



Stafford Borough Economic Development & Housing Needs Assessment

Housing type, mix & affordable housing need

June 2026

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1. Introduction

Purpose

- 1.1 Stafford Borough is in the West Midlands located to the northwest of the Black Country urban area. It contains the County town of Stafford alongside the smaller towns of Stone and Eccleshall. The west and east of the Borough are more rural in nature and contains a number of villages. Stafford town has good road and rail connections to Stoke-on-Trent to the north and Wolverhampton to the south. It has been a centre of engineering industries in the 20th Century, particularly electrical engineering, however the economy is diverse.
- 1.2 Stafford Borough Council is progressing with a new local plan to replace the Council's current planning strategy which is the Plan for Stafford Borough 2011-2031 published in 2014 (with part 2 published in 2017). The Council believes the Local Plan has a key role to play in responding to current needs and shaping the future Economic Development & Housing Needs and requirements for Stafford Borough. This Economic Development & Housing Needs Assessment (EDHNA) will provide a key element of the Local Plan evidence base and will help inform the development of the overall spatial strategy and policies. Specifically, the EDHNA will identify the employment need requirement, and the amount of employment land required to 2045 to meet this need. It will also provide an understanding of the levels and details of the different housing needs across the Borough to ensure all housing delivery is based on robust evidence of need.
- 1.3 There are two distinct outputs to the work with the EDHNA, this report focuses on the housing outputs required, whilst the partner study by Rapley's considers the employment requirements. These two reports have been jointly produced and should be read together.
- 1.4 This report provides evidence for the new Local Plan 2025-2045. The information presented in this report complies with the current Government guidance as set out in the 2024 National Planning Policy Framework (NPPF) ¹, and the Planning Practice Guidance (PPG), described below. In December 2025, the Government published, for consultation, a new iteration of the NPPF. Whilst this includes numerous changes to the planning system, the method for establishing the amount and types of housing to be planning for is largely unchanged.

Government Guidance

- 1.5 The framework for undertaking a Strategic Housing Market Assessment (SHMA) is set out in detail in the National Planning Policy Framework (NPPF) and the Planning Practice Guidance (PPG). Both the NPPF and the PPG were updated in December 2024. The updated (2024)

¹ The December 2024 version of the National Planning Policy Framework was amended on 7 February 2025 to correct cross-references from footnotes 7 and 8, and amend the end of the first sentence of paragraph 155 to make its intent clear. The amendment to paragraph 155 is not intended to constitute a change to the policy set out in the Framework as published on 12 December 2024.

NPPF and PPG make some very significant changes to the way that the overall requirement for housing is calculated, however the detail beyond that is largely unchanged.

- 1.6 Paragraph 36 (a) of the NPPF requires that plans are '*positively prepared*'. As a minimum, the NPPF requires strategic policies to provide for objectively assessed needs for housing. This carried forward the requirements under the 2012 NPPF and concerns the overall housing requirement.

61. To support the Government's objective of significantly boosting the supply of homes, it is important that a sufficient amount and variety of land can come forward where it is needed, that the needs of groups with specific housing requirements are addressed and that land with permission is developed without unnecessary delay. The overall aim should be to meet an area's identified housing need, including with an appropriate mix of housing types for the local community.

62. To determine the minimum number of homes needed, strategic policies should be informed by a local housing need assessment, conducted using the standard method in national planning practice guidance. In addition to the local housing need figure, any needs that cannot be met within neighbouring areas should also be taken into account in establishing the amount of housing to be planned for.

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

Paragraphs 61 to 63 – 2024 NPPF

- 1.7 The requirement for housing is derived through the Standard Method and is then disaggregated into the different types of housing the future population will need. Following on an assessment of the number of households in need of affordable housing must be undertaken. In essence, the first output² required by the NPPF, for a study of this type, is to disaggregate the new housing number as derived through the Standard Method. The second task is the assessment of Affordable Need, and the final task is the understanding of the needs of groups with specific housing requirements.
- 1.8 The NPPF outlines how a Housing Market Assessment fits into the wider housing policy framework and the PPG sets out how the various elements of a Housing Market Assessment should be undertaken, including detailing a comprehensive model for the assessment of affordable housing need (Chapter 6 of this report). The affordable housing need figure is an unconstrained figure set in the current housing market situation. It is not a component of the overall housing need, but is independent, calculated using a different approach and using different data sources. The figure does not represent a target that should be planned towards

² Before this is done it is necessary to profile the local housing market and demographic situation, to ensure that the subsequent outputs have a meaning in a local situation. However, there are no outputs required within the NPPF from this contextual study.

but helps inform whether the identified housing target will deliver sufficient affordable housing or not.

- 1.9 This SHMA includes a Long-Term Balancing Housing Markets (LTBHM) model which breaks down the overall housing need into the component types (tenure and size) of housing required. Whilst both the Affordable Needs model and the LTBHM model produce figures indicating an amount of affordable housing required, they are not directly comparable as, in line with the PPG, they use different methods and have different purposes. The affordable housing need figure is calculated in isolation from the rest of the housing market and is used solely to indicate whether a Local Planning Authority should plan for more houses where it could help meet the need for affordable housing. The figure produced by the LTBHM model is based on the population projections and occupation patterns of household groups (considering the trends in how these occupation patterns are changing). This is the mix of housing for which the authority should be planning. How these figures should be used in Stafford Borough is summarised at the conclusion of this report.
- 1.10 In December 2024, the Government updated the Standard Method calculation. This has resulted in a notable modification to the Standard Method. This report has followed the approach set out in the 2024 PPG.
- 1.11 In May 2021, the Government published detail on First Homes and their implementation³. Footnote 31 of the December 2024 NPPF indicated that the *'requirement to deliver a minimum of 25% of affordable housing as First Homes, ... no longer applies. Delivery of First Homes can, however, continue where local planning authorities judge that they meet local need.'* First Homes therefore still exist as an affordable tenure; however, they are no longer mandatory. This report assesses the potential requirement for First Homes as part of the housing mix to accommodate the future population, however there is no presumption that they must form part of the future tenure profile.
- 1.12 It is worth noting that the Government is currently consulting on further proposed revisions to the NPPF⁴. The draft changes were published in December 2025, with the consultation closing in March 2026, and the outcome expected in summer 2026. While the proposals do not indicate any significant changes that would materially affect this report, the analysis has been prepared to reflect the direction of travel suggested by the consultation. This includes modelling relating to the requirement for M4(2) and M4(3) homes, and the proposed emphasis on delivering additional social rented housing.

³ <https://www.gov.uk/guidance/first-homes>

⁴ <https://www.gov.uk/government/consultations/national-planning-policy-framework-proposed-reforms-and-other-changes-to-the-planning-system/national-planning-policy-framework-proposed-reforms-and-other-changes-to-the-planning-system#delivering-a-sufficient-supply-of-homes>

Sub areas

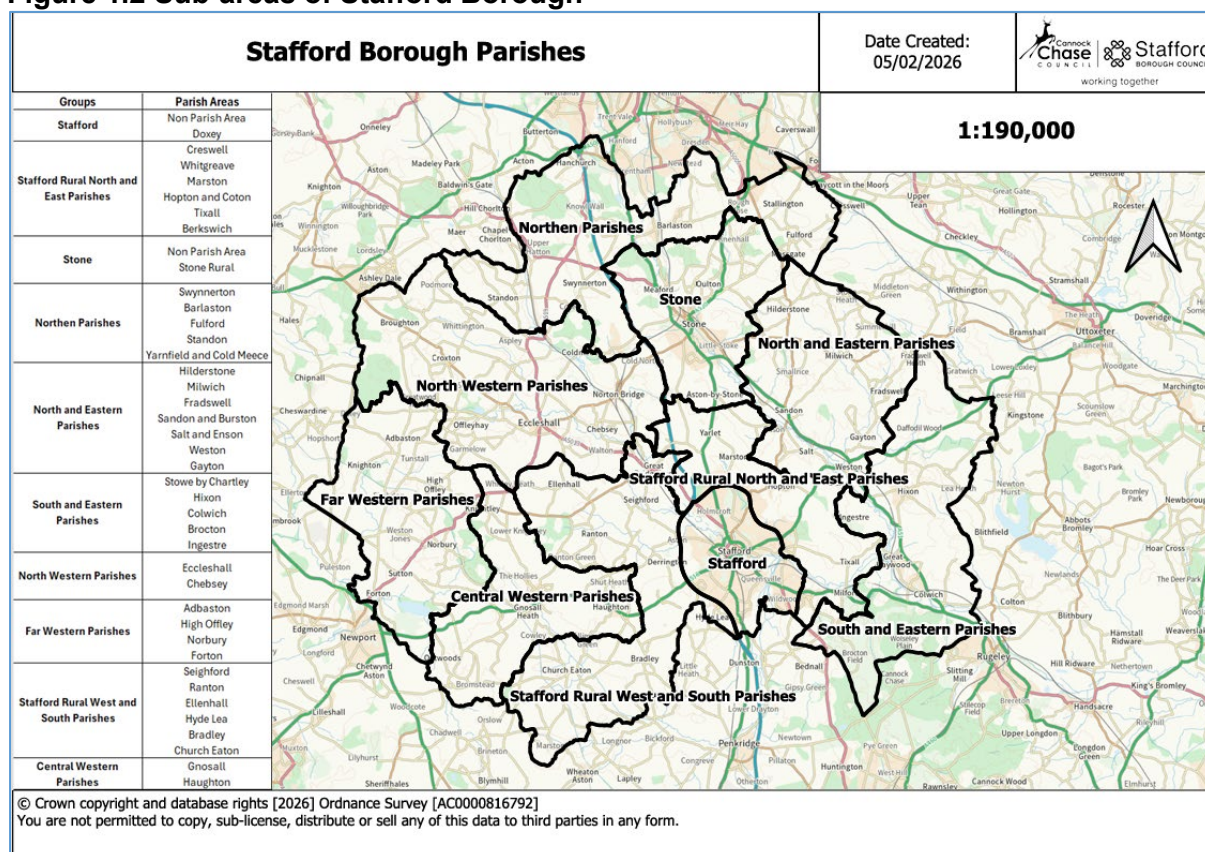
- 1.13 Once the basic Borough-wide assumptions were agreed through the stakeholder consultation event, disaggregated outputs were produced for sub-areas within the Borough based, on clusters of parishes. The groupings are set out in the table below and have been defined in consultation with the Council. The following figure maps the sub-areas within the Borough. Appendix 4 sets out results at a sub-area level.

Table 1.1 Sub-areas of Stafford Borough

Sub-areas	Constituent parishes
Stafford	Doxey, Non-parish area
Stafford Rural East	Creswell, Whitgreave, Marston, Hopton and Coton, Tixall, Ingestre, Berkswich
Stone	Stone Rural, Non-parish area
Northern Parishes	Swynnerton, Barlaston, Fulford, Standon, Yarnfield and Cold Meece
Northeastern Parishes	Hilderstone, Milwich, Fradswell, Sandon and Burston, Salt and Enson, Weston, Gayton
Eastern Parishes	Stowe by Chartley, Hixon, Colwich, Brocton
Eccleshall & Chebsey	Eccleshall, Chebsey
Western Parishes	Adbaston, High Offley, Norbury, Forton
Stafford Rural West	Seighford, Ranton, Ellenhall, Hyde Lea, Bradley, Church Eaton
South Western Parishes	Gnosall, Haughton

Source: Stafford Borough Council

Figure 1.2 Sub-areas of Stafford Borough



Source: Stafford Borough Council

- 1.14 To meet the requirement in paragraph 70 of the NPPF, headline modelling outputs have also been produced for each individual parish in the Borough, as set out in Appendix 7. These outputs are less detailed than the sub-area analysis, and for Local Plan purposes the sub-area results should provide more context for developing the planning strategy, so take precedence over the parish-level data. The parish-level figures are provided for information only, and the implied distribution does not reflect the emerging planning strategy of the local planning authority, which is still being developed through the Local Plan process.

Report coverage

- 1.15 This report is focused on detailing the amount of new housing required over the plan-period in Stafford Borough, the size and tenure of housing that would be most suitable for the future population, the housing requirements of specific groups of the population, and the level of affordable housing need that exists in the Borough. The report contains the following:

Chapter 2 presents an examination of the latest data on the resident population in Stafford Borough and the changes that have occurred. It also profiles the current housing stock, and the changes recorded within it.

Chapter 3 contains a detailed analysis of the cost of property in Stafford Borough and the affordability of the different forms of housing for residents.

- Chapter 4** paragraph 008 of the PPG indicates that ‘*Strategic policy-making authorities will need to calculate their local housing need figure at the start of the plan-making process⁵.*’ The chapter sets out the calculation of the local housing need figure for the Borough, as per the Standard Method.
- Chapter 5** disaggregates the local housing need to show the demographic profile of the future population in the Borough. The chapter uses this information to produce an analysis of the nature of future housing required within the Long-Term Balancing Housing Markets model (LTBHM).
- Chapter 6** sets out the calculation of outputs for the affordable housing needs model in accordance with the PPG approach. The chapter identifies both the type of households in housing need and the tenure of affordable housing that would meet this housing need.
- Chapter 7** contains an analysis of the specific housing situation of the particular sub-groups of the population identified within the NPPF.
- Chapter 8** is a conclusion summarising the implications of the research and analysis. This chapter was only created after the consultation event, the draft shared with stakeholders did not contain this chapter as stakeholder feedback was used to help inform the conclusion reached.

Stakeholder consultation

- 1.16 To help disseminate the purpose of this work and ensure the accuracy of this report (and the assumptions used) stakeholders’ views have been sought through the development of this study. A consultation event was held on the 26th January 2026, after which written comments were invited. Details of the stakeholder consultation are presented in Appendix 1 to this report.

Local housing market context

- 1.17 This section of the report assesses the most recent data indicators of the housing market area within and surrounding Stafford Borough. Data on migration and commuting flows from the 2021 Census have recently been published providing an up-to-date and robust data source and allowing a comparison with the equivalent 2011 data to understand how the situation has changed for Stafford Borough.
- 1.18 This data on population flows is supported by a comparison of property prices in Stafford Borough and the neighbouring authorities, which uses the most up to date Land Registry data to establish the housing market linkages that exist in the region. This evidence presents the functional and geographic context in which the local housing market operates.

⁵ Reference ID: 2a-008-20190220

Commuting flows

- 1.19 The 2021 Census contains a detailed profile of commuting flows occurring at the local level. This indicates that, of the 65,764 usual residents in Stafford Borough aged 16 years and over and in employment the week before the Census, 32.6% have a workplace also in Stafford Borough. A further 42.5% of residents mainly work at or from home, or have no fixed workplace. These are also categorised as people working within the Borough. This means that in total, 75.1% of residents in employment in Stafford Borough in 2021 also worked in the Borough. The equivalent self-containment figure from the 2011 Census for Stafford Borough was 67.6%. It should be noted that the reason for the greater level of self-containment recorded in 2021 is principally due to a substantially larger number of people working at or mainly from home, partly as a consequence of the impact of COVID-19 and the national lockdown policies in place at that time, but also as a more general trend for employees to work from home with better technological solutions available.
- 1.20 The table below shows the 10 authorities to which residents of Stafford Borough most travelled to work in 2021. The table also contains the details of the equivalent number of workers from Stafford Borough in 2011 that had the same destination – this enables a comparison of the changing relationship between these authorities and Stafford Borough. People working from home or with no fixed workplace are considered to work in Stafford Borough as this is how they are classified by the Office for National Statistics (ONS) in their Census analysis.
- 1.21 The data indicates that Stoke-on-Trent is the authority to which employed residents from Stafford Borough most commonly travel to for work, followed by Cannock Chase and South Staffordshire. All of the authorities on this list other than East Staffordshire have seen a reduction in commuting flows from Stafford Borough between 2011 and 2021, with this most dramatically pronounced for South Staffordshire and Birmingham.

Table 1.2 The ten authorities that are the most common place of work for employed residents of Stafford Borough

<i>Location of work for employed residents of Stafford Borough</i>			
<i>Destination authority area</i>	2021		2011
	<i>Number of Stafford Borough residents that work there</i>	<i>Proportion of all Stafford Borough residents in work that work there</i>	<i>Number of Stafford Borough residents that work there</i>
Stafford Borough	49,399	75.1%	43,753
Stoke-on-Trent	4,597	7.0%	4,631
Cannock Chase	1,434	2.2%	1,720
South Staffordshire	1,290	2.0%	2,018
Newcastle-under-Lyme	1,132	1.7%	1,616
East Staffordshire	945	1.4%	778
Telford and Wrekin	791	1.2%	1,155
Wolverhampton	768	1.2%	1,146
Lichfield	652	1.0%	703
Birmingham	631	1.0%	1,171

Source: Census 2011 and 2021

- 1.22 As noted above, the 2021 Census recorded a significantly higher level of home working among employed residents in Stafford Borough compared with 2011. Because the Census was conducted during the coronavirus pandemic—when restrictions affected daily travel—it is difficult to determine from Census data alone whether this represented a temporary shift or a longer-term change in behaviour. Staffordshire County Council’s 2025 Transport Data Report for Stafford Borough⁶ provides useful additional evidence on this issue.
- 1.23 Although the report is based on a sample of 989 respondents (and the sample is not fully representative) so is substantially smaller than the Census evidence base, it offers valuable insight into current working patterns. The findings show that while 12% of respondents permanently work from home, 62% work from home at least some of the time. Notably, 49% work from home at least twice a week, compared with a pre-pandemic figure of 19%.
- 1.24 These results strongly suggest that commuting behaviours in Stafford Borough have undergone a lasting shift, and that the higher level of self-containment recorded in the 2021 Census broadly reflects current patterns. It is also important to recognise that hybrid working—splitting time between home and the workplace—has become far more common, meaning that

⁶ [Appendix-1.11-Stafford Borough-Data-Report-November-2025.pdf](#)

commuting behaviour is now more varied and less easily captured through simple binary classifications.

- 1.25 It is interesting to understand where people that work in Stafford Borough reside. Overall, of the 66,058 people that worked in Stafford Borough in 2021, 74.8% also resided there. The equivalent figure from 2011 was 64.6%, again showing a reduction in the significance of commuting flows into Stafford Borough and the lock down restrictions in place because of the coronavirus pandemic.
- 1.26 The table below shows the 10 authorities in which those working within Stafford Borough most commonly lived in 2021. The table also contains a column that details the equivalent number of workers within Stafford Borough in 2011 that came from the same origin location. The data indicates that Stoke-on-Trent is the authority from which people most commonly commute to Stafford Borough, followed by Cannock Chase. Wolverhampton is the only authority within this list from which the size of the commuting flows into Stafford Borough has increased between 2011 and 2021.

Table 1.3 The ten authorities that are the most common place of residence for people employed within Stafford Borough

<i>Location of residence for people employed within Stafford Borough</i>			
<i>Local authority area of residence</i>	2021		2011
	<i>Number of people working in Stafford Borough that live in the authority</i>	<i>Proportion of all Stafford Borough workers that live there</i>	<i>Number of people working in Stafford Borough that live in the authority</i>
Stafford Borough	49,399	74.8%	43,753
Stoke-on-Trent	4,349	6.6%	5,119
Cannock Chase	2,530	3.8%	3,420
Newcastle-under-Lyme	1,586	2.4%	2,487
South Staffordshire	1,163	1.8%	1,844
Staffordshire Moorlands	1,060	1.6%	1,581
Wolverhampton	767	1.2%	594
Telford and Wrekin	699	1.1%	879
Lichfield	621	0.9%	1,035
East Staffordshire	587	0.9%	1,113

Source: Census 2011 and 2021

Migration trends

- 1.27 The Census details the migration flows recorded in the year prior to the survey. It provides estimates on all usual residents who were living at a different address one year before the Census. Overall, of the 12,591 residents of Stafford Borough in 2021 that had moved home within the UK in the previous year, some 53.4% had moved from elsewhere in the Borough. The equivalent figure from the 2011 Census for Stafford Borough was 57.5%.

- 1.28 The table below shows the 10 authorities from which residents most commonly moved into a home within Stafford Borough in the year up to April 2021. The table also contains a column that details the equivalent number of movers to Stafford Borough in the year up to the 2011 Census that originated from the same location. The data indicates that Stoke-on-Trent is the authority from which people that moved into Stafford Borough most commonly came. The scale of flows from all authority areas other than Birmingham, and Telford and Wrekin have increased between 2011 and 2021.

Table 1.4 The ten authorities from which people most commonly moved into a home in Stafford Borough

<i>People that moved from within the UK into a home in Stafford Borough in the preceding year</i>			
<i>Original authority area of residence</i>	2021		2011
	<i>Number of people that moved to a home in Stafford Borough</i>	<i>Proportion of all people moving to a home in Stafford Borough</i>	<i>Number of people that moved to a home in Stafford Borough</i>
Stafford Borough	6,719	53.4%	7,665
Stoke-on-Trent	764	6.1%	632
Cannock Chase	401	3.2%	240
Newcastle-under-Lyme	342	2.7%	274
South Staffordshire	334	2.7%	292
Birmingham	206	1.6%	284
Staffordshire Moorlands	201	1.6%	158
Walsall	192	1.5%	115
Lichfield	175	1.4%	101
Telford and Wrekin	160	1.3%	185

Source: Census 2011 and 2021

- 1.29 In terms of the new location of people who moved from a home in Stafford Borough in the year prior to the 2021 Census (and remained in the UK), the data shows that 57.4% remained in the Borough. In comparison in 2011, this figure for Stafford Borough was 57.8%. The table below shows the 10 authorities to which residents in Stafford Borough most commonly moved to a new home in the year up to the 2021 Census. The table also contains a column that details the equivalent number of movers from Stafford Borough in the year up to the 2011 Census that had the same destination.
- 1.30 The data indicates that Stoke-on-Trent is the authority to which people from Stafford Borough most commonly moved in the year up to April 2021, followed by Newcastle-under-Lyme, and Telford and Wrekin. The size of flows (in terms of the number of people that moved) to all authorities have not changed notably since the previous Census.

Table 1.5 The ten authorities which Stafford Borough residents most commonly moved to

<i>Destinations of Stafford Borough home movers in the preceding year</i>			
<i>Destination authority area</i>	2021		2011
	<i>Number of Stafford Borough residents that moved there</i>	<i>Proportion of all residents leaving a home in Stafford Borough that moved there</i>	<i>Number of Stafford Borough residents that moved there</i>
Stafford Borough	6,719	57.4%	7,665
Stoke-on-Trent	520	4.4%	598
Newcastle-under-Lyme	278	2.4%	269
Telford and Wrekin	251	2.1%	173
South Staffordshire	209	1.8%	181
Shropshire	203	1.7%	174
Cannock Chase	200	1.7%	224
Staffordshire Moorlands	162	1.4%	183
Cheshire East	142	1.2%	102
Birmingham	133	1.1%	224

Source: Census 2011 and 2021

Housing market context

- 1.31 It is useful to compare the price of housing in Stafford Borough with its neighbouring authorities to see the similarities and differences between the housing markets in the area. The table below presents the average (mean) property price for dwellings sold in Stafford Borough and the surrounding authorities in 2025. The table shows the overall average price of homes sold as well as the average for each dwelling type categorised by the Land Registry.
- 1.32 The table indicates that homes in Lichfield are clearly the most expensive with South Staffordshire and Shropshire recording the next highest properties prices. Stafford Borough records prices at the higher end of the middle of the range, closest to the values in East Staffordshire and Cannock Chase. The lowest prices of the areas are generally found in Stoke-on-Trent.

Table 1.6 Average (mean) prices by property types in 2025 in Stafford Borough and surrounding authorities

Location	Detached	Semi-detached	Terraced	Flat	Overall average price
Stafford Borough	£393,250	£247,938	£201,184	£134,558	£285,713
Lichfield	£530,099	£294,902	£270,031	£182,908	£362,608
Cannock Chase	£345,308	£219,595	£182,890	£110,576	£246,659
South Staffordshire	£430,008	£266,566	£238,073	£155,109	£325,705
Shropshire	£437,309	£263,652	£229,765	£162,711	£317,928
Telford & Wrekin	£352,066	£214,056	£174,515	£122,951	£249,424
Staffordshire Moorlands	£357,949	£222,563	£168,020	£115,930	£253,492
East Staffordshire	£406,348	£227,260	£170,254	£116,050	£272,679
Newcastle-under-Lyme	£339,532	£202,319	£150,940	£112,731	£223,243
Stoke-on-Trent	£270,536	£172,001	£122,955	£88,209	£167,216

Source: Land Registry, 2026

- 1.33 The table below shows the distribution of sales by property type in each of these areas in 2025, which allows comparison of the profile of dwelling stock in each authority. The data indicates that in Stafford Borough sales of detached houses are most common and sales of flats are least frequent. The data implies that Shropshire is the authority with the accommodation profile most similar to Stafford Borough.

Table 1.7 Distribution of sales by property types in 2025

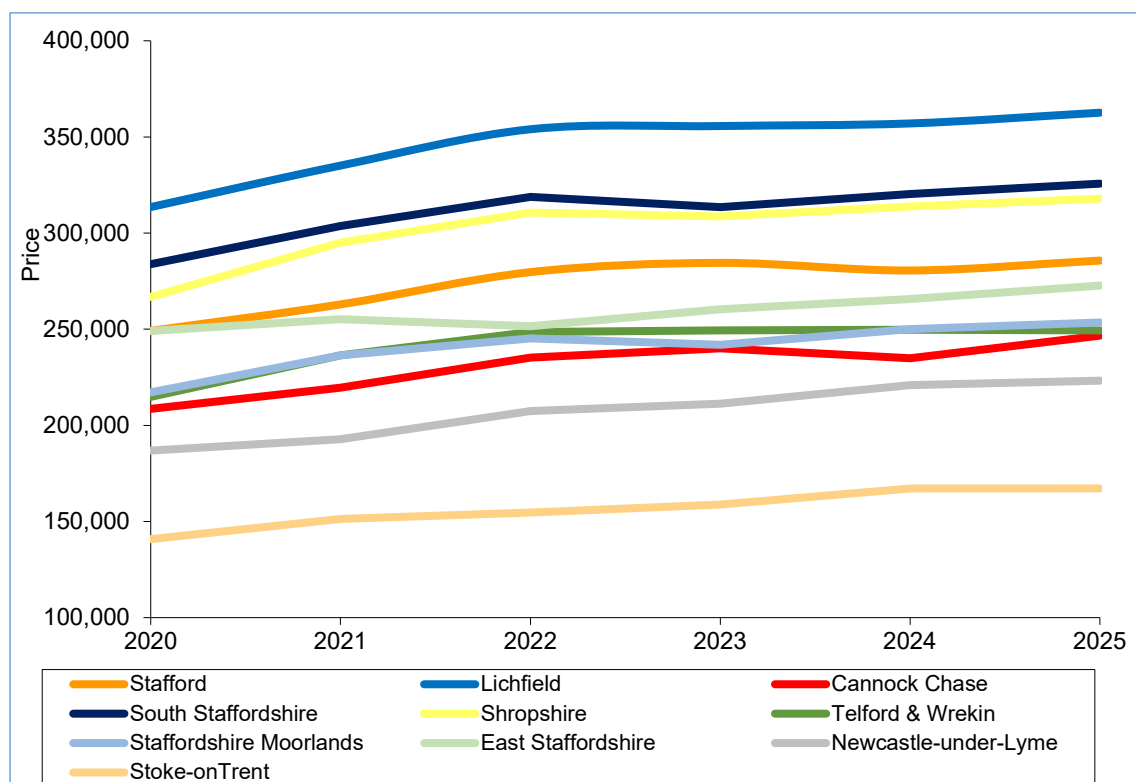
Location	Detached	Semi-detached	Terraced	Flat	Total sales
Stafford Borough	38.6%	33.1%	20.9%	7.5%	1,333
Lichfield	36.6%	33.6%	17.3%	12.6%	1,153
Cannock Chase	32.1%	42.4%	19.9%	5.5%	943
South Staffordshire	41.9%	38.5%	14.9%	4.6%	906
Shropshire	39.5%	31.7%	22.1%	6.7%	3,067
Telford & Wrekin	35.4%	37.2%	22.5%	5.0%	1,403
Staffordshire Moorlands	34.8%	39.0%	22.6%	3.6%	1,026
East Staffordshire	37.1%	31.6%	25.4%	5.9%	1,237
Newcastle-under-Lyme	27.0%	44.5%	24.4%	4.1%	1,132
Stoke-on-Trent	16.3%	43.8%	36.1%	3.8%	1,953

Source: Land Registry, 2026

- 1.34 The figure below shows the change in average overall property price in each local authority area over the last five years. The figure shows that prices have continued to rise in the last few years in all areas. Over the last five years, prices have increased the most in Newcastle-under-Lyme (by 19.5%) with the smallest increase being recorded in East Staffordshire

(9.5%). Prices in Stafford Borough have risen by 14.7% between 2020 and 2025, which is most similar to the price rises in South Staffordshire (14.8%).

Figure 1.2 Change in overall average price since 2020



Source: Land Registry, 2026

Conclusion

- 1.35 The analysis of Stafford Borough and its neighbouring authorities presented above suggests that the most established linkages are those with Stoke-on-Trent, both in terms of commuting and migration flows. The housing market analysis suggests that Stafford Borough is most similar to the market in South Staffordshire and Shropshire. The evidence indicates that Stafford Borough is a separate housing market, with links to all neighbouring authorities, but most notably Stoke-on-Trent.

Summary

- 1.36 The purpose of this report is to provide the Council with a robust and up-to-date evidence base that enables an understanding of the Borough's current and future housing needs through to the end of the new Local Plan period (2045). The information presented in this report complies with the current Government guidance on undertaking these studies as set out in the December 2024 National Planning Policy Framework (NPPF) and the Planning Practice Guidance (PPG).

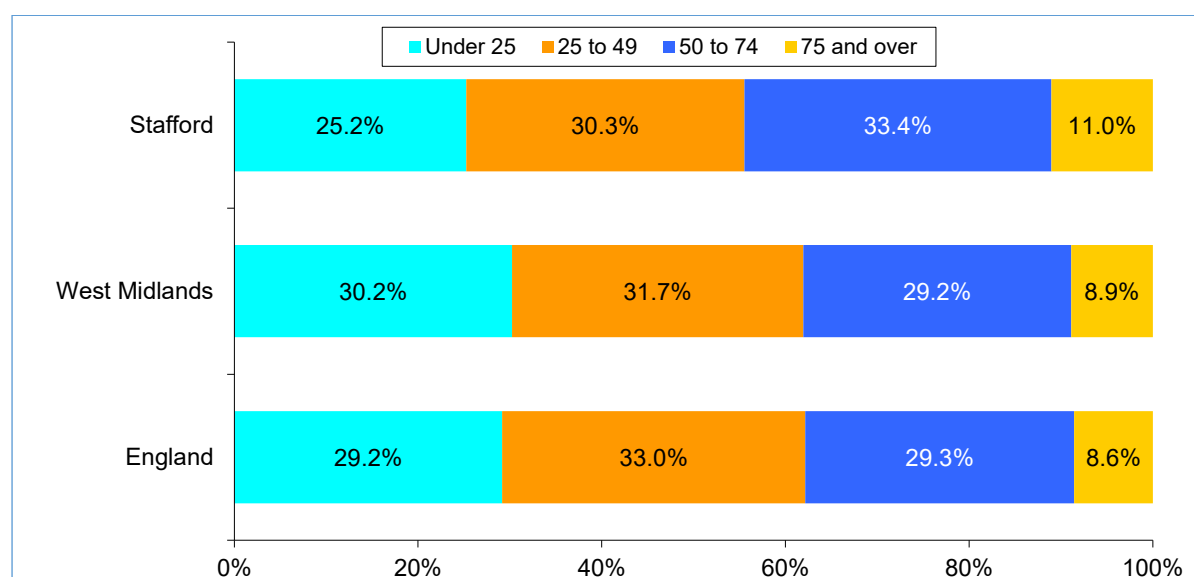
2. Local housing market drivers

- 2.1 Two main drivers of the housing market are the resident population and the income profile of residents. They affect the nature of housing demand, including household formation rates and households' investment in housing. This socio-economic situation is important context to be understood before the level of housing need is calculated. The first half of this chapter uses the most recently available data to document the current demographic profile in Stafford Borough and how it has changed. The financial profile of households is also presented.
- 2.2 Analysis of the stock of housing allows an understanding of the current market balance and existing occupation patterns. Data from the 2021 Census is used to provide an overview of the housing stock in Stafford Borough and a comparison to the regional and national situation will be presented. The changes recorded over the last ten years will also be profiled.
- 2.3 The core demographic and housing stock outputs presented in this chapter have been disaggregated to a sub-area level. This is presented in Appendix 4.

Demography

- 2.4 The 2021 Census indicates that the resident population in Stafford Borough in 2021 was 136,870 and that since 2011 the population had increased by 4.6%, around 6,000 people. In comparison, the population of the West Midlands region increased by 6.2% over the same period, whilst the population of England grew by 6.6%. The Borough therefore has had a slower growing population than the regional and national averages over the last 10 years.
- 2.5 The figure below illustrates the age composition of the population of Stafford Borough, the West Midlands, and England in 2021. The data show that Stafford Borough has a notably larger proportion of people between aged 50 and over.

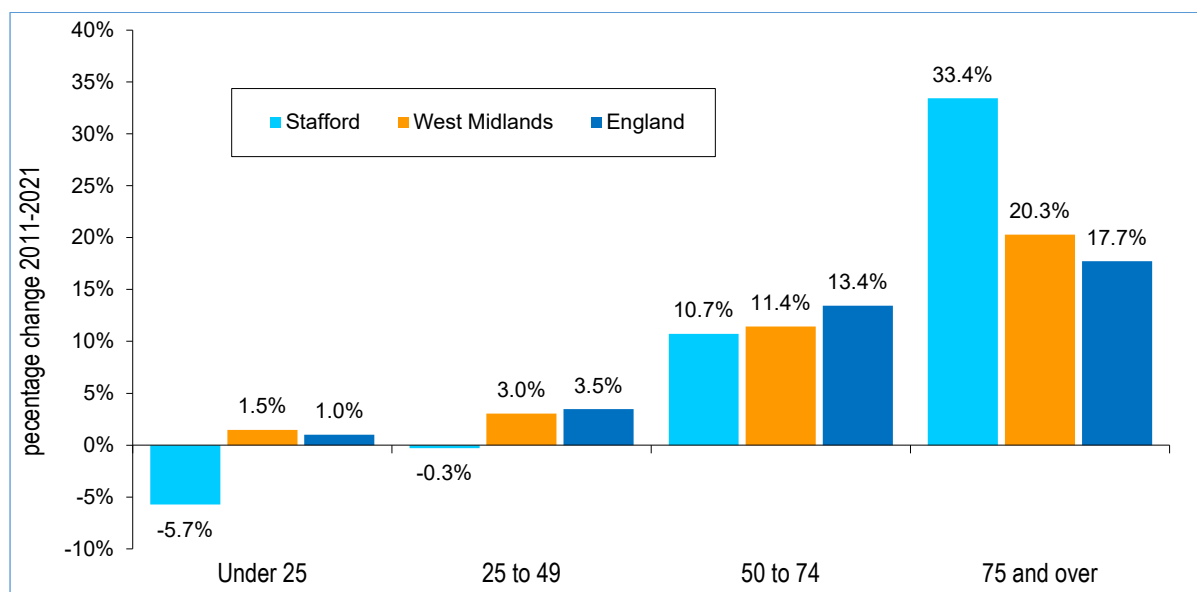
Figure 2.1 Population composition in Stafford Borough 2021



Source: 2021 Census

- 2.6 The figure below shows the change in the age profile in Stafford Borough between 2011 and 2021 as recorded by the Census. The regional and national equivalents are presented in addition. The figure shows that in Stafford Borough the number of people aged 75 and over has grown by some 33.4%, with a notable increase in those aged between 50 and 74 also recorded, whilst a small decrease was recorded in those aged between 25 and 49 and a larger fall in those aged under 25. The pattern of an ageing population is replicated at a regional and national level although it is more pronounced in Stafford Borough.

Figure 2.2 Change in number of people in each age band between 2011 to 2021



Source: 2011 and 2021 Census

- 2.7 Stakeholder feedback questioned why there has been such a reduction in the number of under 25's living in Stafford Borough between 2011 and 2021. Further analysis of the data shows that this is not a Stafford Borough specific issue, with Cannock Chase, Newcastle-under-Lyme, South Staffordshire, Staffordshire Moorlands and Tamworth within the County also recording the same trend⁷. The causes are also not specific to Stafford Borough but reflect a reduced birth rate nationally as well as a tendency to young adults to move out of the area for higher education or job opportunity reasons. It is possible that housing affordability is also an issue, but there is no specific data to suggest that this is a particular issue in Stafford Borough.
- 2.8 The table below provides a range of demographic details for Stafford Borough, the West Midlands and England, including the average household size, the population density, the proportion of disabled residents and the proportion of people with a non-White ethnicity.
- 2.9 The population density in Stafford Borough in 2021 was 229 people per sq km according to the 2021 Census, notably lower than both the figure for England as a whole (434 people per

⁷ [Microsoft Word - Census 2021 - Headline Analysis - Briefing Note v2](#)

sq km) and the figure for the West Midlands (458 people per sq km). In 2021, the average household size in Stafford Borough was 2.24, notably lower than the national figure of 2.37 and the regional average of 2.41. Stafford Borough recorded 18.2% of the population as disabled under the Equality Act in 2021, slightly higher than the regional and national averages.

- 2.10 Some 6.6% of the population of the Borough was non-White according to the Census, lower than the national figure of 19.0% and the regional total of 23.0%. The largest non-White ethnic group in Stafford Borough is the Asian, Asian British or Asian Welsh group, which constitutes 3.0% of the population. The 2021 Census indicates that 0.6% of the population of Stafford Borough had moved into the UK from abroad within the last two years, compared to 1.9% across England and 1.7% in the West Midlands.

Table 2.1 Demographic profile of Stafford Borough in 2021

<i>Metric</i>	<i>Stafford Borough</i>	<i>West Midlands</i>	<i>England</i>
Total population in households	134,656	5,854,512	55,504,302
Total households	60,047	2,429,493	23,436,090
Average household size	2.24	2.41	2.37
Population density (per sq km)	229	458	434
Proportion people disabled under the Equality Act	18.2%	18.1%	17.3%
Proportion people with a non-White ethnicity	6.6%	23.0%	19.0%
Proportion resident in the UK for less than 2 years	0.6%	1.7%	1.9%

Source: 2021 Census

- 2.11 Both Census' collected data on the overall general health of the population. The table below shows the overall results recorded in 2021 in Stafford Borough, the West Midlands and England for this measure alongside the relative change in the number of people in these different groups since the previous Census.
- 2.12 Overall, Stafford Borough records a higher proportion with good health and a lower proportion with either bad health or very bad health than is recorded nationally and regionally. The biggest change recorded in Stafford Borough between 2011 and 2021 is an increase in the number of people with very good health, replicating the regional and national pattern.

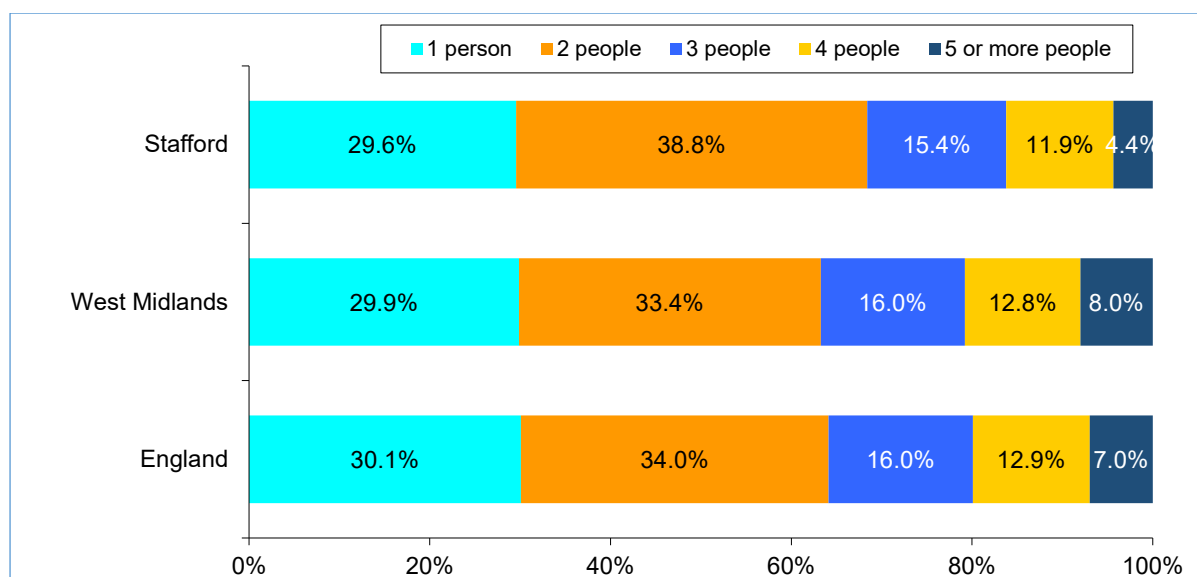
Table 2.2 General health 2011 and 2021

<i>General health</i>	<i>Stafford Borough</i>	<i>West Midlands</i>	<i>England</i>	<i>Change in number of people in Stafford Borough since 2011</i>	<i>Change in number of people in West Midlands since 2011</i>	<i>Change in number of people in England since 2011</i>
Very good health	46.8%	46.4%	48.5%	6.1%	9.3%	9.5%
Good health	35.0%	34.4%	33.7%	2.9%	5.1%	5.0%
Fair health	13.3%	13.5%	12.7%	5.1%	2.5%	2.8%
Bad health	3.8%	4.4%	4.0%	1.7%	-1.2%	-0.1%
Very bad health	1.1%	1.3%	1.2%	0.5%	-1.6%	0.3%
Total	100.0%	100.0%	100.0%	-	-	-

Source: 2011 and 2021 Census

- 2.13 The figure below shows the size of households in Stafford Borough, the West Midlands and England. In 2021, some 38.8% of households in Stafford Borough contained two people, notably higher than the regional and national figures. The proportion of large households (containing four or more people) was however lower than the other geographies.

Figure 2.3 Household size in Stafford Borough 2021



Source: 2021 Census

- 2.14 The table below shows the composition of households in Stafford Borough. In 2021, some 12.5% of households in the Borough contained a couple with both residents aged over 65, a figure notably higher than the national and regional equivalents. The largest household group in Stafford Borough is couple households with children, although there are relatively fewer households with children in the Borough than regionally and nationally.

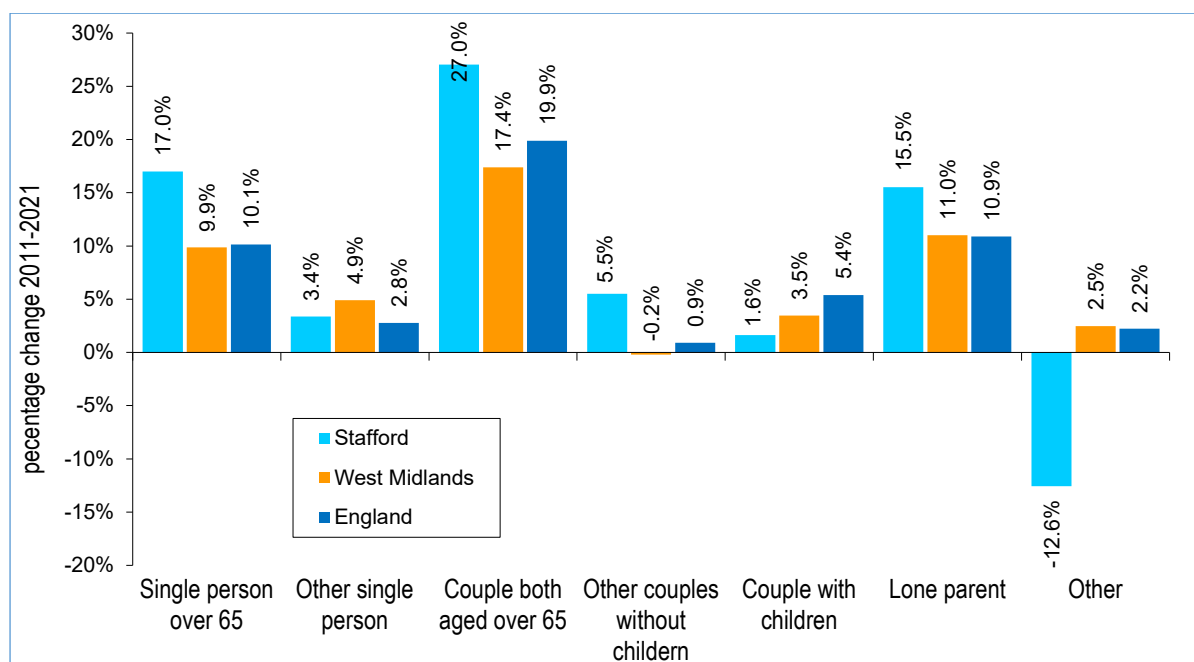
Table 2.3 Household type in Stafford Borough in 2021

<i>Household type</i>	<i>Stafford Borough</i>	<i>West Midlands</i>	<i>England</i>
Single person over 65	13.9%	13.1%	12.8%
Single person under 66	15.7%	16.8%	17.3%
Couple both aged over 65	12.5%	9.5%	9.2%
Other couples without children	20.0%	15.9%	16.8%
Couple with children	24.9%	25.8%	25.2%
Lone parent	9.0%	11.8%	11.1%
Other	4.1%	7.1%	7.7%
Total	100.0%	100.0%	100.0%

Source: 2021 Census

- 2.15 The figure below shows the change in the household composition in Stafford Borough between 2011 and 2021 as recorded by the Census. The equivalent data for the West Midlands and England is presented in addition. In all three areas, the number of households containing two or more pensioners has increased the most, followed by the number of lone parent households. In Stafford Borough there are two household types that reduced in number between 2011 and 2021: other couple households without children, and other households (other households have recorded a notable decrease in number). Other households include multi-generational households, student households, households of unrelated people sharing accommodation as well as other groups. The decrease in other households recorded in Stafford Borough between 2011 and 2021 is principally due to a reduction in the number of other households without dependent children.

Figure 2.4 Change in household composition between 2011 to 2021



Source: 2011 and 2021 Census

Economic profile of residents in Stafford Borough

- 2.16 An understanding of the economic situation of the resident population is useful context for this study. The Census presents a 'Standard Occupation Classification' which categorises all residents aged 16 years and over in employment the week before the Census into one of nine groups depending on the nature of the skills that they use. These nine groups are graded from managerial jobs (Groups 1-3) to unskilled jobs (Groups 8-9). As the table below illustrates, some 48.8% of employed residents in Stafford Borough work in Groups 1 to 3, higher than the figure for the West Midlands region and England as a whole. The proportion of people employed in the other three groupings in Stafford Borough is lower than in the West Midlands and England.
- 2.17 Further analysis shows that, since 2011, there has been a considerable increase in the number of people resident in Stafford Borough employed within Groups 1 to 3, and a fall in the number of people employed in all other groups.

Table 2.4 Occupation structure (2021)

<i>Occupation Groups</i>	<i>Stafford Borough</i>	<i>West Midlands</i>	<i>England</i>	<i>Change in number of people employed in Stafford Borough since 2011</i>
Group 1-3: Senior, Professional or Technical	48.8%	41.7%	46.4%	12.8%
Group 4-5: Administrative, skilled trades	19.0%	20.1%	19.4%	-12.8%
Group 6-7: Personal service, Customer service and Sales	15.6%	17.4%	16.7%	-2.6%
Group 8-9: Machine operatives, Elementary occupations	16.6%	20.8%	17.4%	-2.2%
Total	100.0%	100.0%	100.0%	-

Source: 2011 and 2021 Census

Qualifications

- 2.18 An important factor in the ability of any economy to grow is the level of skill of the workforce. Level 1 qualification is the lowest (equivalent of any grade at GCSE or O-Level) and Level 4 the highest (undergraduate degree or higher). The table below outlines the full classification of qualification levels used in the Census.

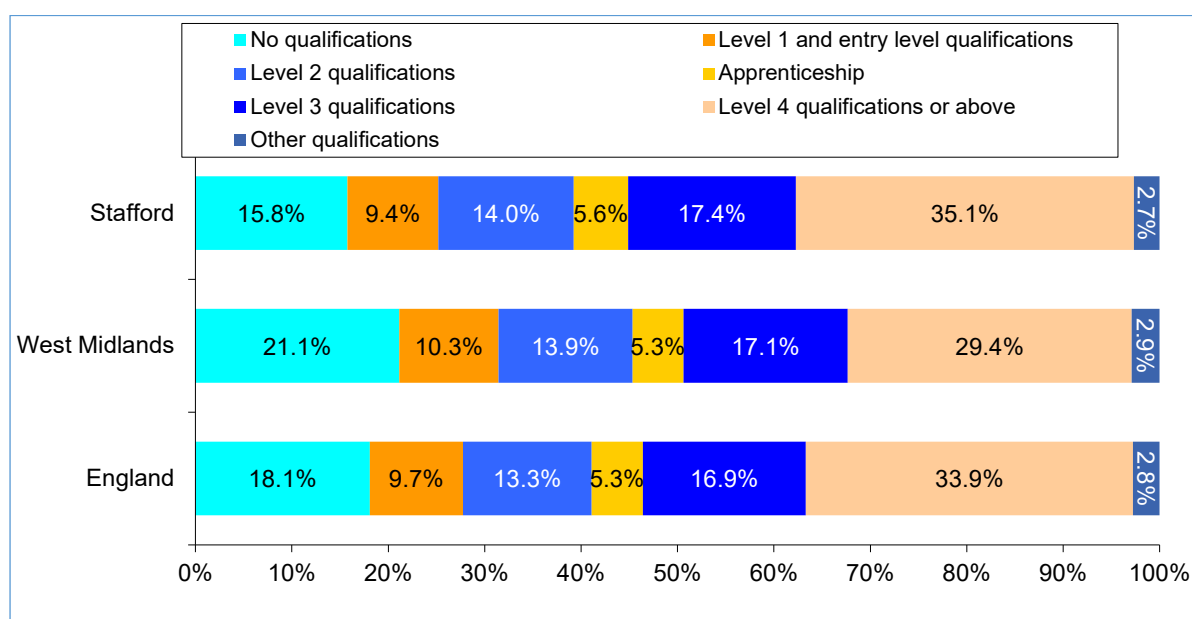
Table 2.5 Census qualification levels

Qualification Group	Qualifications within the group
Level 1 and entry level qualifications	1 to 4 GCSEs grade A* to C, Any GCSEs at other grades, O levels or CSEs (any grades), 1 AS level, NVQ level 1, Foundation GNVQ, Basic or Essential Skills
Level 2 qualifications	5 or more GCSEs (A* to C or 9 to 4), O levels (passes), CSEs (grade 1), School Certification, 1 A level, 2 to 3 AS levels, VCEs, Intermediate or Higher Diploma, Welsh Baccalaureate Intermediate Diploma, NVQ level 2, Intermediate GNVQ, City and Guilds Craft, BTEC First or General Diploma, RSA Diploma
Apprenticeship	Apprenticeship
Level 3 qualifications	2 or more A levels or VCEs, 4 or more AS levels, Higher School Certificate, Progression or Advanced Diploma, Welsh Baccalaureate Advance Diploma, NVQ level 3; Advanced GNVQ, City and Guilds Advanced Craft, ONC, OND, BTEC National, RSA Advanced Diploma
Level 4 qualifications or above	Degree (BA, BSc), higher degree (MA, PhD, PGCE), NVQ level 4 to 5, HNC, HND, RSA Higher Diploma, BTEC Higher level, professional qualifications (for example, teaching, nursing, accountancy)
Other qualifications	Vocational or work-related qualifications, other qualifications achieved in England or Wales, qualifications achieved outside England or Wales (equivalent not stated or unknown)

Source: 2021 Census

- 2.19 The figure below shows the highest qualification level of the working-age residents of Stafford Borough, compared to the regional and national equivalents as recorded in the 2021 Census. The data indicates that 35.1% of working-age residents in Stafford Borough have Level 4 or higher qualifications, notably higher than the figures for the West Midlands region (29.4%), and England (33.9%). Stafford Borough has fewer residents with no qualifications than is found regionally and nationally.

Figure 2.5 Highest qualification level of residents (2021)

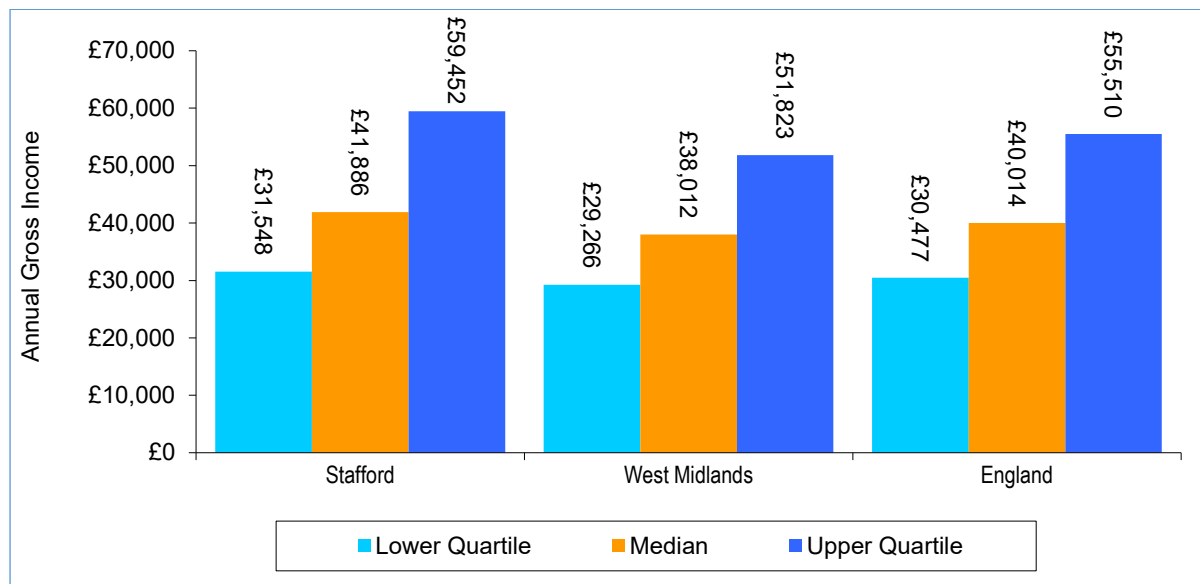


Source: Census, 2021

Income

- 2.20 Income is critical to the choice a household has when determining their accommodation. The mean earned gross income for full-time employees resident in Stafford Borough in 2025 was £47,736, according to the ONS Annual Survey of Hours and Earnings. In comparison, the regional figure was £44,091 and the national average was £48,490. It is important to note that these figures assess individual incomes rather than household incomes. It should also be noted that the median figures (set out in the figure below) provide a more appropriate average than the mean figure, as they are less influenced by extreme values.
- 2.21 The figure below shows that, at all points on the distribution, annual gross income in Stafford Borough is notably higher than the regional equivalents and slightly higher than the national equivalents (despite the mean income nationally being higher). In Stafford Borough there is a relatively large difference between higher earners and lower earners (in comparison to nationally).

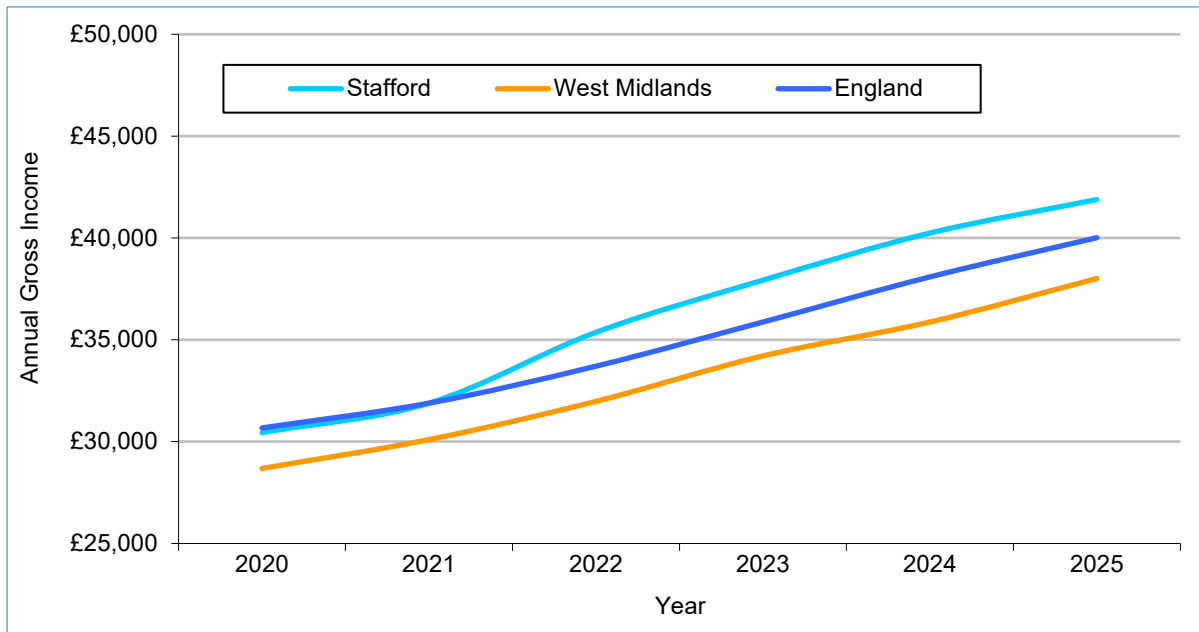
Figure 2.6 Annual gross income of full-time employed residents 2025



Source: ONS Annual Survey of Hours and Earnings (2025)

- 2.22 The figure below shows the change in the median income of full-time employees' resident in Stafford Borough, the West Midlands region and England since 2020. Stafford Borough has recorded the highest increase since 2020 (at 37.6%) followed by the West Midlands (32.5%) and England (30.4%).

Figure 2.7 Change in median annual income of full-time employed residents 2020-2025



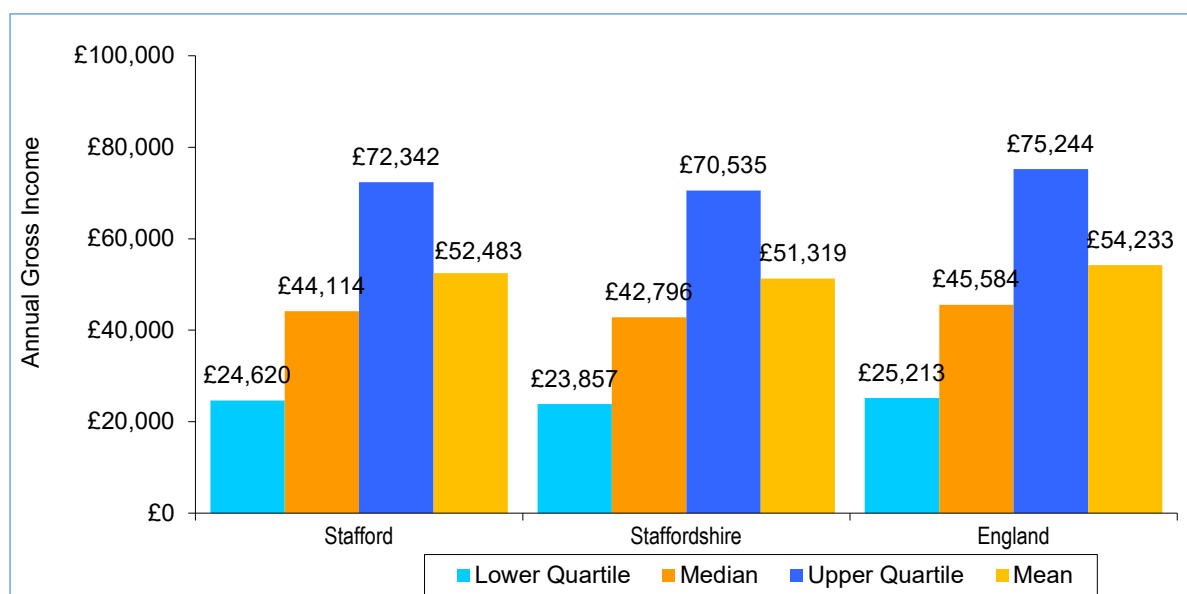
Source: ONS Annual Survey of Hours and Earnings (2020-2025)

Household income

- 2.23 CACI Paycheck⁸ estimates that the mean gross annual household income in Stafford Borough is £52,483, which is 3.2% below the equivalent for England (£54,223) and 2.3% above the figure for Staffordshire (£51,319). The figure below shows household income at various points on the income distribution for the Borough alongside the national and county-wide equivalents. The data indicates that households in Stafford Borough are slightly more affluent than equivalent county-wide households at all points on the income distribution, with this relative difference most distinct at the median level. Income levels within Stafford Borough are consistently just below national equivalents.

⁸ CACI is a commercial company that provides household income data.

Figure 2.8 Distribution of annual gross household income, 2025



Source: CACI Paycheck, 2025

Dwelling stock

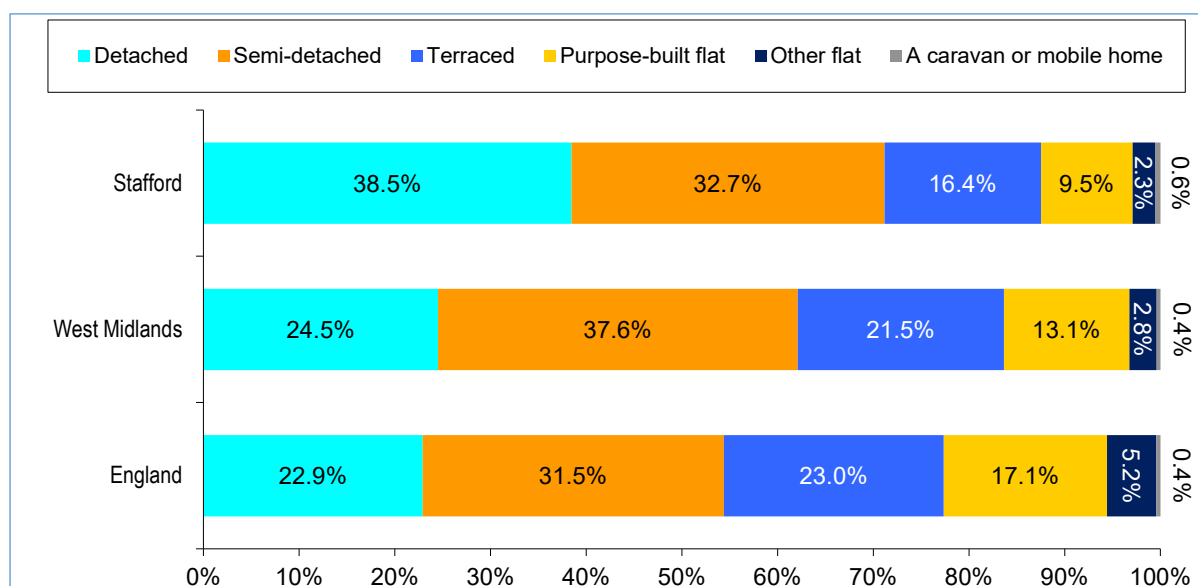
- 2.24 The Census indicates that there were 62,611 dwellings in Stafford Borough in 2021⁹. The number of dwellings in the Borough grew by 8.9% between 2011 and 2021 (some 5,101 dwellings). This growth is higher than that recorded regionally (the number of dwellings grew by 7.3% across the West Midlands between 2011 and 2021), and nationally (growth in dwellings of 8.5% over the same time period).
- 2.25 In 2021, some 4.1% of dwellings were empty or used as a second home, a lower vacancy rate than recorded for the West Midlands (4.8%) and England (6.0%). There was an increase in the vacancy rate recorded in the Borough in 2011 (3.4% of dwellings were empty or second homes at the time of the previous Census).

Accommodation profile

- 2.26 The figure below compares the type of accommodation in Stafford Borough in 2021 with that recorded for the West Midlands and England. Stafford Borough contains notably more detached houses than the regional and national averages with fewer terraced houses and flats. The most common property type in Stafford Borough is detached homes followed by semi-detached houses.

⁹ This is derived from table RM204 - Number of Dwellings. Not all these dwellings are occupied so there is a difference with the number of households recorded for Stafford Borough in the Census.

Figure 2.9 Dwelling type in Stafford Borough, West Midlands and England, 2021



Source: 2021 Census

- 2.27 The table below compares the size of accommodation (in terms of bedrooms) in Stafford Borough with the West Midlands and England. The table indicates that Stafford Borough has a greater proportion of homes with four or more bedrooms and a smaller proportion of one bedroom dwellings than the West Midlands and England as a whole. Overall, some 43.4% of homes contain three bedrooms.

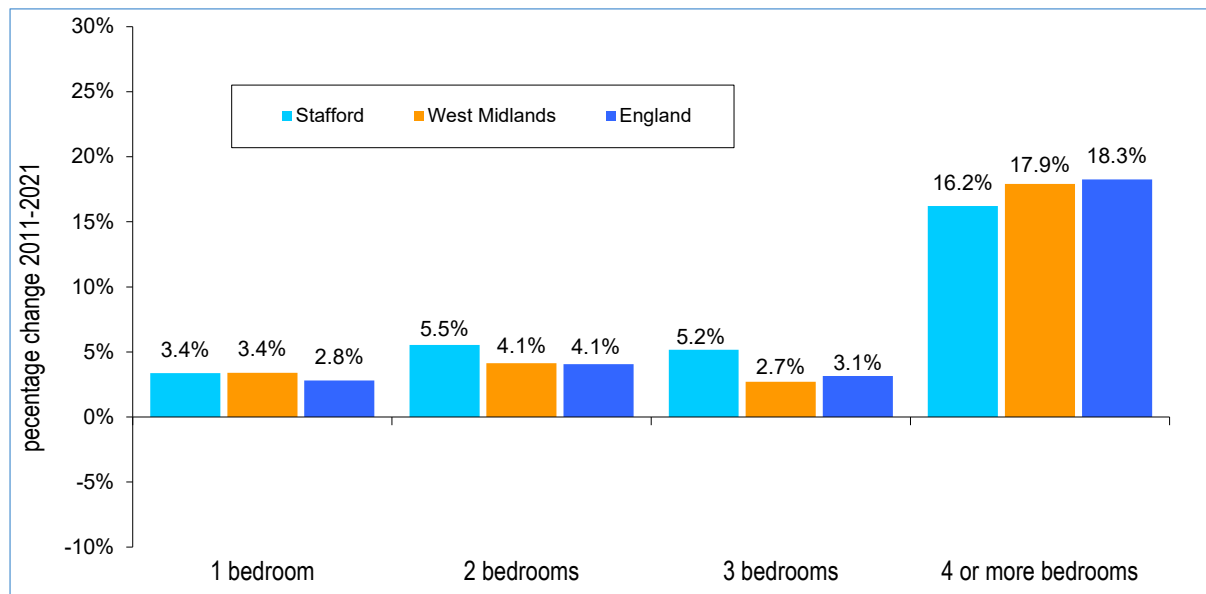
Table 2.6 Size of dwelling stock in Stafford Borough, West Midlands and England, 2021

Property size	Stafford Borough	West Midlands	England
1 bedroom	7.9%	9.7%	11.6%
2 bedrooms	22.4%	24.8%	27.3%
3 bedrooms	43.4%	45.6%	40.0%
4 or more bedrooms	26.3%	19.9%	21.1%
Total	100.0%	100.0%	100.0%

Source: 2021 Census

- 2.28 The figure below shows the change in the number of dwellings by number of bedrooms between 2011 and 2021. The figure shows that, in all areas, the number of four bedroom homes has increased the most and at a notably greater rate than any other property size. All other dwelling sizes have recorded a more modest growth.

Figure 2.10 Change in the number of homes by dwelling size 2011 and 2021

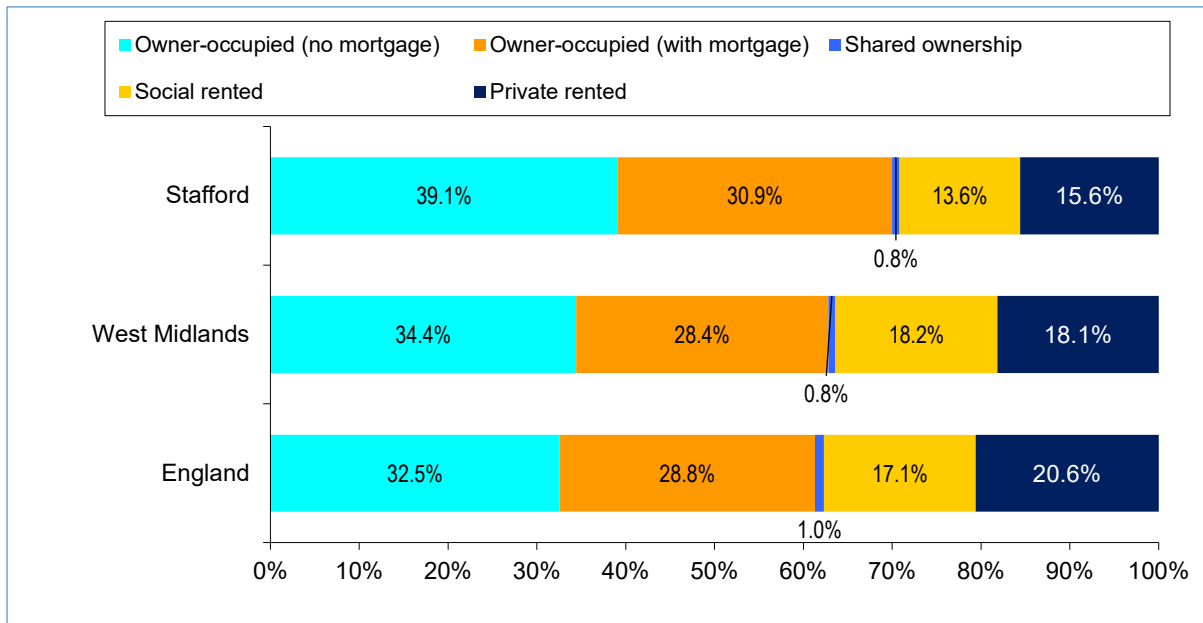


Source: 2011 and 2021 Census

Tenure

- 2.29 The figure below compares the tenure of households in Stafford Borough in 2021 with that recorded for the West Midlands and England. 39.1% of households in the Borough are owner-occupiers without a mortgage, compared to 34.4% in the region and 32.5% nationally. The proportion of owner-occupiers with a mortgage in Stafford Borough (31.7%) is also higher than both the regional (31.4%) and national average (28.8%). In Stafford Borough the proportion of households in Shared Ownership accommodation (at 0.8%) is the same as the regional figure but lower than the national equivalent (1.0%). Some 13.6% of households in Stafford Borough are resident in the Social Rented sector, lower than the figure for the West Midlands (18.2%) and England (17.1%). Both Shared Ownership and Social Rented accommodation can be considered as affordable housing. Finally, some 15.5% of households in Stafford Borough live in private rented accommodation, compared to 18.1% in the West Midlands and 20.6% in England. It is important to note that First Homes did not form a separate category in the 2021 Census, but where they existed, they would have been included in the owner-occupation (no mortgage) group.

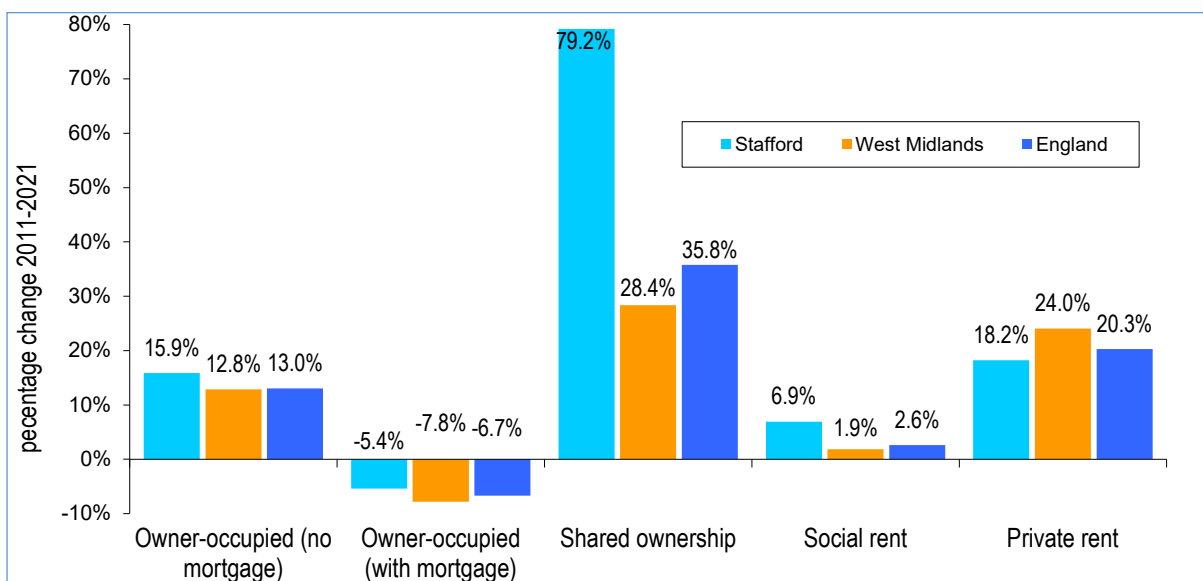
Figure 2.11 Tenure profile in Stafford Borough, West Midlands and England, 2021



Source: 2021 Census

- 2.30 The figure below shows the change in the size of each tenure between 2011 and 2021. In all areas, the private rented sector has increased dramatically and the number of owner-occupiers with no mortgage has also grown. In comparison, the number of owner-occupiers with a mortgage has decreased. The Social Rented sector has recorded a modest growth. The number of shared ownership homes has increased markedly in all areas, although from a very low base. Generally, the trends recorded in Stafford Borough align with the regional and national trends.

Figure 2.12 Change in number of households in each tenure 2011 to 2021

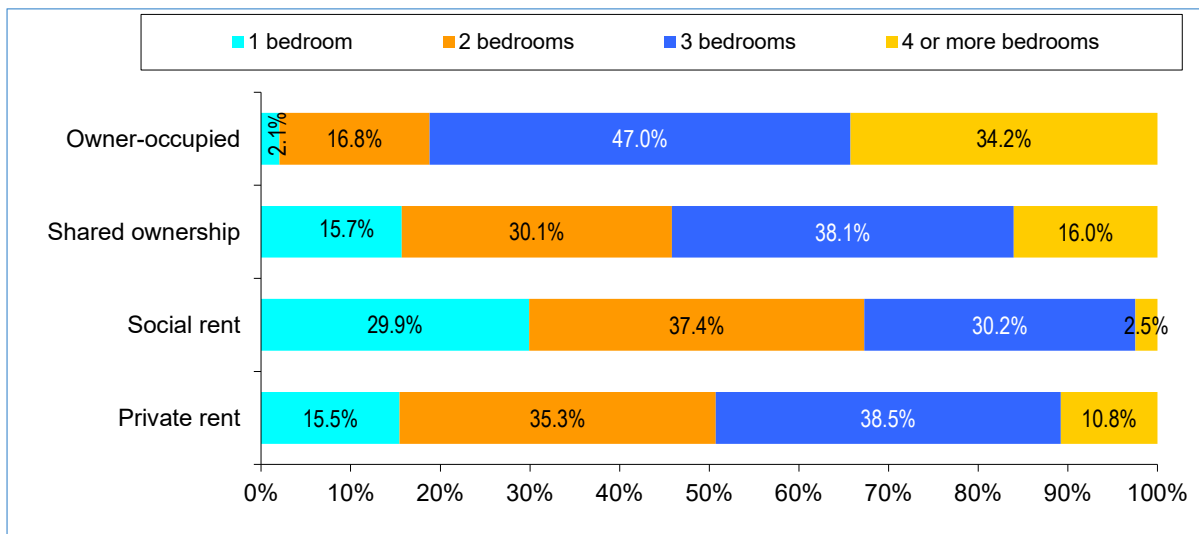


Source: 2011 and 2021 Census

Tenure by bedroom

- 2.31 Finally, it is useful to understand the size of accommodation within each tenure as recorded by the Census. This is shown in the figure below. In Stafford Borough, rented accommodation is smaller in terms of number of bedrooms, on average, than owned dwellings. This pattern is common across the country and reflects of the profile of dwellings built in each sector alongside the number of bedrooms in homes lost from the affordable stock through Right-to-Buy, rather than the aspirations of those in the different tenures. Generally, the private rented stock has more bedrooms than that recorded in the social rented sector.

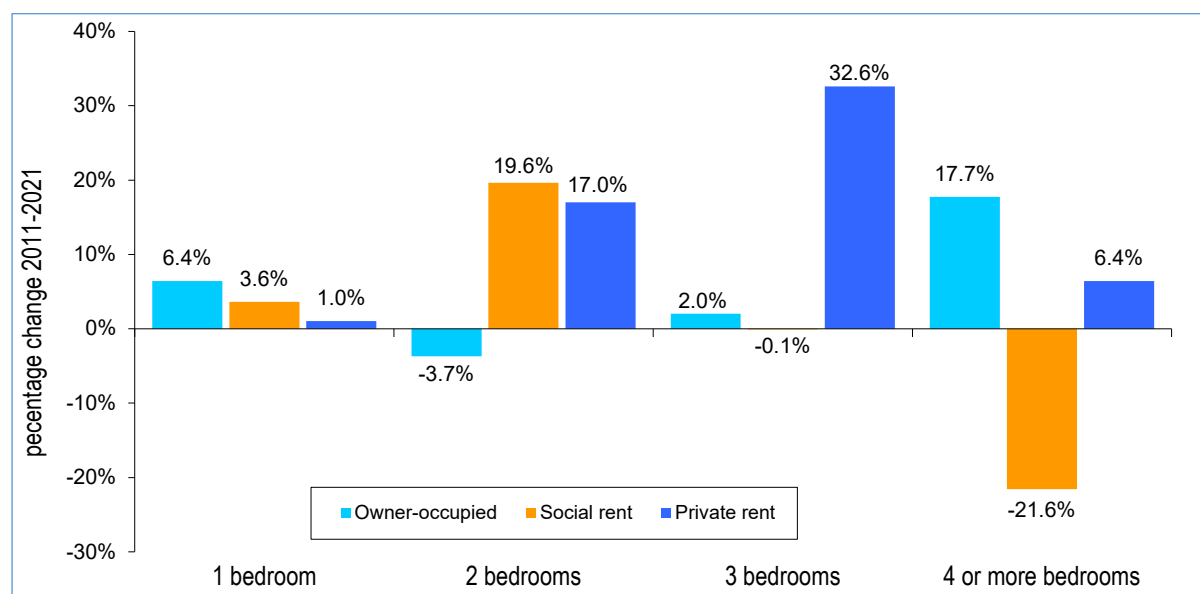
Figure 2.13 Dwelling size within each tenure in Stafford Borough, 2021



Source: 2021 Census

- 2.32 The figure below shows the change in the stock profile within each tenure in Stafford Borough between 2011 and 2021. The largest growth in the owner-occupied sector homes has been from homes with four or more bedrooms and there has been a reduction in the number of two bedroom dwellings in this tenure in Stafford Borough since 2011. The private rented sector has recorded growth across all property sizes, with the biggest increase in three bedroom accommodation. Growth in the social rented sector has been concentrated amongst two bedroom homes (with a smaller growth recorded in the number of one bedroom dwellings in this tenure). The number of four bedroom social rented homes in Stafford Borough has reduced substantially since 2011.

Figure 2.14 Change in the number of homes in Stafford Borough by tenure and dwelling size 2011 and 2021



Source: 2011 and 2021 Census

3. The cost and affordability of housing

- 3.1 An effective housing needs assessment is founded on a thorough understanding of local housing – what it costs and how this varies. This chapter initially considers the cost of market housing in Stafford Borough in a regional and national context. Subsequently, it assesses the entry-level costs of housing across the Borough. A comparison of the cost of different tenures will be used to identify the housing market gaps that exist. Finally, the chapter will report changes in affordability as well as the affordability of housing for different groups of the population currently.

Relative prices

- 3.2 The table below shows the average property price by dwelling type in 2025 in Stafford Borough, the West Midlands and England as a whole as presented by the Land Registry¹⁰. The overall average property price in Stafford Borough is 20.8% lower than the national figure and 1.6% lower than the figure for the West Midlands. Prices in Stafford Borough are lower than the regional and national equivalents across all property types.
- 3.3 The dwelling profile is not the same across the three areas of Stafford Borough, the West Midlands and nationally (with Stafford Borough having a greater proportion of sales of detached and a smaller proportion of flats than regionally or nationally), so a mix adjusted average has therefore been derived to work out what the average price would be were the dwelling mix in Stafford Borough and the West Midlands to be the same profile as is recorded across England. The mix adjusted average price indicates that equivalent properties in Stafford Borough are around 30.0% lower than those found nationally and 9.5% lower than those across the West Midlands as a whole.

¹⁰ <http://landregistry.data.gov.uk/app/standard-reports/report-design?utf8=%E2%9C%93&report=avgPrice>

Table 3.1 Average property prices* 2025

Dwelling type	Stafford Borough		West Midlands		England & Wales	
	Average price	% of sales	Average price	% of sales	Average price	% of sales
Detached	£393,250	38.6%	£442,003	27.1%	£500,708	25.1%
Semi-detached	£247,938	33.1%	£265,804	36.0%	£325,938	29.9%
Terraced	£201,184	20.9%	£219,610	26.8%	£302,173	28.7%
Flat	£134,558	7.5%	£157,464	10.1%	£312,097	16.3%
Overall average price	£285,713	100.0%	£290,221	100.0%	£360,782	100.0%
Mixed adjusted overall average price	£252,572	-	£279,180	-	£360,782	-

*This is the average price per sold property. Source: Land Registry (2026)

- 3.4 The average property price in Stafford Borough has risen by 14.7% over the last five years compared to an increase of 10.3% nationally and a growth of 16.3% across the region. The number of sales in Stafford Borough over this period has fallen by 37.0% compared to a decrease of 30.6% in England & Wales and a fall of 32.9% for the West Midlands.
- 3.5 The table below shows the average private rents by dwelling size in November 2025 in Stafford Borough, the West Midlands and England as recorded by the Office of National Statistics. The overall average rental price in Stafford Borough is 39.7% lower than the national figure and 10.2% lower than the figure for the West Midlands. The average rents in Stafford Borough have risen by 32.8% over the last five years, compared to an increase of 32.3% nationally and a growth of 34.3% across the wider region¹¹.

Table 3.2 Average private rents in November 2025 (price per month)

Dwelling size	Stafford Borough	West Midlands	England	Stafford Borough 2024*
One bedroom	£601	£692	£1,163	£695
Two bedroom	£752	£861	£1,299	£875
Three bedroom	£929	£1,020	£1,447	£975
Four bedroom	£1,297	£1,452	£2,118	£1,400
Overall average rent	£858	£955	£1,422	-

Source: Office of National Statistics (2026), *Results of Rightmove survey conducted by the Council in December 2024

- 3.6 The Council have indicated that they feel that the ONS data presented underestimates the actual level of private rents in Stafford Borough. They have provided figures that they obtained

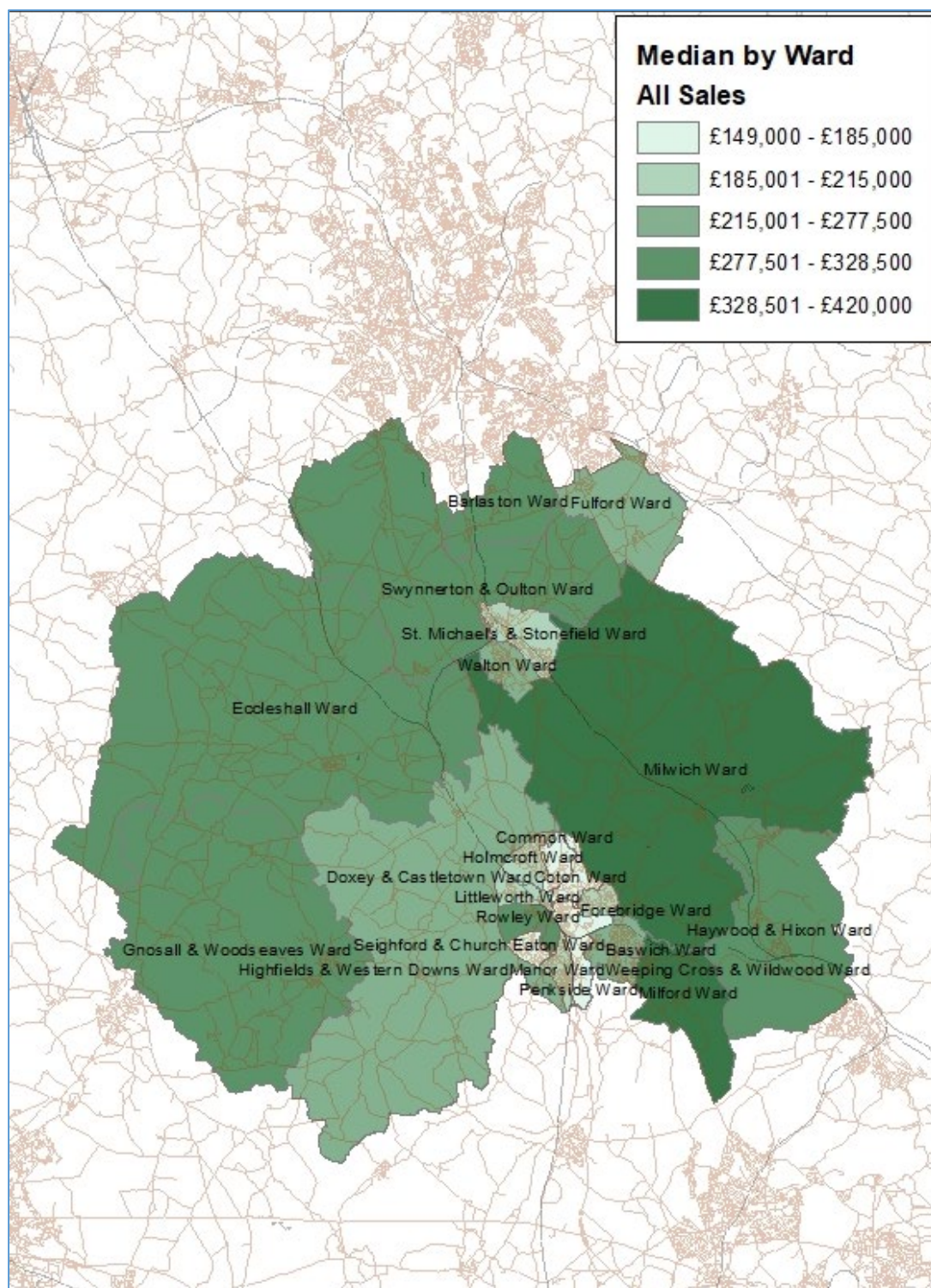
¹¹ This is the change in mean overall rents.

in December 2024, which they believe to be more accurate and highlight the difference with what is recorded by the ONS. These are presented in the final column in the table above. The data recorded by the ONS is however retained as this is the only secondary source that provides the detail at all the relevant geographies and it is useful to compare the situation in Stafford Borough with the regional and national picture.

The cost of housing

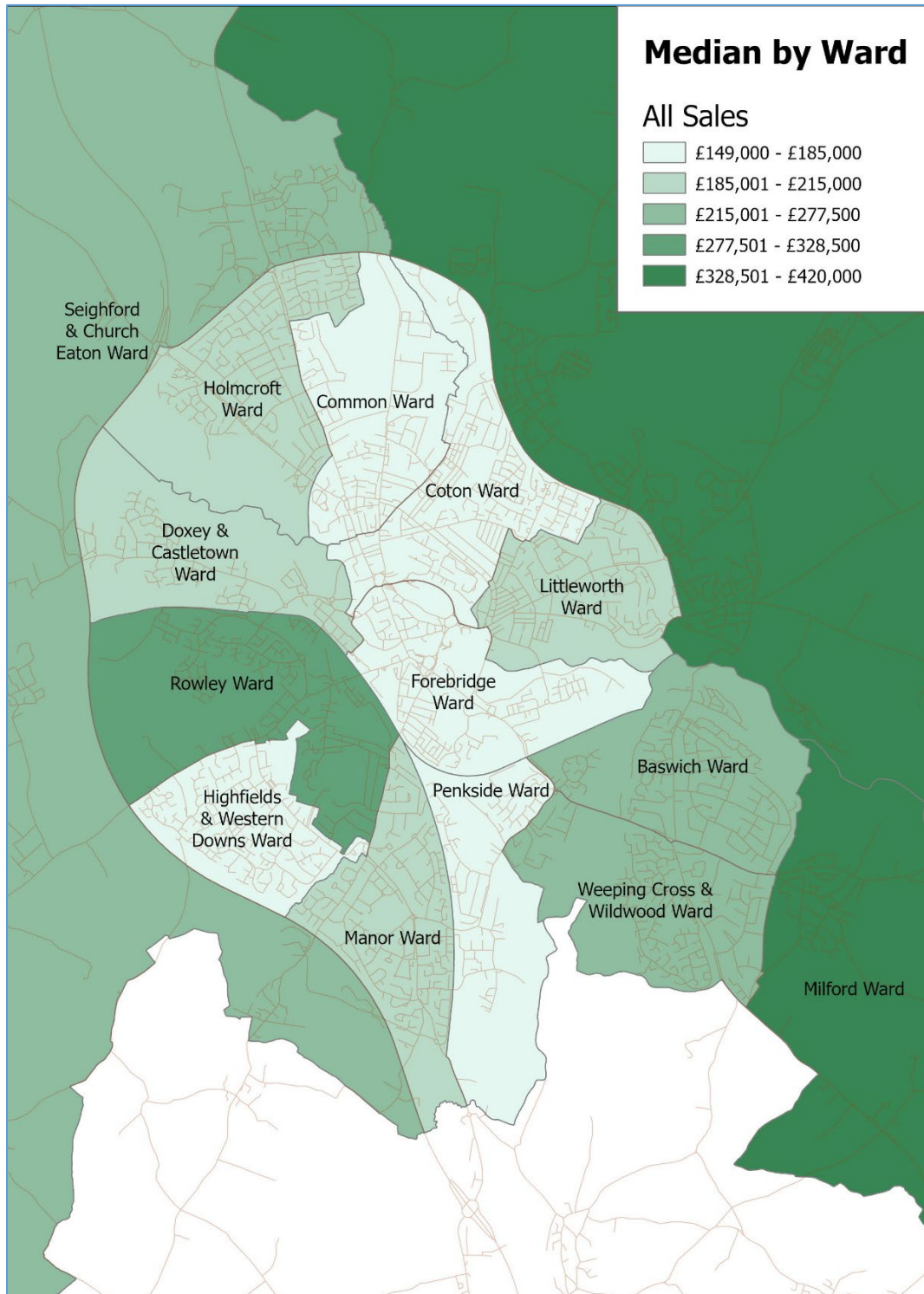
- 3.7 To fully understand the affordability of housing within an area, it is necessary to collect data on the cost of housing by number of bedrooms. This ensures that it is possible to assess the ability of households to afford market housing of the size required by that particular household. No published secondary data contains this information at a local authority level. As part of this study a price survey was undertaken to assess the current cost of market (owner-occupied and private rented) and affordable housing in Stafford Borough. At the time of the price survey there were over 900 homes advertised for sale, and over 250 properties available to rent in Stafford Borough, providing a suitably large sample size for this process. The figure below (which is split into a Borough-wide map and then a zoomed in excerpt of the area of Stafford town) shows the variations in the cost of housing across the Borough and illustrates that there is some variation, with prices generally slightly cheaper in Stafford town and also Stone, with the most expensive area being in the rural parts to the east of the Borough.

Figure 3.1a Variation in median sales prices in Stafford Borough by ward 2023 to 2025



Source: Land Registry (June 2025). The data covers transactions recorded at the Land registry from 1st December 2023 to 1st December 2025. © Crown Copyright 2025. Contains Ordnance Survey data © Crown Copyright 2025 and Database Right 2025. Contains public sector information licensed under the Open Government Licence v 3.0

Figure 3.1b Variation in median sales prices for wards in Stafford town 2023 to 2025



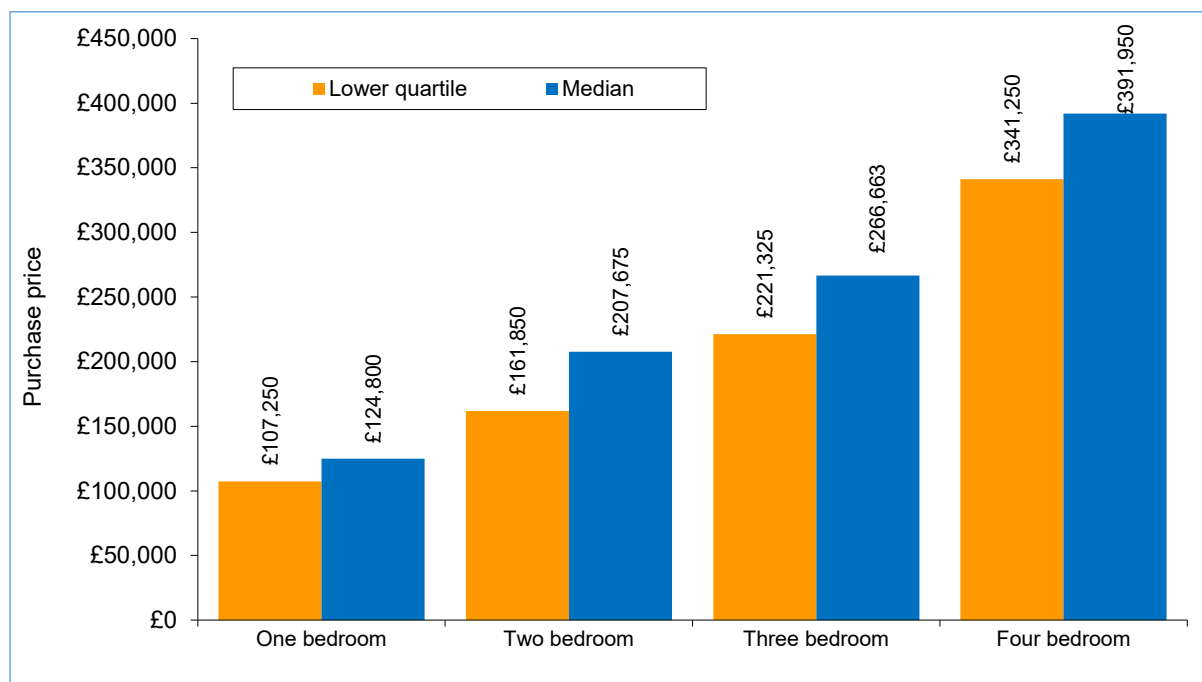
Source: Land Registry (June 2025). The data covers transactions recorded at the Land registry from 1st December 2023 to 1st December 2025. © Crown Copyright 2025. Contains Ordnance Survey data © Crown Copyright 2025 and Database Right 2025. Contains public sector information licensed under the Open Government Licence v 3.0

3.8 Median property prices by number of bedrooms were obtained in the Borough via an online search of non-newbuild properties advertised for sale during December 2025. The results of

this online price survey are presented in the figure below. The prices recorded include a discount to reflect that the full asking price is not usually achieved (with sales values typically 2.5% lower). Entry-level property prices are also presented. In accordance with the PPG, entry-level prices are based on lower quartile prices (paragraph 021 Reference ID: 2a-021-20190220). This lower quartile price reflects the cost of a home in suitable condition for habitation, some of the properties available in the lowest quartile are sub-standard and will require modernisation and updating which will add further expense to the purchase price.

- 3.9 The figure indicates that entry-level prices in the Borough range from £107,250 for a one bedroom home up to £341,250 for a four-bedroom property. Median prices are generally around 15-30% higher than entry-level prices. In terms of market availability, the analysis showed that three-bedroom properties are most commonly available to purchase in Stafford Borough, with four-bedroom homes the next most widely available. The smallest supply is of one-bedroom homes or studios. Through the stakeholder process the Council have indicated that the relatively small supply of one bedroom homes for sale resonates with their experience from the housing register and homelessness. They have indicated that 70% of demand the Council receive through housing options is for single person accommodation.

Figure 3.2 Property prices by size in Stafford Borough



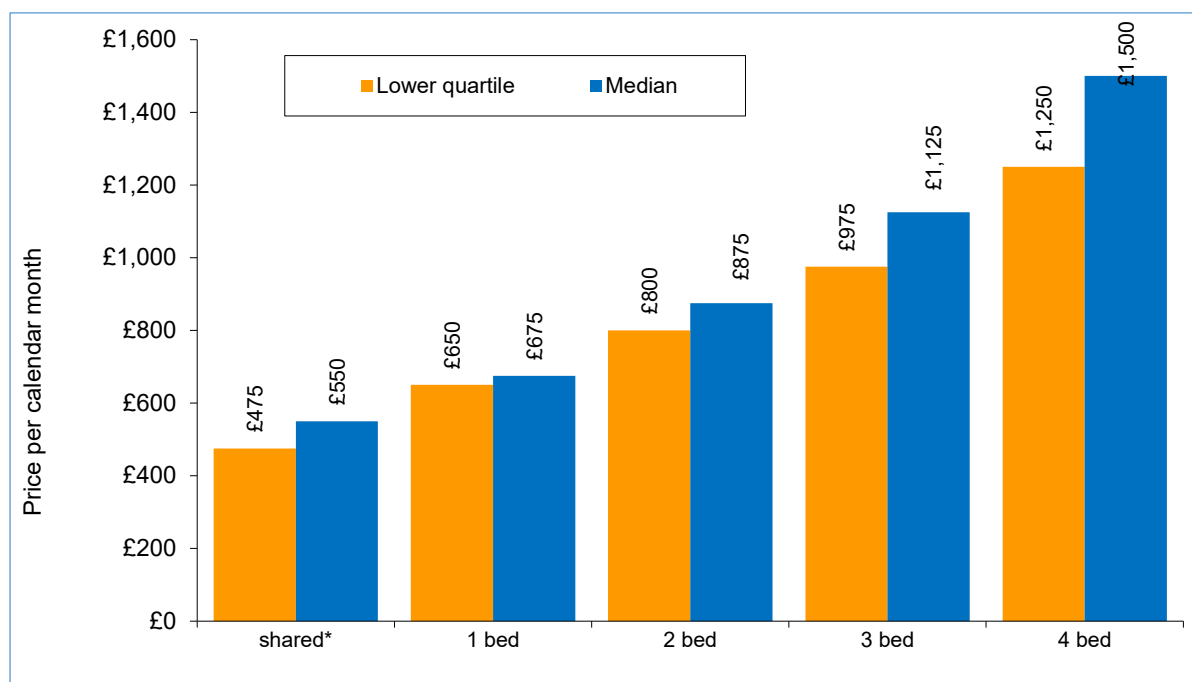
Source: Online estate agents survey (December 2025)

Private rents

- 3.10 The entry-level and median price for private rented accommodation by property size across the whole of Stafford Borough is presented in the figure below. The figure also includes the cost of a shared room within the private rented sector. Entry-level rents range from £650 per month for a one-bedroom home, up to £1,250 per month for a four-bedroom property. The profile of properties available is somewhat different to that for purchase, with a greater proportion of one and two-bedroom homes available to rent in the Borough. The Council have

indicated that the rent levels set out in the figure below here correspond with their experience of the local housing market.

Figure 3.3 Private Rents by size in Stafford Borough



* Shared is a room in a shared dwelling. Source: Online estate agents survey (December 2025)

Social and Affordable Rents

- 3.11 The cost of Social and Affordable Rented accommodation by dwelling size in Stafford Borough can be obtained from the Regulator of Social Housing's Statistical Data Return dataset¹². The table below sets out the cost of Social and Affordable Rented dwellings in Stafford Borough. The costs are significantly below those for private rented housing, particularly for larger homes, indicating a significant gap between the Affordable Rented and market sectors.

Table 3.3 Average Social and Affordable Rented costs (per month)

<i>Bedrooms</i>	<i>Social rent</i>	<i>Affordable Rent</i>
One bedroom	£413	£470
Two bedrooms	£471	£570
Three bedrooms	£488	£675
Four bedrooms	£538	£744

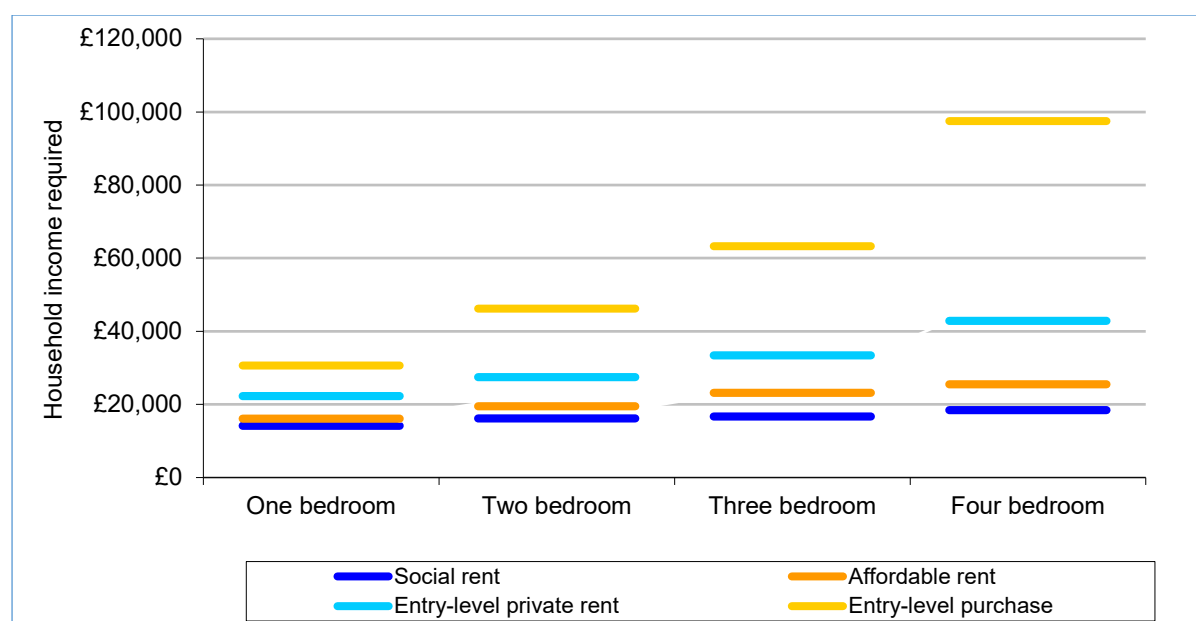
Source: Regulator of Social Housing's Statistical Data Return (2025)

¹² <https://www.gov.uk/government/statistics/private-registered-provider-social-housing-stock-and-rents-in-england-2024-to-2025>

Analysis of housing market 'gaps'

- 3.12 Housing market gaps analysis has been developed to allow comparison of the costs of different tenures. The figure below shows the housing ladder that exists for different sizes of property. The housing ladder is illustrated by comparing the different types of housing in terms of the income required to afford them.
- 3.13 To do this, the entry-level property price (set out in Figure 3.2) has been divided by 3.5¹³ to get an annual income figure (to reflect the likely minimum income required to be granted a mortgage on the property) and multiplied the annual rent by 2.85714 to produce a comparable figure. This latter step was carried out for Social Rents and Affordable Rents (set out in Table 3.3) and lower quartile / entry-level private rents (set out in Figure 3.3). These approaches assume a household spends no more than 35% ($1/35 = 2.85714$) of gross household income on rent.
- 3.14 This figure of 35% is used as this reflects current practice in the market. Figure 3.4 shows a comparison of the indicative income requirements per household for different types of housing. Measurement of the size of the gaps between these 'rungs of the ladder' helps assess the feasibility of households moving between the tenures – the smaller the gaps, the easier it is for a household to ascend the ladder.

Figure 3.4 Household income required to access housing in Stafford Borough, by number of bedrooms



¹³ The most recent data available from the Bank of England suggests that the multiple of 3.5 for owner-occupation is most appropriate. (<https://www.bankofengland.co.uk/-/media/boe/files/statistics/mortgage-lenders-and-administrators/mlar-longrun-detailed.xlsx?la=en&hash=C19A1AC6C462416B0DA71926A744233793B8049B> (table 1.31)).

Source: Online survey of property prices (December 2025); Regulator of Social Housing's Statistical Data Return (2025)

- 3.15 For all dwelling sizes, the gap between Affordable Rent and entry-level private rent is smaller than the gap between entry-level private rent and entry-level home ownership. The gaps for four bedroom accommodation are large; an additional £17,350 per year is required to access a four bedroom entry-level private rented home over the cost of a four bedroom Affordable Rented property, with a further £54,650 in household income required to move to an owner-occupied home (the gap between Social Rent and Affordable Rent is £7,050 in comparison).
- 3.16 Table 3.4 shows the size of the gaps for each dwelling size in Stafford Borough, for example, three-bedroom entry-level private rents in the Borough are 44.5% higher (in terms of income required) than the cost of Affordable Rented. The notable gap recorded between Affordable Rents and entry-level private rents for most dwelling sizes indicates that intermediate housing could potentially be useful for many households. The large gap between entry-level private rents and entry-level purchase indicate notable potential demand for part-ownership products for households (particularly for three and four bedroom properties). The notable gap between Social Rent and Affordable Rent emphasises that these two are catering to different parts of the affordable tenure needs.

Table 3.4 Scale of key housing market gaps

<i>Property size</i>	<i>Social Rent < Affordable Rent</i>	<i>Affordable Rent < entry-level private rent</i>	<i>Entry-level rent < entry-level purchase</i>
One bedroom	13.7%	38.4%	37.5%
Two bedrooms	21.0%	40.4%	68.6%
Three bedrooms	38.3%	44.5%	89.2%
Four bedrooms	38.3%	68.0%	127.5%

Source: Online survey of property prices (December 2025); Regulator of Social Housing's Statistical Data Return (2025)

- 3.17 During the stakeholder engagement process, the Council highlighted that household debt, alongside income, is an important factor in assessing the ability of households to access housing. There is, however, no comprehensive data source that captures the full profile of household debt (or savings) across Stafford Borough. To provide some insight, the Council supplied information from Citizens Advice on the clients they supported in Stafford Borough during the first three quarters of the 2025/26 financial year.
- 3.18 In total, 735 clients received assistance. Notable figures include:
- 33 clients supported with rent arrears, with an average arrear of £1,640
 - 82 clients supported with council tax debt, with an average debt of £1,395
 - 88 clients supported with credit card debt, with an average debt of £2,900
- 3.19 These figures represent only a snapshot of all households and cannot be incorporated into the wider modelling. However, they provide useful context and illustrate the extent to which debt can constrain household choices and affect their ability to secure suitable housing.

Intermediate products

- 3.20 A range of intermediate options are potentially available for households in Stafford Borough, the costs of these are profiled below.

Intermediate Rent / Rent-to-Buy

- 3.21 Rent-to-Buy is a route to home ownership where homes are let to working households at an Intermediate Rent (i.e. less than the full market rent) to give them the opportunity to save for a deposit to buy their first home. It is planned that, by landlords providing a discounted rent for tenants for a minimum of 5 years, they will have sufficient time to acquire a deposit so that they may purchase the home. It is set out that the Intermediate Rent must not exceed 80% of the current market rent (inclusive of service charge), however the product is distinct from Affordable Rent which is available to tenants on the same basis as Social Rent. Affordable Rent offers the same tenancy situation as Social Rent (and both are available from Council's directly or from RSLs), however Social Rents are set through the national rent regime whilst Affordable Rent is based on the value of local market rents, and therefore are more expensive and vary more by locality than Social Rents. Although the availability of Rent-to-Buy in the area is extremely limited currently, its potential suitability for households can be tested by modelling its theoretical cost.
- 3.22 The table below sets out the costs of Intermediate Rent in Stafford Borough, presuming that the rent is set at 80% of median private rents. The table shows that for all dwelling sizes, Intermediate Rent is cheaper than entry-level private rent and can be considered an affordable product. In all cases, it is also more expensive than the Affordable Rent currently charged within Stafford Borough.

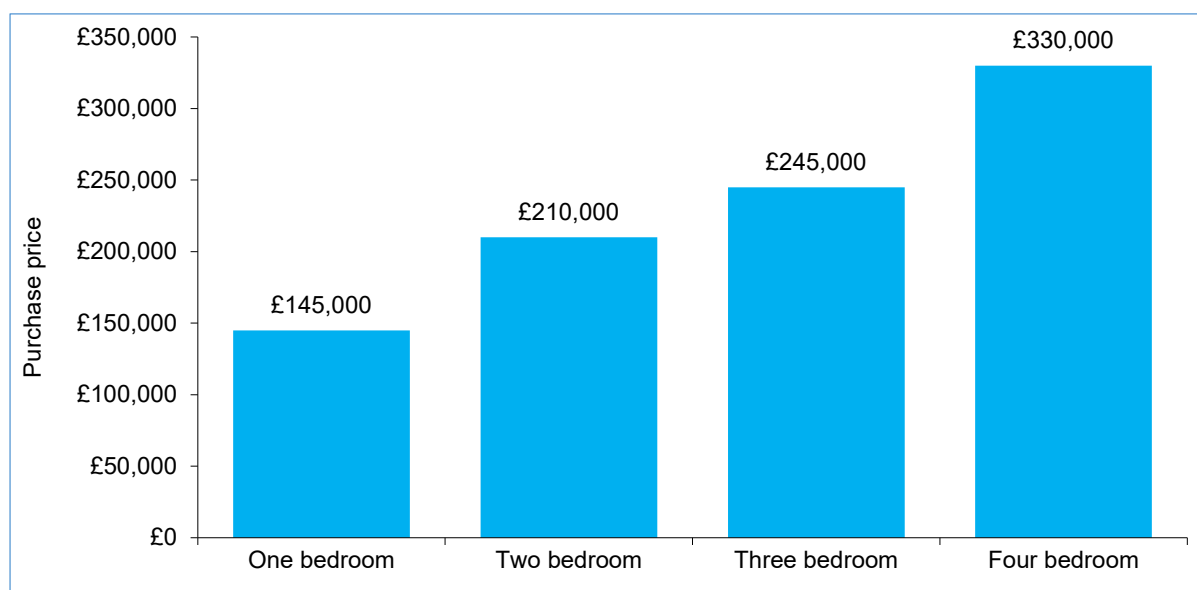
Table 3.5 Estimated cost of Intermediate Rent within Stafford Borough (monthly cost)

<i>Bedrooms</i>	<i>Intermediate Rent</i>	<i>Entry-level private rent</i>	<i>Affordable Rent</i>
One bedroom	£540	£650	£470
Two bedrooms	£700	£800	£570
Three bedrooms	£900	£975	£675
Four bedrooms	£1,200	£1,250	£744

Source: Online survey of property prices (December 2025); Regulator of Social Housing's Statistical Data Return (2025)

- 3.23 The remainder of the intermediate products profiled are principally available as a new home (whilst some products are available for resale, this supply is very limited). It is therefore useful to set out the purchase price of newbuild dwellings in Stafford Borough at the time of the price survey. These are set out in the figure below.

Figure 3.5 Average Newbuild Home Prices by Bedrooms



Source: Online estate agents survey (December 2025)

Shared Ownership

- 3.24 The table below presents the estimated costs of Shared Ownership housing in Stafford Borough as obtained from the online estate agent survey. The open market values are based on newbuild prices set out above. The monthly costs of purchasing the property with a 40% equity share and a 25% equity share, reflecting options available through local Registered Providers. The monthly costs are based on a 30-year repayment mortgage with an interest rate of 4.59%¹⁴ paid on the equity share owned and a rent payable at 2.75% on the remaining equity (i.e. the part of the house not purchased). The table shows that a 25% equity share Shared Ownership home and a 40% equity share Shared Ownership home are cheaper than entry-level private rented housing for all dwelling sizes.

Shared Equity

- 3.25 Shared Equity is a product similar to Shared Ownership that is typically offered by the private sector mortgage companies who share the equity with the mortgagee rather than by Registered Providers. With Shared Equity a mortgage is offered on the equity owned but with no rent due on the remaining equity. The typical proportion of the equity sold for a shared equity product is 75%. The monthly costs of purchasing a Shared Equity property with a 75%

¹⁴ This interest rate is available as a five-year fixed product to potential homeowners with a high loan to value ratio currently. It is also a rate with no additional product fee associated with it. Whilst there are lower interest rates available for those with lower loan to value ratios this report is principally assessing households looking to purchase a home for the first time who are likely to have higher loan to value ratios. Lower interest rates are available for those choosing a shorter fixed-term period. However, the use of a five-year period provides a known cost for households becoming owners for a good amount of time.

equity share are set out in the table below. The monthly costs are based on a 30-year repayment mortgage with an interest rate of 4.59% paid on the equity share owned.

- 3.26 Shared Equity accommodation with a 75% equity share is more expensive than entry-level accommodation for one, two and four bedroom homes, however it is cheaper than both entry-level private rent and entry-level home ownership for three bedroom home ownership. It is also more expensive than all sizes of Shared Ownership accommodation.

Table 3.6 Estimated cost of intermediate housing in Stafford Borough (monthly cost)

<i>Bedrooms</i>	<i>Shared Ownership – 40% equity*</i>	<i>Shared Ownership – 25% equity*</i>	<i>Shared equity*</i>	<i>Entry-level private rent</i>	<i>Entry-level owner-occupation**</i>
One bedroom	£495	£434	£554	£650	£547
Two bedrooms	£717	£629	£803	£800	£825
Three bedrooms	£836	£733	£936	£975	£1,128
Four bedrooms	£1,126	£988	£1,261	£1,250	£1,739

*These figures do not include any service charge that may be applied for flats. **The monthly cost of entry-level owner-occupation presuming a 30-year repayment mortgage with an interest rate of 4.59%. Source: Online estate agents survey (December 2025)

First Homes

- 3.27 In May 2021, the Government published the First Homes Guidance¹⁵. First Homes are an initiative to help deliver discounted homes to local people. They are intended to be newly built properties sold with a discount of at least 30% below market value. No interest is paid on the un-bought equity, rather, when the home is sold on in the future, it will be available at the same proportion of discount for which it was originally bought. First Homes are subject to price caps – outside of London a First Home cannot be sold for more than £250,000 (once the discount has been applied). The cap only applies to the first time that a First Home is sold – it does not apply to subsequent sales of the property.
- 3.28 Local Planning Authorities can set specific local connection restrictions provided they are evidenced; however, these restrictions should only apply for the first three months the property is available for sale, to ensure First Homes do not remain unsold. First-time buyers are the target market for this product and this group is identified using the same definition that is used for Stamp Duty Relief for First-Time Buyers as set out in the Finance Act 2003. However, mechanisms also exist to help prioritise members of the armed forces and key workers.
- 3.29 Whilst the product is available to those with notable savings levels, First Homes can only be purchased using mortgage finance or equivalent which covers at least 50% of the purchase value. The product is not suitable for investors as a First Home can only be bought if it is the

¹⁵ <https://www.gov.uk/guidance/first-homes>

buyer's only home. Outside of London, households acquiring a First Home cannot have an income over £80,000. Whilst the Government does allow Local Planning Authorities to set lower income caps where the need and viability of this option can be evidenced, these local caps are time limited to the first three months that the property is for sale.

- 3.30 Under the previous NPPF regime there was an expectation that First Homes would represent a minimum of 25% of all affordable housing units secured through developer contributions. This requirement is no longer in place and there is no preference for any form of affordable accommodation within the current guidance; the proposed mix should represent the need for affordable housing that exists locally. As footnote 31 of the December 2024 NPPF notes *'Delivery of First Homes can, however, continue where local planning authorities judge that they meet local need.'*
- 3.31 The guidance is clear that 30% is the minimum level of discount applied, however Local Planning Authorities will *'be able to require a higher minimum discount of either 40% or 50% if they can demonstrate a need for this'*¹⁶. It is useful therefore to understand whether a larger discount would be required in Stafford Borough currently. This is presented in the table below.
- 3.32 The table suggests that a 30% discount will be sufficient to ensure newbuild properties are notably cheaper than entry-level owner-occupation for all dwelling sizes and will therefore address a gap in the housing market locally. The costs of a First Home also fall within the cap level of £250,000. The Council should apply a discount of 30% for one and two bedroom accommodation. A First Home with a 30% discount will address a gap in the housing market in Stafford Borough.

Table 3.7 A comparison of the potential price of a First Home with entry-level owner-occupation

<i>Bedrooms</i>	<i>Newbuild prices</i>	<i>Newbuild prices with a 30% discount</i>	<i>Entry-level owner-occupation</i>
One bedroom	£145,000	£101,500	£107,250
Two bedrooms	£210,000	£147,000	£161,850
Three bedrooms	£245,000	£171,500	£221,325
Four bedrooms	£330,000	£231,000	£341,250

Source: Online survey of property prices (December 2025)

Local Housing Allowance

- 3.33 Local Housing Allowance (LHA) is the mechanism for calculating Housing Benefit and the housing element of Universal Credit outside of the Social Rented Sector. It is designed to assist people in their ability to pay for their housing, however there is a limit as to how much financial assistance will be provided dependent on the location and size of the property. The

¹⁶ Paragraph: 004 Reference ID: 70-004-20210524

LHA cap sets out what this maximum limit for the Broad Rental Market Area (BRMA) in which the claim is made as determined by the Valuation Office Agency. If the rent charged is in excess of this cap, it is the responsibility of the household to pay the shortfall.

- 3.34 The table below sets out the monthly LHA caps that apply in Stafford Borough, which is covered by three BRMAs – the Mid Staffs BRMA covers the majority of the Borough, whilst the far western part of Stafford Borough (west of Adbaston) is in the Shropshire BRMA and the far north of the Borough (north east of Barlaston) is in the Staffordshire North BRMA. The LHA caps in the Mid Staffs and Shropshire BRMAs are very similar, with the values in the Staffordshire North BRMA notably lower. A comparison with the Affordable Rent levels in Stafford Borough (set out in Table 3.3) indicates that the local Affordable Rents are currently cheaper than the LHA caps in both the Mid Staffs and Shropshire BRMA areas and more expensive than the LHA caps in the Staffordshire North BRMA (other than for four bedroom housing). A comparison with the entry-level private rents in Stafford Borough (set out in Figure 3.3) suggests that the LHA caps in the Mid Staffs BRMA are 20-25% lower than entry-level private rent. This means that households in receipt of the full LHA applicable in the private rented sector are likely to need additional income sources to be able to pay for their rent.
- 3.35 Within the stakeholder consultation, Stafford Borough Council advised that the Homelessness and Rough Sleeper Strategy Evidence Review showed a 27.9% disparity between average private rents and LHA rate. This means that those in receipt of income related benefits would need to contribute on average 30% of their rent from their income-related benefits above what they would usually receive for housing related costs.

Table 3.8 Local Housing Allowance Cap (per month)

<i>Bedrooms</i>	Mid Staffs BRMA	Shropshire BRMA	Staffordshire North BRMA
Room in a shared dwelling	£351	£368	£301
One bedroom	£499	£474	£424
Two bedrooms	£623	£593	£479
Three bedrooms	£738	£723	£593
Four bedrooms	£992	£972	£798

Source: Valuation Office Agency (2025)

Affordability of housing

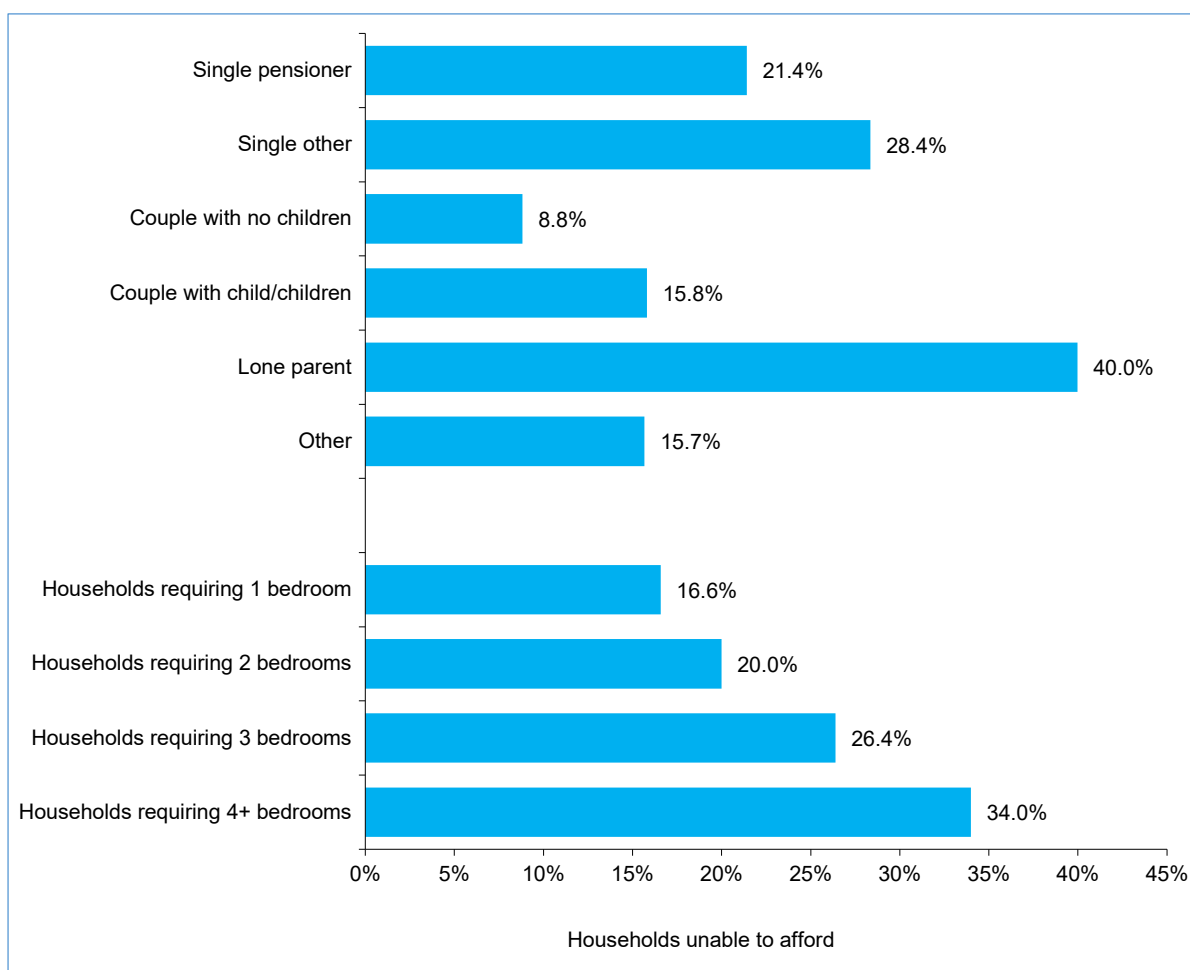
- 3.36 Assessing the affordability of market housing in an area is crucial to understanding the sustainability of the housing market. As discussed further in Chapter 4, the house price to workplace-based earnings ratio is currently (2025) 7.46 in Stafford Borough (with a figure over 5 indicating a market adjustment is required). In comparison, the affordability ratio in 2025 in the West Midlands was 6.80, whilst the national figure was 7.63. The affordability ratio in Stafford Borough has increased marginally from 7.45 since 2020. In comparison, over the same five-year period, the affordability ratio has reduced from 6.85 in the West Midlands and fallen from 7.86 nationally.

Affordability for specific household groups

- 3.37 The household income distribution referred to in Figure 2.8, differentiated by household type, can be used to assess the ability of households in Stafford Borough to afford the size of home that they require (according to the bedroom standard¹⁷). The entry-level cost of housing by bedroom size is presented in Figures 3.2 and 3.3, and the test is based on the affordability criteria discussed above.
- 3.38 The figure below shows the current affordability of households in Stafford Borough by household type and number of bedrooms required. This is the theoretical affordability of households, as the analysis considers all households regardless of whether the household intends to move. It is used to demonstrate the comparative affordability of different household groups for contextual purposes and does not represent information that the Council needs to plan against.
- 3.39 The data indicates that 40.0% of lone parent households in Stafford Borough would be unable to afford market housing (if they were to move home now). Single person households are also relatively unlikely to be able to afford market housing, whilst couple households without children are most likely to be able to afford market housing in the Borough. Households requiring a four-bedroom home are least likely to be able to afford this size of market housing in Stafford Borough.

¹⁷ This is the number of bedrooms that is required and is calculated depending on the age, sex and relationship status of the members to the household. A separate bedroom is allocated for each couple and any single person aged 21 or over. Any children aged 10-20 of the same sex is presumed to be able to share a bedroom as are each pair of children under 10 (regardless of gender). Any unpaired child aged 10-20 is paired, if possible, with a child under 10 of the same sex, or, if that is not possible, they are counted as requiring a separate bedroom, as is any unpaired child under 10.

Figure 3.6 Theoretical affordability of market housing*



*Percentage of households unable to afford both entry-level private rent and entry-level home ownership

4. Overall housing need

- 4.1 The NPPF requires that planning authorities should use the ‘Standard Method’ to establish the overall need for housing. The Standard Method was introduced in 2018 to allow a simple and transparent assessment of the minimum number of homes needed in an area. The full Standard Method was then set out within the PPG published in February 2019. In December 2024, the new Government published a new Standard Method to ensure the delivery of the Government’s ambition for 370,000 new homes per year, nationally. The new method has been designed to provide a figure that is more stable (as it does not fluctuate so much on an annual basis), is simple to calculate, and responds to the locations where housing is least affordable. The approach is still based on a standardised calculation using publicly available data. As set out in Paragraph 001 of the PPG¹⁸, *‘assessing housing need is the first step in the process of deciding how many homes need to be planned for.’*
- 4.2 This chapter describes the steps involved in the Standard Method, following the approach described in the PPG¹⁹. It is important to note that the use of the Standard Method is required. Unlike under the earlier iterations of the NPPF, the December 2024 NPPF does not include scope to deviate from the Standard Method except in very limited and specific circumstances (such as in a National Park in which not all the source data is available).
- 4.3 This does not mean that the Council cannot decide to pursue a figure higher than that indicated by the Standard Method, as Paragraph 2 of the PPG²⁰ indicates the Standard Method identifies *‘a minimum annual housing need figure and ensures that plan-making is informed by an unconstrained assessment of the number of homes needed in an area. It does not produce a housing requirement figure.’*
- 4.4 The latest approach is followed to calculate the housing need figure for Stafford Borough. This chapter sets out the ‘policy-off’ calculation of the Standard Method figure.

Step 1 – Setting the baseline

- 4.5 The baseline is set using the total existing housing stock for the area of the local authority sourced from the dwelling stock figures²¹ published annually by the Ministry of Housing, Communities and Local Government. The PPG indicates that a baseline annual growth of 0.8% of the existing stock of the area is appropriate, with the total from the most recent

¹⁸ Reference ID: 2a-001-20241212

¹⁹ All the steps are described in paragraph 004 (Reference ID: 2a-004-20241212).

²⁰ Reference ID: 2a-002-20241212.

²¹ [Dwelling stock \(including vacants\) - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/publications/dwelling-stock-including-vacants) Paragraph 005 of the PPG (Reference ID: 2a-005-20241212) states that the dwelling stock is used to set the baseline as ‘housing stock provides a stable and predictable baseline that ensures all areas, as a minimum, are contributing a share of the national total that is proportionate to the size of their current housing market.’

published data to be used. The most recent figures (published in May 2026) indicate that, as at the end of March 2025, there are 64,783 dwellings in Stafford Borough. Applying the proposed figure of 0.8% gives a baseline figure of 518. The table below sets out the results of Step 1 of the Standard Method.

Table 4.1 Calculating the baseline figure in Stafford Borough

<i>Local authority area</i>	<i>Totals dwellings in 2025</i>	<i>Baseline ratio</i>	<i>Baseline annual growth</i>
Stafford Borough	64,783	0.8%	518

Source: 2025 Dwelling stock figures (2026)

Step 2 – An adjustment to take account of affordability

- 4.6 The baseline figure produced in Step 1 is then be adjusted to reflect the affordability of the area using the most recent median workplace-based affordability ratios. Paragraph 006 of the PPG describes that an affordability ratio is applied, to direct more homes to where they are most needed and to ensure that people aren't prevented from undertaking employment opportunities by the prohibitive cost of housing in the area near their proposed workplace.
- 4.7 The PPG is also absolute that the affordability adjustment also accounts for past under-delivery as described in Paragraph 011 of the PPG²², which states that *'the standard method identifies the minimum uplift that will be required and therefore it is not a requirement to specifically address under-delivery separately.'*
- 4.8 An affordability adjustment is only required where the ratio is higher than 5 and *'for each 1% the ratio is above 5, the housing stock baseline should be increased by 0.95%.'* The full formula is detailed in the PPG:

$$\text{Adjustment factor} = \left[\frac{\text{five year average affordability ratio} - 5}{5} \right] * 0.95 + 1$$

- 4.9 The table below sets out the results of Step 2 of the Standard Method calculation for Stafford Borough. The baseline figure, adjusted to take account of the most recent five-year affordability ratios in the Borough, is 760.

²² Reference ID: 2a-011-20241212

Table 4.2 Adjusting to take account of affordability - Stafford Borough

<i>Five year average of affordability ratio (2021 to 2025) (a)</i>	<i>Adjustment factor $((a-5)/5)*0.95)+1$</i>	<i>Baseline figure</i>	<i>Baseline figure adjusted for affordability</i>
7.45	1.4655	518	760

Source: Ratio of median house price to median gross annual workplace-based earnings by local authority (2025)

Overall level of housing need

- 4.10 The final housing need in Stafford Borough, as assessed using the Standard Method, is **760** dwellings per year based on the current year, 2025-26. Paragraph 008 of the PPG²³ notes that whilst *‘the standard method may change as the inputs are variable..., local housing need calculated using the standard method may be relied upon for a period of 2 years from the time that a plan is submitted to the Planning Inspectorate for examination.’* The need figure will, however need to be recalculated if the Local Plan is not submitted in the current year.
- 4.11 As noted in Paragraph 012 of the PPG²⁴, this approach provides an annual figure which can be applied to a whole plan-period. The NPPF requires strategic plans to identify a supply of sites for 15 years from adoption. The Local Plan for Stafford Borough is intended to run to 2045. The modelling of the Local Housing Need will therefore be presented up to 2045 to facilitate this.
- 4.12 Paragraph 40 of the PPG²⁵ makes it clear that the Standard Method output represents a minimum starting point in determining the number of homes needed in an area and that an authority can choose to pursue a higher figure where that is appropriate.

A suitable baseline

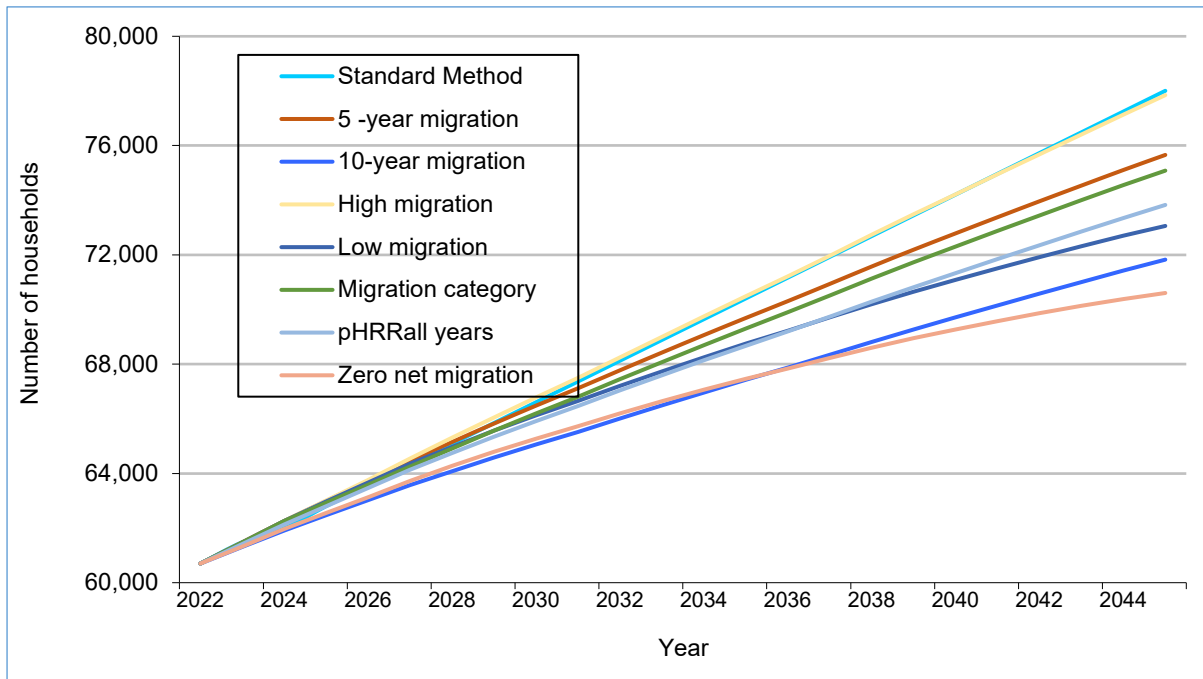
- 4.13 The figure of 760 is the final annual housing need figure in Stafford Borough. However, it is useful to compare the growth trajectory that it produces with the different scenarios in the recently published 2022-based household projections for the Borough. The figure below shows the projected household total in Stafford Borough for every year from 2022 through to the end of the modelling period in 2045. The figure shows the data recorded by the Standard Method is closest to the *high migration category* variant projection and is notably in excess of the *migration category* variant which the Office of National Statistics has been using as its baseline scenario. Household growth under the Standard Method is marginally higher than the high migration trend, but is notably higher than all other scenarios. It seems an achievable and realistic level of growth for which to plan.

²³ Reference ID: 2a-008-20241212

²⁴ Reference ID: 2a-012-20241212

²⁵ Reference ID: 2a-040-20241212

Figure 4.1 Projected number of households under different scenarios



Source: ONS 2022 household projections

Conclusion

- 4.14 The final housing need in Stafford Borough, as assessed using the Standard Method of December 2024, is 760 dwellings per year. The Standard Method will result in household growth broadly in line with the *high migration category* variant of the recently published 2022-based household projections.

5. Type and tenure of future housing needed

- 5.1 The requirement within paragraph 63 of the NPPF to disaggregate the local housing need figure to ‘*assess the size, type and tenure of housing needed for different groups in the community*’ is reiterated in Paragraph 17 of the PPG. This chapter describes the Long-Term Balancing Housing Markets (LTBHM) model which determines the future demand for housing by size and tenure based on the profile of the population derived within the local housing need calculation (set out in the previous chapter).
- 5.2 There are two stages to this process, the first is to disaggregate the local housing need, as derived in Chapter 4, to produce a population profile for the Borough at the end of the modelling period in 2045. The second process uses secondary data to model the future demand for housing arising from this future population and compare it with the current housing stock so that a profile of new accommodation required can be determined.
- 5.3 The demand modelling is described in more detail subsequently; however, this chapter initially presents the process for disaggregating the future local population. The change in the household composition indicated within these projections drives the size and tenure demand profiles generated by the model.

Disaggregating the local housing need

- 5.4 The application of the Standard Method local housing need figure of 760 for Stafford Borough will result in slightly higher household growth than in the *high migration category* variant of the 2022-based household projections. If these 760 homes per year are built, the number of households will be different to any of the official 2022-based household projections variants (as is shown in Figure 4.1). It is necessary to determine the profile of this household growth and disaggregate the total local housing need, using the Neil McDonald Statistical Solutions (NMSS) model,²⁶ so that appropriate accommodation can be provided for the whole population of Stafford Borough up to and including 2045.
- 5.5 The model takes as its starting point the 2024 sub-national population estimates, which are used to inform the population profile and household composition in Stafford Borough in 2025, the start of the modelling period. The 2022-based population projections are re-based to account for the population profile in Stafford Borough recorded in 2024 by the most recent population estimates. The demographic flows within the 2022-based population projections are then used to model the future population within Stafford Borough. The 2022-based household projections are used to convert the population into a household typology, by accounting for the population living in communal housing and disaggregating the household

²⁶ The model is detailed in Appendix 2.

population into household groups based on age of the household head and household composition.

5.6 The refreshed base-projections are then adjusted to align Stafford Borough's local housing need figure through two key modifications: firstly, an uplift to the household headship rates for young adults to increase household formation rates and secondly an increase in in-migration to the Borough. This process is described below:

a. The 2022-based household projections show lower headship rates for those aged under 30 compared with the 2018-based projections, with this especially marked in the 16-18 age group. While the 2022-based rates reflect recent trends and behaviours, the uplift implied by the Standard Method provides scope for higher household formation among younger adults—an outcome that is likely if the national population remains as projected but housing supply increases beyond projected household growth. The ONS notes that the headship rates used in the 2022 based household projections are constant²⁷ (as were the equivalent 2018 based headship rates). To reflect a more realistic increase in household formation, the model assumes that:

- For those aged 19–24 and 25–29, headship rates rise linearly from the 2025 rate in the 2022-based projections to the 2035 rate in the 2018-based projections, remaining at the 2018-based level thereafter.
- For those aged 16–18, where the gap between the two projection sets is larger, headship rates rise linearly from the 2025 2022-based rate to the average of the 2018- and 2022-based rates by 2035, remaining at this level thereafter.

These adjustments increase the number of households generated from the base population, but not sufficiently to meet the full level of growth required under the Standard Method.

b. The remaining difference between the revised household total and the annual growth required under the Standard Method is met by increasing in-migration to the Borough. The age and gender profile of these additional in-migrants is informed by the differences between the in-migrants recorded within the migration-category scenario and the high-migration variant in the ONS projections. This adjustment is applied annually:

- In-migration is increased each year until the Standard Method total is reached.
- The resulting population is then aged forward to the next year, with births, deaths, and migration flows applied.

27

<https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationprojections/methodologies/methodologyusedtoproducehouseholdprojectionsforengland2022based>

- In-migration is then increased again as needed to meet the Standard Method requirement for the following year, and so on.

5.7 This process creates a demographic model where total household growth in Stafford Borough over the plan-period aligns to the Standard Method figure of 760 new households per year.

Total future population in Stafford Borough

5.8 The table below sets out the age profile of the population in Stafford Borough in 2045 according to these population projections, in comparison to the age profile of the Borough at the start of the plan-period (2025). Those aged 75 or over are going to constitute a greater section of the population by the end of the modelling period – those aged 75 or over will rise from 17,545 in 2025 to 25,541 in 2045, an increase of 45.6%. Almost a third of all people in Stafford Borough in 2045 will be aged 60 or over, with over a quarter aged under 30.

Table 5.1 Age of projected population in Stafford Borough in 2045 compared with current age profile

Age	2025 Population	2025 Percentage	2045 Population	2045 Percentage
0-14	23,612	16.5%	24,667	14.6%
15-29	19,840	13.9%	22,367	13.2%
30-44	27,335	19.1%	32,933	19.4%
45-59	28,226	19.7%	34,836	20.6%
60-75	26,471	18.5%	29,027	17.1%
75+	17,545	12.3%	25,541	15.1%
Total	143,028	100.0%	169,372	100.0%

Economically active population

5.9 The disaggregated Standard Method projections indicate that Stafford Borough's core working-age population (those aged 16–64) will increase by 15,016 people between 2025 and 2045. To translate this population growth into an estimate of the active labour force, the analysis first applies the Office for Budget Responsibility's (OBR) labour market participation rates²⁸. As defined by the OBR, the "*participation rate is the proportion of the population that is active in the labour force – that is they are either employed or unemployed and actively looking for work*". The OBR published updated participation rates in May 2025, providing national projections for every single year of age from 16 to 90 for the period 2022–2073.

²⁸ <https://obr.uk/forecasts-in-depth/the-economy-forecast/labour-market/#participation>

- 5.10 To produce a locally relevant set of participation rates for Stafford Borough, these national projections are adjusted using Census 2021 data (table RM024), which records economic activity by age band at both national and local authority level. The difference between Stafford Borough's 2021 participation rates and the national equivalent is applied to the OBR projections, generating a Stafford Borough-specific set of projected participation rates.
- 5.11 These adjusted participation rates are then applied to the projected population aged 16–90 across the plan period. This ensures the modelling captures economic activity among older workers, reflecting national expectations that participation among older age groups will rise as the population ages and state pension ages increase. The modelling indicates that the labour force in 2045 will contain 16,609 more economically active people than in 2025²⁹. Of this increase, 13,974 are aged 16–64 (a 20.7% rise) and 2,635 are aged 65 and over (an 82.8% rise), highlighting the growing importance of older workers in the future labour market.
- 5.12 A final adjustment is made to account for unemployment. Applying Stafford Borough's most recent unemployment rate of 2.4% uniformly across all ages and years of the plan period results in an estimated 16,211 additional people in employment in 2045 compared with the start of the plan period. It is important to note that this figure does not take commuting patterns into account. Not all of these additional workers will be employed within Stafford Borough, and some residents of neighbouring areas will commute into the Borough. However, as outlined in Chapter 2, commuting is no longer a simple binary choice for most workers. Patterns of travel to work have changed significantly over the past five years, particularly with the rise of hybrid working. These shifts make it increasingly difficult to model future commuting behaviour with precision.

Household profile

- 5.13 This overall population projection is then converted into a household projection by:
- a. Removing from the population projection an estimate of those living in communal establishments such as residential care homes. This is done using the same assumptions as in the official projections. The resulting population is known as the household population.
 - b. Household formation rates are then applied to the household population to produce a household projection. The household formation rates are taken from the official 2022-based household projections with the adjustment for headship rates for those headed by someone aged under 30 as described above.
- 5.14 During stakeholder consultation, concerns were raised that the household formation rates may under-represent latent demand, particularly among younger and working households affected

²⁹ For context, it has been calculated that without the additional in-migration required to achieve the Standard Method household growth the total additional labour force increase would be 14,425 people, so there would be 2,155 fewer people active in the labour market in this scenario.

by affordability pressures and constraints within the private rented sector. The methodology applied in this assessment already results in higher household formation rates than those recorded in recent years, as outlined in the discussion as referenced in Appendix 3, Table A3.4, which helps to mitigate this risk to some extent. However, it is acknowledged that the approach may still underestimate the level of household formation that would be desired locally. If this is the case, a smaller increase in in-migration would be required to achieve the overall household growth implied by the Standard Method³⁰.

- 5.15 The table below sets out the number of households that will be resident in Stafford Borough in 2045 disaggregated by broad household type according to these projections. The 2025 household profile is also presented as a reference point, as 2025 is the base date for this model.

Table 5.2 Projected household population in Stafford Borough in 2045 by household type

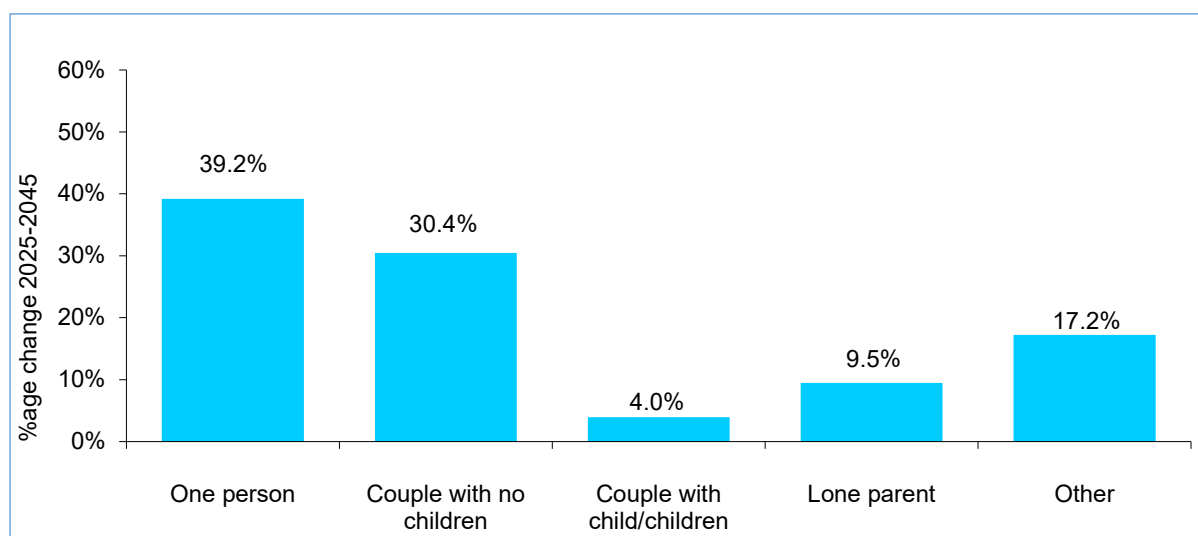
<i>Household type</i>	<i>2025 Number</i>	<i>2025 Percentage</i>	<i>2045 Number</i>	<i>2045 Percentage</i>
One person	18,754	29.9%	26,106	33.5%
Couple with no children	20,525	32.7%	26,775	34.3%
Couple with child/children	15,217	24.2%	15,819	20.3%
Lone parent	5,629	9.0%	6,163	7.9%
Other*	2,680	4.3%	3,141	4.0%
Total	62,805	100.0%	78,005	100.0%

*Other households include multi-generational households, student households, households of unrelated people sharing accommodation as well as other groups.

- 5.16 The figure below indicates the change in these household types that will occur between 2025 and 2045 in Stafford Borough. The data indicates that the largest growth will be in single person households followed by couple households with no children.

³⁰ In this situation the population growth within the Standard Method figure would be smaller, as more households would form from the existing population within the Borough. The profile of new accommodation required within the Standard Method would only be marginally different as the impact is relatively small compared to the totality of the full Standard method growth. There would be a requirement for slightly more private rented accommodation and slightly more smaller homes were household formation to further increase instead of more in-migration to the Borough.

Figure 5.1 Change in household structure in Stafford Borough, 2025 – 2045



Methodology of the demand model

- 5.17 The demand model uses secondary data to determine the future demand for housing by size and tenure as derived from the profile of households resident in the area at the end of the modelling period in 2045. It is based on both an understanding of the current stock of housing in the Borough, and also the occupation patterns of households in Stafford Borough and how they are changing (including the increasing need for a room to be available as a home office amongst the working population). It is driven by the changes projected to the composition of the population over the 20-year period, as set out above.
- 5.18 The Census provides information on the size (in terms of bedrooms) and tenure of accommodation in Stafford Borough in 2021. This has been adjusted to reflect the changes since 2021 to provide an accommodation profile in 2025.
- 5.19 The 2021 Census also provides detail on the occupational patterns of different household groups in Stafford Borough, which means that the profile of housing occupied by each household type can be determined. Rather than assuming the current usage patterns for each household type will apply to the future population of that household group, the model assesses the current trends in occupation patterns (recorded by the change in the tenure profile of each household type between the 2011 and 2021 Census in Stafford Borough, with the changes in the size of accommodation occupied within each tenure also accounted for), and models their continuation through to 2045. An affordability check is applied to ensure that this is a sustainable option. This approach is in line with the PPG.
- 5.20 A further adjustment is made to counter the existence of overcrowding, which the PPG indicates should be addressed. Households currently overcrowded will therefore be housed

in adequately sized accommodation within the model³¹. In terms of households where at least one resident is in work, it is presumed that an additional bedroom (beyond that implied by the bedroom standard) is required as a home office in 42.5% of households³². This means that the future housing stock will better reflect the requirements of the future population in the area.

- 5.21 This profile of suitable accommodation for each household type is applied to the size of the household group in 20 years' time. The accommodation profile required in 2045 is then compared to the current accommodation profile and the nature of additional housing required is derived. It should be noted that the model works by matching dwellings to households, so the figures are based on the change in number of households identified within the housing need calculations.

First Homes

- 5.22 As discussed earlier, First Homes are an intermediate product that have been introduced specifically to help potential first-time buyers access home ownership. It is clear from the cost profile of First Homes, set out in Chapter 3, that their likely price-level will mean that they could be suitable for some households that would otherwise reside in the private rented sector. However, as it is a product that has only recently been introduced into the market, it cannot be modelled using the same trend data as is utilised for the rest of the LTBHM model. The potential demand for this new product over the modelling period can be derived by making assumptions about the likelihood of different household groups within the private rented sector to try and acquire this form of housing, informed by an affordability analysis of the tenure and the length of time required to save a deposit³³.
- 5.23 The stakeholder consultation raised the concern that the modelling may embed affordability stress, overcrowding and suppressed household formation. This would potentially be an issue were existing trends presumed to continue into the future; however our modelling presumes that household formation rates increase, overcrowding does not continue and the affordability of potential intermediate tenures is tested.

³¹ Using the example of a lone parent household residing in a two bedroom property but requiring a three bedroom home, the modelled accommodation profile for this household group would assign this household a three bedroom property rather than a two bedroom dwelling. This means that it is anticipated that for equivalent households in the future, none would be expected to live in an overcrowded home.

³² This reflects the rate of home working recorded in Stafford Borough in the 2021 Census as identified in paragraph 1.17. Whilst theoretically this figure may be expected to increase over the plan period, it is likely that the 2021 Census figure was overinflated due to the fact it took place during the coronavirus pandemic.

³³ Stakeholder feedback noted that house prices would change by 2045, which could affect the viability of four bedroom First Homes if the current cap remains unchanged. The model however presumes that the cap would increase at the same rate as overall house prices meaning that the viability of First Homes would remain constant over the plan period.

Tenure of housing required

- 5.24 The tables below show the projected tenure profile in Stafford Borough at the end of the modelling period. The profile in 2025 at the start of the plan-period is also set out for context. The data shows that, in 2045, the housing stock across Stafford Borough should comprise 67.9% owner-occupied accommodation, 15.4% private rented homes, 0.8% First Homes, 2.1% Shared Ownership properties, 2.3% Affordable Rent and 11.4% Social Rented housing.

Table 5.3 Current tenure and tenure profile projected in Stafford Borough in 2045

Tenure	Base tenure (2025)		Projected tenure (2045)	
	Number	Percentage	Number	Percentage
Owner-occupied	43,579	69.4%	52,952	67.9%
Private rented	10,027	16.0%	12,021	15.4%
First Homes	0	0.0%	653	0.8%
Shared Ownership	611	1.0%	1,645	2.1%
Affordable Rent	1,063	1.7%	1,807	2.3%
Social Rent	7,525	12.0%	8,927	11.4%
Total	62,805	100.0%	78,005	100.0%

- 5.25 The table below shows the tenure profile required by households resident in Stafford Borough in 2045, in comparison to the tenure profile recorded in the Borough at the start of the plan-period. The difference between these two distributions is the change required to the housing stock over this period. The results show that 61.7% of new housing in Stafford Borough should be owner-occupied, 13.1% private rented, 4.3% First Homes, 6.8% should be Shared Ownership, 4.9% Affordable Rent and 9.2% Social Rent.

Table 5.4 Tenure of new accommodation required in Stafford Borough over the 20-year modelling period

Tenure	Base tenure profile (2025)	Tenure profile 2045	Change required	% of change required
Owner-occupied	43,579	52,952	9,373	61.7%
Private rented	10,027	12,021	1,994	13.1%
First Homes	0	653	653	4.3%
Shared Ownership	611	1,645	1,034	6.8%
Affordable Rent	1,063	1,807	744	4.9%
Social Rent	7,525	8,927	1,402	9.2%
Total	62,805	78,005	15,200	100.0%

Size of housing required within each tenure

- 5.26 The tables below present the size of owner-occupied accommodation required in Stafford Borough in 20 years' time in comparison to the size profile recorded in the sector at the base date. The implied change to the housing stock is also presented. The data shows that some 28.6% of new owner-occupied housing in Stafford Borough should be three-bedroom homes, with 27.3% being for units of two bedrooms, 25.7% should have four or more bedrooms and 18.4% should be one bedroom accommodation.

Table 5.5 Size of new owner-occupied accommodation required in Stafford Borough over the next 20 years

<i>Size of home</i>	<i>Base size profile (2025)</i>	<i>Size profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
One bedroom	865	2,586	1,722	18.4%
Two bedroom	6,746	9,309	2,563	27.3%
Three bedroom	19,349	22,028	2,679	28.6%
Four or more bedrooms	16,619	19,029	2,410	25.7%
Total	43,579	52,952	9,373	100.00%

- 5.27 This analysis can be repeated for private rented housing and is presented in the table below. The data indicates that, of the 1,994 private rented homes required within Stafford Borough, 30.2% should be three bedroom accommodation, 26.6% should be properties with one bedroom, a further 22.2% should have two bedrooms and 21.0% should be homes with four or more bedrooms.

Table 5.6 Size of new private rented accommodation required in Stafford Borough over the next 20 years

<i>Size of home</i>	<i>Base size profile (2025)</i>	<i>Size profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
One bedroom	1,421	1,952	530	26.6%
Two bedroom	3,448	3,891	443	22.2%
Three bedroom	3,986	4,587	602	30.2%
Four or more bedrooms	1,172	1,591	419	21.0%
Total	10,027	12,021	1,994	100.0%

- 5.28 The table below shows the size of First Homes that would be required at the end of the plan period. The potential market for First Homes is largest for three and four bedroom properties as the difference between the cost of a First Home and entry-level owner occupation is notably large. Some 37.5% of the requirement for First Homes is for four or more bedroom properties, 34.1% for three bedroom homes, 17.2% for two bedroom dwellings and 11.2% is for one bedroom accommodation.

Table 5.7 Potential demand for First Homes in Stafford Borough over the next 20 years

<i>Size of home</i>	<i>Number of households in 2045</i>	<i>Proportion of households 2045</i>
One bedroom	73	11.2%
Two bedroom	112	17.2%
Three bedroom	223	34.1%
Four or more bedrooms	245	37.5%
Total	653	100.0%

- 5.29 The table below sets out the equivalent analysis for Shared Ownership housing. The data indicates that of the 1,034 Shared Ownership dwellings required within Stafford Borough, 32.6% should be three bedroom properties with a further 28.7% two bedroom accommodation. Some 19.0% should have four or more bedrooms and 19.7% should have one bedroom.

Table 5.8 Size of new Shared Ownership accommodation required in Stafford Borough over the next 20 years

<i>Size of home</i>	<i>Base size profile (2025)</i>	<i>Size profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
One bedroom	96	300	204	19.7%
Two bedroom	184	480	296	28.7%
Three bedroom	233	570	337	32.6%
Four or more bedrooms	98	295	197	19.0%
Total	611	1,645	1,034	100.0%

- 5.30 The table below shows the size of accommodation required in the Affordable Rented sector. Of the 744 additional Affordable Rented units required within Stafford Borough over the 20-year modelling period, 36.0% should be one bedroom properties with a further 27.0% as four or more bedroom accommodation. Some 22.2% should have three bedrooms and 14.8% should have two bedrooms.

Table 5.9 Size of new Affordable Rent required in Stafford Borough over the next 20 years

<i>Size of home</i>	<i>Base size profile (2025)</i>	<i>Size profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
One bedroom	239	507	268	36.0%
Two bedroom	608	718	110	14.8%
Three bedroom	197	362	165	22.2%
Four or more bedrooms	20	220	201	27.0%
Total	1,063	1,807	744	100.0%

- 5.31 The table below shows the size of accommodation required in the Social Rented sector. Of the 1,376 additional Social Rented dwellings required within Stafford Borough until 2045, 39.4% should be properties with four or more bedrooms and a further 28.5% should be three bedroom accommodation. Some 22.3% should have one bedroom and 9.8% should have two bedrooms. The figures shown in the table below represent a net requirement for new Social Rented homes over the modelling period. If there is loss of affordable stock, such as through units being required to be demolished due to being of unsuitable quality, these would also need to be replaced. The relatively large requirement for four bedroom Social Rented homes partly reflects that the current stock of this size of property in the tenure is so low.

Table 5.10 Size of new Social Rent required in Stafford Borough over the next 20 years

<i>Size of home</i>	<i>Base size profile (2025)</i>	<i>Size profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
One bedroom	2,665	2,977	313	22.3%
Two bedroom	1,775	1,912	137	9.8%
Three bedroom	2,755	3,156	400	28.5%
Four or more bedrooms	330	882	552	39.4%
Total	7,525	8,927	1,402	100.0%

Sub-area outputs

- 5.32 The analysis presented here has been repeated for the sub-area geographies to the level of detail permitted by the data sources. These outputs are presented in Appendix 4.

6. Affordable housing need

- 6.1 As required by the PPG, it is necessary to undertake a separate calculation of affordable housing need. Paragraph 18 (Reference ID: 2a-018-20190220) to Paragraph 24 (Reference ID: 2a-024-20190220) of the PPG details how affordable housing need should be calculated. The affordable housing need figure is calculated in isolation from the rest of the housing market and is used solely to indicate whether the Local Planning Authority should plan for more dwellings where it could help meet the need for affordable housing.
- 6.2 The model outlined in the PPG is an assessment of the housing market at a particular point of time (December 2025) and does not consider likely future changes to the housing market that may impact the results, i.e. it is based on what is known at the time of the assessment. The PPG (Paragraph 19) defines affordable housing need as *'the current number of households and projected number of households who lack their own housing or who cannot afford to meet their housing needs in the market'*.
- 6.3 Appendix 3 presents the three broad stages of the model used to calculate affordable housing need. This chapter sets out the overall annual estimate of the affordable housing need in Stafford Borough³⁴ as a consequence of following the steps detailed in the Appendix, and the tenure of accommodation most appropriate to meet this need is discussed.

Estimate of net annual affordable housing need

- 6.4 Once all the steps of the calculation of the affordable housing needs model (detailed in Appendix 3) have been completed, it is necessary to bring this evidence together to determine the overall net annual affordable housing need. This is set out below.
- 6.5 Paragraph 024 of the PPG³⁵ states that the figures in the model need to be converted to annual flows to establish the total need for affordable housing. The first step in this process is to calculate the total net current need. This is derived by subtracting the estimated current affordable housing supply (Stage 3) from the current unmet gross need for affordable housing (Stage 1).
- 6.6 The second step is to convert this total net current need figure into an annual flow. The PPG indicates that annual flows should be based on the plan-period. For the purposes of this study the period of 20 years will be used to fit in with the remaining timeframe of the Local Plan (through to 2045). The final step is to sum the annualised net current need with the total newly arising affordable housing need (Stage 2) and subtract the future annual supply of affordable

³⁴ This will imply a figure for the amount of affordable accommodation required over the plan-period, however this is derived using a different approach and has a different purpose to the equivalent figure in Chapter 4, as described in Chapter 1, and the two should not be compared.

³⁵ Reference ID: 2a-024-20190220.

housing (Stage 4). The table below sets out this process. It leads to a total need for affordable housing of 115 per year in Stafford Borough³⁶. In accordance with paragraph 024 of the PPG, this figure should be compared with the local housing need identified following the Standard Method to determine whether an uplift to the local housing need is required. This will be discussed in Chapter 8.

Table 6.1 Results of the affordable housing needs model in Stafford Borough

<i>Stage in calculation</i>	
Stage 1: Current unmet gross need for affordable housing (Total) (Table A3.3)	431
Stage 2: Newly arising affordable housing need (Annual) (Table A3.5)	496
Stage 3: Current affordable housing supply (Total) (Table A3.6)	291
Stage 4: Future housing supply (Annual) (Table A3.9)	388
Stage 5.1 Net current need (Stage 1 minus Stage 3) (Total)	140
Stage 5.2 Annualise net current need (Stage 5.1 divided by 20) (Annual)	7
Stage 5.3 Total need for affordable housing (Stage 2+ Stage 5.2 – Stage 4) (Annual)	115
Total gross annual need (Stage 1 divided by 20 + Stage 2) (Annual)	518
Total gross annual supply (Stage 3 divided by 20 + Stage 4) (Annual)	403

Overall households in affordable housing need by type (gross)

- 6.7 The table below gives a breakdown of the gross annual households in need, by household type, in Stafford Borough. The table shows that some 2.6% of lone parent households are in housing need compared with 0.6% of couple households without children. Overall, lone parent households comprise over a quarter of all households in need.

³⁶ The overall affordable housing need is the figure of 115. This is the net figure. It is not suitable to use the gross affordable housing figure of 518 as the final result as this does not comply with the PPG.

Table 6.2 Annual need requirement by household type in Stafford Borough

<i>Household type</i>	<i>Need requirement</i>				
	<i>No. of h'holds in need (gross)</i>	<i>Not in need</i>	<i>Total Number of h'holds</i>	<i>% of h'hold type in need</i>	<i>As a % of those in need</i>
One person	126	18,628	18,754	0.7%	24.3%
Couple with no children	108	20,417	20,525	0.5%	20.9%
Couple with child/children	94	15,123	15,217	0.6%	18.2%
Lone parent	147	5,482	5,629	2.6%	28.4%
Other	43	2,637	2,680	1.6%	8.3%
Total	518	62,287	62,805	0.8%	100.0%

Type of affordable home required

- 6.8 As discussed earlier, a range of affordable products is available to meet affordable housing need in Stafford Borough. This section will consider the suitability of these different products for meeting affordable housing need.
- 6.9 As the relative cost of each product is not always the same (for example, in some instances, Shared Ownership housing with a 40% equity share is more expensive than Intermediate Rent, but in other cases the reverse is true), each product is tested individually. The table below illustrates how many households in affordable housing need in Stafford Borough are able to afford the different affordable products. Several intermediate options are affordable to some households, so the table presents the maximum number of households able to afford each product. Households can therefore be included in more than one row. The only exception is the final row which includes only households unable to afford a product more expensive than Social Rent. The Social Rented group also includes those unable to afford any accommodation without support from Housing Benefit / Local Housing Allowance, as this is the tenure in which these households are most likely to reside.
- 6.10 The table shows that, of the 518 households in need each year in Stafford Borough, 7.6% could afford a First Home, 0.7% could afford Shared Equity, 12.4% could afford Shared Ownership with a 40% share, 25.3% could afford Shared Ownership with a 25% share, 7.0% could afford Intermediate Rent and 27.2% could afford Affordable Rent. Some 69.3% of households in affordable housing need can only afford Social Rent or require support. These figures are based on the products being available at the costs set out in Chapter 3.
- 6.11 It should be noted that the data indicates that of the 518 households in affordable need each year, 45.1% require a one bedroom home, 31.0% a two bedroom property, 16.5% a three bedroom dwelling and 7.4% four bedroom accommodation. This distribution broadly matches with what the Council have indicated within their consultation response as the distribution of waiting list demand in the Homelessness and Rough Sleeper Strategy Evidence Review (47% 1 bedroom, 32% 2 bedroom and 17% 3 bedroom and 4% 4 bedroom).

Table 6.3 Size and type of affordable home required by those in need (per annum) in Stafford Borough

<i>Product</i>	<i>One bed</i>	<i>Two bed</i>	<i>Three bed</i>	<i>Four bed</i>	<i>Total</i>	<i>Total (%)</i>
First Home	15	12	10	2	39	7.6%
Shared equity	-	-	4	-	4	0.7%
Shared Ownership – 40% equity share	26	20	13	4	64	12.4%
Shared Ownership – 25% equity share	58	41	23	9	131	25.3%
Intermediate Rent	3	24	7	2	36	7.0%
Affordable Rent	39	56	29	17	141	27.2%
Social Rent / requires assistance	176	105	56	21	359	69.3%
All households	234	161	85	38	518	100.0%

Sensitivity analysis - affordability threshold

- 6.12 The results presented in this chapter are based on using an affordability test where the cost of housing can constitute up to 35% of gross household income and still be affordable in Stafford Borough, reflecting the current market reality. The impact of adjusting this affordability threshold is considered in the table below, which details the results of the PPG affordable housing need model across Stafford Borough where the cost of housing could constitute no more than 25% of gross household income and 30% of gross household income, as well as the 35% of gross household income base scenario.
- 6.13 In paragraph 020 of the PPG, it is noted that households should be considered against their ability to afford owner-occupation, where that is their aspiration. Unfortunately, the data sources used in the model do not collect information on the tenure preferences of households in need. To estimate affordable housing need under this scenario, two approaches have been considered.
- 6.14 The first assumes that all households aspire to owner-occupation. Under this assumption, the penultimate column of the table shows the results of the affordable housing need model when households are tested against their ability to afford entry-level owner-occupation rather than entry-level private rents.
- 6.15 The second approach recognises that many newly forming households initially seek to rent privately before progressing to ownership. Here, we use the tenure distribution of newly forming households recorded in the 2023/24 English Housing Survey (EHS)³⁷ as a proxy for

³⁷ [English Housing Survey data on new households and recent movers - GOV.UK](#) Table FA4301

aspirations among both current concealed households and future newly arising households. This implies that 50.4% of new households aspire to own and 49.6% aspire to rent privately (households accessing affordable housing in the EHS are excluded). For currently overcrowded households, it is assumed that they aspire to remain within their existing tenure. All other current households in unsuitable housing are unable to afford either private rent or owner-occupation. For households assumed to aspire to private renting, an affordability threshold of 35% of gross income is applied. The results of this scenario are presented in the final column of the table.

- 6.16 The table indicates that the net requirement would increase from 115 to 192 affordable homes per year in Stafford Borough if 30% of gross household income could be spent on housing costs. If 25% of gross household income could be spent on housing costs, then the net need would be for 262 affordable homes per year. If it was presumed that home ownership was the market access point, then there would be a need for 375 affordable homes per year. If households are tested against their presumed tenure preference, then the net need would be for 226 affordable homes per year.

Table 6.4 Impact of different affordability assumptions on affordable housing requirement in Stafford Borough

	<i>Rent payable constitutes no more than:</i>			<i>Market entry is based on only owner-occupation</i>	<i>Market entry based on likely tenure preference</i>
	<i>Affordability threshold: 35% of gross household income</i>	<i>30% of gross household income</i>	<i>25% of gross household income</i>		
Stage 1: Current gross need	431	500	556	683	527
Stage 2: Newly arising need	496	571	640	748	603
Stage 3: Current supply	291	320	355	390	296
Stage 4: Future supply	388	388	388	388	388
Stage 5.1 Net current need	140	180	201	293	231
Stage 5.2 Annual net current need	7	9	10	15	12
Stage 5.3 Total annual need	115	192	262	375	226

7. Requirements of specific groups

- 7.1 Paragraph 61 of the NPPF seeks that ‘... *that the needs of groups with specific housing requirements are addressed ...*’, and then paragraph 63 requires:

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

- 7.2 This chapter considers the profiles of the specific groups of the population. For each group the analysis will present the relative prevalence of the population, the current accommodation situation and information on their future requirements. As stated in Paragraph: 001 (Reference ID: 67-001-20190722) of the PPG, ‘*Strategic policy-making authorities will need to consider the extent to which the identified needs of specific groups can be addressed in the area.*’ Whilst the LTBHM model (set out in Chapter 5 above) considers all household groups within the model, the results can be broken down to show the accommodation requirements of certain household groups of interest. It should be noted that, in the PPG, housing needs assessments are divided into three different elements: ‘housing and economic needs assessments’, ‘housing needs of different groups’ and ‘housing needs of older and disabled people’. This chapter will contain information that meets the requirements within each of these.

- 7.3 The chapter looks at the following groups of the population which all have an appreciable impact on the housing market in Stafford Borough:

- Older persons
- People with disabilities
- Family households
- Looked after children

- 7.4 This chapter will also comment on the level of demand from people wishing to build their own homes and present a detailed profile of the private rented sector.

Housing Needs of Older People

- 7.5 Paragraph: 001 of the PPG³⁸ recognises that ‘*the need to provide housing for older people is critical. People are living longer lives and the proportion of older people in the population is increasing.... Offering older people, a better choice of accommodation to suit their changing*

³⁸ Reference ID: 63-001-20190626

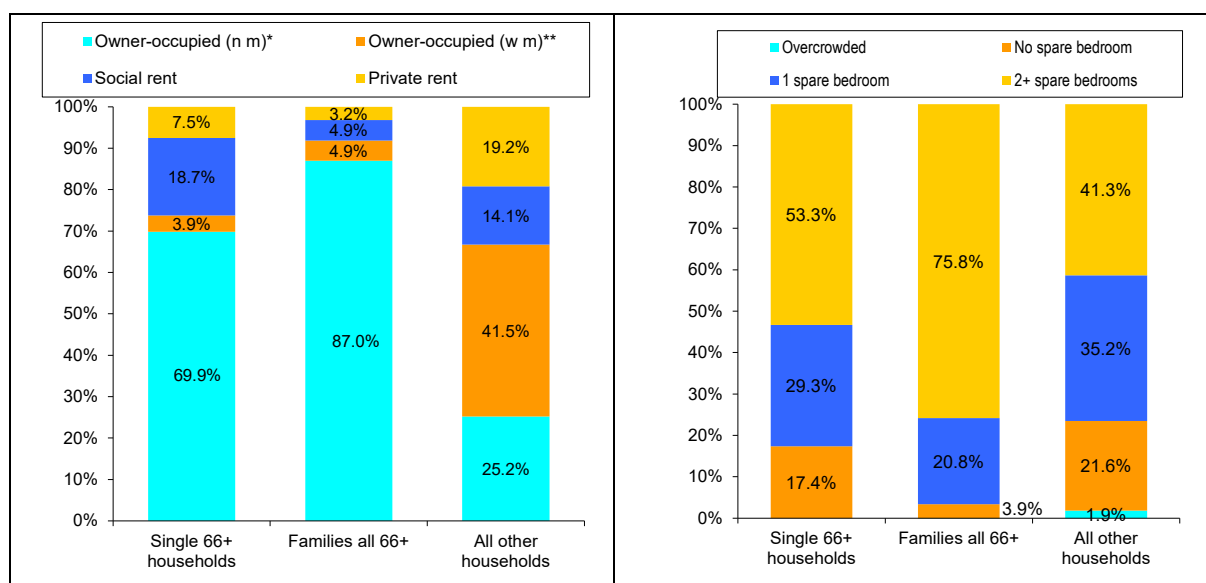
needs can help them live independently for longer, feel more connected to their communities and help reduce costs to the social care and health systems.'

- 7.6 Page 76 of the NPPF provides the following definition of older people: *'People over or approaching retirement age, including the active, newly retired through to the very frail elderly; and whose housing needs can encompass accessible, adaptable general needs housing through to the full range of retirement and specialised housing for those with support or care needs.'* The analysis of older people presented here will be focused on people aged 65 and over.

Current situation

- 7.7 The 2021 Census shows that some 23.0% of the population in the Borough were aged 65 or over. This compares to a figure of 18.8% across the West Midlands region and 18.4% nationally. This indicates that the profile of the population in Stafford Borough is currently older than average. According to the 2021 Census, 26.3% of households in Stafford Borough were older person only households (households where all members are 66 and over), compared to 22.6% regionally and 22.0% nationally. Of these older person only households in Stafford Borough in 2021, 52.7% contained only one person, a figure lower than that recorded in the West Midlands (57.9%) and lower than that recorded for England (58.3%).
- 7.8 The figure below shows the tenure profile of older person only households in Stafford Borough in 2021 compared to the remainder of the household population. The figures also set out the occupancy level of these groups. The results show that both of the older person groups record a higher level of owner-occupation than other households. Single older persons are also more likely to reside in social rented accommodation. Older person households were also more likely than average to have multiple spare bedrooms in their home.

Figure 7.1 Profile of accommodation for older person households in Stafford Borough



Source: 2021 Census *Owner-occupied no mortgage ** Owner-occupied with mortgage, includes Shared Ownership.

Future requirement

- 7.9 The disaggregated local housing need projections (set out in Chapter 5) indicate that the population aged 65 or over is going to increase notably in Stafford Borough over the modelling period; from 33,800 in 2025, to 44,073 in 2045, a rise of 30.4%. The projections also suggest that there will be an increase in the number of households headed by someone over 65 in Stafford Borough from 22,007 in 2025, to 29,249 in 2045, an increase of 32.9%. The projections indicate that the proportion of older persons living alone in Stafford Borough will increase from 43.9% in 2025, to 46.3% in 2045.
- 7.10 The results of the LTBHM model can be disaggregated into different household groups within the whole population. The table below shows the projected accommodation profile for older person households in Stafford Borough in 2045 arising from that model.

Table 7.1 Type of accommodation projected for ‘older person only’ households in Stafford Borough in 2045*

<i>Size of home</i>	<i>Owner occupied</i>	<i>Private rented</i>	<i>First Homes</i>	<i>Shared Ownership</i>	<i>Social / Affordable Rented</i>
1 bedroom	1,640	629	3	44	2,021
2 bedroom	6,937	693	2	16	1,095
3 bedroom	12,468	257	0	3	328
4+ bedrooms**	3,006	74	0	0	32
Total	24,051	1,653	5	63	3,476

*This represents housing demand within the market sector and includes a notable amount of under-occupying within the owner-occupied tenure, reflecting that some older persons households choose to remain in their home rather than downsize to a smaller property. **The requirement for four-bedroom homes reflects that there will be multi-generational households headed by someone aged over 65 that will require a large dwelling and also that there will continue to be a small amount of under-occupation by older persons households (especially in the owner-occupied sector).

- 7.11 In line with the updated PPG that says ‘*offering older people a better choice of accommodation to suit their changing needs can help them live independently for longer, feel more connected to their communities and help reduce costs to the social care and health systems*’ it will be necessary for the Council to consider how the requirements of these groups could be accommodated in the future. It is anticipated that the majority of older person households will reside in the general housing stock in Stafford Borough in 2045 (as they do now) so it is important that new housing is suitable for the widest range of groups.
- 7.12 There are a range of tools for achieving this, such as following the HAPPI³⁹ design principles so housing may be suitable for older people (although these design features will appeal more widely across the population), adoption of the Building for a Healthy Life 12⁴⁰ Standards (these

³⁹ <https://www.housinglin.org.uk/Topics/browse/Design-building/HAPPI/>

⁴⁰ [BFL-2020-Brochure.pdf](#)

are broad design principles) and adopting the Accessible and Adaptable Standards⁴¹ of construction, as set out in the Building Regulations. The Council will need to determine which approach is most suitable for the Council's requirements and this may vary for different sites in the Borough.

Specialist accommodation

- 7.13 Given the notable growth in the older population, and the higher levels of disability and health problems amongst older people, there is likely to be an increased requirement for specialist housing options. As Paragraph 004 of the PPG⁴² notes *'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'*. This need has been assessed using the approach advocated by the Housing Learning and Improvement Network's (Housing LIN) Strategic Housing for Older People (SHOP) tool, which is the model recommended within Paragraph 004 of the PPG. It should be noted that this tool is only driven by demographic changes and does not consider people's choices or aspirations as to what form of accommodation they would prefer.
- 7.14 According to the latest information provided by Staffordshire County Council, there are 1,403 units of Sheltered housing for older people / retirement housing⁴³ in Stafford Borough currently, alongside 321 Extracare units / supported living housing⁴⁴. It is worth noting that 80.8% of the Sheltered housing for older people / retirement housing is in the affordable sector, as is 60.1% of the Extracare units / supported living housing, despite the overwhelming propensity of older persons only households to be owner-occupiers.
- 7.15 The current prevalence of Sheltered housing for older people / retirement housing in Stafford Borough is 80 per thousand head of population aged 75 or over, with the prevalence rate for Extracare units / supported living housing being 18 per thousand head of population aged 75 or over. The SHOP model helps authorities to plan to deliver more of this type of accommodation in response to the growth of the population that utilizes it (principally those aged 75 or over). The SHOP model uses these prevalence rates as the key variant when modelling future demand.
- 7.16 For the purposes of this study, it is presumed that these prevalence rates will move towards the latest trends in the occupation of this accommodation nationally. Demand for Extracare

⁴¹ See paragraph 63-009-20190626 of the PPG and <https://www.gov.uk/guidance/housing-optional-technical-standards>.

⁴² Reference ID: 63-001-20190626

⁴³ A collection of self-contained units of accommodation (usual bedsits within a communal block), which have on-site warden support (usually daytime only with on call service at night) and communal social areas and activities. This is very similar to the housing type *'Retirement living or sheltered housing'* as defined in the PPG.

⁴⁴ Extracare housing is similar to sheltered accommodation, but with enhanced provision for personal care of frailer older people. On-site support is usually provided on a 24 hour rather than daytime only basis. Extracare housing is often focused on addressing the needs of people with dementia. This housing type is similar to the *'Extra care housing or housing-with-care'* definition in the PPG.

units / supported living housing has notably expanded as the demand for registered care (discussed below) has reduced. The target prevalence rates for Stafford Borough are 105 per thousand head of population aged 75 or over for Sheltered housing for older people / retirement housing and 25 per thousand head of population aged 75 or over for Extracare units / supported living housing.

- 7.17 To establish the potential demand for these accommodation types in Stafford Borough at the end of the modelling period, these target prevalence rates are applied to the total number of people aged 75 or over in Stafford Borough in 2045 according to the disaggregated local housing need projections. The demand that is derived is then compared to the current stock. This process is summarised in the table below. The future tenure profile of this specialist stock takes account of the modelling that indicates that over three quarters of all older person households will live in market accommodation in 2045, as evidenced in Table 7.1.
- 7.18 To meet likely future demand rates in 2045, the model identifies a requirement for 1,279 additional units of Sheltered housing for older people / retirement housing and 317 additional Extracare units / supported living housing in Stafford Borough over the modelling period. Of the 1,279 new units of Sheltered housing for older people / retirement housing, some 82.0% should be market accommodation, with the remainder affordable. Of the 317 new Extracare housing / supported living housing, 38.8% should be market and 61.2% affordable. These are Class C3 dwellings.

Table 7.2 Projected requirement for specialist accommodation for older person households in Stafford Borough over the modelling period

<i>Type of specialist accommodation</i>	<i>Tenure</i>	<i>Base profile (2025)</i>	<i>Profile 2045</i>	<i>Additional units required</i>
Sheltered housing for older people / retirement housing	Market	270	1,319	1,049
	Affordable	1,133	1,363	230
	Total	1,403	2,682	1,279
Extracare housing / supported living housing	Market	128	251	123
	Affordable	193	387	194
	Total	321	638	317
All specialist accommodation for older person households	Market	398	1,570	1,172
	Affordable	1,326	1,750	424
	Total	1,724	3,320	1,596

- 7.19 The requirement for 1,596 additional specialist units for older person households represents 10.5% of the total household growth in Stafford Borough for the period 2025 to 2045. The actual numbers and type of specialist accommodation needed may depend on changes in patterns of demand and expectations. It is therefore appropriate to consider this level of need with the acknowledgement that the form of accommodation delivered should not be too prescriptive.

- 7.20 As well as the need for specialist housing for older people, there will also be an additional requirement for Registered Care⁴⁵. According to the figures from the Council and the 2021 Census, there are around 1,095 spaces in nursing and residential care homes in Stafford Borough. It is estimated from the 2021 Census data that around 57% of these are in the affordable sector, with the remaining being market tenure.
- 7.21 As part of the process of projecting the future household typology within the disaggregation of the overall housing need figure (as described in Chapter 5), the population that will reside in communal establishments is calculated. The model identifies that, in 2045, there will be 1,213 people aged 65 and over in Stafford Borough that will be resident in Registered Care⁴⁶. This implies that there will be a requirement for 118 additional Registered Care spaces between 2025 and 2045, of which 78.9% should be in the affordable sector and 21.1% within a market tenure. The table below details these calculations.

Table 7.3 Projected requirement for Registered Care for older persons in Stafford Borough over the modelling period

<i>Tenure</i>	<i>Base profile (2025)</i>	<i>Profile 2045</i>	<i>Additional units required</i>
Market	474	499	25
Affordable	621	714	93
Total	1,095	1,213	118

- 7.22 The table below brings together the analysis, presented in the previous three tables, to show the full profile of accommodation required by older persons in Stafford Borough at the end of the modelling period. It should be noted that the table does not include the additional units required but the total requirements in 2045.

⁴⁵ Residential care homes and nursing homes: 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. This is the same as the definition in the PPG.

⁴⁶ This figure is dependent on the communal population rates (separated by age and gender), that have been produced within the 2022-based household projections.

Table 7.4 Type of accommodation required for older persons in Stafford Borough in 2045

Size of home	Market*			Affordable		
	General housing**	Sheltered housing / retirement housing	Extra care housing / supported living housing	General housing**	Sheltered housing / retirement housing	Extra care housing / supported living housing
1 bedroom	1,499	615	156	807	959	303
2 bedrooms	6,831	704	95	625	404	84
3 bedrooms	12,725	-	-	331	-	-
4+ bedrooms	3,080	-	-	32	-	-
Total in households	24,134	1,319	251	1,795	1,363	387
Residential care	499			714		

*The figures for the market sector combine the requirement for owner-occupation and private rent identified separately in table 7.1. **This includes 'age-restricted general market housing' as defined in the PPG (the type of housing is generally for people aged 55 and over and the active elderly) as well as general housing available to all people. This analysis is focused only on those where all household members are aged 65 or over, there is likely to be additional requirement for age-restricted general market housing from those aged between 55 and 64.

7.23 The majority of older person households in Stafford Borough are likely to remain in general housing, as the Paragraph 012 (ID: 63-012-20190626) of the PPG notes '*Many older people may not want or need specialist accommodation or care and may wish to stay or move to general housing that is already suitable, such as bungalows, or homes which can be adapted to meet a change in their needs.*' The next section looks at the role of adaptations to help households remain in their own home.

7.24 It should be noted that the general housing that older people aspire to reside in includes age-restricted general market housing. This is non-specialist housing located on sites that are exclusively used by older people, typically those aged 55 or over. It is hard to gauge the future demand for this accommodation as there is limited evidence of the current supply in Stafford Borough, however it is envisaged that this will increase as the population ages over the modelling period and the Council should monitor whether the existing provision is able to meet demand.

People with disabilities

7.25 Paragraph: 002 of the PPG⁴⁷ notes that '*The provision of appropriate housing for people with disabilities, including specialist and supported housing, is crucial in ensuring that they live safe and independent lives.... Providing suitable housing can enable disabled people to live more independently and safely, with greater choice and control over their lives.*' Page 70 of the

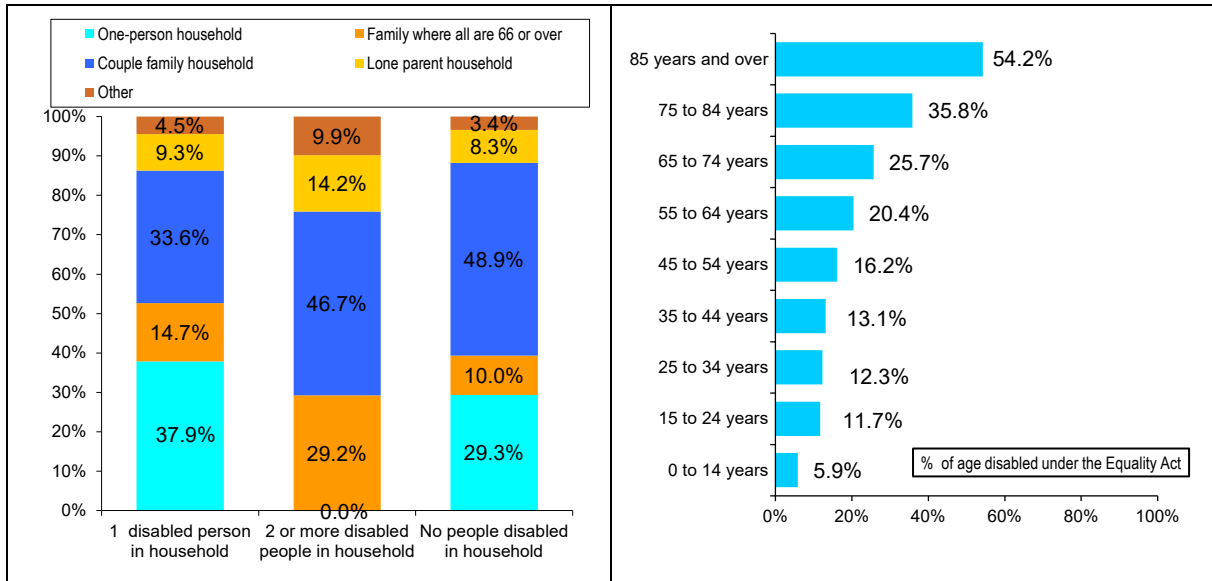
⁴⁷ Reference ID: 63-002-20190626

NPPF provides the following definition of disabled people: *‘People have a disability if they have a physical or mental impairment, and that impairment has a substantial and long-term adverse effect on their ability to carry out normal day-to-day activities. These persons include, but are not limited to, people with ambulatory difficulties, blindness, learning difficulties, autism and mental health needs.’* Due to a lack of accurate data on the individual groups within this population, the analysis in this section will consider all those with a specific need unless otherwise stated.

Current situation

- 7.26 As is noted in paragraph 005 (Reference ID: 63-005-20190626) of the PPG, *‘Multiple sources of information may need to be considered in relation to disabled people who require adaptations in the home, either now or in the future. The Census provides information on the number of people with a long-term limiting illness.’* The 2011 Census collected data under this definition, however the 2021 Census has collected slightly different data on disability. It identified people who were disabled under the Equality Act, separated between those whose day-to-day activities were limited a lot and those whose day-to-day activities were limited a little, and those not disabled under the Equality Act but who have a long term physical or mental health condition that limits their day-to-day activities. The data from the 2021 Census is therefore used as a starting point.
- 7.27 The Census shows that, in 2021, some 18.2% of the resident population in Stafford Borough are disabled under the Equality Act, compared to 18.1% in the West Midlands and 17.3% nationally. Further analysis shows some 39.5% of all residents disabled under the Equality Act in Stafford Borough had a condition that limited day-to-day activities a lot, with 60.5% having a condition that limited activities a little. In the West Midlands, 43.5% of all residents disabled under the Equality Act had a condition that limited day-to-day activities a lot and 56.5% had a condition that limited activities a little, with the equivalent national figures being 42.4% and 57.6% respectively. Finally, the 2021 Census shows that 8.2% of residents in Stafford Borough are not disabled under the Equality Act but have a long term physical or mental health condition but day-to-day activities are not limited, compared to 6.5% regionally and 6.8% nationally.
- 7.28 The figure below shows the household profile of people disabled under the Equality Act in Stafford Borough in 2021 compared to the remainder of the population. The figure also sets out the prevalence of a disability in the different age groups of the population. The results show that in Stafford Borough, some 37.9% of households with a single disabled resident are one person households, whilst households with two or more disabled people are more likely than average to be a family in which every member is 66 and over. The analysis also reveals a strong correlation between age and disability.

Figure 7.2 Household type and age profile of people disabled under the Equality Act in Stafford Borough



Source: 2021 Census

Number of people in receipt of relevant benefits

- 7.29 The PPG indicates that an up-to-date estimate of the number of people with a disability can be acquired by looking at the number of people in an area that are in receipt of Personal Independence Payment or Attendance Allowance. Personal Independence Payment (PIP) helps with some of the extra costs caused by long-term disability, ill-health or terminal ill-health. Data from the Department of Work & Pensions indicates that, as at October 2025, there were 7,678 people in Stafford Borough in receipt of PIP, which equated to 5.4% of the population in the Borough. In comparison, some 6.7% of the population across the West Midlands and 6.2% of the population of England were in receipt of PIP.
- 7.30 Attendance Allowance is a benefit for people over the age of 65 who are so severely disabled, physically or mentally, that they need a great deal of help with personal care or supervision. The Department of Work & Pensions data shows that, as at May 2025, there were 4,527 people in Stafford Borough in receipt of Attendance Allowance, which equated to 3.2% of the population in the Borough. In comparison, some 2.9% of the population in the West Midlands and 2.7% of the population nationally were in receipt of Attendance Allowance.
- 7.31 The PPG notes that *'whilst these data sources can provide a good indication of the number of disabled people, not all of the people included within these counts will require adaptations in the home.'*

Projected health of the future population

- 7.32 The Projecting Older People Information System (POPPI) website⁴⁸ and the parallel Projecting Adult Needs and Service Information (PANSI) website⁴⁹ model the current and likely future incidence of a range of health issues for each authority in England. The table below sets out the number of people estimated to have one of five health conditions currently as determined by these data sources. The table also indicates the number of people projected to have these conditions in 2045, derived by applying the future prevalence rates used by the POPPI and PANSI modelling to the disaggregated future population for Stafford Borough in 2045, as identified within the local housing need calculation. The table then goes on to report the current and future population in Stafford Borough that require assistance with activities. These figures are derived using the same approach as described for the health condition modelling. The data from PANSI and POPPI is based on current and recent prevalence rates and, whilst these may vary in the future, the figures provide a useful baseline estimate.
- 7.33 The table shows that the number of those aged 65 or over disabled under the Equality Act, is expected to increase by 36.6% between 2025 and 2045 in Stafford Borough. This compares to an increase of 14.1% in the number of people aged 18-64 in the Borough with impaired mobility, alongside a rise of 18.4% in the number of people aged 18-64 in Stafford Borough with a common mental health disorder, an increase of 61.2% in the number of people aged 65 or over with dementia⁵⁰, and an increase of 24.5% in the number of people in Stafford Borough with a moderate or severe learning disability.
- 7.34 The table also shows that the number of those aged 65 or over that are unable to manage at least one mobility activity on their own, is expected to increase by 44.4% between 2025 and 2045, compared to an increase of 76.4% in the number of people aged 65 and over who need help with at least one domestic task, an increase of 72.5% in the number of people aged 65 and over who need help with at least one self-care activity and an increase of 16.4% in the number of people aged 18-64 with a serious personal care disability. It should be noted that these changes better reflect the projected change in the demographics of the population (an ageing population) rather than a notable change in the overall health of people.

⁴⁸ <https://www.poppi.org.uk/>

⁴⁹ <https://www.pansi.org.uk/>

⁵⁰ Paragraph 019 (Reference ID: 63-019-20190626) of the PPG notes that 'Evidence has shown that good quality housing and sensitively planned environments can have a substantial impact on the quality of life of someone living with dementia. People with dementia need to have access to care and support to enable them to live independently and homes need to be designed with their needs in mind.'

Table 7.5 Number of people with particular health issues projected over the modelling period in Stafford Borough

Condition	2025	2045	Total change	% change
Health condition				
People aged 65 or over disabled under the Equality Act	11,316	15,458	4,142	36.6%
People aged 18-64 with impaired mobility	7,263	8,289	1,026	14.1%
People aged 18-64 with a common mental health problem	15,585	18,451	2,866	18.4%
People aged 65 and over with dementia	2,433	3,923	1,490	61.2%
People all ages with a learning disability	2,792	3,476	685	24.5%
People requiring assistance with activities				
People aged 65 and over that are unable to manage at least one mobility activity on their own*	6,324	9,130	2,807	44.4%
People aged 65 and over who need help with at least one domestic task**	7,807	13,775	5,969	76.5%
People aged 65 and over who need help with at least one self-care activity***	7,815	13,484	5,669	72.5%
People aged 18-64 with a serious personal care disability****	759	884	125	16.4%
All people	143,028	169,372	26,344	18.4%

*Activities include going out of doors and walking down the road; getting up and down stairs; getting around the house on the level; getting to the toilet; getting in and out of bed. **These are activities which, while not fundamental to functioning, are important aspects of living independently such as doing routine housework or laundry, shopping for food, doing paperwork or paying bills. ***These are activities relating to personal care and mobility about the home that are basic to daily living. ****Their physical disability means that they require someone else to help from getting in and out of bed, or getting in and out of a chair, dressing, washing, feeding, and use of the toilet. Source: The Projecting Older People Information System and Projecting Adult Needs and Service Information, 2025, disaggregated local housing need figures, 2025.

Accessible and adaptable housing

- 7.35 The Nationally Described Space Standards (which set out national minimum space standards) published by the Department for Communities and Local Government in 2015⁵¹ detail the minimum gross internal floor areas required in new dwellings and also the size of storage area required. The Nationally Described Space Standards also provide detail on the requirements

51

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/524531/160519_Nationally_Described_Space_Standard_Final_Web_version.pdf

of dwellings to meet the Accessible and Adaptable dwellings M4(2) and Wheelchair user dwellings M4 (3) standards⁵².

- 7.36 Paragraph 008 of the PPG⁵³ sets out that *‘Accessible and adaptable housing enables people to live more independently, while also saving on health and social costs in the future.’* The same paragraph then goes on to clarify that *‘accessible and adaptable housing will provide safe and convenient approach routes into and out of the home and outside areas, suitable circulation space and suitable bathroom and kitchens within the home. Wheelchair user dwellings include additional features to meet the needs of occupants who use wheelchairs, or allow for adaptations to meet such needs.’*
- 7.37 The PPG⁵⁴ also details the data sources that can be used to provide evidence of the need in local planning authorities for dwellings that meet higher accessibility, adaptability and wheelchair housing standards. All of these have been researched, and whilst some have been used to provide the contextual information presented above, others have been used to model the future requirement for adaptable and accessible housing. The most important data input into the model is the CORE LA Area Lettings Reports which provide details about the accessibility requirements of those that have moved into affordable accommodation – both general needs and specialist homes. The other data sources used in the model include the age profile of people in receipt of Disability Living Allowance in the Borough, the Council’s housing register, LTBHM modelling outputs on the current and future tenure profile of different household groups, the POPPI and PANSI projections (set out above) and analysis in the English Housing Survey.
- 7.38 The steps followed in the model to derive the future requirement for adaptable and accessible housing are set out below:
- The CORE LA Area Lettings Reports for the last three years (2022/23 to 2024/25) were examined and the total number of lettings that required a home to meet a mobility need was totalled alongside the total number of lettings (of all types). This was done within the general housing stock and separately within the supported housing⁵⁵ stock.
 - It is presumed that all of the requirement for adapted housing in the supported housing stock is from older persons households. To determine the requirement for adapted housing within the general stock that arises from households over 65, the proportion of adults in receipt of the higher rate of the Disability Living Allowance that are aged

⁵²

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/540330/BR_PDF_AD_M1_2015_with_2016_amendments_V3.pdf

⁵³ Reference ID: 63-008-20190626

⁵⁴ Reference ID: 56-007-20150327

⁵⁵ Supported housing in this context refers to specialist housing for households (mainly older person households), such as that listed in Table 7.2.

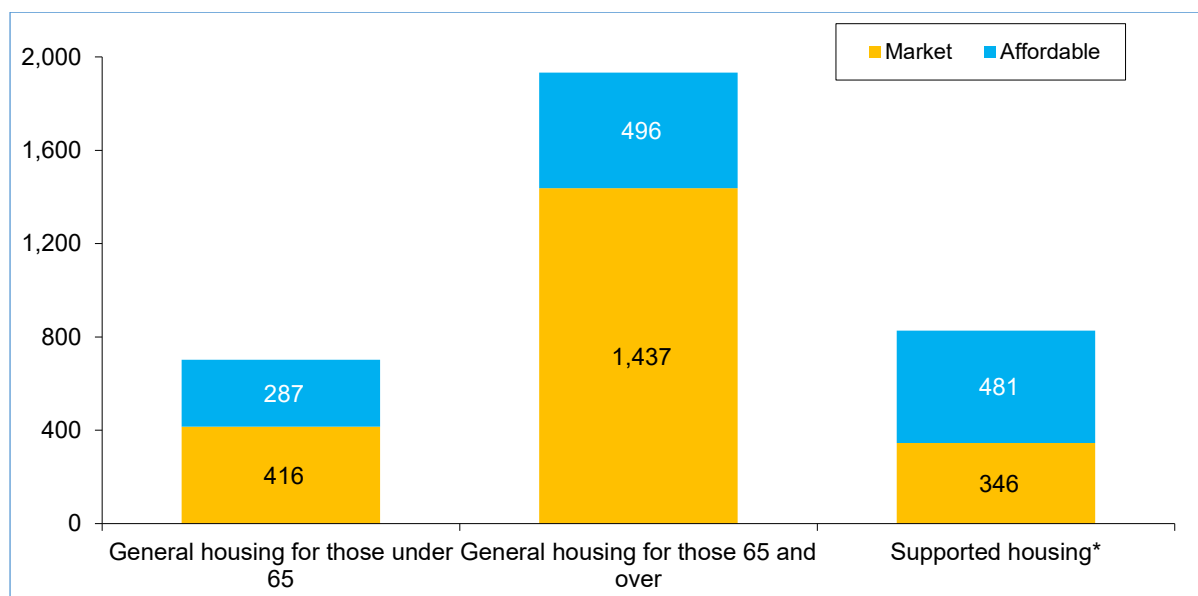
65 or over in the authority, as at May 2025, is calculated using the data published by the Department for Work and Pensions⁵⁶. In Stafford Borough this figure is 64.4%. It is therefore presumed that this proportion of the demand for adapted housing within the general stock arises from households over 65, with the remainder arising from younger households.

- The total of the number of lettings of adapted housing over the last three years to these three groups; (those in sheltered accommodation, older person households in general housing, and households under 65 in the general stock) are then compared to the total number of lettings to each of these groups over the last three years, to generate a requirement rate for adapted housing for these three household groups in the affordable sector.
- To produce an equivalent requirement rate for adapted housing amongst the same groups of households resident in the market sector, the rate identified for each of these three groups in the affordable sector is adjusted by the difference between the proportion of affordable homes with adaptations nationally and the proportion of market homes with adaptations nationally as recorded by the Survey of English Housing.
- The requirement rate for these three groups across the two broad tenures are then applied to the total number of households in these groups in 2025 as indicated by the LTBHM model. This provides an estimate of the current requirement for accessible and adaptable housing, differentiated both by the three household groups and the two broad tenures.
- To profile the future requirement, the total number of households under 65 in the general stock that require an adapted home currently is multiplied by the projected change in the number of people aged 18-64 with an impaired mobility in Stafford Borough as modelled using the PANSI data set out in Table 7.5 above.
- The total number of households aged 65 and over in the general stock that require an adapted home currently is multiplied by the projected change in the number of people aged 65 and over that are unable to manage at least one mobility activity on their own in Stafford Borough as modelled using the POPPI data set out in Table 7.5 above. The total number of households in sheltered accommodation that require an adapted home currently is also multiplied by this figure derived from the POPPI modelling.
- This provides a total requirement for accessible and adaptable housing in 2045 in Stafford Borough for the three different household groups. These are then divided by tenure, based on the tenure profile of these groups recorded in 2025, but also taking account of the changes in the tenure profile for each group that are projected to happen by 2045 according to the LTBHM model.

⁵⁶ <https://stat-xplore.dwp.gov.uk>

7.39 The figure below shows the final results of this model.

Figure 7.3 Number of accessible and adaptable homes required in Stafford Borough in 2045



*Supported housing is specialist housing for older person households, such as those listed in Table 7.2.

7.40 The figure indicates the requirement, for accessible and adaptable homes, in Stafford Borough in 2045, differentiated by setting, age group and tenure. In total, 3,463 accessible and adaptable homes are required in 2045 in Stafford Borough, of which 2,199 should be in the market sector and 1,264 in affordable accommodation. Of the 3,463 accessible and adaptable homes required, 2,636 should be in the general housing stock and 827 in supported accommodation.

7.41 The outputs of the LTBHM model and the older person accommodation modelling have compared the future requirement with the current stock to identify the net change required to be delivered over the modelling period. Whilst the future requirement for accessible and adaptable homes has been identified, there is limited information on the number of dwellings that fulfil this criteria in Stafford Borough currently, and therefore there is not a detailed profile of the current stock from which to derive a net requirement. It should be noted it has been reported that only 13% of homes in England meet all four basic accessibility criteria (level access, wide doorways, entrance-level toilet, and a flush threshold)⁵⁷.

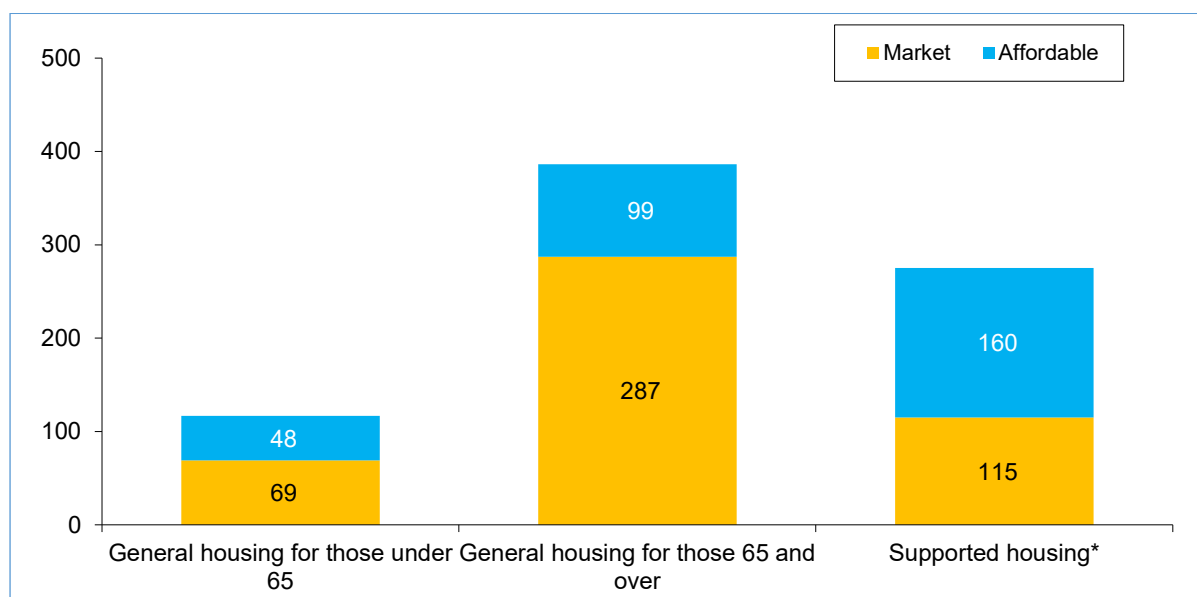
7.42 Overall, the requirement for 3,463 accessible and adaptable homes implies that a notable uplift will be required to the number of homes that meet this standard currently and, that by

⁵⁷ [The state of accessible housing - Accessible Homes Factsheet 2025 - Resource Library - Resources - Housing LIN](#) This is a more basic criteria than accessible and adaptable homes M4(2) criteria, which requires further modifications. Furthermore, these dwellings, which are often new build properties and/ or are flats, are also not necessarily occupied by households that have accessibility needs.

the end of the modelling period, around 5.5% of the total stock should be available to meet this criteria. This is an estimated requirement for M4(2) Category 2 accessible and adaptable homes.

- 7.43 There is also a requirement for M4(3) Category 3 homes - wheelchair user dwellings. Using the same data sources (but focusing on the requirement for a fully wheelchair accessible housing within those that require a property with mobility adaptations as indicated in the Council's housing register), it is possible to follow the same method to produce equivalent results that identify the future requirement for a wheelchair accessible home in Stafford Borough in 2045.

Figure 7.4 Number of wheelchair user dwellings required in Stafford Borough in 2045



*Supported housing is specialist housing for older person households, such as those listed in table 7.2.

- 7.44 The figure indicates the requirement for wheelchair user dwellings in Stafford Borough in 2045, differentiated by setting, age group and tenure. In total, 778 wheelchair user dwellings are required in 2045 in Stafford Borough, of which 471 should be in the market sector and 307 in affordable accommodation. Of the 778 wheelchair user dwellings required, 503 should be in the general housing stock and 275 in supported accommodation. Overall, the requirement for 778 wheelchair user dwellings will mean that, by the end of the modelling period, around 1.2% of the total stock should be available to meet this criteria.
- 7.45 It is important to note that the PPG⁵⁸ is clear that the suitability of these requirements should be assessed to determine whether they are viable, and also that the authority should not

⁵⁸ Reference IDs: 56-003-20150327 & 56-008-20160519

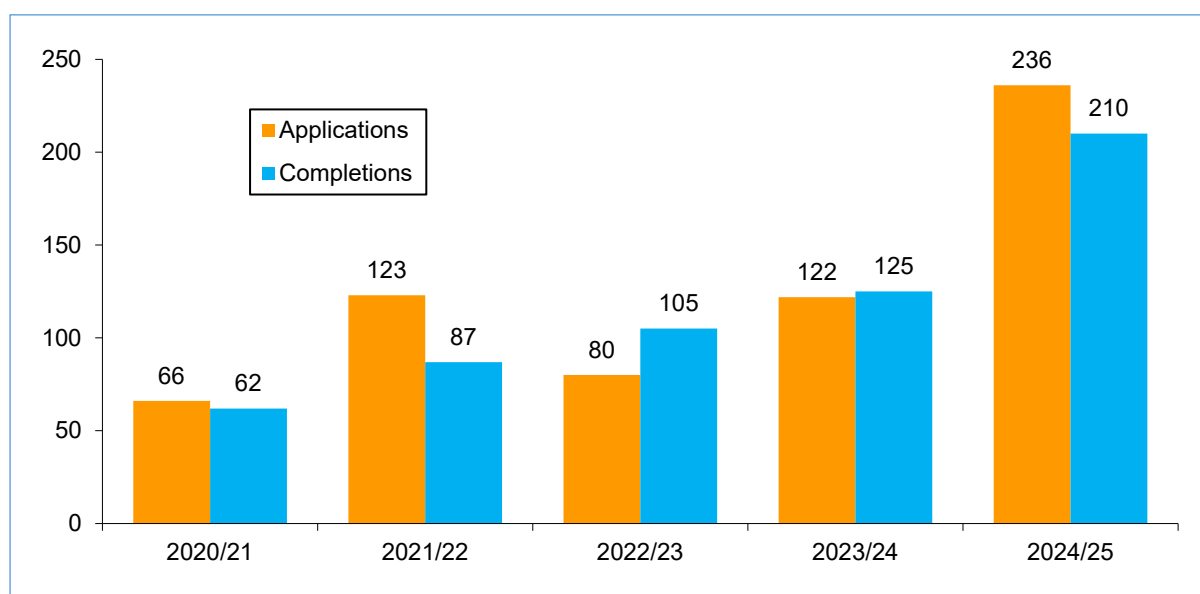
impose any further requirements to the building regulations beyond what is set out in the building regulations for M4(2) and M4(3) dwellings.

- 7.46 Feedback from the stakeholder consultation noted that this model is based on assessed need rather than a household's preference and that it may be possible for some of the requirement to be addressed in the existing residence via adaptation as discussed in the next section.

Adaptations and support

- 7.47 In addition to specialist accommodation, the Council helps people to remain in their current home by providing support and assistance. Any adaptations to dwellings provided through this mechanism could reduce the requirement for new homes meeting the M4(2) standard, depending on the nature of the adaptation work completed.
- 7.48 The figure below shows the number of applications and completions within the Disabled Facilities Grants program within the affordable housing stock over the last five years. The figure indicates that the number of both applications and completions in the Borough has risen notably over the period.

Figure 7.5 Disabled Facilities Grant applications and completions in Stafford Borough



Source: Stafford Borough Council, 2025

- 7.49 In this context, paragraph 005 of the PPG⁵⁹ notes that '*Applications for Disabled Facilities Grant (DFG) will provide an indication of levels of expressed need, although this will underestimate total need, as there may be a large number of people who would want or need an adaptation, but would not have applied to the DFG.*' The provision of M4(2) homes would

⁵⁹ Reference ID: 63-005-20190626

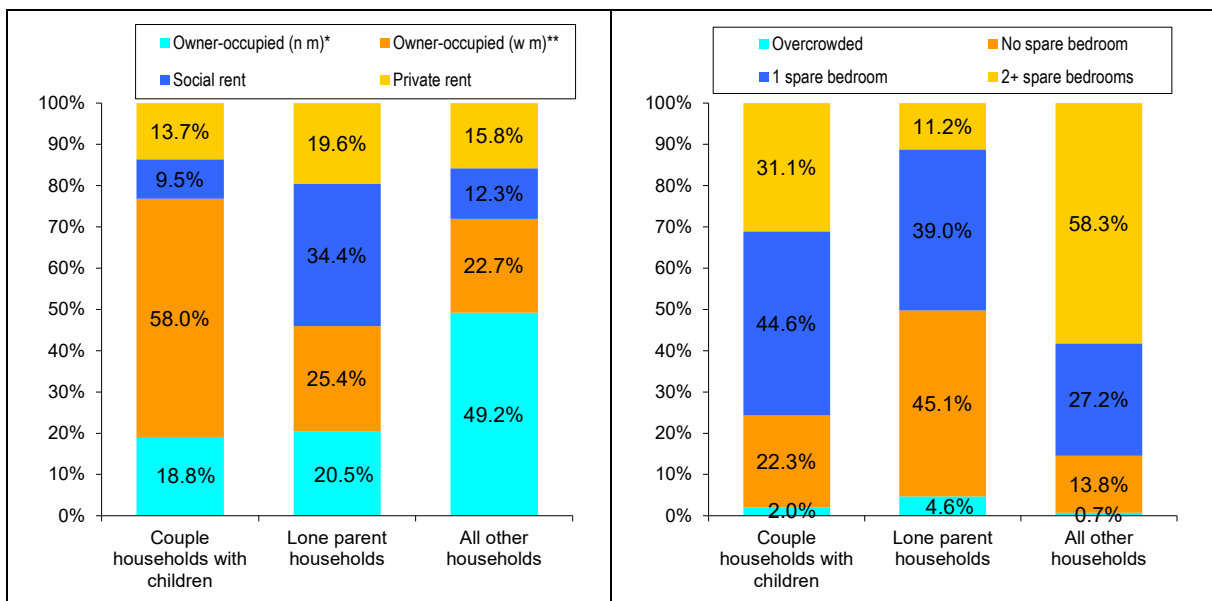
reduce the need for these adaptations to be applied to existing dwellings retroactively and make the housing stock more responsive to the evolving needs of the local population.

Families with children

Current situation

- 7.50 The 2021 Census provides detail on the housing situation of households with children at a local level. It is worth noting that in 2021, according to the Census, 33.8% of households in Stafford Borough were families with children, a figure lower than both the regional average (37.7%) and the national average (36.3%).
- 7.51 The figure below shows the tenure profile of the two main types of 'family with children' households in Stafford Borough in 2021 compared to the remainder of the household population. The figure also set out the occupancy level of these groups.
- 7.52 The data shows that there are notably more owner-occupiers with a mortgage amongst couple households with children than amongst other households in Stafford Borough. Lone parents are notably more likely than other households to be in both Social Rented and private rented accommodation. Family households with children are also more likely to be overcrowded and less likely to be under-occupied in Stafford Borough.

Figure 7.6 Profile of accommodation for family households in Stafford Borough



Source: 2021 Census *Owner-occupied no mortgage ** Owner-occupied with mortgage, includes Shared Ownership.

Future requirement

- 7.53 The disaggregated local housing need projections indicate that the total population of families with children is going to rise from 20,846 in 2025 to 21,982 by 2045, a growth of 5.5%. It is estimated that the proportion of lone parent families within this group will grow from 27.0% in 2025 to 28.0% in 2045.

- 7.54 The table below shows the projected accommodation profile for family households in Stafford Borough in 2045 derived from the LTBHM model, presuming that households do not have to reside in overcrowded accommodation. This identifies that intermediate housing will be particularly useful for family households. It is estimated that, by 2045, 49.7% of Shared Ownership dwellings and 62.0% of First Homes will be occupied by family households.

Table 7.6 Type of accommodation projected for households with dependent children in 2045 in Stafford Borough

<i>Size of home</i>	<i>Owner occupied</i>	<i>Private rented</i>	<i>First Homes</i>	<i>Shared Ownership</i>	<i>Social / Affordable Rented</i>
1 bedroom	0	0	0	0	0
2 bedroom	1,325	262	46	232	538
3 bedroom	6,669	495	167	370	2,267
4+ bedrooms	8,112	235	192	216	858
Total	16,106	992	405	817	3,663

The private rented sector (PRS)

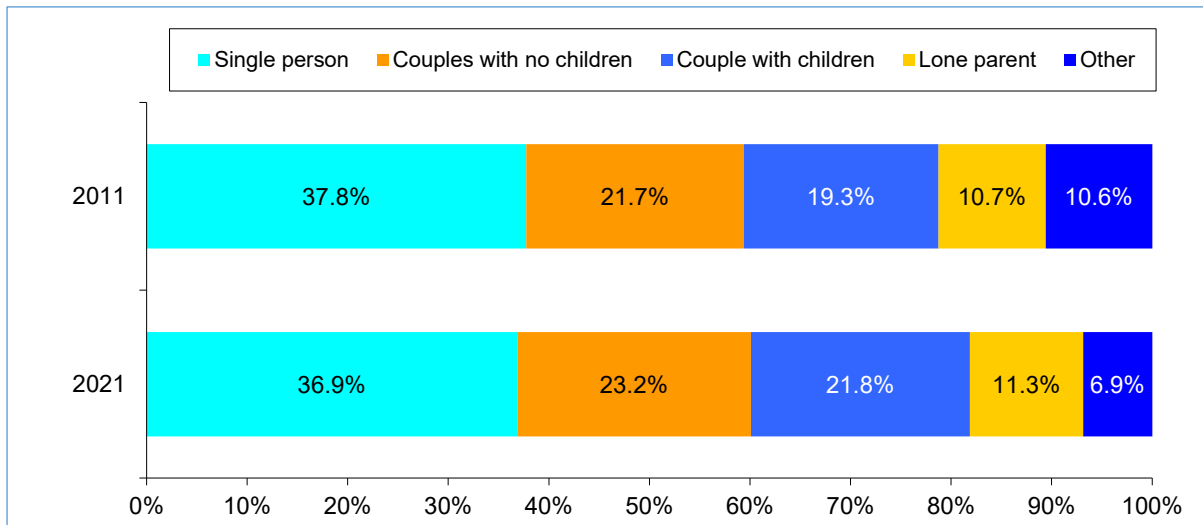
Growth

- 7.55 The current tenure profile in the Borough was modelled as part of the LTBHM model. This estimated that there are 10,027 private rented households in Stafford Borough in 2025, which represents 16.0% of households in the Borough. The private rented sector (PRS) is becoming increasingly important in Stafford Borough; as shown in Figure 2.13, the data indicates that it increased by 18.2% in the Borough between 2011 and 2021 and at a greater rate than was recorded regionally (but lower than the national growth recorded). The proportion of households in the private rented sector in Stafford Borough is lower than in the West Midlands and England as a whole.

Those resident in the tenure

- 7.56 The figure below compares the household composition of the private rented sector in Stafford Borough in 2021, with the profile of households who are resident in the private rented sector in Stafford Borough in 2011. The data shows that not only has the tenure grown, but the household profile has become more diverse with single person households becoming less dominant within the sector and increases recorded in couples with no children, couples with children and lone parent households.

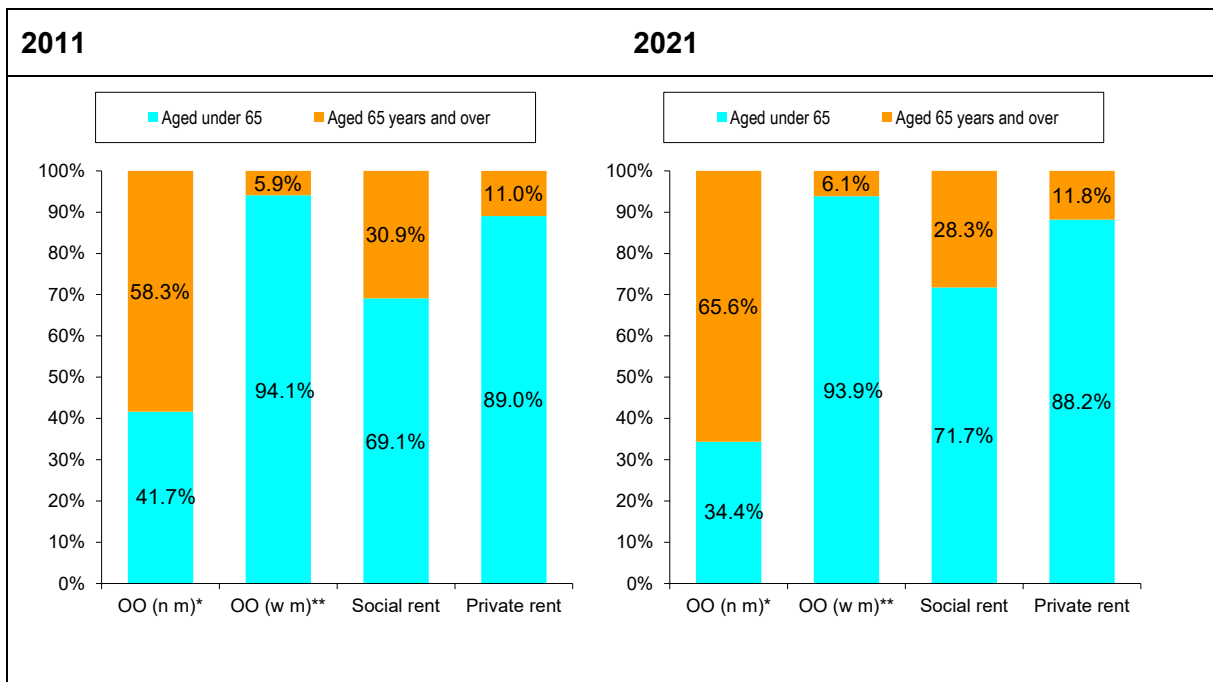
Figure 7.7 Change in the household composition of the PRS in Stafford Borough



Source: 2011 and 2021 Census

- 7.57 The figure below shows that whilst the private rented sector has diversified, it is still notably unlikely to be occupied by older households, with almost 90% of household reference persons aged 64 or under. The proportion of older households in this tenure has however increased between 2011 and 2021.

Figure 7.8 Age of household reference person within each tenure in Stafford Borough, 2011 & 2021

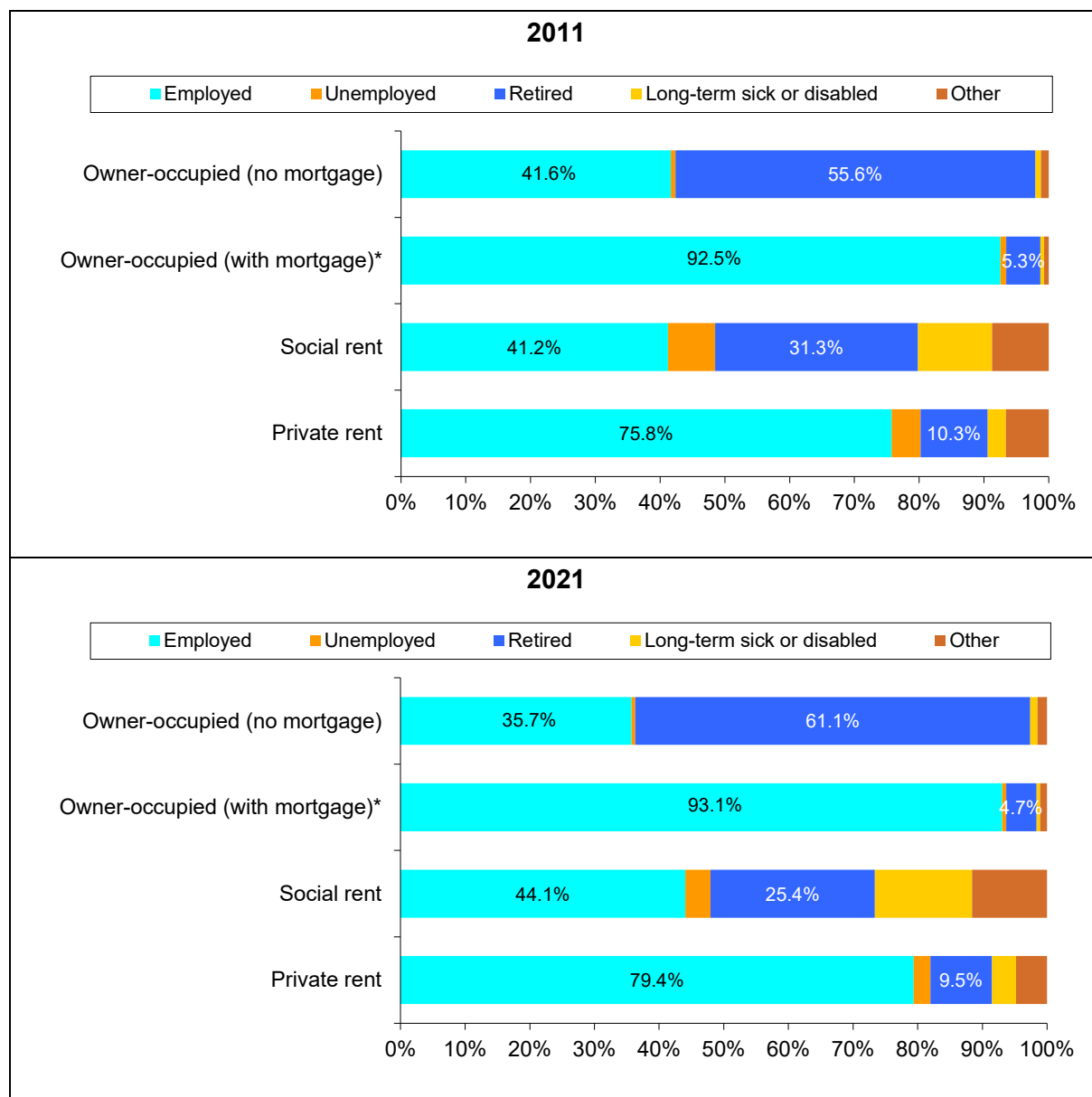


Census *Owner-occupied no mortgage ** Owner-occupied with mortgage, includes Shared Ownership. Source: 2011 and 2021 Census

- 7.58 The figure below shows that whilst the majority of household heads in the private rented in Stafford Borough are in work, there are a number where the household head is unemployed

or retired. It is also clear that the proportion of employed household heads in the private rented sector has increased over the last decade.

Figure 7.9 Change in the economic activity of household reference person by tenure in Stafford Borough, 2011 to 2021



*Includes Shared Ownership, Source: 2011 and 2021 Census

- 7.59 The LTBHM model set out earlier has been used to model the future housing market. This indicates that the private rented sector is likely to grow further in importance in Stafford Borough over the plan-period with the number of homes in the tenure projected to increase by 1,994 households by 2045, a growth of 19.9%.

Current trends

- 7.60 The PPG suggests that 'market signals reflecting the demand for private rented sector housing could be indicated from the level of changes in rents.' Therefore, to assess the stability of the

sector currently it is useful to consider how the private rent levels charged vary over time. The table below shows the change in mean private rents over the last five years. This data is disaggregated by accommodation size and location. The table shows for example that, between 2020 and 2025, mean two bedroom rents increased by 32.6% in Stafford Borough.

- 7.61 Overall, the data suggests that the private rented sector is not under unusual pressure in Stafford Borough, as rent levels have not risen at a greater rate to that recorded regionally and nationally. The rises in one bedroom rents in Stafford Borough are overall the highest, but there is not a great difference between different size homes.

Table 7.7 Change in mean private rents charged in Stafford Borough, the West Midlands and England between 2020 and 2025

Area	One bedroom	Two bedrooms	Three bedrooms	Four+ bedroom
Stafford Borough	33.6%	32.6%	32.9%	31.5%
West Midlands	34.4%	34.1%	34.7%	32.7%
England	31.9%	32.0%	33.1%	31.3%

Source: Office of National Statistics, November 2020 and November 2025

The benefit-supported private rented sector

- 7.62 Data available from the Department of Work & Pensions⁶⁰ indicates that there were 2,174 households in the private rented sector in Stafford Borough who were either in receipt of Housing Benefit or were receiving the Housing Element of Universal Credit in August 2025. This represents 21.7% of all households in the tenure and is lower than the equivalent proportion of households in the sector both regionally and nationally (some 32.8% of private rented households in both the West Midlands and England were in receipt of one of these benefits).
- 7.63 Further analysis shows that the number of private rented tenants in receipt of assistance with their housing costs in Stafford Borough has increased by 4.7% between 2020 and 2025, in comparison to a regional growth of 1.5% and a national reduction of 0.5% over the same period.
- 7.64 It is important to recognise the role that the benefit-supported private rented sector plays in alleviating the pressure on the affordable housing stock, by housing some households that would otherwise be resident within the sector; however, it is not an official form of affordable housing as defined by the NPPF. In addition, a comparison of the entry-level private rents with the LHA caps, as set out in Chapter 3, showed there is a notable gap between the two. The housing costs of households in need would not be fully met if they were to reside in this sector, as noted earlier in Chapter 3.

⁶⁰ <https://stat-xplore.dwp.gov.uk>

Looked-after children

- 7.65 In May 2023, the Department for Levelling Up, Housing and Communities emphasized that within the requirements of the NPPF that require local planning authorities to assess the size, type and tenure of housing needed for different groups in the community and reflect this in planning policies and decisions (what is now paragraph 63), they should specifically consider whether it is appropriate to include accommodation for children in need of social services care as part of that assessment⁶¹. The Department for Education provides the following definition for a looked-after child *“a child is looked after by a local authority if they are provided with accommodation for a continuous period of more than 24 hours; are subject to a care order or are subject to a placement order”*.
- 7.66 Within the latest statistics published by the Government on looked-after children⁶², Stafford Borough is grouped within all of the Staffordshire authorities as looked-after children are managed at the County level within Staffordshire. It is only therefore possible to present relevant data at this geography – no detail is available at Borough level for Stafford Borough.
- 7.67 The data indicates that, as at 31st March 2024, there were 1,307 looked-after children in Staffordshire. This represents around 0.8% of all children in Staffordshire, which is the below the regional average (0.9%) but above the national figure (0.7%).

Current situation in Staffordshire

- 7.68 The table below shows the age profile of looked-after children in Staffordshire in comparison to regional and national equivalents. The data shows that there is a no substantial difference between Staffordshire and the region, but when compared with nationally, there is a larger proportion of looked-after children aged 1 to 9 in Staffordshire. The most common age band for looked-after children in Staffordshire is 10 to 15 years old.

Table 7.8 Age of looked-after children in Staffordshire in 2024

Age	Staffordshire	West Midlands	England
Under 1 year	4.0%	4.0%	4.0%
1 to 4 years	15.0%	16.0%	13.0%
5 to 9 years	22.0%	21.0%	18.0%
10 to 15 years	35.0%	37.0%	38.0%
16 years and over	24.0%	23.0%	27.0%
Total	100.0%	100.0%	100.0%

Source: Data set from Children looked after in England, 2024

⁶¹ <https://questions-statements.parliament.uk/written-statements/detail/2023-05-23/hcws795>

⁶² <https://explore-education-statistics.service.gov.uk/data-catalogue/data-set/28209fd1-9c01-4c44-ad6c-10374fa58a6b>

- 7.69 The following table shows the placement location of looked-after children in Staffordshire in comparison to regional and national equivalents. The data shows that some 63.0% of children are placed within the authority, whilst nationally 55.0% of placements are within the local authority (LA) of origin and regionally the figure is 54.0%. Where placements are outside the local authority, they are most commonly more than 20 miles away.

Table 7.9 Placement location of looked-after children in Staffordshire in 2024

<i>Location</i>	<i>Staffordshire</i>	<i>West Midlands</i>	<i>England</i>
Placed inside the LA boundary, 20 miles or less from home	51.0%	49.0%	47.0%
Placed outside the LA boundary, 20 miles or less from home	15.0%	25.0%	22.0%
Placed inside the LA boundary, more than 20 miles from home	9.0%	2.0%	4.0%
Placed outside the LA boundary, more than 20 miles from home	17.0%	16.0%	17.0%
Placed inside the LA boundary, distance not known or not recorded	3.0%	3.0%	4.0%
Placed outside the LA boundary, distance not known or not recorded	5.0%	5.0%	5.0%
Total	100.0%	100.0%	100.0%

Source: Data set from Children looked after in England, 2024

- 7.70 The table below shows the place providers of looked-after children in Staffordshire in comparison to regional and national equivalents. The data shows that some 44.0% of children are in Staffordshire Local Authority provision, a figure higher than the regional equivalent. A further 42.0% are in private provision, the same as is recorded across the West Midlands region.

Table 7.10 Place providers of looked-after children in Staffordshire in 2024

<i>Place providers</i>	<i>Staffordshire</i>	<i>West Midlands</i>	<i>England</i>
Parents or other person with parental responsibility	9.0%	9.0%	6.0%
Own provision (by the LA)	44.0%	29.0%	43.0%
Other LA provision	0.0%	1.0%	1.0%
Other public provision (e.g. by a PCT etc)	0.0%	0.0%	0.0%
Placement provider not reported	2.0%	3.0%	5.0%
Private provision	42.0%	42.0%	37.0%
Voluntary/third sector provision	2.0%	16.0%	7.0%
Total	100.0%	100.0%	100.0%

Source: Data set from Children looked after in England, 2024

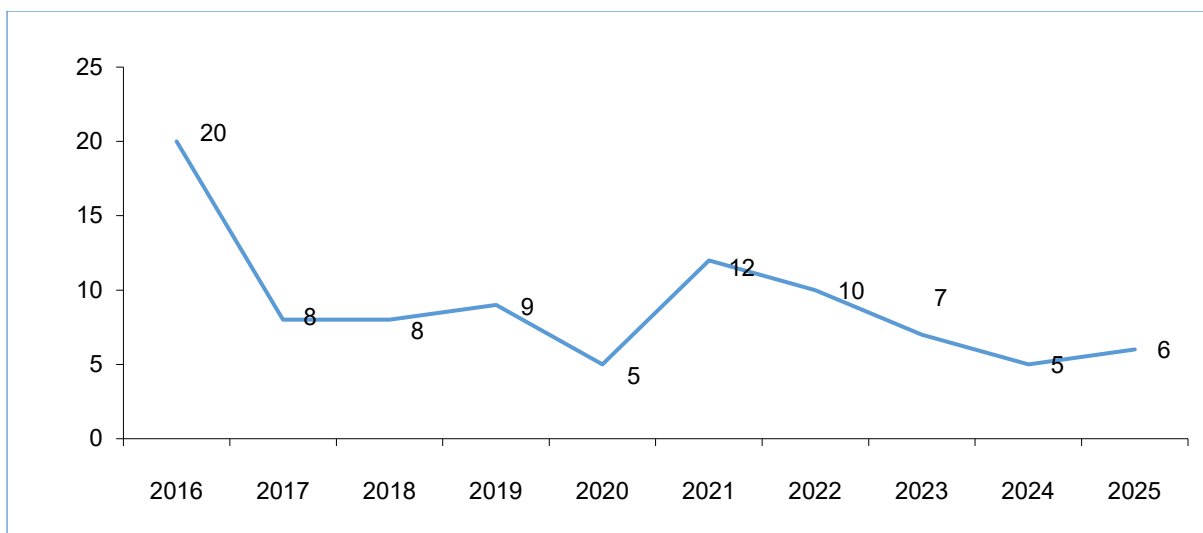
Future requirement in Stafford Borough

- 7.71 The published data on the number of looked-after children by age group currently has been compared to the population in each age group to create a prevalence rate for looked-after children by age band in Staffordshire. This has then been applied to the total population of these age groups at the end of the plan period to identify the likely number of looked-after children there will be in the Borough in 2045.
- 7.72 This approach results in an estimated 1,329 looked-after children in Staffordshire in 2045. This is slightly in excess of the current figure of 1,307. It is therefore important that the Council makes provision to accommodate this growing population. The Census indicates that there is currently one children's home in Stafford Borough with a capacity for 12 residents. This is not a Local Authority owned site but is private provision. Table 7.10 indicates that Local Authority provision is the most common provider of accommodation across the County so Stafford Borough should work with the County Council to determine how they can increase the Local Authority provision available within the Borough to meet the growing needs of the County.

People wishing to build their own homes

- 7.73 The NPPF specifically refers to people *wishing to build or commission their own homes* within the examples cited in paragraph 63. Stafford Borough launched a list for people interested in undertaking a self-build development to register themselves in 2016. As at spring 2025, there had been 90 successful applicants to the list. The figure below shows the number of applicants made each year to the self-build register in Stafford Borough (it should be noted that the register began in May 2016 and contains data up to December 2025). It is clear that after an initial surge of interest in 2016, the annual number of applicants to the self-build register has averaged 8 in the years since.

Figure 7.10 Number of applicants to the self-build register in Stafford Borough, 2016 – 2025



Source: Stafford Borough Council, 2025

- 7.74 The PPG suggests that data from the Council's self-build register can be supplemented by secondary data where it exists. The Office of National Statistics has recently published the Right to Build Register Monitoring⁶³ on an annual basis. This presents a limited amount of data on the scale of demand for self-build properties across all authorities in England. This data indicates that, as at the time the data was collected in 2023, there were 79 people on the register for Stafford Borough, which when compared to the population estimated for the authority, equates to a demand of 57.7 self-build dwellings per 100,000 people resident in the authority. Across England the demand is for 113.7 self-build dwellings per 100,000 people. Overall, of the 308 Local Authorities in England in which sufficient data exists to allow this calculation, Stafford Borough is ranked as having the 133rd smallest demand for self-build homes per head (Stafford Borough is in the third quartile of authorities when ranked by relative demand).

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https://assets.publishing.service.gov.uk/media/67b6f4209ae06ef4a71cf2fb/Right_to_Build_Registers_Monitoring_2016-2023.ods

8. Conclusions and Summary

- 8.1 Chapter 1 considered the geographic context in which the local housing market operates using the latest data on commuting flows, migration patterns and housing market linkages. This analysis concluded that Stafford Borough's most established linkages are those with Stoke-on-Trent. It can be concluded that Stafford Borough is a separate housing market, with links to all neighbouring authorities, but most notably Stoke-on-Trent.
- 8.2 Chapter 2 considered the drivers of the local housing market in Stafford Borough. It was shown that the population in the Borough has grown between 2011 and 2021 at a slower rate than the national average, with the age profile slightly more skewed towards older age groups. Households are on average smaller than that recorded nationally and the population records above average general health. Household incomes in Stafford Borough are slightly higher than equivalent county-wide households at all points on the income distribution, however income levels in the Borough are consistently below national equivalents. Finally, the chapter noted that Stafford Borough also has a relatively small affordable stock currently and a larger than average owner-occupied sector⁶⁴. Between 2011 and 2021 the number of four bedroom homes have increased at the greatest rate, this is especially pronounced in the private rented sector.
- 8.3 Chapter 3 examined the cost of housing in the Borough. Market accommodation in Stafford Borough is cheaper than regional equivalents, however the affordability of the market housing remains an issue in the Borough. The analysis of the local housing market indicated that there is a notable gap between the cost of Affordable Rent and entry-level market housing which could be potentially filled by intermediate products including discount home ownership options, such as First Homes. It is important to note that the suitability of these intermediate and sub-market products to meet housing need to the extent identified in the report is contingent on them being priced at the levels set out in Chapter 3⁶⁵.
- 8.4 Chapter 4 documented the derivation of the overall housing need in Stafford Borough following the revised Standard Method set out in paragraph 004 of the PPG⁶⁶. This indicated that the requirement is for 760 dwelling per year which equates to 15,200 new homes over the 20-year plan period (2025 to 2045). As indicated by paragraph 62 of the NPPF this figure represents the minimum number of homes needed in the authority over the plan period.
- 8.5 The report has presented two main models, the Long Term Balancing Housing Markets (LTBHM) model (Chapter 5), which disaggregates the revised Standard Method local housing

⁶⁴ This is contextual information and has no implication for what is required in the future, although the current tenure profile in Stafford Borough is used as one of the inputs to model the future requirement as discussed in chapter 5.

⁶⁵ It is acknowledged that Registered providers are however likely to set the final price of these forms of housing.

⁶⁶ Reference ID: 2a-004-20201216

need calculations to identify the tenure and size of housing that should be sought over the plan period to best accommodate the future population, and the Affordable Housing Need model (Chapter 6), an unconstrained estimate of the amount of affordable housing required. The affordable housing need figure is calculated in isolation from the rest of the housing market and is only used to indicate whether the Standard Method local housing need figure should be increased. On completion of the calculation of the need for affordable housing paragraph 024 of the PPG⁶⁷ says:

'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, taking into account the probable percentage of affordable housing to be delivered by eligible market housing led developments. An increase in the total housing figures included in the plan may need to be considered where it could help deliver the required number of affordable homes.'

- 8.6 Planning Authorities should consider whether the housing target in local plans should be increased to assist with meeting the need for affordable housing. Once this has been established, the future mix of all housing required over the plan-period should be identified. In accordance with the PPG this is derived using a separate approach.
- 8.7 The total annual affordable housing need in Stafford Borough of 115 per year (as set out in Chapter 6) represents 15.1% of the annual planned growth in the Borough of 760 dwellings per year. This is based on using an affordability threshold of 35% within the private rented sector, which has been identified as being the reality in the tenure in Stafford Borough currently. The figure of 115 represents the absolute annual affordable housing need. If, however, it is determined that 35% is unreasonable and that 30% would represent a realistic and less demanding figure to use for the affordability threshold then the affordable housing need is calculated as 192 per year, which represents 25.2% of the annual planned growth in the Borough. If the affordability is tested against household's presumed tenure preference, then the net need would be for 226 affordable homes per year, which represents 29.8% of the annual planned growth in the Borough. These three scenarios have been identified as being the are the most relevant to Stafford Borough within the stakeholder consultation process.
- 8.8 Under either the 35% or 30% affordability threshold scenario or the tenure preference scenario, it is not considered necessary to apply an uplift to the housing target above the Standard Method figure in order to address affordable housing need. The available evidence indicates that the level of affordable housing required by the model is achievable in Stafford Borough. Over the past ten years, 25.7% of all completions in Stafford have been affordable homes, as shown in the completions data submitted through the stakeholder consultation and reproduced in the table below. More generally, it is reasonable to expect that a similar proportion of affordable housing – around 25% to 30%, subject to viability—could continue to be delivered on new housing sites in the Borough.

⁶⁷ Reference ID: 2a-024-20190220

Table 8.1 Affordable housing completions in Stafford Borough over the last 10 years

<i>Year</i>	<i>Affordable homes</i>	<i>Total completions</i>
2015/16	137	520
2016/17	197	710
2017/18	262	820
2018/19	319	660
2019/20	179	680
2020/21	66	470
2021/22	47	610
2022/23	20	480
2023/24	212	440
2024/25	65	470
Total	1,504	5,860

Source: Stakeholder submission, 2026

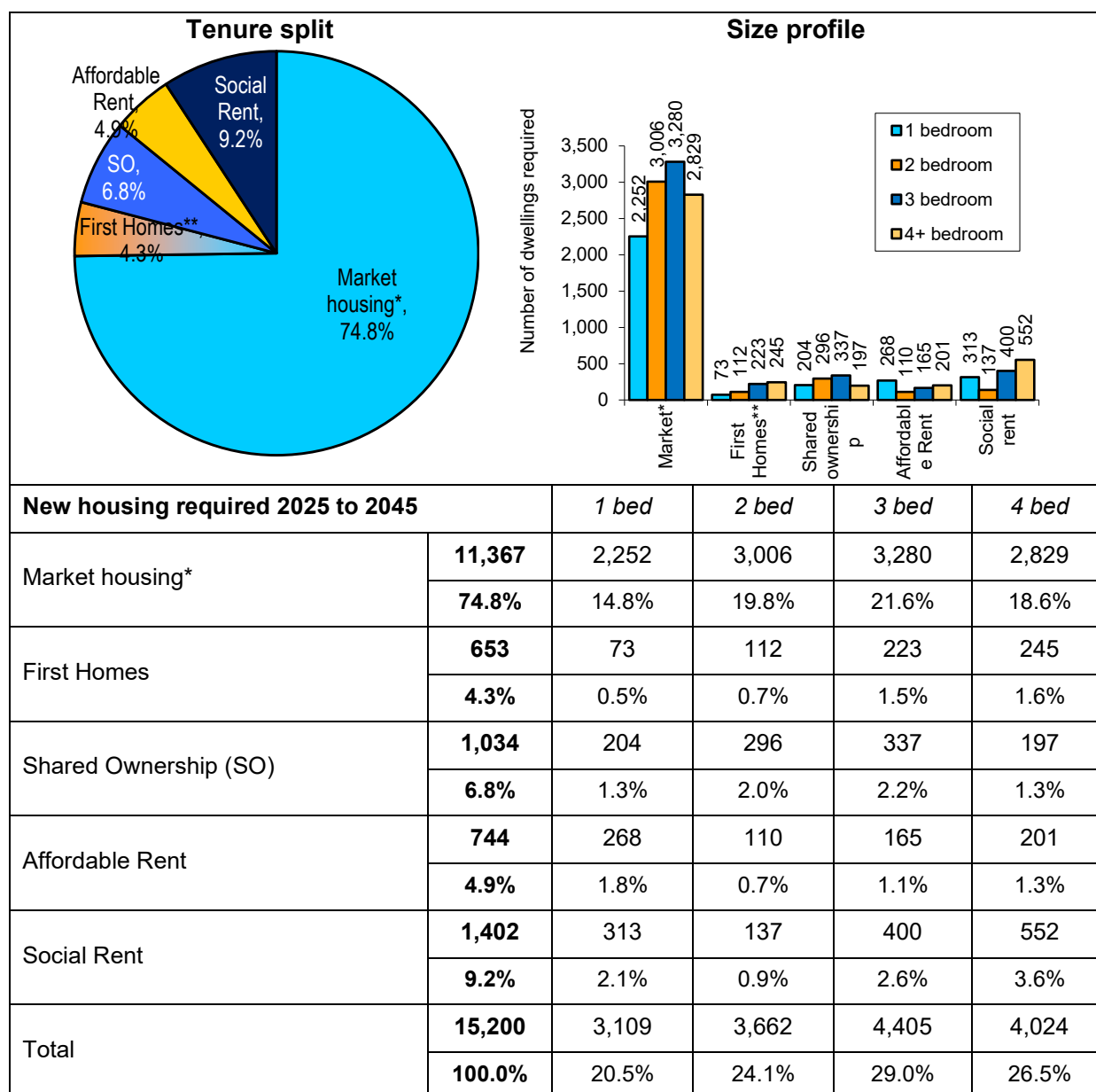
- 8.9 If the Council will further help meet affordable housing need (for example that identified under the 25% affordability threshold or the owner-occupation only scenario), an uplift to the housing target above the Standard Method total could be considered as this would deliver more homes in total and therefore a greater number of affordable homes. It is unlikely however that an uplift would address all of the affordable housing need identified in these scenarios.
- 8.10 The work undertaken by Rapleys has concluded that the estimated 16,211 additional people modelled to be in employment in Stafford Borough at the end of the plan period within the Standard Method (as set out in chapter 5) is sufficient meet the projected economic growth outlined in the Preferred Approach to employment. On this basis, they consider that no uplift to the housing requirement above the Standard Method figure is necessary to meet the Borough's future economic growth needs.
- 8.11 To determine the size and tenure of the new housing required within the Standard Method local housing need to accord with the PPG, the LTBHM model outputs are used (the change required between 2025 and 2045). This model provides the profile of housing appropriate to meet the population over the plan-period and is directly derived from the calculations used to determine the Standard Method local housing need.
- 8.12 Figure 8.1 sets out the size and tenure requirement for the 15,200 dwellings (760 per annum) to be delivered between 2025 and 2045. The overall requirement for 14.1% of housing to be Affordable Rented / Social Rented and 11.1% affordable home ownership (of which 6.8%

could be Shared Ownership⁶⁸ and 4.3% First Homes) reflects the mix of housing that would best address the needs of the local population. It does not take into account the funding that will be available to help provide subsidised housing. The First Homes requirement will only be realised if First Homes are made available at the prices identified in Chapter 3. If this is not possible then Shared Ownership is a more suitable tenure. The Council may want to consider adjusting their affordable housing policy toward 40-45% affordable home ownership and 55-60% affordable rent to deliver this mix.

- 8.13 Within the Affordable Rented / Social Rented sector it is clear that Social Rented housing is notably cheaper than Affordable Rent. The affordability analysis of households in affordable need presented in Table 5.10 indicates that around 83% of all affordable housing at the end of the plan-period in 2045 should be Social Rented with the remainder Affordable Rented. Social Rented accommodation is appropriate for the majority of households in this sector. As the Affordable Rented stock is currently notably smaller than the Social Rented stock, over the plan period 35% of new housing in this sector should be Affordable Rented and 65% Social Rented to achieve this balance in 2045.
- 8.14 The profile set out is a guide to the overall mix of accommodation required in Stafford Borough although it is acknowledged that the Council may wish to divert away from this profile in particular instances. It should also be noted that the potential demand for First Homes is less robustly evidenced than for the other tenures and should therefore be treated with caution.

⁶⁸ Shared Ownership refers to the version with a 25% equity share as this has been evidenced to cost less than market entry housing in Chapter 3.

Figure 8.1 Requirement for all new housing in Stafford Borough over the plan-period



*Market housing includes both owner-occupied and private rented. These figures represent the distribution of housing that should be delivered.

- 8.15 Stakeholder feedback highlighted the importance of these figures in the plan making process and that the outcomes should not be interpreted as passive forecasts. The commentary noted that delivery of this new housing requires an adequate supply of deliverable sites, a policy / implementation framework capable of securing viable affordable delivery, and the active engagement with Registered Providers and delivery partners. They also highlighted the need for monitoring through the plan period to ensure targets are achieved.

- 8.16 Chapter 7 considered the housing requirement of particular groups of the population. Paragraph 006 of the PPG⁶⁹ notes that *‘Plan-making authorities should set clear policies to address the housing needs of groups with particular needs such as older and disabled people....They could also provide indicative figures or a range for the number of units of specialist housing for older people needed across the plan area throughout the plan period.’*
- 8.17 In terms of specialist dwellings for older persons (Class C3), it is evidenced that in Stafford Borough, 1,279 (64 per year) additional units of Sheltered housing for older people / retirement housing⁷⁰ and 317 (16 per year) additional Extra-care units / supported living housing⁷¹ are required over the plan-period within the housing target. Chapter 7 also identifies that an additional 118 Registered Care spaces (nursing and residential care homes) will be required over the next 20 years in Stafford Borough (Class C2). There is also a notable potential demand for age-restricted general market housing.
- 8.18 As noted in the stakeholder consultation, delivery of this specialist housing helps to reduce under-occupation in the general housing stock which facilitates churn in family housing and creates a more responsive housing market for all residents in an area. Stakeholders also flagged the need for the delivery of this specialist accommodation to also be monitored against the final targets by the Council - the C3 dwellings form part of the overall housing target to be delivered, whilst C2 units are in addition to the target.
- 8.19 In addition, it is calculated that adapted housing M4(2) Category 2 will be required for 3,463 households by 2045 in Stafford Borough, of which around 778 dwellings should be M4(3b) Category 3 homes - wheelchair adaptable dwellings. This is a substantial uplift from the number of homes currently in the Borough with these classifications and it is therefore recommended that the Council require a minimum of 40% of new homes to be built to the M4(2) accessible and adaptable standard as suggested in the recently published NPPF consultation⁷².

⁶⁹ Reference ID: 63-006-20190626

⁷⁰ See footnote 43.

⁷¹ See footnote 44.

⁷²

https://assets.publishing.service.gov.uk/media/69417a0958a21370f58f3010/December_2025_NPPF_Consultation_document.pdf

Appendix 1. Stakeholder consultation

Introduction

This appendix describes the stakeholder consultation that occurred during the production of this report. This appendix details the consultation process – who was contacted and the nature of the consultation. It also describes the event that took place, including what was discussed. Finally, the appendix sets out the submissions received in response to the consultation and the actions that they have resulted in.

Stakeholder workshop

A consultation event on the draft report findings took place on 26th January 2026. A wide breadth and number of organisations were invited to attend to observe the preliminary outputs of the study and to discuss the methodological assumptions used to derive the estimates. A range of different organisations were invited including developers, agents, Registered Providers and planning professionals. In total, 52 people attended the event, and 40 different stakeholder organisations were represented alongside officers from Stafford Borough Council and those from HDH Planning. A full list of those that attended the stakeholder event is set out in the table below.

Table A1.1 List of organisations that attended the stakeholder event	
<i>Organisation</i>	<i>Organisation</i>
AB Planning	Lichfields
Aston homes and P W Shaw	Mcwhorter
Avison Young	Nexus Planning
Bellway	Pegasus Group
Bellway Homes	Rapleys
Cannock Chase Council	Richborough
Carter Jonas	Savills
Central and Country Developments Ltd	Seabridge Develop
Dean Lewis Estates	Seddon Homes
Emery Planning	SLR Consulting
Emery Planning Partnership	Spfaizey
Fisher German	Staffordshire County Council
Framptons planning	Staffordshire Foundation
Halls Holding Limited	Support Staffordshire
HHA Studio	The Strategic Land Group
HJDA	Turley
Holland Lloyd	Vistry Group
Hollins Strategic Land	Wrekin
Homes Plus	WSP
Knights PLC	YES Building Design Ltd

Summary of discussion at event

The event was a presentation of the relevant national guidance which provides the framework for the study, an overview of the purpose of the report, and the two main models used to obtain the outputs, the assumptions used within the models and the initial study-wide outputs that had been derived. Questions were encouraged throughout. Some of the questions were given verbally whilst others were submitted within the chat. Generally, we attempted to address the questions within the discussion rather than the chat. The engagement at the event was high and many participants contributed points during the discussion. A summary of the discussion on the key topics is set out below:

Overview

Alex Yendole from Stafford Borough Council initially gave an update of where the Council is with their new local plan process, and how the economic development and housing needs assessments will help inform it. The workshop focused on assessing local housing needs, with Alex introducing Simon Drummond-Hay and Mark Aldridge as key speakers. Simon presented the draft report outlining the methodology and assumptions based on the Planning Practice Guidance (PPG). He stressed the importance of evidence to support claims regarding the assumptions and acknowledged the common critiques of the National Planning Policy Framework (NPPF) and PPG, while emphasizing adherence to these guidelines.

Simon discussed recent updates in housing policy, including changes to the NPPF, the cancellation of certain affordable housing requirements, and the removal of the infrastructure levy. He noted that the study aims to assess housing needs and will lead to policy recommendations based on secondary data. Simon provided insights into Stafford Borough's demographics, then Mark went through an overview of the housing market in Stafford Borough. He also presented the new standard method for household projections, indicating a projected household growth of 749 per year⁷³.

Mark introduced the affordable housing need model, which follows PPG guidance and identifies an annual need for 113 affordable housing units. He emphasized that the housing needs assessment is not a target but a different calculation from the standard method. The discussion included the housing needs of specific groups, particularly older persons, with a projected growth of 33% in this demographic. The workshop concluded with an invitation for feedback on the housing needs report, with a deadline for comments set for February 23rd.

⁷³ The Standard Method figure at the time of the consultation event was 749. The revised Standard Method inputs were published after in Spring 2026, and the figure has been revised to reflect the latest data.

Topic discussions

Introduction to the Local Housing Needs Assessment

Simon indicated that a housing market assessment is a requirement of the planning process. It is required to follow a recipe and a methodology that is clearly set out in the PPG. He spoke about the other half of the project, which is the economic needs assessment, being undertaken by Rapleys. HDH will work with them and provide inputs that they need, and Rapleys will advise us on their conclusions and how that impact on the HDH work. This presentation will be focused on the housing type mix and affordable housing need part of the work which is being done by HDH. The report is working at the moment to the December 2024, NPPF, because that is the extant NPPF. In December 2025, we had a draft NPPF, and does that really make any difference to us? Well, not a lot. The standard method is unchanged. The key outputs remain unchanged. There is a greater emphasis on social rent. This study will be account as far as possible for the requirements in the draft NPPF and reflect the direction of travel that it indicates. Finally, Simon encouraged participants to provide evidence-based feedback on the assumptions made. He highlighted the importance of constructive comments, rather than critiques of the NPPF and PPG.

Key outputs of the report

Simon advised that the housing needs assessment has three key elements, the overall housing need, which is then disaggregated by size and tenure, the extent of affordable housing need and the need of specific groups. Those are all steps that are carried out following the guidance set out in the PPG, which is quite prescriptive. The data sources that are draw on are largely prescribed in the PPG and are mostly secondary data sources. However, HDH also do primary research to profile the cost of housing locally which is key when considering how the housing market works and HDH buy in household income data from CACI as this has much more detail than is available form secondary sources. The findings will lead to policy recommendations, however HDH are not writing policy. HDH are providing a piece of evidence for the council to draw on and produce a local plan.

Demographic Overview

Simon elaborated on the demographic profile, noting an aging demographic, with the largest growth in households being amongst couples both aged over 65. He also highlighted the higher proportion of people in senior professional or technical jobs in Stafford Borough and how that this has increased notably between the two censuses. Simon explained that the report looks at gross household income because when doing a piece of work that looks at how the housing market works the whole spectrum from of all households, including retired households, is need, instead of just what earnings may be Median household incomes in Stafford Borough are higher than across the county, but as one would expect, a little bit less than in England as a whole, where there is the skewing effect a factor of London and the Southeast.

The tenure profile was discussed, and it was noted that Stafford Borough has a relatively small social rented sector and that the private rented sector has increased notably between 2011 and 2021 in the Borough. More recently, there has been quite a lot of commentary about landlords leaving the market because of increased regulation. So it becomes it is now more difficult for a landlord to get a tenant out of their property, whether or not it's because they're not paying the rent or because they're a bad tenant or whatever, or they want their house for another purpose, and that has led or there is talk about that having led to landlords leaving the market. Our research has not shown that this has been a significant factor in Stafford Borough so far.

Local Housing Market

Mark indicated that the assessment provides an overview of housing costs, market dynamics, and affordability pressures in Stafford Borough, drawing on national datasets and a bespoke 2025 housing market survey. The findings inform the borough's affordable housing needs and the suitability of different housing products. A detailed review of over 900 properties for sale and more than 250 properties for rent was undertaken. Lower quartile (entry-level) and median prices were analysed to understand affordability for new households.

Entry-level purchase prices reveal higher-than-expected costs for 1-bed properties relative to 2-bed homes, a significant price jump between 3-bed and 4-bed properties and narrow differences between lower quartile and median prices for 1–3 bed homes, indicating limited lower-cost supply. The private rented market shows entry-level rents ranging from £650 / month (1-bed) to £1,250 / month (4-bed) and shared accommodation costing £475 / month at lower quartile, a key benchmark for single adults reliant on Local Housing Allowance. A comparison across tenures highlights a clear gap between affordable / social rents and private rents and a much larger gap between private rents and entry-level purchase, especially for family-sized homes. These gaps indicate potential demand for intermediate housing options to support households unable to access home ownership. The report considers a range of Intermediate Housing Products, including shared ownership (25% and 40% equity), which is a viable and cost-effective option in Stafford Borough, First Homes with a 30% discount would be priced below typical entry-level purchase costs and remain under the £250,000 cap. Generally new-build prices are not significantly higher than second-hand homes, improving the feasibility of discounted sale products.

Overview of Housing Projections and Standard Method Application

Mark explained that the December 2024 NPPF update introduced a simplified and more stable method for calculating housing need, replacing variable household projections with a formula based solely on current housing stock and an affordability uplift. Using Stafford Borough's 2024 dwelling stock of around 64,000 homes, the 0.8% baseline produces a requirement of 513 homes per year, which rises to 749 homes annually once the affordability adjustment is applied. This figure is notably higher than almost all of the new 2022-based ONS household projection scenarios—except the high-migration model—indicating that the affordability uplift drives a housing need well above what demographic trends alone would suggest for the 2025–2045 plan period.

LTBHM model method and outputs

Mark explained that the next stage of the report involves breaking down the projected population and household growth using a stepped demographic model (the NMS model). This approach accounts for annual changes in age, births, deaths, and migration flows, ensuring that households moving into Stafford Borough are aged forward year by year. The model uses the latest 2022-based household projections to distribute the population into different household types. To align these projections with the higher housing requirement produced by the standard method, the analysis draws on the higher-migration scenario to understand the likely characteristics of new households, while also assuming that increased housing supply will allow more household formation over time.

Using this framework, the model produces a demographic profile for 2045, showing continued population ageing. Although all age groups are expected to grow, the largest increases are among people aged 75+ and those aged 45–59. This ageing trend shapes the household profile, with the strongest growth in one-person households and couples without children, while households with children grow more modestly. The model then assesses the type and size of housing required to accommodate these households, drawing on census data about current occupancy patterns, tenure distribution, and dwelling sizes. It assumes that existing overcrowding will not be carried forward into the future, while under-occupation—particularly among older households—will continue.

The analysis also incorporates First Homes and affordable housing tenures, using detailed (but unpublished) income data to estimate how many households currently renting privately could afford discounted home ownership. This identifies around 651 households who could be suitably housed in First Homes by 2045. Similar analysis is used to distinguish between households who would require affordable rent versus social rent. By comparing the ideal future stock profile with the existing stock, the model identifies the mix of new homes needed across all tenures. The results show varied requirements across the market, with strong demand for three-bed homes in the owner-occupied sector, significant need for larger four-bed homes in the social rented sector, and predominantly three- and four-bed requirements for First Homes. The full methodology and detailed calculations are set out in Chapter 5 of the report.

Affordable Housing Need Assessment Overview

Mark then went onto talk through the affordable housing needs assessment, which follows the methodology set out in national Planning Practice Guidance (PPG). The PPG defines households in need as *the current number of households and projected number of households who lack their own housing or who cannot afford to meet their housing needs in the market*, and it prescribes the data sources and calculation steps required. A key input is the council's Housing Register, which provides detailed information on households currently seeking affordable housing and the flow of households entering and leaving need. The model looks exclusively at affordable housing need, separate from market housing, and its purpose is to determine whether the overall housing requirement should be increased to help deliver more affordable homes—not to set a standalone target.

The calculation has four components: current need, newly arising need, current supply, and future supply from relets. These elements draw on multiple data sources, including the Housing Register, Census data (to capture needs not fully reflected on the register), local income data, and the housing market survey. Based on this combined evidence, the assessment identifies an annual affordable housing need of **113 homes per year** across the 20-year plan period. The report also analyses the types of households in need and their bedroom requirements. Lone parents have the highest incidence of need—2.6% annually—and make up nearly 30% of all households requiring affordable housing, while couples without children are least likely to be in need.

The study also evaluates which intermediate housing products could help meet this need, such as First Homes, shared ownership, and shared equity. Using income data, it estimates how many households in need could afford each product type, recognising that some households may be eligible for more than one option. This helps the council understand which tenures are most effective in addressing need. A crucial assumption in the model is the affordability threshold—the share of income households typically spend on private rent. Based on local evidence, the study assumes households currently spend around 35% of gross income on rent. Using this threshold produces the 113-home annual need figure. However, the report shows how sensitive the results are to this assumption: using a 30% threshold increases need to 190 homes per year, 25% raises it to 260, and assessing all households against ownership costs alone increases need to 371. The study therefore invites feedback on the most appropriate affordability threshold for Stafford Borough.

Housing Needs Assessment for Specific Population Groups

Mark explained that whilst the report also assesses the needs of various specific population groups, the presentation was to focus on older people and residents requiring accessible or adaptable homes. Stafford Borough's population is projected to age significantly by 2045, with those aged 65+ increasing by around 30%. This shift will drive substantial demand for specialist accommodation. Using local data and the Housing LIN model, the study identifies a need for almost 1,600 additional units of sheltered and extra-care housing across the plan period, most of which will be in the market sector but with notable requirements in affordable tenures as well. The analysis also considers future demand for residential and nursing care. Although the ageing population suggests rising need, national trends show declining use of communal care settings, resulting in a more modest projected requirement of 118 additional care home rooms.

The report further breaks down older persons' needs by tenure and dwelling size, distinguishing between those expected to remain in general housing, those requiring specialist accommodation, and those likely to enter residential care. Alongside this, the study evaluates the future need for accessible and adaptable homes. Drawing on data such as Disability Living Allowance claims and lettings information, it identifies a substantial gross requirement for 3,457 accessible dwellings by 2045, including a subset of 778 households needing wheelchair-suitable homes. Due to limited data on current stock, the analysis presents gross rather than net requirements.

Additional specialist groups are also covered in the full report, including families with children, people seeking self-build or custom-build housing, looked-after children, and households living in or entering the private rented sector. These sections highlight specific pressures and trends within each group. Overall, the specialist housing analysis underscores the importance of planning for an ageing population, expanding accessible housing provision, and ensuring that future development meets the diverse needs of Stafford Borough's residents.

Questions arising

Questions were encouraged during the presentation and at the end of each section, attendees were asked for feedback. Questions were received both in the meeting chat, and also within the discussion. The questions and comments are set out below followed by the response:

- Have you taken into account in your calculations the forecast numbers of Landlords leaving the rental market?
 - We have not noticed anything unusual in Stafford Borough within our research, but we can look into that in more detail (the result of this is additional research is presented in Appendix 5).
- It will be important that the report takes account of why there has been such a drop in under 25's living in Stafford Borough (for example, reduced births, out-migration, a lack of available homes / jobs)
 - We can look at some of the reasons why the under 25s there's been a reduction of those (now presented in chapter 2).
- Have your figures separated Urban and Rural affordable housing needs? Are there figures available showing the shortfall of Rural Affordable Housing supply during the run of the current Local Plan?
 - Sub-area outputs will be presented in subsequent drafts and the sub-area boundaries chosen of the Council are reflective of the rurality of different parts of the Borough.
- Sometimes the barriers that we see with people accessing the private rented sector is often not just about income, but about debt. And I'm wondering if you're able to overlay this with any data on sort of debt levels are in the borough, just because, quite frequently we'll have households where the gross income is actually it can be like 20, 25% of their household income. So the affordability is quite good, but they're being refused because of poor credit score, and poor debt and that would then push people into acquiring affordable housing.
 - In terms of the income profile that we have, which obviously is very detailed, that does not have a debt element to it. We'll certainly have a look for it. Do you have any data on that you could share with us?
 - Yes, I think I might. I will do some digging. I will share what I can find.
- Private rental sector - we would usually be looking the income to be at least 2.2 times the monthly rental. Debt levels do not feature in our usual assessments - the checks usually flag CCJ's

- Thanks very much for this feedback, we will include that in our commentary and discussion.
- Have you incorporated requirements for travelling communities?
 - A separate assessment will be undertaken this year for the Stafford Borough area on gypsies and travellers
- Will the full definition of 'older people' in the NPPF be considered in defining housing needs for this group?
 - We will be looking at the full definition of older people from the NPPF
- You were talking about an adjustment between the housing requirement and the employment requirement. How do you make that adjustment? Is there a formula that you use, or is it a bit more bespoke?
 - There's not a specific formula, but as part of the disaggregation of the overall requirement for housing, we can see how many potential workers that there are likely to be. The work that Rapleys are doing will be looking at the requirements of businesses, and we need to make sure that there is a broad alignment that the employers are not going to be short of staff going forward. We wouldn't want the lack of workers to be a constraining factor on the economy and economic growth. So it's a bit of a judgment, but this is ultimately a judgement done by Rapleys.
 - The two won't necessarily have to align perfectly because there'll be other factors as well about people traveling into the borough from elsewhere.
- How will your work relate to the interplay between prioritising housing requirements next to recognised employment sites and has there been any work with the (Political) Council Leaders in looking at increasing Housing Supply in key areas?
 - (answer from Council) The Council is at the moment collecting the information needed for the new Local Plan. Once we've got the information from this and a range of other studies created, we will then be starting to go through a scoping consultation and visioning exercise to then share the council's thoughts and engagement through the formal local plan process, which we anticipate we'll be able to get moving on in the next few months, but we're currently waiting for the government to issue their secondary legislation. Do keep in touch with us. We've got most of you on our local plan consultation database, if you aren't then please sign up to that, and we'll keep you informed about the local plan process moving forward.

Written consultation

A copy of the slides used in the presentation alongside a copy of the draft report was sent to all the attendees on 29th January 2026 (a few days after the consultation event), as well as those originally invited that were unable to attend. All recipients were encouraged to feedback their views. The deadline for the consultation responses was 23rd February (four weeks after the consultation event and three and a half weeks after the report was shared).

In total four submissions were received. The table below sets out the key points within the submissions – those that imply an alteration to the report or require a specific response. The responses and actions taken as a consequence of these points are set out in the final column. Contextual information within the submissions, such as that relating to the organisation making the submission or referring to a specific site, are not presented here.

Table A1.1 Summary of key points in the stakeholder submission and responses to these points

Organisation making the submission	Comment that implies alteration to the report or requires a specific response	Action taken, or response to comment
Emery Planning	There was reference in the presentation to the Economic Needs Assessment by Rapleys, which will consider the amount of housing needed to support economic growth forecasts and strategies. We support the Council undertaking this work, and we would advocate for an uplift in the housing requirement if the standard method would not provide enough workers to match economic growth. If the amount of housing growth is not sufficient to align with jobs growth, this could serve to constrain economic growth and place significant strain on the housing market due to the additional demand and worsen affordability further if the jobs growth is not matched with sufficient housing growth.	At the stage of the consultation the analysis by Rapleys had not been undertaken. This has now been completed and additional commentary on the impact of the Standard Method on job growth is presented in chapters 5 and 8 of the revised report.
	In terms of affordable housing need as assessed in the early draft HNA, we have a concern as to whether the affordable housing waiting list reflects the true level of current need. The level of existing need identified appears to be very low based in comparison with other authorities and also in the context of the level of anticipated future need. We are aware that until very recently, Homes Plus (by far the largest provider of social housing in Stafford Borough) operated its own application process and waiting list. It is not clear whether this is accounted for in the assessment, and therefore we suggest that clarification is required on this point.	Many thanks for the feedback, it is certainly an atypically low figure on the register. An additional meeting was set up with the relevant housing and homelessness manager at the Council to understand the current situation and recent history. This situation is described in appendix 3 and a summary of this discussion alongside the subsequent data provided alongside it is presented in appendix 6 as context to the housing register figures.
	In terms of newly arising need, whilst it is relevant to consider the role of the rental market in meeting affordable housing needs and the role of Universal Credit, it is important to note that in many cases households are living in accommodation which is not fit for purpose, with a severe power imbalance towards landlords. Therefore, the role of the private rental market and Universal Credit should be viewed with caution, and care should be taken not to discount needs which would otherwise be better met through new affordable housing.	Useful comment, thanks. Further commentary has been added in appendix 3 to clarify how the newly arising need figure includes households formerly resident in unsuitable private rented accommodation.
	In terms of the need for M4(3) dwellings, the assessment does not appear to consider the existing stock, including potential adaptability and individual preferences for living at an existing home (even if not M4(3) adaptable), in meeting this need. These factors would be relevant to informing a policy which seeks to require a proportion of M4(3) housing.	We have reviewed available data sources and discussed with the Council potential additional information that they may have access to, but there is no reliable data on the extent of the existing stock in Stafford Borough. We have however added commentary on the level of modified stock at national level. The capacity of household's mobility needs being addressed in their existing home is addressed in the section on adaptation and support.

	In terms of the size of new market housing required (Table 5.5) it is not clear whether a sufficient demand adjustment has been applied to the analysis. We note from the analysis in paras 5.12 – 5.16 refers to the demand for additional bedroom spaces, particularly relevant for homeworking or family guest accommodation given changing household structures, but it is not clear what specific adjustment has been made in the model. It would be helpful if this were clarified in the assessment (apologies if we have missed it).	Further clarification has been added to the report in chapter 5.
Hollins Strategic Land	The HENA converts population growth to household growth using (a) communal establishment assumptions and (b) household formation rates taken from the official 2022-based household projections. This is a reasonable starting point, but there is a well-recognised risk that official household projections can reflect past constraints (affordability pressures, lack of supply, concealed households) rather than “true” latent demand - particularly for younger households and renters. The draft’s own projections show substantial growth in single person households (from 18,754 in 2025 to 26,041 in 2045) and couples with no children (from 20,525 to 26,714) which is consistent with affordability pressures and changing household formation patterns. Wider industry commentary highlights that younger adults increasingly find home ownership unachievable (only 30% believing it is achievable) and identifies PRS cost pressures as a key driver of suppressed household formation and affordability stress. Recommendations: ■ Add a short “risk and interpretation” passage to Chapter 5 confirming that (whilst PPG compliant) household formation inputs may under-represent latent household formation, particularly among younger / working households affected by affordability and PRS pressures. This will help prevent the housing number being treated as a ceiling and will support a more resilient plan response.	The large growth in single person and couple only households is mainly reflective of the aging of the population rather than the suppression of new households. The household headship rates in the modelling create a greater household formation level than has been recorded recently as described in the discussion above table A3.4. As suggested further commentary has been added on this issue to chapter 5.

	Table 6.4 is one of the most important parts of the report because it demonstrates that affordable need is highly sensitive to assumptions. On the draft figures, the “total annual affordable need” ranges from 113 dpa (35% of gross income spent on housing costs) to 190 dpa (30%), 260 dpa (25%), and 371 dpa where market entry is assumed to be owner-occupation. Cost-of-living impacts are particularly acute for renters and lower-income households; Chartered Institute of Housing research reports renters are most likely to worry about housing costs (e.g. concerns about ability to pay rent and future housing costs). Industry data shows the market remains affordability-led, with demand constraints and supply returning faster than buyer enquiries; this backdrop reinforces the need not to understate affordable needs and tenure pressures. Two specific underestimation risks arise: 1. 35% of gross income is optimistic for many households once unavoidable costs (utilities, childcare, transport) are accounted for - particularly in the current cost environment. 2. The report is correct that data does not record tenure aspiration, but the “owner occupation entry” sensitivity is highly relevant given the deposit barrier and the reality that many households cannot access ownership even where rent might appear marginally “affordable”. Recommendations: ■ In the Executive Summary / Conclusions, explicitly state that the affordability testing is not a single-point estimate and that the sensitivity range is a warning against under estimation. ■ Clarify which scenario is intended to be the principal reference point for plan-making and why, with a clear statement that the lower scenario should not be treated as a “safe minimum”.	Table 6.4 has been expanded to also include a scenario that takes account of the level of housing need where potential tenure preference is accounted for. Appendix 5 has been added to document the different evidence for the suitable affordability threshold in the private rented sector in Stafford Borough using localised data and other references including the two pieces of work cited in the submission. As suggested, chapter 8 clarifies which is the preferred scenario and why, with a discussion of the sensitivity of the figure also included. Thanks for the feedback and links.
	In addition to suppressed formation generally, the HENA would benefit from explicitly considering indicators of sharing / concealment (e.g. adult children remaining at home, overcrowding, affordability-driven sharing in the PRS), which can mean projections understate the pace at which new households would form if supply and affordability improved. Recommendations: ■ Add a short “reality check” paragraph using available indicators (housing register flows by size, temporary accommodation / relief duty trends, overcrowding if available). ■ Insert a clear caveat that projections can embed suppressed formation and should be treated as a baseline, not a ceiling. ■ Add a brief sensitivity / sense-check on whether affordability stress implies higher latent formation.	The HENA discusses the extent of overcrowding and concealed households in appendix 3. A reduction in overcrowding and concealed households are also considered in the modelling in chapter 5 and the discussion ahead of table A3.4 highlights the increased rate of household formation that results. The relative reduction of the role in the private rented sector over the plan period (from 16.0% in 2025 to 15.4% in 2045 as indicated in table 5.3) is reflective of that the modelling presumes that affordability stress in the sector is not built into the future modelling, the increase in First Homes and shared ownership accommodation alleviates that stress.

	The draft indicates that sub-area outputs (parish clusters) will follow once borough-wide assumptions are agreed. Until those are published, there is a risk that borough-wide averages mask important spatial differences in affordability, tenure pressure and specific needs (e.g., Stafford town versus Stone, versus rural villages). This matters because it can lead to misinterpretation of the needs evidence and the scale / location of delivery required. Recommendations: ■ Bring forward a concise interim statement (even before detailed cluster tables are finalised) acknowledging that need and affordability vary spatially across the Borough and that borough-wide results should not be treated as uniform across all settlements. ■ When published, ensure sub-area outputs include at minimum: affordability ratios/price points, tenure profile, affordable need signals, and older persons/accessibility need indicators - so that spatial strategy is informed by evidence rather than assumption.	At the draft stage only the Borough results are presented as it is important to get an agreed methodology before looking at other geographies. The sub-area outputs have been included in all subsequent drafts of the report. Detailed sub-area outputs are set out in appendix 4 and contain all of the detail requested by the Council.
	The HENA's functional area and commuting analysis is useful, but 2021 Census-derived commuting patterns are affected by COVID-era working-from-home behaviours. If those patterns normalise or change further over the plan period, labour market containment and migration dynamics may differ from those implied by the 2021 baseline. This introduces uncertainty that can affect the implied housing pressures and distribution of demand. Recommendations: ■ Add a short "uncertainty / stress test" paragraph noting the potential distortion of 2021 commuting data and the implication that housing need could be higher where inward commuting / migration rebounds. ■ Where possible, cross-check with more recent sources (e.g., ONS mobility / earnings / workplace-based indicators) or local intelligence to validate the direction of travel.	Have added further commentary on the potential impact of the pandemic on the results – this element has no impact in the level of housing need however as this is derived following the Standard Method approach and projections / commuting flows are not a current data source in the PPG. There is limited new data on this subject at a Stafford Borough geography however outputs from Staffordshire Council's Transport Data Report for Stafford Borough in 2025 has been added in chapter 1.
	The affordable need outputs are highly sensitive to affordability assumptions. The report uses standard sources (e.g., household income modelling and earnings series), but it would benefit from clearer explanation of (i) limitations of modelled income datasets and (ii) distributional impacts (median vs lower quartile) which are particularly relevant to affordable housing need. Recommendations: ■ Add a short "income data limitations" statement and confirm whether the affordable need modelling has been sense-checked against lower quartile earnings / incomes (where relevant). ■ Present the affordable need sensitivity range explicitly as a risk of under-estimation if the lowest affordability threshold is treated as the headline.	The household income profile used to test affordability is summarised in figure 2.8, however we have substantially more detail available which we are not allowed to present in the report under the terms of the licence. This income profile is purchased from CACI and has considerable data sources including all publicly available secondary sources as well as data from credit agencies. As set out in Appendix 3, the affordability test is based on a detailed income profile of households in need, rather than a general lower quartile level. Commentary on the affordable need sensitivity range has been added to chapter 8.

	The report is clear that the LTBHM model is intended to inform the mix of housing for which the authority should be planning, whereas the affordable needs model has a distinct PPG purpose. However, there is a risk that readers interpret the tenure mix outputs as a passive forecast rather than a delivery requirement that needs an enabling policy framework and a deliverable land pipeline. Recommendations: Insert a short paragraph clarifying that tenure outcomes should not be interpreted as passive forecasts; delivery will depend on land supply and delivery mechanisms and require: ■ An adequate supply of deliverable sites. ■ A policy / implementation framework capable of securing viable affordable delivery. ■ Active engagement with Registered Providers / delivery partners, with monitoring through the plan period. This is important so the evidence base does not inadvertently normalise lower affordable delivery.	Good point. Commentary on how these outputs can be delivered along the lines of the recommendations here have been added into chapter 8 of the report.
	The report evidences that Stafford Borough has an older profile than regional / national averages and projects substantial growth in older cohorts. The model identifies a requirement for 1,592 additional specialist older persons units over the period (including 1,276 sheltered/retirement and 317 extra care / supported living) and notes this equates to 10.6% of total household growth. This is significant. In market terms, it will not be met without a clear delivery pathway and a genuinely enabling policy approach. Industry commentary highlights that lack of senior living supply contributes to under-occupation and reduces churn in family housing, reinforcing the importance of delivering this category at scale. Also consider how M4(2) accessible/adaptable and M4(3) wheelchair dwellings can contribute towards meeting needs for older people “over or approaching retirement age” as defined in NPPF so as policy-makers can ensure policies remain flexible for market delivery. Recommendations: ■ Present the 1,592 requirement as an annualised benchmark (for clarity and monitoring), while retaining the report’s sensible caution against being overly prescriptive on formats. ■ Ensure the final report is explicit about how C3 older persons products and any C2 elements are treated for monitoring, to avoid confusion around what “counts”.	Useful feedback, the figures for specialist older persons housing are also presented as annual totals in chapter 8. The difference between C2 and C3 class dwellings and which fall within the housing target is set out in chapter 8.
	The HENA projections indicate the working-age population (16–64) in Stafford Borough will grow by 14,640 people between 2025 and 2045. Recommendations: ■ Ensure the final narrative makes clear that the housing requirement must support this scale of working-age growth (including through affordable and PRS provision), otherwise there is a risk of a mismatch between housing and economic objectives.	Additional commentary on the impact of the Standard Method on working-age growth has been added in chapters 5 and 8 of the revised report.
	Table 1.1 is titled “Sub-areas of East Staffordshire” but appears to be the sub-areas for Stafford Borough (and is stated as such in the table source).	Thanks for noticing this, it has been amended

	The draft HENA already references the Standard Method update (December 2024) and positions the report as PPG-compliant. Given the direction of travel in national policy expected in Summer 2026 (including consultation changes emphasising delivery and boosting supply), it would be pragmatic for the final report to recognise potential changes now. Recommendations: ■ Add a short paragraph confirming the evidence should be interpreted in a manner robust to anticipated national policy change (boosting supply, meeting needs in full wherever possible). ■ Avoid wording that could be read as using uncertainty to depress the scale of need.	Useful feedback, further commentary has been added around the current NPPF consultation and direction of travel in chapter 1.
Carter Jonas on behalf of Miller Homes	Miller is pleased to see that the HDH report sets out that the starting point for identifying the housing target in the Local Plan is the Local Housing Need (LHN) derived from the Standard Methodology, which was updated in December 2024. Miller agrees that the current calculation of LHN is 749 dwellings per annum (dpa) for Stafford Borough, but this figure will need to be kept under review by the Council to ensure that it remains up to date as the plan moves through consultation and examination. Also, it should also be noted that the housing need figure derived from the standard method is to "...determine the minimum number of homes needed..." as set out in paragraph 62 of the National Planning Policy Framework (NPPF). HDH has identified that there are affordability challenges in the borough. These needs could call for an increase in the housing figure to help deliver more homes, and as a proportion of these - more affordable homes. There could also be arguments for an "economic uplift" to the housing target which supports ambitious economic growth plans.	Useful feedback, commentary on the need for the Council to keep the Standard Method figure under review is included in chapter 8. A reference to paragraph 62 of the NPPF is also included in chapter 8. Finally, the potential requirement for an economic uplift or an uplift to address affordable housing need is considered in chapter 8.
	Planning Practice Guidance (PPG) which encourages the use of the Standard Method for calculating housing needs, is clear, and it repeatedly refers to the date of the Local Plan submission as the starting point for the calculation of housing needs, and therefore also for the start of the plan period. PPG is again clear that past trends are considered in the Standard Method (Reference ID: 2a-011-20241212) and therefore there is no need to consider this matter any further. Therefore, the Plan period, and housing needs should start in 2027, the year of the Local Plan's expected submission, or at least the latest year for when Local Housing Needs are known. Miller also highlights that the NPPF at paragraph 22 specifically states that strategic policies should look ahead over a <u>minimum</u> period of 15 years from the date of adoption to plan for any anticipated long-term requirements and opportunities.	There is agreement on the Standard method approach, the current figure and the fact that past trends are considered within the calculation. The Standard Method calculation is based on the latest year in which the data is available at the time of writing the report – 2025. The modelling is done through to 2045 to ensure that there is evidence for a minimum of 15 years from the date of adoption.

	Miller has experience with engaging with many similar housing needs reports across the country, and often there is some conflating of the issues of affordability (market signals) and Affordable Housing need to produce the housing requirement in the plan. From the presentation, and the draft evidence to date, it appears that this risk is being reviewed and managed. However, moving forward in plan drafting the Council will need to be careful to ensure that market affordability is considered through the standard methodology, and the ratio which is part of the calculations, and separately, affordable housing need (and the potential for 'uplifts') is subsequently considered. Miller also accepts that Affordable Housing need is not a target in itself, and it is a factor to consider, when setting the housing requirement in the Local Plan, when deciding whether to accept the minimum LHN or increase it to adopt a different plan requirement.	For clarity, we can confirm that the issue of affordability is addressed within the Standard Method calculation in chapter 4, whilst affordable housing need is addressed separately in chapter 6 of the report. Good there is alignment that the affordable housing need figure derived is not a target itself.
	Miller has some concerns about how HDH has reached its conclusions regarding the level of 'net' Affordable Housing need. There is suggestion in the HDH report that RSL re-let can be removed from annualised needs. This position is not supported by Planning Practice Guidance, and it is not fully justified in the report. To enable 're-lets' to help meet Affordable Housing needs, additional stock needs to be available to allow a 'chain' or 'staircase' movement of people through the housing system. Therefore, rather than simply removing this figure from the needs, it should be reflected that delivering more 'new' affordable homes helps to support reletting, and contrary to the point made in the HDH report it is an argument to increase the housing requirement, not reduce it. The section of the HDH report which considers the "future supply" of all Affordable Housing is also unclear. This future supply of 388 Affordable Houses (including relets) will be delivered (for the most part) as a percentage of major residential development in the borough, so again, to discount this from need is illogical. At this stage, then, there appears to be two simpler ways to consider Affordable Housing needs, and these are either: (a) The amount of Affordable Housing need that is currently not being met is around 113 households a year, or (b) the gross need for Affordable Housing is 516 households a year. These options can then be tested against the LHN to understand if it needs to be 'uplifted' to help get closer to meeting the Affordable Housing needs of the community. [There is then data presented on previous affordable housing completions in the Borough and comparing this to the future of supply of 388 quoted in the model.] The differences between these methods of understanding how to respond to Affordable Housing needs should be further explored by HDH, and the methods for removing supply figures from the needs should be more fully justified.	Firstly, the overall affordable housing need is the figure of 113 set out in chapter 6. This is the net figure. It is not suitable to use the gross affordable housing figure of 516 as the final result, as this does not comply with the PPG. This has been clarified in chapter 6 and in chapter 8. The future supply of 388 is entirely misunderstood in the submission. Whilst it is titled <i>future</i> it represents the flow of affordable housing that will be available to address need on an annual basis arising from the existing stock. It does not represent an addition to the stock. Affordable homes become available each year, due to household dissolution, households moving out of the sector and households transferring within the sector. Within newly arising need we account for households falling into need each year which also includes households already resident in an affordable home. It is also necessary to include the homes that these households would supply for use to others. This is equivalent to what is done for existing need and supply. This has been clarified in Appendix 3 of the report. The full discussion querying the figure of 388 in the submission is not included because it is based on this fundamental misunderstanding (and also for reasons of space).

	Whichever approach the Council decides to take in to identify how best to engage with Affordable Housing needs, there appears to be substantial evidence to justify an uplift from the LHN in setting the Local Plan housing requirement.	Consideration of the suitability of an uplift to the LHN to address affordable housing need is set out in chapter 8.
	Miller notes that HDH presented some significant evidence to suggest that there is an aging population in Stafford Borough, and there are needs for specific types of residences including with care and with particular access needs. The borough is by no means unique in this regard. However, increasingly the needs of an aging population cannot be met through market housing, and the need for care homes etc. need to be met in a slightly different way to the overall local housing needs. Miller suggests that the needs identified for specific groups in the community, that HDH have cited, should have its own targets in the local plan, and be monitored separately from market and affordable housing. In that way targets and expectations are clear, and the risk for 'double counting' is avoided.	Useful feedback. The targets for older persons housing are presented separately in chapter 8. We have also included commentary encouraging the Council to monitor these targets separately.
	HDH did not provide significant detail regarding the interface between employment needs, local and regional economic strategies, and potential housing needs. This is a matter, like Affordable Housing needs, that can provide a reason to uplift the LHN to create a local plan housing requirement. Miller notes that Rapleys is undertaking the economic work separately for the Council. There will need to be agglomeration between the two workstreams. In the meantime, Miller highlights that Council's Corporate plan (2025-2028) prioritises economic growth because: <i>Stafford Borough has a strong economic base and plays a major role in the growth of the wider Staffordshire economy and beyond.</i> <i>Stafford Borough is a major economic hub and has seen significant investment and growth over the last decade with major investors and businesses attracted to the area due to the availability of sites, infrastructure, affordability, and quality of life. The Borough is home to over 5,000 businesses, employing around 70,000 people</i> It will be important for the Council to ensure that house building requirements are adopted to match aspirations for its economic growth.	There is agglomeration between the two workstreams. The disaggregated Standard Method population projections created within this report are shared with Rapleys as they assess whether the economic growth in the borough can be met with the growth indicated within these figures. Further commentary on this has been added to chapter 5. Chapter 8 provides a discussion on the conclusion of the potential for an economic uplift.
	It is critical that any final objectives for all the Local Plan policies and especially relating to the expected delivery of affordable housing are fully tested through a viability assessment. We are aware that this is something that the Council is intending to produce, and we look forward to commenting on that at the appropriate time.	Viability is commented on as being a further consideration within the conclusions of this report and as indicated the Council intends to undertake a separate viability report subsequently.

Stafford Borough Council – housing team	We have concerns that the ONS prices in table 3.2 don't truly reflect the private rent market. Rent prices taken from Snapshot on Rightmove 12 December 2024 have been provided as an alternative.	Thanks for the additional data, the Rightmove prices have been added as commentary around the table alongside a concern over how accurate they are. The rents in the table have been retained as this is the only secondary source that provides the detail at all the relevant geographies.
	The commentary on the relatively small supply of one bedroom homes for sale in paragraph 3.8 supports data from the housing register and homelessness. 70% of demand through housing options is for single person accommodation and this is reflective of numbers on the waiting list.	Helpful feedback, added commentary to (what is now) paragraph 3.9 of the report.
	Feel that the rent levels in figure 3.3 are more accurate than ONS data but do not know if this can be used instead as I imagine using the ONS data is the standard method for these reports	Added commentary around figure 3.3 and have clarified that the data presented in table 3.2 is only used for a contextual comparison of Stafford Borough with the regional and national situation.
	With regard to figure 3.4, it is not just income required to access accommodation - outstanding debt impacts ability to access certain accommodation types. I have attached some general data from Citizen's Advice on debt levels in the Borough which will impact the ability to access accommodation across all tenures, but particularly PRS.	Thanks for the very useful additional data. This has been added to the commentary in the report.
	Do the shared ownership figures included in table 3.6 include service charges for flats? Shared ownership flat blocks are often unaffordable to households due to the high cost of service charges. This would disproportionately impact one and two bedroom homes and often make them more expensive than entry level private rent	Service charges are not included in these figures. This has been clarified in the report.
	With regard to table 3.8, the Homelessness and Rough Sleeper Strategy Evidence Review showed a 27.9% disparity between average rents and LHA rate - meaning that those in receipt of income related benefits would need to contribute on average 30% of their rent from their income-related benefits above what they would usually receive for housing related costs.	Thanks for the very useful additional information. This has been added to the commentary in the report.
	What about other products such as Rent to Buy in table 5.3?	It is not possible to model too many different intermediate options with similar price points in the LTBHM. It has been decided to focus on shared ownership with a 25% equity share as this has the lowest price point and shared ownership is a more established product in the local market.

	House prices would change by 2045, is there some modelling on how (especially for 4+ bedroom homes) this could affect the viability of 4+bed First Homes if the current cap remains unchanged? Maybe this won't be a problem at all but just a point to raise.	Good point, however it is hard to speculate what may happen to the cap over a 20-year period. Further commentary has been added on this topic in the section.
	Does table 5.9 take into account that there is a current 'undersupply' of one bedroom properties?	Yes, this is accounted for in the modelling. The largest net requirement for new Affordable rented homes is for one bedroom properties.
	The figures in table 5.9 are not representative of waiting list demand in the Homelessness and Rough Sleeper Strategy Evidence Review which shows 47% 1 bed, 32% 2 bed and 17% 3 bed and 4% 4 bed.	The figures quoted are based on the current profile rather than the future profile that is being modelled in this section. Commentary has however been added on the report to refer to this profile around table 6.3 which addresses the size current requirement of households in affordable housing need.

Appendix 2. Details of the NMSS model

Overview

The NMSS model is an Excel spreadsheet model which seeks to replicate as closely as is reasonably practicable the methods used by MHCLG and ONS in producing the official population and household projections. It was developed by Neil McDonald to support local authorities and others in estimating objectively assessed housing needs. It has been widely used in Local Plan preparation; Local Plan examinations; and S78 planning appeals and inspectors have been happy to rely on its conclusions.

The model takes as its starting point a set of official projections – current the 2024-based projections. It is a ‘stepping model’ which means it takes one year’s population figures and estimates of births, deaths and migration flows in the ensuing 12-month period to produce an estimate of the following year’s population. That process is then repeated year by year until the end of the projection period is reached.

The estimates of births, deaths and migration flows are based on flow rates derived from official projections and these can be adjusted to produce variant projections. The flow rates are applied to the previous year’s population which means that if the model is being used to explore, say, the consequences of assuming higher outflows of students than envisaged in the official projections, the impact this will have on births, deaths and migration flows is automatically taken into account.

Appendix 3. Detail of the calculation of the affordable housing need

This appendix sets out the results of the three broad stages of the model used to calculate affordable housing need. Within each of the three stages there are a number of detailed calculations many of which themselves have a number of components. This appendix presents details of how each of these stages is calculated using locally available data for Stafford Borough.

Stage 1: Current unmet gross need for affordable housing

The first stage of the model assesses current need. This begins with an assessment of housing suitability, before the affordability test is applied to determine the number of these households that require affordable housing and are therefore in current need.

The PPG sets out four particular categories of unsuitable housing that should be specifically identified. These are presented in the table below for Stafford Borough, which also indicates the number of households in each category and the source of the data. The final column represents the revised total for each of these categories once any double counting between them has been taken into account. Households can be unsuitably housed for more than one reason, so it is important that they are only counted once. As not all housing need may be present on the housing register, we have considered other data sources to identify other potentially unsuitably housed households. This ensures that we accurately model the total number of households who lack their own housing or live in unsuitable housing in Stafford Borough and we do not underestimate this figure. It is also true that in most authorities not all households on the housing register are necessarily in housing need, however in Stafford Borough that is not the case. As described in Appendix 6 the Council have recently reviewed their housing register, which has notably reduced the number of households on it currently so that it now only contains households in definite affordable housing need. The changes to the register and the reasons for them are detailed fully in Appendix 6.

The table below shows that there are 1,005 households currently in unsuitable housing or lacking their own housing in Stafford Borough and the most common reason for unsuitability is overcrowding. This figure of 1,005 represents 1.6% of all households in the Borough. It should be noted that this figure includes all 163 households current on the Council's housing register.

Table A3.1 Current households who lack their own housing or live in unsuitable housing in Stafford Borough

<i>Element</i>	<i>Source</i>	<i>Number of households</i>	<i>Revised number of households</i>
Homeless households	The Council's housing register as of December 2025.	64	40
Households in temporary accommodation	The Council's housing register as of December 2025.	16	9
Overcrowded households	2021 Census modelled to December 2025. This was done by calculating the annual change in the number of overcrowded households recorded in Stafford Borough between the 2011 and 2021 Census by tenure and applying this to the tenure profile for 2025.	716	716
Concealed households	2021 Census modelled to December 2025. This was done by calculating the annual change in the number of concealed households recorded in Stafford Borough between the 2011 and 2021 Census and applying this the number of concealed households identified in the 2021 Census.	522	175
Other groups	The Council's housing register as of December 2025. Only households that are on the register due to a category of unsuitable housing are included (excluding overcrowded, temporary, concealed and homeless households accounted for above).	65	65
Total		1,383	1,005

Source: 2021 Census data modelled to 2025, the Council's Housing Register

Affordability

Some of these households in unsuitable housing are likely to be able to afford alternative accommodation in the market sector without requiring subsidy. The ability of these households to afford the cost of entry-level market housing (whichever is the cheaper of entry-level private rent and entry-level owner-occupation) of the appropriate size (set out in Figures 3.2 and 3.3) is therefore tested. The housing register details the size of accommodation required by homeless households, households in temporary accommodation and households unsuitably housed for other reasons. For overcrowded households and concealed households, the household composition recorded for these households in the Census is used to determine the size requirement profile.

To test overcrowded households the income distribution for each dwelling size requirement, identified using the CACI income profile for the Borough, is adjusted to reflect that nationally the income of overcrowded households is 104.6% of the figure for all households (according to the English Housing Survey). Similarly, for homeless, concealed and 'other' unsuitably housed households the income distribution is adjusted to reflect that nationally the income of

Social Rented households is 51.7% of the figure for all households (according to the English Housing Survey).

These households in unsuitable housing or lacking their own housing are therefore tested for their ability to afford market housing in their authority using an affordability test where the cost of housing can constitute up to 35% of gross income and still be affordable in Stafford Borough. The impact of using other thresholds is examined in the analysis in Chapter 6. The table below shows the number of unsuitably housed households requiring different dwelling sizes and the proportion of these households unable to afford the market-entry point (either to rent or to buy, whichever is cheaper). The number of households that are therefore in current need is shown in the final column. The table is split between overcrowded and concealed households and other household groups in need. The final section shows the total for all unsuitably housed households.

Table A3.2 Affordability of households in unsuitable housing in Stafford Borough

<i>Number of bedrooms required</i>	<i>Unsuitable housed households</i>	<i>Percentage unable to afford both entry-level private rent and entry-level owner-occupation</i>	<i>Households in current need</i>
<i>Overcrowded and concealed households</i>			
One bedroom	129	26.2%	34
Two bedroom	303	30.3%	92
Three bedroom	258	38.4%	99
Four or more bedrooms	200	46.0%	92
Total	891	35.6%	317
<i>Homeless households and those in temporary accommodation and other groups</i>			
One bedroom	46	100.0%	46
Two bedroom	37	100.0%	37
Three bedroom	26	100.0%	26
Four or more bedrooms	5	100.0%	5
Total	114	100.0%	114
<i>All groups</i>			
One bedroom	175	45.6%	80
Two bedroom	340	37.8%	129
Three bedroom	284	44.0%	125
Four or more bedrooms	205	47.3%	97
Total	1,005	42.9%	431

In total, some 42.9% (431 households) of unsuitably housed households or households lacking their own housing in Stafford Borough are in current need. For the purposes of the housing needs assessment, households considered to be in housing need have been split into two categories: current occupiers of affordable housing in need that would make the property available when they move (this includes occupiers of Social Rented and Shared Ownership accommodation that are not living with another household currently), and other households. It is estimated that some 248 households in need in Stafford Borough currently live in affordable housing that would become available for reuse⁷⁴.

Total current need

The table below summarises the first stage of the assessment of affordable housing need as set out by PPG. The data shows that there are an estimated 431 households in current need in Stafford Borough.

Table A3.3 Stage 1: Current unmet gross need in Stafford Borough

<i>Component</i>	
Homeless households and those in temporary accommodation	49
Overcrowded and concealed households	317
Other groups	65
Total current housing need (gross)	431

Stage 2: Newly arising affordable housing need

In addition to Current Need, there will also be Newly Arising (ongoing) Need. This forms the second stage of the affordable housing need model. This calculation, as per paragraph 021 of the PPG (Reference ID: 2a-021-20190220), is based on two elements:

- Number of newly forming households each year (× proportion unable to afford market housing)
- Plus existing households falling into need per year

Need from newly forming households

One of the outputs produced within the process of disaggregating the total housing need into a future population and household typology (as described in Chapter 5) is the calculation of the number of households that will form over the modelling period in Stafford Borough. This figure is then averaged to provide an annual estimate for the number of newly forming households. Using this methodology, it is estimated that 1,335 new households will form per

⁷⁴ For those households who lack their own housing or live in unsuitable housing it was necessary to not only establish the number of households in each category, but also their current tenure.

year in Stafford Borough. This represents a household formation rate of 2.1%, higher than the figure of 1.4% recorded nationally by the English Housing Survey⁷⁵.

To assess the ability of these households to afford entry-level market housing (whichever is the cheaper of entry-level private rent and entry-level owner-occupation) of the appropriate size, the household composition for these new households identified within the disaggregation process are used to determine the appropriate size requirement profile. To test newly forming households' ability to afford market housing, the income distribution for each dwelling size requirement is adjusted to reflect that nationally the income of newly forming households is 89.5% of the figure for all households (according to the English Housing Survey).

The table below details the derivation of newly arising need from newly forming households. It shows that 27.4% of newly forming households will be unable to afford market housing in Stafford Borough (both private rent and owner-occupation), which means that there will be an annual affordable housing requirement from 365 newly forming households.

Table A3.4 Newly arising need from new household formation (per annum) in Stafford Borough

<i>Component</i>	
Number of newly forming households	1,335
Proportion unable to afford entry-level market housing (both entry-level private rent and entry-level owner-occupation)	27.4%
Number of newly forming households requiring affordable accommodation	365

Existing households falling into need

The current PPG does not provide detail on how this step should be calculated, however the previous version (of the PPG) recommended that this figure is derived by looking at recent trends in households applying for affordable housing. Analysis of the lettings of affordable accommodation within Stafford Borough over the last two years indicates that there were an average of 131 households that fell into need per year in Stafford Borough, excluding those that were newly forming households (which have featured in the previous step). Within the stakeholder consultation there was a query as to whether the newly arising need effectively accounts for where households in the private rented sector households are living in accommodation which is not fit for purpose. Further analysis of the existing households falling

⁷⁵ The relatively high household formation rate reflects that increased household formation is being prioritised within the disaggregation of the local housing need figure as discussed in Chapter 5. It is also worth noting that whilst the figure of 2.0% may appear high, the household formation rate nationally was above 2% between 1995/96 and 2000/01 (and also in 2004/05) and it is only more recently that it has dropped below 1.8% for a sustained period (it was most recently 1.8% in 2012/13).

into need shows that 41.7% of these households were previously resident in the private rented sector. This indicates that the model accounts for those unsuitably housed in the tenure.

Total newly arising need

The table below summarises the second stage of the assessment of affordable housing need as set out by the PPG. The table indicates that 496 (365+131) households will be in newly arising need per annum in Stafford Borough.

Table A3.5 Stage 2 Newly arising need (per annum) in Stafford Borough

<i>Component</i>	
New household formation (gross per year)	1,335
Proportion of new households unable to buy or rent in the market	27.4% (365)
Existing households falling into need	131
Total newly arising housing need (gross per year)	496

Stage 3: Current affordable housing supply

Paragraph 022 (Reference ID: 2a-022-20190220) of the PPG indicates that the current supply of stock available to offset the current need includes stock from current occupiers of affordable housing in need, surplus stock from vacant properties and the committed supply of new affordable units. Units to be taken out of management are removed from the calculation.

Current occupiers of affordable housing in need

It is important when considering net need levels to discount households already living in affordable housing. This is because the movement of such households within affordable housing will have an overall nil effect in terms of housing need. As established when calculating current need, there are 248 households currently in need already living in affordable housing in Stafford Borough.

Surplus stock

A certain level of vacant dwellings is normal as this allows for transfers and for work on properties to be carried out. Established good practice suggests that if the vacancy rate in the affordable stock is in excess of 3%, some of the vacant units should be considered as surplus stock which can be included within the supply to offset housing need. The Regulator of Social Housing's Statistical Data Return and the Local Authority Housing Statistics data returns indicates that Stafford Borough in 2024 records a vacancy rate in the affordable sector of

2.1%. As the vacancy rate is lower than the 3% benchmark⁷⁶, no vacant dwellings are considered available to be brought back into use to increase the supply of affordable housing in Stafford Borough.

Committed supply of new affordable units

The PPG indicates that ‘*the committed supply of new net affordable homes at the point of the assessment (number and size)*’ be taken into account within the model. The Council has provided its list of outstanding permissions for affordable housing as of December 2025. In total, there are 43 new affordable homes currently committed across Stafford Borough currently.

Planned units to be taken out of management

The PPG states that the ‘units to be taken out of management’ should be quantified. The Council has indicated that there are currently no affordable dwellings planned to be demolished. Therefore, a figure of 0 is used for this stage.

Total current affordable housing supply

Having been through the four components to assess the current affordable housing supply, the stage of the model is summarised in the tables below. The data shows that there will be an estimated 291 affordable homes available in Stafford Borough.

Table A3.6 Stage 3 Affordable housing supply in Stafford Borough

<i>Component</i>	
Affordable dwellings occupied by households in need	248
Surplus stock	0
Committed supply of affordable housing	43
Units to be taken out of management	0
Total affordable housing stock available	291

⁷⁶

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/11812/Strategic_Housing_Market_Assessments-Practice_Guidance.pdf (page 47)

Stage 4: Future housing supply of social re-lets and intermediate affordable housing

The future supply of affordable housing is the expected flow of affordable housing arising annually from the existing stock that is available to meet future need⁷⁷. It is split between the annual supply of social re-lets and the annual supply of re-lets within the intermediate sector⁷⁸.

The future supply of Social / Affordable Rented housing

This is an estimate of likely future re-lets from the existing RSL rented stock (both Social Rent and Affordable Rent). Data on the affordable accommodation lettings within Stafford Borough over the last three years as recorded in the CORE LA Area Lettings tables⁷⁹ is used for this figure. The table below sets out the number of rented lettings that have occurred in the last three years, excluding lets made within brand new properties (the figures only include re-lets). The average number of re-lets across the Social and Affordable Rented sector over the three-year period was 363 per annum in Stafford Borough.

Table A3.7 Past RSL rented supply (re-lets only)

<i>Year</i>	<i>Number of re-lets</i>
2022/23	395
2023/24	341
2024/25	354
Average	363

Source: Social Housing Lettings in England 2022/23, 2023/24 and 2024/25

Supply of intermediate housing

In most local authorities, the amount of intermediate housing (mostly Shared Ownership) available in the stock is fairly limited (as is the case in Stafford Borough). However, it is still important to consider to what extent the supply may be able to help those in need of affordable housing. Therefore, an estimate of the number of intermediate units that become available each year is included, based on applying the estimated re-let rate for the Social Rented

⁷⁷ Whilst this is not a step that is detailed in the current PPG, it is logically required to reflect that there is a flow of housing becoming available to meet need as well as a flow of households requiring affordable housing (Stage 2 of the model). Affordable homes become available each year, due to household dissolution, households moving out of the sector and households transferring within the sector. Within newly arising need we account for households falling into need each year which also includes households already resident in an affordable home. It is also necessary to include the homes that these households would supply for use to others. This is equivalent to what is done for existing need and supply. This stage has also been included in all previous iterations of this model that have been published in Government guidance.

⁷⁸ The intermediate sector includes all affordable tenures other than Social Rented and Affordable Rented.

⁷⁹ CORE (Continuous REcording) is a national information source funded by the Department for Communities and local Government that records information on the characteristics of both private registered providers and local authority new social housing tenants and the homes they rent and buy.

<https://www.gov.uk/government/collections/rents-lettings-and-tenancies>

sector⁸⁰ (4.1% in Stafford Borough) to the estimated stock for each form of intermediate housing. This is set out in the table below. It is estimated that around 25 units of intermediate housing will become available to meet housing needs from the existing stock each year in Stafford Borough.

Table A3.8 Estimated intermediate supply in Stafford Borough

<i>Intermediate tenure</i>	<i>Stock</i>	<i>Annual re-lets</i>
Shared Ownership	611	25

Source: Regulator of Social Housing's Statistical Data Return 2024

Annual future supply of affordable housing

The total future supply of affordable housing is the sum of the Social Rented supply and the intermediate supply as set out in the table below.

Table A3.9 Stage 4 Future supply of all affordable housing (per annum) in Stafford Borough

<i>Component</i>	
Annual supply of Social / Affordable Rented re-lets	363
Annual supply of intermediate housing available for re-let or resale at sub-market levels	25
Annual supply of all affordable housing	388

⁸⁰ This is calculated by dividing the average number of relets (363 as set out in the previous step) by the total stock of social and affordable housing as set out in the Regulator of Social Housing's Statistical Data Return 2025.

Appendix 4. Sub-area outputs

This appendix presents outputs for sub-areas within the Borough based on clusters of parishes. The groupings are set out in chapter 1 and have been defined in consultation with the Council.

Sub-area socio-economic profile

The following tables set out the socio-economic situation in each sub-area alongside a profile of the housing stock.

Table A4.1 Demographic profile in the sub-areas of Stafford Borough, 2021

Parish group	Total population	Age					Proportion people disabled under the equality Act	Proportion people non-white
		Aged 15 years and under	16 to 39	40 to 64	Aged 65 years and over	Total		
Stafford	66,981	20.0%	27.6%	32.5%	19.8%	100.0%	19.1%	9.3%
Stafford Rural East	6,724	20.3%	33.5%	31.1%	15.1%	100.0%	12.5%	10.7%
Stone	18,832	16.9%	24.5%	34.6%	24.0%	100.0%	18.1%	4.0%
Northern Parishes	14,841	16.2%	21.7%	35.1%	27.0%	100.0%	18.3%	3.6%
Northeastern Parishes	3,122	14.2%	18.7%	37.1%	30.0%	100.0%	16.5%	2.6%
Eastern Parishes	8,180	14.7%	19.9%	35.6%	29.9%	100.0%	17.7%	2.4%
Eccleshall & Chebsey	5,742	14.2%	21.5%	36.9%	27.4%	100.0%	17.0%	3.8%
Western Parishes	2,216	12.1%	20.7%	40.9%	26.2%	100.0%	15.9%	2.1%
Stafford Rural West	4,058	12.7%	20.5%	34.4%	32.4%	100.0%	19.7%	2.5%
South Western Parishes	6,174	14.5%	21.1%	35.6%	28.8%	100.0%	17.8%	2.6%
Household type								
Parish group	Total households	Single people	Couple	Couple with children	Lone parent	Other	Total	
Stafford	29,711	32.7%	28.0%	24.3%	10.7%	4.3%	100.0%	
Stafford Rural East	2,565	20.8%	37.0%	31.3%	7.2%	3.7%	100.0%	
Stone	8,456	30.8%	31.9%	24.5%	9.4%	3.5%	100.0%	
Northern Parishes	6,319	24.6%	38.1%	25.8%	7.1%	4.4%	100.0%	
Northeastern Parishes	1,330	23.2%	41.6%	26.5%	4.4%	4.2%	100.0%	
Eastern Parishes	3,610	25.0%	38.5%	26.6%	6.7%	3.3%	100.0%	
Eccleshall & Chebsey	2,538	28.3%	39.4%	22.0%	6.6%	3.6%	100.0%	
Western Parishes	984	24.1%	40.2%	25.0%	5.5%	5.2%	100.0%	
Stafford Rural West	1,782	25.2%	42.2%	23.4%	4.8%	4.4%	100.0%	
South Western Parishes	2,753	27.0%	38.5%	24.5%	6.0%	4.0%	100.0%	

Census, 2021

Table A4.2 Economic profile in the sub-areas of Stafford Borough, 2021

Occupation							
Parish group	All usual residents aged 16 years and over in employment the week before the census	Group 1-3: Senior, Professional or Technical	Group 4-5: Administrative, skilled trades	Group 6-7: Personal service, Customer service and Sales	Group 8-9: Machine operatives, Elementary occupations		Total
Stafford	32,171	43.7%	18.4%	17.9%	20.0%		100.0%
Stafford Rural East	3,628	61.4%	17.6%	11.3%	9.7%		100.0%
Stone	9,079	52.2%	18.0%	14.4%	15.5%		100.0%
Northern Parishes	6,916	52.8%	19.7%	14.5%	13.0%		100.0%
Northeastern Parishes	1,567	56.9%	23.2%	10.4%	9.5%		100.0%
Eastern Parishes	3,762	53.7%	20.4%	12.9%	13.0%		100.0%
Eccleshall & Chebsey	2,765	54.5%	20.4%	12.2%	12.9%		100.0%
Western Parishes	1,158	52.1%	20.6%	11.7%	15.6%		100.0%
Stafford Rural West	1,865	53.9%	21.0%	12.0%	13.2%		100.0%
South Western Parishes	2,857	50.3%	21.5%	14.4%	13.9%		100.0%
Economic activity							
Parish group	All usual residents aged 16 years and over	In employment/self employed	Unemployed	Retired	Long-term sick or disabled	Other	Total
Stafford	54,816	59.7%	1.8%	23.9%	4.1%	10.5%	100.0%
Stafford Rural East	5,359	67.5%	1.9%	20.1%	1.8%	8.6%	100.0%
Stone	15,655	57.9%	2.4%	28.4%	3.4%	8.0%	100.0%
Northern Parishes	12,438	55.5%	1.7%	31.7%	3.1%	7.9%	100.0%
Northeastern Parishes	2,669	58.3%	1.1%	31.6%	1.6%	7.3%	100.0%
Eastern Parishes	6,980	53.9%	1.4%	35.5%	2.3%	6.9%	100.0%
Eccleshall & Chebsey	4,925	56.1%	1.7%	30.9%	2.4%	8.8%	100.0%
Western Parishes	1,945	59.6%	1.6%	28.5%	2.3%	7.9%	100.0%
Stafford Rural West	3,546	52.7%	1.5%	35.2%	2.4%	8.2%	100.0%
South Western Parishes	5,281	54.3%	2.1%	33.5%	2.5%	7.7%	100.0%

Census, 2021

Table A4.3 Accommodation profile in the sub-areas of Stafford Borough, 2021

Bedroom size							
Parish group	All households	1 bedroom	2 bedrooms	3 bedrooms	4 or more bedrooms	Total	
Stafford	29,704	9.7%	25.0%	46.8%	18.4%	100.0%	
Stafford Rural East	2,567	4.0%	18.1%	40.1%	37.9%	100.0%	
Stone	8,455	9.2%	23.5%	38.0%	29.3%	100.0%	
Northen Parishes	6,321	5.0%	19.3%	43.9%	31.7%	100.0%	
Northeastern Parishes	1,335	5.9%	15.4%	34.6%	44.1%	100.0%	
Eastern Parishes	3,609	4.9%	16.5%	43.4%	35.2%	100.0%	
Eccleshall & Chebsey	2,540	5.2%	19.9%	38.5%	36.5%	100.0%	
Western Parishes	980	5.2%	12.8%	39.3%	42.7%	100.0%	
Stafford Rural West	1,782	4.1%	19.1%	37.8%	39.0%	100.0%	
South Western Parishes	2,754	6.6%	20.1%	38.5%	34.8%	100.0%	
Tenure							
Parish group	All households	Owner-occupied (no mortgage)	Owner-occupied (with mortgage)	Shared ownership	Social rented	Private rented	Total
Stafford	29,704	33.4%	29.3%	0.8%	17.9%	18.7%	100.0%
Stafford Rural East	2,567	36.1%	43.1%	1.6%	6.9%	12.2%	100.0%
Stone	8,455	40.4%	31.1%	0.8%	11.9%	15.8%	100.0%
Northen Parishes	6,321	47.1%	32.8%	0.5%	9.8%	9.8%	100.0%
Northeastern Parishes	1,335	49.6%	28.9%	0.2%	5.6%	15.7%	100.0%
Eastern Parishes	3,609	50.5%	32.4%	0.9%	7.5%	8.7%	100.0%
Eccleshall & Chebsey	2,540	44.7%	30.4%	1.6%	9.8%	13.5%	100.0%
Western Parishes	980	43.9%	32.3%	0.9%	7.7%	15.2%	100.0%
Stafford Rural West	1,782	48.9%	32.7%	0.5%	4.6%	13.3%	100.0%
South Western Parishes	2,754	48.2%	29.3%	0.9%	10.5%	11.0%	100.0%

Census, 2021

LTBHM outputs at the sub-area level

The section below sets out the change in tenure required over the plan period in each sub-area of Stafford Borough. It then goes onto indicate the size of new housing required within the owner-occupied, private rented and social rented sector in each sub-area. Not enough detail is available at this level to complete this exercise for shared ownership and First Homes. A table indicating the new housing required by tenure across all sub-areas is presented at the end of this section. Due to rounding not all numbers in these tables may sum exactly to the totals presented.

Table A4.4a Tenure of new accommodation required in the Stafford sub-area over the 20-year modelling period

<i>Tenure</i>	<i>Base tenure profile (2025)</i>	<i>Tenure profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
Owner-occupied	19,289	24,252	4,963	66.6%
Private rented	5,929	6,747	818	11.0%
First Homes	0	327	327	4.4%
Shared Ownership	293	801	508	6.8%
Social/Affordable Rent	5,585	6,422	836	11.2%
Total	31,097	38,549	7,452	100.0%

Table A4.5a Size of new accommodation required by tenure in the Stafford sub-area over the next 20 years

<i>Owner-occupied</i>				
<i>Size of home</i>	<i>Base size profile (2025)</i>	<i>Size profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
One bedroom	407	1,319	912	18.4%
Two bedroom	3,340	4,640	1,300	26.2%
Three bedroom	9,864	11,045	1,181	23.8%
Four or more bedrooms	5,678	7,247	1,570	31.6%
Total	19,289	24,252	4,963	100.0%
<i>Private rented</i>				
<i>Size of home</i>	<i>Base size profile (2025)</i>	<i>Size profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
One bedroom	883	1,077	194	23.7%
Two bedroom	2,072	2,233	160	19.6%
Three bedroom	2,436	2,677	241	29.4%
Four or more bedrooms	538	761	224	27.3%
Total	5,929	6,748	819	100.0%
<i>Social/Affordable rented</i>				
<i>Size of home</i>	<i>Base size profile (2025)</i>	<i>Size profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
One bedroom	1,868	2,115	247	29.5%
Two bedroom	1,558	1,634	76	9.1%
Three bedroom	1,936	2,154	218	26.1%
Four or more bedrooms	224	519	295	35.3%
Total	5,585	6,421	836	100.0%

Table A4.4b Tenure of new accommodation required in the Stafford Rural East sub-area over the 20-year modelling period

<i>Tenure</i>	<i>Base tenure profile (2025)</i>	<i>Tenure profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
Owner-occupied	2,105	2,527	422	55.5%
Private rented	335	457	122	16.0%
First Homes	0	28	28	3.7%
Shared Ownership	50	97	47	6.2%
Social / Affordable Rent	188	329	141	18.6%
Total	2,678	3,437	760	100.0%

Table A4.5b Size of new accommodation required by tenure in the Stafford Rural East sub-area over the next 20 years

<i>Owner-occupied</i>				
<i>Size of home</i>	<i>Base size profile (2025)</i>	<i>Size profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
One bedroom	31	111	80	18.9%
Two bedroom	276	402	125	29.7%
Three bedroom	817	961	144	34.2%
Four or more bedrooms	980	1,053	73	17.3%
Total	2,105	2,527	422	100.0%
<i>Private rented</i>				
<i>Size of home</i>	<i>Base size profile (2025)</i>	<i>Size profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
One bedroom	19	62	43	35.1%
Two bedroom	72	115	43	35.0%
Three bedroom	141	175	34	27.8%
Four or more bedrooms	102	105	3	2.2%
Total	335	457	122	100.0%
<i>Social / Affordable rented</i>				
<i>Size of home</i>	<i>Base size profile (2025)</i>	<i>Size profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
One bedroom	61	101	40	28.6%
Two bedroom	75	84	9	6.2%
Three bedroom	45	87	42	30.0%
Four or more bedrooms	7	57	50	35.3%
Total	188	329	141	100.0%

Table A4.4c Tenure of new accommodation required in the Stone sub-area over the 20-year modelling period

<i>Tenure</i>	<i>Base tenure profile (2025)</i>	<i>Tenure profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
Owner-occupied	6,275	7,662	1,387	60.7%
Private rented	1,435	1,735	300	13.1%
First Homes	0	94	94	4.1%
Shared Ownership	82	238	156	6.8%
Social / Affordable Rent	1,064	1,412	348	15.2%
Total	8,856	11,141	2,285	100.0%

Table A4.5c Size of new accommodation required by tenure in the Stone sub-area over the next 20 years

<i>Owner-occupied</i>				
<i>Size of home</i>	<i>Base size profile (2025)</i>	<i>Size profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
One bedroom	217	452	234	16.9%
Two bedroom	976	1,354	378	27.3%
Three bedroom	2,425	2,901	476	34.3%
Four or more bedrooms	2,657	2,955	298	21.5%
Total	6,275	7,662	1,387	100.0%
<i>Private rented</i>				
<i>Size of home</i>	<i>Base size profile (2025)</i>	<i>Size profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
One bedroom	281	345	64	21.2%
Two bedroom	579	628	49	16.3%
Three bedroom	440	558	118	39.3%
Four or more bedrooms	136	206	70	23.2%
Total	1,435	1,735	300	100.0%
<i>Social / Affordable rented</i>				
<i>Size of home</i>	<i>Base size profile (2025)</i>	<i>Size profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
One bedroom	327	432	105	30.1%
Two bedroom	320	352	32	9.1%
Three bedroom	374	463	89	25.6%
Four or more bedrooms	43	165	122	35.1%
Total	1,064	1,412	348	100.0%

Table A4.4d Tenure of new accommodation required in the Northern Parishes sub-area over the 20-year modelling period

<i>Tenure</i>	<i>Base tenure profile (2025)</i>	<i>Tenure profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
Owner-occupied	5,249	6,184	935	55.0%
Private rented	662	961	298	17.5%
First Homes	0	66	66	3.9%
Shared Ownership	41	161	120	7.0%
Social / Affordable Rent	654	937	283	16.6%
Total	6,606	8,308	1,702	100.0%

Table A4.5d Size of new accommodation required by tenure in the Northern Parishes sub-area over the next 20 years

<i>Owner-occupied</i>				
<i>Size of home</i>	<i>Base size profile (2025)</i>	<i>Size profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
One bedroom	81	257	176	18.8%
Two bedroom	761	1,026	265	28.3%
Three bedroom	2,239	2,523	284	30.3%
Four or more bedrooms	2,167	2,378	211	22.5%
Total	5,249	6,184	935	100.0%
<i>Private rented</i>				
<i>Size of home</i>	<i>Base size profile (2025)</i>	<i>Size profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
One bedroom	67	158	91	30.7%
Two bedroom	214	287	72	24.2%
Three bedroom	284	364	81	27.1%
Four or more bedrooms	98	151	54	18.0%
Total	662	961	298	100.0%
<i>Social / Affordable rented</i>				
<i>Size of home</i>	<i>Base size profile (2025)</i>	<i>Size profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
One bedroom	196	283	88	30.9%
Two bedroom	166	205	39	13.9%
Three bedroom	248	313	65	22.8%
Four or more bedrooms	44	136	92	32.4%
Total	654	937	283	100.0%

Table A4.4e Tenure of new accommodation required in the Northeastern Parishes sub-area over the 20-year modelling period

<i>Tenure</i>	<i>Base tenure profile (2025)</i>	<i>Tenure profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
Owner-occupied	1,087	1,229	141	55.9%
Private rented	224	253	29	11.4%
First Homes	0	15	15	6.0%
Shared Ownership	3	21	18	7.3%
Social / Affordable Rent	79	128	49	19.5%
Total	1,393	1,646	253	100.0%

Table A4.5e Size of new accommodation required by tenure in the Northeastern Parishes sub-area over the next 20 years

<i>Owner-occupied</i>				
<i>Size of home</i>	<i>Base size profile (2025)</i>	<i>Size profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
One bedroom	15	42	27	19.0%
Two bedroom	116	162	45	32.1%
Three bedroom	340	399	59	41.7%
Four or more bedrooms	616	626	10	7.2%
Total	1,087	1,229	141	100.0%
<i>Private rented</i>				
<i>Size of home</i>	<i>Base size profile (2025)</i>	<i>Size profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
One bedroom	29	37	8	27.9%
Two bedroom	68	76	8	26.2%
Three bedroom	86	95	9	31.7%
Four or more bedrooms	41	45	4	14.3%
Total	224	253	29	100.0%
<i>Social / Affordable rented</i>				
<i>Size of home</i>	<i>Base size profile (2025)</i>	<i>Size profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
One bedroom	38	44	6	12.4%
Two bedroom	10	23	13	26.5%
Three bedroom	28	40	13	25.7%
Four or more bedrooms	3	20	17	35.3%
Total	79	128	49	100.0%

Table A4.4f Tenure of new accommodation required in the Eastern Parishes sub-area over the 20-year modelling period

<i>Tenure</i>	<i>Base tenure profile (2025)</i>	<i>Tenure profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
Owner-occupied	3,106	3,511	405	53.0%
Private rented	337	470	133	17.3%
First Homes	0	36	36	4.7%
Shared Ownership	39	91	52	6.8%
Social / Affordable Rent	286	425	139	18.2%
Total	3,768	4,532	765	100.0%

Table A4.5f Size of new accommodation required by tenure in the Eastern Parishes sub-area over the next 20 years

<i>Owner-occupied</i>				
<i>Size of home</i>	<i>Base size profile (2025)</i>	<i>Size profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
One bedroom	32	110	78	19.3%
Two bedroom	400	521	121	29.9%
Three bedroom	1,296	1,422	127	31.3%
Four or more bedrooms	1,378	1,457	79	19.5%
Total	3,106	3,511	405	100.0%
<i>Private rented</i>				
<i>Size of home</i>	<i>Base size profile (2025)</i>	<i>Size profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
One bedroom	32	74	41	31.2%
Two bedroom	91	130	39	29.6%
Three bedroom	159	189	30	22.6%
Four or more bedrooms	54	76	22	16.6%
Total	337	470	133	100.0%
<i>Social / Affordable rented</i>				
<i>Size of home</i>	<i>Base size profile (2025)</i>	<i>Size profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
One bedroom	131	152	21	15.0%
Two bedroom	64	88	23	16.7%
Three bedroom	83	127	44	31.6%
Four or more bedrooms	7	58	51	36.7%
Total	286	425	139	100.0%

Table A4.4g Tenure of new accommodation required in the Eccleshall & Chebsey sub-area over the 20-year modelling period

<i>Tenure</i>	<i>Base tenure profile (2025)</i>	<i>Tenure profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
Owner-occupied	1,976	2,329	353	58.3%
Private rented	368	455	87	14.3%
First Homes	0	27	27	4.5%
Shared Ownership	50	87	37	6.2%
Social / Affordable Rent	261	362	101	16.7%
Total	2,656	3,261	605	100.0%

Table A4.5g Size of new accommodation required by tenure in the Eccleshall & Chebsey sub-area over the next 20 years

<i>Owner-occupied</i>				
<i>Size of home</i>	<i>Base size profile (2025)</i>	<i>Size profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
One bedroom	29	96	67	18.9%
Two bedroom	256	361	105	29.9%
Three bedroom	730	857	127	36.0%
Four or more bedrooms	961	1,015	54	15.2%
Total	1,976	2,329	353	100.0%
<i>Private rented</i>				
<i>Size of home</i>	<i>Base size profile (2025)</i>	<i>Size profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
One bedroom	33	60	28	31.9%
Two bedroom	117	139	21	24.8%
Three bedroom	153	178	25	28.4%
Four or more bedrooms	65	78	13	15.0%
Total	368	455	87	100.0%
<i>Social / Affordable rented</i>				
<i>Size of home</i>	<i>Base size profile (2025)</i>	<i>Size profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
One bedroom	86	114	28	27.9%
Two bedroom	94	97	3	3.3%
Three bedroom	78	109	31	31.1%
Four or more bedrooms	4	42	38	37.7%
Total	261	362	101	100.0%

Table A4.4h Tenure of new accommodation required in the Western Parishes sub-area over the 20-year modelling period

<i>Tenure</i>	<i>Base tenure profile (2025)</i>	<i>Tenure profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
Owner-occupied	775	921	146	57.5%
Private rented	159	193	34	13.3%
First Homes	0	11	11	4.3%
Shared Ownership	11	28	17	6.7%
Social / Affordable Rent	79	125	46	18.1%
Total	1,024	1,279	255	100.0%

Table A4.5h Size of new accommodation required by tenure in the Western Parishes sub-area over the next 20 years

<i>Owner-occupied</i>				
<i>Size of home</i>	<i>Base size profile (2025)</i>	<i>Size profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
One bedroom	12	39	28	18.9%
Two bedroom	68	118	50	34.0%
Three bedroom	268	324	56	38.4%
Four or more bedrooms	427	440	13	8.7%
Total	775	921	146	100.0%
<i>Private rented</i>				
<i>Size of home</i>	<i>Base size profile (2025)</i>	<i>Size profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
One bedroom	9	21	12	35.4%
Two bedroom	40	51	11	31.5%
Three bedroom	74	82	8	23.7%
Four or more bedrooms	37	40	3	9.5%
Total	159	193	34	100.0%
<i>Social / Affordable rented</i>				
<i>Size of home</i>	<i>Base size profile (2025)</i>	<i>Size profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
One bedroom	33	42	9	19.6%
Two bedroom	9	22	13	28.4%
Three bedroom	37	43	7	14.5%
Four or more bedrooms	1	19	17	37.6%
Total	79	125	46	100.0%

Table A4.4i Tenure of new accommodation required in the Stafford Rural West sub-area over the 20-year modelling period

<i>Tenure</i>	<i>Base tenure profile (2025)</i>	<i>Tenure profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
Owner-occupied	1,512	1,807	294	53.9%
Private rented	254	337	83	15.2%
First Homes	0	21	21	3.8%
Shared Ownership	12	50	38	7.0%
Social / Affordable Rent	88	197	110	20.1%
Total	1,865	2,412	546	100.0%

Table A4.5i Size of new accommodation required by tenure in the Stafford Rural West sub-area over the next 20 years

<i>Owner-occupied</i>				
<i>Size of home</i>	<i>Base size profile (2025)</i>	<i>Size profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
One bedroom	12	69	58	19.6%
Two bedroom	238	318	80	27.1%
Three bedroom	533	644	111	37.7%
Four or more bedrooms	729	775	46	15.6%
Total	1,512	1,807	294	100.0%
<i>Private rented</i>				
<i>Size of home</i>	<i>Base size profile (2025)</i>	<i>Size profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
One bedroom	26	51	25	30.5%
Two bedroom	69	94	24	29.4%
Three bedroom	102	127	25	29.6%
Four or more bedrooms	56	65	9	10.5%
Total	254	337	83	100.0%
<i>Social / Affordable rented</i>				
<i>Size of home</i>	<i>Base size profile (2025)</i>	<i>Size profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
One bedroom	39	57	18	16.8%
Two bedroom	15	39	24	21.8%
Three bedroom	30	59	29	26.6%
Four or more bedrooms	4	42	38	34.7%
Total	88	197	110	100.0%

Table A4.4j Tenure of new accommodation required in the South Western Parishes sub-area over the 20-year modelling period

<i>Tenure</i>	<i>Base tenure profile (2025)</i>	<i>Tenure profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
Owner-occupied	2,204	2,531	327	56.6%
Private rented	323	414	91	15.7%
First Homes	0	28	28	4.8%
Shared Ownership	31	70	39	6.7%
Social / Affordable Rent	305	398	93	16.1%
Total	2,863	3,441	578	100.0%

Table A4.5j Size of new accommodation required by tenure in the South Western Parishes sub-area over the next 20 years

<i>Owner-occupied</i>				
<i>Size of home</i>	<i>Base size profile (2025)</i>	<i>Size profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
One bedroom	29	91	62	19.1%
Two bedroom	315	408	93	28.5%
Three bedroom	835	950	115	35.1%
Four or more bedrooms	1,025	1,082	57	17.3%
Total	2,204	2,531	327	100.0%
<i>Private rented</i>				
<i>Size of home</i>	<i>Base size profile (2025)</i>	<i>Size profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
One bedroom	43	68	25	27.4%
Two bedroom	125	141	16	18.0%
Three bedroom	111	143	32	35.6%
Four or more bedrooms	44	62	17	19.0%
Total	323	414	91	100.0%
<i>Social / Affordable rented</i>				
<i>Size of home</i>	<i>Base size profile (2025)</i>	<i>Size profile 2045</i>	<i>Change required</i>	<i>% of change required</i>
One bedroom	125	144	18	19.8%
Two bedroom	72	87	15	15.6%
Three bedroom	96	123	27	29.4%
Four or more bedrooms	12	45	33	35.3%
Total	305	398	93	100.0%

Table A4.6 Summary of new housing required over the next 20 years across the sub-areas of Stafford Borough

Tenure							
Parish group	All households	Owner-occupied	Private rented	First Homes	Shared ownership	Social rented	Total
Stafford	7,452	66.6%	11.0%	4.4%	6.8%	11.2%	100.0%
Stafford Rural East	760	55.5%	16.0%	3.7%	6.2%	18.6%	100.0%
Stone	2,285	60.7%	13.1%	4.1%	6.8%	15.2%	100.0%
Northern Parishes	1,702	55.0%	17.5%	3.9%	7.0%	16.6%	100.0%
Northeastern Parishes	253	55.9%	11.4%	6.0%	7.3%	19.5%	100.0%
Eastern Parishes	765	53.0%	17.3%	4.7%	6.8%	18.2%	100.0%
Eccleshall & Chebsey	605	58.3%	14.3%	4.5%	6.2%	16.7%	100.0%
Western Parishes	255	57.5%	13.3%	4.3%	6.7%	18.1%	100.0%
Stafford Rural West	546	53.9%	15.2%	3.8%	7.0%	20.1%	100.0%
South Western Parishes	578	56.6%	15.7%	4.8%	6.7%	16.1%	100.0%

Appendix 5. Evidence to support the affordability threshold used in the report

The affordability threshold

As part of the process of identifying future needs for affordable housing, the Planning Practice Guidance (Paragraph: 021 Reference ID: 2a-021-20190220) states that planning authorities should *‘identify the minimum household income required to access lower quartile (entry level) market housing (strategic policy-making authorities can use current costs in this process, but may wish to factor in anticipated changes in house prices and wages)’*. Current cost can therefore be understood as the proportion of household income typically spent on housing in the local market at the time of assessment.

The draft report applied an affordability threshold of 35%, reflecting evidence from the original research that this aligns with current practice in the private rented sector in Stafford Borough. However, feedback received during the stakeholder consultation raised questions about whether this threshold remains appropriate. This appendix therefore reviews a range of evidence to determine a suitable affordability threshold for Stafford Borough, drawing on both quantitative data and qualitative insights from the local market, including submissions made through the consultation.

Quantitative analysis

Across most regions of England (outside the North East and North West, and excluding London), affordability thresholds typically fall between 30% and 40%, with 35% commonly used. Given that Stafford Borough has relatively average private rents, it would be reasonable to expect its affordability threshold to sit around the middle of this range.

A comparison of median private rents in Stafford Borough (from the housing market price survey, Figure 3.3) with median household incomes among private renters (from the CACI income profiles, Figure 2.8) indicates that the average private renting household in Stafford Borough spends 29.6% of its gross income on rent. When lower-quartile incomes are compared with lower-quartile rents, households at this level typically spend 35.3% of their income on rent. As assessments of affordable housing need focus primarily on lower-income households, greater weight is placed on the lower-quartile figure

Qualitative research

A significant portion of the stakeholder event was dedicated to discussing the affordability threshold and its implications for the affordable housing need model. Stakeholders were encouraged to provide views both during the event and through written submissions.

A local letting agent commented during the event that *“Private rental sector - we would usually be looking the income to be at least 2.2 times the monthly rental. Debt levels do not feature in our usual assessments - the checks usually flag CCJ's.”* If the income is 2.2 times higher than

the rent level, then the rent represents 45.5% of the gross household income, which can be interpreted as the upper limit of what is currently accepted in the local market.

A written submission from a land agent noted that *“35% of gross income is optimistic for many households once unavoidable costs (utilities, childcare, transport) are accounted for - particularly in the current cost environment.”* This is certainly valid commentary, and data indicates that local rents have risen at a faster rate than inflation in the last year⁸¹. The submission referenced recent work from the Chartered Institute of Housing⁸² that *“renters are most likely to worry about housing costs (e.g. concerns about ability to pay rent and future housing costs)”* alongside market research from Savills⁸³.

Discussions with estate and letting agents provided further insight into local market pressures. Agents reported that rental properties are currently letting quickly and that supply is not keeping pace with demand, contributing to rising rents. This reflects national trends of landlords leaving the sector and limited delivery of new rental homes. Agents identified the greatest pressure on four-bedroom properties, with a clear shortage of larger homes to rent in the Borough. One-bedroom properties were described as relatively plentiful, while two- and three-bedroom homes experience moderate pressure. Stone, central Stafford, and several rural villages (including Gnosall, Eccleshall and Church Eaton) were highlighted as areas where the private rented sector is particularly constrained.

When asked about the proportion of income typically spent on rent, agents noted that this varies by household type. Multi-adult households (couples or shared households) often spend a higher proportion of income on rent, sometimes exceeding 40% for larger properties. Single-adult households tend to be closer to 35%. For lower-income households—the focus of this assessment—feedback generally placed the affordable range between 30% and 40%, with 35% most frequently cited, followed by 30%.

Conclusion

The purpose of this assessment is not to determine what should be affordable, but to reflect how the market currently operates, in line with the Planning Practice Guidance. The evidence presented above indicates that the most appropriate affordability threshold for Stafford Borough is 35%, as supported by both statistical analysis of lower-income private renting households and the majority of views expressed by local letting agents. However, a threshold of 30% could also be justified, reflecting the views of some agents and acknowledging the financial pressures faced by many households in the current market.

⁸¹ [Stafford Borough Rental Prices & Market Trends 2026](#)

⁸² <https://www.cih.org/knowledge-hub/income-and-financial-wellbeing/cost-of-living/>

⁸³ [Savills | UK Housing Market Update - February 2026](#)

Appendix 6. Explanation of changes to the housing register in Stafford Borough

Introduction

The number of households currently registered on Stafford Borough Council's waiting list is unusually low. This was flagged within the stakeholder consultation and by the Council themselves. A meeting was arranged with housing and homelessness manager at the Council to understand the current situation with the housing register and the recent history. Further contextual data was subsequently sent over to help explain the background. This appendix details the recent history of the housing register in Stafford Borough as evidenced by this meeting and the contextual data.

Changes to the housing register

The housing register in Stafford Borough has been run by Homes Plus since 2007. Homes Plus owns and manage most of the affordable housing stock in the Borough. Originally the housing register was open, there was no local connection test, and anyone was applicable to join. This meant that the register in totality was not representative of households in affordable housing need and before the register system was changed in Summer 2025 there were 3,561 households on the register.

The table below shows the band that these 3,561 households were assigned. It shows that whilst the majority of households on the register were band D (no significant need), there were also over 400 households in bands A and B, urgent and high need. It is clear however that the figure of 3,561 was also not an accurate measure of affordable housing need.

Table A6.1 Banding of households on the housing register in Stafford Borough before the cleaning process

<i>Banding allocation</i>	<i>Number of households</i>	<i>Proportion of those on register</i>
Band A	47	1.3%
Band B	358	10.1%
Band C	892	25.0%
Band D	2,264	63.6%
Total	3,561	100.0%

Source: Stafford Borough Council, 2025

At the beginning of 2025 Homes Plus merged with the Wrekin Housing Trust. In July the decision was made to clear the waiting list in Stafford Borough and all future applications to join the housing register would have to go through the Council as they have nomination rights. Not all applicants on the register were removed, those that were internal transfers were kept.

In addition, all households on the register classified in band A and B were invited to reapply as they were classified as being in high housing need.

Relatively few of these households however did so and around 75% of the 163 households on the housing register at the end of 2025 were internal transfers. The Council has been surprised that more households that were identified as in high housing need have not reapplied to rejoin the register, and they have tried a range of approaches to engage with them. More generally the Council have advertised the housing register across Stafford Borough to increase awareness of the new system and how to apply, however there has been limited engagement.

The Council's current belief is that the figure of 3,561, the peak that was reached before the waiting list was cleaned, was clearly overinflated and whilst the current figure feels too low, households have not presented under the new system despite advertising campaigns and engagement with target households. This implies that the current register total is relatively close to the real level of affordable housing need in the Borough.

Appendix 7. Parish outputs

Introduction

Paragraph 70 of the NPPF indicates that local planning authorities should provide an indicative figure for the housing requirement figure for a neighbourhood area. The NPPF indicates that this figure *‘should take into account factors such as the latest evidence of local housing need, the population of the neighbourhood area and the most recently available planning strategy of the local planning authority’*. For Stafford Borough, the extant planning strategy is the settlement hierarchy in the 2011–2031 Local Plan, which will be revised as part of the new Local Plan currently in preparation.

This appendix sets out the indicative housing requirement for each parish within Stafford Borough, including the associated tenure and dwelling-size distribution. These figures fulfil the NPPF requirement and are derived from the disaggregated LTBHM model outputs described in Chapter 5, thereby reflecting both existing population patterns and the evidence of local housing need. However, they do not take account of the Borough Council’s emerging planning strategy, which is yet to be finalised through the Local Plan process. The figures should therefore be viewed as indicative of where housing need may arise, rather than guidance on provision for where that need should be met. The revised settlement strategy to be developed through the new Local Plan will provide this direction.

The table below sets out the tenure of new housing required in each parish over the plan period.

Table A7.1 Tenure of new housing required over the next 20 years across the parishes of Stafford Borough

Parish	Tenure						
	All households	Owner-occupied	Private rented	First Homes	Shared ownership	Social rented	Total
Adbaston	72	52.0%	14.5%	4.9%	7.0%	21.6%	100.0%
Barlaston	370	50.5%	16.4%	3.2%	8.2%	21.7%	100.0%
Berkswich	199	61.1%	15.0%	3.5%	5.8%	14.5%	100.0%
Bradley	145	43.1%	16.1%	3.8%	8.0%	28.9%	100.0%
Brocton	74	61.2%	18.5%	5.8%	5.1%	9.3%	100.0%
Chebsey	61	57.9%	12.4%	3.2%	7.1%	19.4%	100.0%
Church Eaton	79	54.6%	17.7%	5.0%	5.9%	16.8%	100.0%
Colwich	460	52.3%	17.6%	4.9%	6.7%	18.5%	100.0%
Creswell	131	65.1%	16.5%	4.3%	4.8%	9.3%	100.0%
Doxey	367	63.9%	9.4%	2.9%	8.6%	15.2%	100.0%
Eccleshall	544	58.4%	14.5%	4.6%	6.1%	16.4%	100.0%
Ellenhall	18	54.8%	23.6%	7.8%	3.5%	10.3%	100.0%
Forton	32	62.9%	13.3%	4.6%	6.0%	13.3%	100.0%
Fradswell	14	55.7%	10.1%	4.6%	8.1%	21.4%	100.0%
Fulford	668	56.4%	16.7%	3.6%	7.1%	16.2%	100.0%
Gayton	15	49.8%	12.5%	6.7%	7.5%	23.4%	100.0%
Gnosall	474	56.6%	16.0%	5.0%	6.6%	15.8%	100.0%
Haughton	104	56.8%	14.4%	4.0%	7.3%	17.5%	100.0%
High Offley	108	59.7%	11.1%	3.0%	7.5%	18.7%	100.0%
Hilderstone	47	54.1%	8.2%	2.6%	9.4%	25.7%	100.0%
Hixon	193	51.5%	15.0%	3.4%	7.9%	22.1%	100.0%
Hopton and Coton	322	49.4%	14.9%	3.0%	7.4%	25.4%	100.0%
Hyde Lea	37	64.3%	15.0%	4.0%	5.8%	10.9%	100.0%
Ingestre	17	63.2%	18.8%	5.3%	4.2%	8.6%	100.0%
Marston	28	44.6%	19.5%	4.9%	6.3%	24.7%	100.0%
Milwich	32	58.8%	8.9%	3.6%	8.3%	20.5%	100.0%
Norbury	43	57.0%	17.0%	6.6%	5.1%	14.3%	100.0%
Ranton	33	64.6%	11.0%	2.1%	7.4%	14.9%	100.0%
Salt and Enson	34	55.3%	8.5%	3.0%	9.1%	24.2%	100.0%
Sandon and Burston	34	47.3%	22.1%	16.3%	2.4%	12.0%	100.0%
Seighford	235	57.0%	13.9%	3.2%	7.2%	18.7%	100.0%
Standon	87	55.6%	17.0%	3.6%	7.2%	16.6%	100.0%
Stone	2,130	60.3%	13.2%	4.1%	6.9%	15.5%	100.0%
Stone Rural	155	66.0%	12.5%	4.0%	6.2%	11.3%	100.0%
Stowe-by-Chartley	38	51.8%	23.8%	8.3%	4.2%	11.8%	100.0%
Swynnerton	363	55.5%	21.0%	5.4%	5.5%	12.6%	100.0%
Tixall	36	52.4%	22.8%	6.7%	4.1%	14.0%	100.0%
Weston	76	61.1%	11.0%	5.9%	6.8%	15.2%	100.0%
Whitgreave	27	51.5%	19.3%	5.1%	5.5%	18.6%	100.0%
Yarnfield & Cold Meece	214	57.1%	16.2%	3.4%	7.2%	16.1%	100.0%
Stafford town	7,085	66.7%	11.1%	4.5%	6.7%	11.0%	100.0%

The table below sets out the size of new housing required (in terms of bedrooms) in each parish over the plan period.

Table A7.2 Number of bedrooms in new housing required over the next 20 years across the parishes of Stafford Borough

Number of bedrooms						
Parish	All households	One	Two	Three	Four or more	Total
Adbaston	72	21.1%	31.2%	30.5%	17.2%	72
Barlaston	370	23.2%	24.2%	28.5%	24.1%	370
Berkswich	199	22.5%	26.6%	32.5%	18.4%	199
Bradley	145	20.2%	25.7%	32.6%	21.4%	145
Brocton	74	20.7%	27.8%	29.9%	21.6%	74
Chebsey	61	22.0%	23.6%	33.8%	20.5%	61
Church Eaton	79	20.6%	26.2%	33.9%	19.2%	79
Colwich	460	20.2%	26.7%	30.0%	23.0%	460
Creswell	131	22.2%	27.8%	32.6%	17.4%	131
Doxey	367	20.5%	22.9%	25.7%	30.9%	367
Eccleshall	544	21.9%	24.1%	33.8%	20.1%	544
Ellenhall	18	21.2%	26.4%	34.2%	18.2%	18
Forton	32	20.8%	31.8%	32.7%	14.6%	32
Fradswell	14	18.2%	29.4%	36.2%	16.3%	14
Fulford	668	22.5%	24.9%	28.9%	23.7%	668
Gayton	15	18.1%	28.8%	35.5%	17.6%	15
Gnosall	474	20.2%	24.2%	34.0%	21.6%	474
Haughton	104	20.1%	24.3%	33.9%	21.7%	104
High Offley	108	20.6%	31.8%	31.7%	15.8%	108
Hilderstone	47	17.9%	29.5%	35.7%	16.9%	47
Hixon	193	19.9%	26.4%	30.2%	23.4%	193
Hopton and Coton	322	23.6%	24.1%	32.0%	20.3%	322
Hyde Lea	37	20.6%	26.6%	34.8%	18.0%	37
Ingestre	17	22.4%	28.0%	32.5%	17.1%	17
Marston	28	24.1%	24.2%	31.8%	19.9%	28
Milwich	32	18.2%	29.6%	36.5%	15.7%	32
Norbury	43	21.3%	31.4%	31.9%	15.4%	43
Ranton	33	20.2%	26.5%	34.7%	18.6%	33
Salt and Enson	34	18.0%	29.5%	35.9%	16.6%	34
Sandon and Burston	34	18.9%	27.6%	36.1%	17.4%	34
Seighford	235	20.3%	26.2%	34.0%	19.4%	235
Standon	87	22.6%	24.9%	28.8%	23.7%	87
Stone	2,130	19.5%	22.7%	33.5%	24.3%	2,130
Stone Rural	155	18.9%	23.5%	33.9%	23.8%	155
Stowe-by-Chartley	38	21.0%	27.2%	29.5%	22.3%	38
Swynnerton	363	22.5%	25.1%	29.0%	23.4%	363
Tixall	36	23.4%	26.7%	32.0%	17.8%	36
Weston	76	18.6%	29.5%	37.1%	14.9%	76
Whitgreave	27	23.5%	25.6%	32.1%	18.8%	27
Yarnfield & Cold Meece	214	22.5%	25.0%	28.9%	23.6%	214
Stafford town	7,085	20.0%	23.3%	25.7%	31.0%	7,085

HDH Planning and Development Ltd is a specialist planning consultancy providing evidence to support planning authorities, landowners and developers. The firm is regulated by the RICS.

The main areas of expertise are:

- Community Infrastructure Levy (CIL)
- Housing market area wide and site specific Viability Analysis
- Local and Strategic Housing Market Assessments and Housing Needs Assessments

HDH Planning and Development have clients throughout England and Wales.

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