Report to:

Ribble Valley Borough Council

Affordable Housing Needs Assessment

Final Report

May 2025

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Contents

Summary

Background

1. This report provides a new Affordable Housing Needs Assessment (AHNA) for Ribble Valley Borough Council.

2. The study follows the approach set out in the latest published National Planning Policy Framework (NPPF) and supporting Planning Practice Guidance (PPG) and uses the latest available data from the Office for National Statistics (ONS) and a range of other available datasets to provide a contextual picture and analysis of the housing market for the Council's administrative area.

3. The report sets out a number of either linked or distinct sections to cover a range of core subject areas; the sections are summarised below:

   • Area Profile;
   • Affordable Housing Need;
   • Need for Different Sizes of Homes; and
   • Older and Disabled People.

Area Profile

4. Analysis was carried out to provide background information about population and housing in Ribble Valley. Data is compared with local, regional and national data as appropriate. The analysis can be summarised as covering three main topic headings:

   • Demographic baseline (including data on population age structure and changes);
   • Housing stock (including type and tenure); and
   • Housing market (including data on house prices)

5. As of mid-2023, the population of Ribble Valley is 64,500 and since 2013 the population has grown by around 12% which is a faster rate of growth to that seen in other areas (County, region and nationally).

| Figure 1: Population change (2013-23)				
	Population (2013)	Population (2023)	Change	% change
Ribble Valley	57,692	64,469	6,777	11.7%
Lancashire	1,178,586	1,270,162	91,576	7.8%
North West	7,105,146	7,600,126	494,980	7.0%
England	53,918,686	57,690,323	3,771,637	7.0%

Source: ONS

6. The age structure of the population is also slightly different to other areas, with fewer people aged in their 20s and 30s, and higher proportions of older people. Over the past decade, the Borough has seen an ageing of the population, with the number of people aged 65 and over increasing by 29%; there have also been (more modest) increases in the number of children and people of 'working-age' (taken to be 16-64).

7. Population growth in the Borough is largely driven by internal migration – moves from one part of the UK to another, with this being particularly strong over the past four years for which data is available (2019-23). Natural change has been negative since at least 2011 (i.e. more deaths than births).

8. ONS dwelling stock data indicates there were 29,700 dwellings in the Borough as of 2023, a net increase of 4,400 dwellings between 2013 and 2023. As with population growth, rates of change in dwelling numbers have been notably higher to the levels seen across other benchmark areas.

9. Some 77% of all households in the Borough are owner-occupiers, higher than the national average of 62% (and higher than the Lancashire and North West average), consequently the proportion of households living in the social rented (8%) and to a lesser extent private rented (15%) sectors is lower than seen in other locations.

Figure 2: Tenure (2021)					
	Ribble Valley		Lanca-shire	North West	England
	House-holds	% of house-holds	% of house-holds	% of house-holds	% of house-holds
Owns outright	11,654	43.6%	37.8%	33.3%	32.5%
Owns with mortgage/loan	8,938	33.4%	31.0%	29.7%	29.8%
Social rented	2,151	8.0%	12.3%	17.6%	17.1%
Private rented	4,004	15.0%	18.8%	19.4%	20.6%
TOTAL	26,747	100.0%	100.0%	100.0%	100.0%

Source: 2021 Census

10. The housing stock sees a relatively high proportion of detached homes, making up 34% of all dwellings (23% nationally) and related to this the stock is generally larger in nature, with around 29% having 4+-bedrooms. Again linked to this, the Borough sees high levels of under-occupancy, with 46% of all households living in homes with at least two spare bedrooms. Levels of overcrowding are relatively low – at just 1.1% of all households.

11. In the year to March 2024 the median house price in Ribble Valley was around £250,000. This is above the median house price for Lancashire and the North West, but is 13% below the national average. Prices have also been increasing significantly, rising by 40% (£71,000) over the decade to March 2024 – this level of house price change is lower than seen nationally.

Figure 3: Median House Prices (existing homes) 1995-2024 (year ending March 2024)
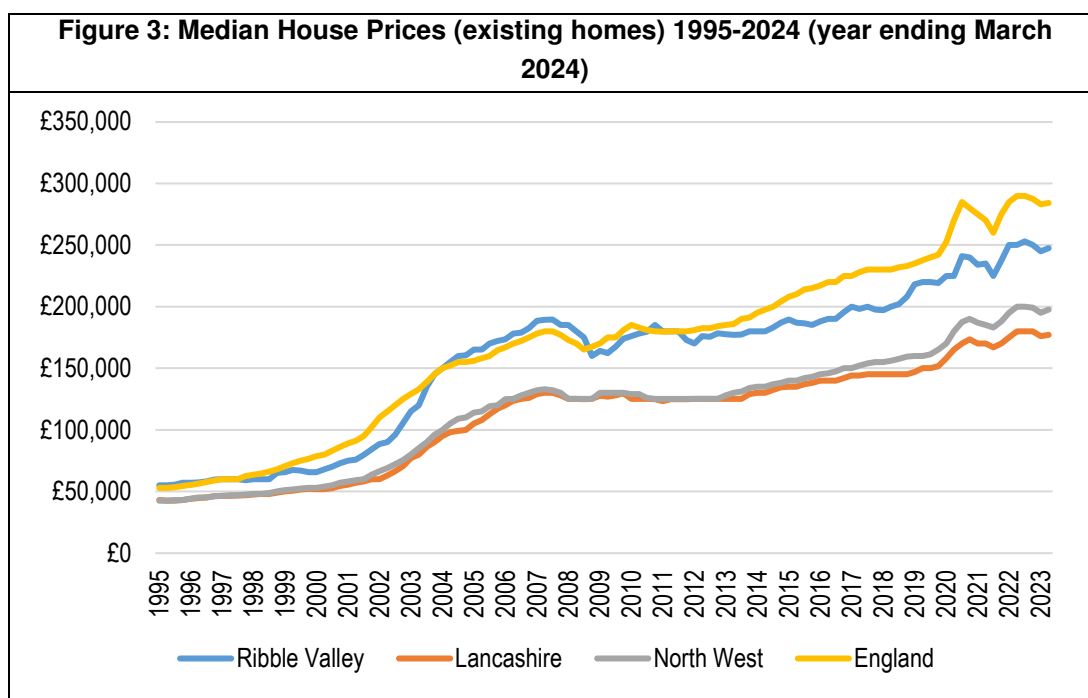
Source: ONS

12. Although house prices are generally above regional averages, it is notable that the Borough typically sees lower private rental costs, with the mean private rent for a 2-bedroom home standing at £700 per month in November 2024 (around £800 across the North West and over £1,200 nationally). Rents overall are around 44% below the national average (compared with 13% when looking at median house prices). Over the past decade, rents have increased by around 30%, slightly lower than the increase in house prices over the same period.

13. In contrast with national trends, affordability in the Borough has improved over the past few years. The workplace based median affordability ratio in Ribble Valley stood at 6.07 in 2023, having been at 8.63 some 19-years previously. Nationally over the same period the ratio has gone from 6.60 to 8.26. These figures are based on the ratio between median house prices and full-time earnings.

14. Overall, the data points to Ribble Valley as an affluent area with higher house prices and large proportions of households living in owner-occupied housing. The Borough also sees a housing mix of larger and detached homes. The analysis points to relatively high levels of housing demand. This can be seen in analysis of house prices and strong levels of delivery. That said, there are clearly issues suggested by the data. In particular, the relative lack of social rented housing means it will be difficult for the Council to meet affordable housing needs when they arise.

15. The analysis also looked at how key data varied across different parts of the Borough. There are some differences between areas with Clitheroe in particular showing a younger population, higher proportions of social rented housing and higher levels of overcrowding – although in a national context all locations appear to be relatively affluent.

Affordable Housing Need

16. Analysis has been undertaken to estimate the annual need for affordable housing. This includes taking account of local housing costs (to both buy and rent) along with estimates of household income. The evidence indicates that there is an acute need for affordable housing in the study area and a need in all sub-areas.

17. The majority of need is from households who are unable to buy OR rent and therefore points particularly towards a need for rented affordable housing rather than affordable home ownership. However, certain products (such as shared ownership) could potentially be made available to households at a cost below the cost of privately renting and would therefore meet some of the need from those unable to access any form of market housing (without subsidy).

Figure 4: Estimated level of Affordable Housing Need by sub-area (per annum)						
	Current need	Newly forming house-holds	Existing house-holds falling into need	Total Gross Need	Relet Supply	Net Need
Clitheroe	22	56	10	89	40	49
Longridge	13	28	6	47	11	36
Whalley	6	13	2	21	8	13
Tier 1 villages	20	43	5	69	19	49
Rest of District	33	55	10	98	15	83
TOTAL	95	194	34	323	93	230

Source: JGC analysis

18. Despite the level of need being high, it is not considered that this points to any requirement for the Council to increase the Local Plan housing requirement due to affordable needs. The link between affordable need and overall need (of all tenures) is complex and in trying to make a link it must be remembered that many of those picked up as having an affordable need are already in housing (and therefore do not generate a net additional need for a home). In addition, the private rented sector is providing benefit supported accommodation for many households. That said, the level of affordable need does suggest the Council should maximise the delivery of such housing at every opportunity.

19. The analysis suggests there will be a need for both social and affordable rented housing – the latter will be suitable particularly for households who are close to being able to afford to rent privately and possibly also for some households who claim full Housing Benefit. It is however clear that social rents are more affordable and could benefit a wider range of households – social rents could therefore be prioritised where delivery does not prejudice the overall delivery of affordable homes.

20. The study also considers different types of AHO (notably First Homes and shared ownership) as each may have a role to play. Shared ownership is likely to be suitable for households with more marginal affordability (e.g. those only just able to afford to privately rent) as it has the advantage of a lower deposit and subsidised rent. There was no strong evidence of a need for First Homes or discounted market housing more generally.

21.   Given the cost of housing locally, it seems very difficult for affordable home ownership products to be provided and be considered as 'genuinely affordable' (particularly for larger (3+-bedroom) homes. This again points to the need for the Council to prioritise delivery of rented affordable housing where possible.

22.   In deciding what types of affordable housing to provide, including a split between rented and home ownership products, the Council will need to consider the relative levels of need and also viability issues (recognising for example that providing AHO may be more viable and may therefore allow more units to be delivered, but at the same time noting that households with a need for rented housing are likely to have more acute needs and fewer housing options).

23.   Overall, the analysis identifies a notable need for affordable housing, and it is clear that provision of new affordable housing is an important and pressing issue in the area. It does however need to be stressed that this report does not provide an affordable housing target; the amount of affordable housing delivered will be limited to the amount that can viably be provided. The evidence does however suggest that affordable housing delivery (and particularly social rents) should be maximised where opportunities arise.

Need for Different Sizes of Homes

24.   Analysis of the future mix of housing required takes account of demographic change, including potential changes to the number of family households and the ageing of the population. The proportion of households with dependent children in Ribble Valley is below average with around 25% of all households containing dependent children in 2021 (compared with around 29% nationally). There are notable differences between different types of households, with married couples (with dependent children) seeing a high level of owner-occupation, whereas as lone parents are particularly likely to live in social or private rented accommodation.

25.   There are a range of factors which will influence demand for different sizes of homes, including demographic changes; future growth in real earnings and households' ability to save; economic performance and housing affordability. The analysis linked to future demographic change concludes that the following represents an appropriate mix of affordable homes, this takes account of both household changes and the ageing of the population as well as seeking to make more efficient use of new stock (by addressing issues around overcrowding and under-occupation).

26.   In both sectors the analysis points to a particular need for smaller accommodation. For general need rented affordable housing there is a clear need for a range of different sizes of homes, including 45% to have at least 3-bedrooms of which 10% should have at least 4-bedrooms. Our recommended mix is set out below:

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Figure 5: Suggested size mix of housing by tenure – Ribble Valley			
	Affordable home ownership	Affordable housing (rented)	
		Under 65	65 and over
1-bedroom	20%	20%	50%
2-bedrooms	45%	35%	50%
3-bedrooms	30%	35%	
4+-bedrooms	5%	10%	

Source: JGC analysis

27. The strategic conclusions recognise the role which delivery of larger family homes can play in releasing a supply of smaller properties for other households. Also recognised is the limited flexibility which 1-bedroom properties offer to changing household circumstances, which feed through into higher turnover and management issues. The conclusions also take account of the current mix of housing by tenure and also the size requirements shown on the Housing Register.

28. The mix identified above could inform strategic policies although a flexible approach should be adopted. For example, in some areas affordable housing registered providers find difficulties selling 1-bedroom affordable home ownership (AHO) homes and therefore the 1-bedroom elements of AHO might be better provided as 2-bedroom accommodation. That said, given current house prices there are potential difficulties in making (larger) AHO genuinely affordable.

29. Additionally, in applying the mix to individual development sites, regard should be had to the nature of the site and character of the area, and to up-to-date evidence of need as well as the existing mix and turnover of properties at the local level. The Council should also monitor the mix of housing delivered.

Older and Disabled People

30. A range of data sources and statistics have been accessed to consider the characteristics and housing needs of the older person population and the population with some form of disability. The two groups are taken together as there is a clear link between age and disability. The analysis responds to Planning Practice Guidance on Housing for Older and Disabled People published by Government in June 2019 and includes an assessment of the need for specialist accommodation for older people and the potential requirements for housing to be built to M4(2) and M4(3) housing technical standards (accessibility and wheelchair standards).

31. The data shows that Ribble Valley has an older age structure than seen regionally or nationally, but lower levels of disability compared with the national average. The older person population shows high proportions of owner-occupation, and particularly outright owners who may have significant equity in their homes (77% of all older person households are outright owners).

32.   The older person population is projected to increase notably moving forward. An ageing population means that the number of people with disabilities is likely to increase substantially. Key findings for the 2024-29 period include:

- a 13% increase in the population aged 65+ (potentially accounting for 79% of total population growth);
- a 17% increase in the number of people aged 65+ with dementia and a 15% increase in those aged 65+ with mobility problems;
- a need for around 100 housing units with care (e.g. extra-care) in the affordable sector but no current need for additional sheltered/retirement housing (housing with support); and
- a need for up to 93 additional affordable dwellings to be for wheelchair users (meeting technical standard M4(3)).

1.   Background

Introduction

1.1   Ribble Valley Borough Council is currently preparing a new Local Plan and is updating its evidence base. This study assesses affordable housing needs in the Borough and will also support the Council in delivering affordable housing. The overall aim of the study is to provide robust evidence on the quantum and nature of affordable housing needs across Ribble Valley and for smaller-areas (some analysis down to parish-level). The study considers needs for different sizes and tenures of affordable homes and also looks at the need for specialist accommodation for older people.

1.2   The last affordable housing needs evidence was produced by way of a household survey undertaken in Ribble Valley as a series of individual studies dating back to 2004 and is therefore now quite out-of-date. The Council did publish a Strategic Housing and Economic Needs Assessment in 2020 which looked at affordable housing need, although this did not look at smaller sub-areas of the Borough.

1.3   It is acknowledged that household surveys can have a poor return of the completed questionnaires which can affect the robustness of the assessment and so this study is based on the interrogation of a wide range of secondary data sources as well as consultation with Registered Providers and Council Members. The study follows the approach set out in the latest published National Planning Policy Framework (NPPF) and supporting Planning Practice Guidance (PPG) and uses the latest available demographic data from the Office for National Statistics (ONS) and a range of other available datasets (including the 2021 Census) to provide a contextual picture and analysis of housing needs in the Council's administrative area.

Policy Context

1.4   Paragraph 63 of the National Planning Policy Framework (published December 2024, NPPF 2024) sets out that "the size, type, and tenure of housing needed for different groups in the community should be assessed and reflected in planning policies". Included within the groups in the NPPF are those who require affordable housing (including Social Rent) older people and people with disabilities – it is these groups that provide the main focus of this report.

1.5   Government's Planning Practice Guidance (PPG)[1] includes several sections which are relevant to the assessment. The key ones listed below:

- Housing and economic needs assessment (February 2025)
- Housing needs of different groups (May 2021)
- Housing for older and disabled people (June 2019)
- Housing: optional technical standards (March 2015)
- First Homes (December 2021)

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[1] https://www.gov.uk/government/collections/planning-practice-guidance

1.6   At a local level, the Council adopted its Core Strategy in December 2014, covering the period from 2008 to 2028. The key part of this document for this study is Key Statement H3: Affordable Housing which sets out the Councils position with regard to the delivery of affordable homes. The policy sets a general target of 30% of homes to be provided as affordable housing (on market led developments). The policy also seeks to provide housing for older people (a 15% target is set out, split 50:50 between market and affordable housing).

1.7   The Council has also published a number of documents relevant to this study (which are commented on where relevant in the report). These include 'Addressing Housing Need in Ribble Valley' (June 2011)[2] which sets out that affordable homes for rent should not have a housing cost in excess of the relevant Local Housing Allowance (LHA).

Qualitative research

1.8   An early stage of the project was to send a questionnaire to Registered Providers (RPs) to seek information about a range of topics. Only two RPs responded but their contribution was useful and has been summarised under a series of heading below.

Supply of Social and Affordable Rented Housing

1.9   Both providers reported higher demand for houses over flats, with low demand in more rural or outlying areas such as Barrow, Whalley, and Sabden. Both use alternative marketing like Rightmove when Onward nominations fail. Gaps identified include larger family homes (4 and 4+ bedrooms) and issues with service charges in flats.

Management and Regeneration

1.10   Neither provider anticipated planned regeneration or decanting over the next five-years. One provider sated there would be occasional bespoke decants due to repairs, but no systematic programme is outlined.

Section 106 Affordable Housing Delivery

1.11   Both providers engage with S106 opportunities and find high demand for bungalows. One provider called for more tenure flexibility (social/affordable rent) and more scrutiny during planning, particularly regarding inappropriate 55+ designations on 2-storey homes. Both stated that the system was not producing enough 4-bedroom homes.

Specialist Accommodation for People with Special Needs

1.12   One registered provider is not focusing on specialist growth in Ribble Valley currently but recognises demand for older people and those with learning disabilities. The other respondent defers to their Independence and Wellbeing Team. They highlighted the need for robust evidence, viable revenue funding, and strong business cases for specialist housing.

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[2] https://www.ribblevalley.gov.uk/downloads/file/1757/addressing-housing-need-in-the-ribble-valley-2011

Affordable Home Ownership (AHO)

1.13   Regarding need/demand, one registered provider relies on housing market reports and notes concerns about AHO restrictions (e.g., DPA, RE, 55+). The other has no recent data on AHO sales but uses Ribble Valley data and on-the-ground knowledge.

Onward – Lettings Process

1.14   Both express dissatisfaction with the Onward process citing poor match quality and administrative inefficiencies as well as outdated nominations and lack of engagement. Both recommend process reviews and better communication.

1.15   In addition, a presentation of draft findings from the study was undertaken with Council Officers and Members on the 13th Marah 2025. This consisted of a presentation and then question and answer session. Comments and feedback from the presentation has been taken into account in moving to a final report.

Structure of this Report

1.16   This report sets out a number of either linked or distinct sections; these are summarised below with a brief description:

- Section 2 – Area Profile – Provides background analysis including looking at demographic trends, house prices and house price changes;
- Section 4 – Affordable Housing Need – Updates previous analysis about the need for affordable housing and builds on this by considering changes in the NPPF since the previous assessment and more recent Government announcements;
- Section 5 – Need for Different Sizes of Homes – This section assesses the need for different sizes of homes in the future, modelling the implications of demographic drivers on need/demand for different sizes of homes in different tenures; and
- Section 6 – Older and Disabled People – Considers the need for specialist accommodation for older people (e.g. sheltered/Extra-care) and also the need for homes to be built to Building Regulations M4(2) any M4(3). The section studies a range of data around older persons and people with disabilities.

Rounding

1.17   It should be noted that the numbers included in tables and figures throughout the report may not sum exactly due to rounding.

Background: Key Messages

- This report provides a new Affordable Housing Needs Assessment (AHNA) for Ribble Valley Borough Council.

- The study follows the approach set out in the latest published National Planning Policy Framework (NPPF) and supporting Planning Practice Guidance (PPG) and uses the latest available data from the Office for National Statistics (ONS) and a range of other available datasets to provide a contextual picture and analysis of the housing market for the Council's administrative area.

- The report sets out a number of either linked or distinct sections to cover a range of core subject areas; the sections are summarised below:

  - Section 2 – Area Profile;
  - Section 3 – Affordable Housing Need;
  - Section 4 – Need for Different Sizes of Homes; and
  - Section 5 – Older and Disabled People.

2.   Area Profile

Introduction

2.1   This section provides some background analysis about population and housing in Ribble Valley, with data also provided for each of five sub-areas – Appendix A1 provides additional information at a parish level. Data is compared with local, regional and national data as appropriate. The analysis can be summarised as covering three main topic headings:

- Demographic baseline (including data on population age structure and changes)
- Housing stock (including type and tenure)
- Housing market (including data on house prices)

2.2   The sub-areas used in analysis have been based on the three principal settlements, Tier 1 villages (as set out in the Council's Core Strategy[3]) and the rest of the District (Tier 2 villages and other areas). The table below shows the sub-areas names and the parishes included within each area. In the Tier 1 villages sub-area, data for the parish of Dinckley is also included as data is built up from Output Areas (OAs) and ONS includes this parish as part of Billington & Langho.

Figure 2.1: Sub-areas of Ribble Valley	
Area name	Parishes
Clitheroe	Clitheroe
Longridge	Longridge
Whalley	Whalley
Tier 1 villages	Barrow, Billington & Langho, Chatburn, Gisburn, Mellor, Read, Simonstone, Wilpshire
Rest of District	All other parishes

Source: Based on Ribble Valley Core Strategy

2.3   For reference, the figure below shows a map of parishes in the Borough which can be used in conjunction with the parish-level data in Appendix A1.

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[3] https://www.ribblevalley.gov.uk/downloads/file/1700/adopted-core-strategy

Figure 2.2: Ribble Valley parish map
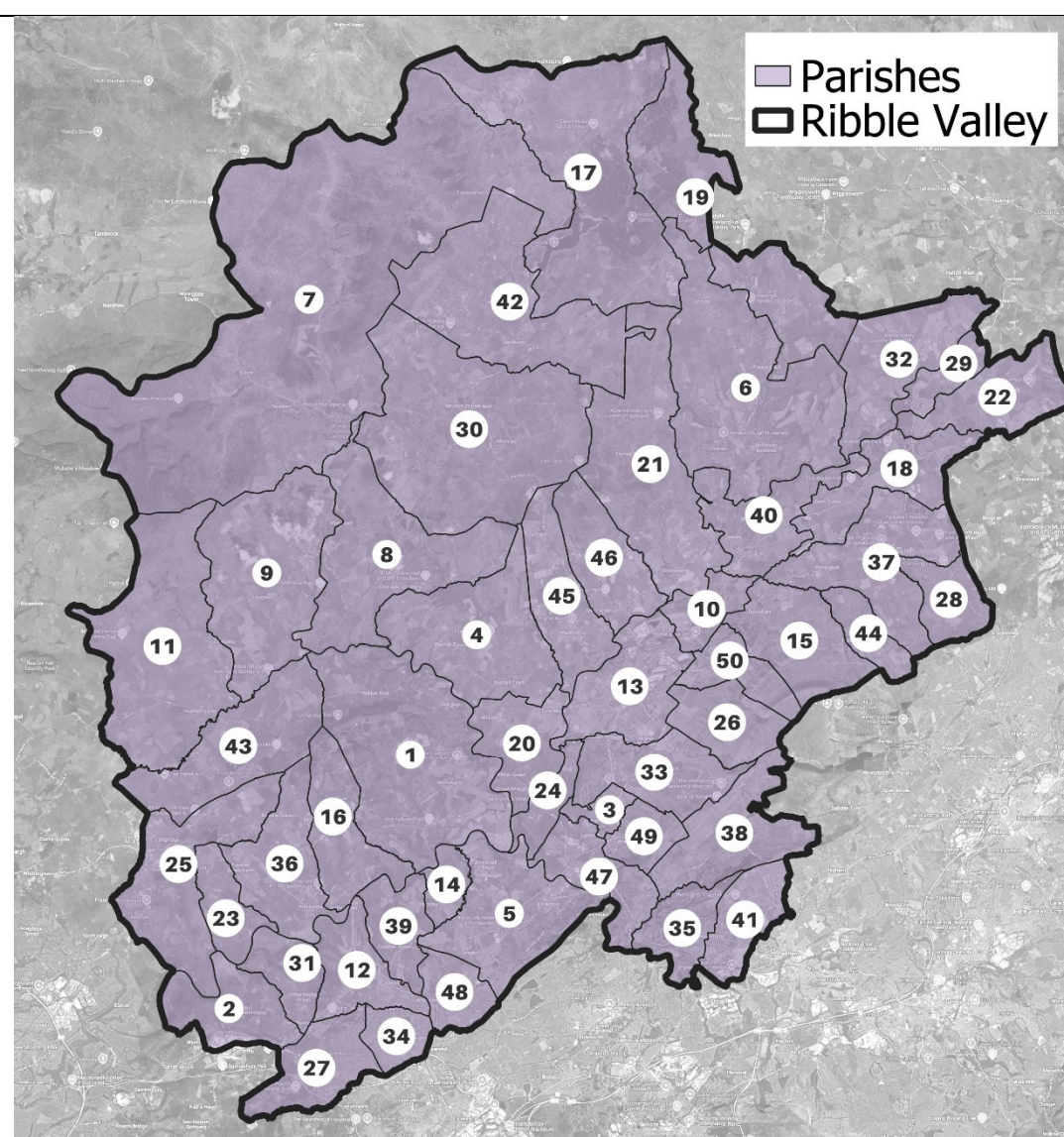
Parish	13-Clitheroe	26-Mearley	39-Salesbury
1-Aighton, Bailey and Chaigley	14-Dinckley	27-Mellor	40-Sawley
2-Balderstone	15-Downham	28-Middop	41-Simonstone
3-Barrow	16-Dutton	29-Newsholme	42-Slaidburn
4-Bashall Eaves	17-Easington	30-Newton	43-Thornley-with-Wheatley
5-Billington and Langho	18-Gisburn	31-Osbaldeston	44-Twiston
6-Bolton-by-Bowland	19-Gisburn Forest	32-Paythorne	45-Waddington
7-Bowland Forest High	20-Great Mitton	33-Pendleton	46-West Bradford
8-Bowland Forest Low	21-Grindleton	34-Ramsgreave	47-Whalley
9-Bowland-with-Leagram	22-Horton	35-Read	48-Wilpshire
10-Chatburn	23-Hothersall	36-Ribchester	49-Wiswell
11-Chipping	24-Little Mitton	37-Rimington	50-Worston
12-Clayton-le-Dale	25-Longridge	38-Sabden	

Source: Map provided by Iceni Projects

Population

2.4   As of mid-2023, the population of Ribble Valley is estimated to be 64,500 this is a growth of around 6,800 people over the previous decade. This equates to a growth of around 12% since 2013 which is a notably higher rate of growth to that across Lancashire, the North West region and nationally.

Figure 2.3: Population change (2013-23)				
	Population (2013)	Population (2023)	Change	% change
Ribble Valley	57,692	64,469	6,777	11.7%
Lancashire	1,178,586	1,270,162	91,576	7.8%
North West	7,105,146	7,600,126	494,980	7.0%
England	53,918,686	57,690,323	3,771,637	7.0%

Source: ONS

2.5   The table below shows the population in each of the sub-areas – this data is for 2022 (this being the latest available information at time of report drafting) – totals therefore differ from those above (which are for 2023). The analysis shows just over a quarter of the population as living in Clitheroe and a further quarter in each of the two most rural sub-areas.

Figure 2.4: Population by sub-area (2022)		
	Population	% of population
Clitheroe	17,657	28.0%
Longridge	8,573	13.6%
Whalley	4,177	6.6%
Tier 1 villages	16,406	26.0%
Rest of District	16,327	25.9%
TOTAL	63,140	100.0%

Source: ONS

Age Structure

2.6   The figure below shows the age structure by single year of age (compared with a range of other areas). From this it is clear that Ribble Valley has an older age structure to than seen across other areas (notably the region and nationally). The Borough has fewer people aged in their late teens and early 20s which will be linked to people moving away for higher education. The data also points to a higher proportion of people aged around 50 and over.

Figure 2.5: Population profile (2023)
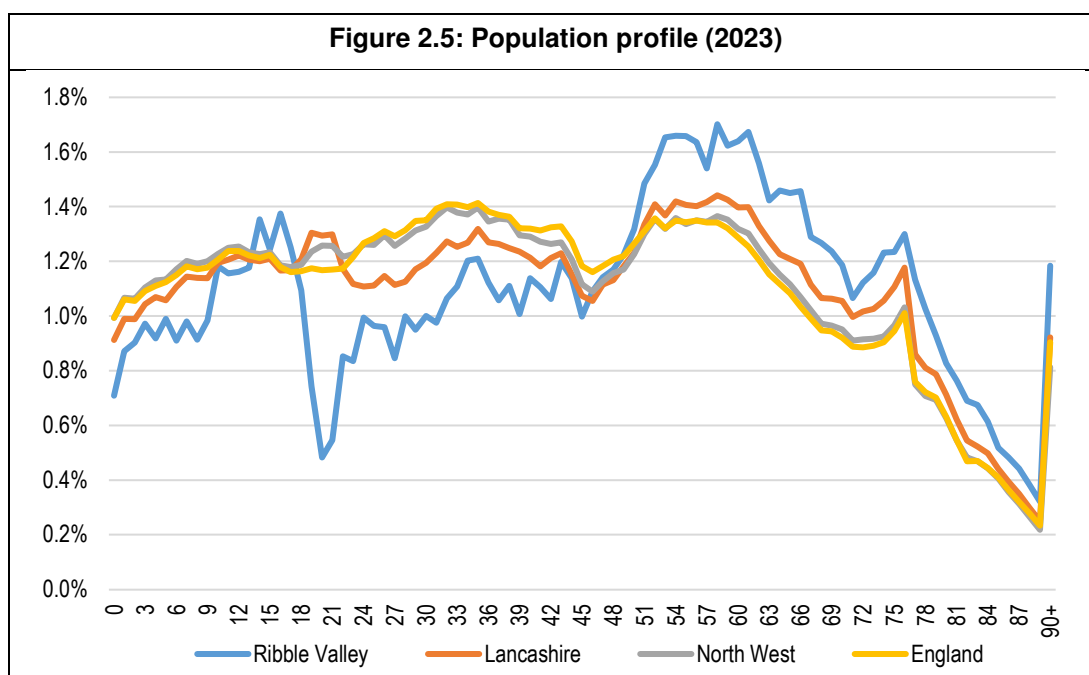
Source: ONS

2.7   The analysis below summarises the above information (including total population numbers for Ribble Valley) by assigning population to three broad age groups (which can generally be described as a) children, b) working age and c) pensionable age). This analysis highlights the significantly higher proportion of people aged 65 and over, and a lower proportion of children (aged under 16) and those aged 16-64 when compared with other locations.

Figure 2.6: Population profile (2023) – summary age bands					
	Ribble Valley		Lancashire	North West	England
	Population	% of population	% of population	% of population	% of population
Under 16	10,590	16.4%	17.8%	18.7%	18.5%
16-64	37,772	58.6%	61.1%	62.5%	62.9%
65+	16,107	25.0%	21.1%	18.8%	18.7%
All Ages	64,469	100.0%	100.0%	100.0%	100.0%

Source: ONS

2.8   The figure below shows the population profile by sub-area (again for 2022). This shows some differences between locations – particularly with regard to the proportion of the population aged 65 and over – this ranges from 22% in Clitheroe, up to 27% in the Rest of District area.

Figure 2.7: Population profile by sub-area (2022)

Sub-area	Under 16	16-64	65+
Clitheroe	17.9%	60.2%	21.9%
Longridge	17.5%	58.3%	24.2%
Whalley	16.8%	58.6%	24.6%
Tier 1 villages	16.1%	58.6%	25.4%
Rest of District	15.0%	58.1%	26.9%
TOTAL	16.5%	58.9%	24.6%
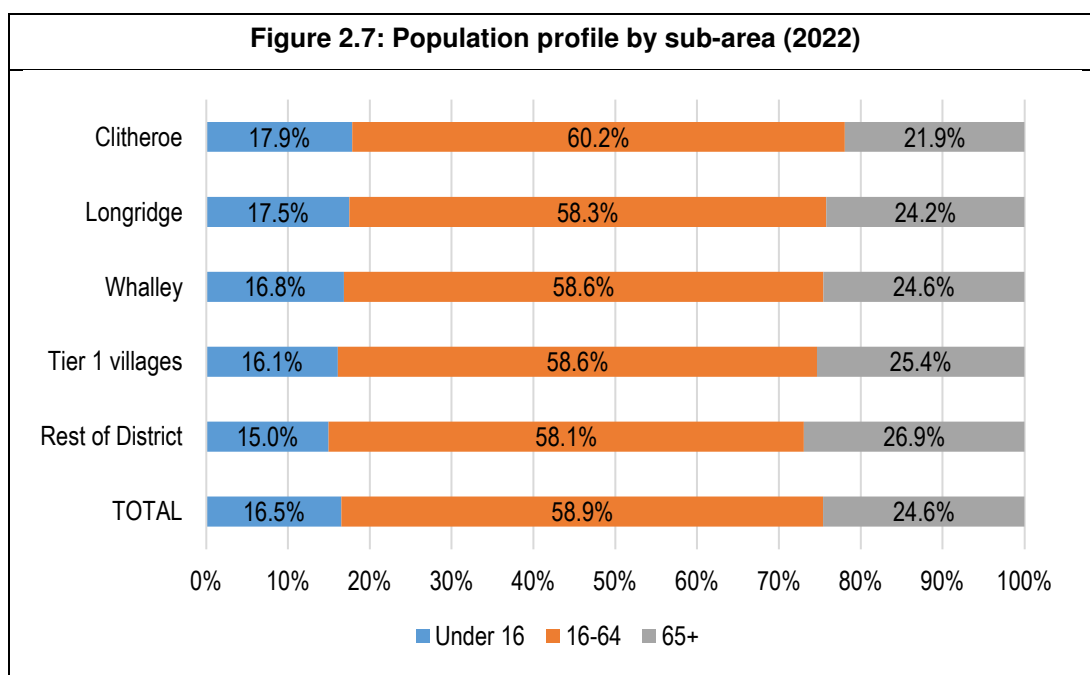
Source: ONS

Age Structure Changes

2.9   The figure below shows how the age structure of the population has changed in the 10-year period from 2013 to 2023 – the data used is based on population so will also reflect the increase seen in this period. There have been some changes in the age structure, including increases in the population in their 50s; the number of people aged 65 and over also looks to have increased notably. Where there are differences, it is often due to cohort effects (i.e. smaller or larger cohorts of the population getting older over time).

Figure 2.8: Population age structure (people) (2013 and 2023)
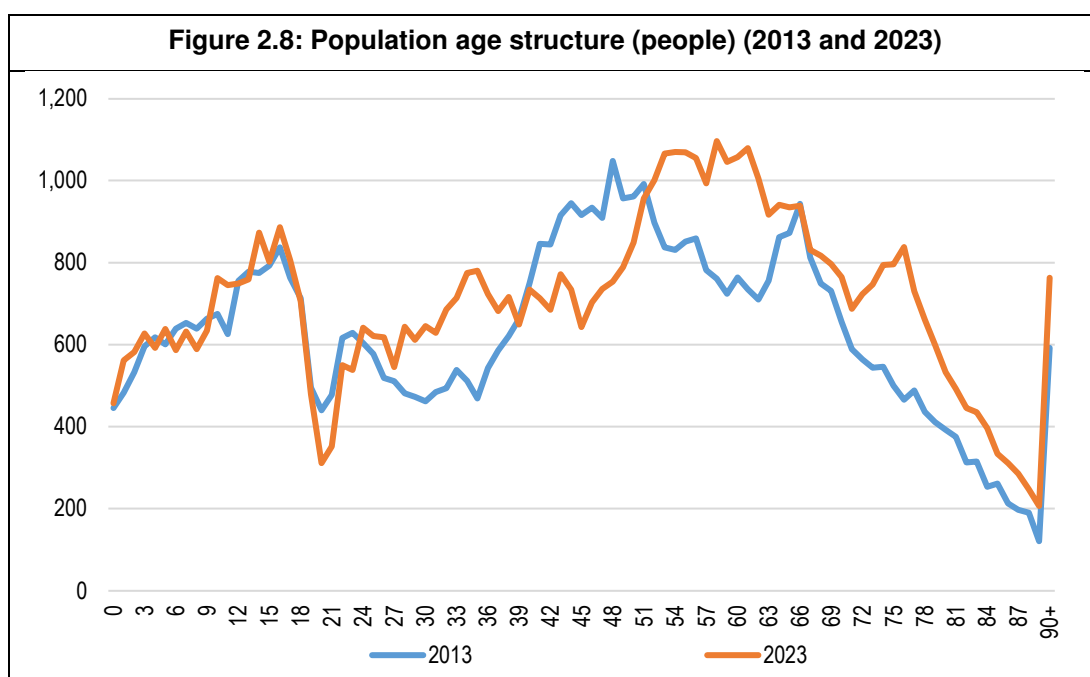
Source: ONS

2.10   The information above is summarised into three broad age bands to ease comparison. The table below shows an increase of 8% in the 16–64 age group and a much larger increase of 29% in the 65+ age group. The population aged 65 and over accounts for 53% of all population change over this period.

Figure 2.9: Change in population by broad age group (2013-23) – Ribble Valley				
	2013	2023	Change	% change
Under 16	10,272	10,590	318	3.1%
16-64	34,892	37,772	2,880	8.3%
65+	12,528	16,107	3,579	28.6%
TOTAL	57,692	64,469	6,777	11.7%

Source: ONS

Components of Population Change

2.11   The table below consider the drivers of population change from 2011 to 2023. The main components of change are natural change (births minus deaths) and net migration (internal/domestic and international).

2.12   There is also an Unattributable Population Change (UPC) which is a correction made by ONS upon publication of Census data if population has been under- or over-estimated (this is only calculated for the 2011-21 period). There are also 'other changes', which for Ribble Valley are relatively low – these changes are often related to armed forces personnel or boarding school pupils.

2.13   The data shows natural change to generally be dropping over time – there are significantly more deaths than births in the Borough and migration is variable, and generally on an upward trend – it is clear that migration, and particularly internal (domestic) migration is the main driver of population growth in the Borough.

2.14   The analysis also shows (for the 2011-21) period a negative level of UPC (totalling around 800 people over the 10-year period), this suggests when the 2021 Census was published ONS had previously over-estimated population change.

2.15   Overall the data shows a continuing trend of strong population growth throughout the period studied and in particular the last three years – this is likely to be partly related to housing completion levels in the Borough.

Figure 2.10: Components of population change, mid-2011 to mid-2022 – Ribble Valley						
	Natural change	Net internal migration	Net international migration	Other changes	Other (unattributable)	Total change
2011/12	-85	439	-18	-4	-115	217
2012/13	-98	386	-17	10	-98	183
2013/14	-158	529	-61	12	-103	219
2014/15	-138	596	-15	11	-90	364
2015/16	-113	548	-24	5	-80	336
2016/17	-135	718	-53	1	-76	455
2017/18	-177	712	-95	9	-63	386
2018/19	-160	754	-89	9	-63	451
2019/20	-158	1,161	-70	-2	-54	877
2020/21	-257	1,602	-182	-2	-76	1,085
2021/22	-144	1,274	147	-2	0	1,275
2022/23	-186	1,435	70	10	0	1,329

Source: ONS

Housing Stock

2.16	As of 2023 there were 29,700 dwellings in Ribble Valley, an increase of 4,400 over the 10-year period from 2013 – this represents a 17% increase in the number of homes, notably higher than seen across a range of benchmark areas. The figure below the table shows dwelling completions to have seen a notable upturn over the past decade, having previously broadly followed trends in other locations.

Figure 2.11: Change in dwellings (2013-23)				
	Dwellings (2013)	Dwellings (2023)	Change	% change
Ribble Valley	25,370	29,730	4,360	17.2%
Lancashire	525,781	570,247	44,466	8.5%
North West	3,167,212	3,414,087	246,875	7.8%
England	23,247,462	25,396,447	2,148,985	9.2%

Source: MHCLG (Live Table 125)

Figure 2.12: Indexed change in dwelling stock (2001-23) – (2013=1)
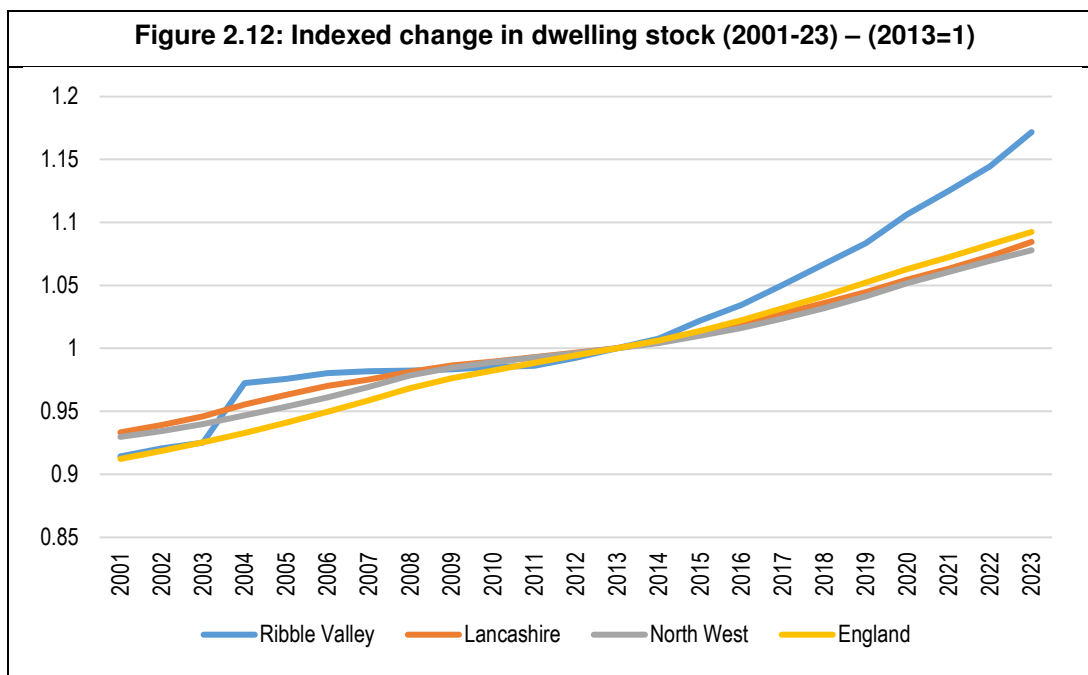
Source: MHCLG (Live Table 125)

2.17   By using Census data about the number of dwellings and households it is possible to estimate the number of vacant homes in the Borough and how this has changed from 2011 to 2021. In 2011, there were 24,045 households in the Borough, implying a vacancy rate of 3.9%; by 2021 there were 26,746 households and an implied vacancy rate of 6.3%. The number of vacant homes has nearly doubled over this period although an increase is also the general trend seen across other areas, the proportion of vacant homes nationally is estimated to have increased from 4.0% to 6.0% over the 2011-21 decade.

Figure 2.13: Number of dwellings, households and vacant dwellings (2011 and 2021)			
		2011	2021
Ribble Valley	Dwellings	25,016	28,537
	Households	24,045	26,746
	Vacant	971	1,791
	% vacant	3.9%	6.3%
Lancashire	Dwellings	522,052	558,992
	Households	496,299	525,246
	Vacant	25,753	33,746
	% vacant	4.9%	6.0%
North West	Dwellings	3,143,898	3,358,809
	Households	3,009,549	3,153,406
	Vacant	134,349	205,403
	% vacant	4.3%	6.1%
England	Dwellings	22,976,066	24,927,591
	Households	22,063,368	23,436,086
	Vacant	912,698	1,491,505
	% vacant	4.0%	6.0%

Source: ONS (Census)

2.18   The table below shows estimates of vacant homes by sub-area. There are some differences between locations, with the rest of District area seeing a vacancy rate of 9.1%.

Figure 2.14: Estimated proportion of vacant homes by sub-area (2021)			
	Households	Dwellings	Vacant	% vacant
Clitheroe	7,653	8,051	398	4.9%
Longridge	3,685	3,962	277	7.0%
Whalley	1,786	1,909	123	6.4%
Tier 1 villages	6,818	7,173	355	4.9%
Rest of District	6,771	7,448	677	9.1%
TOTAL	26,713	28,543	1,830	6.4%

Source: Census (2021)

Tenure

2.19   The table below shows household tenure compared with a number of other locations. The analysis identifies a relatively high proportion of owner-occupiers, particularly outright owners (44% of households). The proportion of households living in the social rented sector is very low in comparison with other areas – less than half the proportion of households seen nationally live in social rented housing in Ribble Valley. The size of the private rented sector is also slightly lower than that seen in other locations.

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Figure 2.15: Tenure (2021)					
	Ribble Valley		Lanca-shire	North West	England
	House-holds	% of house-holds	% of house-holds	% of house-holds	% of house-holds
Owns outright	11,654	43.6%	37.8%	33.3%	32.5%
Owns with mortgage/loan	8,938	33.4%	31.0%	29.7%	29.8%
Social rented	2,151	8.0%	12.3%	17.6%	17.1%
Private rented	4,004	15.0%	18.8%	19.4%	20.6%
TOTAL	26,747	100.0%	100.0%	100.0%	100.0%

Source: 2021 Census

2.20   As well as looking at the current tenure profile, it is of interest to consider how this has changed over time; the table below shows data from the 2011 and 2021 Census. From this it is clear that there has been notable growth in the number of households who are outright owners and a more modest increase in owners with a mortgage. Both the social and private rented sectors have seen increases over time although the increase in the size of the private rented sector is quite low compared with the equivalent national figure (a 20% increase over the 2011-21 period).

Figure 2.16: Change in tenure (2011-21) – Ribble Valley				
	2011	2021	Change	% change
Owns outright	10,086	11,654	1,568	15.5%
Owns with mortgage/loan	8,482	8,938	456	5.4%
Social rented	1,836	2,151	315	17.2%
Private rented	3,641	4,004	363	10.0%
TOTAL	24,045	26,747	2,702	11.2%

Source: Census (2011 and 2021)

2.21   The figure below shows the tenure split by sub-area – this shows owner-occupation to be the main tenure in all areas. The proportion of households living in social rented housing is fairly low in all locations and in particular the Tier 1 villages and Rest of District (i.e. the more rural locations). There are variations in the proportion of households living in the private rented sector, ranging from 10% in Tier 1 villages, up to 18% in Longridge.

Figure 2.17: Tenure (2021) by sub-area

	Owns outright	Owns with mortgage/loan	Social rented	Private rented
Clitheroe	36.9%	33.4%	13.4%	16.3%
Longridge	42.0%	32.5%	7.3%	18.2%
Whalley	42.2%	37.9%	7.8%	12.0%
Tier 1 villages	47.4%	37.0%	5.2%	10.3%
Rest of District	48.6%	29.0%	5.3%	17.1%
TOTAL	43.6%	33.4%	8.0%	15.0%

Source: Census (2021)
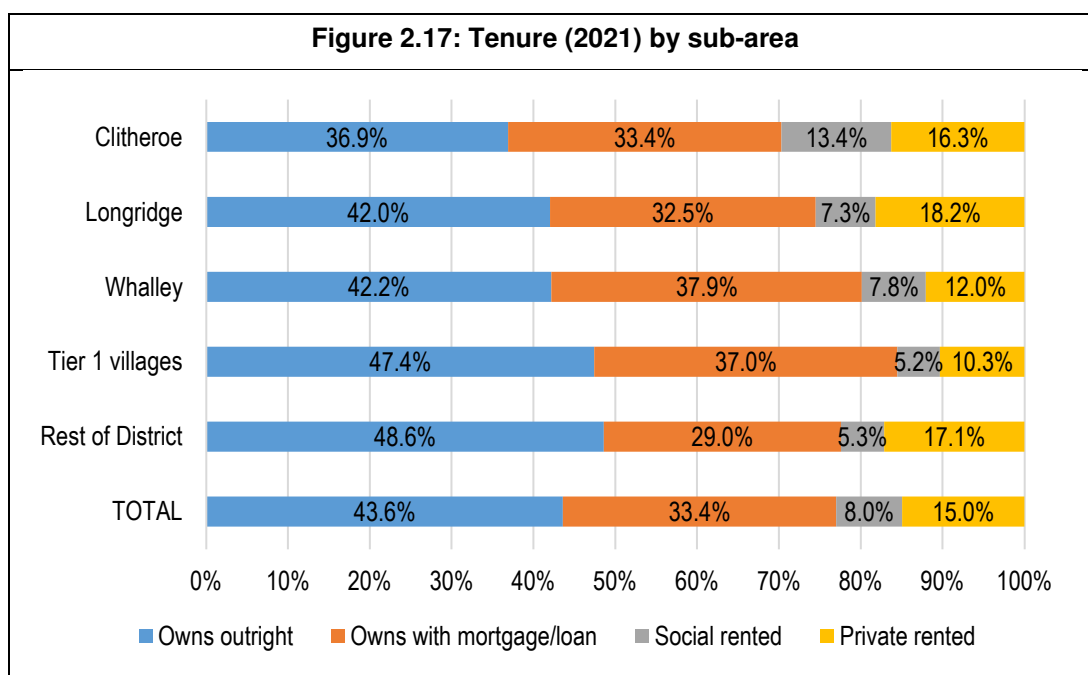
Dwelling Type

2.22   The 2021 Census shows that detached homes were the most common dwelling type within Ribble Valley at 34% of total dwelling stock, with 29% of the stock being semi-detached. The proportion of detached homes is notably above the County, national and regional averages for this built-form. The proportion of flats/maisonettes is fairly low in comparison to other areas – 8% of all dwellings are flats compared with 22% nationally.

Figure 2.18: Accommodation type (2021)					
	Ribble Valley		Lancashire	North West	England
	House-holds	% of house-holds	% of house-holds	% of house-holds	% of house-holds
Detached	9,217	34.5%	24.0%	19.0%	22.9%
Semi-detached	7,659	28.6%	34.0%	36.8%	31.5%
Terraced	7,558	28.3%	29.5%	28.1%	23.0%
Flat	2,021	7.6%	11.7%	15.8%	22.2%
Other	292	1.1%	0.8%	0.3%	0.4%
TOTAL	26,747	100.0%	100.0%	100.0%	100.0%

Source: Census (2021)

2.23   The Census can also be used to look at changes in dwelling types over the 2011-21 decade. This shows increases for all built-forms with the number of detached homes increasing by 21% - this represents 59% of additional dwellings, a notably higher proportion than there are already in the stock. Generally, the data points to delivery in the 2011-2021 period as focussing on larger (detached and semi-detached) homes.

Figure 2.19: Change in accommodation type (2011-21) – Ribble Valley					
	2011	2021	Change	% change	% of change
Detached	7,630	9,217	1,587	20.8%	58.7%
Semi-detached	6,897	7,659	762	11.0%	28.2%
Terraced	7,361	7,558	197	2.7%	7.3%
Flat/other	2,157	2,313	156	7.2%	5.8%
TOTAL	24,045	26,747	2,702	11.2%	100.0%

Source: Census (2011 and 2021)

2.24 The figure below shows accommodation type and sub-area – this shows considerable difference between locations. Proportions of detached housing vary from 20% in Clitheroe up to 44% in Tier 1 villages – terraced homes are the most common dwelling type in Clitheroe. There are relatively few flats in any location in the Borough, the highest proportion (of 12% in Clitheroe) still being some way below the national average proportion of flats.

Figure 2.20: Accommodation type (2021) by sub-area

	Detached	Semi-detached	Terraced	Flat/other
Clitheroe	19.6%	32.6%	35.9%	11.9%
Longridge	29.4%	30.7%	30.7%	9.2%
Whalley	41.5%	23.9%	25.0%	9.6%
Tier 1 villages	43.6%	27.3%	23.1%	5.9%
Rest of District	43.1%	25.5%	24.2%	7.2%
TOTAL	34.5%	28.6%	28.3%	8.7%
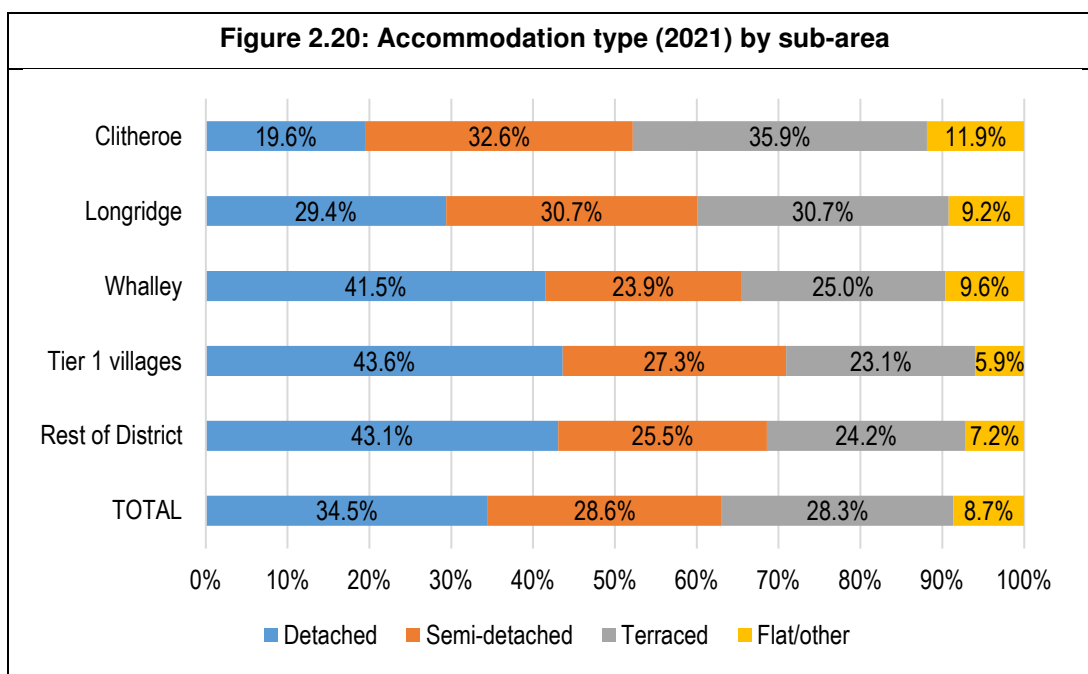
Source: Census (2021)

2.25 The figure below shows a cross-tabulation of tenure and accommodation type. This clearly shows the majority of owners as living in detached or semi-detached homes, whereas the social rented sector is more heavily concentrated on flats – only 4% of all owners live in a flat compared with 40% in the social rented sector and 16% for private rented housing.

Figure 2.21: Tenure and accommodation type (2021)
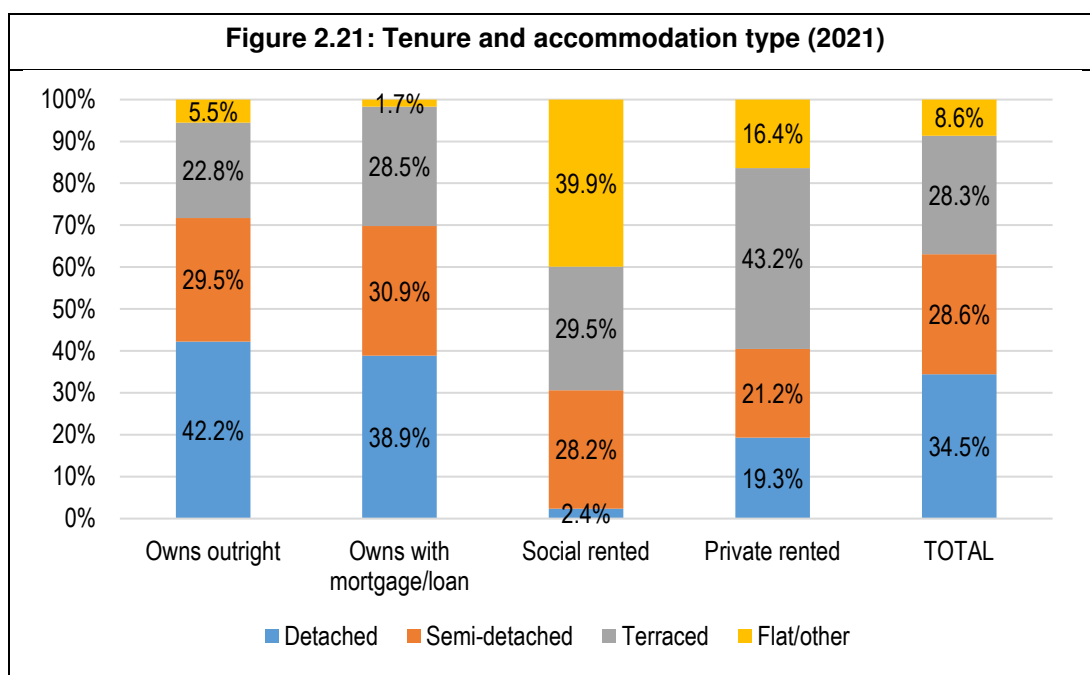
Source: Census (2021)

Bedrooms (accommodation size)

2.26   The analysis below shows the number of bedrooms available to households as of the 2021 Census. Generally, the size profile in Ribble Valley is one of slightly larger homes with 29% of homes having 4+-bedrooms – this compares with just 21% nationally. Overall, the average number of bedrooms in a home is 2.90, higher than both the regional (2.72) and national (2.71) average. The actual average number of bedrooms will actually be higher than these figures as the Census data has a cut-off at 4+-bedrooms (and for the purposes of calculating an average 4+-bedroom homes are treated as having 4-bedrooms).

	Ribble Valley		Lancashire	North West	England
Figure 2.22: Number of bedrooms (2021)					
	House-holds	% of house-holds	% of house-holds	% of house-holds	% of house-holds
1-bedroom	1,740	6.5%	8.4%	9.3%	11.6%
2-bedrooms	7,038	26.3%	28.8%	27.6%	27.3%
3-bedrooms	10,175	38.0%	42.2%	44.5%	40.0%
4+-bedrooms	7,796	29.1%	20.7%	18.6%	21.1%
TOTAL	26,749	100.0%	100.0%	100.0%	100.0%
Average bedrooms	2.90		2.75	2.72	2.71

Source: Census (2021)

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2.27   The table below shows how the number of bedrooms has changed over the 2011-21 decade for the whole of the Borough. This shows that around three-fifths of the change is accounted for by 4+-bedroom homes, with increases also seen for other dwelling sizes. The analysis points to homes with 2-bedrooms seeing the smallest proportionate increase and a total of 86% of the change in dwelling is accounted for by homes with 3+-bedrooms.

Figure 2.23: Change in dwelling size (2011-21) – Ribble Valley					
	2011	2021	Change	% change	% of change
1-bedroom	1,616	1,740	124	7.7%	4.6%
2-bedrooms	6,787	7,038	251	3.7%	9.3%
3-bedrooms	9,433	10,175	742	7.9%	27.4%
4+-bedrooms	6,209	7,796	1,587	25.6%	58.7%
TOTAL	24,045	26,749	2,704	11.2%	100.0%

Source: Census (2011 and 2021)

Overcrowding and Under-Occupation

2.28   The analysis below studies levels of overcrowding and under-occupation – this is based on the bedroom standard with data taken from the 2021 Census. The box below shows how the standard is calculated, this is then compared with the number of bedrooms available to the household (with a negative number representing overcrowding and a positive number being under-occupation). Households with an occupancy rating of +2 or more have at least two spare bedrooms.

For the purposes of the bedroom standard a separate bedroom shall be allocated to the following persons –

(a) A person living together with another as husband and wife (whether that other person is of the same sex or the opposite sex)
(b) A person aged 21 years or more
(c) Two persons of the same sex aged 10 years to 20 years
(d) Two persons (whether of the same sex or not) aged less than 10 years
(e) Two persons of the same sex where one person is aged between 10 years and 20 years and the other is aged less than 10 years
(f) Any person aged under 21 years in any case where he or she cannot be paired with another occupier of the dwelling so as to fall within (c), (d) or (e) above.

2.29   The analysis shows that levels of overcrowding in Ribble Valley are low in a national context with only 1.1% of households being overcrowded in 2021 (compared with 4.4% nationally). This level of overcrowding is also below the regional average. Levels of under-occupation are also relatively high with around 46% of households having a rating of +2 or more – this is higher than seen in other areas.

Figure 2.24: Overcrowding and under-occupation (2021) – bedroom standard					
	Ribble Valley		Lancashire	North West	England
	Number of households	% of households	% of households	% of households	% of households
+2 or more	12,382	46.3%	37.7%	36.0%	35.6%
+1	9,573	35.8%	37.5%	36.0%	33.2%
0	4,499	16.8%	22.2%	24.6%	26.8%
-1 or fewer	292	1.1%	2.6%	3.3%	4.4%
TOTAL	26,746	100.0%	100.0%	100.0%	100.0%

Source: Census (2021)

2.30   The figure below shows overcrowding and under-occupation by sub-area. This shows low levels of overcrowding across the Borough and that all locations have levels of overcrowding below the regional and national average. Under-occupation (households with at least two spare bedrooms) is in excess of 50% of households in each of Whalley, the Tier 1 villages and the Rest of District sub-areas.

Figure 2.25: Overcrowding and under-occupation (2021) by sub-area
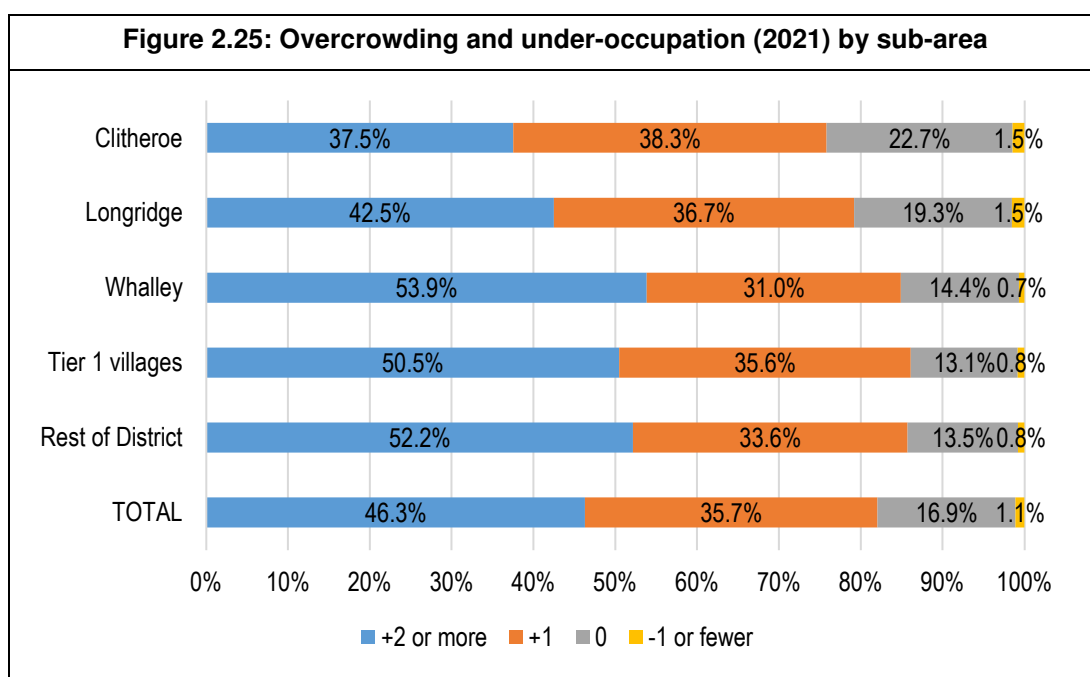
Source: Census (2021)

2.31   The figure below shows overcrowding and under-occupation by tenure. This shows low levels of overcrowding in the owner-occupied sector, particularly outright owners with the highest level being seen in social rented housing (although at 2.7% of all households this still represents a low figure). Levels of under-occupation are also high in the owner-occupied sector and much lower for social rented homes.

Figure 2.26: Overcrowding and under-occupation by tenure (2021)
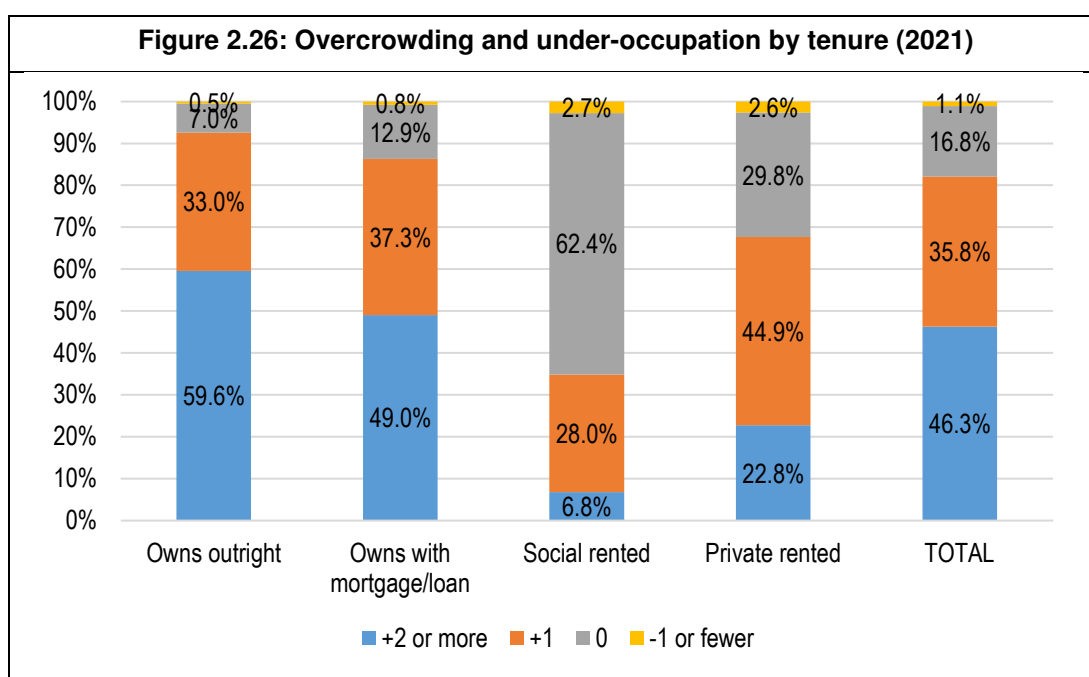
Source: Census (2021)

2.32 The table below shows how levels of overcrowding and under-occupancy have changed in the 2011-21 decade. This shows a significant increase in the number of household under-occupying homes and a decrease in overcrowding.

Figure 2.27: Change in overcrowding and under-occupation (2011-21) – Ribble Valley				
	2011	2021	Change	% change
+2 or more	10,084	12,382	2,298	22.8%
+ 1	9,206	9,573	367	4.0%
0	4,376	4,499	123	2.8%
-1 or fewer	379	292	-87	-23.0%
TOTAL	24,045	26,746	2,701	11.2%

Source: Census (2011 and 2021)

2.33 Focussing on overcrowding, the table below shows changes in the 2011-21 decade by tenure. This shows a significant decrease in the number of overcrowded households in the owner-occupied sector with no change seen for social rented housing; the private rented sector saw a more modest decrease in overcrowding.

Figure 2.28: Change in overcrowding by tenure (2011-21) – Ribble Valley				
	2011	2021	Change	% change
Owner-occupied	203	129	-74	-36.5%
Social rented	59	59	0	0.0%
Private rented	117	104	-13	-11.1%
TOTAL	379	292	-87	-23.0%

Source: Census (2011 and 2021)

House Prices

2.34   In the year to March 2024 the median (resale) house price in Ribble Valley was £247,500 – this is above the average seen in Lancashire and the North West region but around 13% lower than the equivalent figure for England.

Figure 2.29: Median House Prices (Year ending March 2024) – existing dwellings		
	Price	Difference from England
Ribble Valley	£247,500	-13%
Lancashire	£177,000	-38%
North West	£197,500	-30%
England	£284,000	

Source: ONS

2.35   The table below shows median prices by dwelling type. This again shows some notable differences between prices in Ribble Valley and other locations. When compared with the national position, the main differences are for flats and terraced homes (notably higher prices nationally) – this is likely to be influenced by prices of flats/terraces in London). The higher prices in Ribble Valley when compared with the County and region do point to relatively strong housing demand.

Figure 2.30: Median House Prices (year to March 2024) – existing homes					
	Flat/ Maisonette	Terraced	Semi- Detached	Detached	All Sales
Ribble Valley	£149,950	£172,500	£252,250	£410,000	£247,500
Lancashire	£110,000	£126,500	£194,950	£325,000	£177,000
Differential	*-£39,950*	*-£46,000*	*-£57,300*	*-£85,000*	*-£70,500*
North West	£135,000	£148,000	£217,000	£355,000	£197,500
Differential	*-£14,950*	*-£24,500*	*-£35,250*	*-£55,000*	*-£50,000*
England	£225,000	£232,400	£269,300	£430,000	£284,000
Differential	*£75,050*	*£59,900*	*£17,050*	*£20,000*	*£36,500*

Source: ONS

House Price Changes

2.36   The figure below shows growth in the median house price over the period since 1995. House prices in Ribble Valley closely followed the national trend across England over time, with stronger price growth in the pre-recessionary period between 2003 and 2008, a dip during the recession and a strong increase to 2018 before seeing some variation over the last four years or so. It is however notable that back in 1995, the average house price was very slightly above the national average, but is now 13% lower.

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Figure 2.31: Median House Prices (existing homes) 1995-2024 (year ending March 2024)

Source: ONS
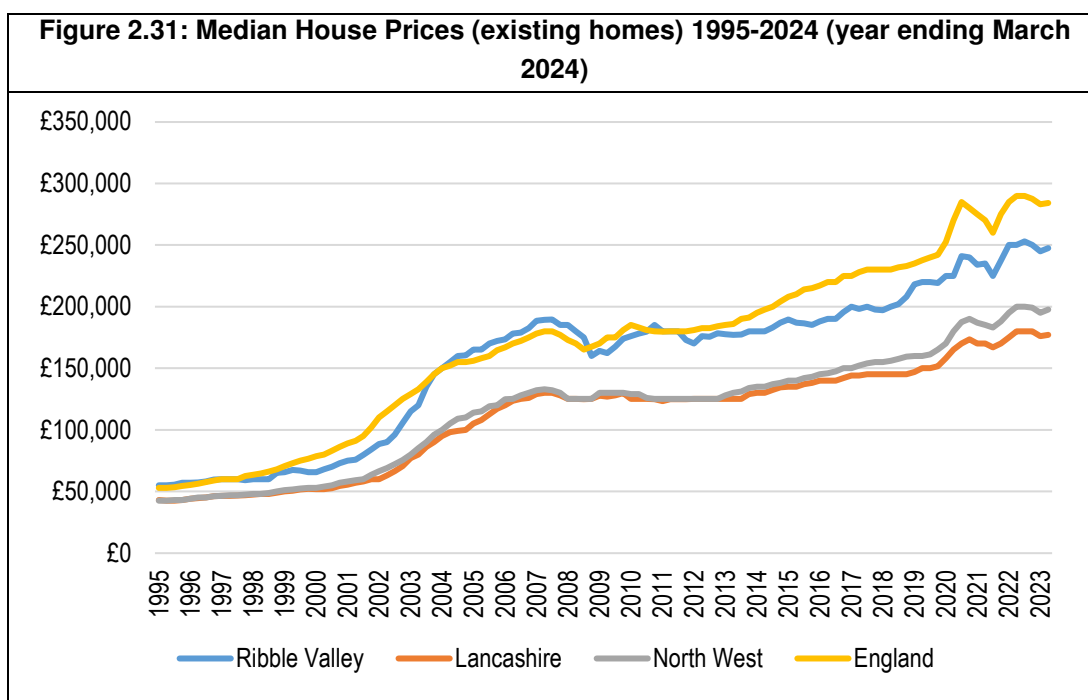
2.37 Relative to other areas, percentage house price increases in Ribble Valley have been lower than seen across Lancashire and the North West, however in actual cost terms, the change in Ribble Valley has been higher. However, it is also notable that house prices in the Borough have increased at a slower rate in both percentage and actual cost terms than has been seen nationally.

Figure 2.32: Median House Price Change year ending March 2014 to year ending March 2024 – existing homes

	Year ending March 2014	Year ending March 2024	Change	% change
Ribble Valley	£176,950	£247,500	£70,550	40%
Lancashire	£125,000	£177,000	£52,000	42%
North West	£130,000	£197,500	£67,500	52%
England	£186,000	£284,000	£98,000	53%

Source: ONS

2.38 Trends in the values of different types of properties in Ribble Valley are shown in the figure below. It shows that in the longer-term, the strongest value growth has been for detached properties although all dwelling types have seen increased values. It is also notable that all dwelling types saw a drop in price through the early part of the 2008 recession, but that detached homes look to have been particularly affected by this.

Figure 2.33: Trends in Median Price by Property Type, Ribble Valley
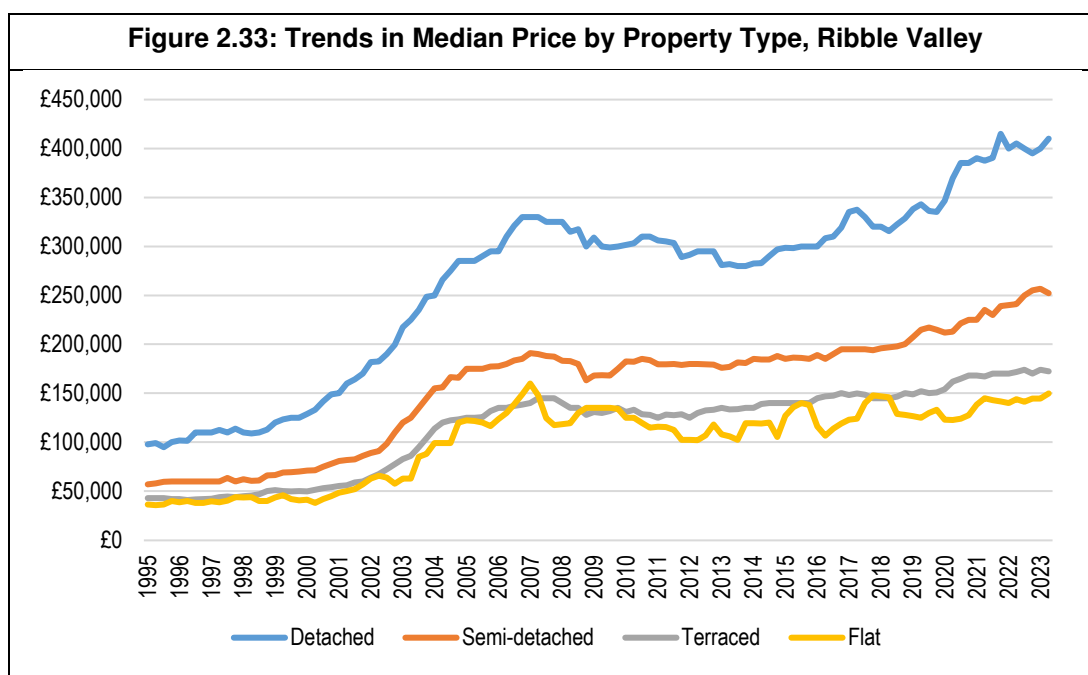
Source: ONS

2.39   The table below shows data for the last decade (to March 2024) – this shows most house types increasing by a broadly similar percentage, with the percentage increase for terraced homes being somewhat slightly lower.

Figure 2.34: Median House Price Change year ending March 2014 to year ending March 2024 by dwelling type – Ribble Valley – existing dwellings

	Year ending March 2014	Year ending March 2024	Change	% change
Detached	£282,000	£410,000	£128,000	45%
Semi-detached	£177,100	£252,250	£75,150	42%
Terraced	£133,500	£172,500	£39,000	29%
Flat	£106,000	£149,950	£43,950	41%

Source: ONS

2.40   The analysis above has focussed on house prices for existing dwellings. It is also of interest to look at newbuild prices with the figure below showing the median existing and newbuild price (across all types) back to 1995. The newbuild price can be quite variable as it is influenced by the number of sales, indeed for some periods (late 2000s) there were too few sales recorded for ONS to publish any price data.

2.41   Looking at data for the past 10-years or so, it is clear there is consistently a notable 'premium' (difference) between new and second-hand sales. For the most recent period available (year to March 2024) the average newbuild price stood at £354,000, some £106,500 more than the average existing home – this is also equivalent to a newbuild premium of 43%.

Figure 2.35: Trends in Median Newbuild and Second-hand Property Prices – Ribble Valley

Source: ONS
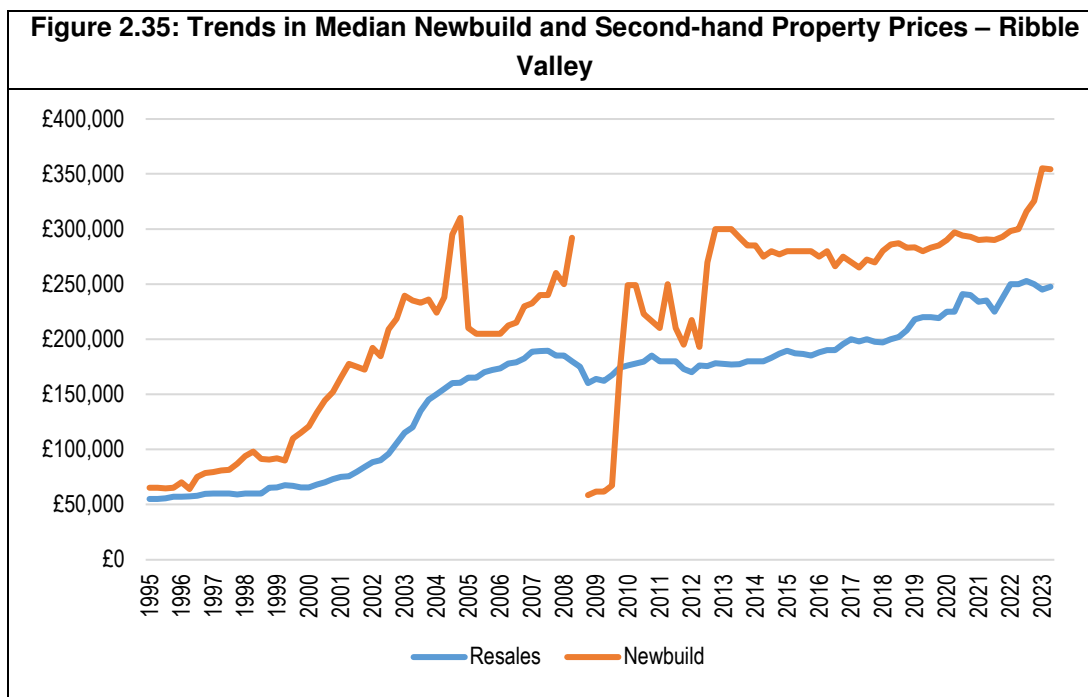
Private Rental Values

2.42 The analysis below reviews current private rents in Ribble Valley against the regional and national average. The data is drawn from the ONS Price Index of Private Rents and is based on a mean average of existing tenancies in the private rented sector. The figure shows an average rent across all properties of around £750 per month, slightly below the regional average (£877) and notably below the equivalent national figure (£1,362 per month). By size, the data shows a range of average costs from around £550 for a 1-bedroom home, up to £1,300 for homes with four or more bedrooms.

Figure 2.36: Median Monthly Rents versus Wider Comparators – November 2024

Source: ONS
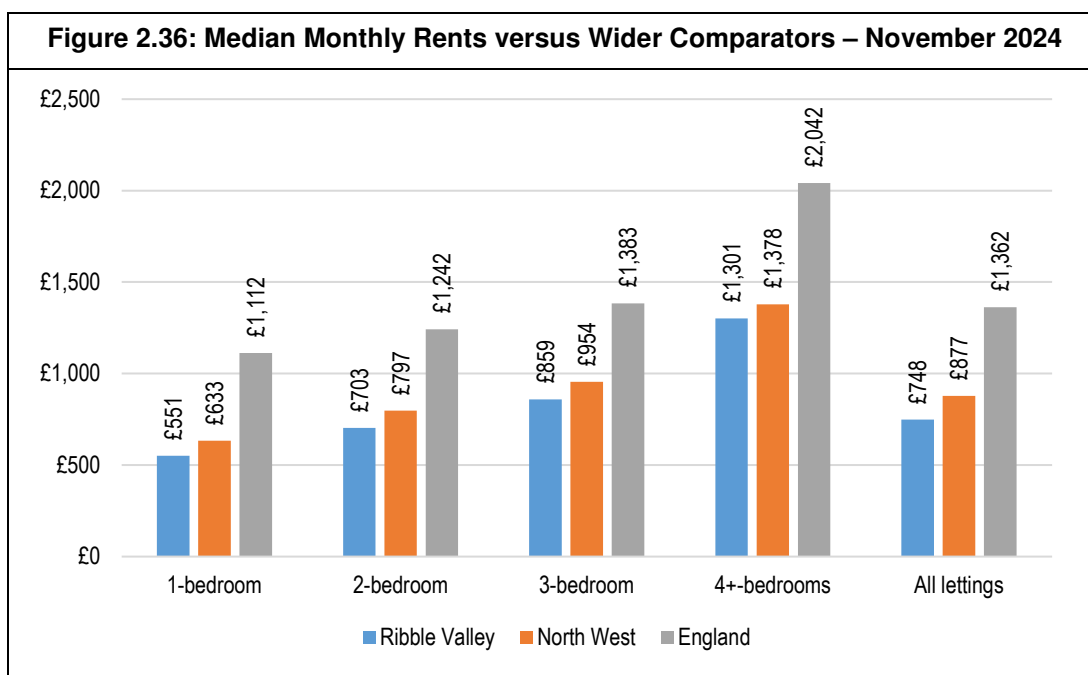
2.43   Analysis below has also sought to consider rental trends over the last 10-years (actually January 2015 to November 2024). The evidence indicates that over this period rents have grown by an average of 29% with all dwelling sizes seeing a similar percentage change. The 29% increase in rents compares with a 40% increase in house prices (existing dwellings).

Figure 2.37: Mean Rental Change in Ribble Valley, January 2015 – November 2024				
	January 2015	November 2024	Change	% Change
1-bedroom	£423	£551	£128	30%
2-bedrooms	£545	£703	£158	29%
3-bedrooms	£663	£859	£196	30%
4+-bedrooms	£1,018	£1,301	£283	28%
All Lettings	£580	£748	£168	29%

Source: ONS

Market Affordability

2.44   The figure below shows median workplace-based affordability ratios over time. This is the ratio between median house prices and median earnings of those working in the Borough Council area. In all areas affordability has worsened between 1997 and around 2004, but particularly in Ribble Valley. Since then the affordability ratios nationally has been increasing, with the opposite being seen for Ribble Valley.

2.45   In 2004, the affordability ratio in Ribble Valley stood at 8.63, but some 19-years later (2023) is at 6.07. Nationally, the ratio per the same period went from 6.60 to 8.26. The ratio for both Lancashire and the North West increased slightly over this period. This analysis does point to market housing (to buy) as becoming more affordable over time in Ribble Valley.
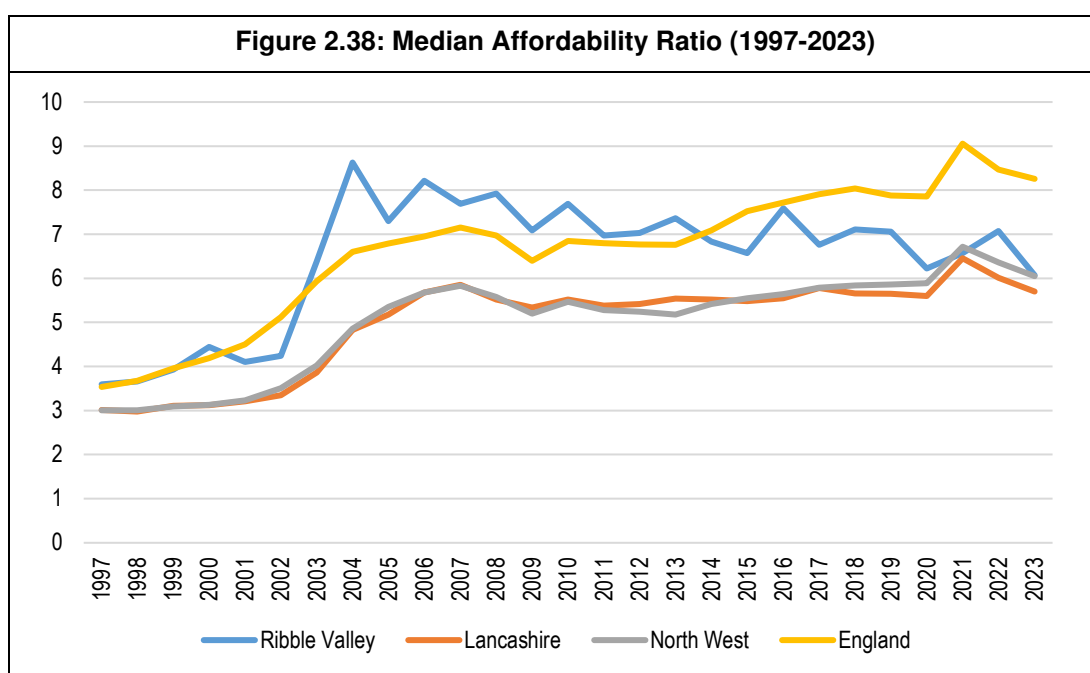
Source: ONS, Housing Affordability in England and Wales

Area Profile: Key Messages

- Analysis was carried out to provide background information about population and housing in Ribble Valley. Data is compared with local, regional and national data as appropriate. The analysis can be summarised as covering three main topic headings:

  ➢ Demographic baseline (including data on population age structure and changes);
  ➢ Housing stock (including type and tenure); and
  ➢ Housing market (including data on house prices)

- As of mid-2023, the population of Ribble Valley is 64,500 and since 2013 the population has grown by around 12% which is a faster rate of growth to that seen in other areas (County, region and nationally).

- The age structure of the population is also slightly different to other areas, with fewer people aged in their 20s and 30s, and higher proportions of older people. Over the past decade, the Borough has seen an ageing of the population, with the number of people aged 65 and over increasing by 29%; there have also been (more modest) increases in the number of children and people of 'working-age' (taken to be 16-64).

- Population growth in the Borough is largely driven by internal migration – moves from one part of the UK to another, with this being particularly strong over the past four years for which data is available (2019-23). Natural change has been negative since at least 2011 (i.e. more deaths than births.

- ONS dwelling stock data indicates there were 29,700 dwellings in the Borough as of 2023, a net increase of 4,400 dwellings between 2013 and 2023. As with population growth, rates of change in dwelling numbers have been notably higher to the levels seen across other benchmark areas.

- Some 77% of all households in the Borough are owner-occupiers, higher than the national average of 62% (and higher than the Lancashire and North West average), consequently the proportion of households living in the social rented (8%) and to a lesser extent private rented (15%) sectors is lower than seen in other locations.

- The housing stock sees a relatively high proportion of detached homes, making up 34% of all dwellings (23% nationally) and related to this the stock is generally larger in nature, with around 29% having 4+-bedrooms. Again linked to this, the Borough sees high levels of under-occupancy, with 46% of all households living in homes with at least two spare bedrooms. Levels of overcrowding are relatively low – at just 1.1% of all households.

- In the year to March 2024 the median house price in Ribble Valley was around £250,000. This is above the median house price for Lancashire and the North West, but is 13% below the national average. Prices have also been increasing significantly, rising by 40% (£71,000) over the decade to March 2024 – this level of house price change is lower than seen nationally.

- Although house prices are generally above regional averages, it is notable that the Borough typically sees lower private rental costs, with the mean private rent for a 2-bedroom home standing at £700 per month in November 2024 (around £800 across the North West and over £1,200 nationally). Rents overall are around 44% below the national average (compared with 13% when looking at median house prices). Over the past decade, rents have increased by around 30%, slightly lower than the increase in house prices over the same period.

Area Profile: Key Messages (cont…)

- In contrast with national trends, affordability in the Borough has improved over the past few years. The workplace based median affordability ratio in Ribble Valley stood at 6.07 in 2023, having been at 8.63 some 19-years previously. Nationally over the same period the ratio has gone from 6.60 to 8.26. These figures are based on the ratio between median house prices and full-time earnings.

- Overall, the data points to Ribble Valley as an affluent area with higher house prices and large proportions of households living in owner-occupied housing. The Borough also sees a housing mix of larger and detached homes. The analysis points to relatively high levels of housing demand. This can be seen in analysis of house prices and strong levels of delivery. That said, there are clearly issues suggested by the data. In particular, the relative lack of social rented housing means it will be difficult for the Council to meet affordable housing needs when they arise.

- The analysis also looked at how key data varied across different parts of the Borough. There are some differences between areas with Clitheroe in particular showing a younger population, higher proportions of social rented housing and higher levels of overcrowding – although in a national context all locations appear to be relatively affluent.

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3.   Affordable Housing Need

Introduction

3.1   This section provides an assessment of the need for affordable housing in Ribble Valley. The analysis follows the methodology set out in Planning Practice Guidance (Sections 2a-018 to 2a-024). The analysis looks at the need from households unable to buy OR rent housing; and also from households able to rent privately but not buy.

Methodology Overview

3.2   The method for studying the need for affordable housing has been enshrined in Government practice guidance for many years, with an established approach to look at the number of households who are unable to afford market housing (to either rent or buy). In summary, the methodology looks at a series of stages as set out below:

- Current affordable housing need (annualised so as to meet the current need over a period of time);
- Projected newly forming households in need;
- Existing households falling into need; and
- Supply of affordable housing from existing stock

3.3   The first three bullet points above are added together to identify a gross need, from which the supply is subtracted to identify a net annual need for additional affordable housing. Examples of different affordable housing products are outlined in the box below.

> **Affordable Housing Definitions**
>
> **Social Rented Homes** – are homes owned by local authorities or private registered providers for which rents are determined by the national rent regime (through which a formula rent is determined by the relative value and size of a property and relative local income levels). They are low cost rented homes.
>
> **Affordable Rented Homes** – are let by local authorities or private registered providers to households who are eligible for social housing. Affordable rents are set at no more than 80% of the local market rent (including service charges).
>
> **Rent-to-Buy** – where homes are offered, typically by housing associations, to working households at an intermediate rent which does not exceed 80% of the local market rent (including service charges) for a fixed period after which the household has the change to buy the home.
>
> **Shared Ownership** – a form of low cost market housing where residents own a share of their home, on which they typically pay a mortgage; with a registered provider owning the remainder, on which they pay a subsidised rent.
>
> **Discounted Market Sale –** a home which is sold at a discount of 30%-40% below local market value to eligible households; with provisions in place to ensure that housing remains at a discount for future households (or the subsidy is recycled).
>
> **First Homes –** a form of discounted market sale whereby an eligible First-time Buyer can buy a home at a discount of at least 30% of market value. Councils are able to set the discounts and local eligibility criteria out in policies.

Affordability

3.4   An important first part of the affordable needs modelling is to establish the entry-level costs of housing to buy and rent. The affordable housing needs assessment compares prices and rents with the incomes of households to establish what proportion of households can meet their needs in the market, and what proportion require support and are thus defined as having an 'affordable housing need'. For the purposes of establishing affordable housing need, the analysis focuses on overall housing costs (for all dwelling types and sizes).

3.5   The table below shows estimated current prices to both buy and privately rent a lower quartile home in the Borough (excluding newbuild sales when looking at house prices). Across all dwelling sizes the analysis points to a lower quartile price of £190,000 and a private rent of £775 per month.

Figure 3.1: Estimated lower quartile cost of housing to buy (existing dwellings) and privately rent (by size) – Ribble Valley		
	To buy	Privately rent
1-bedroom	£100,000	£525
2-bedrooms	£145,000	£725
3-bedrooms	£205,000	£875
4-bedrooms	£315,000	£1,150
All dwellings	£190,000	£775

Source: Land Registry and Internet Price Search

3.6   The table below shows how prices and rents vary by location. The analysis shows some variation in prices and rents, with prices (and rents) estimated to be highest in the Rest of District area. The lowest prices and rents are seen in Clitheroe and Longridge.

Figure 3.2: Lower Quartile Prices and Market Rents, by sub-area		
	Lower quartile price (existing dwellings)	Lower Quartile rent, pcm
Clitheroe	£165,000	£700
Longridge	£165,000	£725
Whalley	£250,000	£875
Tier 1 villages	£195,000	£775
Rest of District	£255,000	£995
TOTAL	£190,000	£775

Source: Land Registry and Internet Price Search

3.7   Next it is important to understand local income levels as these (along with the price/rent data) will determine levels of affordability (i.e. the ability of a household to afford to buy or rent housing in the market without the need for some sort of subsidy). Data about total household income has been based on ONS modelled income estimates, with additional data from the English Housing Survey (EHS) being used to provide information about the distribution of incomes. Data has also been drawn from the Annual survey of Hours and Earnings (ASHE) to consider changes since the ONS data was published.

3.8   Overall, the average (mean) household income in the Borough is estimated to be around £57,200, with a median income of £47,200; the lower quartile income of all households is estimated to be £26,700.

3.9   Analysis has also been undertaken to estimate how incomes vary by sub-area, with the table below showing the estimated median household income in each location – incomes are shown to be lowest in Clitheroe and Longridge and higher in all other areas.

Figure 3.3: Estimated average (median) household income by sub-area		
	Median income	As a % of Borough average
Clitheroe	£41,700	88%
Longridge	£41,700	88%
Whalley	£52,300	111%
Tier 1 villages	£51,600	109%
Rest of District	£52,300	111%
TOTAL	£47,200	100%

Source: JGC analysis

3.10   To assess affordability, two different measures are used; firstly to consider what income levels are likely to be needed to access private rented housing and secondly to consider what income level is needed to access owner occupation. This analysis therefore brings together the data on household incomes with the estimated incomes required to access private sector housing. For the purposes of analysis, the following assumptions are used:

• Rental affordability – a household should spend no more than 30% of their income on rent; and
• Mortgage affordability – assume a household has a 10% deposit and can secure a mortgage for four and a half times (4.5×) their income.

3.11   The table below shows the estimated incomes required to both buy and rent privately in each sub-area. This shows a notable 'gap' in all areas across all areas, particularly locations where house prices are higher. The information in the table below is taken forward into further analysis in this section to look at affordable needs in different locations.

Figure 3.4: Estimated Household Income Required to Buy and Privately Rent by sub-area			
	To buy	To rent (privately)	Income gap
Clitheroe	£33,000	£28,000	£5,000
Longridge	£33,000	£29,000	£4,000
Whalley	£50,000	£35,000	£15,000
Tier 1 villages	£39,000	£31,000	£8,000
Rest of District	£51,000	£39,800	£11,200
TOTAL	£38,000	£31,000	£7,000

Source: Based on Housing Market Cost Analysis

Need for Affordable Housing

3.12   The sections below work through the various stages of analysis to estimate the need for affordable housing in the Borough. Final figures are provided as an annual need (including an allowance to deal with current need).

<u>Current Need</u>

3.13   The current need for affordable housing has been based on considering the likely number of households with one or more housing problems (housing suitability). The table below sets out the categories in the PPG and the sources of data being used to establish numbers.

Figure 3.5: Main Sources for Assessing the Current Need for Affordable Housing		
	Source	Notes
Homeless households (and those in temporary accommodation	MHCLG Statutory Homelessness data	Household in temporary accommodation at end of quarter.
Households in overcrowded housing[4]	2021 Census table RM099	Analysis undertaken by tenure
Concealed households[5]	2021 Census table RM009	Number of concealed families
Existing affordable housing tenants in need	Modelled data linking to past survey analysis	Excludes overcrowded households
Households from other tenures in need	Modelled data linking to past survey analysis	

Source: PPG [2a-020]

3.14   The table below sets out estimates of the number of households within each category. This shows an estimated 1,340 households as living in 'unsuitable housing' with around 270 of these currently having no accommodation (homeless or concealed households).

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[4] https://www.nomisweb.co.uk/query/construct/summary.asp?mode=construct&version=0&dataset=2199
[5] https://www.nomisweb.co.uk/query/construct/summary.asp?mode=construct&version=0&dataset=2109

Figure 3.6: Estimated number of households living in unsuitable housing (or without housing)					
	Concealed and homeless households	Households in over-crowded housing	Existing affordable housing tenants in need	Households from other tenures in need	TOTAL
Clitheroe	50	184	22	159	416
Longridge	36	92	6	84	217
Whalley	18	21	3	33	75
Tier 1 villages	69	95	8	121	292
Rest of District	95	87	8	151	341
TOTAL	268	479	46	547	1,341

Source: JGC analysis

3.15   In taking this estimate forward, the data modelling next estimates the need by tenure and considers affordability. The affordability in different groups is based on estimates of how incomes are likely to vary, for owner-occupiers there is a further assumption about potential equity levels. For homeless and concealed households it is assumed incomes will be low and households unlikely to be able to afford. The table below shows approaching two-thirds of those households identified above are unlikely to be able to afford market housing to buy OR rent and therefore there is a current need from 2,800 households.

Figure 3.7: Estimated housing need and affordability by tenure			
	Number in need	% unable to afford	Current need after affordability
Owner-occupied	528	4.7%	25
Affordable housing	174	74.7%	130
Private rented	370	48.8%	181
No housing (homeless/concealed)	268	100.0%	268
TOTAL	1,341	45.1%	604

Source: JGC analysis

3.16   Finally, from these estimates, households living in affordable housing are excluded (as these households would release a dwelling on moving and so no net need for affordable housing will arise). The total current need is therefore estimated to be from 474 households (604-130). For the purposes of analysis, it is assumed that the authority would seek to meet this need over a period of time. Given that this report typically looks at needs in the period from 2024 to 2029, the need is annualised by dividing by 5 (to give an annual need for around 95 dwellings across all areas).

3.17   The table below shows this data for sub-areas – this is split between those unable to rent OR buy and those able to rent but NOT buy. Given the pricing of housing in the study area this shows the number unable to rent OR buy as being notably higher than the numbers able to rent but not buy.

Figure 3.8: Estimated current affordable housing need by sub-area				
	Number in need (excluding those in AH)	Annualised (5-years)		
		TOTAL	Unable to rent OR buy	Able to rent but NOT buy
Clitheroe	112	22	20	2
Longridge	65	13	12	1
Whalley	30	6	5	1
Tier 1 villages	102	20	19	2
Rest of District	164	33	29	4
TOTAL	474	95	86	9

Source: JGC Analysis

Newly-Forming Households

3.18   The number of newly forming households has been estimated through demographic modelling with an affordability test also being applied. This has been undertaken by considering the changes in households in specific 5-year age bands relative to numbers in the age band below 5 years previously, to provide an estimate of gross household formation.

3.19   The number of newly-forming households is limited to households forming who are aged under 45 – this is consistent with CLG guidance (from 2007[6]) which notes after age 45 that headship (household formation) rates 'plateau'. There may be a small number of household formations beyond age 45 (e.g., due to relationship breakdown) although the number is expected to be fairly small when compared with formation of younger households.

3.20   In assessing the ability of newly forming households to afford market housing, data has been drawn from analysis of English Housing Survey data at a national level. This establishes that the average income of newly forming households is around 87% of the figure for all households.[7]

3.21   The analysis has therefore adjusted the overall household income data to reflect the lower average income for newly forming households. The adjustments have been made by changing the distribution of income by bands such that average income level is 87% of the all-household average. In doing this it is possible to calculate the proportion of households unable to afford market housing (whether to buy or rent separately).

3.22   The assessment suggests overall that around half of newly forming households will be unable to afford market housing and this equates a total of 194 newly forming households will have a need per annum on average across the Borough – the vast majority are households unable to rent OR buy.

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[6] https://www.gov.uk/government/publications/strategic-housing-market-assessments-practice-guidance (see pages 19-20 of Annexes)
[7] Raw data from the 2013-14 and 2018-19 EHS has been analysed.

Figure 3.9: Estimated Need for Affordable Housing from Newly Forming Households (per annum)					
	Number of new households	% unable to afford	Annual newly forming households unable to afford	Unable to rent OR buy (per annum)	Able to rent but NOT buy (per annum)
Clitheroe	125	45.0%	56	47	9
Longridge	62	45.0%	28	24	4
Whalley	24	55.2%	13	9	4
Tier 1 villages	98	43.8%	43	33	10
Rest of District	89	61.3%	55	42	13
TOTAL	397	49.0%	194	154	40

Source: JGC Analysis

Existing Households Falling into Affordable Housing Need

3.23   The second element of newly arising need is existing households falling into need. To assess this, information about past lettings in social/Affordable Rented has been used. The assessment looked at households who have been housed in general needs housing over the past three years – this group will represent the flow of households onto the Housing Register over this period.

3.24   From this, newly forming households (e.g., those currently living with family) have been discounted as well as households who have transferred from another social/Affordable Rented property. Data has been drawn from a number of sources, including Local Authority Housing Statistics (LAHS) and Continuous Recording of Sales and Lettings (CoRe).

3.25   This method for assessing existing households falling into need is consistent with the 2007 SHMA guide which says:

"Partnerships should estimate the number of existing households falling into need each year by looking at recent trends. This should include households who have entered the housing register and been housed within the year as well as households housed outside of the register (such as priority homeless household applicants)".[8]

3.26   Following the analysis through suggests a need arising from 34 existing households each year across the Borough – mostly households unable to buy OR rent.

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[8] https://www.gov.uk/government/publications/strategic-housing-market-assessments-practice-guidance (see page 46)

Figure 3.10: Estimated Need for affordable housing from Existing Households Falling into Need (per annum)				
	Total Additional Need	% of Total	Unable to rent OR buy	Able to rent but NOT buy
Clitheroe	10	30.7%	9	1
Longridge	6	16.9%	5	0
Whalley	2	5.4%	1	0
Tier 1 villages	5	16.1%	4	1
Rest of District	10	30.9%	9	1
TOTAL	34	100.0%	29	4

Source: JGC analysis

Supply of Affordable Housing Through Relets/Resales

3.27   The future supply of affordable housing through relets is the flow of affordable housing arising from the existing stock that is available to meet future need. This focusses on the annual supply of social/affordable rent relets and also considers resales of affordable home ownership (such as shared ownership).

3.28   The future supply of affordable housing through relets is the flow of affordable housing arising from the existing stock that is available to meet current and future need. This focusses on the annual supply of social/affordable rent relets. Information from a range of sources (mainly CoRe and LAHS) has been used to establish past patterns of social housing turnover. Data for three-years has been used (2020-21 to 2022-23).

3.29   The figures are for general needs lettings but exclude lettings of new properties and also exclude an estimate of the number of transfers from other social rented homes. These exclusions are made to ensure that the figures presented reflect relets from the existing stock. On the basis of past trend data is has been estimated that 62 units of social/affordable rented housing are likely to become available each year moving forward.

Figure 3.11: Analysis of Past Social/Affordable Rented Housing Supply, 2020/21 – 2022/23 (average per annum				
	Total Lettings	% as Non-New Build	Lettings in Existing Stock	% Non-Transfers	Lettings to New Tenants
2020/21	117	70.9%	83	82.1%	68
2021/22	108	64.8%	70	78.7%	55
2022/23	124	61.3%	76	83.9%	64
Average	116	65.6%	76	81.7%	62

Source: CoRe and LAHS

3.30   It is also possible to consider if there is any supply of affordable home ownership products from the existing stock of housing. One source is likely to be resales of low-cost home ownership products with data from the Regulator of Social Housing showing a total stock in 2024 of 611 homes. If these homes were to turnover at a rate of around 5% then they would be expected to generate around 31 resales each year. These properties would be available for these households and can be included as the potential supply. The table below shows the estimated supply of affordable housing from relets/resales in each sub-area – over two-fifths of the supply is estimated to arise in Clitheroe.

Figure 3.12: Estimated supply of affordable housing from relets/resales of existing stock by sub-area (per annum)			
	Social/ affordable rented	LCHO	TOTAL
Clitheroe	30	10	40
Longridge	8	3	11
Whalley	4	4	8
Tier 1 villages	10	9	19
Rest of District	10	4	15
TOTAL	62	31	93

Source: CoRe/LAHS, 2021 Census

3.31   The PPG model also includes the bringing back of vacant homes into use and the pipeline of affordable housing as part of the supply calculation. These have however not been included within the modelling in this report. Firstly, there is no evidence of any substantial stock of vacant homes (over and above a level that might be expected to allow movement in the stock).

3.32   Secondly, with the pipeline supply, it is not considered appropriate to include this as to net off new housing would be to fail to show the full extent of the need, although in monitoring it will be important to net off these dwellings as they are completed. The Council has provided an indication of pipeline supply as of April 2025, described in PPG as *'the committed supply of new net affordable homes at the point of the assessment'* – this totalled 272 units made up of 128 for LCHO, 107 for rent and 37 where the tenure is not yet confirmed.

Net Need for Affordable Housing

3.33   The table below shows the overall calculation of affordable housing need. The analysis shows that there is a need for 230 dwellings per annum across the area – an affordable need is seen in all sub-areas. The net need is calculated as follows:

Net Need = Current Need (allowance for) + Need from Newly-Forming Households + Existing Households falling into Need – Supply of Affordable Housing

Figure 3.13: Estimated level of Affordable Housing Need by sub-area (per annum)						
	Current need	Newly forming house-holds	Existing house-holds falling into need	Total Gross Need	Relet Supply	Net Need
Clitheroe	22	56	10	89	40	49
Longridge	13	28	6	47	11	36
Whalley	6	13	2	21	8	13
Tier 1 villages	20	43	5	69	19	49
Rest of District	33	55	10	98	15	83
TOTAL	95	194	34	323	93	230

Source: JGC analysis

3.34   If the pipeline supply were to be deducted from the need the annual figure would drop to 176 homes (on the basis of a supply of 272 units annualised over a 5-year period).

3.35   This can additionally be split between households unable to afford to BUY or rent and those able to rent but not buy. For this analysis it is assumed the LCHO supply would be meeting the needs of the latter group, although in reality there will be a crossover between categories. For example, it is likely in some cases that the cost of shared ownership will have an outgoing below that for privately renting and could meet some of the need from households unable to buy or rent – the issue of access to deposits would still be a consideration.

3.36   The table below shows the affordable need figure split between the two categories. Across the whole Borough the analysis shows around 90% of households as being unable to buy OR rent, with this figure being higher in Clitheroe and Longridge, and lower in the Rest of District sub-area.

Figure 3.14: Estimated Need for Affordable Housing (per annum) – split between different affordability groups				
	Unable to buy OR rent	Able to rent but not buy	TOTAL	% unable to buy OR rent
Clitheroe	46	2	49	95%
Longridge	34	2	36	95%
Whalley	12	2	13	86%
Tier 1 villages	46	3	49	93%
Rest of District	70	14	83	84%
TOTAL	207	23	230	90%

Source: JGC analysis

3.37   These figures can also be standardised based on the size of each location (in this case linked to the number of households shown in the 2021 Census). This shows for example that the supply in Clitheroe is able to meet approaching half of needs arising, whilst in the Rest of District sub-area it is only 15%. The analysis also shows Rest of District as having the highest need per 1,000 households, and Clitheroe the lowest.

Figure 3.15: Estimated level of Affordable Housing Need by sub-area (per annum)						
	Total Gross Need	Relet Supply	Net Need	% of net shortfall	Supply as % of need	Net need per 1,000 house- holds
Clitheroe	89	40	49	21.1%	45.2%	6.3
Longridge	47	11	36	15.5%	23.8%	9.6
Whalley	21	8	13	5.8%	36.3%	7.5
Tier 1 villages	69	19	49	21.5%	28.2%	7.3
Rest of District	98	15	83	36.1%	15.0%	12.3
TOTAL	323	93	230	100.0%	28.8%	8.6

Source: JGC analysis

3.38   Whilst the need above is provided down to sub-area level, it should be remembered that affordable need can be met across the Borough as and when opportunities arise, and so specific sub-area data should not be treated as a local target.

Comparison with Previous Assessment

3.39   It is of interest to compare the estimates of need in this assessment with the last study (a Strategic Housing and Economic Needs Assessment (SHENA) carried out by Turley in 2020)[9]. The method used in both reports is broadly similar (some data sources differ slightly) and in both cases follow the steps set of in PPG. One key difference is the Turley report included the pipeline supply of housing within the main outputs whilst this report just refers to the pipeline but does not include it in the modelling. This does make a difference as at the time of the SHENA there was a significant pipeline of some 647 affordable homes.

3.40   The table below therefore compares estimates of need in the two reports – figures on an annual basis calculated over a five-year period. Overall, this shows a very similar estimate of the need (225 per annum in 2020 and 230 per annum in 2025). There are some differences in how the figures have been derived, the main ones being a higher estimated current need in 2020 being offset by a higher estimate of potential future supply, however overall both studies are showing the same broad picture in terms of the overall affordable need.

Figure 3.16: Comparison of estimates of affordable housing need in 2020 and 2025 studies		
	2020	2025
Current need	142	95
Projected need	235	228
Total Gross Need	377	323
Relet Supply	152	93
Net Need	225	230

Source: 2020 data drawn from Section 6 of SHENA

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[9] https://www.ribblevalley.gov.uk/downloads/file/2603/shena-report

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The Relationship Between Affordable Need and Overall Housing Numbers

3.41   Whilst this study has not been tasked with considering overall housing need it is useful to understand the estimated level of affordable need in the context of overall need. This is driven by the PPG which encourages local authorities to consider increasing planned housing numbers where this can help to meet the identified affordable need. Specifically, the wording of the PPG [2a-024] states:

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

3.42   However, the relationship between affordable housing need and overall housing need is complex. This was recognised in the Planning Advisory Service (PAS) Technical Advice Note of July 2015[10]. PAS conclude that there is no arithmetical way of combining the OAN (calculated through demographic projections) and the affordable need. There are a number of reasons why the two cannot be 'arithmetically' linked.

3.43   Firstly, the modelling contains a category in the projection of 'existing households falling into need'; these households already have accommodation and hence if they were to move to alternative accommodation, they would release a dwelling for use by another household – there is, therefore, no net additional need arising The modelling also contains 'newly forming households'; these households are a direct output from demographic modelling and are therefore already included in overall housing need figures (a point also made in the PAS advice note – see paragraph 9.5).

3.44   The analysis estimates an annual need for 230 affordable homes which is around 74% of the need shown by the Government's current Standard Method (a need for 310 dwellings per annum). However, as noted, caution should be exercised in trying to make a direct link between affordable need and planned delivery, with the key point being that many of those households picked up as having a need will already be living in housing and so providing an affordable option does not lead to an overall net increase in the need for housing (as they would vacate a home to be used by someone else).

3.45   It is possible to investigate this in some more detail by re-running the model and excluding those already living in accommodation. This is shown in the table below which identifies that meeting these needs would lead to an affordable need for 155 homes per annum across the Borough – 67% of the figure when including those with housing and 50% of the Standard Method. This figure is, however, theoretical and should not be seen to be minimising the need (which is clearly acute). That said, it does serve to show that there is a difference in the figures when looking at overall housing shortages.

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[10] https://www.local.gov.uk/sites/default/files/documents/objectively-assessed-need-9fb.pdf. While the technical note produced by PAS is arguably becoming dated, there is no more up-to-date guidance on this matter from a government source and the remarks remain valid.

3.46   The analysis is arguably even more complex than this – it can be observed that the main group of households in need are newly forming households. These households are already included within demographic projections and so the demonstrating of a need for this group again should not be seen as additional to overall figures from demographic projections.

Figure 3.17: Estimated Need for Affordable Housing excluding households already in accommodation		
	Including existing households	Excluding existing households
Current need	95	54
Newly forming households	194	194
Existing households falling into need	34	0
Total Gross Need	323	248
Relet Supply	93	93
Net Need	230	155

Source: JGC analysis

3.47   Additionally, it should be noted that the need estimate is on a per annum basis and should not be multiplied by the plan period to get a total need. Essentially, the estimates are for the number of households who would be expected to have a need in any given year (i.e., needing to spend more than 30% of income on housing). In reality, some (possibly many) households would see their circumstances change over time such that they would 'fall out of need' and this is not accounted for in the analysis. One example would be a newly forming household with an income level that means they spend more than 30% of income on housing. As the household's income rises, they would potentially pass the affordability test and therefore not have an affordable need.

3.48   Additionally, there is the likelihood when looking over the longer-term that a newly forming household will become an existing household in need and would be counted twice if trying to multiply the figures out for a whole plan period.

3.49   It also needs to be remembered the affordability test used for analysis is based on assuming a household spends no more than 30% of their income on housing (when privately renting). In reality, many households will spend more than this and so would be picked up by modelling as in need but in fact are paying for a private sector tenancy. The English Housing Survey (2022-23) estimates private tenants are paying an average of 32% of income on housing (including benefit support) and this would imply that more than half are spending more that the affordable level assumed in this report.

3.50   A further consideration is that some 23 of the 230 per annum affordable need is a need for affordable home ownership. Technically, these households can afford market housing (to rent) and historically would not have been considered as having a need in assessment such as this – until recently only households unable to buy OR rent would be considered as having a need for affordable housing.

3.51   Finally, it should be recognised that Planning Practice Guidance does not envisage that all needs will be met (whether this is affordable housing or other forms of accommodation such as for older people). Paragraph 67-001 of housing needs of different groups states:

"This guidance sets out advice on how plan-making authorities should identify and plan for the housing needs of particular groups of people. This need may well exceed, or be proportionally high in relation to, the overall housing need figure calculated using the standard method. This is because the needs of particular groups will often be calculated having consideration to the whole population of an area as a baseline as opposed to the projected new households which form the baseline for the standard method".

Role of the Private Rented Sector (PRS)

3.52   The discussion above has already noted that the need for affordable housing does not generally lead to a need to increase overall housing provision. However worth briefly thinking about how affordable need works in practice and the housing available to those unable to access market housing without Housing Benefit. In particular, the role played by the Private Rented Sector (PRS) in providing housing for households who require financial support in meeting their housing needs should be recognised.

3.53   Whilst the Private Rented Sector (PRS) does not fall within the types of affordable housing set out in the NPPF (other than affordable private rent which is a specific tenure separate from the main 'full market' PRS), it has evidently been playing a role in meeting the needs of households who require financial support in meeting their housing need. Government recognises this, and indeed legislated through the 2011 Localism Act to allow Councils to discharge their "homelessness duty" through providing an offer of a suitable property in the PRS.

3.54   Data from the Department of Work and Pensions (DWP) has been used to look at the number of Housing Benefit supported private rented homes. As of August 2024, it is estimated that there were around 1,040 benefit claimants in the Private Rented Sector in Ribble Valley. From this, it is clear that the PRS contributes to the wider delivery of 'affordable homes' with the support of benefit claims.

3.55   Whilst the PRS is providing housing for some households, there are however significant risks associated with future reliance on the sector to meet an affordable housing need. The last couple of years have seen rents increase whilst Local Housing Allowance (LHA) levels have remained static. In the Autumn Statement 2023, the then Government increased the LHA rent to the 30th percentile of market rents (although this is based on existing rents and not rents likely to be payable by those moving home); Universal Credit will also rise. However, demand pressure could nonetheless have some impact of restricting future supply of PRS properties to those in need; emphasising the need to support delivery of genuinely affordable homes.

3.56   The figure below shows the trend in the number of claimants in the Borough. This shows there has been a notable increase since March 2020, which is likely to be related to the Covid-19 pandemic. However, even the more historical data shows a substantial number of households claiming benefit support for their housing in the private sector (typically around 700 households).

3.57   The data about the number of claimants does not indicate how many new lettings are made each year in the PRS. However, data from the English Housing Survey (EHS) over the past three years indicates that nationally around 7% of private sector tenants are new to the sector each year. If this figure is applied to the number of households claiming HB/UC then this would imply around 73 new benefit supported lettings in the sector.

Figure 3.18: Number of Housing Benefit/Universal Credit claimants in the PRS
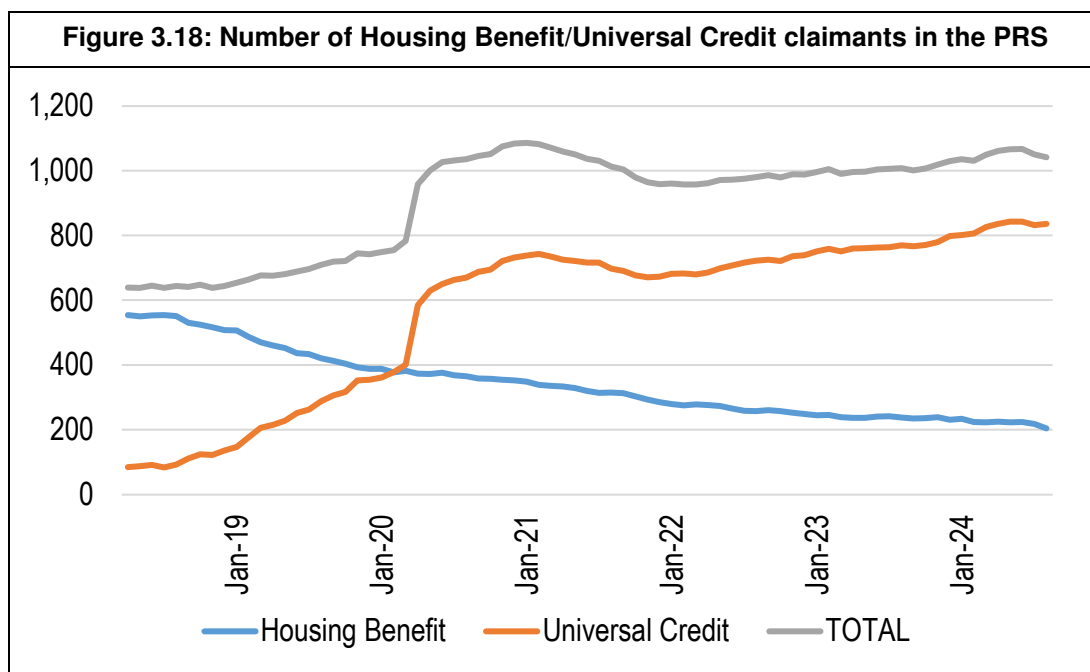
Source: Department of Work and Pensions

3.58   Whilst housing delivery through the Local Plan can be expected to secure additional affordable housing it needs to be noted that delivery of affordable housing through planning obligations is an important, but not the only means, of delivering affordable housing; and the Council should also work with housing providers to secure funding to support enhanced affordable housing delivery on some sites and through use of its own land assets.

3.59   Overall, it is difficult to link the need for affordable housing to the overall housing need; indeed, there is no justification for trying to make the link. Put simply the two do not measure the same thing and in interpreting the affordable need figure, consideration needs to be given to the fact that many households already live in housing, and do not therefore generate an overall net need for an additional home. Further issues arise as the need for affordable housing is complex and additionally the extent of concealed and homeless households needs to be understood as well as the role played by the private rented sector.

3.60   Regardless of the discussion above, the analysis identifies a notable need for affordable housing, and it is clear that provision of new affordable housing is an important and pressing issue across the study area. It does, however, need to be stressed that this report does not provide an affordable housing target; the amount of affordable housing delivered will be limited to the amount that can viably be provided. As noted previously, the evidence does however suggest that affordable housing delivery should be maximised where opportunities arise.

Types of Affordable Housing

3.61   The analysis above has clearly pointed to a need for affordable housing, and particularly for households who are unable to buy OR rent in the market. There are a range of affordable housing options that could meet the need which will include rented forms of affordable housing (such as social or affordable rents) and products which might be described as intermediate housing (such as shared ownership or discounted market housing/First Homes). These are discussed in turn below.

Social and Affordable Rented Housing

3.62   The table below shows current rent levels in the Borough for a range of products along with relevant local housing allowance (LHA) rates. Data about average social and affordable rents has been taken from the Regulator of Social Housing (RSH) and this is compared with lower quartile market rents. This analysis shows that social rents are significantly lower than affordable rents; the analysis also shows that affordable rents are below lower quartile market rents.

3.63   The table below shows current rent levels in the Borough for a range of products along with relevant local housing allowance (LHA) rates. Parts of Ribble Valley fall into three different Broad Rental Market Areas (BRMA) for the purposes of LHA (Central Lancs, East Lancs and West Pennine) and the table shows the range of values across the Borough. The analysis shows that social rents are slightly lower than affordable rents and that affordable rents are below lower quartile market rents – particularly for larger property sizes.

3.64   The LHA rates for all sizes of home are below lower quartile market rents for all sizes of accommodation. This does potentially mean that households seeking accommodation in many locations may struggle to secure sufficient benefits to cover their rent. Indeed discussions with the Council do point to the low LHA limits as being a barrier to accessing housing and to counter this as much as possible the authority always seeks to ensure that rents are within the Local Housing Allowance rates (for say affordable rented housing). This is a good position to take and indeed the analysis below does show affordable rents as being fairly affordable in the context of typical market rent levels.

Figure 3.19: Comparison of rent levels for different products – Ribble Valley				
	Social rent	Affordable rent (AR)	Lower quartile (LQ) market rent	LHA range
1-bedroom	£357	£414	£525	£399-£449
2-bedrooms	£423	£488	£725	£449-£573
3-bedrooms	£457	£563	£875	£504-£648
4-bedrooms	£522	£652	£1,150	£760-£922
ALL	£423	£496	£775	-

Source: RSH, market survey and VOA

3.65   To some extent it is easier to consider the data above in terms of the percentage one housing cost is of another and this is shown in the tables below. Focusing on 2-bedroom homes the analysis shows that social rents are significantly cheaper than market rents (and indeed affordable rents) and that affordable rents (as currently charged) represent 67% of a current lower quartile rent.

Figure 3.20: Difference between rent levels for different products – Ribble Valley			
	Social rent as % of affordable rent	Social rent as % of LQ market rent	Affordable rent as % of LQ market rent
1-bedroom	86%	68%	79%
2-bedrooms	87%	58%	67%
3-bedrooms	81%	52%	64%
4-bedrooms	80%	45%	57%
ALL	85%	55%	64%

Source: RSH and market survey

3.66   The table below suggests that around 19% of households who cannot afford to rent privately could afford an affordable rent at 80% of market rents, with a further 18% being able to afford current affordable rents. There are also an estimated 11% who can afford a social rent (but not an affordable one). A total of 52% of households would need some degree of benefit support (or spend more than 30% of income on housing) to be able to afford their housing (regardless of the tenure). This analysis points to a clear need for social rented housing.

Figure 3.21: Estimated need for rented affordable housing (% of households able to afford to buy OR rent	
	% of households able to afford
Afford 80% of market rent	19%
Afford current affordable rent	18%
Afford social rent	11%
Need benefit support	52%
All unable to afford market	100%

Source: Affordability analysis

3.67   The analysis indicates that provision of around 60% of rented affordable housing at social rents could be justified; albeit in setting planning policies, this will need to be considered alongside viability evidence. Higher provision at social rents will reduce the support through housing benefits required to ensure households can afford their housing costs.

Intermediate Housing

3.68   As well as rented forms of affordable housing, the Council could seek to provide forms of intermediate housing with the analysis below considering the potential affordability of shared ownership and discounted market sale housing (which could include First Homes). Generally, intermediate housing will be a newbuild product, sold at a discount (or on a part buy, part rent arrangement with shared ownership) and will therefore be based on the Open Market Value (OMV) of a new home.

3.69   The table below sets out a suggested purchase price for affordable home ownership/First Homes in Ribble Valley by size. It works through first (on the left hand side) what households with an affordable home ownership need could afford (based on a 10% deposit and a mortgage at 4.5 times' income). The right-hand side of the table then sets out what Open Market Value (OMV) this might support, based on a 30% discount. The lower end of the range is based on households who could afford to rent privately without financial support at LQ rents; with the upper end based on the midpoint between this and the lower quartile house price.

3.70   Focussing on 3-bedroom homes, it is suggested that an affordable price is between £175,000 and £190,000 and therefore the open market value of homes would need to be in the range of £250,000 and £271,400 (if discounted by 30%).

Figure 3.22: Affordable home ownership prices – Ribble Valley		
	What households with an affordable home ownership need could afford	Open Market Value (OMV) of Home with 30% Discount
1-bedroom	£100,000	£142,900
2-bedrooms	£145,000	£207,100
3-bedrooms	£175,000-£190,000	£250,000-£271,400
4+-bedrooms	£230,000-£272,500	£328,600-£389,300

Source: JGC analysis

3.71   It is difficult to definitively analyse the cost of newbuild homes as these will vary from site-to-site and will be dependent on a range of factors such as location, built-form and plot size. We have however looked at newbuild schemes currently advertised on Rightmove with the table below providing a general summary of existing schemes.

3.72   This analysis is interesting as it shows the median newbuild price for all sizes of homes is at or around the top end of the OMV required to make homes affordable to those in the gap between buying and renting. That said, homes at the bottom end of the price range could potentially be discounted by 30% and considered as affordable.

3.73   This analysis shows how important it will be to know the OMV of housing before discount to be able to determine if a product is going to be genuinely affordable in a local context – providing a discount of 30% will not automatically mean it becomes affordable housing.

Figure 3.23: Estimated newbuild housing cost by size – Ribble Valley			
	No. of homes advertised	Range of prices	Median price
1-bedroom	0	-	-
2-bedrooms	5	£185,000-£240,000	£200,000
3-bedrooms	27	£162,000-£420,000	£275,000
4+-bedrooms	23	£290,000-£630,000	£390,000

Source: JGC analysis

3.74   The Council appears to be acutely aware of the need to seek higher discounts to make home ownership affordable, and as far back as 2016 were seeking discounts of 30% from open market value in the market towns of Clitheroe and Longridge and 40% across the remainder of the borough[11]. With newbuild prices rising sharply in recent years even these levels of discount may not be enough to provide genuinely affordable homes but it is clear the Council are aware of the issue and will continue to monitor the affordability of new provision.

3.75   The analysis below moves on to consider shared ownership, for this analysis an assessment of monthly outgoings has been undertaken with a core assumption being that the outgoings should be the same as for renting privately so as to make this tenure genuinely affordable. The analysis has looked at what the OMV would need to be for a shared ownership to be affordable with a 10%, 25% and 50% share. To work out outgoings the mortgage part is based on a 10% deposit (for the equity share) and a repayment mortgage over 25-years at 5% with a rent at 2.75% per annum on unsold equity.

3.76   The findings for this analysis are interesting and do point to the possibility of shared ownership being a more affordable tenure than discounted market housing (including First Homes).

3.77   By way of an explanation of this table (focussing on 2-bedroom homes) – if a 50% equity share scheme came forward then it is estimated the OMV could not be above £192,000 if it is to be genuinely affordable (due to the outgoings being in excess of the cost of privately renting). However, given the subsidised rents, the same level of outgoings could be expected with a 10% equity share but a much higher OMV of £280,000. Although affordability can only be considered on a scheme by scheme basis, it is notable that we estimate a median 2-bedroom newbuild to cost around £200,000 in the Borough – this points to is being difficult to make 50% share schemes genuinely affordable, but a 25% share could be.

Figure 3.24: Estimated OMV of Shared Ownership with a 50%, 25% and 10% Equity Share by Size – Ribble Valley			
	50% share	25% share	10% share
1-bedroom	£139,000	£173,000	£203,000
2-bedroom	£192,000	£239,000	£280,000
3-bedroom	£232,000	£288,000	£338,000
4-bedrooms	£304,000	£379,000	£444,000

Source: JGC analysis

3.78   The information above can be used to estimate what proportion of the affordable need can be met by shared ownership with calculations based on estimated outgoing at both 25% and 10% equity shares (as noted a 50% equity share does not currently look to be genuinely affordable).

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[11] https://www.ribblevalley.gov.uk/download/meetings/id/5470/health_and_housing_committee_-_31_march_2016_-_report_pack

3.79   With a 25% equity share it is estimated that outgoings would be around 90% of the cost of private renting and at a 10% share around 75%. The tables below therefore show what proportion of the need might be met under each of these scenarios. With a 25% share around a fifth of households with an affordable need will be able to afford shared ownership and this increases to around 40% if the equity share drops to 10%. The analysis again includes estimates of the resale supply of LCHO properties as set out in previous analysis above.

Figure 3.25: Estimated number and proportion of households able to afford shared ownership with a 25% equity share (per annum)				
	Unable to afford shared ownership	Able to afford shared ownership	TOTAL	% able to afford shared ownership
Clitheroe	39	10	49	21%
Longridge	30	6	36	16%
Whalley	10	3	13	24%
Tier 1 villages	41	9	49	18%
Rest of District	63	20	83	24%
TOTAL	183	47	230	21%

Source: JGC analysis

Figure 3.26: Estimated number and proportion of households able to afford shared ownership with a 10% equity share (per annum)				
	Unable to afford shared ownership	Able to afford shared ownership	TOTAL	% able to afford shared ownership
Clitheroe	26	23	49	46%
Longridge	23	12	36	34%
Whalley	8	5	13	41%
Tier 1 villages	32	17	49	35%
Rest of District	53	30	83	36%
TOTAL	143	87	230	38%

Source: JGC analysis

3.80   A further affordable option is Rent to Buy; this is a Government scheme designed to ease the transition from renting to buying the same home. Initially (typically for five years) the newly built home will be provided at the equivalent of an affordable rent (approximately 20% below the market rate). The expectation is that the discount provided in that first five years is saved in order to put towards a deposit on the purchase of the same property. Rent to Buy can be advantageous for some households as it allows for a smaller 'step' to be taken on to the home ownership ladder.

3.81   At the end of the five-year period, depending on the scheme, the property is either sold as a shared ownership product or to be purchased outright as a full market property. If the occupant is not able to do either of these then the property is vacated.

3.82   In order to access this tenure, it effectively requires the same income threshold for the initial phase as a market rental property although the cost of accommodation will be that of affordable rent. The lower-than-market rent will allow the household to save for a deposit for the eventual shared ownership or market property. In considering the affordability of rent-to-buy schemes there is a direct read across to the income required to access affordable home ownership (including shared ownership). It should therefore be treated as part of the affordable home ownership products suggested by the NPPF.

Affordable Housing Need: Key Messages

- Analysis has been undertaken to estimate the annual need for affordable housing. This includes taking account of local housing costs (to both buy and rent) along with estimates of household income. The evidence indicates that there is an acute need for affordable housing in the study area and a need in all sub-areas.

- The majority of need is from households who are unable to buy OR rent and therefore points particularly towards a need for rented affordable housing rather than affordable home ownership. However, certain products (such as shared ownership) could potentially be made available to households at a cost below the cost of privately renting and would therefore meet some of the need from those unable to access any form of market housing (without subsidy).

- Despite the level of need being high, it is not considered that this points to any requirement for the Council to increase the Local Plan housing requirement due to affordable needs. The link between affordable need and overall need (of all tenures) is complex and in trying to make a link it must be remembered that many of those picked up as having an affordable need are already in housing (and therefore do not generate a net additional need for a home). In addition, the private rented sector is providing benefit supported accommodation for many households. That said, the level of affordable need does suggest the Council should maximise the delivery of such housing at every opportunity.

- The analysis suggests there will be a need for both social and affordable rented housing – the latter will be suitable particularly for households who are close to being able to afford to rent privately and possibly also for some households who claim full Housing Benefit. It is however clear that social rents are more affordable and could benefit a wider range of households – social rents could therefore be prioritised where delivery does not prejudice the overall delivery of affordable homes.

- The study also considers different types of AHO (notably First Homes and shared ownership) as each may have a role to play. Shared ownership is likely to be suitable for households with more marginal affordability (e.g. those only just able to afford to privately rent) as it has the advantage of a lower deposit and subsidised rent. There was no strong evidence of a need for First Homes or discounted market housing more generally.

- Given the cost of housing locally, it seems very difficult for affordable home ownership products to be provided and be considered as 'genuinely affordable' (particularly for larger (3+-bedroom) homes. This again points to the need for the Council to prioritise delivery of rented affordable housing where possible.

- In deciding what types of affordable housing to provide, including a split between rented and home ownership products, the Council will need to consider the relative levels of need and also viability issues (recognising for example that providing AHO may be more viable and may therefore allow more units to be delivered, but at the same time noting that households with a need for rented housing are likely to have more acute needs and fewer housing options).

- Overall, the analysis identifies a notable need for affordable housing, and it is clear that provision of new affordable housing is an important and pressing issue in the area. It does however need to be stressed that this report does not provide an affordable housing target; the amount of affordable housing delivered will be limited to the amount that can viably be provided. The evidence does however suggest that affordable housing delivery (and particularly social rents) should be maximised where opportunities arise.

4. Need for Different Sizes of Homes

Introduction

4.1 This section considers the appropriate mix of housing across Ribble Valley, with a particular focus on the sizes of homes required in different tenure groups. This section looks at a range of statistics in relation to families (generally described as households with dependent children) before moving on to look at how the number of households in different age groups are projected to change moving forward.

Background Data

4.2 The number of families in Ribble Valley (defined for the purpose of this assessment as any household which contains at least one dependent child) totalled 6,800 as of the 2021 Census, accounting for 25% of households; this proportion is lower than seen across the region and nationally, although the proportion of married couple households with children is higher than seen in those locations.

Figure 4.1: Households with Dependent Children (2021)					
	Ribble Valley		Lancashire	North West	England
	No.	%	%	%	%
Married couple	3,979	14.9%	13.1%	13.1%	14.4%
Cohabiting couple	1,165	4.4%	5.0%	4.9%	4.5%
Lone parent	1,245	4.7%	6.8%	7.7%	6.9%
Other households	378	1.4%	2.2%	2.3%	2.7%
All other households	19,979	74.7%	72.9%	72.0%	71.5%
Total	26,746	100.0%	100.0%	100.0%	100.0%
Total with dependent children	6,767	25.3%	27.1%	28.0%	28.5%

Source: Census (2021)

4.3 The table below shows the same information for each of the sub-areas. There are some variations in the proportion of households with dependent children, this being highest in Whalley (27% of households) and lowest in the Rest of District area (23% of households). All areas see a proportion of households with dependent children below the regional and national average.

Figure 4.2: Households with dependent children (2021) – sub-areas							
	Married couple	Co-habiting couple	Lone parent	Other house-holds	All other house-holds	Total	Total with depend-ent children
Clitheroe	14.0%	5.1%	5.9%	1.3%	73.7%	100.0%	26.3%
Longridge	12.0%	5.5%	5.8%	1.3%	75.4%	100.0%	24.6%
Whalley	17.4%	4.0%	4.1%	1.3%	73.2%	100.0%	26.8%
Tier 1 villages	16.7%	4.2%	4.2%	1.3%	73.6%	100.0%	26.4%
Rest of District	15.0%	3.1%	3.2%	1.6%	77.1%	100.0%	22.9%
TOTAL	14.9%	4.3%	4.7%	1.4%	74.7%	100.0%	25.3%

Source: Census (2021)

4.4   The figure below shows the current tenure of households with dependent children. There are some considerable differences by household type with lone parents having a high proportion living in the social rented sector and also in private rented accommodation. In Ribble Valley, only 44% of lone-parent households are owner-occupiers compared with 86% of married couples with children.

Figure 4.3: Tenure of households with dependent children (2021) – Ribble Valley
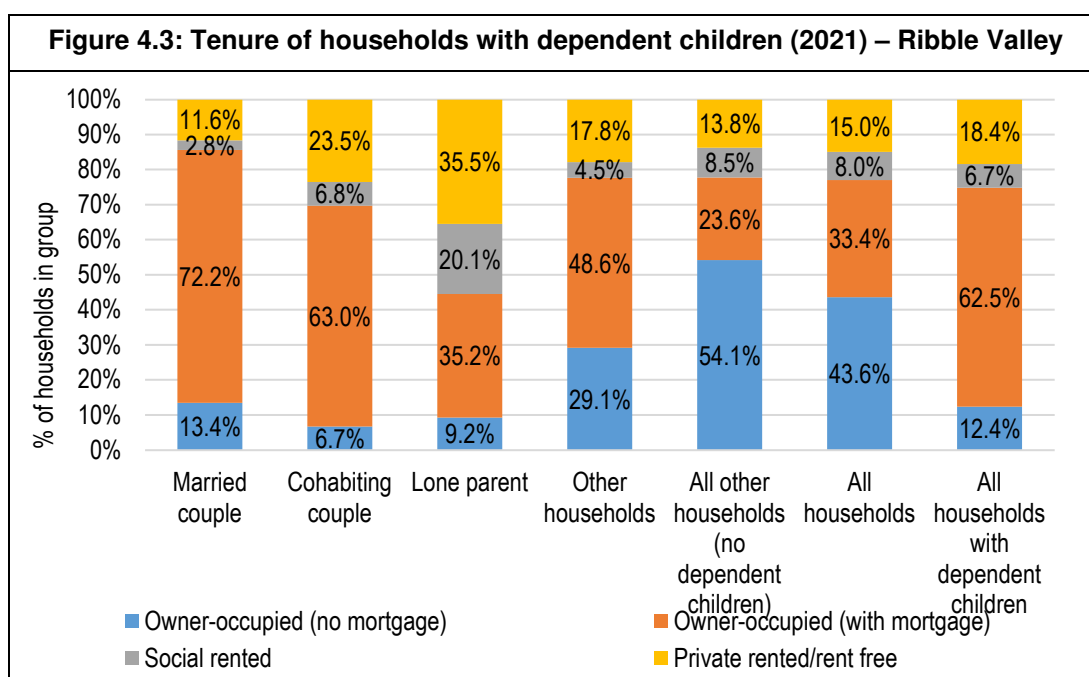
Source: Census (2021)

4.5   The figure below shows levels of overcrowding and under-occupancy of households with dependent children. This shows higher levels of overcrowding (minus figure) for all household types with dependent children with 4% of all lone parents and 16% of 'other' households being overcrowded. Overall, some 3% of households with dependent children are overcrowded, compared with 0.4% of other households. Levels of under-occupancy (positive figures) are also notably lower in households with dependent children.

Figure 4.4: Occupancy rating of households with dependent children (2021) – Ribble Valley
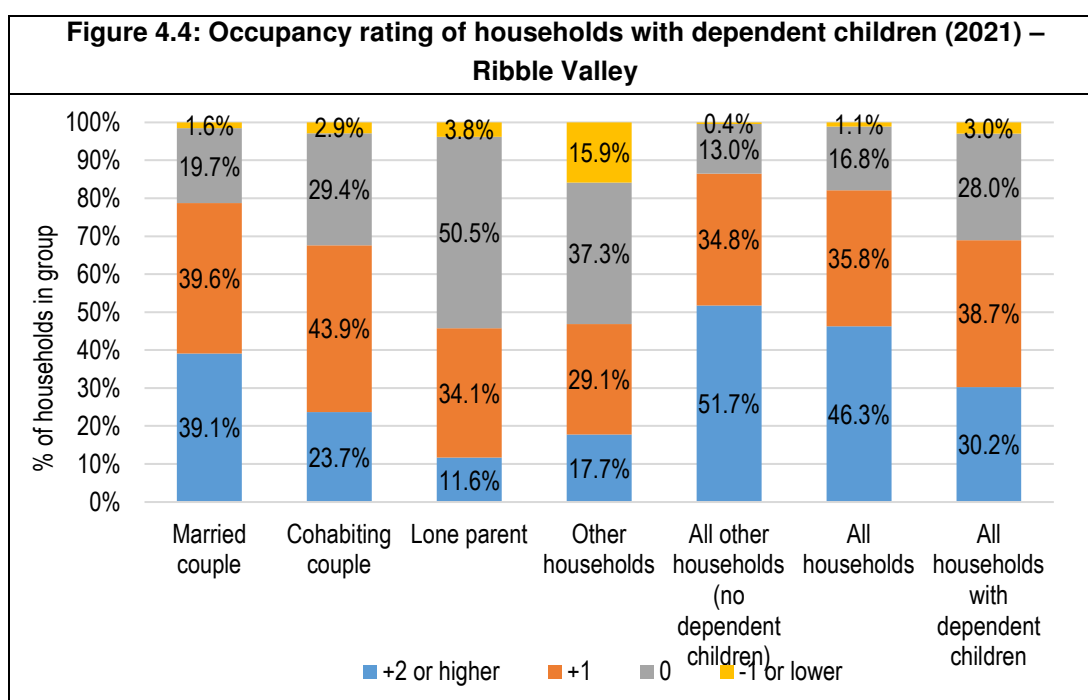
Source: Census (2021)

Mix of Housing

4.6   A model has been developed that starts with the current profile of housing in terms of size (bedrooms) and tenure. Within the data, information is available about the age of households and the typical sizes of homes they occupy. By using demographic projections it is possible to see which age groups are expected to change in number, and by how much.

4.7   On the assumption that occupancy patterns for each age group remain the same, it is therefore possible to assess the profile of housing needed is over the next five years (taken to be 2024-29 to be consistent with other analysis in this report).

4.8   An important starting point is to understand the current balance of housing in the area. The table below profiles the sizes of homes in different tenure groups across areas – this focuses on the affordable housing stock, including consideration of the private rented sector as this will be the sector from which new needs will often arise – households in the PRS are likely to be a key target group for affordable home ownership products.

4.9   The data shows a smaller stock of social rented housing than is seen regionally or nationally, some 43% of homes have 1-bedroom, compared with 28%-29% regionally and nationally. In contrast the private rented sector has relatively large homes, with an average of 2.49 bedrooms (2.34 across the region). Observations about the current mix feed into conclusions about future mix later in this section.

Figure 4.5: Number of Bedrooms by Tenure, 2021		Ribble Valley	North West	England
Social rented	1-bedroom	43%	28%	29%
	2-bedrooms	33%	34%	36%
	3-bedrooms	21%	34%	31%
	4+-bedrooms	3%	4%	4%
	Total	100%	100%	100%
	Ave. no. beds	1.84	2.14	2.10
Private rented	1-bedroom	10%	16%	21%
	2-bedrooms	42%	43%	39%
	3-bedrooms	35%	33%	29%
	4+-bedrooms	12%	9%	11%
	Total	100%	100%	100%
	Ave. no. beds	2.49	2.34	2.30

Source: Census (2021)

Overview of Methodology

4.10   The method to consider future housing mix looks at the ages of the Household Reference Persons and how these are projected to change over time. The sub-sections to follow describe some of the key analyses.

Understanding how Households Occupy Homes

4.11   Whilst demographic projections provide a good indication of how the population and household structure will develop, it is not a simple task to convert the net increase in the number of households into a suggested profile for additional housing to be provided.

4.12   The main reason for this is that (as demonstrated above) many households live in homes which are technically too big (are under-occupied) as well as there being some households who are overcrowded and therefore knowledge of the profile of households in an area does not directly transfer into the sizes of property to be provided.

4.13   In addition, issues of supply can also impact occupancy patterns, for example, it may be that a supply of additional smaller level-access homes would encourage older people to downsize but in the absence of such accommodation, these households remain living in their larger accommodation. For example, it may be that provision of smaller bungalows would encourage older households living in 3-bedroom houses to downsize, but provisions of flats would not support this.

4.14   Arguably, the issue of choice is less relevant in the affordable sector where households are allocated properties which reflect the size and composition of the household, although there will still be some level of under-occupation moving forward with regard to older person and working households who may be able to under-occupy housing (e.g. those who can afford to pay the spare room subsidy ('bedroom tax')).

4.15   The approach used is to interrogate information derived in projections about the number of household reference persons (HRPs) in each age group and apply this to the profile of housing within these groups (data being drawn from the 2021 Census).

4.16   The figure below shows an estimate of how the average number of bedrooms varies by different ages of HRP and broad tenure group for Ribble Valley and the North West region. In both sectors, the average size of accommodation rises over time to typically reach a peak around the age of 50. After peaking, the average dwelling size decreases – as typically some households downsize as they get older. The analysis confirms Ribble Valley as having smaller dwelling sizes in the social rented sector.

Figure 4.6: Average Bedrooms by Age and Tenure in Ribble Valley and the region

Source: Census (2021)
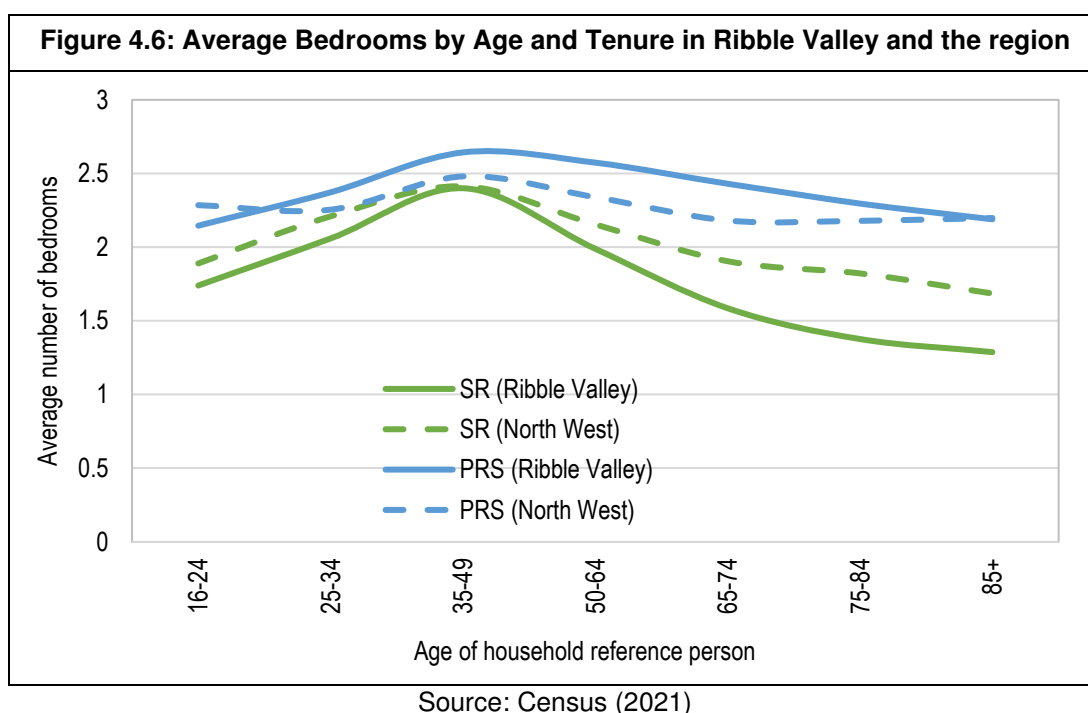
4.17   The analysis uses the existing occupancy patterns at a local level as a starting point for analysis and applies these to the projected changes in Household Reference Person by age discussed below. The analysis has been used to derive outputs for two broad categories. These are:

- **Affordable Home Ownership** – which is taken to follow the occupancy profile in the private rented sector (this is seen as reasonable as the Government's desired growth in home ownership looks to be largely driven by a wish to see households move out of private renting); and
- **Rented Affordable Housing** – which is taken to follow the occupancy profile in the social rented sector. The affordable sector in the analysis to follow would include social and affordable rented housing.

Changes to Households by Age

4.18   The table below presents the projected change in households by age of household reference person. For the purposes of analysis, a projection has been developed based on the assumption of delivery of 310 dwellings per annum over the 2024-29 period – this figure being consistent with the Government's Standard Method for assessing housing need.

4.19   The analysis shows the main changes are projected to be in older age groups although there are
         also projected to be notable increases for those aged 35-49 and also under 25 (although this is from
         a low base position). The number of households headed by someone aged 25-34 and 50-64 is
         projected to fall over the next five years.

Figure 4.7: Projected Change in Household by Age of HRP in Ribble Valley				
	2024	2029	Change in Households	% Change
Under 25	299	347	48	16.1%
25-34	2,665	2,612	-53	-2.0%
35-49	5,859	6,387	528	9.0%
50-64	9,030	8,581	-450	-5.0%
65-74	4,668	5,407	739	15.8%
75-84	4,249	4,594	344	8.1%
85+	1,674	2,023	349	20.8%
TOTAL	28,445	29,951	1,505	5.3%

Source: Demographic Projections

Modelled Outputs

4.20   By following the methodology set out above and drawing on the sources shown, a series of outputs
         have been derived to consider the likely size requirement of housing within each of the three broad
         tenures at a local authority level. The analysis is based on considering both local and regional
         occupancy patterns. The data linking to local occupancy will to some extent reflect the role and
         function of the local area, whilst the regional data will help to establish any particular gaps (or relative
         surpluses) of different sizes/tenures of homes when considered in a wider context.

4.21   The analysis for rented affordable housing can also draw on data from the local authority Housing
         Register with regards to the profile of need. The data shows a pattern of need which is focussed on
         1-bedroom homes and with around a fifth of households requiring 3+-bedroom accommodation.

Figure 4.8: Size of Social/Affordable Rented Housing Needed – Housing Register Information (March 2023)		
	Number of households	% of households
1-bedroom	439	55.2%
2-bedrooms	197	24.8%
3-bedrooms	140	17.6%
4+-bedrooms	19	2.4%
TOTAL	795	100.0%

Source: LAHS

4.22   The table below shows the modelled outputs of need by dwelling size in the two broad tenures.
         Affordable home ownership is very much focussed on 2- and 3-bedroom homes with a smaller
         profile needed for rented affordable housing – although approaching a third of homes to be 3+-
         bedrooms.

Figure 4.9: Modelled Mix of Housing by Size and Tenure – Ribble Valley				
	1- bedroom	2-bedrooms	3-bedrooms	4+-bedrooms
Affordable home ownership	13%	42%	34%	10%
Affordable housing (rented)	38%	32%	26%	3%

Source: Housing Market Model

Rightsizing

4.23   The analysis above sets out the potential need for housing if occupancy patterns remain the same as they were in 2021 (with differences from the current stock profile being driven by demographic change). It is however worth also considering that the 2021 profile will have included households who are overcrowded (and therefore need a larger home than they actually live in) and also those who under-occupy (have more bedrooms than they need).

4.24   There is a case to seek for new stock to more closely match actual size requirements. Whilst it would not be reasonable to expect to remove all under-occupancy it is the case that in seeking to make the most efficient use of land it would be prudent to look to reduce this over time. Further analysis has been undertaken to take account of overcrowding and under-occupancy (by tenure).

4.25   The tables below show a cross-tabulation of a household's occupancy rating and the number of bedrooms in their home in the social and private rented sectors. In the social rented sector the analysis generally shows a good match between the sizes of homes required and the sizes households live in. Some 62% of households are considered to be rightsized with only 7% showing a high degree of under-occupancy (2 or more spare bedrooms). In the private rented sector the is a higher degree of under-occupancy with around 23% of households living in homes with 2 or more spare bedrooms.

Figure 4.10: Cross-tabulation of occupancy rating and number of bedrooms (social rented sector) – Ribble Valley					
Occupancy rating	Number of bedrooms				
	1-bed	2-bed	3-bed	4+-bed	TOTAL
+2 spare bedrooms	0	0	122	24	146
+1 spare bedrooms	0	414	173	16	603
0 "Right sized"	908	273	142	19	1,342
-1 too few bedrooms	8	32	20	1	61
TOTAL	916	719	457	60	2,152

Source: Census (2021)

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Figure 4.11: Cross-tabulation of occupancy rating and number of bedrooms (private rented sector) – Ribble Valley					
Occupancy rating	Number of bedrooms				
	1-bed	2-bed	3-bed	4+-bed	TOTAL
+2 spare bedrooms	0	0	585	327	912
+1 spare bedrooms	0	1,176	487	134	1,797
0 "Right sized"	400	470	294	29	1,193
-1 too few bedrooms	18	41	37	6	102
TOTAL	418	1,687	1,403	496	4,004

Source: Census (2021)

4.26 In using this data in the modelling an adjustment is made to move some of those who would have been picked up in the modelling as under-occupying into smaller accommodation. Where there is under-occupation by 2 or more bedrooms, the adjustment takes 25% of this group and assigns to a '+1' occupancy. This does need to be recognised as an assumption, but can be seen to be reasonable as they do retain some (considerable) degree of under-occupation (which is likely) but does also seek to model a better match between household needs and the size of their home. For overcrowded households a move in the other direction is made, in this case households are moved up as many bedrooms as is needed to resolve the problems (this is applied for all overcrowded households).

4.27 The adjustments for under-occupation and overcrowding lead to the suggested mix as set out in the following table. Overall, and particularly for rented affordable housing, there is little difference in the outputs, this reflects the finding that many households are already living in accommodation that would be considered as 'right sized'.

Figure 4.12: Adjusted Modelled Mix of Housing by Size and Tenure – Ribble Valley				
	1- bedroom	2-bedrooms	3-bedrooms	4+-bedrooms
Affordable home ownership	13%	45%	32%	9%
Affordable housing (rented)	38%	33%	26%	4%

Source: Housing Market Model

4.28 Across the Borough, the analysis points to around two-fifths of the social/affordable housing need being for 1-bedroom homes and it is of interest to see how much of this is due to older person households. In the future household sizes are projected to drop whilst the population of older people will increase. Older person households (as shown earlier) are more likely to occupy smaller dwellings. The impacts of older people have on demand for smaller stock is outlined in the table below.

4.29 This indeed identifies a larger profile of homes needed for households where the household reference person is aged Under 65, with a concentration of 1-bedroom homes for older people. This information can be used to inform the mix required for General Needs rather than Specialist Housing, although it does need to be noted that not all older people would be expected to live in homes with some form of care or support.

4.30   The 2, 3, and 4+-bedroom categories have been merged for the purposes of older persons as we would not generally expect many (if any) households in this category to need (or indeed be able to be allocated) more than 2-bedrooms in the rented affordable housing sector.

Figure 4.13: Adjusted Modelled Mix of Housing by Size and Age – affordable housing (rented) – Ribble Valley				
	1-bedroom	2-bedrooms	3-bedrooms	4+-bedrooms
Under 65	20%	37%	37%	6%
65 and over	60%	40%		
All affordable housing (rented)	38%	33%	26%	4%

Source: Housing Market Model

4.31   A further analysis of the need for rented affordable housing is to compare the need with the supply (turnover) of different sizes of accommodation. This links back to estimates of need in the previous section (an annual need for 207 dwellings per annum from households unable to buy OR rent) with additional data from CoRe about the sizes of homes let over the past three.

4.32   This analysis is quite clear in showing the very low supply of larger homes relative to the need for 4+-bedroom accommodation in particular, where it is estimated the supply is less than 2% of the need arising each year, whereas for 1-bedroom homes around a third of the need can be met.

Figure 4.14: Need for rented affordable housing by number of bedrooms					
	Gross Annual Need	Gross Annual Supply	Net Annual Need	As a % of total net annual need	Supply as a % of gross need
1-bedroom	59	18	41	19.6%	31.2%
2-bedrooms	109	32	77	37.4%	29.2%
3-bedrooms	89	12	77	37.3%	13.2%
4+-bedrooms	12	0	12	5.7%	1.5%
Total	270	62	207	100.0%	23.1%

Source: JGC analysis

Indicative Targets for Different Sizes of Property by Tenure

4.33   The analysis below provides some indicative targets for different sizes of home (by tenure). The conclusions take account of a range of factors, including the modelled outputs and an understanding of the stock profile and levels of under-occupancy and overcrowding. The analysis (for rented affordable housing) also draws on the Housing Register data as well as taking a broader view of issues such as the flexibility of homes to accommodate changes to households (e.g. the lack of flexibility offered by a 1-bedroom home for a couple looking to start a family).

<u>Social/Affordable Rented</u>

4.34 Bringing together the above, a number of factors are recognised. This includes recognising that it is unlikely that all affordable housing needs will be met and that it is likely that households with a need for larger homes will have greater priority (as they are more likely to contain children and also have a lower turnover). That said, there will be a need for 1-bedroom social housing arising due to homelessness which the Council will give a reasonable priority (typically such homeless households are more likely to be younger single people).

4.35 As noted, the conclusions also consider the Housing Register (and also take account of the current profile of housing in this sector). In taking account of the modelled outputs, the Housing Register and the discussion above, it is suggested that the following mix of social/affordable rented housing would be appropriate – separated into general needs and housing for older people:

Under 65

- 1-bedroom: 20%
- 2-bedroom: 35%
- 3-bedroom: 35%
- 4+-bedroom: 10%

65 and over

- 1-bedroom: 60%
- 2+-bedroom: 40%

4.36 Regarding older persons housing, the above recommendations aim to promote the opportunity for older person households to downsize, with a 2-bedroom offering being more likely to encourage this than 1-bedroom homes. Also, whilst technically most older person households will only have a 'need' for a 1-bedroom home, a larger property remains affordable as most older person households are not impacted by the bedroom tax / spare room subsidy. While we have identified a need for 60% of affordable older person homes to be 2+ bedrooms it is likely that delivery will be focused on those with only 2-bedrooms.

4.37 It should also be noted that the Council currently have a policy (as set out in the Addressing Housing Need in Ribble Valley document from 2011 (see Section 1 of this report)) to provide 15% of homes as bungalows (split 50:50 between market and affordable tenures). On the basis of the analysis in this report, this position seems entirely reasonable and should help to free-up larger homes for use by family households in both the market and affordable sectors.

4.38 It should be noted that the above recommendations are in part based on projecting the need forward (albeit only over 5-years). It may be at a point in time the case that Housing Register data identifies a shortage of housing of a particular size/type which could lead to the mix of housing being altered from the overall suggested requirement.

<u>Affordable Home Ownership</u>

4.39   In the affordable home ownership sector a profile of housing that more closely matches the outputs of the modelling is suggested. It is considered that the provision of affordable home ownership should be more explicitly focused on delivering smaller family housing for younger households and childless couples. The conclusions also take account of the earlier observation that it may be difficult to make larger homes genuinely affordable for AHO. Based on this analysis, it is suggested that the following mix of affordable home ownership would be appropriate:

- 1-bedroom: 15%
- 2-bedroom: 50%
- 3-bedroom: 30%
- 4+-bedroom: 5%

Smaller-area Housing Mix

4.40   The analysis above has focussed on overall Borough-wide needs; given differences between locations it is however worth considering the potential mix at a smaller-area level. The table below shows the profile of housing by tenure for the sub-areas. The analysis shows a few features, the main differences are seen in the profile of the social rented stock with Longridge and Whalley in particular seeing high proportions of homes with 1-bedroom and relatively few larger homes.

		Clith-eroe	Long-ridge	Whalley	Tier 1 villages	Rest of District	TOTAL
Figure 4.15: Number of Bedrooms by Tenure, 2021 – sub-areas							
Social rented	1-bedroom	41%	48%	47%	37%	47%	43%
	2-bedrooms	33%	38%	36%	40%	21%	33%
	3-bedrooms	22%	13%	16%	22%	28%	21%
	4+-bedrooms	4%	1%	1%	1%	4%	3%
	Total	100%	100%	100%	100%	100%	100%
	Ave. no. beds	1.87	1.68	1.71	1.88	1.89	1.84
Private rented	1-bedroom	12%	13%	13%	8%	7%	10%
	2-bedrooms	50%	38%	39%	46%	34%	42%
	3-bedrooms	31%	41%	36%	32%	38%	35%
	4+-bedrooms	7%	7%	12%	14%	20%	12%
	Total	100%	100%	100%	100%	100%	100%
	Ave. no. beds	2.33	2.43	2.48	2.52	2.72	2.50

Source: Census (2021)

4.41   A modelling exercise has then been carried out using the same methodology as for Borough-wide data (but with some additional assumptions due to data availability) with the tables below showing the estimated mix of housing by tenure in each location – the figures do not include any adjustment for reducing under-occupancy.

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<u>Social/Affordable Rented</u>

4.42   In the social/affordable rented sector, the differences between areas are fairly slight, with all locations seeing a particular need for 1- and 2-bedroom homes and more modest needs for larger accommodation. Within areas there may however be a case for considering different profiles (e.g. young single people without access to a car might be most suited to living in areas with better public transport and therefore see a higher need for 1-bedroom homes). However, overall, it is considered that broadly the same mix could be applied across the Borough (in line with the Borough-wide mix previously suggested).

4.43   Regarding the need for social/affordable rented housing, it should be noted that the analysis above for sub-areas does not take account of any information from the Housing Register. It is possible at any point in time that the register will be able to provide additional data about a suitable mix of rented housing and this should be considered at the relevant time for any specific applications.

Figure 4.16: Modelled size requirement by sub-area – social/affordable rented				
	1-bedroom	2-bedrooms	3-bedrooms	4+-bedrooms
Clitheroe	37%	33%	26%	4%
Longridge	39%	34%	23%	4%
Whalley	40%	33%	23%	4%
Tier 1 villages	35%	35%	26%	5%
Rest of District	40%	28%	27%	4%
Borough-wide	38%	33%	26%	4%

Source: Housing Market Model

<u>Affordable home ownership</u>

4.44   The table below shows estimates of mix for affordable home ownership. There are again only modest differences between locations, although more rural locations do look to potentially have a slightly higher need for larger homes (although differences are not substantial). The analysis shows a particular focus on the need for 2- and 3-bedroom homes. Again, the data does not point to the need for a mix of housing which is substantially different locally than would be suggested by the Borough-wide analysis.

Figure 4.17: Modelled size requirement by sub-area – affordable home ownership				
	1-bedroom	2-bedrooms	3-bedrooms	4+-bedrooms
Clitheroe	14%	47%	31%	8%
Longridge	15%	43%	34%	8%
Whalley	14%	46%	32%	8%
Tier 1 villages	12%	47%	32%	10%
Rest of District	11%	43%	34%	12%
Borough-wide	13%	45%	32%	9%

Source: Housing Market Model

Sub-area conclusions

4.45   Overall, the analysis does not suggest that a substantially different mix should be proposed for smaller areas. There may however be a case on a site-by-site basis, or at a specific point in time for some minor adjustments to the overall conclusions. Below are some points for consideration when looking at needs in any specific location:

a)   Whilst there are differences in the stock profile in different locations this should not necessarily be seen as indicating particular surpluses or shortfalls of particular types and sizes of homes;

b)   As well as looking at the stock, an understanding of the role and function of areas is important. For example, areas traditionally favoured by family households might be expected to provide a greater proportion of larger homes;

c)   That said, some of these areas will have very few small/cheaper stocks and so consideration needs to be given to diversifying the stock; and

d)   The location/quality of sites will also have an impact on the mix of housing. For example, brownfield sites in urban locations may be more suited to flatted development (as well as recognising the point above about role and function) whereas a more suburban/rural site may be more appropriate for family housing. Other considerations (such as proximity to public transport) may impact on a reasonable mix at a local level.

4.46   Overall, it is suggested the Council should broadly seek the same mix of housing in all locations as a starting point; but would be flexible to a different mix where specific local characteristics suggest (such as site characteristics and location). Additionally, it may be the case that Housing Register data for a smaller area identifies a shortage of housing of a particular size/type which could lead to the mix of housing being altered from the overall suggested requirement.

Need for Different Sizes of Homes: Key Messages

- Analysis of the future mix of housing required takes account of demographic change, including potential changes to the number of family households and the ageing of the population. The proportion of households with dependent children in Ribble Valley is below average with around 25% of all households containing dependent children in 2021 (compared with around 29% nationally). There are notable differences between different types of households, with married couples (with dependent children) seeing a high level of owner-occupation, whereas as lone parents are particularly likely to live in social or private rented accommodation.

- There are a range of factors which will influence demand for different sizes of homes, including demographic changes; future growth in real earnings and households' ability to save; economic performance and housing affordability. The analysis linked to future demographic change concludes that the following represents an appropriate mix of affordable homes, this takes account of both household changes and the ageing of the population as well as seeking to make more efficient use of new stock (by addressing issues around overcrowding and under-occupation).

- In both sectors the analysis points to a particular need for smaller accommodation. For general need rented affordable housing there is a clear need for a range of different sizes of homes, including 45% to have at least 3-bedrooms of which 10% should have at least 4-bedrooms. Our recommended mix is set out below:

Suggested size mix of housing by tenure – Ribble Valley			
	Affordable home ownership	Affordable housing (rented)	
		Under 65	65 and over
1-bedroom	20%	20%	50%
2-bedrooms	45%	35%	50%
3-bedrooms	30%	35%	
4+-bedrooms	5%	10%	

- The strategic conclusions recognise the role which delivery of larger family homes can play in releasing a supply of smaller properties for other households. Also recognised is the limited flexibility which 1-bedroom properties offer to changing household circumstances, which feed through into higher turnover and management issues. The conclusions also take account of the current mix of housing by tenure and also the size requirements shown on the Housing Register.

- The mix identified above could inform strategic policies although a flexible approach should be adopted. For example, in some areas affordable housing registered providers find difficulties selling 1-bedroom affordable home ownership (AHO) homes and therefore the 1-bedroom elements of AHO might be better provided as 2-bedroom accommodation. That said, given current house prices there are potential difficulties in making (larger) AHO genuinely affordable.

- Additionally, in applying the mix to individual development sites, regard should be had to the nature of the site and character of the area, and to up-to-date evidence of need as well as the existing mix and turnover of properties at the local level. The Council should also monitor the mix of housing delivered.

5.   Older and Disabled People

Introduction

5.1   This section studies the characteristics and housing needs of the older person population and the population with some form of disability. The two groups are taken together as there is a clear link between age and disability. It responds to Planning Practice Guidance on *Housing for Older and Disabled People* published by Government in June 2019. It includes an assessment of the need for specialist accommodation for older people and the potential requirements for housing to be built to M4(2) and M4(3) housing technical standards (accessibility and wheelchair standards).

Older People

5.2   The table below provides baseline population data about older persons in Ribble Valley and compares this with other areas. The table shows the Borough has a notably older age structure than seen regionally or nationally with 25% of the population being aged 65 and over. The proportion of people aged 75 and over and 85 and over is also above equivalent figures for other areas.

Figure 5.1: Older Persons Population, 2023				
	Ribble Valley	Lancashire	North West	England
Under 65	75.0%	78.9%	81.2%	81.3%
65-74	12.5%	10.8%	9.8%	9.5%
75-84	9.2%	7.6%	6.7%	6.7%
85+	3.3%	2.7%	2.4%	2.5%
Total	100.0%	100.0%	100.0%	100.0%
Total 65+	25.0%	21.1%	18.8%	18.7%
Total 75+	12.5%	10.3%	9.1%	9.2%

Source: ONS

5.3   The table below shows the same data for sub-areas. This is based on the 2022 mid-year population estimates (MYE) and so is slightly different to the 2023 MYE as shown above. The analysis points to some variation in the proportion of older people, this being higher in the Rest of District area – Clitheroe stands out as having the lowest proportion of people aged 65+.

Figure 5.2: Older Persons Population, 2022 – sub-areas							
	Under 65	65-74	75-84	85+	Total	Total 65+	Total 75+
Clitheroe	78.1%	10.7%	7.7%	3.6%	100.0%	21.9%	11.3%
Longridge	75.8%	12.8%	8.5%	2.9%	100.0%	24.2%	11.4%
Whalley	75.4%	11.0%	9.9%	3.6%	100.0%	24.6%	13.5%
Tier 1 villages	74.6%	12.8%	9.6%	3.0%	100.0%	25.4%	12.6%
Rest of District	73.1%	14.1%	9.5%	3.3%	100.0%	26.9%	12.8%
TOTAL	75.4%	12.4%	8.9%	3.3%	100.0%	24.6%	12.2%

Source: ONS

Projected Future Changes to the Population of Older People

5.4   Population projections can next be used to provide an indication of how the number of older persons might change in the future with the table below showing that Ribble Valley is projected to see a notable increase in the older person population – even over the next five years for which a projection has been developed. The projection links to delivery of 1,550 dwellings (2024-29) and shows a projected increase in the population aged 65+ of around 13% - the population aged Under 65 is in contrast projected to see a more modest increase (of 1%).

5.5   In total population terms, the projections show an increase in the population aged 65 and over of 2,200 people. This is against a backdrop of an overall increase of 2,700 – population growth of people aged 65 and over therefore accounts for 79% of the total projected population change.

Figure 5.3: Projected Change in Population of Older Persons, 2024 to 2029 – Ribble Valley (linking to delivery of 1,550 dwellings)				
	2024	2029	Change in population	% change
Under 65	48,585	49,157	573	1.2%
65-74	8,112	9,388	1,276	15.7%
75-84	6,143	6,581	438	7.1%
85+	2,229	2,691	462	20.7%
Total	65,069	67,818	2,749	4.2%
Total 65+	16,484	18,660	2,176	13.2%
Total 75+	8,372	9,273	900	10.8%

Source: JGC analysis

Characteristics of Older Person Households

5.6   The figure below shows the tenure of older person households. The data has been split between single older person households and those with two or more older people (which will largely be couples). The data shows that the majority of older persons households are owner occupiers (82% of older person households), and indeed most are owner occupiers with no mortgage and thus may have significant equity which can be put towards the purchase of a new home. Some 11% of older persons households live in the social rented sector and the proportion of older person households living in the private rented sector is relatively low (about 7%).

5.7   There are also notable differences for different types of older person households with single older people having a lower level of owner-occupation than larger older person households – this group also has a higher proportion living in the social rented sector.

Figure 5.4: Tenure of Older Persons Households in Ribble Valley – 2021

Source: 2021 Census
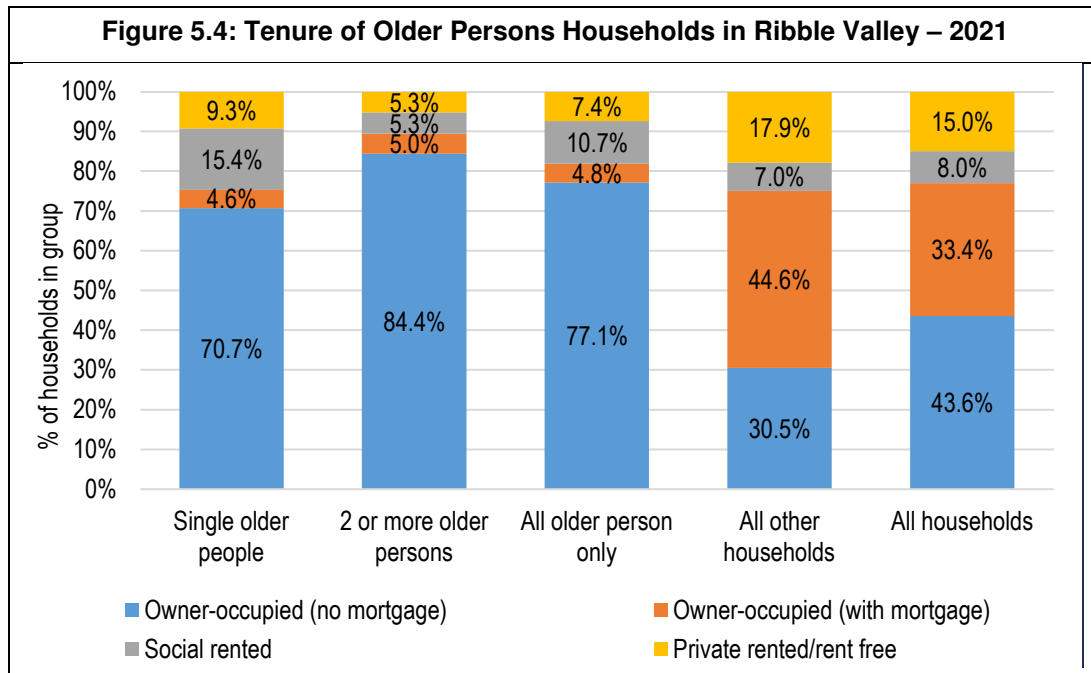
5.8   The table below shows the tenure of older person households by sub-area (figures are for all older person households). This shows modest differences between areas with a range from 77% of older persons being owner-occupiers in Clitheroe, up to 88% across the Tier 1 villages. Figures for the proportions living in social rented housing vary from 7% in the Tier 1 villages up to 17% in Clitheroe.

Figure 5.5: Tenure of Older Persons Households in Ribble Valley, 2021 – sub-areas				
	Owner-occupied (no mortgage)	Owner-occupied (with mortgage)	Social rented	Private rented	TOTAL
Clitheroe	72.9%	4.1%	16.7%	6.3%	100.0%
Longridge	78.2%	3.4%	10.9%	7.5%	100.0%
Whalley	76.3%	4.7%	12.2%	6.8%	100.0%
Tier 1 villages	81.5%	6.2%	6.7%	5.7%	100.0%
Rest of District	76.5%	5.1%	8.0%	10.4%	100.0%
TOTAL	77.1%	4.9%	10.7%	7.4%	100.0%

Source: 2021 Census

Disabilities

5.9   The table below shows the proportion of people who are considered as disabled under the definition within the 2010 Equality Act[12], drawn from 2021 Census data, and the proportion of households where at least one person has a disability. The data suggests that some 27% of households in the Borough contain someone with a disability. This figure is notably lower than seen across other areas. The figures for the population with a disability show similar patterns compared with other areas – some 15% of the population having a disability.

Figure 5.6: Households and People with a Disability, 2021				
	Households Containing Someone with a Disability		Population with a Disability	
	No.	%	No.	%
Ribble Valley	7,338	27.4%	9,398	15.3%
Lancashire	181,822	34.6%	238,983	19.3%
North West	1,104,261	35.0%	1,440,760	19.4%
England	7,507,886	32.0%	9,774,510	17.3%

Source: 2021 Census

5.10   The table below shows the same information for sub-areas; this shows a higher proportion of the population and households with a disability in Clitheroe and Longridge, with lower figures in other locations. All areas do however see proportions of population and households with a disability that are below the national average.

Figure 5.7: Households and People with a Disability, 2021 – sub-areas				
	Households Containing Someone with a Disability		Population with a Disability	
	No.	%	No.	%
Clitheroe	2,288	29.8%	2,905	16.9%
Longridge	1,081	29.3%	1,393	16.8%
Whalley	457	25.6%	615	15.2%
Tier 1 villages	1,761	25.9%	2,235	14.0%
Rest of District	1,754	25.8%	2,254	14.0%
TOTAL	7,341	27.4%	9,402	15.3%

Source: 2021 Census

5.11   As noted, it is likely that the age profile will impact upon the numbers of people with a disability, as older people tend to be more likely to have a disability. The figure below shows the age bands of people with a disability. It is clear from this analysis that those people in the oldest age bands are more likely to have a disability. The analysis also shows lower levels of disability in all age bands when compared with the regional and national position.

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[12] The Census uses the same definition of disability as described in the Equality Act. This defines disability as a person with a physical or mental impairment that has a 'substantial' and 'long-term' negative effect on their ability to do normal daily activities.

Figure 5.8: Population with Disability by Age
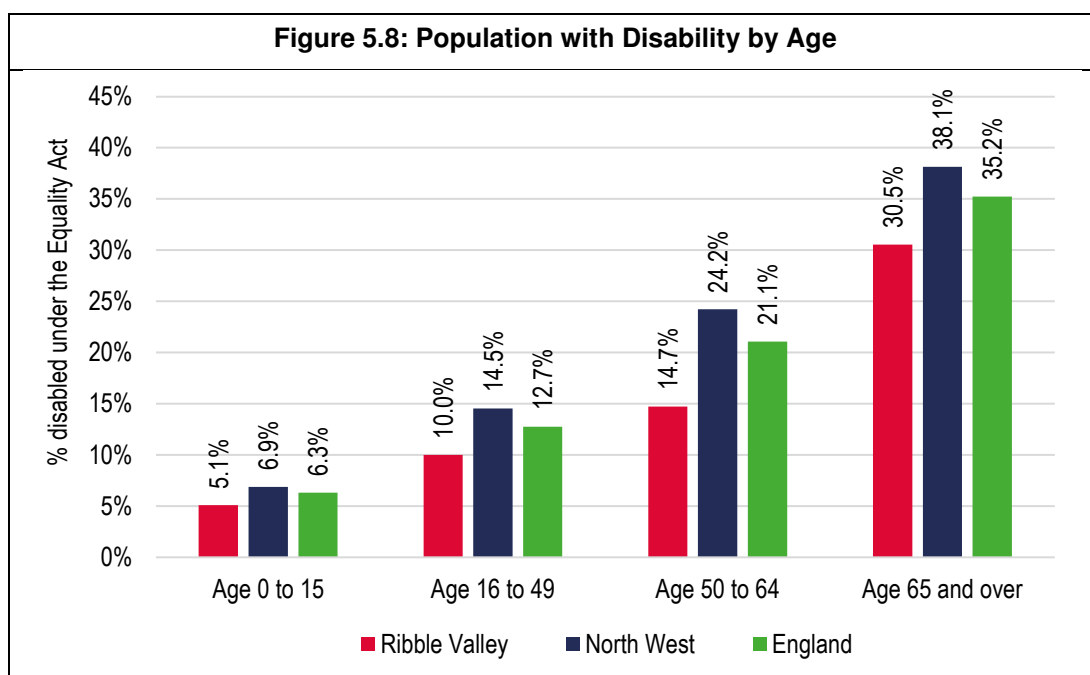
Source: 2021 Census

Health Related Population Projections

5.12 The incidence of a range of health conditions is an important component in understanding the potential need for care or support for a growing older population. The analysis undertaken covers both younger and older age groups and draws on prevalence rates from the PANSI (Projecting Adult Needs and Service Information) and POPPI (Projecting Older People Population Information) websites. Adjustments have been made to take account of the age specific health/disabilities previously shown.

5.13 Of particular note are the large increases in the number of older people with dementia (increasing by 17% from 2024 to 2029 and mobility problems (up 15% over the same period). Changes for younger age groups are smaller, reflecting the fact that projections are expecting older age groups to see the greatest proportional increases in population. When related back to the total projected change to the population, the increase of people aged 65+ with a mobility problem represents around 15% of total projected population growth.

Figure 5.9: Projected Changes to Population with a Range of Disabilities – Ribble Valley					
Disability	Age Range	2024	2029	Change	% Change
Dementia	65+	1,010	1,181	171	17.0%
Mobility problems	65+	2,635	3,036	401	15.2%
Autistic Spectrum Disorders	18-64	268	272	3	1.3%
	65+	136	154	18	13.6%
Learning Disabilities	15-64	708	718	10	1.4%
	65+	296	334	38	12.9%
Impaired mobility	16-64	1,777	1,795	18	1.0%

Source: POPPI/PANSI and Demographic Projections

5.14   The projected change shown in the number of people with disabilities provides clear evidence justifying delivering 'accessible and adaptable' homes as defined in Part M4(2) of Building Regulations, subject to viability and site suitability.

Need for Specialist Accommodation for Older People

5.15   Given the ageing population and higher levels of disability and health problems amongst older people, there is likely to be an increased requirement for specialist housing options moving forward. The box below shows the different types of older persons housing which are considered.

Definitions of Different Types of Older Persons' Accommodation

Age-restricted general market housing: This type of housing is generally for people aged 55 and over and the active elderly. It may include some shared amenities such as communal gardens, but does not include support or care services.

Retirement living or sheltered housing (housing with support): This usually consists of purpose-built flats or bungalows with limited communal facilities such as a lounge, laundry room and guest room. It does not generally provide care services, but provides some support to enable residents to live independently. This can include 24-hour on-site assistance (alarm) and a warden or house manager.

Extra care housing or housing-with-care (housing with care): This usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required, through an onsite care agency registered through the Care Quality Commission (CQC). Residents are able to live independently with 24-hour access to support services and staff, and meals are also available. There are often extensive communal areas, such as space to socialise or a wellbeing centre. In some cases, these developments are known as retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses.

Residential care homes and nursing homes (care bedspaces): These have individual rooms within a residential building and provide a high level of care meeting all activities of daily living. They do not usually include support services for independent living. This type of housing can also include dementia care homes.

Source: Planning Practice Guidance [63-010]

5.16   The need for specialist housing for older persons is typically modelled by applying prevalence rates to current and projected population changes and considering the level of existing supply. There is no standard methodology for assessing the housing and care needs of older people. The current and future demand for elderly care is influenced by a host of factors including the balance between demand and supply in any given area and social, political, regulatory and financial issues. Additionally, the extent to which new homes are built to accessible and adaptable standards may over time have an impact on specialist demand (given that older people often want to remain at home rather than move to care) – this will need to be monitored.

5.17   There are a number of 'models' for considering older persons' needs, but they all essentially work in the same way. The model results are however particularly sensitive to the prevalence rates applied, which are typically calculated as a proportion of people aged over 75 who could be expected to live in different forms of specialist housing. Whilst the population aged 75 and over is used in the modelling, the estimates of need would include people of all ages.

5.18   Whilst there are no definitive rates, the PPG [63-004] notes that 'the future need for specialist accommodation for older people broken down by tenure and type (e.g. sheltered housing, extra care) may need to be assessed and can be obtained from a number of online tool kits provided by the sector, for example SHOP@ for Older People Analysis Tool)'. The PPG does not specifically mention any other tools and therefore seems to be indicating that SHOP@ would be a good starting point for analysis. Since the PPG was published the Housing Learning and Information Network (Housing LIN) has removed the Shop@ online toolkit although the base rates used for analysis are known.

5.19   The SHOP@ tool was originally based on data in a 2008 report (More Choice Greater Voice) and in 2011 a further suggested set of rates was published (rates which were repeated in a 2012 publications). In 2016, Housing LIN published a review document which noted that the 2008 rates are 'outdated' but also noting that the rates from 2011/12 were 'not substantiated'. The 2016 review document therefore set out a series of proposals for new rates to be taken forward onto the Housing LIN website.

5.20   Whilst the 2016 review rates do not appear to have ever led to an update of the website, it does appear from reviewing work by Housing LIN over the past couple of years as if it is these rates which typically inform their own analysis (subject to evidence based localised adjustments).

5.21   For clarity, the table below shows the base prevalence rates set out in the various documents described above. For the analysis in this report the age-restricted and retirement/sheltered have been merged into a single category (housing with support).

Figure 5.10: Range of suggested baseline prevalence rates from a number of tools and publications			
Type/Rate	SHOP@ (2008)[13]	Housing in Later Life (2012)[14]	2016 Housing LIN Review[15]
Age-restricted general market housing	-	-	25
Retirement living or sheltered housing (housing with support)	125	180	100
Extra care housing or housing-with-care (housing with care)	45	65	30-40 ('proactive range')
Residential care homes	65	(no figure apart from 6 for dementia)	40
Nursing homes (care bedspaces), including dementia	45		45

Source: Housing LIN

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[13] Based on the More Choice Greater Voice publication of 2008 (https://www.housinglin.org.uk/_assets/Resources/Housing/Support_materials/Reports/MCGVdocument.pdf). It should be noted that although these rates are from 2008, they are the same rates as were being used in the online toolkit when it was taken offline in 2019.
[14] https://www.housinglin.org.uk/_assets/Resources/Housing/Support_materials/Toolkit/Housing_in_Later_Life_Toolkit.pdf
[15] https://edocs.elmbridge.gov.uk/IAM/IAMCache/3793607/3793607.pdf

5.22   In interpreting the different potential prevalence rates it is clear that:

- The prevalence rates used should be considered and assessed taking account of an authority's strategy for delivering specialist housing for older people. The degree for instance which the Council want to require extra care housing as an alternative to residential care provision would influence the relative balance of need between these two housing types;

- The Housing LIN model has been influenced by existing levels of provision and their view on what future level of provision might be reasonable taking account of how the market is developing, funding availability etc. It is more focused towards publicly commissioned provision. There is a degree to which the model and assumptions within it may not fully capture the growing recent private sector interest and involvement in the sector, particularly in extra care; and

- The assumptions in these studies look at the situation nationally. At a more local level, the relative health of an area's population is likely to influence the need for specialist housing with better levels of health likely to mean residents are able to stay in their own homes for longer.

5.23   These issues are considered to provide appropriate modelling assumptions for assessing future needs. Nationally, there has been a clear focus on strengthening a community-led approach and reducing reliance on residential and nursing care – in particular focussing where possible on providing households with care in their own home. This could however be provision of care within general needs housing; but also care which is provided in a housing with care development such as in extra care housing.

5.24   We consider that the prevalence rates shown in the 2016 Housing LIN Review is an appropriate starting point; but that the corollary of lower care home provision should be a greater focus on delivery of housing with care. Having regard to market growth in this sector in recent years, and since the above studies were prepared, we consider that the starting point for housing with care should be the higher rate shown in the SHOP@ report (this is the figure that would align with the PPG).

5.25   Rather than simply taking the base prevalence rates, an initial adjustment has been made to reflect the relative health of the local older person population. This has been based on Census data about the proportion of the population aged 75 and over who have a long-term health problem or disability (LTHPD) compared with the England average. In Ribble Valley, the data shows better health in the 75+ population and so a decrease has been made to the prevalence rates.

5.26   A second local adjustment has been to estimate a tenure split for the housing with support and housing with care categories. This again draws on suggestions in the 2016 Review which suggests that less deprived local authorities could expect a higher proportion of their specialist housing to be in the market sector. Using 2019 Index of Multiple Deprivation (IMD) data, the analysis suggests Ribble Valley is the 282nd most deprived local authority in England (out of 317) – i.e. a relatively low level of deprivation – this suggests a slightly lower proportion of affordable housing than a local authority in the middle of the range (for housing with support and housing with care).

5.27   The following prevalence rates, expressed as a need per 1,000 people aged 75 and over have been used in the analysis. As the study focuses on affordable housing only figures for the affordable sector are provided.

- Housing with support – 44; and
- Housing with care – 11

5.28   It is also important to understand the supply of different types of specialist accommodation with the tables below showing various categories by sub-area. The table below showing housing with support and housing with care. The total figures have also been standardised on the basis of the number of units per 1,000 people aged 75 and over.

5.29   The analysis shows a total of just over 400 units of housing with support (e.g. retirement or sheltered housing), which represents around 53 per 1,000 people aged 75 and over – there are no affordable extra-care schemes in the Borough currently. There is some variation by sub-area with Longridge seeing the highest number (97 units) and the highest number per 1,000 people (aged 75+).

Figure 5.11: Current supply of specialist housing for older people in the affordable sector by sub-area					
	Housing with support	Housing with care	Total	Population aged 75+	Supply per 1,000 aged 75+
Clitheroe	171	0	171	1,990	86
Longridge	95	0	95	978	97
Whalley	24	0	24	565	42
Tier 1 villages	29	0	29	2,064	14
Rest of District	89	0	89	2,095	42
TOTAL	408	0	408	7,692	53

Source: Elderly Accommodation Counsel

5.30   Taking the supply forward and using the prevalence rates suggested the table below shows estimated needs for different types of housing linked to population projections. Overall, the analysis suggests that there is currently no clear need for housing with support (retirement/sheltered housing) but a potential need for around 100 units of housing with care (e.g. extra-care).

5.31   The analysis does not attempt to break down the need into sub-areas; however the data on supply can be used to understand which locations currently have a higher or lower supply of different types of housing.

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Figure 5.12: Specialist Affordable Housing Need using adjusted SHOP@Review Assumptions, 2024-29 – Ribble Valley			
	Housing with support	Housing with care	TOTAL
Housing demand per 1,000 75+	44	11	55
Current supply	408	0	408
Current demand	365	94	459
Current shortfall/ surplus (-ve)	-43	94	51
Additional demand to 2029	39	10	49
Shortfall /surplus by 2029	-4	104	100

Source: JGC analysis

5.32   The analysis therefore only shows a need for housing with care and this is based on applying suggested prevalence rates and netting off the (zero) supply. Discussions with the Council suggest there are very few (or no) households seeking this sort of housing and therefore it is arguable that there is a more limited need/demand for this type of housing. However, given there is no stock it is perhaps not surprising that households do not join a waiting list and so it is difficult to draw a firm conclusion.

5.33   It should however be noted that the provision of extra-care housing is very much a priority for Lancashire County Council (LCC) who originally set out an extra-care strategy in 2014[16] and more recently updated this with a strategy for 2018-2025[17]. The latter of these documents notes a desire to reduce reliance on residential care (in part for cost reasons) and to aim to have at least one Extra Care scheme for older adults in each local authority. The document also estimates a need for 125 units of extra-care housing in Ribble Valley – this is for both market and affordable housing and based on lower prevalence rates than would now typically be used; however, the LCC data does support the general finding in this report of a potential need for affordable extra-care housing in the Borough.

5.34   There is clearly support from LCC to provide extra-care housing and it is recommended the Council work with LCC to provide such homes if a suitable site were to become available. Whilst the specific need for this type of housing locally is slightly uncertain (given the lack of people on the waiting list) it does seem on balance as if there is a potential need, certainly if looking across the County, and recognising the high levels of in-migration into the Borough (i.e. needs might originate from outside Ribble Valley).

5.35   The provision of a choice of attractive housing options to older households is a component of achieving good housing mix. The availability of such housing options for the growing older population may enable some older households to downsize from homes which no longer meet their housing needs or are expensive to run as well as providing an opportunity for households to 'downsize' which can help improve their quality of life.

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[16] https://council.lancashire.gov.uk/documents/s83135/Extra%20Care%20Strategy%202014%20v7%202%20FINAL.pdf
[17] https://council.lancashire.gov.uk/documents/s83135/Extra%20Care%20Strategy%202014%20v7%202%20FINAL.pdf

5.36   The analysis sets out an overall estimate of the need for specialist affordable housing (only showing a need for housing with care). The analysis does not split out what tenure the affordable housing should be although it is possible to provide some advice – in particular on the role of shared ownership which was subject to a Housing LIN research paper in 2023[18].

5.37   The Housing LIN report does not make any recommendations about the split between rented and shared ownership homes but research they have carried out elsewhere (for example in Oxfordshire[19]) seems to be pointing towards around a fifth of affordable homes as being in this tenure; this is likely to be a reasonable position in Ribble Valley and looking at the Housing LIN report would apply to both retirement housing and extra-care.

Wheelchair User Housing

5.38   The analysis below draws on secondary data sources to estimate the number of current and future wheelchair users and to estimate the number of wheelchair accessible/adaptable dwellings that might be required in the future. Estimates of need produced in this report draw on data from the English Housing Survey (EHS). The EHS data used includes the age structure of wheelchair users, information about work needed to homes to make them 'visitable' for wheelchair users and data about wheelchair users by tenure.

5.39   The table below shows at a national level the proportion of wheelchair user households by the age of household reference person. Nationally, around 3.1% of households contain a wheelchair user – with around 1% using a wheelchair indoors. There is a clear correlation between the age of household reference person and the likelihood of there being a wheelchair user in the household.

Figure 5.13: Proportion of wheelchair user households by age of household reference person – England					
Age of household reference person	No household members use a wheel-chair	Uses wheel-chair all the time	Uses wheel-chair indoors only	Uses wheel-chair outdoors only	TOTAL
24 and under	99.4%	0.4%	0.0%	0.1%	100.0%
25-34	99.4%	0.1%	0.1%	0.3%	100.0%
35-49	97.9%	0.4%	0.3%	1.4%	100.0%
50-64	97.1%	0.5%	0.2%	2.2%	100.0%
65 and over	94.3%	1.3%	0.5%	4.0%	100.0%
All households	96.9%	0.6%	0.3%	2.2%	100.0%

Source: English Housing Survey (2020/21)

5.40   The prevalence rate data can be brought together with information about the household age structure and how this is likely to change moving forward – adjustments have also been made to take account of the relative health (by age) of the population. The data estimates a total of 677 wheelchair user households in 2024, and that this will rise to 740 by 2029.

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[18] https://www.housinglin.org.uk/Topics/type/Making-retirement-living-affordable-the-role-of-shared-ownership-housing-for-older-people/

[19] https://www.westoxon.gov.uk/media/kgsj1j3a/oxfordshire-supported-housing-need-assessment-2024.pdf

Figure 5.14: Estimated number of wheelchair user households (2024-29) – Ribble Valley					
	Prevalence rate (% of households)	House-holds 2024	House-holds 2029	Wheel-chair user house-holds (2024)	Wheel-chair user house-holds (2029)
24 and under	0.6%	299	347	2	2
25-34	0.3%	2,665	2,612	7	7
35-49	1.3%	5,859	6,387	75	82
50-64	1.5%	9,030	8,581	132	125
65 and over	4.4%	10,591	12,024	461	523
All households		28,445	29,951	677	740

Source: JGC analysis

5.41   The finding of an estimated current number of wheelchair user households does not indicate how many homes might be need for this group – some households will be living in a home that is suitable for wheelchair use, whilst others may need improvements to accommodation, or a move to an alternative home. Data from the EHS shows that of the 814,000 wheelchair user households, some 200,000 live in a home that would either be problematic or not feasible to make fully 'visitable' – this is around 25% of wheelchair user households.

5.42   Applying this to the current number of wheelchair user households gives a current need for 169 additional wheelchair user homes. If the projected need is also discounted to 25% of the total (on the basis that many additional wheelchair user households will already be in accommodation) then a further need for 16 homes in the 2024-29 period can be identified. Added together this leads to a need estimate of 185 wheelchair user homes.

Figure 5.15: Estimated need for wheelchair user homes, 2024-29			
	Current need	Projected need (2024-29)	Total current and future need
Ribble Valley	169	16	185

Source: JGC analysis

5.43   Furthermore, information in the EHS (for 2020/21) also provides national data about wheelchair users by tenure. This showed that, at that time, around 6.7% of social tenants were wheelchair user (including 1.8% using a wheelchair indoors/all the time), compared with 2.6% of owner-occupiers (0.8% indoors/all the time). These proportions can be expected to increase with an ageing population but do highlight the likely need for a greater proportion of social (affordable) homes to be for wheelchair users.

Figure 5.16: Proportion of wheelchair user households by tenure of household reference person – England				
Tenure	No household members use a wheelchair	Uses wheelchair all the time	Uses wheelchair indoors only	Uses wheelchair outdoors only	TOTAL
Owners	97.4%	0.6%	0.2%	1.8%	100.0%
Social sector	93.3%	1.3%	0.5%	4.9%	100.0%
Private renters	98.6%	0.2%	0.2%	1.0%	100.0%
All households	96.9%	0.6%	0.3%	2.2%	100.0%

Source: English Housing Survey (2020/21)

5.44   If affordable housing delivery were to be at around 30% of new dwellings then these figures would point to around half of the wheelchair need as arising in the affordable sector. This is therefore an estimated need for 93 dwellings, or just 8 if only looking at the projected need. The analysis is not able to look at the tenures of affordable housing, but it is considered that these homes would largely (or entirely) be rented affordable housing given typically lower incomes of wheelchair user households (data from the English Housing Survey suggests wheelchair users have average incomes around two-thirds of other households and much higher levels of benefit support).

Older and Disabled People: Key Messages

- A range of data sources and statistics have been accessed to consider the characteristics and housing needs of the older person population and the population with some form of disability. The two groups are taken together as there is a clear link between age and disability. The analysis responds to Planning Practice Guidance on Housing for Older and Disabled People published by Government in June 2019 and includes an assessment of the need for specialist accommodation for older people and the potential requirements for housing to be built to M4(2) and M4(3) housing technical standards (accessibility and wheelchair standards).

- The data shows that Ribble Valley has an older age structure than seen regionally or nationally, but lower levels of disability compared with the national average. The older person population shows high proportions of owner-occupation, and particularly outright owners who may have significant equity in their homes (77% of all older person households are outright owners).

- The older person population is projected to increase notably moving forward. An ageing population means that the number of people with disabilities is likely to increase substantially. Key findings for the 2024-29 period include:

  ➢ a 13% increase in the population aged 65+ (potentially accounting for 79% of total population growth);
  ➢ a 17% increase in the number of people aged 65+ with dementia and a 15% increase in those aged 65+ with mobility problems;
  ➢ a need for around 100 housing units with care (e.g. extra-care) in the affordable sector but no current need for additional sheltered/retirement housing (housing with support); and
  ➢ a need for up to 93 additional affordable dwellings to be for wheelchair users (meeting technical standard M4(3)).

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Appendix A1: Parish-level data

The series of tables and figures to follow provide key information from the report at a parish-level and follows the main headings in the report (a map of parishes was provided in Section 2). In interpreting the tables the following should be noted:

- The parish of Barrow is fairly new, being created in 2015 and having previously been part of Wiswell. The analysis builds up data from Output Areas (OAs) – these being the lowest level of geography typically available from ONS data – and generally OAs are aligned with parish boundaries. However, for Barrow and Wiswell, due to the new parish, the OA boundary for this area is less perfect and this means that data for Wiswell parish in tables below does contain a small part of Barrow. Ideally therefore in interpreting the data, these two areas should be considered together where possible. ONS does provide some (limited) data for exact parish boundaries and this can be used to supplement the data below for some basic analysis[20].

- There are a number of very small parishes in Ribble Valley (small in terms of population/households). In some cases the areas are too small for ONS to publish data and so parishes are merged with neighbouring and larger areas. Below is a list of the parishes to be merged and it should be noted that some basic data about these smaller parishes is available from the link provided in the footnote to this page:

  ➢ Dinckley is included with Billington and Langho
  ➢ Little Mitton is included with Great Mitton
  ➢ Horton and Paythorne are both included with Newsholme
  ➢ Mearley and Worston are both included with Pendleton
  ➢ Middop is included with Rimington
  ➢ Easington is included with Slaidburn

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[20] https://www.nomisweb.co.uk/query/select/getdatasetbytheme.asp?theme=93&subgrp=Parish+Profiles

Section 2 – Area Profile

Figure A1.1: Population by parish (2022)		
	Population	% of population
Aighton, Bailey and Chaigley	1,321	2.1%
Balderstone	404	0.6%
Barrow	1,589	2.5%
Bashall Eaves	178	0.3%
Billington and Langho (plus Dinckley)	5,585	8.8%
Bolton-by-Bowland	528	0.8%
Bowland Forest High	160	0.3%
Bowland Forest Low	170	0.3%
Bowland-with-Leagram	160	0.3%
Chatburn	1,159	1.8%
Chipping	1,185	1.9%
Clayton-le-Dale	1,224	1.9%
Clitheroe	17,657	28.0%
Downham (plus Twiston)	202	0.3%
Dutton	253	0.4%
Gisburn	581	0.9%
Gisburn Forest	145	0.2%
Great Mitton (plus Little Mitton)	274	0.4%
Grindleton	790	1.3%
Hothersall	152	0.2%
Longridge	8,573	13.6%
Mellor	2,186	3.5%
Newsholme (plus Horton plus Paythorne)	272	0.4%
Newton	282	0.4%
Osbaldeston	163	0.3%
Pendleton (plus Mearley plus Worston)	326	0.5%
Ramsgreave	804	1.3%
Read	1,491	2.4%
Ribchester	1,523	2.4%
Rimington (plus Middop)	472	0.7%
Sabden	1,578	2.5%
Salesbury	421	0.7%
Sawley	314	0.5%
Simonstone	1,205	1.9%
Slaidburn (plus Easington)	354	0.6%
Thornley-with-Wheatley	337	0.5%
Waddington	971	1.5%
West Bradford	872	1.4%
Whalley	4,177	6.6%
Wilpshire	2,610	4.1%
Wiswell	492	0.8%
TOTAL	63,140	100.0%

Source: ONS

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Figure A1.2: Population profile by parish (2022)

Parish	Under 16	16-64	65+
Aighton, Bailey and Chaigley	24.7%	58.4%	17.0%
Balderstone	13.6%	59.9%	26.5%
Barrow	18.8%	60.5%	20.8%
Bashall Eaves	12.4%	66.3%	21.3%
Billington and Langho (plus Dinckley)	16.3%	59.1%	24.6%
Bolton-by-Bowland	13.1%	62.1%	24.8%
Bowland Forest High	22.5%	62.5%	15.0%
Bowland Forest Low	15.9%	61.2%	22.9%
Bowland-with-Leagram	11.9%	66.3%	21.9%
Chatburn	17.5%	57.8%	24.7%
Chipping	11.1%	61.8%	27.2%
Clayton-le-Dale	13.7%	53.2%	33.1%
Clitheroe	17.9%	60.2%	21.9%
Downham (plus Twiston)	15.3%	58.4%	26.2%
Dutton	12.6%	58.5%	28.9%
Gisburn	15.5%	59.9%	24.6%
Gisburn Forest	14.5%	55.9%	29.7%
Great Mitton (plus Little Mitton)	12.4%	66.1%	21.5%
Grindleton	14.3%	57.5%	28.2%
Hothersall	11.2%	59.9%	28.9%
Longridge	17.5%	58.3%	24.2%
Mellor	13.6%	53.8%	32.6%
Newsholme (plus Horton plus Paythorne)	18.0%	61.8%	20.2%
Newton	9.2%	66.7%	24.1%
Osbaldeston	12.3%	60.7%	27.0%
Pendleton (plus Mearley plus Worston)	15.3%	53.7%	31.0%
Ramsgreave	17.5%	58.7%	23.8%
Read	17.1%	57.8%	25.1%
Ribchester	15.2%	56.5%	28.3%
Rimington (plus Middop)	15.0%	58.9%	26.1%
Sabden	15.3%	61.6%	23.1%
Salesbury	13.1%	60.3%	26.6%
Sawley	11.5%	49.7%	38.9%
Simonstone	13.2%	58.8%	28.0%
Slaidburn (plus Easington)	15.8%	59.6%	24.6%
Thornley-with-Wheatley	13.1%	63.2%	23.7%
Waddington	12.2%	47.7%	40.2%
West Bradford	14.7%	53.4%	31.9%
Whalley	16.8%	58.6%	24.6%
Wilpshire	16.4%	60.5%	23.1%
Wiswell	15.4%	57.3%	27.2%
TOTAL	16.5%	58.9%	24.6%

Legend: ■ Under 16 ■ 16-64 ■ 65+

Source: ONS

Figure A1.3: Estimated proportion of vacant homes by sub-area (2021)				
	Households	Dwellings	Vacant	% vacant
Aighton, Bailey and Chaigley	409	455	46	10.1%
Balderstone	176	187	11	5.9%
Barrow	623	660	37	5.6%
Bashall Eaves	81	88	7	8.0%
Billington and Langho (plus Dinckley)	2,300	2,437	137	5.6%
Bolton-by-Bowland	214	240	26	10.8%
Bowland Forest High	74	83	9	10.8%
Bowland Forest Low	61	73	12	16.4%
Bowland-with-Leagram	65	69	4	5.8%
Chatburn	500	533	33	6.2%
Chipping	471	521	50	9.6%
Clayton-le-Dale	494	515	21	4.1%
Clitheroe	7,653	8,051	398	4.9%
Downham (plus Twiston)	83	89	6	6.7%
Dutton	75	87	12	13.8%
Gisburn	236	265	29	10.9%
Gisburn Forest	63	76	13	17.1%
Great Mitton (plus Little Mitton)	101	111	10	9.0%
Grindleton	336	363	27	7.4%
Hothersall	57	60	3	5.0%
Longridge	3,685	3,962	277	7.0%
Mellor	995	1,051	56	5.3%
Newsholme (plus Horton plus Paythorne)	94	105	11	10.5%
Newton	112	133	21	15.8%
Osbaldeston	77	87	10	11.5%
Pendleton (plus Mearley plus Worston)	141	153	12	7.8%
Ramsgreave	316	328	12	3.7%
Read	624	648	24	3.7%
Ribchester	679	731	52	7.1%
Rimington (plus Middop)	188	256	68	26.6%
Sabden	713	763	50	6.6%
Salesbury	180	188	8	4.3%
Sawley	131	140	9	6.4%
Simonstone	512	517	5	1.0%
Slaidburn (plus Easington)	142	164	22	13.4%
Thornley-with-Wheatley	132	140	8	5.7%
Waddington	496	549	53	9.7%
West Bradford	390	462	72	15.6%
Whalley	1,786	1,909	123	6.4%
Wilpshire	1,028	1,062	34	3.2%
Wiswell	220	232	12	5.2%
TOTAL	26,713	28,543	1,830	6.4%

Source: Census (2021)

Figure A1.4: Tenure (2021) by parish

Parish	Owns outright	Owns with mortgage/loan	Social rented	Private rented
Aighton, Bailey and Chaigley	39.6%	31.1%	4.2%	25.2%
Balderstone	48.9%	31.0%	0.6%	19.5%
Barrow	33.4%	48.6%	9.4%	8.6%
Bashall Eaves	30.0%	16.3%	2.5%	51.3%
Billington and Langho (plus Dinckley)	46.8%	38.7%	5.3%	9.2%
Bolton-by-Bowland	50.7%	25.8%	1.9%	21.6%
Bowland Forest High	9.7%	11.1%	13.9%	65.3%
Bowland Forest Low	35.0%	21.7%	3.3%	40.0%
Bowland-with-Leagram	50.0%	28.8%	1.5%	19.7%
Chatburn	40.1%	30.9%	9.8%	19.2%
Chipping	49.0%	27.5%	10.8%	12.7%
Clayton-le-Dale	51.5%	31.8%	6.9%	9.7%
Clitheroe	37.0%	33.6%	13.2%	16.2%
Downham (plus Twiston)	16.0%	18.5%	1.2%	64.2%
Dutton	56.6%	22.4%	3.9%	17.1%
Gisburn	36.4%	34.7%	10.2%	18.6%
Gisburn Forest	47.7%	30.8%	6.2%	15.4%
Great Mitton (plus Little Mitton)	48.5%	29.7%	0.0%	21.8%
Grindleton	49.9%	25.9%	8.5%	15.7%
Hothersall	50.0%	39.3%	3.6%	7.1%
Longridge	41.8%	32.7%	7.4%	18.0%
Mellor	56.1%	29.7%	6.4%	7.8%
Newsholme (plus Horton plus Paythorne)	46.8%	29.8%	0.0%	23.4%
Newton	40.7%	32.2%	0.0%	27.1%
Osbaldeston	52.6%	37.2%	1.3%	9.0%
Pendleton (plus Mearley plus Worston)	44.9%	21.7%	1.4%	31.9%
Ramsgreave	48.4%	36.4%	0.9%	14.2%
Read	45.7%	35.2%	4.6%	14.5%
Ribchester	50.9%	28.2%	8.2%	12.8%
Rimington (plus Middop)	52.1%	29.7%	0.0%	18.2%
Sabden	38.8%	35.4%	12.0%	13.9%
Salesbury	55.4%	33.7%	0.6%	10.3%
Sawley	64.4%	24.2%	0.8%	10.6%
Simonstone	55.9%	32.8%	0.4%	10.9%
Slaidburn (plus Easington)	32.4%	14.7%	0.0%	52.9%
Thornley-with-Wheatley	55.9%	34.6%	0.0%	9.6%
Waddington	60.0%	20.0%	8.0%	12.0%
West Bradford	60.7%	28.4%	0.8%	10.1%
Whalley	42.5%	37.8%	7.9%	11.8%
Wilpshire	52.3%	39.6%	0.9%	7.2%
Wiswell	52.3%	37.4%	5.9%	4.5%
TOTAL	43.6%	33.4%	8.0%	14.9%

Source: Census (2021)

Figure A1.5: Accommodation type (2021) by parish

Parish	Detached	Semi-detached	Terraced	Flat/other
Aighton, Bailey and Chaigley	43.4%	25.5%	26.2%	4.9%
Balderstone	42.6%	29.5%	23.9%	4.0%
Barrow	50.1%	15.4%	26.3%	8.1%
Bashall Eaves	67.1%	26.6%	3.8%	2.5%
Billington and Langho (plus Dinckley)	40.7%	31.1%	20.2%	7.9%
Bolton-by-Bowland	54.3%	26.9%	17.4%	1.4%
Bowland Forest High	29.3%	42.7%	25.3%	2.7%
Bowland Forest Low	61.3%	22.6%	12.9%	3.2%
Bowland-with-Leagram	79.7%	20.3%	0.0%	
Chatburn	14.8%	25.1%	52.1%	8.0%
Chipping	47.3%	19.4%	29.5%	3.8%
Clayton-le-Dale	48.0%	37.9%	9.1%	5.0%
Clitheroe	19.6%	32.6%	35.9%	11.9%
Downham (plus Twiston)	57.0%	22.8%	17.7%	2.5%
Dutton	60.8%	26.6%	12.7%	0.0%
Gisburn	30.4%	31.7%	35.4%	2.5%
Gisburn Forest	55.4%	23.1%	15.4%	6.2%
Great Mitton (plus Little Mitton)	38.8%	34.0%	21.4%	5.8%
Grindleton	40.8%	27.3%	21.4%	10.6%
Hothersall	56.4%	32.7%	10.9%	0.0%
Longridge	29.4%	30.7%	30.7%	9.2%
Mellor	43.3%	30.5%	21.6%	4.6%
Newsholme (plus Horton plus Paythorne)	66.7%	24.7%	6.5%	2.2%
Newton	52.1%	27.4%	18.8%	1.7%
Osbaldeston	54.7%	22.7%	21.3%	1.3%
Pendleton (plus Mearley plus Worston)	56.4%	25.0%	18.6%	0.0%
Ramsgreave	28.0%	37.3%	33.8%	1.0%
Read	48.2%	12.8%	35.0%	4.0%
Ribchester	28.1%	28.0%	35.7%	8.1%
Rimington (plus Middop)	55.7%	27.6%	12.5%	4.2%
Sabden	19.6%	19.6%	49.5%	11.2%
Salesbury	54.2%	17.9%	27.4%	0.6%
Sawley	69.9%	10.5%	18.8%	0.8%
Simonstone	66.7%	14.0%	18.4%	1.0%
Slaidburn (plus Easington)	47.9%	15.0%	32.1%	5.0%
Thornley-with-Wheatley	66.7%	20.5%	11.4%	1.5%
Waddington	33.6%	21.2%	21.8%	23.4%
West Bradford	41.3%	29.7%	10.5%	18.5%
Whalley	41.5%	23.9%	25.0%	9.6%
Wilpshire	49.7%	38.0%	7.4%	4.9%
Wiswell	65.9%	15.9%	12.7%	5.5%
TOTAL	34.5%	28.6%	28.3%	8.7%

Legend: ■ Detached ■ Semi-detached ■ Terraced ■ Flat/other

Source: Census (2021)

Figure A1.6: Overcrowding and under-occupation (2021) by parish

Parish	+2 or more	+1	0	-1 or fewer
Aighton, Bailey and Chaigley	53.5%	32.4%	13.1%	1.0%
Balderstone	54.2%	33.3%	11.9%	0.6%
Barrow	49.1%	36.6%	13.7%	0.7%
Bashall Eaves	64.6%	20.3%	12.7%	2.5%
Billington and Langho (plus Dinckley)	49.1%	37.3%	13.0%	0.6%
Bolton-by-Bowland	53.9%	30.6%	13.7%	1.8%
Bowland Forest High	54.1%	35.1%	9.5%	1.4%
Bowland Forest Low	59.7%	30.6%	8.1%	1.6%
Bowland-with-Leagram	74.2%	18.2%	7.6%	0.0%
Chatburn	33.5%	40.0%	24.5%	2.0%
Chipping	57.9%	28.5%	12.8%	0.8%
Clayton-le-Dale	55.5%	30.4%	13.6%	0.6%
Clitheroe	37.5%	38.3%	22.7%	1.5%
Downham (plus Twiston)	43.8%	36.3%	18.8%	1.3%
Dutton	67.5%	23.8%	6.3%	2.5%
Gisburn	48.3%	36.8%	13.6%	1.2%
Gisburn Forest	64.6%	18.5%	16.9%	0.0%
Great Mitton (plus Little Mitton)	60.0%	31.0%	9.0%	0.0%
Grindleton	49.4%	31.9%	18.4%	0.3%
Hothersall	63.6%	27.3%	9.1%	0.0%
Longridge	42.5%	36.7%	19.3%	1.5%
Mellor	49.2%	36.8%	13.2%	0.7%
Newsholme (plus Horton plus Paythorne)	58.1%	31.2%	10.8%	0.0%
Newton	67.3%	27.4%	4.4%	0.9%
Osbaldeston	72.2%	25.0%	1.4%	1.4%
Pendleton (plus Mearley plus Worston)	51.1%	38.0%	10.9%	0.0%
Ramsgreave	46.7%	38.2%	12.6%	2.5%
Read	52.2%	33.3%	13.4%	1.1%
Ribchester	49.4%	34.5%	15.2%	0.9%
Rimington (plus Middop)	63.9%	27.8%	7.7%	0.5%
Sabden	35.1%	41.7%	22.9%	0.3%
Salesbury	59.4%	32.8%	7.8%	0.0%
Sawley	73.5%	19.7%	6.1%	0.8%
Simonstone	58.4%	32.0%	8.5%	1.0%
Slaidburn (plus Easington)	46.5%	38.7%	14.1%	0.7%
Thornley-with-Wheatley	75.8%	17.4%	6.1%	0.8%
Waddington	37.8%	44.1%	17.7%	0.4%
West Bradford	45.0%	44.0%	10.3%	0.8%
Whalley	53.9%	31.0%	14.4%	0.7%
Wilpshire	59.3%	31.1%	9.1%	0.5%
Wiswell	64.7%	25.8%	8.1%	1.4%
TOTAL	46.3%	35.7%	16.9%	1.1%

Source: Census (2021)

Section 3 – Affordable Housing Need

Figure A1.7: Lower Quartile Prices and Market Rents, by sub-area		
	Lower quartile price (existing dwellings)	Lower Quartile rent, pcm
Aighton, Bailey and Chaigley	£265,000	£1,025
Balderstone	£360,000	£1,100
Barrow	£205,000	£750
Bashall Eaves	£590,000	£1,600
Billington and Langho (plus Dinckley)	£195,000	£775
Bolton-by-Bowland	£420,000	£1,275
Bowland Forest High	£215,000	£950
Bowland Forest Low	£570,000	£1,800
Bowland-with-Leagram	£395,000	£1,450
Chatburn	£160,000	£650
Chipping	£290,000	£1,075
Clayton-le-Dale	£255,000	£975
Clitheroe	£165,000	£700
Downham (plus Twiston)	£510,000	£1,500
Dutton	£510,000	£1,675
Gisburn	£210,000	£800
Gisburn Forest	£305,000	£900
Great Mitton (plus Little Mitton)	£410,000	£1,475
Grindleton	£265,000	£925
Hothersall	£390,000	£1,525
Longridge	£165,000	£725
Mellor	£200,000	£875
Newsholme (plus Horton plus Paythorne)	£530,000	£1,825
Newton	£290,000	£1,225
Osbaldeston	£450,000	£1,400
Pendleton (plus Mearley plus Worston)	£445,000	£1,600
Ramsgreave	£165,000	£775
Read	£195,000	£775
Ribchester	£210,000	£825
Rimington (plus Middop)	£320,000	£1,150
Sabden	£185,000	£825
Salesbury	£245,000	£1,075
Sawley	£455,000	£1,400
Simonstone	£215,000	£850
Slaidburn (plus Easington)	£500,000	£1,500
Thornley-with-Wheatley	£485,000	£1,525
Waddington	£285,000	£1,125
West Bradford	£285,000	£1,075
Whalley	£250,000	£875
Wilpshire	£220,000	£875
Wiswell	£530,000	£1,375
TOTAL	£190,000	£775

Source: Land Registry and Internet Price Search

Figure A1.8: Estimated average (median) household income by sub-area		
	Median income	As a % of study area average
Aighton, Bailey and Chaigley	£54,600	116%
Balderstone	£53,800	114%
Barrow	£53,400	113%
Bashall Eaves	£66,100	140%
Billington and Langho (plus Dinckley)	£52,700	112%
Bolton-by-Bowland	£52,900	112%
Bowland Forest High	£44,000	93%
Bowland Forest Low	£59,200	125%
Bowland-with-Leagram	£59,800	127%
Chatburn	£44,800	95%
Chipping	£52,100	110%
Clayton-le-Dale	£51,300	109%
Clitheroe	£41,700	88%
Downham (plus Twiston)	£64,700	137%
Dutton	£64,200	136%
Gisburn	£48,700	103%
Gisburn Forest	£46,100	98%
Great Mitton (plus Little Mitton)	£67,700	143%
Grindleton	£54,600	116%
Hothersall	£58,400	124%
Longridge	£41,700	88%
Mellor	£49,400	105%
Newsholme (plus Horton plus Paythorne)	£51,800	110%
Newton	£56,900	121%
Osbaldeston	£53,000	112%
Pendleton (plus Mearley plus Worston)	£52,100	110%
Ramsgreave	£45,900	97%
Read	£48,700	103%
Ribchester	£49,700	105%
Rimington (plus Middop)	£57,200	121%
Sabden	£47,400	100%
Salesbury	£53,100	112%
Sawley	£64,600	137%
Simonstone	£54,200	115%
Slaidburn (plus Easington)	£49,100	104%
Thornley-with-Wheatley	£64,800	137%
Waddington	£45,800	97%
West Bradford	£52,600	111%
Whalley	£52,300	111%
Wilpshire	£55,500	117%
Wiswell	£64,200	136%
TOTAL	£47,200	100%

Source: JGC analysis

Figure A1.9: Estimated Household Income Required to Buy and Privately Rent by sub-area			
	To buy	To rent (privately)	Income gap
Aighton, Bailey and Chaigley	£53,000	£41,000	£12,000
Balderstone	£72,000	£44,000	£28,000
Barrow	£41,000	£30,000	£11,000
Bashall Eaves	£118,000	£64,000	£54,000
Billington and Langho (plus Dinckley)	£39,000	£31,000	£8,000
Bolton-by-Bowland	£84,000	£51,000	£33,000
Bowland Forest High	£43,000	£38,000	£5,000
Bowland Forest Low	£114,000	£72,000	£42,000
Bowland-with-Leagram	£79,000	£58,000	£21,000
Chatburn	£32,000	£26,000	£6,000
Chipping	£58,000	£43,000	£15,000
Clayton-le-Dale	£51,000	£39,000	£12,000
Clitheroe	£33,000	£28,000	£5,000
Downham (plus Twiston)	£102,000	£60,000	£42,000
Dutton	£102,000	£67,000	£35,000
Gisburn	£42,000	£32,000	£10,000
Gisburn Forest	£61,000	£36,000	£25,000
Great Mitton (plus Little Mitton)	£82,000	£59,000	£23,000
Grindleton	£53,000	£37,000	£16,000
Hothersall	£78,000	£61,000	£17,000
Longridge	£33,000	£29,000	£4,000
Mellor	£40,000	£35,000	£5,000
Newsholme (plus Horton plus Paythorne)	£106,000	£73,000	£33,000
Newton	£58,000	£49,000	£9,000
Osbaldeston	£90,000	£56,000	£34,000
Pendleton (plus Mearley plus Worston)	£89,000	£64,000	£25,000
Ramsgreave	£33,000	£31,000	£2,000
Read	£39,000	£31,000	£8,000
Ribchester	£42,000	£33,000	£9,000
Rimington (plus Middop)	£64,000	£46,000	£18,000
Sabden	£37,000	£33,000	£4,000
Salesbury	£49,000	£43,000	£6,000
Sawley	£91,000	£56,000	£35,000
Simonstone	£43,000	£34,000	£9,000
Slaidburn (plus Easington)	£100,000	£60,000	£40,000
Thornley-with-Wheatley	£97,000	£61,000	£36,000
Waddington	£57,000	£45,000	£12,000
West Bradford	£57,000	£43,000	£14,000
Whalley	£50,000	£35,000	£15,000
Wilpshire	£44,000	£35,000	£9,000
Wiswell	£106,000	£55,000	£51,000
TOTAL	£38,000	£31,000	£7,000

Source: Based on Housing Market Cost Analysis

Figure A1.10: Estimated number of households living in unsuitable housing (or without housing)					
	Concealed and homeless households	House-holds in over-crowded housing	Existing affordable housing tenants in need	House-holds from other tenures in need	TOTAL
Aighton, Bailey and Chaigley	2	6	0	11	20
Balderstone	4	1	0	4	9
Barrow	3	6	1	10	20
Bashall Eaves	0	2	0	4	6
Billington and Langho (plus Dinckley)	27	25	3	40	94
Bolton-by-Bowland	4	8	0	6	18
Bowland Forest High	0	1	0	4	5
Bowland Forest Low	1	2	0	2	5
Bowland-with-Leagram	2	0	0	2	4
Chatburn	3	16	1	12	32
Chipping	3	8	1	9	21
Clayton-le-Dale	6	5	1	8	20
Clitheroe	50	184	22	159	416
Downham (plus Twiston)	2	1	0	4	7
Dutton	1	3	0	2	6
Gisburn	1	6	0	6	13
Gisburn Forest	1	0	0	1	2
Great Mitton (plus Little Mitton)	5	0	0	3	8
Grindleton	4	2	1	7	14
Hothersall	0	0	0	1	1
Longridge	36	92	6	84	217
Mellor	12	13	1	15	42
Newsholme (plus Horton plus Paythorne)	2	0	0	2	4
Newton	1	2	0	3	6
Osbaldeston	1	2	0	1	4
Pendleton (plus Mearley plus Worston)	0	0	0	5	5
Ramsgreave	5	12	0	6	24
Read	5	13	1	13	32
Ribchester	11	9	1	13	34
Rimington (plus Middop)	9	2	0	5	16
Sabden	6	3	2	14	25
Salesbury	2	0	0	3	5
Sawley	2	2	0	2	7
Simonstone	7	8	0	9	25
Slaidburn (plus Easington)	5	2	0	7	14
Thornley-with-Wheatley	4	2	0	2	8
Waddington	3	2	1	10	16
West Bradford	5	4	0	7	16
Whalley	18	21	3	33	75
Wilpshire	10	8	0	16	35
Wiswell	2	6	0	3	11
TOTAL	268	479	46	547	1,341

Source: JGC analysis

Figure A1.11: Estimated current affordable housing need by sub-area				
	Number in need (excluding those in AH)	Annualised (5-years)		
		TOTAL	Unable to rent OR buy	Able to rent but NOT buy
Aighton, Bailey and Chaigley	7	1	1	0
Balderstone	6	1	1	0
Barrow	5	1	1	0
Bashall Eaves	3	1	0	0
Billington and Langho (plus Dinckley)	36	7	7	0
Bolton-by-Bowland	8	2	1	0
Bowland Forest High	2	0	0	0
Bowland Forest Low	3	1	0	0
Bowland-with-Leagram	3	1	1	0
Chatburn	8	2	1	0
Chipping	7	1	1	0
Clayton-le-Dale	9	2	2	0
Clitheroe	112	22	20	2
Downham (plus Twiston)	5	1	1	0
Dutton	2	0	0	0
Gisburn	3	1	0	0
Gisburn Forest	1	0	0	0
Great Mitton (plus Little Mitton)	6	1	1	0
Grindleton	6	1	1	0
Hothersall	0	0	0	0
Longridge	65	13	12	1
Mellor	17	3	3	0
Newsholme (plus Horton plus Paythorne)	3	1	1	0
Newton	3	1	0	0
Osbaldeston	2	0	0	0
Pendleton (plus Mearley plus Worston)	3	1	0	0
Ramsgreave	7	1	1	0
Read	10	2	2	0
Ribchester	16	3	3	0
Rimington (plus Middop)	11	2	2	0
Sabden	10	2	2	0
Salesbury	3	1	1	0
Sawley	3	1	1	0
Simonstone	10	2	2	0
Slaidburn (plus Easington)	10	2	2	0
Thornley-with-Wheatley	5	1	1	0
Waddington	7	1	1	0
West Bradford	7	1	1	0
Whalley	30	6	5	1
Wilpshire	14	3	3	0
Wiswell	6	1	1	0
TOTAL	474	95	86	9

Source: JGC analysis

Figure A1.12: Estimated Need for Affordable Housing from Newly Forming Households (per annum)					
	Number of new house-holds	% unable to afford	Annual newly forming house-holds unable to afford	Unable to rent OR buy (per annum)	Able to rent but NOT buy (per annum)
Aighton, Bailey and Chaigley	9	56.0%	5	4	1
Balderstone	3	72.8%	2	1	1
Barrow	10	43.5%	5	3	1
Bashall Eaves	1	85.0%	1	1	0
Billington and Langho (plus Dinckley)	33	41.8%	14	11	3
Bolton-by-Bowland	3	80.2%	2	2	1
Bowland Forest High	1	56.3%	1	0	0
Bowland Forest Low	1	87.7%	1	1	0
Bowland-with-Leagram	1	72.1%	1	1	0
Chatburn	6	40.1%	2	2	1
Chipping	6	63.4%	4	3	1
Clayton-le-Dale	6	57.2%	3	2	1
Clitheroe	125	45.0%	56	47	9
Downham (plus Twiston)	1	80.0%	1	0	0
Dutton	1	80.2%	1	1	0
Gisburn	3	49.4%	2	1	0
Gisburn Forest	1	72.1%	0	0	0
Great Mitton (plus Little Mitton)	2	67.9%	1	1	0
Grindleton	4	56.0%	2	1	1
Hothersall	1	72.7%	1	0	0
Longridge	62	45.0%	28	24	4
Mellor	12	46.2%	5	5	1
Newsholme (plus Horton plus Paythorne)	2	90.1%	1	1	0
Newton	2	58.5%	1	1	0
Osbaldeston	1	83.0%	1	0	0
Pendleton (plus Mearley plus Worston)	1	83.1%	1	1	0
Ramsgreave	6	40.5%	2	2	0
Read	9	45.6%	4	3	1
Ribchester	9	48.3%	4	3	1
Rimington (plus Middop)	3	63.7%	2	1	0
Sabden	10	44.3%	4	4	1
Salesbury	2	53.3%	1	1	0
Sawley	1	75.1%	1	1	0
Simonstone	8	45.2%	3	3	1
Slaidburn (plus Easington)	1	89.9%	1	1	0
Thornley-with-Wheatley	2	77.8%	2	1	1
Waddington	3	69.2%	2	2	0
West Bradford	4	61.9%	2	2	1
Whalley	24	55.2%	13	9	4
Wilpshire	16	45.2%	7	6	2
Wiswell	2	81.8%	2	1	1
TOTAL	397	49.0%	194	154	40

Source: Projection Modelling/Affordability Analysis

Figure A1.13: Estimated Need for affordable housing from Existing Households Falling into Need (per annum)				
	Total Additional Need	% of Total	Unable to rent OR buy	Able to rent but NOT buy
Aighton, Bailey and Chaigley	1	1.9%	1	0
Balderstone	0	1.0%	0	0
Barrow	0	1.2%	0	0
Bashall Eaves	0	1.4%	0	0
Billington and Langho (plus Dinckley)	2	4.7%	1	0
Bolton-by-Bowland	0	1.4%	0	0
Bowland Forest High	0	1.1%	0	0
Bowland Forest Low	0	0.6%	0	0
Bowland-with-Leagram	0	0.3%	0	0
Chatburn	1	2.2%	1	0
Chipping	0	1.4%	0	0
Clayton-le-Dale	0	0.9%	0	0
Clitheroe	10	30.7%	9	1
Downham (plus Twiston)	1	1.9%	1	0
Dutton	0	0.5%	0	0
Gisburn	0	1.1%	0	0
Gisburn Forest	0	0.3%	0	0
Great Mitton (plus Little Mitton)	0	0.6%	0	0
Grindleton	0	1.3%	0	0
Hothersall	0	0.1%	0	0
Longridge	6	16.9%	5	0
Mellor	1	1.8%	1	0
Newsholme (plus Horton plus Paythorne)	0	0.8%	0	0
Newton	0	1.0%	0	0
Osbaldeston	0	0.2%	0	0
Pendleton (plus Mearley plus Worston)	1	1.6%	0	0
Ramsgreave	0	0.9%	0	0
Read	1	2.2%	1	0
Ribchester	1	1.6%	0	0
Rimington (plus Middop)	0	1.0%	0	0
Sabden	1	2.3%	1	0
Salesbury	0	0.4%	0	0
Sawley	0	0.3%	0	0
Simonstone	0	1.3%	0	0
Slaidburn (plus Easington)	1	2.5%	1	0
Thornley-with-Wheatley	0	0.3%	0	0
Waddington	1	1.7%	1	0
West Bradford	0	1.0%	0	0
Whalley	2	5.4%	1	0
Wilpshire	0	1.5%	0	0
Wiswell	0	0.4%	0	0
TOTAL	34	100.0%	29	4

Source: JGC analysis

Figure A1.14: Estimated supply of affordable housing from relets/resales of existing stock by sub-area (per annum)			
	Social/ affordable rented	LCHO	TOTAL
Aighton, Bailey and Chaigley	0	1	1
Balderstone	0	0	0
Barrow	2	4	5
Bashall Eaves	0	0	0
Billington and Langho (plus Dinckley)	3	3	7
Bolton-by-Bowland	0	0	0
Bowland Forest High	0	0	0
Bowland Forest Low	0	0	0
Bowland-with-Leagram	0	0	0
Chatburn	1	0	1
Chipping	1	0	2
Clayton-le-Dale	1	0	1
Clitheroe	30	10	40
Downham (plus Twiston)	0	0	0
Dutton	0	0	0
Gisburn	1	0	1
Gisburn Forest	0	0	0
Great Mitton (plus Little Mitton)	0	0	0
Grindleton	1	0	1
Hothersall	0	0	0
Longridge	8	3	11
Mellor	2	1	3
Newsholme (plus Horton plus Paythorne)	0	0	0
Newton	0	0	0
Osbaldeston	0	0	0
Pendleton (plus Mearley plus Worston)	0	0	0
Ramsgreave	0	0	0
Read	1	0	1
Ribchester	2	0	2
Rimington (plus Middop)	0	0	0
Sabden	2	1	3
Salesbury	0	0	0
Sawley	0	0	0
Simonstone	0	0	0
Slaidburn (plus Easington)	0	0	0
Thornley-with-Wheatley	0	0	0
Waddington	1	0	1
West Bradford	0	0	0
Whalley	4	4	8
Wilpshire	0	0	0
Wiswell	0	1	1
TOTAL	62	31	93

Source: CoRe/LAHS, 2021 Census

Figure A1.15: Estimated Need for Affordable Housing (per annum)						
	Current need	Newly forming house-holds	Existing house-holds falling into need	Total Gross Need	Relet/ resale supply	Net Need
Aighton, Bailey and Chaigley	1	5	1	7	1	6
Balderstone	1	2	0	3	0	3
Barrow	1	5	0	6	5	1
Bashall Eaves	1	1	0	2	0	2
Billington and Langho (plus Dinckley)	7	14	2	23	7	16
Bolton-by-Bowland	2	2	0	5	0	4
Bowland Forest High	0	1	0	1	0	1
Bowland Forest Low	1	1	0	2	0	2
Bowland-with-Leagram	1	1	0	1	0	1
Chatburn	2	2	1	5	1	3
Chipping	1	4	0	6	2	4
Clayton-le-Dale	2	3	0	5	1	4
Clitheroe	22	56	10	89	40	49
Downham (plus Twiston)	1	1	1	2	0	2
Dutton	0	1	0	2	0	2
Gisburn	1	2	0	3	1	2
Gisburn Forest	0	0	0	1	0	1
Great Mitton (plus Little Mitton)	1	1	0	3	0	2
Grindleton	1	2	0	4	1	3
Hothersall	0	1	0	1	0	1
Longridge	13	28	6	47	11	36
Mellor	3	5	1	9	3	6
Newsholme (plus Horton plus Paythorne)	1	1	0	2	0	2
Newton	1	1	0	2	0	2
Osbaldeston	0	1	0	1	0	1
Pendleton (plus Mearley plus Worston)	1	1	1	2	0	2
Ramsgreave	1	2	0	4	0	4
Read	2	4	1	7	1	6
Ribchester	3	4	1	8	2	6
Rimington (plus Middop)	2	2	0	4	0	4
Sabden	2	4	1	7	3	4
Salesbury	1	1	0	2	0	2
Sawley	1	1	0	2	0	2
Simonstone	2	3	0	6	0	6
Slaidburn (plus Easington)	2	1	1	4	0	4
Thornley-with-Wheatley	1	2	0	3	0	3
Waddington	1	2	1	4	1	3
West Bradford	1	2	0	4	0	4
Whalley	6	13	2	21	8	13
Wilpshire	3	7	0	11	0	10
Wiswell	1	2	0	3	1	2
TOTAL	95	194	34	323	93	230

Source: JGC analysis

Figure A1.16: Estimated Need for Affordable Housing (per annum) – split between different affordability groups				
	Unable to buy OR rent	Able to rent but not buy	TOTAL	% unable to buy OR rent
Aighton, Bailey and Chaigley	5	1	6	85%
Balderstone	3	1	3	81%
Barrow	3	-2	1	386%
Bashall Eaves	1	1	2	71%
Billington and Langho (plus Dinckley)	15	1	16	95%
Bolton-by-Bowland	3	1	4	79%
Bowland Forest High	1	0	1	86%
Bowland Forest Low	1	0	2	81%
Bowland-with-Leagram	1	0	1	84%
Chatburn	2	1	3	73%
Chipping	3	1	4	73%
Clayton-le-Dale	3	1	4	85%
Clitheroe	46	2	49	95%
Downham (plus Twiston)	2	1	2	76%
Dutton	1	0	2	78%
Gisburn	1	0	2	86%
Gisburn Forest	0	0	1	79%
Great Mitton (plus Little Mitton)	2	0	2	88%
Grindleton	2	1	3	72%
Hothersall	0	0	1	81%
Longridge	34	2	36	95%
Mellor	7	-1	6	109%
Newsholme (plus Horton plus Paythorne)	2	0	2	87%
Newton	2	0	2	87%
Osbaldeston	1	0	1	78%
Pendleton (plus Mearley plus Worston)	2	0	2	90%
Ramsgreave	4	0	4	95%
Read	5	1	6	83%
Ribchester	5	1	6	84%
Rimington (plus Middop)	4	1	4	87%
Sabden	4	0	4	103%
Salesbury	2	0	2	98%
Sawley	1	0	2	74%
Simonstone	5	1	6	84%
Slaidburn (plus Easington)	4	1	4	85%
Thornley-with-Wheatley	2	1	3	81%
Waddington	2	0	3	84%
West Bradford	3	1	4	84%
Whalley	12	2	13	86%
Wilpshire	8	2	10	82%
Wiswell	2	1	2	75%
TOTAL	207	23	230	90%

Source: JGC analysis

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Figure A1.17: Standardised level of affordable housing need			
	Net Need	Estimated households (2021)	Net need per 1,000 house-holds
Aighton, Bailey and Chaigley	6	408	15.1
Balderstone	3	174	17.8
Barrow	1	613	1.1
Bashall Eaves	2	79	24.0
Billington and Langho (plus Dinckley)	16	2,288	7.0
Bolton-by-Bowland	4	222	19.0
Bowland Forest High	1	75	13.2
Bowland Forest Low	2	64	27.2
Bowland-with-Leagram	1	63	22.1
Chatburn	3	500	6.8
Chipping	4	472	8.9
Clayton-le-Dale	4	496	7.9
Clitheroe	49	7,668	6.3
Downham (plus Twiston)	2	81	29.9
Dutton	2	76	20.0
Gisburn	2	242	6.6
Gisburn Forest	1	63	9.3
Great Mitton (plus Little Mitton)	2	102	24.5
Grindleton	3	340	8.7
Hothersall	1	58	9.9
Longridge	36	3,696	9.6
Mellor	6	992	6.1
Newsholme (plus Horton plus Paythorne)	2	92	26.4
Newton	2	115	17.3
Osbaldeston	1	75	14.2
Pendleton (plus Mearley plus Worston)	2	140	14.7
Ramsgreave	4	314	12.3
Read	6	627	9.1
Ribchester	6	674	8.8
Rimington (plus Middop)	4	191	21.6
Sabden	4	709	5.4
Salesbury	2	177	9.7
Sawley	2	134	13.2
Simonstone	6	501	11.4
Slaidburn (plus Easington)	4	139	30.2
Thornley-with-Wheatley	3	133	20.6
Waddington	3	495	5.9
West Bradford	4	389	10.0
Whalley	13	1,777	7.5
Wilpshire	10	1,025	10.0
Wiswell	2	221	10.6
TOTAL	230	26,700	8.6

Source: JGC analysis

	Unable to afford shared ownership	Able to afford shared ownership	TOTAL	% able to afford shared ownership
Aighton, Bailey and Chaigley	5	1	6	24%
Balderstone	2	1	3	25%
Barrow	2	-1	1	-212%
Bashall Eaves	1	1	2	35%
Billington and Langho (plus Dinckley)	13	3	16	16%
Bolton-by-Bowland	3	1	4	27%
Bowland Forest High	1	0	1	25%
Bowland Forest Low	1	0	2	25%
Bowland-with-Leagram	1	0	1	21%
Chatburn	2	1	3	39%
Chipping	3	1	4	36%
Clayton-le-Dale	3	1	4	24%
Clitheroe	39	10	49	21%
Downham (plus Twiston)	2	1	2	30%
Dutton	1	0	2	28%
Gisburn	1	0	2	28%
Gisburn Forest	0	0	1	27%
Great Mitton (plus Little Mitton)	2	0	2	17%
Grindleton	2	1	3	36%
Hothersall	0	0	1	27%
Longridge	30	6	36	16%
Mellor	6	0	6	3%
Newsholme (plus Horton plus Paythorne)	2	0	2	17%
Newton	2	0	2	21%
Osbaldeston	1	0	1	27%
Pendleton (plus Mearley plus Worston)	2	0	2	16%
Ramsgreave	3	1	4	13%
Read	4	2	6	27%
Ribchester	4	1	6	25%
Rimington (plus Middop)	3	1	4	18%
Sabden	3	0	4	12%
Salesbury	2	0	2	10%
Sawley	1	1	2	31%
Simonstone	4	1	6	24%
Slaidburn (plus Easington)	3	1	4	20%
Thornley-with-Wheatley	2	1	3	24%
Waddington	2	1	3	25%
West Bradford	3	1	4	23%
Whalley	10	3	13	24%
Wilpshire	8	3	10	26%
Wiswell	2	1	2	33%
TOTAL	183	47	230	21%

Table title: **Figure A1.18: Estimated number and proportion of households able to afford shared ownership with a 25% equity share (per annum)**

Source: JGC analysis

Figure A1.19: Estimated number and proportion of households able to afford shared ownership with a 10% equity share (per annum)				
	Unable to afford shared ownership	Able to afford shared ownership	TOTAL	% able to afford shared ownership
Aighton, Bailey and Chaigley	4	2	6	40%
Balderstone	2	1	3	34%
Barrow	1	-1	1	-99%
Bashall Eaves	1	1	2	47%
Billington and Langho (plus Dinckley)	11	5	16	33%
Bolton-by-Bowland	3	2	4	36%
Bowland Forest High	1	0	1	43%
Bowland Forest Low	1	1	2	34%
Bowland-with-Leagram	1	0	1	30%
Chatburn	1	2	3	59%
Chipping	2	2	4	49%
Clayton-le-Dale	2	1	4	38%
Clitheroe	26	23	49	46%
Downham (plus Twiston)	1	1	2	38%
Dutton	1	1	2	39%
Gisburn	1	1	2	50%
Gisburn Forest	0	0	1	37%
Great Mitton (plus Little Mitton)	2	1	2	25%
Grindleton	1	1	3	49%
Hothersall	0	0	1	42%
Longridge	23	12	36	34%
Mellor	5	1	6	21%
Newsholme (plus Horton plus Paythorne)	2	1	2	26%
Newton	1	1	2	33%
Osbaldeston	1	0	1	37%
Pendleton (plus Mearley plus Worston)	1	1	2	28%
Ramsgreave	3	1	4	27%
Read	3	2	6	42%
Ribchester	4	2	6	39%
Rimington (plus Middop)	3	1	4	25%
Sabden	2	1	4	37%
Salesbury	1	0	2	23%
Sawley	1	1	2	40%
Simonstone	4	2	6	35%
Slaidburn (plus Easington)	3	1	4	27%
Thornley-with-Wheatley	2	1	3	32%
Waddington	2	1	3	41%
West Bradford	3	1	4	33%
Whalley	8	5	13	41%
Wilpshire	6	4	10	39%
Wiswell	1	1	2	45%
TOTAL	143	87	230	38%

Source: JGC analysis

Section 4 – Need for Different Sizes of Homes

Figure A1.20: Households with dependent children (2021) – sub-areas							
	Married couple	Co-habiting couple	Lone parent	Other house-holds	All other house-holds	Total	Total with depend-ent children
Aighton, Bailey and Chaigley	17.6%	4.6%	2.7%	1.2%	73.8%	100.0%	26.2%
Balderstone	11.4%	2.8%	4.5%	2.8%	78.4%	100.0%	21.6%
Barrow	17.5%	5.6%	6.7%	0.3%	69.8%	100.0%	30.2%
Bashall Eaves	12.3%	3.7%	7.4%	0.0%	76.5%	100.0%	23.5%
Billington and Langho (plus Dinckley)	17.6%	4.1%	4.5%	1.3%	72.5%	100.0%	27.5%
Bolton-by-Bowland	16.8%	2.3%	5.6%	0.0%	75.2%	100.0%	24.8%
Bowland Forest High	20.3%	4.1%	2.7%	0.0%	73.0%	100.0%	27.0%
Bowland Forest Low	23.0%	3.3%	1.6%	3.3%	68.9%	100.0%	31.1%
Bowland-with-Leagram	29.2%	1.5%	0.0%	3.1%	66.2%	100.0%	33.8%
Chatburn	13.8%	3.6%	5.6%	2.2%	74.8%	100.0%	25.2%
Chipping	12.7%	2.5%	3.0%	0.4%	81.3%	100.0%	18.7%
Clayton-le-Dale	16.4%	3.2%	2.6%	1.6%	76.1%	100.0%	23.9%
Clitheroe	14.0%	5.1%	5.9%	1.3%	73.7%	100.0%	26.3%
Downham (plus Twiston)	18.1%	1.2%	0.0%	2.4%	78.3%	100.0%	21.7%
Dutton	12.0%	0.0%	0.0%	2.7%	85.3%	100.0%	14.7%
Gisburn	14.4%	5.1%	5.5%	0.8%	74.2%	100.0%	25.8%
Gisburn Forest	17.5%	3.2%	0.0%	1.6%	77.8%	100.0%	22.2%
Great Mitton (plus Little Mitton)	20.8%	3.0%	0.0%	2.0%	74.3%	100.0%	25.7%
Grindleton	12.5%	4.2%	2.4%	1.5%	79.5%	100.0%	20.5%
Hothersall	10.5%	0.0%	3.5%	0.0%	86.0%	100.0%	14.0%
Longridge	12.0%	5.5%	5.8%	1.3%	75.4%	100.0%	24.6%
Mellor	14.4%	2.4%	2.9%	1.4%	78.9%	100.0%	21.1%
Newsholme (plus Horton plus Paythorne)	20.2%	3.2%	0.0%	7.4%	69.1%	100.0%	30.9%
Newton	15.2%	1.8%	3.6%	0.0%	79.5%	100.0%	20.5%
Osbaldeston	9.1%	2.6%	2.6%	0.0%	85.7%	100.0%	14.3%
Pendleton (plus Mearley plus Worston)	24.1%	2.8%	2.1%	0.7%	70.2%	100.0%	29.8%
Ramsgreave	16.5%	2.5%	7.3%	2.2%	71.5%	100.0%	28.5%
Read	17.5%	5.8%	4.5%	1.3%	71.0%	100.0%	29.0%
Ribchester	12.8%	4.7%	4.1%	1.9%	76.4%	100.0%	23.6%
Rimington (plus Middop)	19.1%	1.6%	1.6%	2.7%	75.0%	100.0%	25.0%
Sabden	14.6%	3.5%	5.2%	1.0%	75.7%	100.0%	24.3%
Salesbury	14.4%	3.9%	2.8%	0.0%	78.9%	100.0%	21.1%
Sawley	10.7%	0.8%	0.8%	3.1%	84.7%	100.0%	15.3%
Simonstone	15.2%	4.1%	2.1%	1.4%	77.1%	100.0%	22.9%
Slaidburn (plus Easington)	16.2%	1.4%	1.4%	3.5%	77.5%	100.0%	22.5%
Thornley-with-Wheatley	13.6%	2.3%	1.5%	2.3%	80.3%	100.0%	19.7%
Waddington	10.5%	2.2%	2.4%	1.4%	83.5%	100.0%	16.5%
West Bradford	12.8%	4.1%	2.8%	1.8%	78.5%	100.0%	21.5%
Whalley	17.4%	4.0%	4.1%	1.3%	73.2%	100.0%	26.8%
Wilpshire	18.9%	4.3%	3.1%	1.7%	72.1%	100.0%	27.9%
Wiswell	20.0%	2.7%	3.2%	1.8%	72.3%	100.0%	27.7%
TOTAL	14.9%	4.3%	4.7%	1.4%	74.7%	100.0%	25.3%

Source: Census (2021)

Figure A1.21: Number of Bedrooms by parish – social rented sector						
	1-bedroom	2-bedrooms	3-bedrooms	4+-bedrooms	TOTAL	Ave. no. of bed.
Aighton, Bailey and Chaigley	38%	31%	31%	0%	100%	1.94
Balderstone	0%	0%	100%	0%	100%	3.00
Barrow	26%	59%	15%	0%	100%	1.89
Bashall Eaves	50%	50%	0%	0%	100%	1.50
Billington and Langho (plus Dinckley)	24%	45%	29%	3%	100%	2.10
Bolton-by-Bowland	50%	0%	50%	0%	100%	2.00
Bowland Forest High	0%	29%	71%	0%	100%	2.71
Bowland Forest Low	0%	0%	100%	0%	100%	3.00
Bowland-with-Leagram	0%	0%	100%	0%	100%	3.00
Chatburn	69%	20%	10%	0%	100%	1.41
Chipping	20%	20%	49%	10%	100%	2.49
Clayton-le-Dale	82%	15%	3%	0%	100%	1.21
Clitheroe	41%	33%	22%	4%	100%	1.87
Downham (plus Twiston)	0%	0%	100%	0%	100%	3.00
Dutton	0%	33%	67%	0%	100%	2.67
Gisburn	15%	52%	33%	0%	100%	2.19
Gisburn Forest	0%	0%	100%	0%	100%	3.00
Great Mitton (plus Little Mitton)	-	-	-	-	-	-
Grindleton	60%	16%	24%	0%	100%	1.64
Hothersall	0%	0%	100%	0%	100%	3.00
Longridge	48%	38%	13%	1%	100%	1.68
Mellor	48%	30%	20%	2%	100%	1.75
Newsholme (plus Horton plus Paythorne)	-	-	-	-	-	-
Newton	-	-	-	-	-	-
Osbaldeston	0%	0%	100%	0%	100%	3.00
Pendleton (plus Mearley plus Worston)	0%	0%	100%	0%	100%	3.00
Ramsgreave	33%	33%	33%	0%	100%	2.00
Read	37%	41%	22%	0%	100%	1.85
Ribchester	41%	32%	25%	2%	100%	1.88
Rimington (plus Middop)	-	-	-	-	-	-
Sabden	50%	20%	24%	6%	100%	1.86
Salesbury	0%	100%	0%	0%	100%	2.00
Sawley	100%	0%	0%	0%	100%	1.00
Simonstone	0%	0%	50%	50%	100%	3.50
Slaidburn (plus Easington)	-	-	-	-	-	-
Thornley-with-Wheatley	-	-	-	-	-	-
Waddington	73%	10%	13%	5%	100%	1.50
West Bradford	0%	33%	33%	33%	100%	3.00
Whalley	47%	36%	16%	1%	100%	1.71
Wilpshire	90%	0%	10%	0%	100%	1.20
Wiswell	67%	25%	8%	0%	100%	1.42
TOTAL	43%	33%	21%	3%	100%	1.84

Source: Census (2021)

Figure A1.22: Number of Bedrooms by parish – private rented sector						
	1-bedroom	2-bedrooms	3-bedrooms	4+-bedrooms	TOTAL	Ave. no. of bed.
Aighton, Bailey and Chaigley	10%	30%	27%	32%	100%	2.82
Balderstone	21%	29%	38%	12%	100%	2.41
Barrow	9%	55%	27%	9%	100%	2.36
Bashall Eaves	11%	32%	32%	26%	100%	2.74
Billington and Langho (plus Dinckley)	7%	47%	32%	14%	100%	2.53
Bolton-by-Bowland	4%	47%	38%	11%	100%	2.55
Bowland Forest High	2%	20%	67%	11%	100%	2.87
Bowland Forest Low	4%	16%	44%	36%	100%	3.12
Bowland-with-Leagram	0%	7%	64%	29%	100%	3.21
Chatburn	16%	56%	27%	1%	100%	2.14
Chipping	5%	36%	38%	21%	100%	2.74
Clayton-le-Dale	2%	42%	35%	21%	100%	2.75
Clitheroe	12%	50%	31%	7%	100%	2.33
Downham (plus Twiston)	9%	30%	42%	19%	100%	2.70
Dutton	8%	15%	38%	38%	100%	3.08
Gisburn	9%	43%	36%	13%	100%	2.53
Gisburn Forest	33%	11%	44%	11%	100%	2.33
Great Mitton (plus Little Mitton)	0%	25%	50%	25%	100%	3.00
Grindleton	24%	27%	27%	22%	100%	2.47
Hothersall	0%	25%	25%	50%	100%	3.25
Longridge	13%	38%	41%	7%	100%	2.43
Mellor	7%	34%	39%	20%	100%	2.73
Newsholme (plus Horton plus Paythorne)	13%	6%	38%	44%	100%	3.13
Newton	0%	16%	47%	38%	100%	3.22
Osbaldeston	14%	29%	14%	43%	100%	2.86
Pendleton (plus Mearley plus Worston)	4%	28%	43%	24%	100%	2.87
Ramsgreave	2%	44%	42%	11%	100%	2.62
Read	4%	52%	31%	13%	100%	2.54
Ribchester	9%	49%	25%	17%	100%	2.51
Rimington (plus Middop)	6%	18%	53%	24%	100%	2.94
Sabden	5%	49%	34%	12%	100%	2.53
Salesbury	0%	24%	47%	29%	100%	3.06
Sawley	14%	21%	36%	29%	100%	2.79
Simonstone	4%	47%	33%	16%	100%	2.61
Slaidburn (plus Easington)	4%	42%	32%	22%	100%	2.72
Thornley-with-Wheatley	0%	27%	55%	18%	100%	2.91
Waddington	9%	40%	43%	8%	100%	2.49
West Bradford	3%	45%	45%	8%	100%	2.58
Whalley	13%	39%	36%	12%	100%	2.48
Wilpshire	8%	30%	38%	24%	100%	2.77
Wiswell	10%	60%	10%	20%	100%	2.40
TOTAL	10%	42%	35%	12%	100%	2.50

Source: Census (2021)

Section 5 – Older and Disabled People

Figure A1.23: Older Persons Population, 2022 – parishes							
	Under 65	65-74	75-84	85+	Total	Total 65+	Total 75+
Aighton, Bailey and Chaigley	83.0%	9.2%	5.9%	1.8%	100.0%	17.0%	7.7%
Balderstone	73.5%	15.8%	8.7%	2.0%	100.0%	26.5%	10.6%
Barrow	79.2%	11.8%	6.9%	2.0%	100.0%	20.8%	8.9%
Bashall Eaves	78.7%	12.9%	5.6%	2.8%	100.0%	21.3%	8.4%
Billington and Langho (plus Dinckley)	75.4%	12.4%	9.8%	2.3%	100.0%	24.6%	12.2%
Bolton-by-Bowland	75.2%	12.3%	9.7%	2.8%	100.0%	24.8%	12.5%
Bowland Forest High	85.0%	10.6%	4.4%	0.0%	100.0%	15.0%	4.4%
Bowland Forest Low	77.1%	8.8%	8.8%	5.3%	100.0%	22.9%	14.1%
Bowland-with-Leagram	78.1%	11.3%	10.0%	0.6%	100.0%	21.9%	10.6%
Chatburn	75.3%	10.2%	8.8%	5.7%	100.0%	24.7%	14.5%
Chipping	72.8%	15.1%	9.9%	2.2%	100.0%	27.2%	12.1%
Clayton-le-Dale	66.9%	14.0%	9.9%	9.2%	100.0%	33.1%	19.1%
Clitheroe	78.1%	10.7%	7.7%	3.6%	100.0%	21.9%	11.3%
Downham (plus Twiston)	73.8%	10.9%	9.9%	5.4%	100.0%	26.2%	15.3%
Dutton	71.1%	20.9%	4.0%	4.0%	100.0%	28.9%	7.9%
Gisburn	75.4%	13.9%	8.4%	2.2%	100.0%	24.6%	10.7%
Gisburn Forest	70.3%	20.0%	6.9%	2.8%	100.0%	29.7%	9.7%
Great Mitton (plus Little Mitton)	78.5%	13.1%	7.3%	1.1%	100.0%	21.5%	8.4%
Grindleton	71.8%	15.3%	10.5%	2.4%	100.0%	28.2%	12.9%
Hothersall	71.1%	15.1%	9.9%	3.9%	100.0%	28.9%	13.8%
Longridge	75.8%	12.8%	8.5%	2.9%	100.0%	24.2%	11.4%
Mellor	67.4%	16.1%	12.9%	3.5%	100.0%	32.6%	16.5%
Newsholme (plus Horton plus Paythorne)	79.8%	13.6%	5.1%	1.5%	100.0%	20.2%	6.6%
Newton	75.9%	13.8%	7.8%	2.5%	100.0%	24.1%	10.3%
Osbaldeston	73.0%	12.9%	12.3%	1.8%	100.0%	27.0%	14.1%
Pendleton (plus Mearley plus Worston)	69.0%	14.4%	11.7%	4.9%	100.0%	31.0%	16.6%
Ramsgreave	76.2%	12.1%	8.2%	3.5%	100.0%	23.8%	11.7%
Read	74.9%	13.3%	8.7%	3.0%	100.0%	25.1%	11.7%
Ribchester	71.7%	14.1%	10.6%	3.6%	100.0%	28.3%	14.2%
Rimington (plus Middop)	73.9%	11.0%	11.4%	3.6%	100.0%	26.1%	15.0%
Sabden	76.9%	12.9%	8.9%	1.3%	100.0%	23.1%	10.2%
Salesbury	73.4%	14.0%	9.0%	3.6%	100.0%	26.6%	12.6%
Sawley	61.1%	18.8%	13.1%	7.0%	100.0%	38.9%	20.1%
Simonstone	72.0%	13.8%	11.2%	3.1%	100.0%	28.0%	14.3%
Slaidburn (plus Easington)	75.4%	13.0%	7.1%	4.5%	100.0%	24.6%	11.6%
Thornley-with-Wheatley	76.3%	15.7%	6.8%	1.2%	100.0%	23.7%	8.0%
Waddington	59.8%	19.9%	15.0%	5.3%	100.0%	40.2%	20.3%
West Bradford	68.1%	17.3%	11.8%	2.8%	100.0%	31.9%	14.6%
Whalley	75.4%	11.0%	9.9%	3.6%	100.0%	24.6%	13.5%
Wilpshire	76.9%	11.4%	8.4%	3.4%	100.0%	23.1%	11.7%
Wiswell	72.8%	15.2%	10.2%	1.8%	100.0%	27.2%	12.0%
TOTAL	75.4%	12.4%	8.9%	3.3%	100.0%	24.6%	12.2%

Source: ONS

Figure A1.24: Tenure of Older Persons Households in Ribble Valley, 2021 – parishes					
	Owner-occupied (no mortgage)	Owner-occupied (with mortgage)	Social rented	Private rented	TOTAL
Aighton, Bailey and Chaigley	64.8%	7.7%	8.8%	18.7%	100.0%
Balderstone	88.9%	4.4%	0.0%	6.7%	100.0%
Barrow	71.7%	8.7%	11.8%	7.9%	100.0%
Bashall Eaves	45.5%	0.0%	4.5%	50.0%	100.0%
Billington and Langho (plus Dinckley)	80.9%	7.6%	5.8%	5.8%	100.0%
Bolton-by-Bowland	76.7%	8.3%	0.0%	15.0%	100.0%
Bowland Forest High	14.3%	0.0%	14.3%	71.4%	100.0%
Bowland Forest Low	69.2%	7.7%	0.0%	23.1%	100.0%
Bowland-with-Leagram	70.6%	0.0%	0.0%	29.4%	100.0%
Chatburn	66.2%	1.5%	22.6%	9.8%	100.0%
Chipping	76.8%	2.4%	13.6%	7.2%	100.0%
Clayton-le-Dale	76.0%	5.0%	15.6%	3.4%	100.0%
Clitheroe	72.9%	4.1%	16.7%	6.3%	100.0%
Downham (plus Twiston)	13.3%	0.0%	0.0%	86.7%	100.0%
Dutton	81.3%	12.5%	0.0%	6.3%	100.0%
Gisburn	61.2%	4.1%	14.3%	20.4%	100.0%
Gisburn Forest	60.9%	4.3%	13.0%	21.7%	100.0%
Great Mitton (plus Little Mitton)	86.4%	9.1%	0.0%	4.5%	100.0%
Grindleton	70.2%	7.0%	12.3%	10.5%	100.0%
Hothersall	76.5%	17.6%	0.0%	5.9%	100.0%
Longridge	78.2%	3.4%	10.9%	7.5%	100.0%
Mellor	82.2%	5.8%	9.4%	2.6%	100.0%
Newsholme (plus Horton plus Paythorne)	75.0%	12.5%	0.0%	12.5%	100.0%
Newton	74.2%	6.5%	0.0%	19.4%	100.0%
Osbaldeston	88.2%	11.8%	0.0%	0.0%	100.0%
Pendleton (plus Mearley plus Worston)	69.8%	0.0%	0.0%	30.2%	100.0%
Ramsgreave	92.4%	3.8%	1.3%	2.5%	100.0%
Read	83.4%	7.7%	3.3%	5.5%	100.0%
Ribchester	78.9%	2.8%	11.3%	7.0%	100.0%
Rimington (plus Middop)	88.0%	6.0%	0.0%	6.0%	100.0%
Sabden	69.8%	5.6%	15.6%	8.9%	100.0%
Salesbury	90.7%	5.6%	1.9%	1.9%	100.0%
Sawley	89.8%	6.1%	0.0%	4.1%	100.0%
Simonstone	86.5%	6.4%	0.0%	7.0%	100.0%
Slaidburn (plus Easington)	44.0%	4.0%	0.0%	52.0%	100.0%
Thornley-with-Wheatley	84.4%	9.4%	0.0%	6.3%	100.0%
Waddington	75.2%	3.7%	12.8%	8.3%	100.0%
West Bradford	90.3%	2.2%	0.7%	6.7%	100.0%
Whalley	76.3%	4.7%	12.2%	6.8%	100.0%
Wilpshire	92.9%	3.6%	0.4%	3.2%	100.0%
Wiswell	80.6%	14.5%	3.2%	1.6%	100.0%
TOTAL	77.1%	4.9%	10.7%	7.4%	100.0%

Source: 2021 Census

Figure A1.25: Households and People with a Disability, 2021 – parishes				
	Households Containing Someone with a Disability		Population with a Disability	
	No.	%	No.	%
Aighton, Bailey and Chaigley	101	24.7%	145	11.2%
Balderstone	43	24.7%	50	12.4%
Barrow	146	23.7%	170	12.2%
Bashall Eaves	11	14.1%	12	6.9%
Billington and Langho (plus Dinckley)	615	26.9%	762	13.9%
Bolton-by-Bowland	60	27.4%	73	13.7%
Bowland Forest High	18	24.0%	22	12.2%
Bowland Forest Low	10	16.9%	14	8.8%
Bowland-with-Leagram	17	25.8%	18	10.5%
Chatburn	130	26.0%	193	17.1%
Chipping	132	27.8%	162	15.3%
Clayton-le-Dale	149	30.2%	228	18.6%
Clitheroe	2,288	29.8%	2,905	16.9%
Downham (plus Twiston)	26	32.1%	31	15.4%
Dutton	27	34.2%	39	18.8%
Gisburn	60	25.3%	69	12.2%
Gisburn Forest	15	23.4%	19	13.0%
Great Mitton (plus Little Mitton)	30	28.3%	35	13.3%
Grindleton	99	28.6%	118	15.2%
Hothersall	14	25.9%	21	16.7%
Longridge	1,081	29.3%	1,393	16.8%
Mellor	280	28.2%	340	15.7%
Newsholme (plus Horton plus Paythorne)	20	21.1%	25	10.0%
Newton	31	26.5%	42	14.6%
Osbaldeston	13	17.1%	14	8.1%
Pendleton (plus Mearley plus Worston)	27	19.1%	33	9.7%
Ramsgreave	79	24.8%	143	18.3%
Read	167	26.5%	202	13.9%
Ribchester	186	27.7%	229	15.0%
Rimington (plus Middop)	48	25.3%	51	10.8%
Sabden	190	26.7%	221	14.0%
Salesbury	45	24.7%	47	11.7%
Sawley	32	24.4%	58	18.4%
Simonstone	128	25.4%	160	13.4%
Slaidburn (plus Easington)	41	29.7%	54	15.9%
Thornley-with-Wheatley	26	19.7%	35	11.1%
Waddington	134	27.0%	162	16.1%
West Bradford	97	24.9%	112	12.7%
Whalley	457	25.6%	615	15.2%
Wilpshire	235	22.9%	339	13.1%
Wiswell	33	15.1%	41	7.9%
TOTAL	7,341	27.4%	9,402	15.3%

Source: 2021 Census

Appendix A2: Projecting Population and Household Growth

In Section 3 of the report an estimate of new household formation was made by drawing on household projections. The method followed that set out in Strategic Housing Market Assessment (SHMA) guidance of 2007[21]. In the annexes (see Annex B) a method is set out for estimating gross household formation which states:

'Using household projection data, it is possible to calculate for each five-year population cohort the change in the headship rate between one point in time and five years on from that point. This can be identified by looking at the change in headship rate between the group at the first date (e.g. 21-25 year olds in 2003) and that for the next oldest cohort at the second date (e.g. 26-30 year olds in 2008). When divided by five, this gives the annual number of extra households formed by this cohort. Partnerships can repeat this analysis for all cohorts. Since most household formation is concentrated in the younger household age ranges, it may only be necessary to look at a subset of cohorts'.

To use this method it was necessary to develop some bespoke projections for Ribble Valley as the most recent published figures were a 2018-based set of subnational household projections which are quite old and do not take account of up-to-date information (including from the 2021 Census). The description below does not go into detail about the projections developed but provides an overview of the method and data sources used.

- Model set up using 2018-based SNPP as a base (alternative internal migration variant) – this mainly to provide a structure in terms of key variables (births, deaths, migration)
- Adjustments made to take account of latest components of change data in mid-year population estimates (MYE) (to 2023) including adjustments to birth/death rates and migration
- 2021 Census data about communal population (mainly drawn from CT21_0106)
- 2021 Census data about household representation (CT21_0107)
- A vacancy rate applied of 3%
- A scenario with housing growth to meet the Standard Method (310 dpa assumed at the time of the assessment)
- Projection developed for a 5-year period (2024-29)

From this projection it was then possible to follow the SHMA guide method above and look at projected household changes in 5-year cohorts up to (and including) age 44. The analysis stopped at 44, in line with the SHMA guide, which says 'At 45 it is assumed headship rates plateau'.

It should also be noted that the projection developed was also used to consider housing mix in Section 4, where demographic change is one of the factors considered in the modelling as well as in Section 5, when projecting changes to the number of older people and those with disabilities.

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[21] https://www.gov.uk/government/publications/strategic-housing-market-assessments-practice-guidance