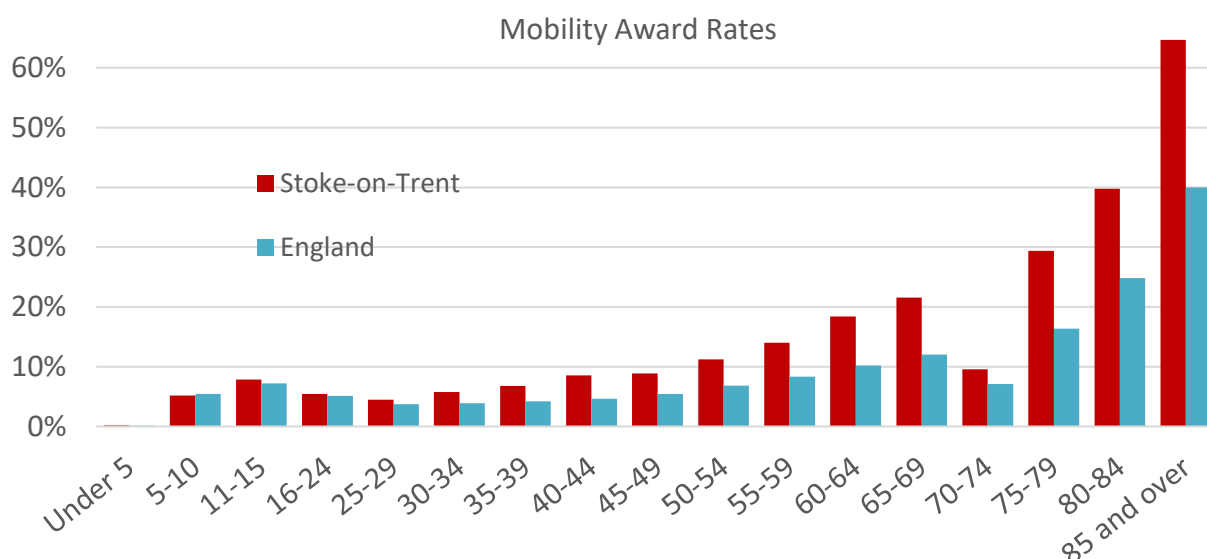
**Access to and use of buildings: Approved Document M - Page 23**

5.49 In establishing the need for M4(3) Category 3 housing, it is again important to consider the LHN dwelling-led population projections and health demographics of the area, but with specific reference to households with wheelchair users.

5.50 The CLG guide to available disability data<sup>19</sup> referenced by PPG [ID 56-007-20150327] shows that around one in thirty households in England (3.3%) currently has at least one wheelchair user, although the rate is notably higher for households living in affordable housing (7.1%).

5.51 To gain a better understanding of the local data, Figure 50 compares the proportion of disability benefit claimants in receipt of mobility award (the majority of whom will be wheelchair users) for Stoke-on-Trent against the figures for England.

**Figure 50: Disability benefit claimants in receipt of mobility award by age in Stoke-on-Trent and England (Source: DWP 2024)**



5.52 Through combining the information on local rates with the national data, we can establish the proportion of households in Stoke-on-Trent likely to have a wheelchair user by the age of the household representative in market housing and affordable housing (Figure 51):

<sup>19</sup> <https://www.gov.uk/government/publications/building-regulations-guide-to-available-disability-data>

**Figure 51: Percentage of households with a wheelchair user in Stoke-on-Trent, by type of housing and age of household representative (Source: EHS, DWP)**

AGE OF HOUSEHOLD REPRESENTATIVE	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+
Market housing	< 0.1%	0.4%	1.0%	1.7%	3.4%	4.6%	7.8%	16.8%
Affordable housing	0.3%	2.0%	3.1%	6.4%	6.7%	11.3%	15.9%	35.3%

5.53 If we apply these proportions to the population and household data for the area, then we can identify the net change in the number of households with a wheelchair user over the period 2024 to 2040 (Figure 52). Using this approach, we can calculate the number of households likely to need wheelchair accessible housing in Stoke-on-Trent is likely to increase by 1,050 over the 16-year period. Note that these are gross figures, and many of the households identified in 2024 are likely to already live in wheelchair accessible housing.

**Figure 52: Households needing wheelchair accessible housing in Stoke-on-Trent (Source: ORS Housing Model. Note: Figures may not sum due to rounding. Percentage of tenure in LHN column is calculated by dividing net change for a given tenure by the total identified need for that tenure in the LHN, as indicated by row labels.)**

STOKE-ON-TRENT: Gross Modelled Need for Wheelchair Accessible Housing	2024	2040	Net change 2024-40	%age of tenure in LHN
Market housing	2,580	3,050	+470	5.6%
Affordable housing	2,370	2,960	+590	6.7%
<b>Total</b>	<b>4,960</b>	<b>6,010</b>	<b>+1,050</b>	<b>6.1%</b>

5.54 Importantly, as the model has included household age, it is possible to identify that a significant proportion of this growth comes from households which are aged over 75; this can be seen in Figure 53.

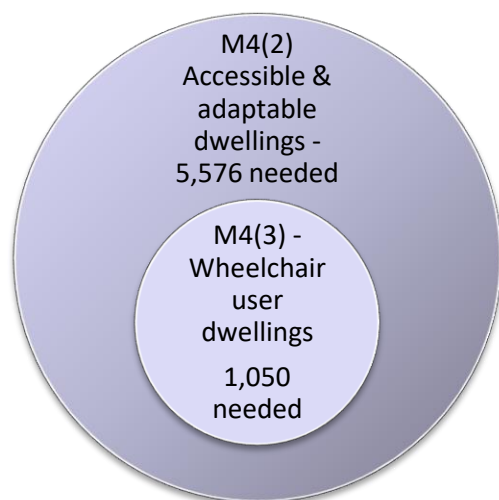
**Figure 53: Households needing Wheelchair Accessible Housing by age (Source: ORS Housing Model. Note: Figures may not sum due to rounding)**

STOKE-ON-TRENT: Modelled Need for Wheelchair Accessible Housing	Households in 2024 aged under 75	Households in 2040 aged under 75	Net change 2024-40	Households in 2024 aged over 75	Households in 2040 aged over 75	Net change 2024-40
Market housing	1,400	1,490	+90	1,190	1,560	+370
Affordable housing	1,490	1,720	+230	880	1,240	+360
<b>Total</b>	<b>2,880</b>	<b>3,210</b>	<b>+320</b>	<b>2,070</b>	<b>2,800</b>	<b>+730</b>

5.55 This means that there are likely to be some people who are identified in both categories: wheelchair accessible housing and specialist older person housing.



5.56 Whilst not all over 75 households needing wheelchair accessible housing will live in specialist older person housing, it is likely that many of those moving to specialist older housing will need wheelchair accessible homes. It is also likely that some older households will progress to using a wheelchair whilst living in specialist housing due to a deterioration in their health. Considering that a given older persons residence may house multiple residents in its lifetime, it becomes even more likely that, at some stage, a resident will require a wheelchair. Furthermore, it may be noted that where it is possible to retrospectively adapt residences, this may be costly or difficult.



5.57 The evidence (Figure 53) supports that at least 6.7% of all new affordable housing for rent should be wheelchair accessible, as the Council will be able to allocate affordable rented households with wheelchair needs to appropriate homes. However, the Council may consider a slightly higher target (e.g. 10%, subject to viability), to ensure that a situation does not arise in which a property is not available for a wheelchair user in affordable need.

5.58 In market housing, the evidence supports at least 5.6% of all market housing being fully (and simply) adaptable to the needs of a wheelchair occupant. However, since the Council cannot allocate market wheelchair homes, it is likely that some of these dwellings may be occupied by households that do not contain a wheelchair user. To avoid there being insufficient market homes that are fully wheelchair adaptable to meet the needs of the wheelchair using population, it is reasonable to plan for a higher proportion of fully wheelchair adaptable homes (e.g. 8%), subject to viability and similar constraints.

5.59 As an additional note, stakeholder engagement was undertaken within Stoke-on-Trent Council to consider the extra care needs for those aged 18-65 years. These care homes provide support for extra care needs including autism and learning difficulties.

5.60 Discussions regarding the shortages in Stoke-on-Trent for adult extra care accommodation have been held. Existing services are often at full capacity and have waiting lists. Purpose-built accommodation was suggested as a solution, but there were concerns regarding the financial risk associated with these developments and the lack of commitment from the local authority to allocate placements, leading investors to have uncertainty around building this type of accommodation.



- 5.61 There is a clear theme that there is not enough support and guidance to develop adult extra care accommodation within Stoke-on-Trent from the council.
- 5.62 There were concerns discussed around the levels of homelessness within the area and the knock-on effect this has on the provision of extra care services. Issues such as rough sleepers and those engaging in criminal activities near or on the premises of properties housing vulnerable adults raises safeguarding concerns and discussions of the location of extra care properties.

## Looked After Children

- 5.63 A ministerial statement in May 2023 stressed the importance of providing accommodation for looked after children<sup>20</sup>. The Statement refers to the NPPF requirement to consider the needs of different groups in the community, and states that *Local planning authorities should consider whether it is appropriate to include accommodation for children in need of social services care as part of that assessment*.
- 5.64 Footnote 28 of the NPPF 2024 also notes that the evidence for this should come from, '*the relevant local authority's Children's Social Care Sufficiency Strategy*'. The most recent document covering Stoke-on-Trent was produced for the period 2023-2028<sup>21</sup>. This shows that, in Stoke-on-Trent, there were a total of 1,109 Children in Care. This means that the average rate Children in Care was 185 per 10,000 children aged 0-17 years. The national average in England for Children in Care is 75 per 10,000. The vast majority of these are with foster parents, with very few in residential homes or supported accommodation.
- 5.65 For this element of this study, we engaged directly with a relevant stakeholder in the children's care services team at Stoke-on-Trent. They discussed the lack of provision currently for children in care within Stoke-on-Trent. The priority is to place children into foster care, as evidence shows this is where children thrive the most.
- 5.66 For children with more complex needs, residential placements are used, with a clear plan to transition the child back into a foster family setting when appropriate. In cases where safeguarding concerns cannot be resolved, the child will stay permanently in residential placement.
- 5.67 There are efforts made to keep children within their own extended family through Special Guardianship Orders. Assessments are often completed of the homes to explore options of extensions, garage conversions or loft conversions to ensure there is enough room for the child to stay in a familiar setting and avoid the care system.
- 5.68 Discussions regarding children with complex needs and children with siblings being difficult to find accommodation for have been held. For example, those with complex needs might benefit from a solo placement, but this was labelled as too expensive and often will end up living alongside other people within supported accommodation. There was a concern raised that it is a struggle to get

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<sup>20</sup> <https://questions-statements.parliament.uk/written-statements/detail/2023-05-23/hcws795>

<sup>21</sup> [Policies, procedures and strategies directory - Children's Placement Sufficiency Strategy | Stoke-on-Trent](#)

residential placements for children in Stoke-on-Trent, and that this often leads to a lot of children being moved out of area. This can cause issues with the child not being able to spend a lot of time with their assigned social worker and missing out on needed support.

- 5.69 For children in care that are between 16 and 17, there is supported accommodation offered. This is funded by child services to ensure supported and safe homes are provided for young people. The level of support is varied, and can range from higher level, 24/7 support to lower level 10 hours a week support. There was no concern raised regarding supported accommodation for 16 – 17-year-olds. There is a housing project in Stoke-on-Trent which provides intensive tenancy support for those aged 16 that have their own accommodation. Stakeholders have said that this was a great project, as it allows young people to transition into adulthood within their own home, but it is often limited due to the lack of availability of accommodation. There are also initiatives such as the YMCA, which help provide supported accommodation and offer young people the opportunity to develop essential life skills and prepare for adulthood.
- 5.70 There are currently over 345 care leavers aged 18 – 25. There are housing assessments that take place for those aged 17 and a half to look at post 18 accommodation. Currently there is very limited accommodation (e.g. 1 bed flats etc.) for care leavers. 1-bedroom properties are desired due to affordability. There are a lot of people who reach 18 and are not tenancy ready, and are often placed into supported lodgings, supported accommodation, or shared accommodation. These are often spot purchased, and things such as benefits and universal credits will pay for their rent.
- 5.71 A good option that was discussed was the option for those 18+ to live in shared accommodation: such as those facilitated by Populas. This option is beneficial for those who cannot afford to live independently, or aren't prepared have an individual, full tenancy.

## Student Housing

- 5.72 PPG includes specific reference to identifying the needs of students:

### ***Student Housing***

*Strategic policy-making authorities need to plan for sufficient student accommodation whether it consists of communal halls of residence or self-contained dwellings, and whether or not it is on campus. Encouraging more dedicated student accommodation may provide low cost housing that takes pressure off the private rented sector and increases the overall housing stock.*

*Strategic policy-making authorities are encouraged to consider options which would support both the needs of the student population as well as local residents before imposing caps or restrictions on students living outside university-provided accommodation. Local Planning Authorities will also need to engage with universities and other higher educational establishments to ensure they understand their student accommodation requirements in their area.*

**Reference ID: 67-004-20190722**

- 5.73 In terms of counting students in housing land supply, PPG for Housing Supply and Delivery states that:

***How can authorities count student housing in the housing land supply?***

*All student accommodation, whether it consists of communal halls of residence or self-contained dwellings, and whether or not it is on campus, can in principle count towards contributing to an authority's housing land supply based on:*

- » the amount of accommodation that new student housing releases in the wider housing market (by allowing existing properties to return to general residential use); and / or*
- » the extent to which it allows general market housing to remain in such use, rather than being converted for use as student accommodation.*

*This will need to be applied to both communal establishments and to multi bedroom self-contained student flats. Several units of purpose-built student accommodation may be needed to replace a house which may have accommodated several students.*

*Authorities will need to base their calculations on the average number of students living in student only accommodation, using the published census data, and take steps to avoid double-counting. The exception to this approach is studio flats designed for students, graduates or young professionals, which can be counted on a one for one basis. A studio flat is a one-room apartment with kitchen facilities and a separate bathroom that fully functions as an independent dwelling.*

***Paragraph: 034 Reference ID: 68-034-20190722***

- 5.74 In terms of counting the provision of purpose built student accommodation (PBSA) in meeting housing needs, the Housing Delivery Test Measurement Rule Book 2018 paragraph 7 states that student communal accommodation should be counted as:

*'Net increase in bedrooms in student communal accommodation in local authority divided by average number of students in student only households in England.'*

- 5.75 Paragraph 9 and Paragraph 11 then clarifies the calculation:

*'The adjustments for student and other communal accommodation will be calculated by MHCLG and added into the Housing Delivery Test result. Adjustments are applied using two nationally set ratios, based on England Census data.*

*The national average number of students in student only households is 2.5. This has been calculated by dividing the total number of students living in student only households by the total number of student only households in England. Source data is from the Census 2011 and is published by the Office for National Statistics. The ratio will be updated following each Census when the data is publicly available.'*

- 5.76 Therefore, local planning authorities are required to assess the need for future student accommodation as part of the mix of housing in the context of their overall housing need. The Standard Method is a minimum number for each planning authority and clearly the impact of a

- growing or new university in an area could see a higher need for housing. The delivery of PBSA is then counted at a ratio of 2.5 bed spaces being the equivalent of one dwelling in the area if provided as communal accommodation, but studio flats for students should be counted on a one for one basis in housing supply.
- 5.77 The current situation is much simpler than that which was present in the past, when the role of students in the area, or on a one-for-one basis in the case of PBSA provided as self-contained studio flats, were both heavily debated. The current situation focuses much more upon achieving a balanced housing market where the needs of students are accommodated alongside those of a range of other groups.

Student Growth in Stoke-on-Trent

- 5.78 Stoke-on-Trent is the home to the University of Staffordshire, which in 2023/24 had a total of 19,030 students. However, the university also has satellite facilities in Stafford, Lichfield, Shrewsbury, and London, so not all students will reside in Stoke-on-Trent. Keele University is also located to the west of Newcastle-under-Lyme, so there is the potential for their students to reside in Stoke-on-Trent.
- 5.79 Figure 54 below shows that between 2014 and 2024, the number of students attending the University of Staffordshire rose by 1,295, but it still had large variations across time, with the 2022/23 figure being much higher. Keele University saw much more steady growth of 3,890 students in the same 10 year period.
- 5.80 This clearly raises questions as to how the students have been accommodated and what impact they have had on the housing market of Stoke-on-Trent.

**Figure 54: Annual Student Numbers for the Universities of Staffordshire and Keele 2014-2024**  
(Source: Higher Education Statistics Agency) Year

Year	University of Staffordshire	Keele University
14/15	17,735	9,635
15/16	15,855	10,120
16/17	14,890	10,600
17/18	14,345	10,870
18/19	14,855	10,865
19/20	15,675	10,880
20/21	17,845	11,505
21/22	18,460	12,235
22/23	21,445	13,090
23/24	19,030	13,525

## Students and the Housing Market

5.81 The 2021 Census includes details of where students were living.

- 5.82 Figure 55 shows that a total of 9,263 students aged between 18 and 29 years were recorded in Stoke-on-Trent in April 2021. This is lower than the total number of estimated students attending the University of Staffordshire. During the pandemic, many students continued their studies remotely, so would not have been recorded as living in Stoke-on-Trent. We have also excluded any students aged 30 years or older, and we are not counting any students in neighbouring local authorities. In reality, it is likely that more students should have been present in Stoke-on-Trent, but for the pandemic, so the figures in the 2021 Census are an under-estimate for those living in both PBSA and private housing on a regular basis.
- 5.83 In the 2011 Census, a total of 3,234 students lived in all student households, and this figure fell to 2,118 students in the 2021 Census. Again, we would note that the 2,118 figure may be an under-estimate of what could have been the case, were it not for the impact of the pandemic.
- 5.84 However, the biggest change in the accommodation of students has been in the form of PBSA. Additional units have been delivered in Stoke-on-Trent since 2011. Council records indicate that since 2011, 12 different student housing related schemes have been granted planning permission in Stoke-on-Trent. Some of these were small and others not completed, but the stock of PBSA has risen in this time. In the 2011 Census, a total of 845 students in Stoke-on-Trent were recorded as living in communal accommodation (i.e. PBSA), but this rose to 1,457 in the 2021 Census. Again, this may be an under-estimate of the numbers who would have been living in communal accommodation, were it not for the pandemic.

**Figure 55: Student Population Aged 18-29 Years by Ward in Stoke-on-Trent in 2021 (Source: UK Census of Population 2021)**

Ward	Living alone	PBSA	In all student households	Living with parents	Number of students
Abbey Hulton and Townsend	44	0	23	160	227
Baddeley, Milton and Norton	52	0	41	224	317
Bentilee and Ubbberley	40	0	7	204	251
Birches Head and Central Forest Park	59	0	23	139	221
Blurton East	12	0	12	65	89
Blurton West and Newstead	31	0	13	129	173
Boothen and Oak Hill	79	1	55	109	244
Bradeley and Chell Heath	8	0	16	87	111
Broadway and Longton East	19	0	2	72	93
Burslem Central	63	0	30	88	181
Burslem Park	15	0	17	82	114
Dresden and Florence	22	0	23	100	145
Eaton Park	19	0	3	50	72
Etruria and Hanley	82	6	20	194	302
Fenton East	30	0	15	62	107
Fenton West and Mount Pleasant	70	0	17	79	166
Ford Green and Smallthorne	27	0	7	81	115
Goldenhill and Sandyford	15	0	18	81	114
Great Chell and Packmoor	25	0	5	151	181
Hanford and Trentham	28	0	13	193	234
Hanley Park and Shelton	223	997	1,239	120	2,579
Hartshill and Basford	120	171	171	102	564
Hollybush and Longton West	16	0	0	91	107
Joiner's Square	97	5	68	107	277
Lightwood North and Normacot	16	3	9	144	172
Little Chell and Stanfield	18	0	15	140	173
Meir Hay	14	0	5	79	98
Meir North	25	0	16	79	120
Meir Park	10	0	0	72	82
Meir South	10	0	9	109	128
Moorcroft	51	0	6	169	226
Penkhull and Stoke	81	273	115	135	604
Sandford Hill	17	0	3	76	96
Sneyd Green	18	0	7	94	119
Springfields and Trent Vale	40	0	86	122	248
Tunstall	25	1	9	99	134
Weston Coyney	14	0	0	65	79
<b>TOTAL</b>	<b>1,535</b>	<b>1,457</b>	<b>2,118</b>	<b>4,153</b>	<b>9,263</b>

- 5.85 A key conclusion of this section is that, of the types of accommodation recorded by the Census, the number of students in all student private housing in Stoke-on-Trent fell by 1,116 between 2011 and 2021. The only growth in the student population recorded by the Census was accommodated in PBSA. If the PBSA stock had not grown, then an additional 200 more private dwellings would have been required to accommodate all of the extra students, if household sizes are to remain around 3 students per dwelling.

## Future Growth

- 5.86 At the time of writing, there is great uncertainty around the future of the university sector, with many universities announcing departmental closures and redundancies. This would be moving against recent trends which have seen the higher education sector expand rapidly. This is important because to be able to count the supply from PBSA in their housing supply figures, local authorities must also be confident that the growth in student numbers has been included in the need figures.
- 5.87 The basis for our modelling in this study was the ONS 10 year migration trend population and household projections from 2008 to 2018, which were then adjusted to 2023 mid-year population data and were then further adjusted to be consistent with the dwelling target. Without the adjustment to the overall dwelling target, the projections show an annual projected growth in households of 454 per annum. Therefore, if trends were to continue in Stoke-on-Trent, the total household growth would be 454 per annum.
- 5.88 As shown in



- 5.89 Figure 55, the number of full-time equivalent students attending the University of Staffordshire and not living at home is estimated to have increased by almost exactly 1,295 between 2014/15 and 2023/24. However, the relevant period for the ONS population projections is 2008/09 to 2017/2018, and the student population of the University of Staffordshire was almost unchanged between those two time periods. Therefore, no change in student numbers in Stoke-on Trent is consistent with an annual average household growth of 454 dwellings per annum.
- 5.90 Consequently, our modelling has a core modelling assumption that migration trends from 2008 to 2018 will continue, and that during this period, the annual growth in student numbers was around zero; this gives a household growth of around 454 per annum. If the growth in student numbers was positive, there are uplifts included in the dwelling target for Stoke-on-Trent with additional in-migration to ensure that the household growth matches the dwelling target of 948 per annum. Therefore, the overall housing needs for Stoke-on-Trent is assumed to accommodate steady students numbers, and has the flexibility to accommodate higher rates up to 1,500 students per annum (500 more dwellings at an average of 3 students per dwelling) in the future. On that basis, the Council are able to count any PBSA in their housing supply figures.
- 5.91 There are still around 700 all student households remaining in the private rented sector, and they will remain in place unless student numbers fall or there is further provision of PBSA. If further PBSA can be delivered, more private sector homes could be released back into use for the wider community. However, there is a danger of over provision of PBSA, so a key factor in future delivery will be to ensure that any new bedspaces delivered could be converted into Co-living or studio flats.

## Service Families

- 5.92 Paragraph 63 of the NPPF identifies that local planning authorities should plan for the needs of different groups in the community, including service families:

*Within this context of establishing need, the size, type and tenure of housing needed for different groups in the community should be assessed and reflected in planning policies. These groups should include (but are not limited to) those who require affordable housing (including Social Rent); families with children; looked after children; older people (including those who require retirement housing, housing with-care and care homes); students; people with disabilities; service families; travellers; people who rent their homes and people wishing to commission or build their own homes.*

**National Planning Policy Framework December 2024, Paragraph 63**

- 5.93 There is no military base in Stoke-on-Trent, with government statistics reporting around 20 personnel being based in the city, which means that Armed Forces personnel represent a minimal impact on the housing market of the area.

## Build to Rent

- 5.94 As noted in Chapter 4, another housing option that could be made available Stoke-on-Trent is Build to Rent. Build to Rent is defined by the NPPF Glossary as:

**Build to Rent:** purpose-built housing that is typically 100% rented out.

*Schemes will usually offer longer tenancy agreements of three years or more, and will typically be professionally managed stock in single ownership and management control.*

**NPPF 2024 (Glossary)**

- 5.95 Build to Rent can be seen as a potential solution for those who are seeking to remain in the private rented sector as a long-term tenure choice, rather than move on to owner occupation. ORS has recently completed a study of Build to Rent in Bath and North East Somerset; this showed that the weekly rental cost was similar to other properties in the area, but that property sizes typically had fewer square metres of space.
- 5.96 This accords with the evidence that Build to Rent is typically a more expensive, but higher quality private rent option. Build to Rent tends to have longer tenancy agreements and greater flexibility in the use of properties.
- 5.97 The current government are seeking to reform pension funds to encourage them to make longer-term investments, which could include properties such as Build to Rent. Therefore, far more Build to Rent is likely to be delivered in the future. To date, no Build to Rent properties have been delivered in Stoke-on-Trent, but the whole sector is expected to grow in size.
- 5.98 As shown in Figure 56, 28.8% of those currently in the private rented sector expect to remain in that tenure as a long-term option. In 2021, there were 22,774 households in private rent in Stoke-on-Trent. When excluding households who currently claim housing benefit, this would leave around 4,000 households who are currently paying their rent in full in Stoke-on-Trent who expect to remain in private rent in the long-term.

**Figure 56: Long-term aspirations (Source: English Housing Survey 2021/22)**

Current Tenure	Owner Occupier	Shared Ownership	Rent from Private Landlord	Rent from Social Landlord	Other
Owner occupied	96.1%	0.4%	0.7%	1.1%	1.6%
Private rent	53.5%	2.6%	28.8%	11.4%	3.8%
Affordable rented	18.1%	1.8%	1.9%	77.0%	1.1%

- 5.99 The figure of 4,000 Build to Rent properties being required in Stoke-on-Trent is a top end estimate, but it is consistent with recent trends for Build to Rent delivery. Savills produce a quarterly review of the Build to Rent market<sup>22</sup>. This shows that in 2023, nearly 20,000 Build to Rent properties were

<sup>22</sup> [Savills UK | UK Build to Rent Market Update – Q3 2024](#)

completed nationally, with a strong focus on London, and another 50,000 are under construction and 54,000 with detailed permission. This is around 10% of the delivery of all new dwellings, and this is likely to rise in future years.

5.100A further issue to consider is that, whilst the Council cannot control the rent on Build to Rent schemes, they would also include an affordable element, with guidance suggesting a minimum discount of 20% on the market prices. This would set prices below Local Housing Allowance rates.

5.101We would also note that one type of dwelling which may be seen as addressing the needs of younger households is shared housing with small purpose-built units and shared amenity spaces. This could be in the form of high-quality purpose-built Co-housing/Co-living, rather than traditional HMOs. This is, in many ways, a distinct variation on studio apartments.

5.102The growth of Co-living schemes has followed the growth of Build to Rent. Savills produced a report in 2023<sup>23</sup> which outlines that there were 3,422 Co-living beds operational in the UK, with 82% of these being in London, and over 6,000 under construction. Savills report that typical tenancies are around 9-12 months, with a maximum stay typically being three years, with many residents having recently moved to the UK. Therefore, Co-living is not going to become a long-term solution to meeting market housing needs. However, as a policy led response to the increasing lack of housing for younger people in the area, the schemes could have a role in short term housing for groups such as recent graduates looking to establish themselves in an area, as an alternative to living in HMOs.

## Houses in Multiple Occupation

5.103Where three or more people in two or more households live in the same dwelling (for example, a group of adults sharing a house), this is considered to be a “House in Multiple Occupation” (HMO). Furthermore, a category of sub-divided dwellings (also classed under the broad umbrella term of HMO) known as S257 HMOs, as described below.

5.104HMOs can be sub-divided into several broad groups, depending on precisely how the property has been sub-divided and the level of shared access to amenities, such as:

- » A S257 building – Converted flats in a building where more than a third of the flats are privately rented, let on short-term tenancies, and the building conversion does not comply with 1991 (or later) building regulations.
- » Shared houses – A dwelling that might otherwise be a family home being shared by a number (3 or more) of un-related adults.
- » A Bedsit – A dwelling that has been converted for multiple occupation with individual rooms having some facilities of their own, often a specified address (room number), and where there are still common parts and some shared amenities in the building.

5.105The Housing Act 2004 defines HMOs containing 5 or more persons and at least 2 households as being mandatorily licensable anywhere in England. These properties do not require specific local

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<sup>23</sup> [Savills UK | Spotlight: UK Co-living - Q2 2023](#)

licensing policies and, for these HMOs, there is an obligation on the landlord to apply to the local authority, where the HMO is located, for a licence. Local authorities must, therefore, be in a position to manage the application for licences.

5.106 Local authorities can also introduce locally specific policies in the form of additional licensing, which encompasses a wider variety of HMOs to include any which contain at least 2 households.

5.107 The Census 2021 identifies properties which it considers to be HMOs. However, the data identifies a total of 593 dwellings, which clearly is too low for Stoke-on-Trent.

**Figure 57: Number of Households in Stoke-on-Trent by Property Type 2021 (Source: UK Census of Population)**

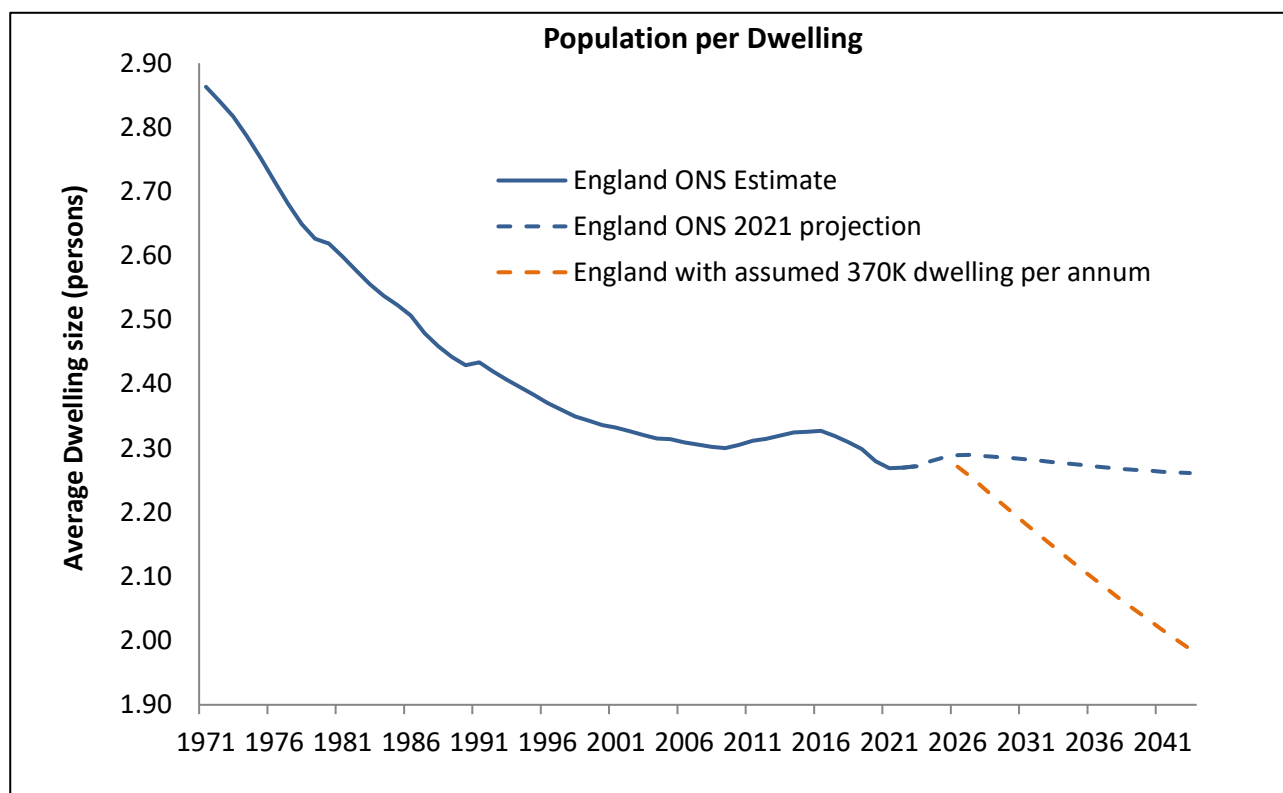
Property type	Number of HMOs
Detached	34
Semi-detached	124
Terraced	371
Flat or maisonette	64
Caravan or other	0
<b>TOTAL</b>	<b>593</b>

5.108 Stoke-on-Trent's own records indicate a total of around 433 properties which are licenced HMOs. However, there are also many more HMOs in Stoke-on-Trent which do not require a mandatory licence. Therefore, over 2% of the private sector dwelling stock is licenced HMOs. The vast majority are terraced properties, which is consistent with the 2021 Census data. Our experience elsewhere shows that the Census almost certainly underestimated the number of HMOs in any area because it occurred during the pandemic, and many people were not at their usual address. Therefore, there are likely to be more HMOs in Stoke-on-Trent, but the number which will be licensable is probably not that much higher than 433.

5.109 In terms of the future need for HMOs in Stoke-on-Trent, a key point to note is that the current government is seeking to deliver a total of 370,000 new homes per annum. The outcome of this for England is shown in Figure 58. This shows that if current household projections were to continue, with around 200,000 dwellings per annum being delivered, then average household sizes will not change by 2043. Therefore, there is a strong case for building more than 200,000 dwellings per annum.

5.110 However, if 370,000 dwellings per annum were delivered, household sizes would fall below 2 per household in 2042 unless second home and vacancy rates increase. This in turn would imply that there are fewer than 1.5 adults aged over 18 years per household on average, so over 50% of households would contain a single adult. Currently 37% of households contain a single adult, so this would be a very large increase, and would imply that almost all HMOs would disappear.

**Figure 58: Average Household Size for England 1971 to 2043 (Source: ONS MYE and Population and Household Projections)**



5.111 Therefore, if very high rates of dwelling delivery occur, the need for HMOs in Stoke-on-Trent is likely to fall. However, based on current trends, Figure 8 shows a projected growth in 'Other' households in Stoke-on-Trent of 5,900 in the period 2020-2040. Not all of these households will be in the form of HMOs, because many will be form of multi-generation households, including children living at home with their parents. However, around 2,400 have a head of household aged under 45 years, so many of these will be in the type of household that occupies HMOs.

5.112 Therefore, unless dwelling delivery increases across not just Stoke-on-Trent, but the whole of England, there is likely to be a growing demand for HMO type accommodation in the next 15 years in Stoke-on-Trent.

## Executive Housing

5.113 Executive Housing is a frequently used terms which does not have a standard definition. The definition which we have chosen to adopt is that an Executive Home is an owned detached property with at least 4 bedrooms and is in Council Tax E or above<sup>24</sup>. Therefore, this represents larger than average properties which are aimed at family households with above average incomes.

5.114 This definition does not cover the full range of factors which may be considered as Executive Housing, such as the design and build quality of the property, and locational factors, such as

<sup>24</sup> This definition was used in a study in County Durham, which has now been removed from their website.

transport links and access to the better schools in an area. Therefore, this definition is likely to overstate the true number of Executive Homes in an area as some 4 bedroom detached properties will not be attractive to those seeking Executive Housing. For example, ORS's research has shown elsewhere that the presence of grammar schools in an area is attractive to higher earning households. The lack of grammar schools in Stoke-on-Trent and their presence in the rest of Staffordshire may make Stoke-on-Trent less attractive to households, even if the same quality and size of housing was available. On this basis, many household seeking to purchase Executive Housing will do so in the rest of Staffordshire. However, it is a definition for Executive Housing which does not rely upon subjective judgment around individual properties and can instead be measured from data recorded by the Valuation Office Agency.

5.115 In Stoke-on-Trent, there were around 1,866 properties in 2020 which matched the definition of an Executive Home; this represents around 2% of the total private sector housing stock. By 2024, this had risen to 1,986 properties, so there has been a net rise of 120 dwellings in 4 years, or around 30 properties a year. Not all of these will be meet a wider definition of Executive Housing. This is around 6% of the total housing delivery over this time period, so the property type has been growing in importance.

5.116 Figure 30 identifies a need for a total of 119 extra 4 bedroom plus properties over 16 years, at a rate of 7 per annum, but this is a trend based assessment, and potentially some of the 4,000 need for 3 bedroom properties could be delivered as larger units.

5.117 In summary, Executive Homes play a small but important part in the Stoke-on-Trent housing market, and there is a continued need for more newbuilds in the future. In practice, most of the need for Executive Homes for households who work in Stoke-on-Trent will be met outside the city, but well-located high quality houses will help to retain some households within the local authority area.

## People Wishing to Build their Own Homes

5.118 Planning practice guidance requires that people wishing to build their own homes are considered and states that:

### ***How can self-build and custom housebuilding needs be assessed?***

*Most local planning authorities (including all district councils and National Park Authorities) are now required to keep a register of individuals and associations of individuals who are seeking to acquire serviced plots of land in their area in order to build their own home. The Self-build and Custom Housebuilding (Register) Regulations 2016 set out these requirements. For further details, see guidance on self-build and custom housebuilding registers.*

*To obtain a robust assessment of demand for this type of housing in their area, local planning authorities should assess and review the data held on registers. This assessment can be supplemented with the use of existing secondary data sources such as building plot search websites, 'Need-a-Plot' information available from the Self Build Portal and enquiries for building plots from local estate agents.*

**Planning Practice Guidance, ID: 67-003-20190722**

5.119 Over half of the population (53%) say that they would consider building their own home<sup>25</sup> (either directly or using the services of architects and contractors) and an Ipsos MORI poll, commissioned by the National Self Build Association (NaSBA) in 2016, found that: “one in seven (14%) Britons (around 7 million people) now expect to research or plan how to build a home for themselves in the next 12 months; up from 12% last year. The poll also suggested that around one in 50 (2%) expect to buy a building plot, obtain detailed planning consent, start or complete construction work on their own new home during the coming year or so”<sup>26</sup>. Nevertheless, given that the growth in the housing stock is only around 1% per annum, it is likely that these figures conflate aspiration with effective market demand. Self-build and custom housebuilding currently represents only around 10% of housing completions in the UK, so in practice, around 0.1% of households utilise self-build and custom housebuilding each year: not 2%. The 10% of housing completions in UK can be compared to rates of around 40% in France and 70 to 80% elsewhere in Europe.

5.120 The Self-Build and Custom Housebuilding Act 2015 was amended by the Housing and Planning Act 2016<sup>27</sup> which placed a duty on local planning authorities to provide sufficient serviced plots which have planning permission to match entries on the register:

*An authority to which this section applies must give suitable development permission in respect of enough serviced plots of land to meet the demand for self-build and custom housebuilding in the authority’s area arising in each base period.*

Housing and Planning Act 2016 Section 2(a)(2)

## April 2021 Self and Custom-Build Action Plan (Bacon Review)

5.121 In April 2021, the MHCLG produce a new action plan to further support the development of the self-build and the custom housebuilding sector<sup>28</sup>. As part of the April 2021 Action Plan, the Government commissioned an independent review into the scaling up of self and custom housebuilding. This report was published in April 2022<sup>29</sup>, and the Government responded to this review in June 2022<sup>30</sup>.

5.122 The review focused primarily on supply side factors limiting the delivery of self and custom housebuilding and produced 6 key recommendations which were broadly supported by the government:

<sup>25</sup> Building Societies Association Survey of 2,051 UK consumers 2011

<sup>26</sup> <https://www.ipsos-mori.com/researchpublications/researcharchive/3347/One-in-seven-Britons-expect-to-look-into-building-their-own-home.aspx>

<sup>27</sup> <http://services.parliament.uk/bills/2015-16/housingandplanning.html>

<sup>28</sup> [Self and custom build action plan - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/policies/self-and-custom-build)

<sup>29</sup> [Independent review into scaling up self-build and custom housebuilding: report - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/108444/independent-review-into-scaling-up-self-build-and-custom-housebuilding-report.pdf)

<sup>30</sup> [Government response to the independent review into scaling up self-build and custom housebuilding - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/108444/government-response-to-the-independent-review-into-scaling-up-self-build-and-custom-housebuilding.pdf)



- » Greater role for Homes England;
- » Raise awareness of the Right to Build;
- » Support community-led Housing, diversity of supply and Levelling Up;
- » Promote greener homes and more use of advanced manufacturing;
- » Support custom and self-build housebuilding through the planning reforms; **and**
- » Iron out issues around tax which act as disincentives to build.

### Levelling Up and Regeneration Act 2023

5.123 A number of provisions in the Levelling Up and Regeneration Act, which were granted Royal Assent on 26th October 2023, should be noted

- » The Act imposes a new duty on councils to include pre-existing unmet demand for self-build and custom build housing when calculating their current level of demand.
- » The demand for self-build and custom housebuilding in any “12-month base period should be treated as including any demand from an earlier 12-month base period which has not been met within the time period allowed for complying with the duty to meet that demand”.

5.124 Therefore, the Act states that it is only sites where self and custom housebuilding plots are explicitly permitted which can be counted against demand, so meeting the demand for plots will require more proactive permissions for many councils.

### Evidence for Stoke-on-Trent

5.125 Stoke-on-Trent have put arrangements in place to comply with the Self-Build and Custom Housebuilding Act, including providing a self-build and custom housebuilding register.

5.126 Figure 59 shows that, as of October 2024, Stoke-on-Trent has not been providing enough self and custom housebuilding plots to meet the needs identified on the register, but that those needs are quite low. The delivery of plots is calculated from CIL exemptions and from direct evidence from applicants for consent for housing.

**Figure 59: Self-build and Custom Housebuilding Register and Plot Provision (Source: Local Authority Data. Note: \* is not recorded)**

Self-build and Custom Housebuilding Register and Plot Provision	Up to October 2016	Oct 2016-Oct 2017	Oct 2017-Oct 2018	Oct 2018-Oct 2019	Oct 2019-Oct 2020	Oct 2020-Oct 2021	Oct 2021-Oct 2022	Oct 2022-Oct 2023	Oct 2023-Oct 2024
New applicants on the register	97	45	18	11	15	31	12	7	7



Record of consented custom and self-build plots	*	0	2	21	6	11	4	0	*
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### Future Need for Self-build and Custom Housebuilding

- 5.127 As highlighted above, Stoke-on-Trent is currently not providing sufficient plots to comply with its requirement to meet the needs of those on its own self-build and custom housebuilding register. Stoke-on-Trent has not sought to include a local connection test in its policy, and has not included any formal policy seeking self and custom housebuilding allocations in its allocations. Therefore, whilst the current number of applicants on the register is low, this need includes some with no local connections. However, almost all households who have joined the register in the past 3 year cite a local connection, so the numbers reflect a real local demand for plots.
- 5.128 We would note that PPG recommends that alternative sources of data beyond the register, such as Need a Plot, can be considered to highlight the need for self and custom housebuilding plots. However, this now reverts back to council registers, so the only recorded information on the demand for self and custom housebuilding is the housing register and the actual up take of plots.
- 5.129 The first priority of the Council should be to ensure that they comply with national policy and meet the demand from the self and custom housebuilding register. For the period 2021-2024, 4 plots were provided, but a total of 57 people joined the register between 2018 and 2021. Therefore, there was a backlog of 53 plots, plus another 26 persons joined the register between 2021 and 2024, so for the period 2024-2027 a total of 69 plots are required. A further on-going supply of 12 plots per annum will be required beyond 2027.
- 5.130 In terms of locations, over half of the households on the register list no specific location, or suggest that they would consider any location within the city. For those who have a preferred location, the most commonly nominated ones are Caverswall, Lightswood, Norton Green, and Trentham; however, none of these have more than 9 households seeking a plot in that area.

### Community-led Housing

- 5.131 Community-led development is defined in the NPPF as being:

**Community-led development:** A development taken forward by, or with, a not-for-profit organisation, that is primarily for the purpose of meeting the needs of its members or the wider local community, rather than being a primarily commercial enterprise. The organisation should be created, managed and democratically controlled by its members, and membership of the organisation should be open to all beneficiaries and prospective beneficiaries of that organisation. It may take any one of various legal forms including a co-operative society, community benefit society and company limited by guarantee. The organisation should own, manage or steward the development in a manner consistent with its purpose, potentially through a mutually supported arrangement with a Registered Provider of Social Housing. The benefits of the development to the community should be clearly defined and consideration given to how those benefits can be protected over time, including in the event of the organisation being wound up

**NPPF – Annex 2**

5.132 Community-led development is supported within the NPPF paragraph 76:

*Local planning authorities should support the development of exception sites for community-led development (as defined in Annex 2) on sites that would not otherwise be suitable as rural exception sites. These sites should be on land which is not already allocated for housing and should:*

- a) comprise community-led development that includes one or more types of affordable housing as defined in Annex 2 of this Framework. A proportion of market homes may be allowed on the site at the local planning authority's discretion, for example where essential to enable the delivery of affordable units without grant funding; and*
- b) be adjacent to existing settlements, proportionate in size to them, not compromise the protection given to areas or assets of particular importance in this Framework, and comply with any local design policies and standards.*

**NPPF – Paragraph 76**

5.133 To date, Stoke-on-Trent has received no applications for community-led housing projects. This reflects more general trends across the country where community-led schemes have been very limited. Funding in 2022<sup>31</sup> provided £4 million to help deliver 1,200 homes. There is currently no similar funding scheme available, but Homes England can help to support and scale up schemes. However, without significant central government investment, community-led housing is unlikely to become a major factor in housing delivery.

## Essential Local Workers

5.134 Annex 2 of the NPPF also includes the needs of essential local workers:

<sup>31</sup> [New fund gives communities power to deliver affordable homes - GOV.UK](https://www.gov.uk/government/news/new-fund-gives-communities-power-to-deliver-affordable-homes)

*Essential local workers: Public sector employees who provide frontline services in areas including health, education and community safety and can include NHS staff, teachers, police, firefighters and military personnel, social care and childcare workers.*

**NPPF – Annex 2**

- 5.135 It is notable that the definition provided by the NPPF is similar to the definition of Key Workers which was utilised prior to the adoption of the original 2012 NPPF. Under this definition, being classified as an essential worker in need correlates directly with being unable to afford home ownership.
- 5.136 Therefore, these households will already be counted in the affordable housing need because they cannot afford market rents or because they wish to own their own property but cannot afford to do so. **Because of this, the needs from this group will not add to the total need for affordable housing, but they are likely to require separate consideration on the housing register, and it may be appropriate to consider whether or not some affordable properties should be set aside solely for essential local workers.**

## 6. Conclusions

### Overall Summary

#### Affordable Housing Need



6.1 Of the 17,096 dwelling needed in total for 2024-2040, the modelling process identifies a need for 8,750 of these to be affordable (Figure 30) which represents an annual need of 547 affordable dwellings per annum. This includes a current unmet need for 2,131 households who require affordable housing, predominantly because they are in temporary accommodation, hostels, are overcrowded, or are concealed households (Figure 19).

6.2 In terms of the required tenure mix the following conclusions apply:

#### Affordable to Rent

6.3 There is a high need for affordable to rent housing such as social or affordable rent. This accounts for the majority of the total need, and the ability to deliver for this need may be constrained by viability factors. Figure 30 details a need for 3,958 Social Rent dwellings and 2,130 Affordable Rented dwellings. This is 36% of the total need for 17,096 affordable and market dwellings of all tenures. The need is being generated by local households in Stoke-on-Trent, with migration having no net impact on need. In light of the particularly high need for social rented housing, and the fact there is a large unmet existing need for such housing, we would recommend the Council pursues a tenure split which maximises the delivery of social rented housing in the first instance.

#### Shared Ownership and Discount Market Sales

6.4 Shared Ownership and Discount Market Sales have the potential to deliver 1,827 dwellings to assist households who are currently in the private rented sector into home ownership.

### Build to Rent

6.5 Stoke-on-Trent cannot influence any market rents set through Build to Rent schemes, but for the affordable component guidance suggests a minimum discount of 20% on the market prices, and this would set prices below Local Housing Allowance rates.

## Other Needs

### Private Rent

6.6 Private rent is a very important tenure in Stoke-on-Trent. Continuing to monitor and enforce standards in the private rented sector will remain an important function for the Council. Given current affordability pressures, the cost of living crisis, and high interest rates, there is a real risk of a deterioration in the quality of the housing stock in Stoke-on-Trent.

### Other Needs

6.7 The overall need for housing is also required to be set in the context of other policy objectives. For example, there is the need to meet the needs of older persons, those seeking shared accommodation, students, and those seeking to build their own homes as follows:

- » A need for 1,274 units of specialist older persons accommodation over the 16 year period, with 71% of this provided as affordable housing. The provision of market older persons housing may be heavily constrained by viability factors. The need for specialist Use Class C3 older person housing represents 7.5% of the overall dwelling target for Stoke-on-Trent of 17,096. Any affordable provision also forms part of the total provision for affordable housing.
- » The Government are now proposing that all homes be delivered to M4(2) accessible and adaptable dwellings standard. If this is not implemented, the need for adapted housing 2024-40 can be expressed as a range between 5,576 and 11,804 dwellings (between 349 and 738 dwellings per annum). Whilst this is a large range, the lower figure is the one most commonly used for planning purposes as it reflects a minimum unmet need for adaptable housing. This figure includes the need for M4(3) housing which is around 66 per annum.
- » The current self and custom housebuilding register in Stoke-on-Trent grows by around 12 households a year, and Stoke-on-Trent have not been delivering this level of plots in recent years.

6.8 **These dwellings are included and are not in addition to the overall housing need;** all would contribute to the overall delivery of dwellings in Stoke-on-Trent. Figure 60 provides a summary by type of housing. It should be remembered that there will also be a high degree of cross-over between housing types such as older persons, M4(2), and M4(3).

Figure 60: Summary of Annual Affordable and Market Housing Needs in Stoke-on-Trent 2024-2040 (Source: ORS Modelling)

Type of need	Affordable	Market
Overall	547	522
Including		
Affordable Rented	433	0
Affordable to Own	114	0
Other Housing		
Build to Rent	0	Up to 200
Older Persons: Housing	57	23
Older Persons: Older Persons Communal		27
M4(2) Only	118	166
M4(3)	37	29
Executive Housing	0	10-30
Self-build	0	12

# Appendix A: Glossary

## Glossary of Terms

### Definitions

**Affordability** is a measure of whether housing may be afforded by certain groups of households.

**Affordable housing** includes affordable rented and intermediate housing, provided to specified eligible households whose needs are not met by the market. For the purpose of this report, we have used the definition in the National Planning Policy Framework 2012

**Affordable Rent** is a type of low cost rented housing, targeted at the same groups as Social Rent, but with rents set at a maximum of 80% of market rents.

**Affordable rented housing** is provided by social landlords and rented for less than would be paid if renting privately and included both Affordable Rent and Social Rent.

**Category 2 and 3** are classifications of wheelchair accessible housing. They refer to building regulations Approved Document M (2015) which introduced three categories of accessible dwellings. Category 1 (visitable dwellings) relates to accessibility of all properties and, being mandatory, is not assessed in the SHMA. Category 2 (accessible and adaptable dwellings) is optional and similar to Lifetime Homes. Category 3 (wheelchair user dwellings) is optional and equivalent to wheelchair accessible standard.

**Census Output Area** is the smallest area for which UK Census of Population statistics are produced. Each Census Output Area had a population of around 250 people with around 100 dwellings at the time of the 2001 Census.

**Concealed families** are defined as; “family units or single adults living within other households, who may be regarded as potential separate households which may wish to form given appropriate opportunity”<sup>32</sup>.

**A Dwelling** as a single self-contained household space (an unshared dwelling) or two or more household spaces at the same address that are not self-contained, but combine to form a shared dwelling that is self-contained. In most cases, a single household space will be an unshared dwelling.

**Equity** is the difference between the selling price of a house and the value of the outstanding mortgage.

**Headship rates** are defined by CLG as: “the proportion of people in each age group and household type who are the ‘head’ of a household”<sup>33</sup>

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<sup>32</sup>

[https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/6338/1776873.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/6338/1776873.pdf)

<sup>33</sup>

[https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/182417/MethodologyFinalDraft.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/182417/MethodologyFinalDraft.pdf)

**A household** is one person living alone, or two or more people living together at the same address who share at least one meal a day together or who share a living room.

**Household formation** refers to the process whereby individuals in the population form separate households. 'Gross' or 'new' household formation refers to households that form over a period of time, conventionally one year. This is equal to the number of households existing at the end of the year that did not exist as separate households at the beginning of the year (not counting 'successor' households, when the former head of household dies or departs). 'Net' household formation is the net growth in households resulting from new households forming less the number of existing households dissolving (e.g. through death or joining up with other households).

**A Housing Association or Registered Provider** is an independent not-for-profit body that primarily provides low-cost "social or affordable housing" for people in housing need.

**Housing demand** is the quantity of housing that households are willing and able to buy or rent.

**Household income** includes all salaries, benefits and pensions, before deductions such as tax and National Insurance.

**Household Representative (HRP)** is a person chosen for statistical reasons by virtue of economic activity, age and/or sex as the representative of a household

**House in Multiple Occupation** are currently defined by the Housing Act 2004 as:

- » An entire house or flat which is let to three or more tenants who form two or more households and who share a kitchen, bathroom or toilet;
- » A house which has been converted entirely into bedsits or other non-self-contained accommodation and which is let to three or more tenants who form two or more households and who share kitchen, bathroom or toilet facilities;
- » A converted house which contains one or more flats which are not wholly self-contained (i.e. the flat does not contain within it a kitchen, bathroom and toilet) and which is occupied by three or more tenants who form two or more households; and
- » A building which is converted entirely into self-contained flats if the conversion did not meet the standards of the 1991 Building Regulations and more than one-third of the flats are let on short-term tenancies.

**Housing market areas** are geographical areas in which a substantial majority of the employed population both live and work and where those moving to a new house without changing employment choose to stay.

**Housing need** is the quantity of housing required for households who are unable to access suitable housing without financial assistance.

**Housing requirements** encompasses both housing demand and housing need and is therefore the quantity of housing necessary for all households to have access to suitable housing, irrespective of their ability to pay.

**Housing type** refers to the type of dwelling, for example, flat, house, specialist accommodation.



**Intermediate affordable housing** is housing at prices and rents above those of affordable rented housing, but below market price or rents, and which meet the criteria for affordable housing set out above. These include shared equity products (e.g. HomeBuy), other low cost home ownership products and intermediate rent.

**Lending multiplier** is the number of times a household's gross annual income a mortgage lender will normally be willing to lend. The most common multipliers quoted are 3.5 times income for a one-income household and 2.9 times total income for dual income households.

**Low cost home ownership** or **Shared ownership** is intermediate affordable housing designed to help people who wish to buy their own home but cannot afford to buy outright (with a mortgage). Through this type of scheme, you buy a share in the property with a Housing Association or other organisation.

**Lower quartile** means the value below which one quarter of the cases falls. In relation to house prices, it means the price of the house that is one-quarter of the way up the ranking from the cheapest to the most expensive.

**Lower Super Output Area** is a group of around 5-6 Census Output Areas and is the smallest geography for many Government statistics. Each Lower Super Output Area had a population of around 1,250 people with around 500 dwellings at the time of the 2001 Census.

**Market housing** is private housing for rent or for sale, where the price is set in the open market.

**Market signals** are indicators that supply and demand are not in balance for a local housing market. Possible market signals are listed in PPG and the following are the most pertinent; house prices, private sector rents, affordability, rate of development and overcrowding.

**Migration** is the movement of people between geographical areas. In this context it could be either local authority Boroughs, or wider housing market areas. The rate of migration is usually measured as an annual number of individuals, living in the defined area at a point in time, who were not resident there one year earlier. Gross migration refers to the number of individuals moving into or out of the authority. Net migration is the difference between gross in-migration and gross out-migration.

**Other Households** can be defined as: "multi-person households including unrelated adults sharing, student households, multi-family households and households of one family and other unrelated adults".

**A projection of housing needs or requirements** is a calculation of numbers expected in some future year or years based on the extrapolation of existing conditions and assumptions. For example, household projections calculate the number and composition of households expected at some future date(s) given the projected number of residents, broken down by age, sex and marital status, and an extrapolation of recent trends in the propensity of different groups to form separate households.

**Registered Social Landlord/Registered Provider** see Housing Association.

**Secondary data** is existing information that someone else has collected. Data from administrative systems and some research projects are made available for others to summarise and analyse for their own purposes (e.g. Census, national surveys).

**Shared ownership** see Low Cost Home Ownership.

**Social Rented housing** is housing where the landlord is a Registered Provider, usually the Council or a housing association, and where social rents are charged. These rents are significantly lower than market rents, and set in accordance with a formula set by Government.

**Specialised housing** refers to specially designed housing (such as mobility or wheelchair accommodation, hostels or group homes) or housing specifically designated for particular groups (such as retirement housing).

### Acronyms and Initials

<b>AHC</b>	Affordable Housing Commission
<b>AHO</b>	Affordable Homeownership
<b>BRMA</b>	Broad Rental Market Area
<b>CLG</b>	Department for Communities and Local Government (now MHCLG)
<b>CPI</b>	Consumer Prices Index
<b>DFG</b>	Disable Facilities Grant
<b>DWP</b>	Department of Work and Pensions
<b>EHS</b>	English Housing Survey
<b>HB</b>	Housing Benefit
<b>HMA</b>	Housing Market Area
<b>HPSSA</b>	House Price Statistics for Small Areas
<b>LA</b>	Local Authority
<b>LHA</b>	Local Housing Allowance
<b>LHN</b>	Local Housing Need
<b>LHNA</b>	Local Housing Needs Assessment
<b>LLTI</b>	Limiting Long-Term Illness
<b>LPA</b>	Local Planning Authority
<b>LQ</b>	Lower Quartile
<b>LRR</b>	Local Reference Rent
<b>LSE</b>	Leasehold Schemes for the Elderly
<b>MHCLG</b>	Ministry for Housing, Communities and Local Government
<b>MSOA</b>	Middle-layer Super Output Area
<b>NPPF</b>	National Planning Policy Framework
<b>OAN</b>	Objectively Assessed [Housing] Need
<b>OBR</b>	Office for Budget Responsibility
<b>ONS</b>	Office for National Statistics
<b>ORS</b>	Opinion Research Services
<b>PPG</b>	Planning Practice Guidance
<b>PPTS</b>	Planning Policy for Traveller Sites
<b>PRS</b>	Private Rental Sector
<b>RSL</b>	Registered Social Landlord
<b>SHMA</b>	Strategic Housing Market Assessment
<b>VOA</b>	Valuation Office Agency

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