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# Chesterfield and Bolsover Local Housing Needs Assessment

Final Report

ICENI PROJECTS LIMITED ON  
BEHALF OF CHESTERFIELD  
BOROUGH COUNCIL AND  
BOLSOVER DISTRICT  
COUNCIL

Iceni Projects Limited on behalf of  
Chesterfield Borough Council and  
Bolsover District Council

February 2025

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Chesterfield and Bolsover  
FINAL REPORT



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# 1. Executive Summary

- 1.1 Chesterfield Borough Council and Bolsover District Council jointly commissioned Iceni Projects ('Iceni') and Justin Gardner Consulting ('JGC') to prepare this Local Housing Needs Assessment.
- 1.2 The Assessment considers the overall need for housing in the Borough and District, the need for different types of homes; and the needs of different groups within the local community. This study covers the period 2022 to 2044

## Housing Stock

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- 1.3 Overall, the housing stock in Bolsover is focused towards 3-bed homes; with semi-detached and detached properties the most prevalent. In Chesterfield, whilst the type of dwellings seen is very similar, the sizes are smaller with a higher proportion of 1-bedroom homes in particular.
- 1.4 Home ownership is significant, with over 60% of households owner-occupiers. However, the fastest growing sector is private renting with home ownership seeing a large decline. This is a result of access to home ownership becoming more difficult for younger households due to cost and mortgage availability forcing them to rent for longer.
- 1.5 Bolsover and Chesterfield have a lower proportion of over-occupied dwellings than the wider East Midlands region and nationally. Under-occupied properties account for around 1/3 of households, this offers an opportunity to better use the existing stock to house emerging families.
- 1.6 In terms of quality of stock, dwellings in both areas are generally focused within C and D-rated Energy Performance Certificated properties. Social

rented dwellings often see better EPC ratings than resale properties and the PRS.

- 1.7 As can be expected, newer dwellings often have better EPC ratings indicating that they are of generally better quality in terms of efficiency than older properties. This also suggests a need to refresh the existing stock to improve sustainability.

### **Housing Market Dynamics**

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- 1.8 In the year to March 2023, the median house price in Chesterfield was £183,000, in Bolsover it was £165,995. Both are below the regional (£238,000) and national medians (£290,000).
- 1.9 In Bolsover, house price growth has been relatively strong with a 74.7% over the last 10 years. Growth has not been as strong in Chesterfield at only 51.2%.
- 1.10 The affordability of housing in Chesterfield is worse than in Bolsover with the 2023 ratio of median house prices to median workplace-based earnings standing at 6.39 and 5.52 respectively.
- 1.11 As is the case nationally, there has been a significant weakening of the sales market in the last two years. This is influenced by rising interest rates and the wider cost of living crisis in particular.

### **Housing Need**

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- 1.12 The new Standard Method for assessing housing need takes the 'need' in Bolsover from 195 dwellings per annum up to 353 dpa – an 81% increase. In Chesterfield, the increase is 136% (from 211 dwellings per annum to 500 dpa).

- 1.13 A key reason for the Government seeking higher housing figures is that worsening affordability is evidence that supply is failing to keep up with demand.
- 1.14 Although simple supply and demand economics would suggest that increasing housing supply would reduce prices/improve affordability (or reduce the rate of price rises) there is little evidence to suggest this has been the case in Bolsover and Chesterfield.
- 1.15 It is the case that affordability has not changed over the last 15 years, and whilst the evidence of a link between delivery and affordability is very weak, this would point (under the Government's view) to delivery having been at least sufficient over this period – delivery having averaged 313 dwellings per annum in Bolsover and 160 per annum in Chesterfield over the 15 years from 2008 to 2023.
- 1.16 Overall, we consider that the former standard method underestimates the need in Bolsover and the new figure seems reasonable. However, for Chesterfield, the new Standard Method number looks very high and would potentially result in demographic changes that are significantly different to past trends.
- 1.17 It is however noted that the former Standard Method in Chesterfield would not be expected to see much growth in the 16-64 age group and to deliver potential economic growth somewhere in the region of 357 dpa would be required. However, as per the NPPF and PPG the standard method is now the mandated method of assessing housing need.
- 1.18 At 353 dwellings per annum the new standard method would also meet the economic growth in Bolsover which requires 312 dwellings per annum.

## Affordable Housing

- 1.19 The analysis has taken account of local housing costs (to both buy and rent) along with estimates of household income. The evidence indicates that there is an acute need for affordable housing in both local authorities.
- 1.20 The vast majority of need regardless of the overall housing number is from households who are unable to buy OR rent and therefore points particularly towards a need for rented affordable housing rather than affordable home ownership.

**Table 1.1** Affordable Housing Need by – by affordability groups – previous standard method (per annum)

	Bolsover	Chesterfield
Unable to buy OR rent	200	207
Able to rent but not buy	19	48
TOTAL	219	255

Source: Iceni Analysis

**Table 1.2** Affordable – by affordability groups – linking to new Standard Method (per annum)

	Bolsover	Chesterfield
Unable to buy OR rent	244	292
Able to rent but not buy	22	57
TOTAL	266	349

Source: Iceni analysis

- 1.21 Despite the level of need being high (relative to overall housing requirements), it is not considered that this points to any requirement for the Councils to increase their Local Plan housing requirements due to affordable needs.
- 1.22 The link between affordable need and overall need (of all tenures) is complex and in trying to make a link it must be remembered that many of

those picked up as having an affordable need are already in housing (and therefore do not generate a net additional need for a home).

- 1.23 In addition, the private rented sector is providing benefit-supported accommodation for many households. However, the Councils may wish to bring this cost in-house for those in the private rented sector who may be seeking council accommodation through the provision of additional affordable homes.
- 1.24 The analysis suggests there will be a need for both social and affordable rented housing – the latter will be suitable, particularly for households who are close to being able to afford to rent privately and possibly also for some households who claim full Housing Benefit.
- 1.25 However, it is clear that social rents are more affordable and could benefit a wider range of households – social rents could therefore be prioritised where delivery does not prejudice the overall delivery of affordable homes.
- 1.26 The study also considers different types of AHO (notably First Homes and shared ownership) as each may have a role to play. There was no evidence of a need for First Homes or discounted market housing more generally.
- 1.27 Shared ownership is likely to be suitable for households with more marginal affordability (those only just able to afford to privately rent) as it has the advantage of a lower deposit and subsidised rent. Local agents also suggest there is a market for this product which is not the case for first homes.
- 1.28 Given the cost of housing locally, it seems very difficult for affordable home ownership products to be provided and be considered as 'genuinely affordable' (particularly for larger (3+-bedroom) homes). This



again points to the need for the Councils to prioritise the delivery of rented affordable housing where possible.

- 1.29 The analysis indicates that the provision of around 80% of rented affordable housing at social rents could be justified; albeit in setting planning policies, this will need to be considered alongside viability evidence.
- 1.30 Higher provision at social rents will also reduce the support through housing benefits required to ensure households can afford their housing costs.
- 1.31 In deciding what types of affordable housing to provide, including a split between rented and home ownership products, the Councils will need to consider the relative levels of need and also viability issues.
- 1.32 This, for example, should recognise that providing AHO may be more viable and may therefore allow more units to be delivered, but at the same time note that households with a need for rented housing are likely to have more acute needs and fewer housing options.
- 1.33 Overall, the analysis identifies a notable need for affordable housing, and it is clear that the provision of new affordable housing is an important and pressing issue in the area.
- 1.34 It does however need to be stressed that this report does not provide an affordable housing target; the amount of affordable housing delivered within each area will be limited to the amount that can viably be provided and this will be tested through the Local Plan Viability Assessment. However, as the evidence in this report suggests the delivery of affordable housing should be promoted and maximised wherever the opportunity to do so arises.

## Housing Mix

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- 1.35 Analysis of the future mix of housing required takes account of demographic change, including potential changes to the number of family households and the ageing of the population.
- 1.36 The proportion of households with dependent children in both Bolsover and Chesterfield is below average, with 26% and 24% of all households respectively containing dependent children in 2021 (compared with around 28% regionally and nationally).
- 1.37 There are notable differences between different types of households and their tenure, with married couples (with dependent children) seeing a high level of owner-occupation, whereas lone parents are particularly likely to live in social or private rented accommodation.
- 1.38 There are a range of factors which will influence demand for different sizes of homes, including demographic changes; future growth in real earnings and households' ability to save; economic performance and housing affordability.
- 1.39 The recommended mix of affordable and market homes takes account of both household changes and the ageing of the population as well as seeking to make more efficient use of new stock by not projecting forward the high levels of under-occupancy (which is notable in the market sector).
- 1.40 In all sectors the analysis points to a particular need for smaller accommodation, with varying proportions of 3+-bedroom homes. The market sector does however see a slightly higher proportion of 3 and 4-bedroom dwellings than other sectors.

- 1.41 For general need rented affordable housing there is a clear need for a range of different sizes of homes, including 45% to have at least 3 bedrooms of which 10% should have at least 4 bedrooms.
- 1.42 Our recommended mix is set out below and as shown our broad conclusions are the same across both locations.

**Table 1.3** Suggested size mix of housing by tenure – Chesterfield and Bolsover

	Market (sale and rented)	Affordable home ownership	Affordable housing (rented)	
			General needs	Older persons
1-bedroom	5%	10%	20%	40%
2-bedrooms	35%	50%	35%	60%
3-bedrooms	45%	35%	35%	
4+-bedrooms	15%	5%	10%	

Source: *Iceni Analysis*

- 1.43 The strategic conclusions in the affordable sector recognise the role which delivery of larger family homes can play in releasing a supply of smaller properties for other households.
- 1.44 Also recognised is the limited flexibility which 1-bedroom properties offer to changing household circumstances, which feed through into higher turnover and management issues. Despite this, the 20% recommendation for 1 bed in this sector aims to meet the needs of those who do not need larger accommodation or cannot afford it due to lower benefit income and the bedroom tax.
- 1.45 Within the affordable housing for older people recommendations 60% of dwellings are recommended to be 2 bedrooms or larger, although it is expected that in reality, many of these larger units will be delivered as 2 beds. This reflects the desire of some older people to have space for family or carers to stay overnight and aims to attract older people in larger accommodation to consider downsizing.

- 1.46 The conclusions also take account of the current mix of housing by tenure and the size requirements shown on the Housing Register.
- 1.47 The mix identified above could inform strategic policies although a flexible approach should be adopted. For example, in some areas, affordable housing registered providers find difficulties selling 1-bedroom affordable home ownership (AHO) homes and therefore the 1-bedroom elements of AHO might be better provided as 2-bedroom accommodation.
- 1.48 That said, given current house prices there are potential difficulties in making (particularly larger) AHO genuinely affordable.
- 1.49 Additionally, in applying the mix to individual development sites, regard should be had to the nature of the site and character of the area, and to up-to-date evidence of need as well as the existing mix and turnover of properties at the local level. The Council should also monitor the mix of housing delivered.

### **Private Rental Sector**

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- 1.50 In percentage terms, the Private Rental Sector (PRS) is the only growing broad tenure group in both Chesterfield and Bolsover.
- 1.51 Median Rent in Chesterfield (£600 per calendar month) and Bolsover (£564 pcm) are below the East Midlands (£700 pcm) and England figures (£850 pcm). This pattern is also seen for all sizes of rental homes.
- 1.52 Although the number of PRS households that are supported by housing benefits is falling, they still comprise a high percentage of all PRS households.
- 1.53 There is likely to be some demand for build-to-rent development in the study area given the existence of some 'single-family' BTR development

in Bolsover already and clear developer interest in other nearby authorities.

- 1.54 The Councils may wish to consider a policy which responds to this demand in terms of setting out parameters such as space standards, decision making and affordable housing among others.

### **Older and Disabled People**

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- 1.55 Both Bolsover and Chesterfield have an older age structure than seen regionally or nationally, and also higher levels of disability compared with the national average.
- 1.56 The older person population shows high proportions of owner-occupation particularly outright owners who may have significant equity in their homes (68% of all older person households are outright owners in Bolsover and 71% in Chesterfield).
- 1.57 The older person population is projected to increase notably moving forward. An ageing population means that the number of people with disabilities is likely to increase substantially. Key findings for the 2022-44 period include:
- a 35% increase in the population aged 65+ in Bolsover and 26% in Chesterfield (potentially accounting for in excess of 100% of total population growth in both areas);
  - a 56% increase in the number of people aged 65+ with dementia in Bolsover (50% increase in Chesterfield) and a 48% and 41% increase respectively in those aged 65+ with mobility problems;
  - a need for additional housing units with support (sheltered/retirement housing) – mainly in the affordable sector;

- a need for additional housing units with care (e.g. extra-care) – mainly affordable housing in Bolsover, but with a 50:50 split in Chesterfield;
  - a need for additional nursing and residential care bedspaces in the longer term although nursing care bedspaces look to be broadly in line with need currently; and
- 1.58 The report also identifies a need for around 25 dwellings per annum in Bolsover and 30 in Chesterfield to be for wheelchair users (meeting technical standard M4(3)).
- 1.59 This would suggest that there is a clear need to increase the supply of accessible and adaptable dwellings and wheelchair-user dwellings as well as providing specific provisions of older persons housing.
- 1.60 Given the evidence, the Council could consider (as a starting point) requiring all dwellings (in all tenures) to meet the M4(2) standards and around 5% of homes meeting M4(3)a – wheelchair user dwellings in the market sector. In the affordable housing sector, where the Councils have nomination rights, this increases to 10% M4(3)b in order to account for the higher proportion of people in need in this sector.
- 1.61 Where the authority has nomination rights the supply of M4(3) dwellings would be wheelchair-accessible dwellings (constructed for immediate occupation) and in the market sector, they should be wheelchair-user adaptable dwellings (constructed to be adjustable for occupation by a wheelchair user).
- 1.62 It should however be noted that there will be cases where this may not be possible (e.g. due to viability or site-specific circumstances) and so any policy should be applied flexibly.
- 1.63** In framing policies for the provision of specialist older persons accommodation, the Council will need to consider a range of issues. This will include the different use classes of accommodation (i.e. C2 vs. C3)

and requirements for affordable housing contributions (linked to this the viability of provision) and also ensuring where possible products are differentiated by price (including service charge) and services provided.

### **Specific Groups - Summary**

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#### **Self and Custom Build**

- 1.64 Based on the Councils' housing registers the average annual demand for custom and self-build plots is 5 plots in Chesterfield and 5 plots in Bolsover.
- 1.65 While this indicates a future need, the actual need will be determined by the future number of entries onto the Councils' registers.

#### **Children in Care**

- 1.66 The Derbyshire Children in Care Placement Sufficiency Strategy (2021) does not highlight any deficiency in the supply of residential accommodation particularly not at a local authority level. The County also has a lower rate of need than similar areas.
- 1.67 However, the WMS makes clear that it expects local planning authorities to support these developments where appropriate and seek to boost the supply by supporting applications for them where appropriate.
- 1.68 Furthermore, the County Council have intimated to Bolsover Council that it would welcome any additional private sector supply.

## 2. Introduction

- 2.1 Chesterfield Borough Council and Bolsover District Council have jointly commissioned Iceni Projects ('Iceni') and Justin Gardner Consulting ('JGC') to prepare this Local Housing Needs Assessment.
- 2.2 The Assessment considers the overall need for housing in the Borough and District, as well as the need for different types of homes; and the needs of different groups within the local community.
- 2.3 The housing need identified in this report is based on a technical assessment of overall housing figures using the Planning Practice Guidance. This then has to be translated into a housing requirement within local plans taking into account a wider range of considerations such as growth strategies, capacity and infrastructure etc.

### Purpose of the Assessment

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- 2.4 The Assessment has been prepared to inform, alongside other evidence, the review of Chesterfield and Bolsover's Local Plans as well as their housing strategies.
- 2.5 The report updates previous housing needs evidence set out in the March 2013 Strategic Housing Market Assessment, which was also updated in the 2017 SHMA OAN Update.
- 2.6 The core purpose of this assessment is to:
- Provide analysis and recommendations on a housing needs figure;
  - Identify affordable housing needs for each Authority;
  - Identify the appropriate mix of homes needed; and
  - Identify the housing needs of specific groups including the needs for specialist housing.



## Study Area and Timeframe

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- 2.7 This study covers the needs of Chesterfield and Bolsover local authorities overs the period 2022 to 2044.

## December 2024 National Planning Policy Framework

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- 2.8 This study was largely conducted prior to the publication of the December 2024 NPPF. Much of the work reflected the consultation version of that document which included a different methodology for assessing housing need than that which was set out in the final version.
- 2.9 This report is therefore focused on the previous standard method with key results based on the new standard method provided as an appendix. Further explanation around these numbers is presented in chapter 6 of this report.

### 3. Housing Market Geographies

- 3.1 This section of the report considers the housing market geography of Chesterfield and Bolsover (the study area).

#### Considering Functional Relationships

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##### Previous Research

- 3.2 Chesterfield and Bolsover have previously been identified within a 'North Derbyshire and Bassetlaw' Housing Market Area (HMA). This was originally identified as part of the evidence for the East Midlands Regional Plan with a recognition that this area had links to the wider Sheffield City Region.
- 3.3 The HMA geography was reviewed in the 2013 Strategic Housing Market Assessment. This considered the Centre for Urban and Regional Development Studies (CURDS) research on Housing Market Geographies, prepared at a national level for Central Government, which identified much of northern Derbyshire and northern Nottinghamshire within a Sheffield-focused strategic HMA; but with areas in the south of Bolsover, also within a Derby-focused strategic HMA. It then identified a local Chesterfield HMA which includes Chesterfield and Bolsover town.
- 3.4 The 2013 SHMA identified strong cross-boundary migration between Chesterfield, Bolsover and NE Derbyshire; but also recognised inter-relationships between the east of Bolsover, particularly Shirebrook, and Nottinghamshire.

- 3.5 The report identified weaker housing costs in the south of North East Derbyshire and Bolsover. A strong set of migratory links between Bassetlaw, Chesterfield, North East Derbyshire and Bolsover.
- 3.6 Overall, it found that market characteristics in the four authorities were different from those in the larger urban centres to the north, and as such it was appropriate to consider a 'North Derbyshire and Bassetlaw' HMA whilst recognising economic links across the wider Sheffield City Region.

### **Migration Patterns**

- 3.7 The table below demonstrates migration flows between Chesterfield and Bolsover with other areas. As shown, Sheffield sees both high in and out-migration with Chesterfield and Bolsover, although the connection appears to be stronger with Chesterfield. North East Derbyshire also features highly for both areas.

**Table 3.1 Top Ten Migration Flows with Chesterfield**

	Gross Migration Per 1,000 <sup>1</sup>		In Migration		Out Migration	
1st	NE Derbyshire	9.86	NE Derbyshire	867	NE Derbyshire	1164
2nd	Bolsover	3.70	Sheffield	487	Bolsover	377
3rd	Derbyshire Dales	1.50	Bolsover	304	Sheffield	338
4th	Sheffield	1.25	Derbyshire Dales	151	Derbyshire Dales	112
5th	Mansfield	0.60	Rotherham	86	Nottingham	97
6th	Bassetlaw	0.46	Mansfield	64	Mansfield	65
7th	Rotherham	0.41	Amber Valley	58	Derby	65
8th	Amber Valley	0.39	Bassetlaw	54	Rotherham	64
9th	High Peak	0.38	Derby	54	Leeds	57
10th	Nottingham	0.35	Nottingham	51	Bassetlaw	49

Source: Census 2021 Gross Migration Analysis

**Table 3.2 Top Ten Migration Flows with Bolsover**

	Gross Migration Per 1,000		In Migration		Out Migration	
1st	NE Derbyshire	3.87	NE Derbyshire	396	Mansfield	325
2nd	Chesterfield	3.70	Chesterfield	377	NE Derbyshire	312
3rd	Mansfield	3.56	Ashfield	371	Chesterfield	304
4th	Ashfield	3.08	Mansfield	356	Ashfield	267
5th	Amber Valley	2.60	Amber Valley	304	Amber Valley	234
6th	Bassetlaw	1.65	Sheffield	225	Bassetlaw	170
7th	Newark and Sherwood	0.77	Bassetlaw	158	Sheffield	128
8th	Derbyshire Dales	0.64	Nottingham	118	Rotherham	85
9th	Sheffield	0.56	Rotherham	103	Newark and Sherwood	79
10th	Rotherham	0.54	Newark and Sherwood	78	Nottingham	76

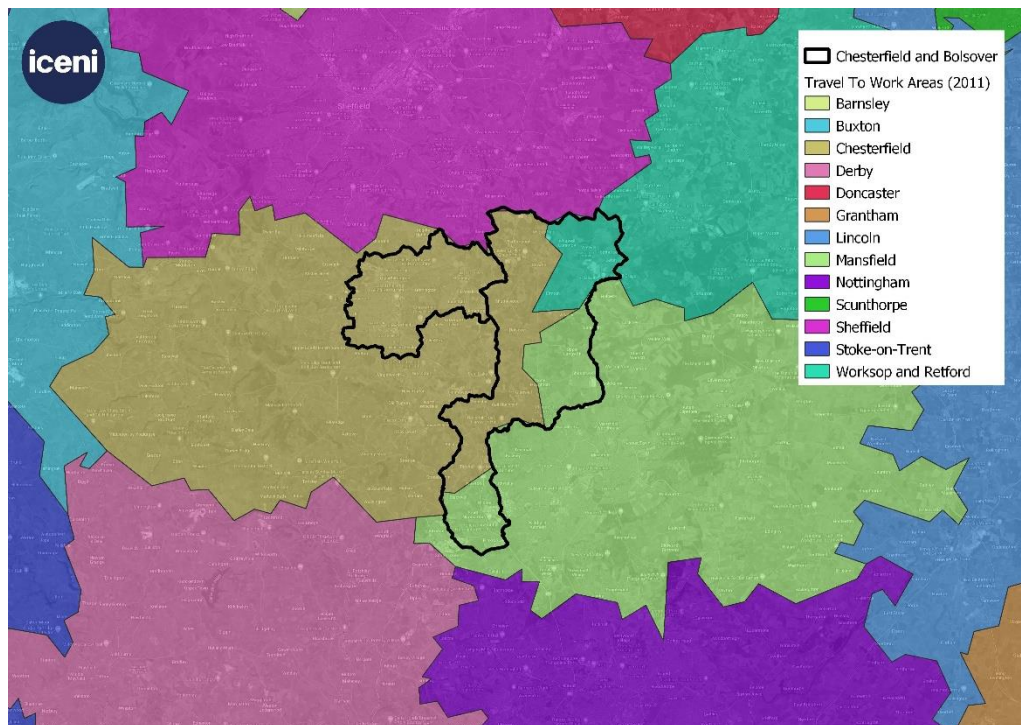
Source: Census 2021 Gross Migration Analysis

<sup>1</sup> Gross migration per 1,000 is a demographic measure that indicates the total number of people migrating into and out of an area, expressed as a rate per 1,000 inhabitants. It is calculated by dividing the total number of in migrants and out migrants by the combined mid-year population of the Origin and destination divided by 1,000 (in moves+out moves/(origin population+destination population/1000)).

## Travel to Work Geography & Commuting Flows

- 3.8 Turning to commuting patterns, the figure below shows the 2011 ONS-defined Travel to Work Areas (TTWA) within Chesterfield and Bolsover. All of Chesterfield lies within the Chesterfield TTWA as can be expected.
- 3.9 It is also the dominant TTWA within Bolsover with much of the west of the district including Barlborough, Bolsover and areas surrounding Hardwick Hall within it. The southern end of Bolsover lies within the Mansfield TTWA and the north within the Worksop and Retford TTWA.

**Figure 3.1** ONS Travel to Work Areas (2011)

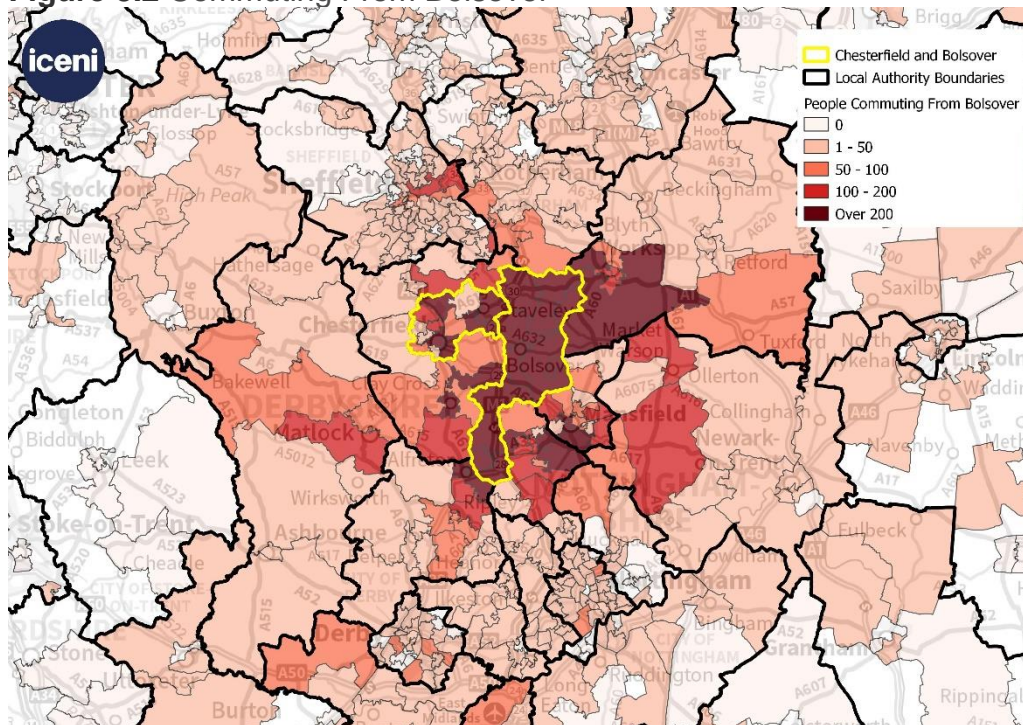


Source: ONS

- 3.10 While ONS has not updated the travel to work areas using the 2021 data it has published origin-destination data from the Census. The figures below examine these updated commuting patterns. It should be noted that due to the Census being taken during a partial lockdown the data collected may not be as representative of the current situation.

- 3.11 The figure below shows the number of people commuting from any Bolsover Middle Layer Super Output Area to any other area. As shown the levels of self-containment are quite high with all of the district seeing high levels of internal commuting.
- 3.12 There are also clear external locations of employment for Bolsover residents including Mansfield and Sutton-in-Ashfield to the south and Worksop and Retford to the east. There are also clear linkages to parts of Chesterfield and North East Derbyshire as well as Sheffield.

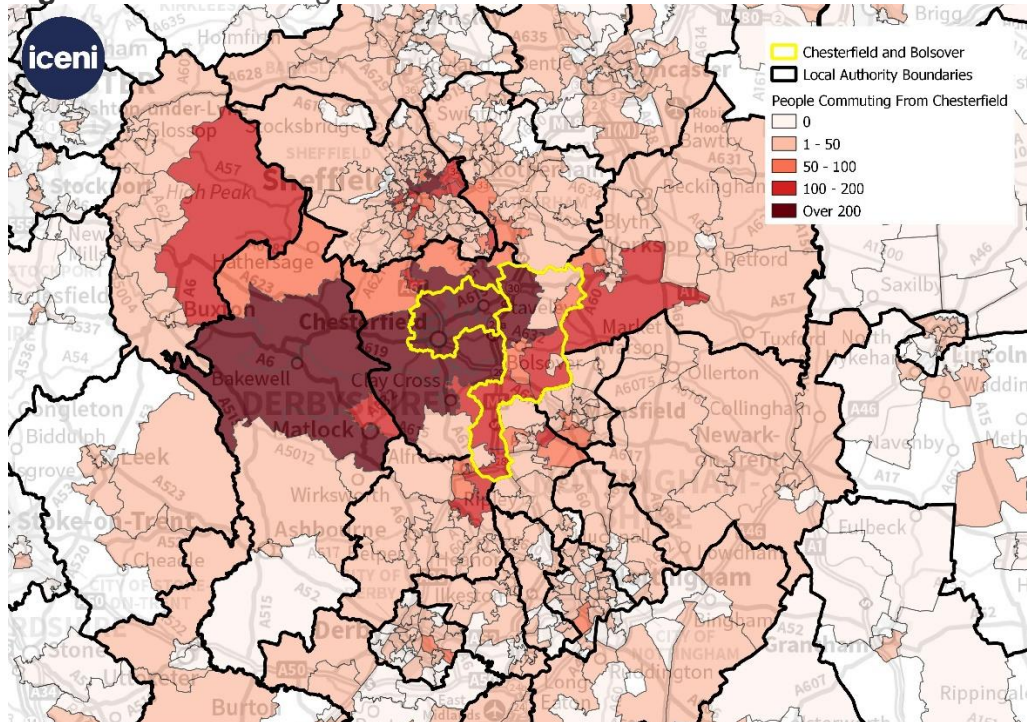
**Figure 3.2 Commuting From Bolsover**



Source: Iceni analysis of Census data

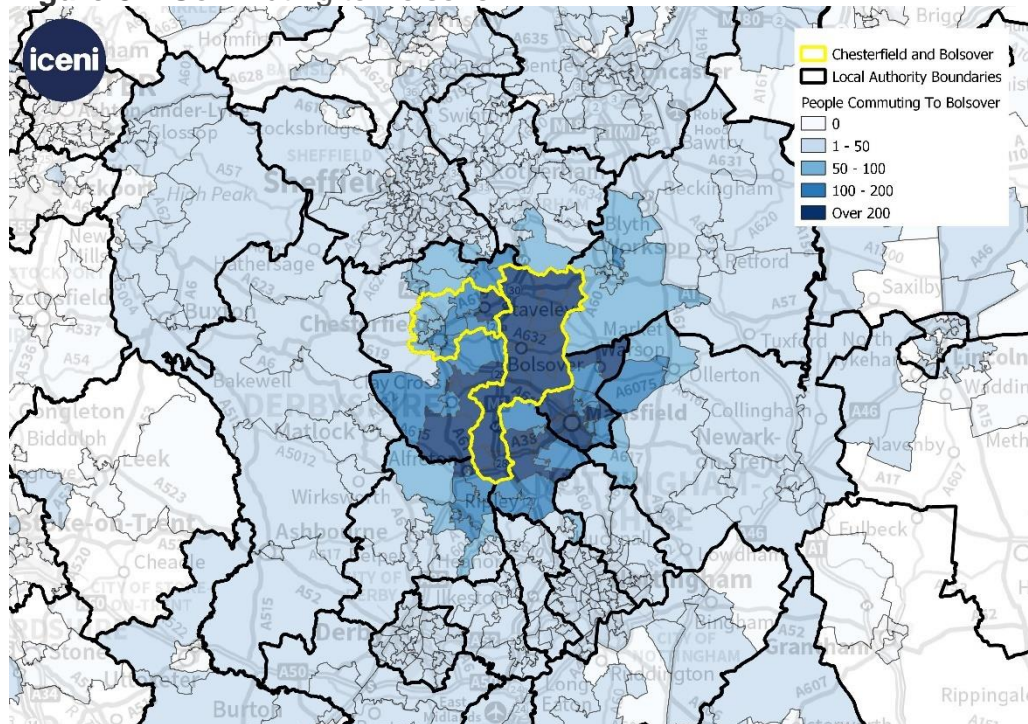
- 3.13 The figure below shows the same metric for Chesterfield residents. Again, there are high levels of internal commuting within the borough.
- 3.14 There are also strong external links west across North East Derbyshire and into Derbyshire Dales as well as west into Bolsover, Worksop and Retford. Sheffield and Alfreton also see high levels of commuting.



**Figure 3.3** Commuting from Chesterfield

Source: Iceni analysis of Census data

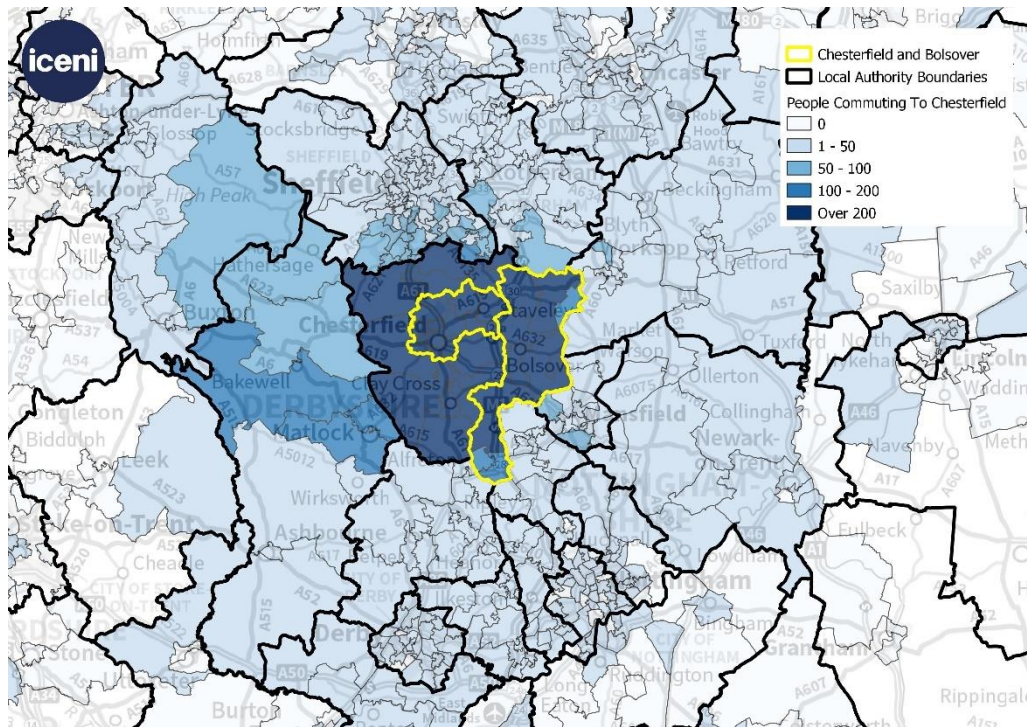
- 3.15 The analysis above looks at out-commuting from the study area, whereas the following analysis looks at in-commuting. The figure below shows the number of people commuting to anywhere within Bolsover.
- 3.16 As an employment location, Bolsover is less of a draw overall with influence seemingly limited to nearby areas. Many Chesterfield residents work in Bolsover particularly those in the east of Chesterfield. There is also a number of commuters to Bolsover from North East Derbyshire, Mansfield and Sutton-in-Ashfield.

**Figure 3.4** Commuting to Bolsover

Source: Iceni analysis of Census data

- 3.17 The same metric is shown below for Chesterfield, its influence as an employment location which sees 200 or more workers is almost exclusively limited to Bolsover and North East Derbyshire.
- 3.18 As illustrated, there are very few MSOAs outside this area that see more than 200 people commute to Chesterfield a day.

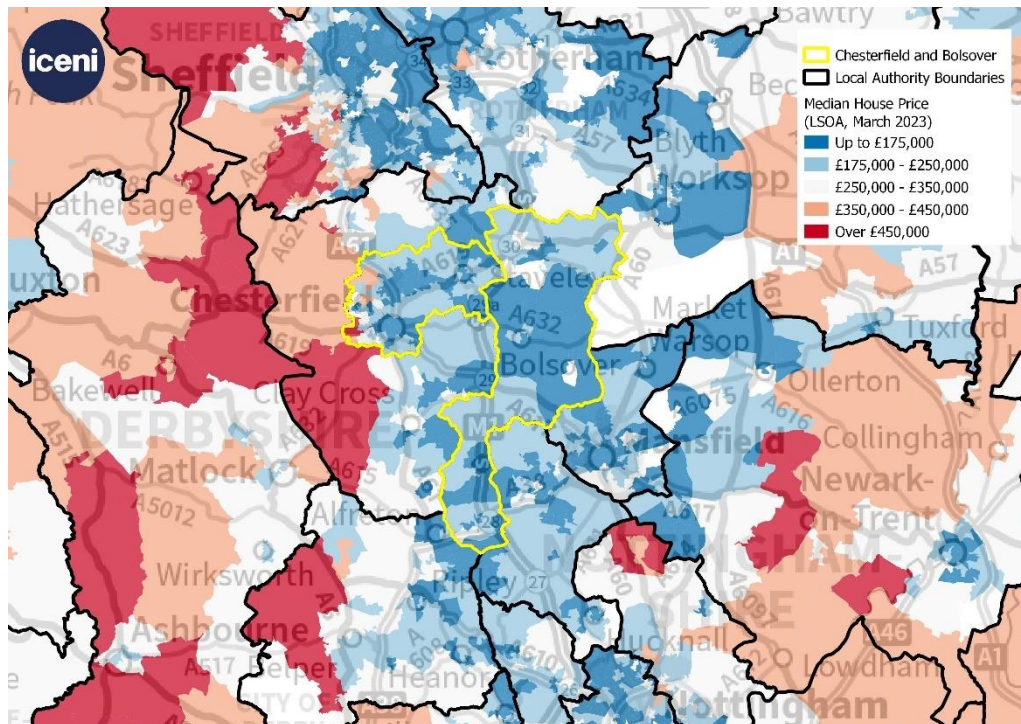


**Figure 3.5** Commuting to Chesterfield

Source: Iceni analysis of Census data

### House Prices

- 3.19 The figure below shows the median house prices by Lower Layer Super Output (LSOA) areas in Chesterfield, Bolsover and surrounding areas in the year to March 2023.
- 3.20 Chesterfield sees some LSOAs with more expensive housing costs in the west of the district where there is adjacency to the National Park although much of the district is generally less expensive than the wider area.
- 3.21 It is clear to see that both areas lie within a band of lower housing costs running north to south from Rotherham to the north towards Ashfield and Mansfield in the south.
- 3.22 This is largely urban areas whereas the areas to the east and west tend to be more rural including the Peak District National Park and Sherwood Forest.

**Figure 3.6** Median House Price by LSOA (March 2023)

Source: ONS House Price Statistics for Small Areas

### Drawing the Evidence Together

- 3.23 There are clear migratory links between Chesterfield and Bolsover themselves but also more widely with North East Derbyshire and Bassetlaw.
- 3.24 Although links with other nearby authorities such as Mansfield, Derbyshire Dales, Sheffield and Nottinghamshire exist, these are not as strong as those links with each other.
- 3.25 Travel to work area geographies show that Chesterfield is a clear influence within the sub-region, with the TTWA covering the whole town of Chesterfield and much of Bolsover and North East Derbyshire.
- 3.26 Bolsover is also partly covered by the Worksop and Retford TTWA in the northeast and the Mansfield TTWA in the east and south.

- 3.27 Updated commuting patterns from the 2021 census also show that this dynamic remains applicable with both areas having very clear links with each other as well as Sheffield, North East Derbyshire
- 3.28 In terms of property prices Bolsover and much of Chesterfield see prices in the lower sub £250,000 ranges, as does much of Bassetlaw and North East Derbyshire albeit some areas of NED do see higher prices, likely an influence of the National Park.
- 3.29 The analysis presented herein does not suggest that the overall North Derbyshire and Bassetlaw HMA boundaries have changed. The analysis of house price geography, commuting flows and migration patterns continues to show a strong relationship between Chesterfield and Bolsover and North East Derbyshire and Bassetlaw.

## 4. Housing Stock and Supply Trends

- 4.1 This section of the report considers the existing housing stock in Chesterfield and Bolsover and wider comparators. It considers changes in the overall housing stock and tenure profile.

### Growth in the Housing Stock

- 4.2 Growth in the housing stock in Bolsover has been much stronger over the 2011-21 period than Chesterfield, likely a result of Bolsover's less physically constrained nature. Although at 8.4% growth in Bolsover sits very slightly below that of England (8.5%) overall it is further below that of the region (9.4%).
- 4.3 Growth seen in Chesterfield is significantly below that of the country and region. Of the other assessed areas it is closest to that of Sheffield (3.7%), but as mentioned, this is most likely a symptom of the constraints of each area and a lack of land available for additional housing.

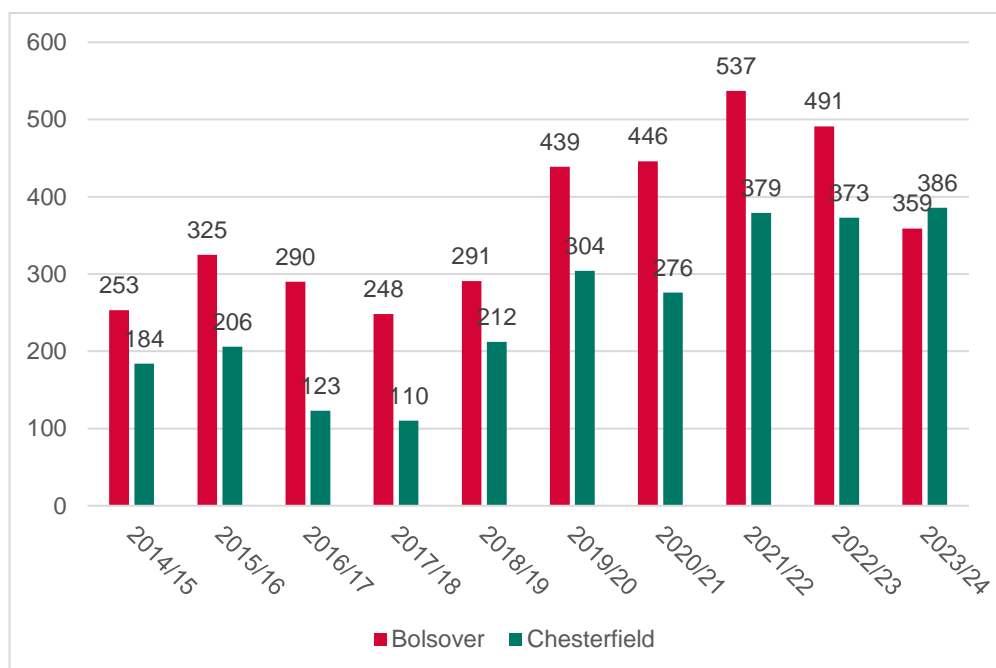
**Table 4.1 Number of Dwellings**

Area	2011	2021	Net Change	% change
Bolsover	34,363	37,244	2,881	8.4%
Chesterfield	48,493	49,984	1,491	3.1%
North East Derbyshire	44,050	47,271	3,221	7.3%
Bassetlaw	49,401	54,369	4,968	10.1%
Sheffield	236,811	245,628	8,817	3.7%
East Midlands	1,971,514	2,156,645	185,131	9.4%
England	22,976,066	24,927,591	1,951,525	8.5%

Source: Census 2011 and 2021

- 4.4 Both Councils have seen further completions since 2021, if these are included the change in Bolsover increases to 4,268 (12.4%). In Chesterfield, it increases to 2,243 dwellings (4.6%).
- 4.5 The Figure below shows net completions in both authorities since 2014/15. In Chesterfield, housing delivery has increased in particular since 2018/19, although it is acknowledged that the period immediately prior to 2018/19 was an unusually low period of completions. The average delivery over the past 5 available years (2019/20-23/24) is 308 dwellings, higher than the average over the period since 2014/15 of 231 dwellings.
- 4.6 In Bolsover, completions have also increased since 2018/19, over the past available 5 years (2019/20-23/24) delivery averaged at 454 dpa, over the 10 years the average was 367.

**Figure 4.1** Net Dwelling Completions

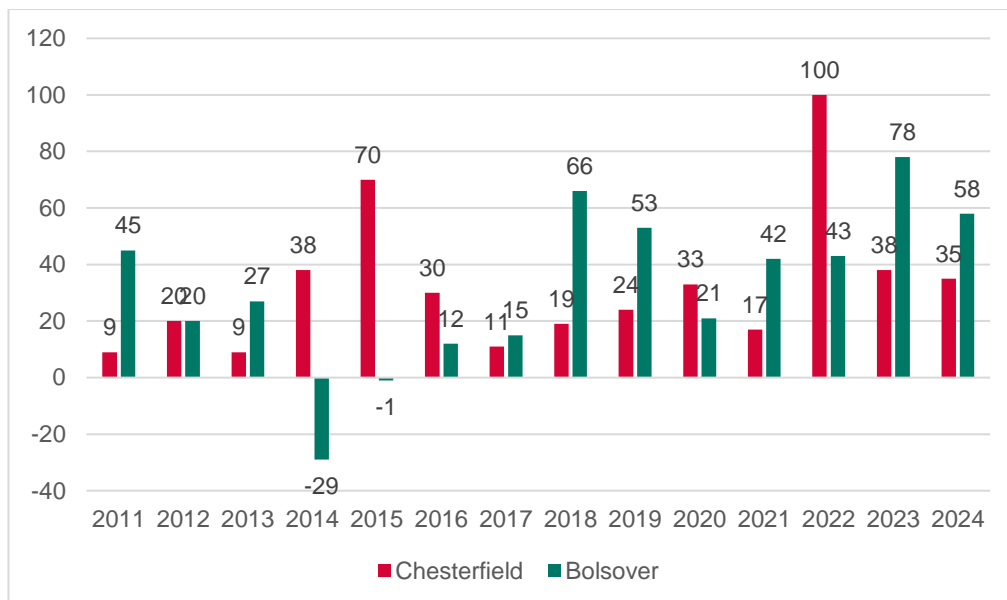


Source: Local Authority Annual Monitoring Reports

- 4.7 Over the plan period for the current Local Plans (since 2018 in Chesterfield and 2014 in Bolsover) in each authority to date, housing delivery is running above the annualised housing requirement.

- 4.8 In Chesterfield, overall housing delivery is 28.7% higher than the adopted Local Plan requirement to date (since 2018) with 1,544 dwellings delivered where the Local Plan expects 1,200.
- 4.9 In Bolsover, delivery is 35.3% higher than the housing requirement with delivery of 3,679 dwellings against an expected 2,720 since 2014). The current expectation is that this strong delivery performance will continue in the short term.
- 4.10 The delivery of affordable housing is more varied. In Bolsover, delivery has picked up from a net loss of 29 in 2014 to a high of 78 in 2023. In Chesterfield, no years have seen a net loss, with the strongest delivery in 2022 of 100 units.
- 4.11 Both Bolsover and Chesterfield have seen an average delivery of 32 affordable units per annum since 2011.

**Figure 4.2** Net Affordable Dwelling Completions



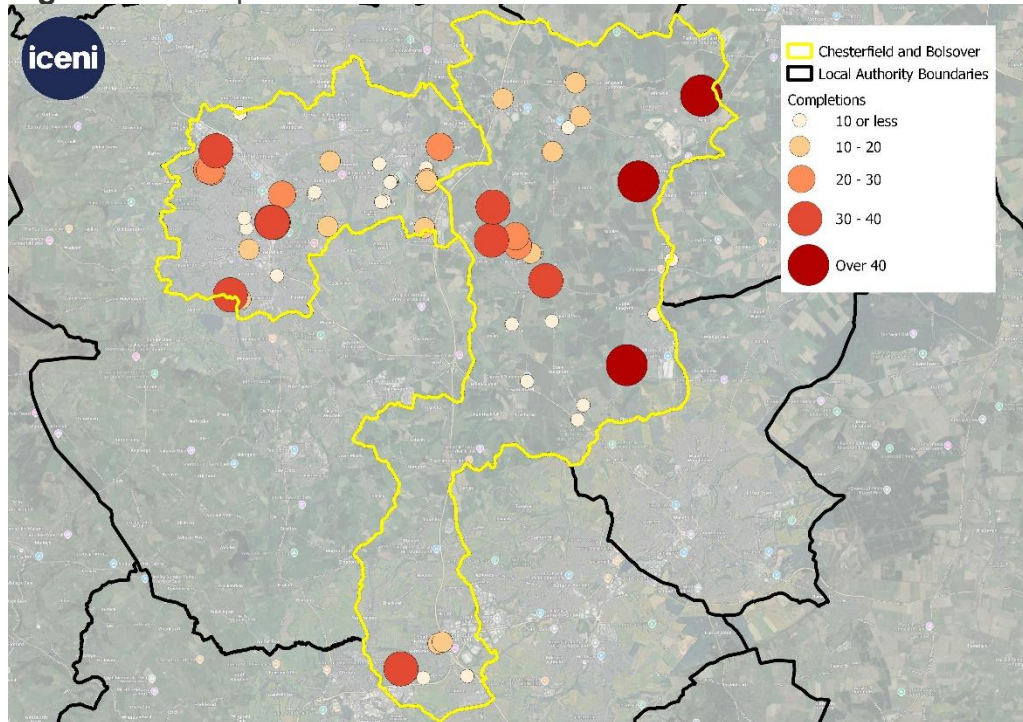
Source: Chesterfield Local Authority Annual Monitoring Reports and Bolsover Monitoring Data

- 4.12 The figure below shows the distribution of completions from 2021 onwards. Completions are generally focused in urban areas with Chesterfield and Bolsover towns seeing a large number of completions.



- 4.13 Completions in Chesterfield appear to be fairly evenly spread across the authority area. Secondary locations in Bolsover include Shirebrook, South Normanton and Cresswell

**Figure 4.3** Completions since 2021



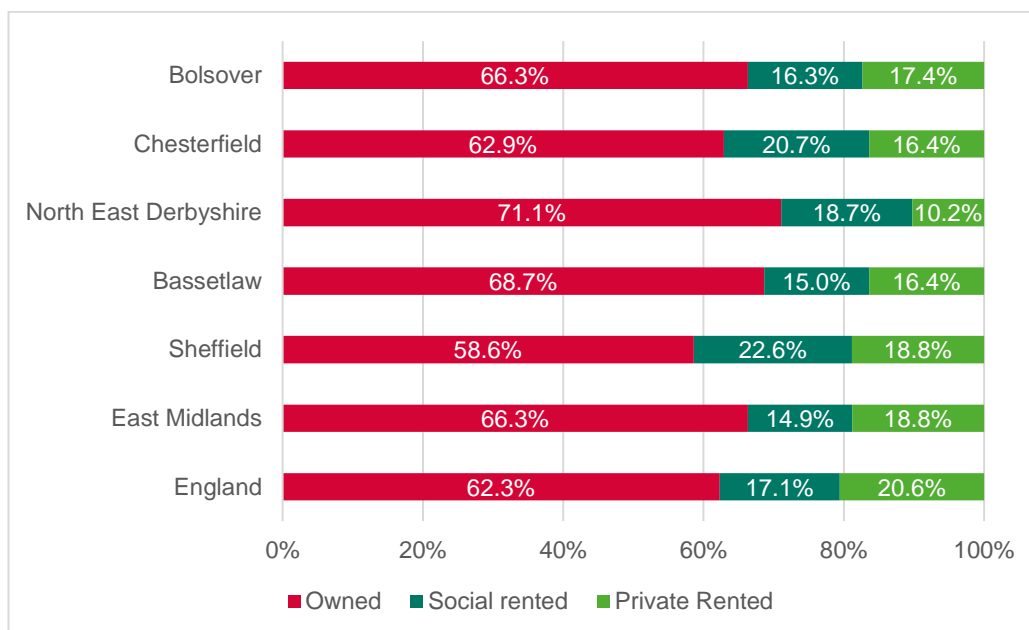
Source: Energy Performance Certificate data

## Tenure

- 4.14 The majority of homes in the areas are owner-occupied, with 66% of households owning their own homes in Bolsover and 62% in Chesterfield. This compares to England at 62.3% and the East Midlands at 66.3% The higher degree of home ownership in Bolsover is typical of a more rural area.
- 4.15 Private renting in each area is lower than that seen in both England and the East Midlands with Chesterfield (16.4%) seeing a lower level than Bolsover (17.4%).

- 4.16 Finally, there are higher levels of social renting in both areas than in the country and region. Although Chesterfield at 20.7% is much higher than Bolsover (16.3%).

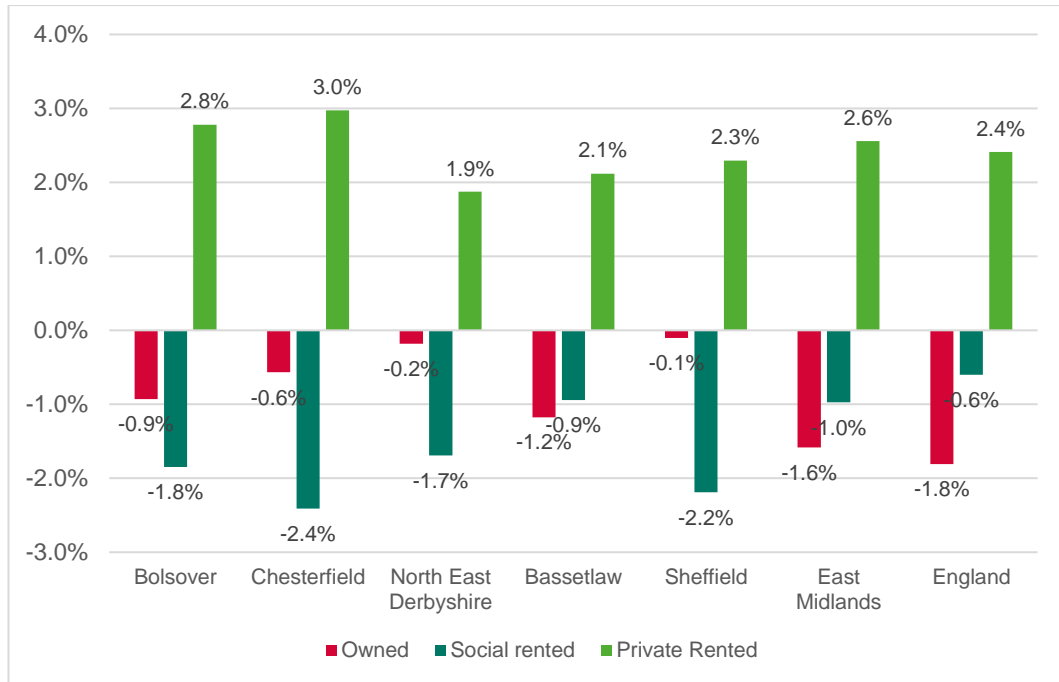
**Figure 4.4 Tenure (2021)**



Source: Census 2021

- 4.17 Analysis of the change in tenure between the 2011 and 2021 Census, as shown in the figure below which demonstrates the change in tenure split between the two dates. Shows a small fall in home ownership as well as a fall in social renting in both areas. Growth is focused in the private rented sector (PRS).
- 4.18 The proportion of households living in the PRS has increased by 2.8 percentage points (pp) in Bolsover and 3.0 in Chesterfield. This is notable and above the increase seen in the wider comparators. These changes reflect issues around affordability and the availability of mortgages forcing those who would have historically bought a home to rent. This is explored in further detail in the next section of this report



**Figure 4.5** Change in Tenure 2011-2021 (%)

Source: Census 2011 and 2021

- 4.19 The tables below show the household composition by tenure in Chesterfield and Bolsover. In Chesterfield, the composition varies significantly across tenures, many more households in social and private rented properties are single-person than in owned properties. The “other” household group which includes non-related adults sharing e.g. HMOs also have a high degree on private renting.
- 4.20 Single-family households are much less common in rented properties than owned properties with married and civil partnership couples having a much greater degree of home ownership while lone-parent households have a lower percentage of owner-occupation.

**Table 4.2** Chesterfield, Household Composition by Tenure

	Owned	Social Rented	Private Rented
One-person household - Total	29.2%	47.4%	44.7%
One-person household: Aged 66 years and over	15.1%	17.5%	8.3%
One-person household: Other (not over 66)	14.1%	29.9%	36.4%
Single-family household - Total	67.9%	49.2%	50.7%
SFH: All aged 66 years and over	14.0%	4.1%	2.1%
SFH: Married or civil partnership couple	35.2%	14.5%	13.5%
SFH: Cohabiting couple family	12.0%	11.0%	19.9%
SFH: Lone parent family	6.4%	19.1%	14.5%
SFH: Other	0.3%	0.5%	0.8%
Other household types - Total	2.8%	3.4%	4.6%
Other: With dependent children	1.1%	1.8%	1.3%
Other: Other, including all full-time students and all aged 66 years and over	1.7%	1.6%	3.3%

Source: Census 2021

- 4.21 A similar pattern appears in Bolsover where one-person households are much more common in rented tenures than owned. Conversely, single-family households in rented tenure are less common than owners, although the extent of the difference between rented and ownership is not quite as high in Bolsover as it is in Chesterfield.

**Table 4.3** Bolsover, Household Composition by Tenure

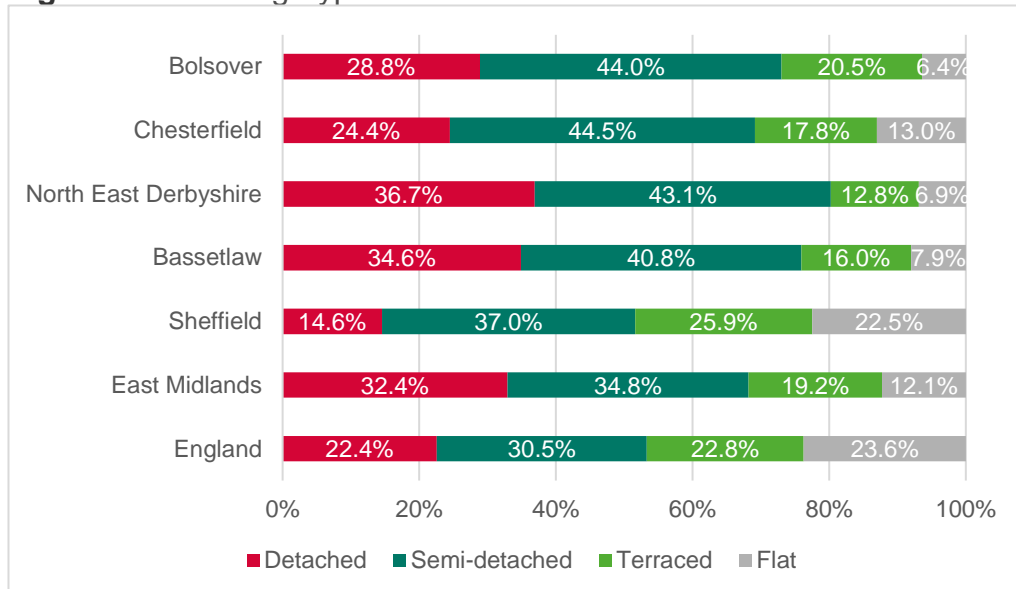
	Owned	Social Rented	Private Rented
One-person household	25.8%	43.9%	32.4%
One-person household: Aged 66 years and over	12.7%	25.3%	6.0%
One-person household: Other	13.0%	18.6%	26.4%
Single-family household	70.6%	52.6%	61.6%
SFH: All aged 66 years and over	12.5%	7.6%	2.0%
SFH: Married or civil partnership couple	37.3%	16.6%	17.4%
SFH: Cohabiting couple family	14.0%	10.7%	23.6%
SFH: Lone parent family	6.4%	17.2%	17.5%
SFH: Other	0.3%	0.6%	1.1%
Other household types	3.6%	3.6%	6.0%
Other: With dependent children	1.5%	1.7%	2.2%
Other: Other, including all full-time students and all aged 66 years and over	2.1%	1.8%	3.8%

Source: Census 2021

## Dwelling Type and Size Profile

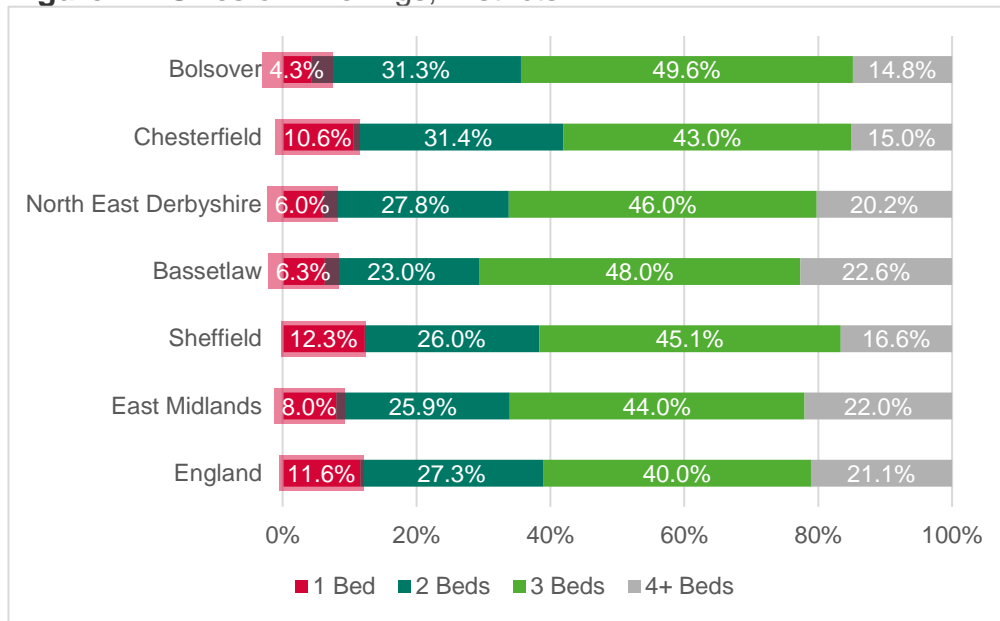
- 4.22 Analysis of the type of dwelling in each area shows a clear difference to the comparator areas considered. Semi-detached properties are most common in both areas at approx. 44%, this is followed by detached dwellings at 28.8% in Bolsover and 24.4% in Chesterfield.
- 4.23 In contrast, Bolsover sees the lowest proportion of flats overall at 6.4% whereas Chesterfield sees double this at 13%. This reflects Bolsover's rural geography and lack of a large settlement.

**Figure 4.6** Dwelling Types



Source: Census 2021

- 4.24 Regarding the size of properties, almost 50% of dwellings in Bolsover have 3 bedrooms, this is the largest of all the assessed areas. In contrast, the number of 4+ beds sit only at 14.8%, the smallest of all assessed areas. The proportion of 1-beds in Bolsover is also very low at 4.3% which is less than half of that seen in Chesterfield.

**Figure 4.7** Sizes of Dwellings, Districts

Source: Census 2021

4.25 The Census bedroom occupancy rating standard compares the number of bedrooms in a home to the number required by the household that lives in it.

4.26 The number of bedrooms needed by a household is calculated according to the bedroom standard which requires any of the following groups to have their own bedroom:

- adult couple
- any remaining adult (aged 21 years or over)
- two males (aged 10 to 20 years) or
- one male (aged 10 to 20 years) and one male (aged 9 years or under), if there is an odd number of males aged 10 to 20 years or
- one male aged 10 to 20 years if there are no males aged 0 to 9 years to pair with him
- repeat steps 3 to 5 for females
- two children (aged 9 years or under) regardless of sex
- any remaining child (aged 9 years or under)

- 4.27 This data indicates how homes are occupied: a positive score of +1 or more indicates that a dwelling is under-occupied (it has at least one bedroom more than the household needs), 0 indicates a dwelling that is at capacity or “rightsized” and -1 or less a dwelling that is over-occupied or “over-crowded” (it has at least 1 bedroom too few than the household needs).
- 4.28 For the purposes of this assessment under occupancy scores of +1 exactly have been discounted. These will include households that have only 1 spare bedroom which may be in use as carer’s accommodation, a home office or space for children with split parental custody. Scores of +2 or more are used as these will include households with at least 2 spare bedrooms. The figures in the table below will not equal 100% as a result of this.
- 4.29 As shown in the table below, both Bolsover and Chesterfield have a lower proportion of over-occupied dwellings than other areas with both at 4.1%, less than the level seen in England (8.6%) and the region (6.5%). The proportion of under-occupied dwellings is also low in both areas, although not as low as the England average.

**Table 4.4** Occupancy Rating (Bedrooms)

	Under occupied (+2 or more)	At Capacity	Over Occupied (- 1 or more)
Bolsover	31.5%	24.5%	4.1%
Chesterfield	31.0%	27.8%	4.1%
North East Derbyshire	37.8%	21.6%	2.7%
Bassetlaw	39.5%	20.9%	3.4%
Sheffield	29.7%	29.7%	8.0%
East Midlands	34.1%	25.1%	6.5%
England	30.2%	28.8%	8.6%

Source: Census 2021

- 4.30 Whilst the level of under-occupancy appears high, households in the market sector can occupy whatever size of property they can afford. Households often seek additional bedrooms to provide space for friends and family to come and stay and/or to provide space to work from home.

- 4.31 Nonetheless, with a growing older population there may be opportunities to improve the efficiency of use of the housing stock through supporting ‘rightsizing.’ Where opportunities are made available this can help to reduce maintenance of homes, improve energy efficiency and reduce associated costs.

### Energy Performance

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- 4.32 Tables 4.6 and 4.7 below show the Energy Performance Certificate (EPC) ratings of stock within both Bolsover and Chesterfield of all assessments made since 2008. Although EPC ratings cannot be used to tell the exact condition of the stock, they can be used as a proxy to understand it.
- 4.33 In looking at the data, a number of exclusions have been made to EPC records in order to ensure accuracy. In both areas, duplicate addresses have been removed to ensure properties are not counted twice. Furthermore, we have also only considered properties that were subject to an EPC assessment because they were either a new dwelling, leased through private or social rental or a market sale.
- 4.34 As a result in Bolsover, a total of 26,369 dwellings have been considered and in Chesterfield, this figure is 35,789. Table 4.5 shows the sample sizes in each tenure and overall.

**Table 4.5** Sector Sample Sizes since 2008

Sector	Bolsover	Chesterfield
New Dwellings	4,313	2,889
Resale Properties	13,030	17,038
Rented (private)	5,300	9,327
Rented (social)	3,726	6,535
All Dwellings Assessed	26,369	35,789

Source: EPC

- 4.36 EPC ratings take into account several different factors, including but not limited to a property's glazing, heating, hot water and insulation. It uses an A-G ratings system with A being the highest rating. However, this information is only collected for homes that are sold or rented.
- 4.37 In both areas new dwellings are generally categorised at B rating. Bolsover sees a higher proportion of properties in this rating alongside a smaller proportion of dwellings at a C rating. Resale dwellings sit between a C and E in both areas with D being most common in both areas.
- 4.38 There are key differences between sold, privately rented and social rented dwellings. In Bolsover resale dwellings are focused on D ratings, with C-rated dwellings next most common. In both private and social rented C rating dwellings are most common with D in second.

**Table 4.6** Bolsover – EPC ratings

	A	B	C	D	E	F	G
New Dwellings	0.5%	82.9%	14.2%	2.0%	0.9%	0.0%	0.0%
Resale Dwellings	0.1%	6.0%	24.1%	45.1%	18.2%	5.0%	1.6%
Rented (private)	0.1%	1.0%	43.0%	37.2%	14.5%	3.5%	0.8%
Rented (social)	0.0%	3.0%	53.4%	28.7%	13.8%	0.9%	0.3%
All Dwellings	0.1%	17.1%	30.4%	34.2%	14.0%	3.3%	1.0%

Source: EPC

- 4.39 Overall, it would appear that social rented dwellings are in better condition than those in the resale or PRS market, with a much higher proportion of dwellings at C or B ratings.
- 4.40 In Chesterfield, private rented dwellings are generally in a better condition than resale dwellings with 40.7% at a C rating in PRS compared to 23.5% in the resale market. The social rented sector sees a higher proportion of dwellings at C and B rating when compared to other sectors as well.

**Table 4.7** Chesterfield – EPC ratings

	A	B	C	D	E	F	G
New Dwellings	2.9%	76.1%	17.0%	3.2%	0.7%	0.0%	0.1%
Resale Dwellings	0.1%	2.1%	23.5%	51.4%	18.3%	3.7%	0.9%
Rented (private)	0.0%	2.9%	40.7%	44.6%	10.1%	1.4%	0.3%
Rented (social)	0.2%	6.3%	58.9%	32.4%	2.0%	0.2%	0.0%
All Dwellings	0.3%	9.1%	33.9%	42.3%	11.8%	2.1%	0.0%

Source: EPC

- 4.41 Overall, this indicates that social rented dwellings in both areas are in a better condition generally than for sale and private rented dwellings. As Social Housing providers are required to ensure that all their properties are rated at a C or above by 2035 these high ratings are likely through investment from social housing providers in updating stock. Whilst new dwellings expectedly are in the best condition.
- 4.42 Perhaps unsurprisingly, when we look at the age of the EPC-rated dwellings in each authority since 2008 older dwellings generally have worse EPC ratings.
- 4.43 This will be due to a combination of older housing falling into disrepair, owners (particularly older owners) not being able to afford upgrades and changes in technology which have allowed newer homes to be built to a more efficient standard.



**Table 4.8** Bolsover – EPC ratings by age

	% of Assessed Stock	A	B	C	D	E	F	G
Pre-1950	48.8%	0.0%	0.4%	25.7%	38.8%	25.7%	7.3%	2.0%
1950-75	20.9%	0.3%	3.4%	27.4%	48.9%	16.1%	3.2%	0.7%
1976-90	9.6%	0.2%	2.7%	33.8%	53.0%	9.3%	0.8%	0.2%
1990-2002	10.1%	0.1%	1.8%	44.9%	49.1%	3.7%	0.4%	0.1%
2003-2011	5.2%	0.5%	8.4%	85.8%	5.0%	0.2%	0.1%	0.1%
2012-2024	5.5%	1.5%	91.4%	5.5%	1.2%	0.4%	0.0%	0.0%

Source: EPC

**Table 4.9** Chesterfield – EPC ratings by age

	% of Assessed Stock	A	B	C	D	E	F	G
Pre-1950	35.3%	0.1%	1.3%	10.9%	49.2%	30.4%	6.3%	1.7%
1950-75	34.3%	0.1%	1.4%	30.3%	52.1%	13.1%	2.5%	0.5%
1976-90	13.7%	0.3%	5.8%	44.6%	40.5%	8.0%	0.7%	0.1%
1990-2002	7.6%	0.1%	2.6%	33.4%	57.0%	6.6%	0.4%	0.0%
2003-2011	5.7%	0.1%	9.3%	66.3%	23.0%	1.2%	0.1%	0.0%
2012-2024	3.4%	2.9%	76.7%	15.7%	2.9%	1.7%	0.0%	0.0%

Source: EPC

- 4.45 In both areas the vast majority of stock pre-dates 1975 and in both cases, the majority of this stock is rated D or worse. This indicates a need to refresh or upgrade the stock to ensure more sustainable levels of energy efficiency.

### Housing Stock: Conclusions

- 4.46 For Bolsover, growth in the housing stock from 2011 to 2021 at 8.4% is close to the England and East Midlands regional figures. However, Chesterfield's growth of 3.1% has been more limited.

- 4.47 Overall, the housing stock in Bolsover is focused towards 3-bed homes; with semi-detached and detached properties the most prevalent. In Chesterfield, whilst the type of dwellings seen is very similar, the sizes are smaller with a higher proportion of 1-bed homes in particular.
- 4.48 Home ownership is significant, with over 60% of households owner-occupiers. However, the fastest growing sector is private renting with home ownership seeing a large decline as access to home ownership has become more difficult for younger households due to cost and mortgage availability.
- 4.49 Bolsover and Chesterfield have a lower proportion of over-occupied dwellings than the wider East Midlands region and nationally. Under-occupied properties account for around 1/3 of households, this offers an opportunity to better use the existing stock to house emerging families.
- 4.50 In terms of quality of stock, dwellings in both areas are generally focused within C and D EPC ratings. Social rented dwellings often see better EPC ratings than properties within resale and the PRS.
- 4.51 As can be expected newer dwellings often have better EPC ratings indicating that they are of generally better quality in terms of efficiency than older properties. This suggests a need to refresh the existing stock.

## 5. Housing Market Dynamics

- 5.1 This section of the report considers housing market dynamics in Chesterfield and Bolsover, addressing both the sales market, the lettings market examined later in this report.

### House Prices

- 5.2 In the year to March 2023, the median house price in Chesterfield was £183,000, in Bolsover it was £165,995. Both areas are below that for benchmark local authorities (North East Derbyshire, Bassetlaw and Sheffield), the country and the East Midlands region.
- 5.3 The relatively lower property prices will in part be an effect of the stock size and type and potentially a quality of place issue. For example, urban areas will naturally have more dense flatted stock which typically attract lower values.

**Table 5.1 Median House Prices (Year ending March 2023)**

Area	Price
Bolsover	£165,995
Chesterfield	£183,000
North East Derbyshire	£240,000
Bassetlaw	£190,000
Sheffield	£200,000
East Midlands	£238,000
England	£290,000

*Source: ONS Median House Price for Administrative Geographies*

- 5.4 Looking across prices by property type, the impact of stock differences on overall costs can be better seen. Where Chesterfield has middling median prices across each type of property the higher number of semis,

flats and terraces being sold, which are typically cheaper, has contributed to a lower overall median price.

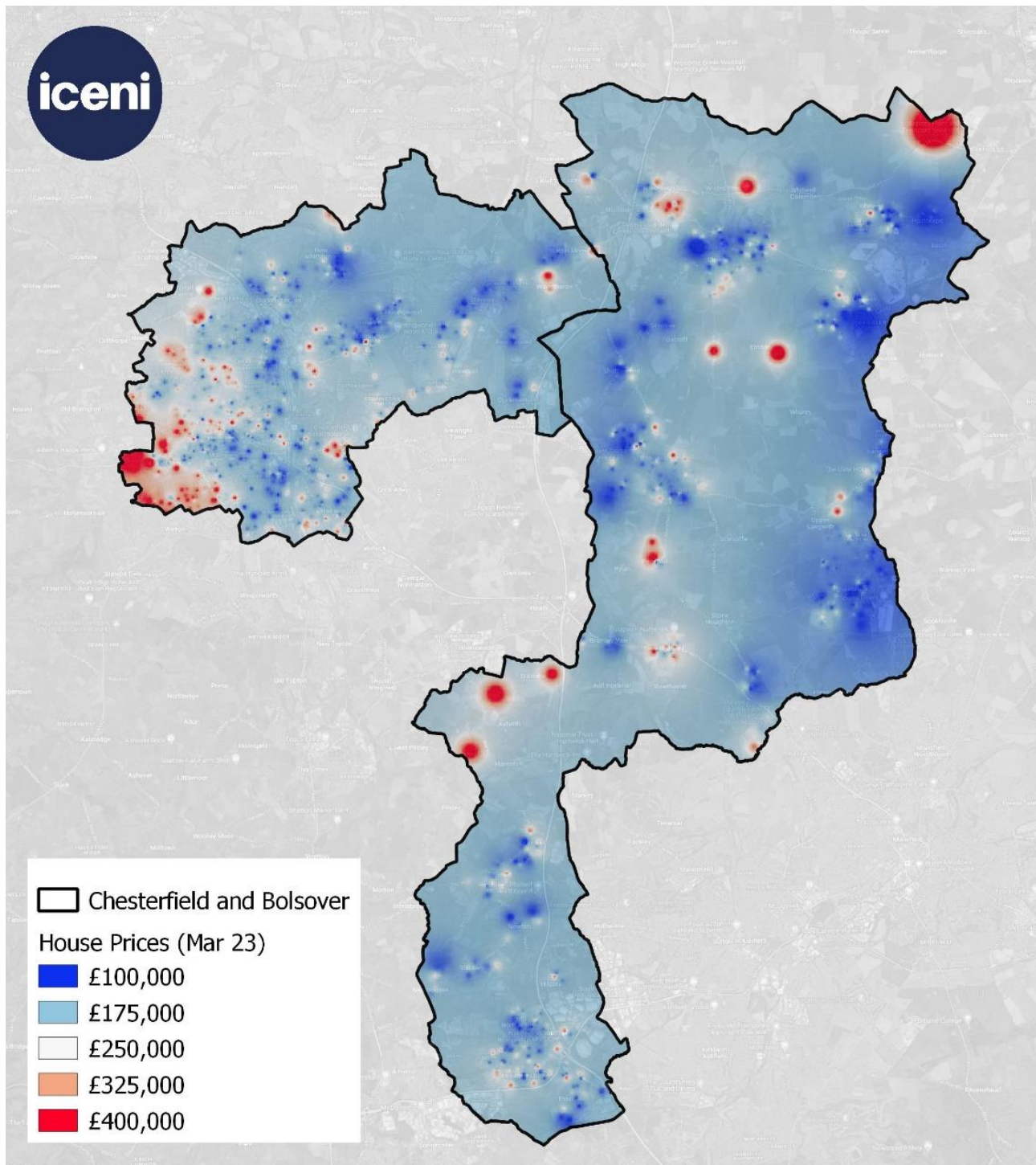
- 5.5 In Bolsover, prices are lowest for all types of properties when compared to all other benchmark areas, pointing to questions around the quality of stock and place rather than just the types of properties available.

**Table 5.2 Median Price by Type**

Area	Overall	Detached	Semi	Terrace	Flats
Bolsover	£165,995	£259,950	£165,000	£116,000	£92,500
Chesterfield	£183,000	£323,000	£175,498	£145,000	£115,500
NED	£240,000	£320,000	£200,000	£150,000	£119,500
Bassetlaw	£190,000	£299,995	£165,000	£130,000	£90,500
Sheffield	£200,000	£375,000	£204,600	£186,000	£135,000
East Mids	£238,000	£340,025	£225,000	£185,000	£130,000
England	£290,000	£440,000	£274,000	£240,000	£232,000

*Source: ONS Median House Price for Administrative Geographies*

- 5.6 However, the overall medians mask differences within the study area and the figure below illustrates the spread of property prices. Areas to the west of Chesterfield (Brampton and Walton which adjacent to the Peak District National Park) see higher property prices than the rest of the town.
- 5.7 There are also some hotspots across the rest of Chesterfield including some of the newer development at Whinfell Road and Hulford Street and more established locations along Newbold Road.
- 5.8 In Bolsover, there are fewer distinct concentrated hotspots. In the South of the district, there are some hotspots to the northwest of the Hardwick estate surrounding Astwith and Hardstoft.
- 5.9 Some small villages also see higher prices too such as Glapwell and Palterton. South Normanton and the areas to the north of the A38 see a smattering of higher prices but this is not as distinct as other locations.

**Figure 5.1 House Price Heat Map (2023)**

*Source: Iceni analysis of Land Registry data*

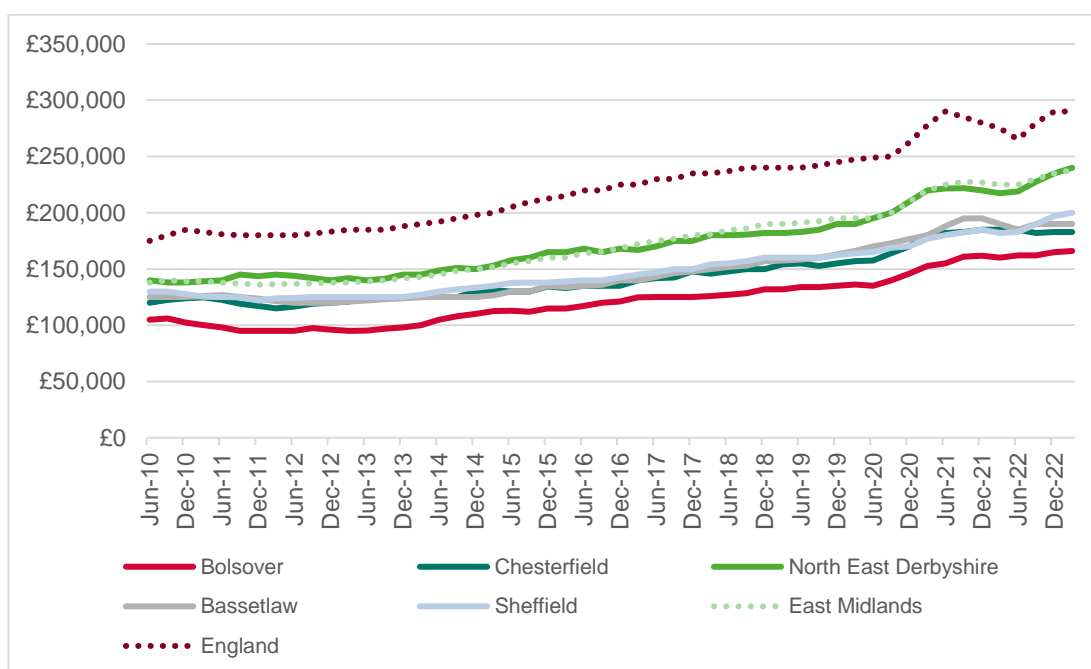
- 5.10 In the north of the district, there appears to be a small hotspot around Barlborough and to the north of Clowne as well as some higher house prices in rural areas such as Steetley that relate to larger detached farmhouses or similar but there are few in number.

- 5.11 In terms of lower-value areas, Shirebrook is an area which sees notably lower prices overall as do some areas of Bolsover town, Clowne and Creswell.

### House Price Change

- 5.12 Since 2010 median house prices have increased in all areas. The highest prices have consistently been in NE Derbyshire, with Chesterfield and particularly Bolsover sitting towards the less expensive end.

**Figure 5.2** Trends in Median House Prices



Source: ONS, Median House Price for Administrative Geographies

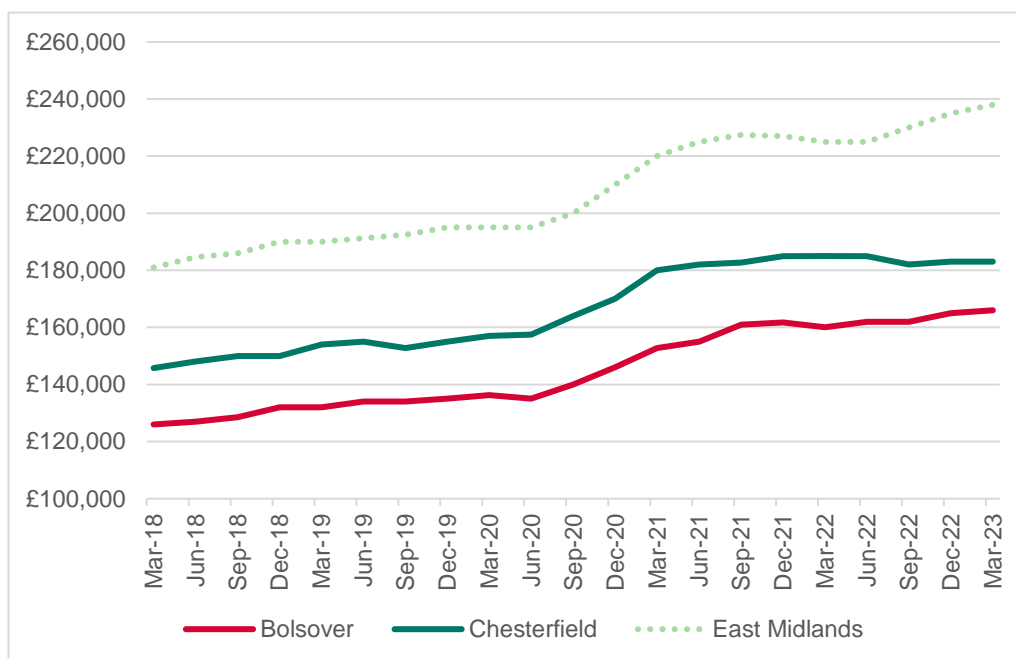
- 5.13 Since 2013 house prices in all areas have increased with the largest absolute growth in the median house price seen in England overall, at an increase of £105,000. Chesterfield has seen the lowest absolute increase in prices as well as the lowest percentage increase at 51.2%.
- 5.14 In comparison, Bolsover has seen the highest percentage increase at 74.7%, although this is likely a result of a lower overall starting value. The absolute growth over the last 10 years was £70,995.

**Table 5.3 House Price Growth**

Area	5 Year Change		10 Year Change	
	Absolute	%	Absolute	%
Bolsover	£39,995	31.7%	£70,995	74.7%
Chesterfield	£37,250	25.6%	£62,000	51.2%
North East Derbyshire	£60,000	33.3%	£98,000	69.0%
Bassetlaw	£40,000	26.7%	£69,000	57.0%
Sheffield	£45,750	29.7%	£75,000	60.0%
East Midlands	£57,000	31.5%	£100,000	72.5%
England	£55,000	23.4%	£105,000	56.8%

Source: ONS, Median House Price for Administrative Geographies

- 5.15 The figure below considers more recent changes in house prices (from March 2018) onwards in Chesterfield, Bolsover and the East Midlands. A clear increase is seen in all areas from March/June 2020 onwards, this will be an impact of the COVID pandemic and associated Stamp Duty holiday which increased sale prices in many areas.

**Figure 5.3 House Price Change (March 2018 – March 2023)**

Source: ONS, Median House Price for Administrative Geographies

- 5.16 House prices have levelled off in both Chesterfield (from March 2021) and Bolsover (from September 2021) while the East Midlands region has seen prices rise notably since June 2022.

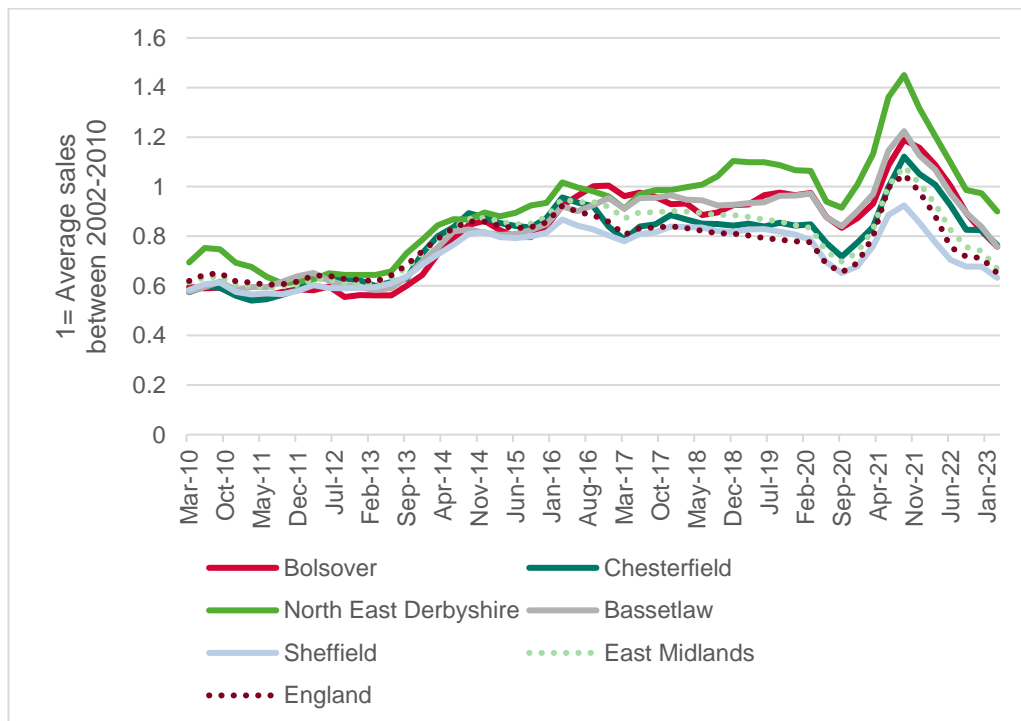


- 5.17 It is likely that increases in mortgage rates and a generally weakening market have started to have an impact at this point and as such property prices have remained somewhat static to compensate for this.

## Sales

- 5.18 The Figure below illustrates the number of property sales indexed to pre-recession levels (1 equals the 2002-2010 average). All areas saw a jump in sales between 2020 and 2021, as the combination of post-covid pent-up demand and the Stamp Duty holiday.
- 5.19 Since the end of the Stamp Duty holiday, the number of sales has returned to pre-pandemic levels which had still to recover to the pre-recession levels themselves.

**Figure 5.4** Indexed Property Sales (March 2010 Jan 2023)



Source: Iceni analysis of ONS data

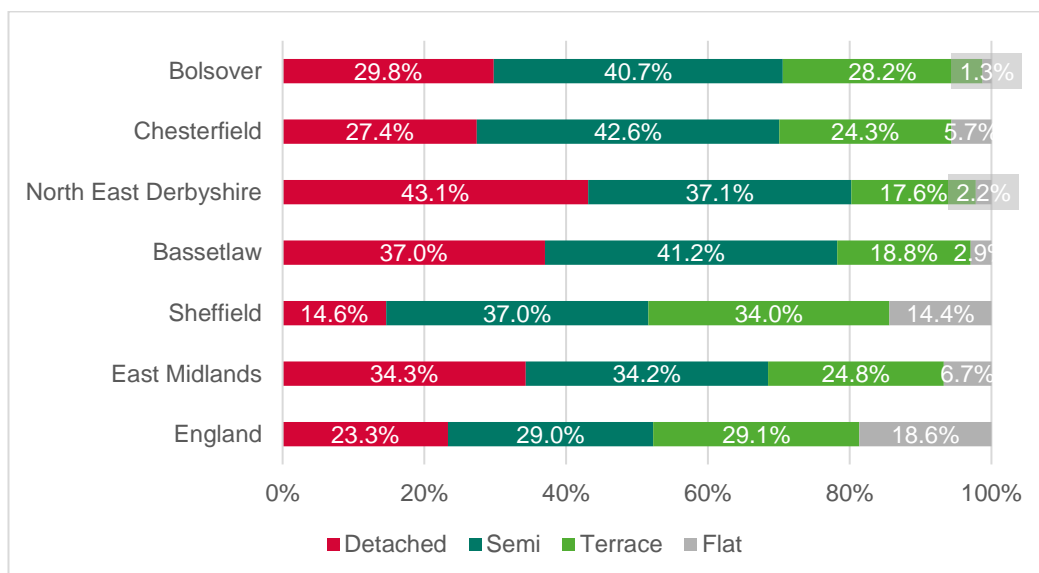
- 5.20 Both Bolsover and Chesterfield have seen a few peaks and troughs in sales since 2010. Sales rose between 2013 and 2016 and again from



2018 to March 2020. There was also a sharp decline from March 2020 to September 22 (during the pandemic) followed by a recovery increase linked to the stamp duty holiday and pent-up demand. However, in both areas, sales have fallen particularly rapidly post-COVID.

- 5.21 The fewer sales will be a function of the market regulating after the stamp duty holiday and rising interest rate rises inhibiting the number of buyers, as mortgages become less affordable and market confidence weakens.
- 5.22 By and large, the areas assessed track each other. This highlights the influence of national and wider macroeconomic factors on the housing market.
- 5.23 The split in transactions by property type is shown in the figure below. This largely reflects the existing stock profile. There is a much higher percentage of semi-detached and terraced sales in Chesterfield and Bolsover than in other areas. Chesterfield also sees a higher proportion of flat sales than the rest of the HMA, as can be expected.

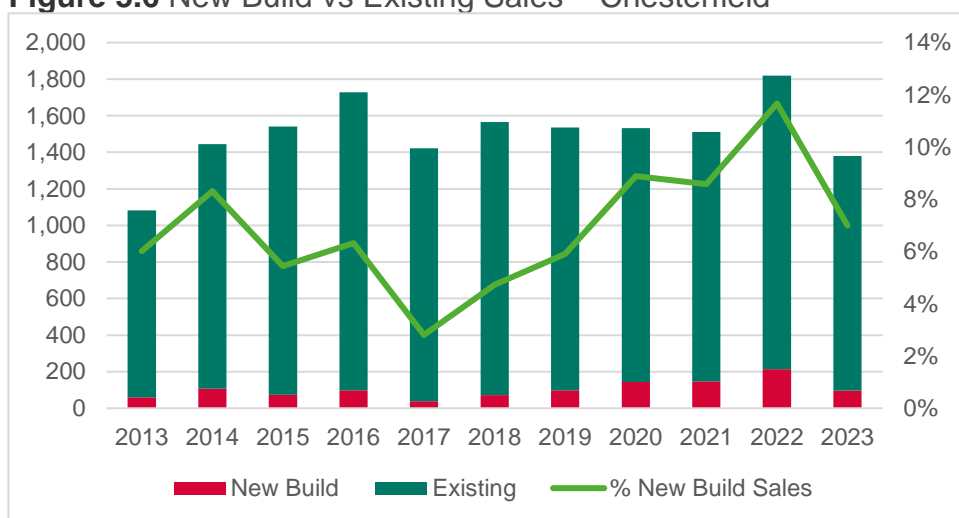
**Figure 5.5** Property Sales by Type (Year to March 2023)



Source: Iceni analysis of ONS data

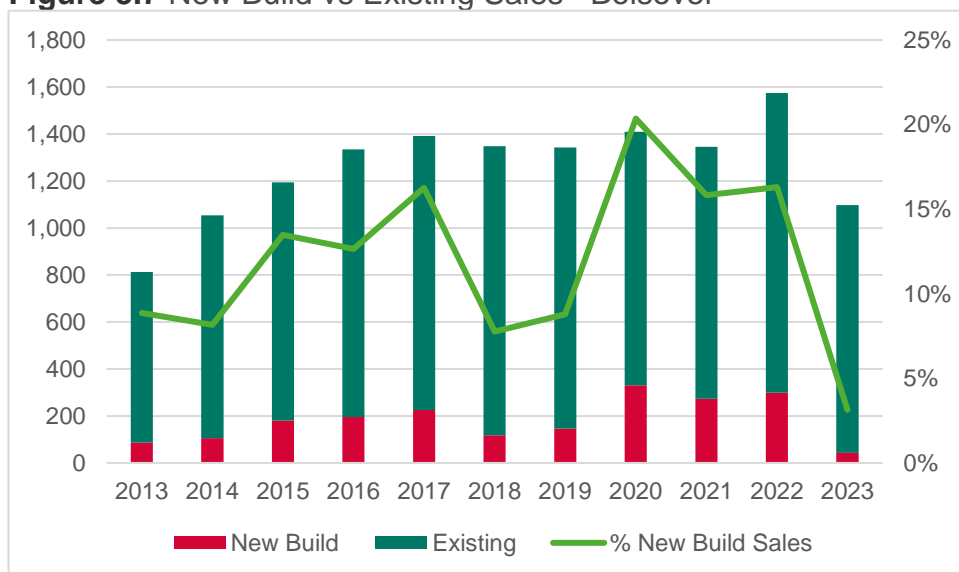
- 5.24 This split will contribute to the lower median prices in Chesterfield and Bolsover compared to the rest of the HMA which see a greater percentage of detached sales.
- 5.25 Analysis of the split of housing sales between new build and existing properties shows that around 7% of sales in Chesterfield are new builds. Although the percentage did increase from 2017 up to 2022; since which time there has been a decline overall.

**Figure 5.6 New Build vs Existing Sales – Chesterfield**



Source: Iceni analysis of ONS data

- 5.26 The figure below considers the same data for Bolsover where new build sales have averaged 12% of all sales. It also shows an increase in the percentage of sales from 2018 to 2020 followed by a drop in 2021 and again in 2023.
- 5.27 In both cases the recent fall coincided with the end of the help-to-buy scheme and interest rate increases which again demonstrate the impact of macro-economic pressures on the market.

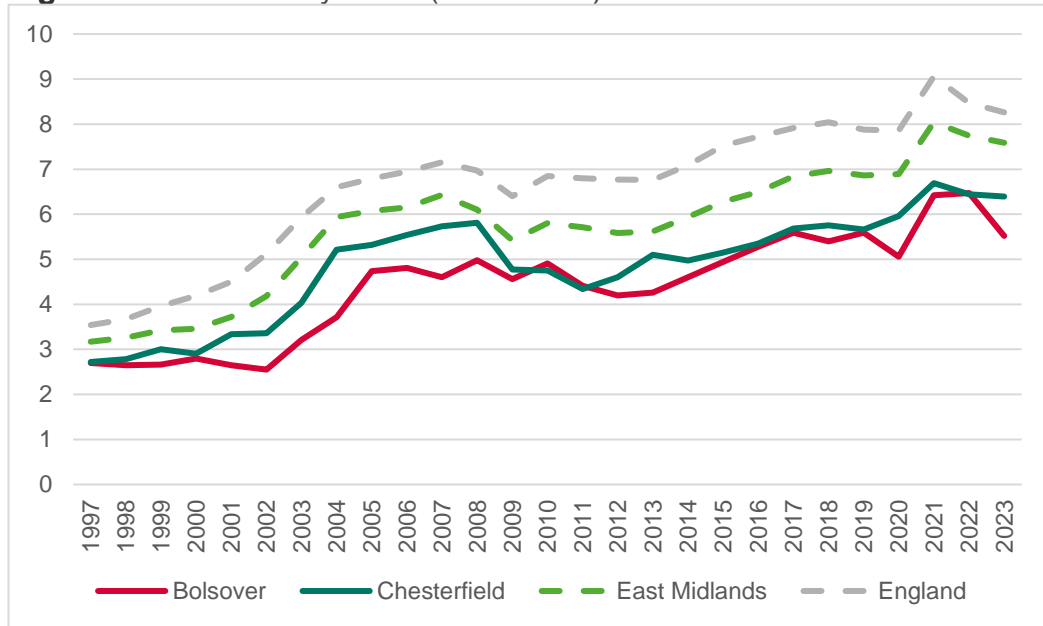
**Figure 5.7 New Build vs Existing Sales –Bolsover**

Source: Iceni analysis of ONS data

- 5.28 The Government's Help-to-Buy Equity Loan Scheme supported new-build sales between 2013-2023 and contributed to new-build out-performing the re-sale market in terms of house price growth.

### Affordability

- 5.29 The table below shows the Median workplace-based affordability ratio i.e. the ratio between median house prices and the median earnings of those working in the area.
- 5.30 In all areas, affordability has worsened since 1997, particularly during the period 2000 to 2008. Currently (2023) the ratio in Chesterfield is 6.39 and in Bolsover 5.52. However, affordability appears to have improved in the shorter term in both areas.
- 5.31 This is a factor of decreasing house prices (as interest rate increases reduce the number of buyers and thus demand) and increasing earnings in light of the cost-of-living crisis. However, while this notionally suggests housing is becoming more affordable rising interest rates will be impacting directly on a households' ability to afford market housing.

**Figure 5.8** Affordability Ratio (1997-2023)

Source: ONS, *Housing Affordability in England and Wales*

5.32 The ONS affordability ratio is only one metric that considers affordability in an area, it looks at median earnings and median property prices overall. As above, it does not consider additional factors of affordability such as savings, stamp duty and other associated moving costs.

5.33 Stamp Duty is a tax levied on the purchase of property or land in the United Kingdom. It is the responsibility of the buyer to pay this tax, and the amount payable depends on the value of the property or land being purchased. Stamp duty is charged on a tiered basis with residential tiers (for second-time buyers buying their only home) as follows.

- Up to £250,000: 0%
- £250,001 to £925,000: 5%
- £925,001 to £1.5 million: 10%
- Above £1.5 million: 12%

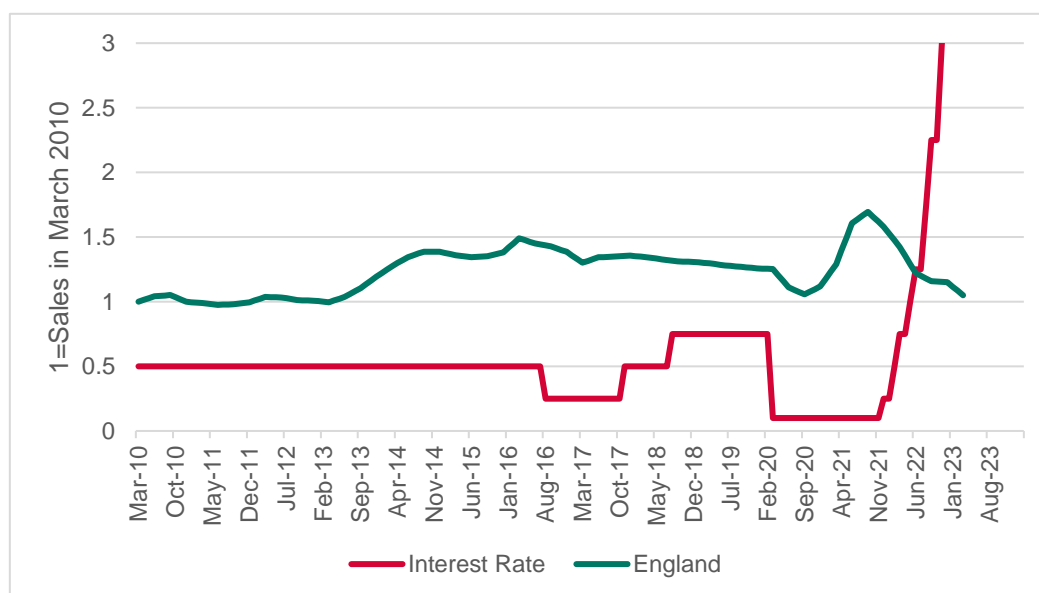
5.34 An additional factor that impacts property sales is interest rates, if interest rates are high on borrowing, mortgages become less affordable. Raising

interest rates can discourage buyers from taking larger mortgages and discourage first-time buyers entirely.

5.35 The table below shows the indexed number of property sales against UK interest rates over time. What is clear is that in November 2021 when UK interest rates started climbing sales started falling.

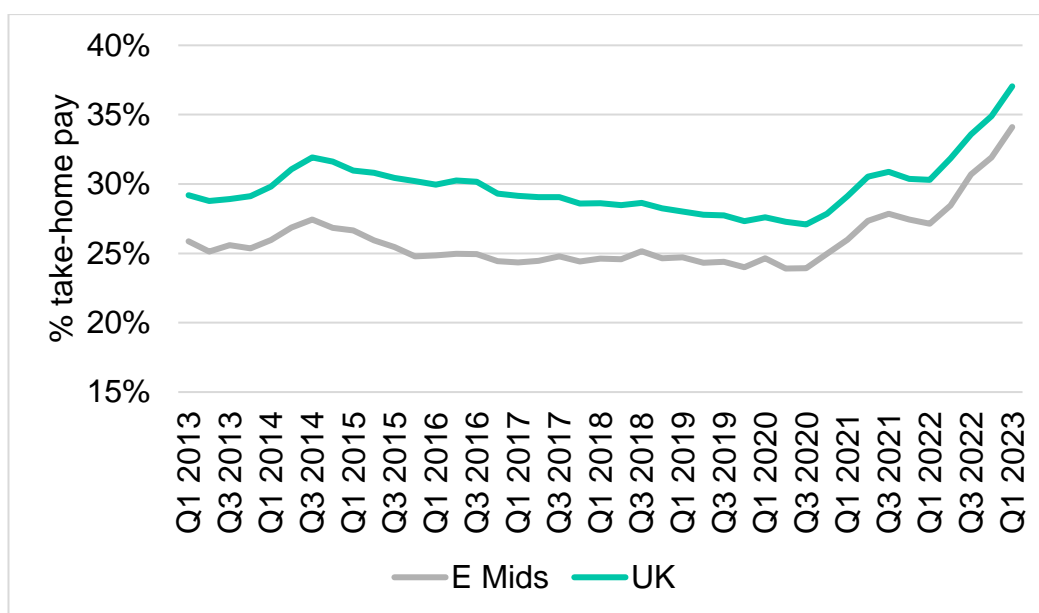
5.36 As the sales analysis above shows this is borne out at a District level as well; although there are some tentative signs that the market is now stabilising.

**Figure 5.9** England Sales V UK Interest Rates



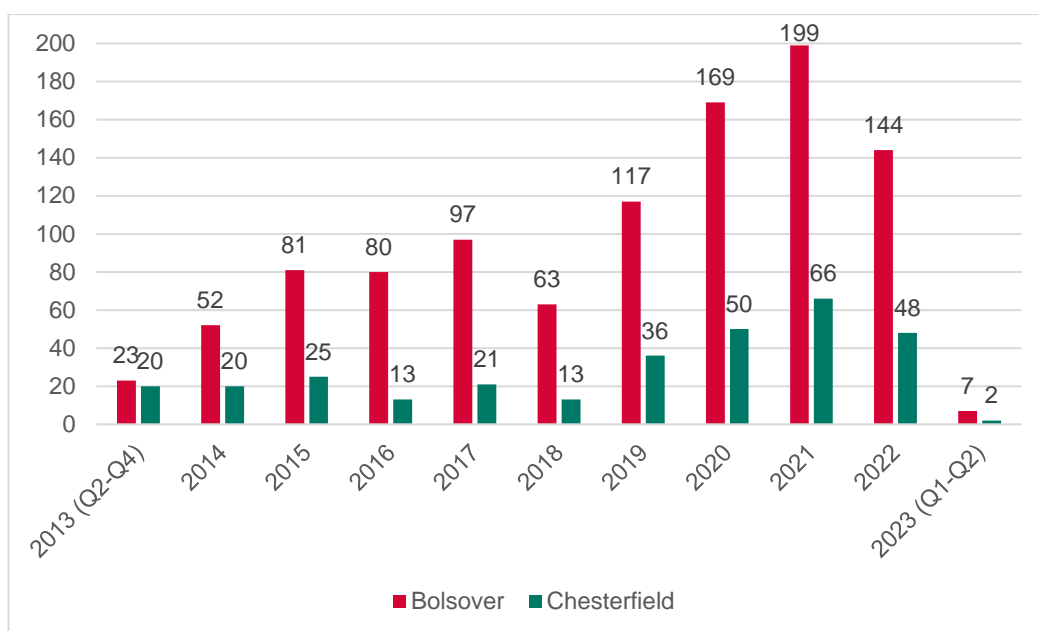
Source: Iceni analysis of ONS and Bank of England data

5.37 Interest rates make mortgages less affordable, one metric of this can be looking at how much take-home pay goes towards mortgage payments. The table below shows data from Nationwide on the percentage spent on housing for first-time buyers in the UK and the East Midlands (note this data is not published for Chesterfield or Bolsover).

**Figure 5.10** First-time buyer mortgage payments as % take-home pay

Source: Nationwide

- 5.38 For the East Midlands since Q3 2020, the percentage of income which First-Time Buyers on average have had to spend on mortgages has risen quickly from 24% to 34% by Q1 2023.
- 5.39 Over the same period, the percentage spent on mortgage costs for First-Time buyers across the UK has risen from 27% to 37%.
- 5.40 Ultimately mortgage costs are rising, and this will discourage first-time buyers from purchasing particularly given the cost-of-living crisis which has increased the cost of many other essentials such as energy and food. The ending of The Help-to-Buy (HtB) scheme would also have increased repayments.
- 5.41 The HtB Equity Loan Scheme was a Government scheme designed to help first-time buyers and existing homeowners purchase a new-build property. The scheme provided financial assistance in the form of an equity loan, which is an interest-free loan for a set period. The number of buyers that utilised the scheme in the HMA authorities can be seen in the table below.

**Figure 5.11** Help-to-Buy Equity Loan Statistics

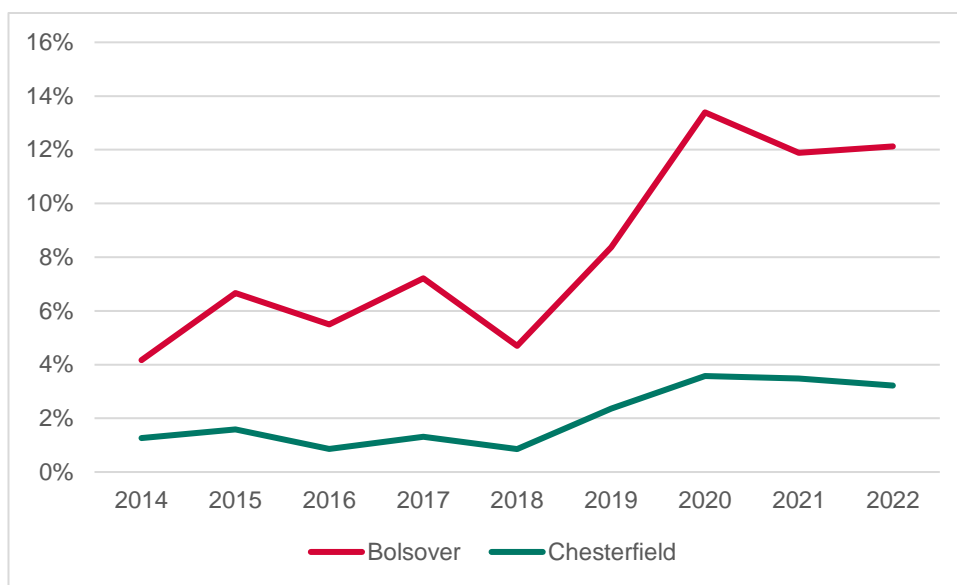
Source: Iceni analysis of MHCLG data

- 5.42 Between 2019-22, 100 or more new-build sales each year were being supported by the Help-to-Buy Scheme in Bolsover, much less in Chesterfield. Its end can thus be expected to affect sales rates (and thus delivery rates) for new-build schemes; particularly in Bolsover.
- 5.43 When comparing the number of total sales supported by the HtB scheme in each area the figure below shows the percentage supported each year<sup>2</sup>.
- 5.44 Overall, a higher proportion of sales in Bolsover have been supported by the HtB loan with an average of 8% between 2014 and 2022. The highest proportion of sales supported by the HtB loan in Bolsover was 13% in 2020.

<sup>2</sup> Only years where a full calendar year of data is available have been assessed, 2014 to 2022

- 5.45 Chesterfield has seen a smaller proportion of sales supported by the HtB loan at an average of 2%, again 2020 saw the highest proportion of sales supported at 4%.

**Figure 5.12** Proportion of sales supported by the Help-to-Buy loan (2014-2022)



Source: Iceni analysis of MHCLG data

- 5.46 When the number of sales are compared by 1,000 head of the population, as the table below shows the use of the loan in Bolsover is again much more common than in Chesterfield at 12.9 compared to 3.0.

**Table 5.4** Equity Loan use per 1,000 head of the population

	Population (2021)	Total supported sales	HTB use per 1,000 head of population
Bolsover	80,274	1,032	12.9
Chesterfield	103,571	314	3.0

Source: Iceni analysis of MHCLG and Census data

- 5.47 Overall this demonstrates that the use of the HtB loan is much more common in Bolsover than it is in Chesterfield, despite Bolsover's smaller population size. This will partly be down to the higher number of new build completions in Bolsover that are eligible for the loan but can also indicate an increased need for the loan in this area. Given that a



fair proportion of Bolsover's property sales have been supported by the loan since 2014, questions arise about the accessibility of the new build market to first-time buyers now that the scheme has finished. Going forward the take up of new build housing in Bolsover may be slowed due to a lack of first-time buyers able to purchase.

### Agent Engagement

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- 5.48 Iceni have engaged with estate and lettings agents working within Chesterfield and Bolsover, a summary of the findings of this is below. It should be noted that the information is qualitative and will be subject to each agent's differing opinions.
- 5.49 Agents reported the sales market currently to be very stable with one agent describing it as "normal." In both areas increasing interest rates and the cost-of-living crisis have impacted buyers, families in particular, who are seeing increased outgoings and are choosing to stay put rather than upsize.
- 5.50 Agents estimated that the average time on the market in Chesterfield is between 4-6 weeks and 2 months in Bolsover. One Bolsover-based agent stressed the importance of pricing properties correctly in the first instance.
- 5.51 In both areas agents reported prices decreasing in the past year with one Chesterfield-based agent estimating this decrease to be between 5-10%.
- 5.52 Agents in Bolsover were not certain what the extent of the decrease in the past year had been but stated that the decline had really been expected (as the market regulates) given the huge increases in prices seen during Covid.

- 5.53 Generally, the market was seen as reasonably active in price ranges up to £300,000, properties that are more expensive than this see very little demand.
- 5.54 In terms of the size and type of property agents across both areas reported mid-sized properties to be most in demand. They noted a real shortage for 3-bed properties, particularly semi-detached properties in Chesterfield. Generally, flats and smaller terraces were seen as less in demand.
- 5.55 Affordable home ownership dwellings were seen as positive within Chesterfield with agents stating that Shared Ownership properties often see a lot of interest when they come to market.
- 5.56 One agent felt that there are a number of people in the area who are trapped in rented homes as they are unable to afford to buy.

### **Housing Market Dynamics – Summary**

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- 5.57 In the year to March 2023, the median house price in Chesterfield was £183,000, in Bolsover it was £165,995. Both are below the regional (£238,000) and national medians (£290,000).
- 5.58 In Bolsover house price growth has been relatively strong, with a 74.7% over the last 10 years. Growth has not been as strong in Chesterfield at only 51.2%.
- 5.59 The affordability of housing in Chesterfield is worse than in Bolsover with the 2023 ratio of median house prices to median workplace-based earnings standing at 6.39 and 5.52, respectively.
- 5.60 As is the case nationally, there has been a significant weakening of the sales market in the last two years, influenced by rising interest rates and the wider cost of living crisis in particular.

## 6. Overall Housing Need

### Introduction

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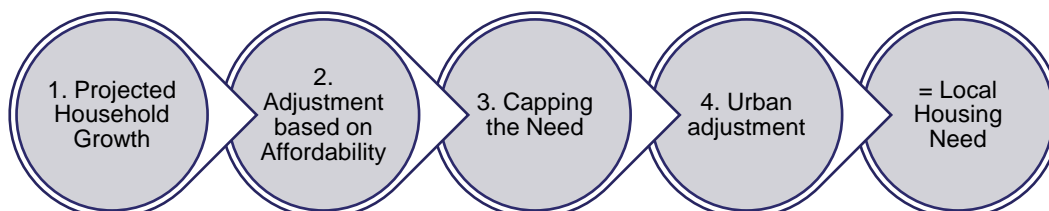
- 6.1 This section of the report considers overall housing need set against the National Planning Policy Framework (NPPF) and Planning Practice Guidance (PPG) – specifically the Standard Method for assessing housing need.
- 6.2 The analysis looks at both the former method and the changes adopted in the December 2024 NPPF. The Standard Method figures produce an estimate of ‘housing need’ and later in this section projections have been developed to consider the implications of housing delivery in line with these two need numbers.

### The Previous Standard Method

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- 6.3 The previous four-step process is set out in the figure below and worked through in the following sub-section.

**Table 6.1** Overview of the former Standard Method for Calculating Local Housing Need



## Step One: Setting the Baseline

- 6.4 The first step in considering housing need against the standard method is to establish a demographic baseline of household growth. This baseline is drawn from the 2014-based Household Projections and should be the annual average household growth over ten years, with the current year being the first year i.e. 2024 to 2034.
- 6.5 This results in household growth of 362 households per annum across the study area over the ten years to 2034. This is broken down to 178 in Bolsover and 184 in Chesterfield, which is shown in Table 1.2 below.
- 6.6 Although this figure is calculated over ten years from 2024 to 2034, Paragraph 12 of the former PPG states that this average household growth and the local housing need arising from it can then “be applied to the whole plan period”.

**Table 6.2** Step 1 - Household Growth, 2024 to 2034

Area	Household Numbers 2024	Household Numbers 2034	Household Growth 2024-34	Step 1 - Household growth 2024-34 PA
Bolsover	35,790	37,573	1,783	178
Chesterfield	49,840	51,680	1,840	184

*Source: ONS 2014-Based Household Projections*

## Step Two: Affordability Adjustment

- 6.7 The second step of the standard method is to consider the application of an uplift on the demographic baseline, to take account of market signals (i.e. relative affordability of housing). The adjustment increases the housing need where house prices are high relative to workplace incomes. It uses the published median affordability ratios from ONS based on workplace-based median house prices to the median earnings ratio for the most recent year for which data is available.

- 6.8 The latest (workplace-based) affordability data relates to 2023 and was published by ONS in March 2024. The Government's Guidance states that for each 1% increase in the ratio of house prices to earnings, above 4, the average household growth should be increased by a quarter of a per cent, with the calculation being as follows:

$$\text{Adjustment Factor} = \frac{\text{Affordability Ratio} - 4}{4} \times 0.25$$

- 6.9 Applying this calculation to household growth in the study area results in a local housing need figure for 406 dwellings per annum (195 dpa in Bolsover and 211 in Chesterfield) as is shown in the Table below.
- 6.10 These figures are a result of increases ranging from 10% in Bolsover to 15% in Chesterfield. The effective uplift in the study was therefore 12%.

**Table 6.3** Step 2- Affordability Adjustment

Area	Step 1 - Household growth 2024-34 PA	Median Affordability Ratio 2023 from ONS	Affordability Uplift	Step 2 - Uncapped Need
Bolsover	178	5.52	110%	195
Chesterfield	184	6.39	115%	211

*Source: ONS Household Projections and MHCLG Affordability Ratios*

### Step Three: The Cap

- 6.11 The third step of the standard method is to consider the application of a cap on any increase and ensure that the figure which arises through the first two steps does not exceed a level which can be delivered. There are two situations where a cap is applied:
- The first is where an authority has reviewed its plan (including developing an assessment of housing need) or adopted a plan within the last five years. In this instance, the need may be capped at 40% above the requirement figure set out in the plan.

- The second situation is where plans and evidence are more than five years old. In such circumstances, a cap may be applied at 40% of the higher of the projected household growth (step 1) or the housing requirement in the most recent plan, where this exists.

6.12 Both local authorities have a housing requirement adopted within the last 5 years therefore the housing need is capped at 40% above the housing requirement.

6.13 However, the cap is not actually applied in either local authority as it is higher than the need in Step 2. Therefore, the housing need remains at 195 dpa for Bolsover and 211 dpa for Chesterfield.

**Table 6.4** Local Housing Need – Capping the Increase

Area	Step 1 – House hold Growth	Step 2 – Un-capped Need	Local Plan Adoption Date	Older than 5 Years	Adopted Housing Require -ment	Cap (if required)	Step 3 - Local Housing Need (capped need)
Bolsover	178	195	4th Mar 2020	No	272	381	195
Chesterfield	184	211	15th July 2020	No	240	336	211

*Source: ONS Household Projections and MHCLG Affordability Ratios & Local Plans*

#### **Step Four: Urban Uplift**

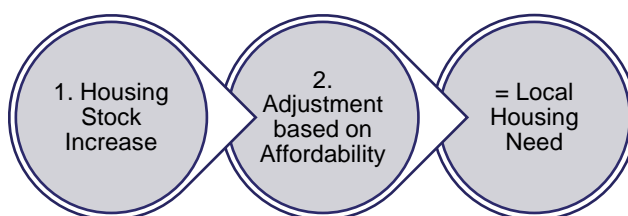
6.14 The fourth and final step in the calculation means that the 20 largest urban areas in England are subject to a further 35% uplift. This uplift ensures that the government-stated target of 300,000 dwellings per annum is met and that “homes are built in the right places, to make the most of existing infrastructure, and to allow people to live nearby the service they rely on, making travel patterns more sustainable.” (former Paragraph: 035 Reference ID: 2a-035-20201216).

- 6.15 As neither Bolsover nor Chesterfield is listed within the top 20 urban areas in the country, they are not subject to this additional uplift. **The minimum housing need therefore remains at 195 dpa for Bolsover and 211 dpa for Chesterfield.**

### New Standard Method

- 6.16 On the 12<sup>th</sup> of December 2024, the Government published a new National Planning Policy Framework (NPPF)<sup>3</sup>. A key aspect of this was a revised Standard Method for assessing housing need.
- 6.17 This approach is a simplified variation of the previous standard method which amended Steps 1 and 2 and removed Steps 3 and 4 from the former calculations.

**Table 6.5** Overview of the Current Standard Method for Calculating Local Housing Need



- 6.18 Step 1 is no longer linked to demographic projections and is now a flat 0.8% growth in housing stock per annum.
- 6.19 Step 2 continues to be an affordability uplift but with two modifications. Firstly, rather than taking the most recent year's affordability ratio an average of the last five years is used. Secondly, rather than add a 0.25%

<sup>3</sup> <https://www.gov.uk/government/publications/national-planning-policy-framework--2>

uplift for every 1% above 5 the affordability ratio is, the uplift is now 0.95% with the calculation being as follows:

$$\text{Adjustment Factor} = \frac{\text{Affordability Ratio} - 5}{5} \times 0.95$$

- 6.20 The table below sets out the new Standard Method for Bolsover and Chesterfield which results in a need for 353 dpa and 500 dpa, respectively.

**Table 6.6 Revised - Standard Method**

	<b>Bolsover</b>	<b>Chesterfield</b>
Total Dwelling Stock	38,272	50,676
Step 1. Annual Dwellings Stock Increase (0.8%)	306	405
Average Affordability Ratio (2019-23)	5.81	6.23
Uplift	115%	123%
Step 2. Housing Need	353	500

*Source: MHCLG, 2024*

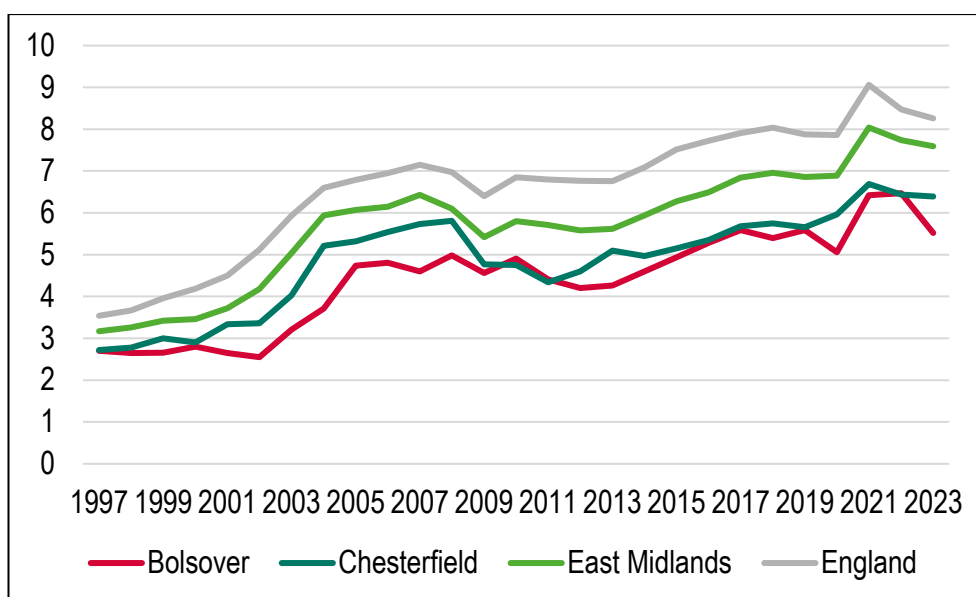
- 6.21 This represents an increase of 158 dpa or 81% in Bolsover from the existing standard method of 195 dpa. In Chesterfield, this represents an increase of 289 dpa or 136% from the existing standard method of 211 dpa. These figures can be applied across the whole plan period.
- 6.22 The use of the standard method numbers is expected in any Local Plan submitted after the 12<sup>th</sup> of March 2025. The transitional arrangements mean that the previous NPPF applies to local plans submitted prior to the 12<sup>th</sup> of March 2025. Specifically, if “the plan has reached Regulation 19 (pre-submission stage) and its draft housing requirement meets at least 80% of local housing need or the plan has been submitted for examination under Regulation 22 or the plan includes policies to deliver the level of housing and other development set out in a preceding local plan adopted since 12 March 2020”.



## Locally Specific Analysis

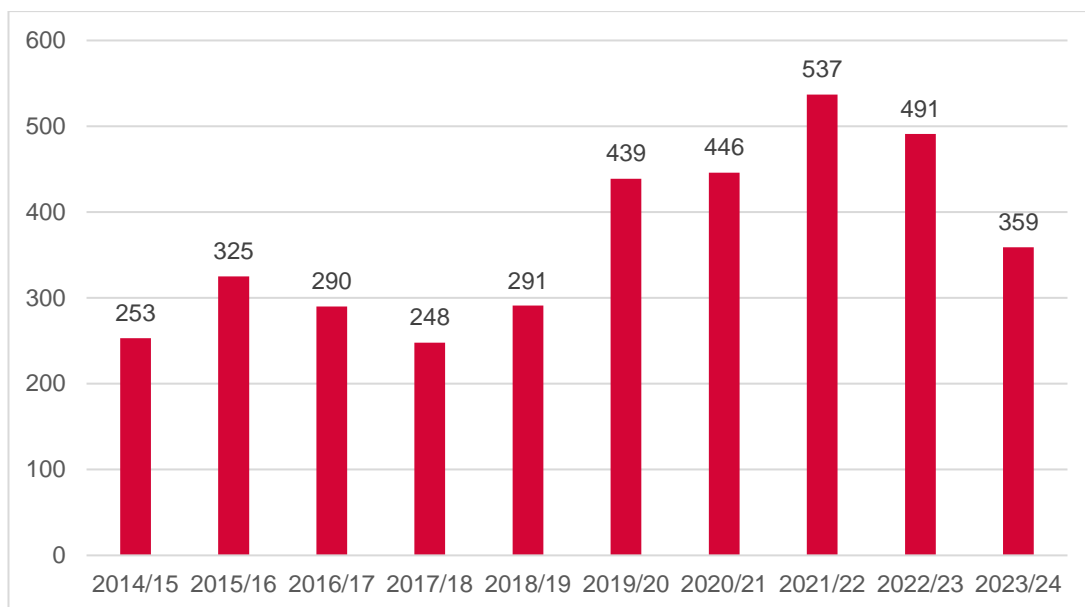
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- 6.23 The section below looks at a range of data relating to Bolsover and Chesterfield to look at the implications of the higher housing need figure required by the new Standard Method. This is then followed by a review of recent demographic trends and the development of a number of projections under different scenarios for growth.
- 6.24 One key reason the Government is seeking to deliver more homes is to improve the affordability of housing – this is specifically in relation to market housing to buy. The figure below shows the workplace house price-to-income affordability ratio – which is the main measure of affordability used by the Government.
- 6.25 This shows across all areas a substantial increase in the ratio up to about 2007, with very little change in the 2007-2013 period. Since 2013, there have been modest increases in the ratio. For Bolsover and Chesterfield, the data is notable for showing the ratio to be consistently lower than seen regionally or nationally, pointing to the area as being relatively affordable.
- 6.26 For both areas the current affordability ratio is very similar to the level seen in 2008 (some 15 years ago) suggesting (under the Government's view) that housing delivery has been at least sufficient to prevent a worsening affordability.
- 6.27 This could also indicate that there is a lack of demand for housing in the area which has kept prices level. In Bolsover the ratio in 2006 was 4.98 and currently stands at 5.52; for Chesterfield, the figures are 5.81 and 6.39 respectively.

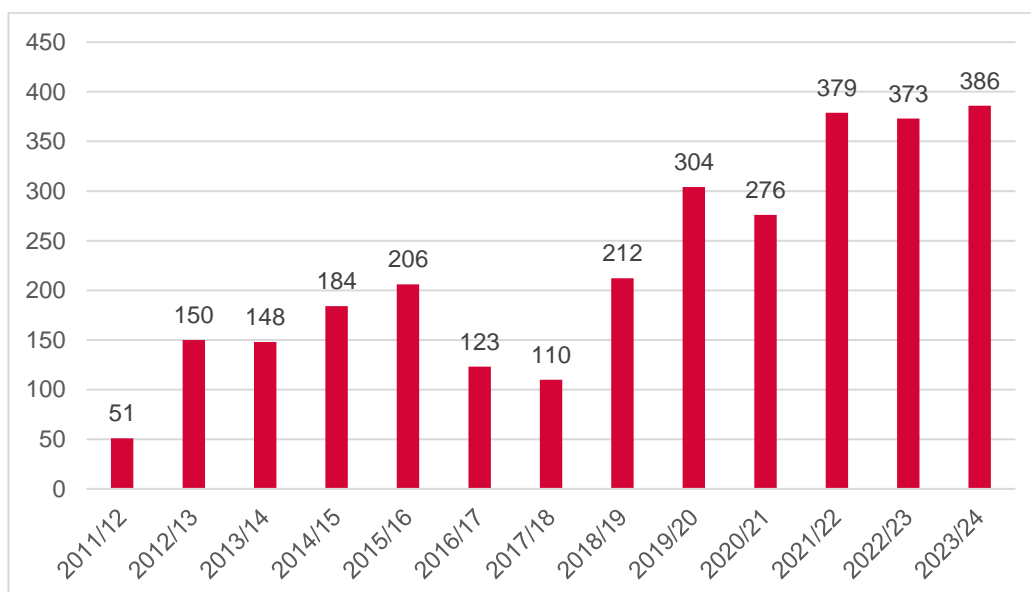
**Table 6.7 : Workplace affordability ratio (1997-2023)**

Source: ONS

- 6.28 The figure below shows the number of net additional dwellings in Bolsover and Chesterfield; for Bolsover, these have averaged 453 per annum over the past 5-years and 362 over the past decade.
- 6.29 In Chesterfield, an average of 279 dwellings per annum have been delivered over the past five years, up from an average of 204 for the previous decade.
- 6.30 From 2008 to 2023, a period when the affordability ratio has seen little change overall, the average number of completions was 313 per annum in Bolsover and just 160 per annum in Chesterfield.
- 6.31 The figure does show relatively strong delivery over the past four years in both areas – this coincides with a deterioration in the affordability ratio; suggesting that the increased supply of housing has not led to the area becoming more affordable, although other factors will also influence this dynamic.

**Figure 6.1 :** Net completions (2014/15-2023-24) – Bolsover

Source: Council Monitoring Data

**Figure 6.2 :** Net completions (2001/2-2022-23) – Chesterfield

Source: Council Monitoring Data

- 6.32 The analysis above does not really point to any need for additional housing in Bolsover and Chesterfield, over and above the typical levels that have historically been provided.
- 6.33 However, were the higher numbers in the new Standard Method to be provided it is likely this would have a notable impact on the demographic

profile of the area – this is particularly the case for Chesterfield and is discussed in more detail later in this section with the narrative below looking at the broad implications of a higher housing number.

- 6.34 Planning Practice Guidance (PPG) provides some indication of why the Government sees a need to increase housing delivery<sup>4</sup>. Paragraph 006 (Reference ID: 2a-006-20241212) states:

***‘Why is an affordability adjustment applied?’***

*An affordability adjustment is applied as housing stock on its own is insufficient as an indicator of future housing need because:*

- housing stock represents existing patterns of housing and means that all areas contribute to meeting housing needs. The affordability adjustment directs more homes to where they are most needed;*
- people may want to live in an area in which they do not reside currently, for example, to be near to work, but be unable to find appropriate accommodation that they can afford.*

*The affordability adjustment is applied in order to ensure that the standard method for assessing local housing need responds to price signals and is consistent with the policy objective of significantly boosting the supply of homes. The specific adjustment in this guidance is set at a level to ensure that minimum annual housing need starts to address the affordability of homes’*

- 6.35 Essentially, the Government considers that by providing more homes there is the opportunity for there to be increased migration to an area to fill the homes.

- 6.36 In reality there is a further possibility if these home were to be delivered – that the homes are built but not occupied (or at least the number of

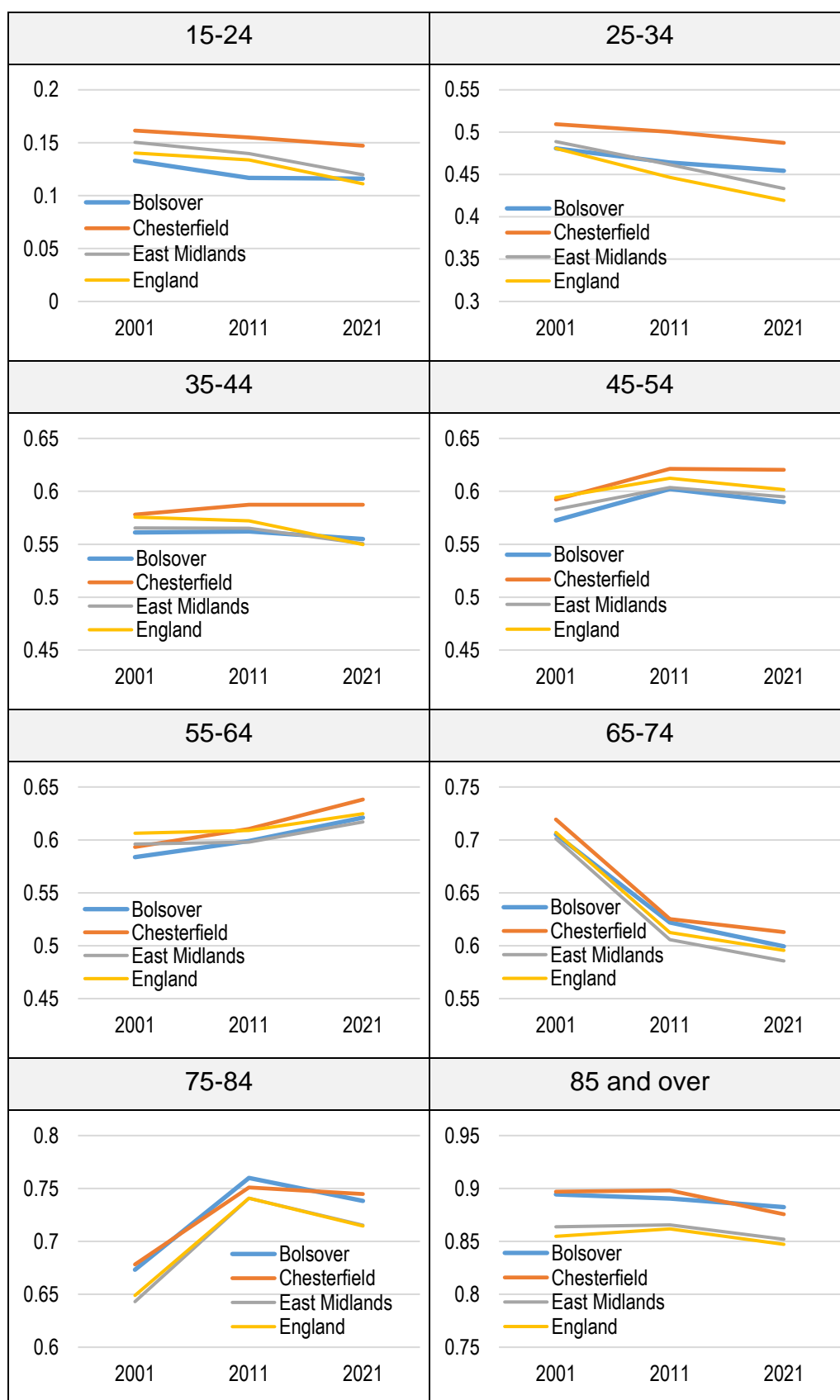
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<sup>4</sup> <https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments>

additional households in an area does not match the increase in homes). Below we discuss these possibilities.

#### Household formation and vacant homes

- 6.37 It has been long observed through the Census that the proportion of younger people who have their own accommodation has been falling and it seems from the PPG that the Government considers delivery of more homes will allow more households to access the market. The figure below shows the proportion of the population in a range of age groups who are a household reference person (HRP) – essentially the head of household – from each of the last three Census.
- 6.38 This does indeed show for younger age groups (particularly those aged 25-34) that the proportion who are a household has been falling over time – this is a pattern seen in Bolsover and Chesterfield as well as across the region and nationally.
- 6.39 Generally, the reductions seen in Bolsover and Chesterfield are slightly less pronounced than seen in other areas – suggesting that the degree to which households are ‘suppressed’ is not as great in Bolsover and Chesterfield.

**Figure 6.3 :** Change in household representative rates by age 2001-21

Source: ONS

- 6.40 There is limited evidence that delivery of new homes makes accommodation more affordable and therefore improves household formation within Bolsover and Chesterfield.
- 6.41 In part, this is likely to be due to the types of homes delivered; if for example there was the delivery of a large number of social rented homes then it is quite likely that additional households would be able to form, but providing mainly market accommodation is not going to assist those who are unable to afford market housing.
- 6.42 To some extent the table below demonstrates this by looking at how the number of households in different tenures has changed over the 2001-21 period.
- 6.43 Across both areas, there has been a notable reduction in the size of the social rented stock (falling more modestly across the regional and nationally) suggesting that the opportunities for households whose affordability is more marginal to form has been quite limited and again does not point to the delivery of new market homes as allowing new formation.
- 6.44 More notable is the substantial decrease in the number of owners with a mortgage and the rapid increase in the size of the private rented sector, suggesting that rather than household formation being constrained, it has simply shifted from owner-occupation to private renting (although there may well be some degree of suppression as well). The analysis in general points to a need for affordable housing rather than more market homes to buy.

**Table 6.8** Change in tenure (2001-2021)

Bolsover				
	2001	2011	2021	% change (2001- 2021)
Owns outright	9,439	10,691	12,391	31.3%
Owns with mortgage	11,531	11,364	10,990	-4.7%
Social rented	6,291	5,965	5,762	-8.4%
Private rented	2,987	4,781	6,119	104.9%
Chesterfield				
	2001	2011	2021	% change (2001- 2021)
Owns outright	12,662	15,065	17,249	36.2%
Owns with mortgage	16,080	14,638	12,982	-19.3%
Social rented	11,465	10,832	9,967	-13.1%
Private rented	3,255	6,261	7,860	141.5%
East Midlands				
	2001	2011	2021	% change (2001- 2021)
Owns outright	533,555	621,224	722,183	35.4%
Owns with mortgage	717,019	666,185	629,209	-12.2%
Social rented	303,381	300,423	303,029	-0.1%
Private rented	178,527	307,772	382,911	114.5%
England				
	2001	2011	2021	% change (2001- 2021)
Owns outright	5,969,670	6,745,584	7,624,693	27.7%
Owns with mortgage	8,084,452	7,403,200	6,980,323	-13.7%
Social rented	3,940,728	3,903,550	4,005,663	1.6%
Private rented	2,456,577	4,011,034	4,825,406	96.4%

Source: ONS (Census)



- 6.45 In terms of the possibility that homes just become vacant, the table below shows some quite notable statistics. Again, drawing on the Census, the analysis looks at the number of dwellings in a range of areas and the proportion that are vacant. In all areas, the proportion of vacant homes has been rising.
- 6.46 In Bolsover over the last 20 years, the Census records an increase in dwellings of 5,500 and an increase in vacant homes of 535 – the building of additional homes has not seen an equivalent increase in households forming.

**Table 6.9** Number of dwellings, households and vacant dwellings<sup>5</sup>  
(2001, 2011 and 2021)

Bolsover				
	Dwellings	Households	Vacant	% vacant
2001	31,695	30,248	1,447	4.6%
2011	34,363	32,801	1,562	4.5%
2021	37,244	35,262	1,982	5.3%
Chesterfield				
	Dwellings	Households	Vacant	% vacant
2001	45,224	43,462	1,762	3.9%
2011	48,493	46,796	1,697	3.5%
2021	49,984	48,058	1,926	3.9%
East Midlands				
	Dwellings	Households	Vacant	% vacant
2001	1,796,655	1,732,482	64,173	3.6%
2011	1,971,514	1,895,604	75,910	3.9%
2021	2,156,645	2,037,332	119,313	5.5%
England				
	Dwellings	Households	Vacant	% vacant
2001	21,206,804	20,451,427	755,377	3.6%
2011	22,976,066	22,063,368	912,698	4.0%
2021	24,927,591	23,436,086	1,491,505	6.0%

Source: ONS (Census)

- 6.47 In Chesterfield, the number of vacant homes has increased, but the vacancy rate remains broadly the same (having dropped 2001-2011 and then increased in the 2011-21 period).
- 6.48 Arguably, the more interesting statistic is at a national level where over the decade to 2021 an additional 1.95 million dwellings are recorded, but only 1.37 million additional households. New homes therefore have an

<sup>5</sup> A truly vacant dwelling is unoccupied on Census Day with no usual residents, has no indication of being used as a second home and is not inhabited by short-term residents

implied equivalent vacancy rate of 30%. A further indication of this is provided by the Council TaxBase<sup>6</sup>. This shows that the total number of empty dwellings in England has increased from 479,336 in 2020 to 502,263 in 2024.

- 6.49 It is not necessarily the new homes that are being left vacant, but it is clear that new delivery is actually seeing vacancy increase rather than just allowing more households to form.
- 6.50 From the analysis above, it is clear that if a higher number of market homes are delivered (in Bolsover/ Chesterfield or more generally) it has the potential to drive an increase in vacant homes rather than necessarily improve household formation.
- 6.51 The other possibility is that additional dwelling delivery could drive an increase in net in-migration, as people move to the area to fill new homes. The analysis below looks at the potential implications on population growth and migration should the new and old Standard Method (as well as a trend-based analysis) be delivered and were there to be no increase in vacancy rates. The analysis starts with a review of local demographic trends.

## Population

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- 6.52 As of mid-2023 (the latest date for which ONS has published mid-year population estimates (MYE)), the population of Bolsover is estimated to be 82,800, with 104,900 people in Chesterfield. In Bolsover this is a growth of around 6,000 people over the previous decade, equating to a growth of around 7.8% since 2013 which is a slightly lower rate of growth

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<sup>6</sup> <https://www.gov.uk/government/statistics/council-taxbase-2024-in-england/local-authority-council-taxbase-in-england-2024#empty-and-second-homes>

than that seen across the region (8.4%) and slightly higher than nationally (7.0%). In Chesterfield, population growth has been very modest – increasing by 800 people (0.8%) in the 2013-23 decade.

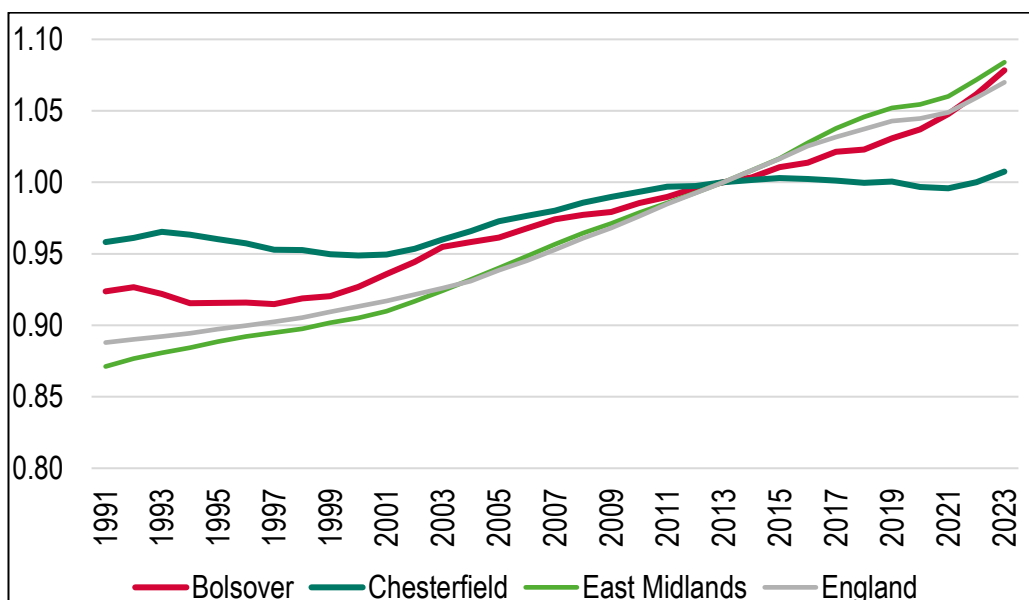
**Table 6.10** Population change (2013-23)

	2013	2023	Change	% change
Bolsover	76,811	82,829	6,018	7.8%
Chesterfield	104,102	104,883	781	0.8%
East Midlands	4,604,568	4,991,265	386,697	8.4%
England	53,918,686	57,690,323	3,771,637	7.0%

Source: Mid-year population estimates

- 6.53 The figure below shows an indexed population change back to 1991 (index to 1 in 2013). This shows weaker growth in both areas in the period to 2013; since then, Bolsover has broadly tracked the regional and national position, with Chesterfield continuing to see modest changes. The data also shows a notable increase in population since 2021, although this is a feature also seen regionally and nationally.

**Figure 6.4 :** Indexed Population Change – 1991-2023

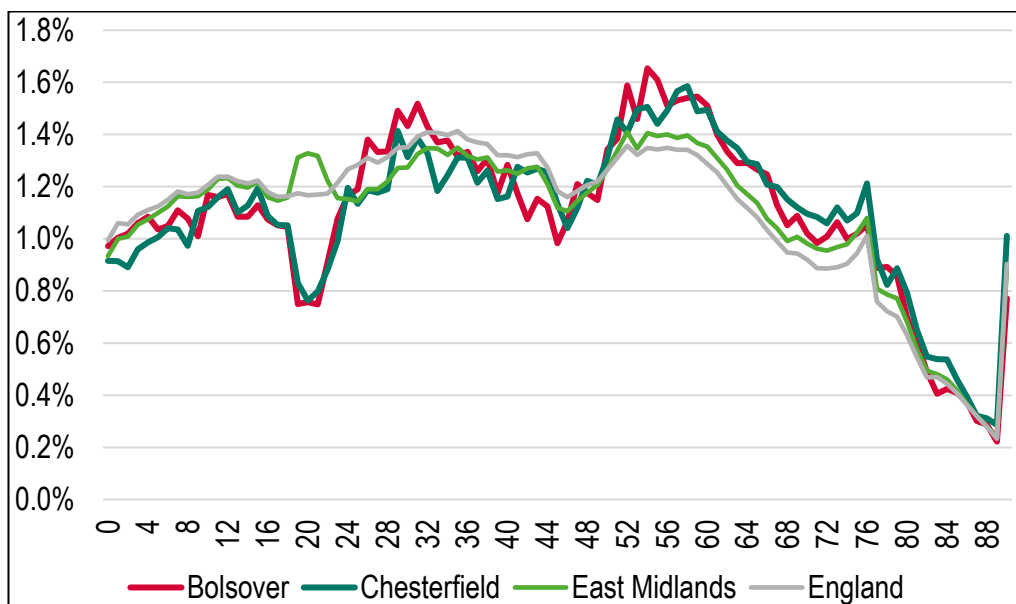


Source: Mid-year population estimates

## Age Structure

- 6.54 The figure below shows the age structure by single year of age (compared with a range of other areas). From this, it is clear that Bolsover and Chesterfield have slightly fewer people aged in their late teens and early 20s which will be linked to people moving away for higher education. The data also points to a higher proportion of people aged around 55 and over.

**Figure 6.5 :** Population profile (2023)



Source: Mid-year population estimates

- 6.55 The analysis below summarises the above information (including total population numbers for Bolsover and Chesterfield) by assigning population to three broad age groups (which can generally be described as a) children, b) working age and c) pensionable age).
- 6.56 This analysis highlights the slightly higher proportion of people aged 65 and over, and a lower proportion of children (aged under 16) when compared with other locations. Overall, however, the differences between areas when looking at these broad age bands are not substantial.

**Table 6.11** Population profile (2023) – summary age bands

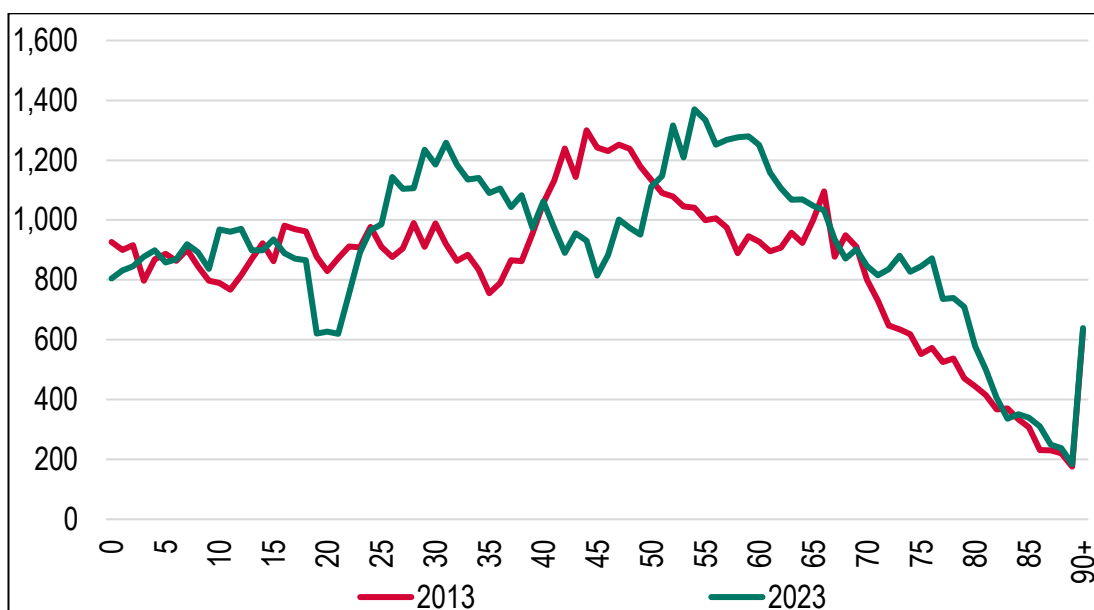
	Bolsover		Chesterfield		East Midlands	England
	Population	% of population	Population	% of population	% of population	% of population
Under 16	14,267	17.2%	17,541	16.7%	18.5%	18.1%
16-64	51,533	62.2%	64,068	61.1%	62.9%	62.2%
65+	17,029	20.6%	23,274	22.2%	18.7%	19.8%
All Ages	82,829	100.0%	104,883	100.0%	100.0%	100.0%

*Source: Mid-year population estimates*

### Age Structure Changes

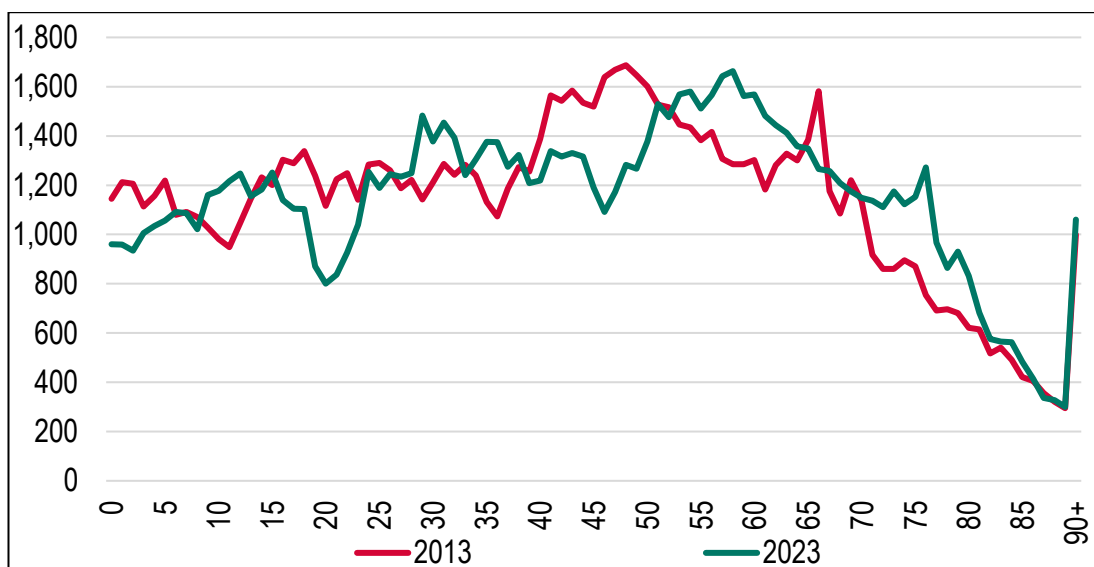
- 6.57 The figures below show how the age structure of the population has changed in the 10-year period from 2013 to 2023 – the data used is based on population so will also reflect the increases seen in this period.
- 6.58 There have been some changes in the age structure, including increases in the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

**Figure 6.6 :** Population age structure (people) (2013 and 2023) – Bolsover



Source: Mid-year population estimates

**Figure 1.7:** Population age structure (people) (2013 and 2023) – Chesterfield



Source: Mid-year population estimates

6.60 Again, the information above is summarised into the three broad age bands to ease comparison. In Bolsover, the table below shows increases in all age groups, including the 16–64 age group increasing by 3,100 people (6%).

- 6.61 In Chesterfield both broad age groups up to age 64 have seen a population decline. For both locations, there has been a large increase in the 65+ age group (up 16% in Bolsover and 14% in Chesterfield).

**Table 6.12** Change in population by broad age group (2013-23) – Bolsover

	2013	2023	Change	% change
Under 16	13,729	14,267	538	3.9%
16-64	48,430	51,533	3,103	6.4%
65+	14,652	17,029	2,377	16.2%
TOTAL	76,811	82,829	6,018	7.8%

*Source: Mid-year population estimates*

**Table 6.13** Change in population by broad age group (2013-23) – Chesterfield

	2013	2023	Change	% change
Under 16	17,877	17,541	-336	-1.9%
16-64	65,834	64,068	-1,766	-2.7%
65+	20,391	23,274	2,883	14.1%
TOTAL	104,102	104,883	781	0.8%

*Source: Mid-year population estimates*

- 6.62 The population aged 65 and over accounts for over 100% of all population change over this period in Chesterfield (39% of population change in Bolsover).

### Components of Population Change

- 6.63 The table below considers the drivers of population change from 2011 to 2023. The main components of change are natural change (births minus deaths) and net migration (internal/domestic and international).
- 6.64 There is also an Unattributable Population Change (UPC) which is a correction made by ONS upon publication of Census data if the population has been under or over-estimated (this is only calculated for the 2011-21 period).



- 6.65 There are also ‘other changes,’ which for both areas are variable (sometimes positive and sometimes negative) and quite modest – these changes are often related to armed forces personnel, prisons or boarding school pupils.
- 6.66 For both areas, the data shows natural change to generally be dropping over time – there are now significantly more deaths than births in both locations.
- 6.67 Migration is variable, and generally on an upward trend – migration generally being notably higher to Bolsover than Chesterfield. The data is clear that migration, particularly internal (domestic) migration is the main driver of population growth in the area.
- 6.68 The analysis also shows (for the 2011-21 period) a negative level of UPC (totalling around 2,100 people in Bolsover and 1,100 in Chesterfield over the 10 years), this suggests when the 2021 Census was published ONS had previously overestimated population change.
- 6.69 Overall, the data shows a continuing trend of population growth throughout the period studied in particular in Bolsover and over the past two to three years (in both areas).

**Table 6.14** Components of population change, mid-2011 to mid-2023 – Bolsover

	Natural change	Net internal migration	Net international migration	Other changes	Other (unattributable)	Total change
2011/12	39	380	208	-3	-148	476
2012/13	93	4	340	16	-147	306
2013/14	10	219	175	23	-164	263
2014/15	-10	417	318	4	-178	551
2015/16	-28	101	359	5	-192	245
2016/17	-66	800	93	5	-258	574
2017/18	-74	423	10	18	-255	122
2018/19	-2	836	41	1	-264	612
2019/20	-84	758	19	12	-236	469
2020/21	-253	1,310	18	0	-249	826
2021/22	-158	1,225	-3	4	0	1,068
2022/23	-200	1,407	70	11	0	1,288

Source: ONS

**Table 6.15** Components of population change, mid-2011 to mid-2023 – Chesterfield

	Natural change	Net internal migration	Net international migration	Other changes	Other (unattributable)	Total change
2011/12	135	-87	48	19	-68	47
2012/13	-21	268	78	35	-93	267
2013/14	103	69	84	40	-113	183
2014/15	-105	221	110	10	-106	130
2015/16	-101	48	94	9	-118	-68
2016/17	-139	66	108	-10	-136	-111
2017/18	-278	159	60	13	-134	-180
2018/19	-122	302	43	3	-128	98
2019/20	-257	-49	0	14	-101	-393
2020/21	-296	293	25	-10	-100	-88
2021/22	-272	425	281	-3	0	431
2022/23	-338	676	434	7	0	779

Source: ONS

## Developing Trend-Based Projections

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- 6.70 The purpose of this sub-section is to develop trend-based population projections using the latest available demographic information. A key driver of this is the publication of 2021 Census data which has essentially reset estimates of population (size and age structure) compared with previous mid-year population estimates (MYE) from ONS (ONS has subsequently updated 2021 MYE figures to take account of the Census).
- 6.71 In addition, a 2023 MYE is now available, and the projections developed look at a 2022-2044 period (to align with emerging plan periods).
- 6.72 Two projections have been developed for each area looking at estimated migration trends over the past 5- and 10 years. A 5-year period has been chosen as it is consistent with the time period typically used by ONS when developing subnational population projections; 10 years has been used as it provides a longer and arguably more stable trend period. The two projections can therefore be summarised as:
- 5-year trend using migration estimates in the MYE for the 2018-23 period; and
  - 10-year trend using migration estimates in the MYE for the 2013-23 period.
- 6.73 Below, the general method used for each of the components and the outputs from the trend-based projections are set out. The latest ONS projections are the 2018-based sub-national population projections (SNPP) and whilst these are not directly used in the analysis they are used as a base position from which adjustments for recent trends can be applied and to allow comparisons between the ONS position (which was pre-Census) and projections developed below.

## **Natural Change**

- 6.74 Natural change is made up of births and deaths and the analysis above has shown a general downward trend over time. To project trends forward, the analysis looks at each of births and deaths separately and compares projected figures in the 2018-SNPP with actual recorded figures in the MYE.
- 6.75 The analysis also takes account of differences between the estimated population size and structure in 2021 (in the 2018-SNPP) and the ONS MYE (as revised to take account of Census data).
- 6.76 Overall, it is estimated recent trends in fertility are slightly lower in Bolsover and very slightly higher for Chesterfield and mortality rates are slightly higher (in both areas) when compared with data in the 2018-SNPP so some modest adjustments have been made.

## **Migration**

- 6.77 When looking at migration our start point is to consider levels of migration over the past 5- and 10-years (to 2023). Information about migration estimates is shown in the table below with average figures provided for the last 5- and 10 years. In both cases the data points to a level of net in-migration – the 10-year period shows a lower level of net in-migration.
- 6.78 This is potentially due to the large increase in internal (and to a lesser extent international migration) seen in the last three years having less of an impact on a 10-year trend than a 5-year trend.
- 6.79 These higher trends in internal migration at least could be connected to the pandemic and post-pandemic effects. It was widely reported that many people moved out of urban areas to rural areas at this time spurred on by a need for larger accommodation and access to open space.

**Table 6.16** Past trends in net migration – Bolsover and Chesterfield

	Bolsover			Chesterfield		
	Inter- nal (dom- estic)	Inter- national	All net mig- ration	Inter- nal (dom- estic)	Inter- national	All net mig- ration
2013/14	219	175	394	69	84	153
2014/15	417	318	735	221	110	331
2015/16	101	359	460	48	94	142
2016/17	800	93	893	66	108	174
2017/18	423	10	433	159	60	219
2018/19	836	41	877	302	43	345
2019/20	758	19	777	-49	0	-49
2020/21	1,310	18	1,328	293	25	318
2021/22	1,225	-3	1,222	425	281	706
2022/23	1,407	70	1,477	676	434	1,110
Average (2018-23)	1,107	29	1,136	329	157	486
Average (2013-23)	750	110	860	221	124	345

Source: ONS

6.80 As noted previously, there is a level of (negative) UPC in both areas, implying that ONS had previously overestimated population growth in both Bolsover and Chesterfield. For the purposes of the projections, the UPC has been ignored; this is consistent with the approach typically taken by ONS although it should be noted if UPC is related to an over-estimate of net migration to the two local authorities that any trend-based projections are also likely to overstate population growth.

6.81 As with fertility and mortality data, the information above has been used to make adjustments to the 2018-based SNPP to reflect recent trends.

### Population Projection Outputs

6.82 The above estimates of fertility, mortality and migration (including changes over time) have been modelled to develop a projection for the period to 2044 (the end of the plan period). The table below shows projected population growth for each of the scenarios.

- 6.83 In Bolsover, with a 5-year migration trend, there is projected to be a notable increase in population (of 21,600 people over the 2022-44 period) – generated by a high net in-migration. The 10-year trend still shows a high (but more modest) population growth – around 15,100 people over the same 22-year period – this is due to a lower level of net in-migration when compared with the 5-year trend.
- 6.84 In Chesterfield, the population growth under both of the scenarios is projected to be notably lower; this reflects lower trend-based levels of net migration and population growth. Again the 10-year trend shows a lower population growth than when looking over the past 5 years, although differences are less notable than for Bolsover.

**Table 6.17** Projected population growth under a range of scenarios – Bolsover (2022-44)

	Population 2022	Population 2044	Change	% change
5-year trend	81,541	103,157	21,616	26.5%
10-year trend	81,541	96,679	15,138	18.6%

*Source: Demographic projections*

**Table 6.18** Projected population growth under a range of scenarios – Chesterfield (2022-44)

	Population 2022	Population 2044	Change	% change
5-year trend	104,104	107,681	3,577	3.4%
10-year trend	104,104	104,305	201	0.2%

*Source: Demographic projections*

### Household Projections

- 6.85 To understand what this means for housing need the population growth is translated into household growth using household representative rates and data about the communal (institutional) population. These have

again been updated using data from the Census with the table below summarising the assumptions used.

- 6.86 For the communal population, it is assumed actual numbers are held constant up to ages under 75, with the proportion of the population being used for 75+ age groups – this approach is consistent with typical ONS projections.
- 6.87 For household representative rates (HRRs) the figures are calculated at the time of the Census and have been held constant moving forward. If ONS follow the method used in their most recent projections for future releases then they are likely to build in the trend between the last three Census points (2001, 2011 and 2021).
- 6.88 However, the analysis below does not build in any trend; were it to do so it would generally reduce the HRRs over time and levels of projected household growth would be lower.
- 6.89 Although such an approach would arguably build in a degree of suppression in the formation of households and has therefore not been considered as a robust approach.
- 6.90 In interpreting the table below (by way of examples) the data for Bolsover shows around 8.5% of females aged 85-89 live in communal establishments (i.e. are not part of the household population) whilst around 76% of males aged 50-54 are considered to be a 'head of household' (where they are living in a household).
- 6.91 Generally, the HRRs increase by age, this is due to older people being more likely to live alone, often following the death of a spouse or partner.

**Table 6.19** Communal Population and Household Representative Rates from 2021 Census – Bolsover

	Communal population		Household Representative Rates	
	Male	Female	Male	Female
Age 0 to 15	0	0	-	-
Age 16 to 19	1	1	0.011	0.023
Age 20 to 24	2	0	0.194	0.180
Age 25 to 29	8	3	0.494	0.314
Age 30 to 34	12	6	0.655	0.362
Age 35 to 39	16	4	0.719	0.378
Age 40 to 44	15	6	0.724	0.408
Age 45 to 49	13	6	0.732	0.412
Age 50 to 54	17	7	0.764	0.451
Age 55 to 59	16	12	0.773	0.461
Age 60 to 64	23	21	0.774	0.481
Age 65 to 69	16	22	0.702	0.448
Age 70 to 74	24	34	0.765	0.494
Age 75 to 79	0.016	0.021	0.852	0.571
Age 80 to 84	0.021	0.057	0.855	0.736
Age 85 to 89	0.062	0.085	0.910	0.832
Age 90 or over	0.143	0.207	0.910	0.917

*Source: Census 2021 (mainly Tables CT 106 and 107)*



**Table 6.20** Communal Population and Household Representative Rates from 2021 Census – Chesterfield

	Communal population		Household Representative Rates	
	Male	Female	Male	Female
Age 0 to 15	2	1	-	-
Age 16 to 19	12	9	0.035	0.043
Age 20 to 24	7	16	0.225	0.227
Age 25 to 29	13	18	0.493	0.386
Age 30 to 34	13	12	0.661	0.419
Age 35 to 39	4	5	0.740	0.401
Age 40 to 44	8	10	0.773	0.437
Age 45 to 49	16	14	0.772	0.452
Age 50 to 54	16	20	0.780	0.479
Age 55 to 59	21	19	0.795	0.499
Age 60 to 64	29	18	0.752	0.510
Age 65 to 69	18	23	0.705	0.499
Age 70 to 74	28	36	0.765	0.504
Age 75 to 79	0.013	0.021	0.846	0.608
Age 80 to 84	0.027	0.048	0.882	0.696
Age 85 to 89	0.059	0.100	0.907	0.823
Age 90 or over	0.102	0.224	0.928	0.901

*Source: Census 2021 (mainly Tables CT 106 and 107)*

- 6.92 Applying these figures to the population projections for Bolsover result in an increase in households of around 480 per annum when looking at 5-year trends and a lower figure (of 360 per annum) with 10-year trends. For Chesterfield, the household growth projections are much lower, reflecting the lower population growth projected.

**Table 6.21** Projected change in households – range of scenarios – Bolsover (2022-44)

	Households 2022	Households 2044	Change in households	Per annum
5-year trend	35,934	46,441	10,507	478
10-year trend	35,934	43,942	8,008	364

*Source: Demographic projections*

**Table 6.22** Projected change in households – range of scenarios – Chesterfield (2022-44)

	Households 2022	Households 2044	Change in households	Per annum
5-year trend	48,463	52,051	3,588	163
10-year trend	48,463	50,620	2,157	98

Source: *Demographic projections*

- 6.93 The particularly low levels of growth in Chesterfield are a reflection of the trends seen over the last 5 and 10 years with negative natural change and fluctuating (and generally low) migration.

### Developing Projections linking to the Standard Method(s)

- 6.94 As well as developing trend-based projections it is possible to consider the implications of housing delivery in line with the Standard Method (old and new methods).
- 6.95 The analysis below looks at how the population might change if providing this level of homes occurs. For Bolsover, this is 195 dwellings per annum under the previous Standard Method and 353 per annum with the new figures. For Chesterfield, the figures are 211 and 500 dwellings per annum, respectively.
- 6.96 Scenarios have been developed which change the migration levels to and from the area such that there would be sufficient population for the levels of additional homes to be filled each year.
- 6.97 The modelling links to 2018-based population and household projections and also rebases population and households to the levels shown in the 2021 Census and includes MYE data up to 2023.
- 6.98 Within the modelling, migration assumptions have been changed so that across each area the increase in households matches the housing need

(including a standard 3% vacancy allowance). Adjustments are made to both in- and out-migration (e.g. if in-migration is increased by 1% then out-migration is reduced by 1%).

- 6.99 In developing these projections for Bolsover a population increase of around 5,300 people is shown with the previous Standard Method and a substantially higher (13,900) under the new Standard Method. For Chesterfield, population growth is projected to be up to 20,500 with the delivery of the higher new Standard Method figure.

**Table 6.23** Projected population growth under a range of scenarios – Bolsover (2022-44)

	Population 2022	Population 2044	Change	% change
Old Standard Method	81,541	86,883	5,342	6.6%
New SM	81,541	95,425	13,884	17.0%

*Source: Demographic projections*

**Table 6.24** Projected population growth under a range of scenarios – Chesterfield (2022-44)

	Population 2022	Population 2044	Change	% change
Old Standard Method	104,104	109,939	5,835	5.6%
New SM	104,104	124,624	20,520	19.7%

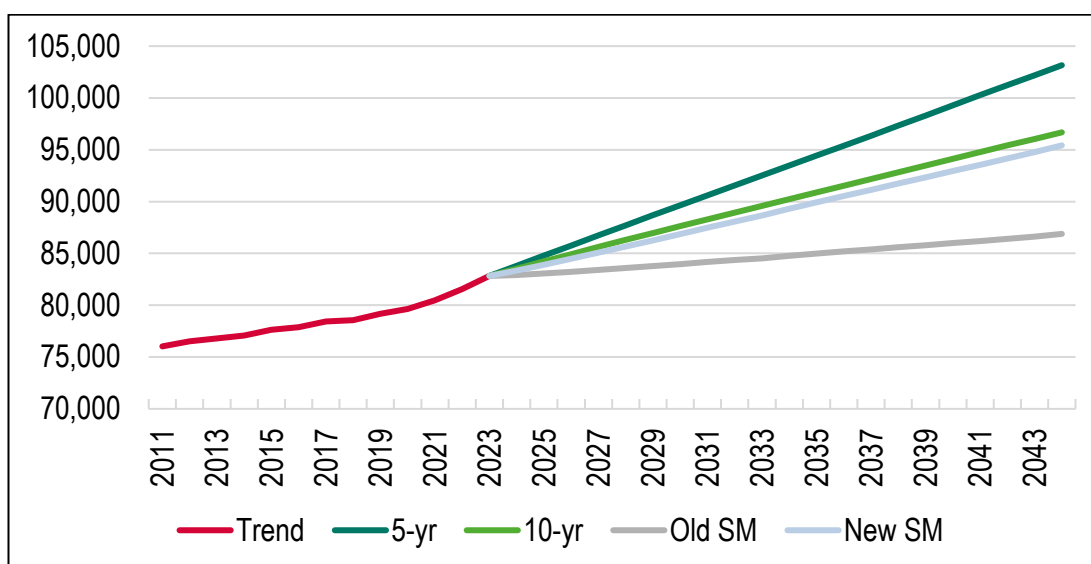
*Source: Demographic projections*

- 6.100 Below is a series of charts showing past trends projected population growth and key components of change for each of the projections developed. The first two figures look at overall population growth for Bolsover and Chesterfield, before considering natural change and net migration in each area.
- 6.101 Our analysis suggests the population of Bolsover could rise to 95,400 by 2044 (up from 82,800 in 2023) a 17% increase, or 0.8% per annum. For comparison, between 2011 and 2023 the population grew by an average

of around 0.7% per annum (although a higher figure of 1.1% per annum has been observed over the past 5 years).

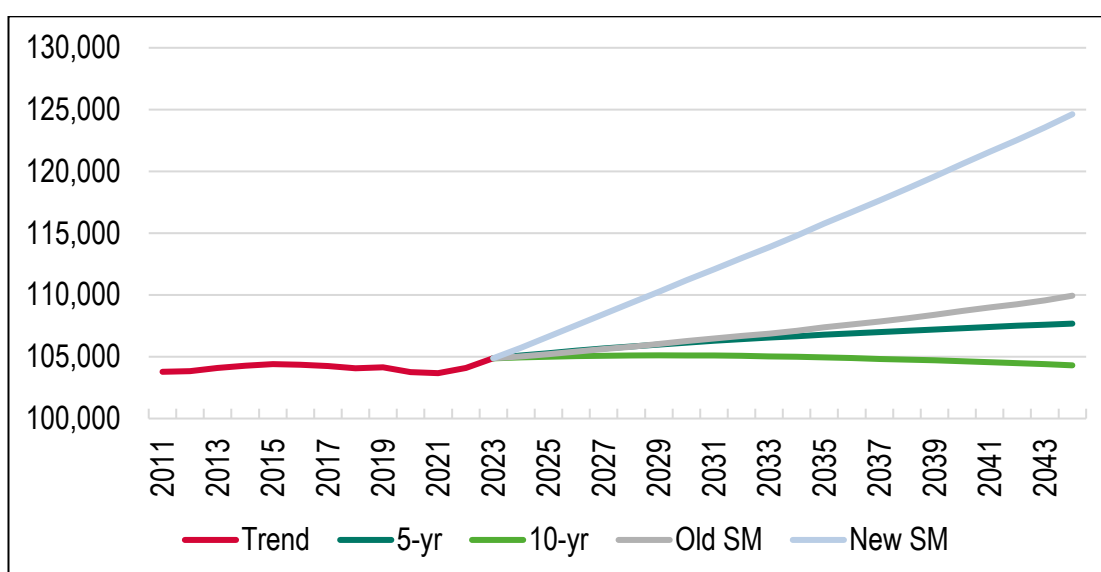
- 6.102 In Chesterfield, the population could rise to 124,600 by 2044 a 20% increase (0.9% per annum) – this is much higher than past trends; 0.1% per annum over the past 12 years and 0.2% over the 5-year (2018-23) period. For Chesterfield delivery of the new Standard Method could see population change at in excess of five times past trends.

**Figure 6.7 :** Past trends and projected population – Bolsover



Source: ONS and demographic projections

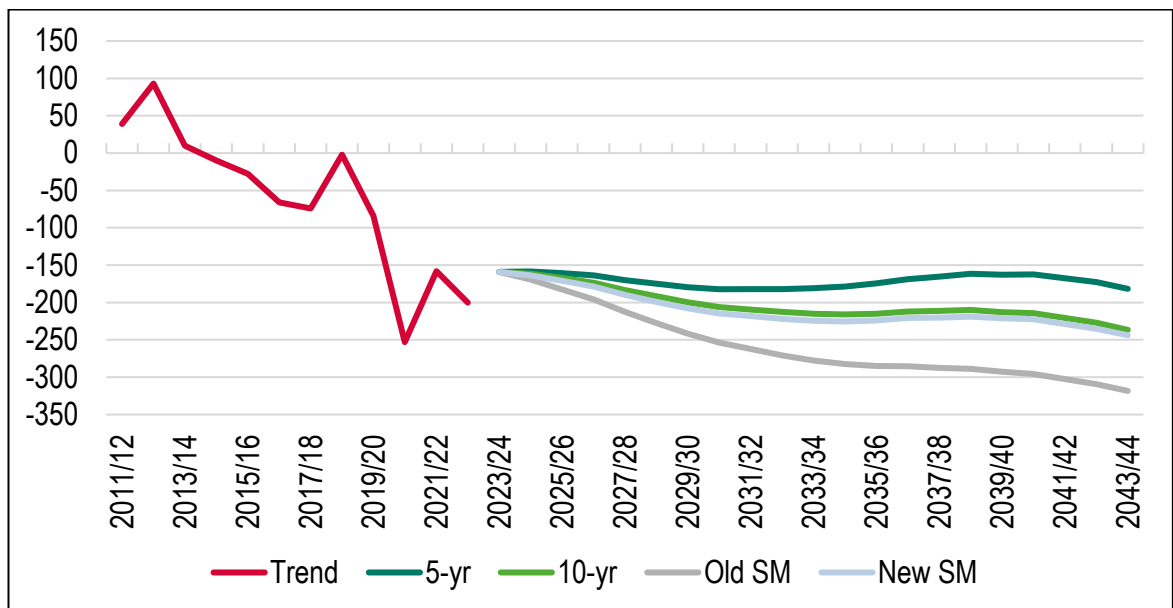
**Figure 6.8 :** Past trends and projected population – Chesterfield



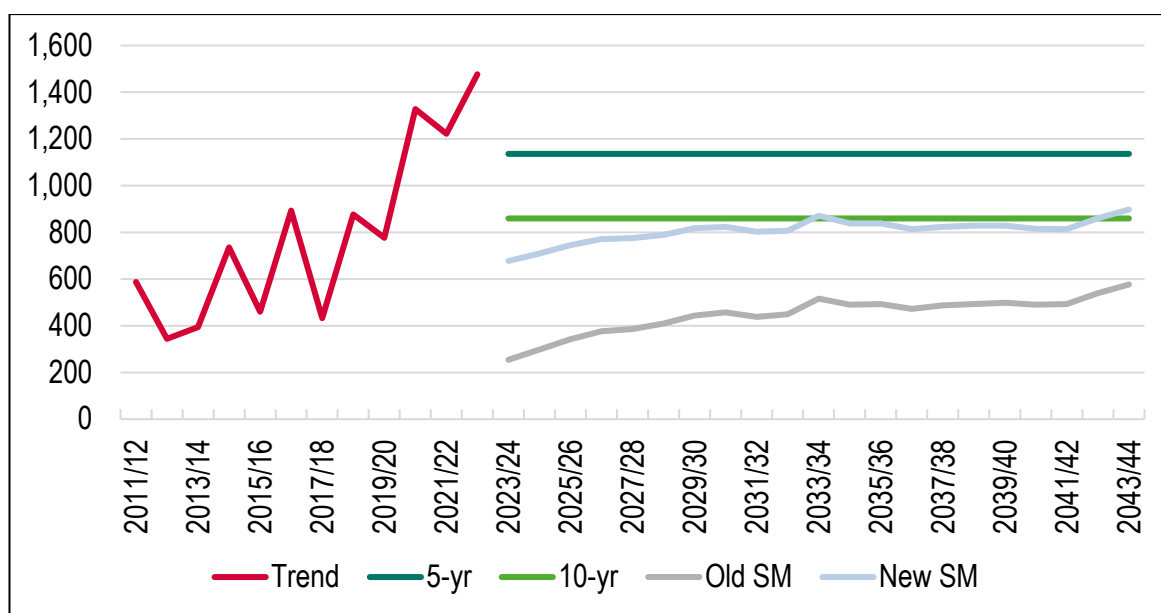
Source: ONS and demographic projections

- 6.103 The main reason for the higher population growth would be due to increased net in-migration, although the decline in natural change (births minus deaths) would also be flattened off as the population rises (as there will be more females of child-bearing age).
- 6.104 The figures below show projected natural change and net migration under the scenarios. Focussing on net migration, the analysis suggests that with higher delivery linked to the new Standard Method in Chesterfield, net migration would be at a level substantially higher than trends and higher than figures seen for any year going back at least 12 years. In Bolsover however, the projected migration required does not look unreasonable when compared with trends.

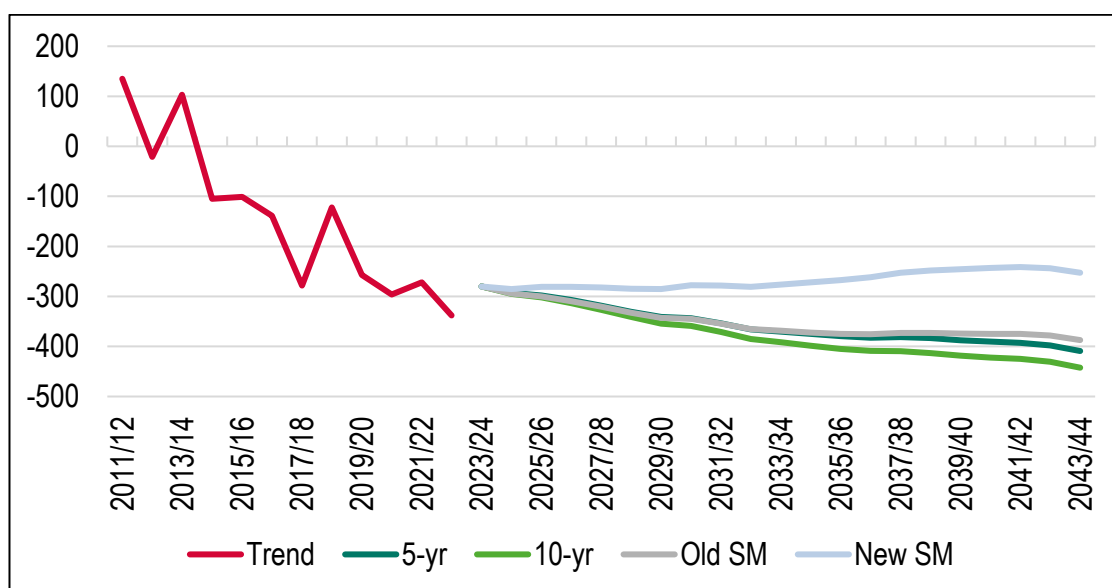
**Figure 6.9 :** Past trends and projected natural change – Bolsover



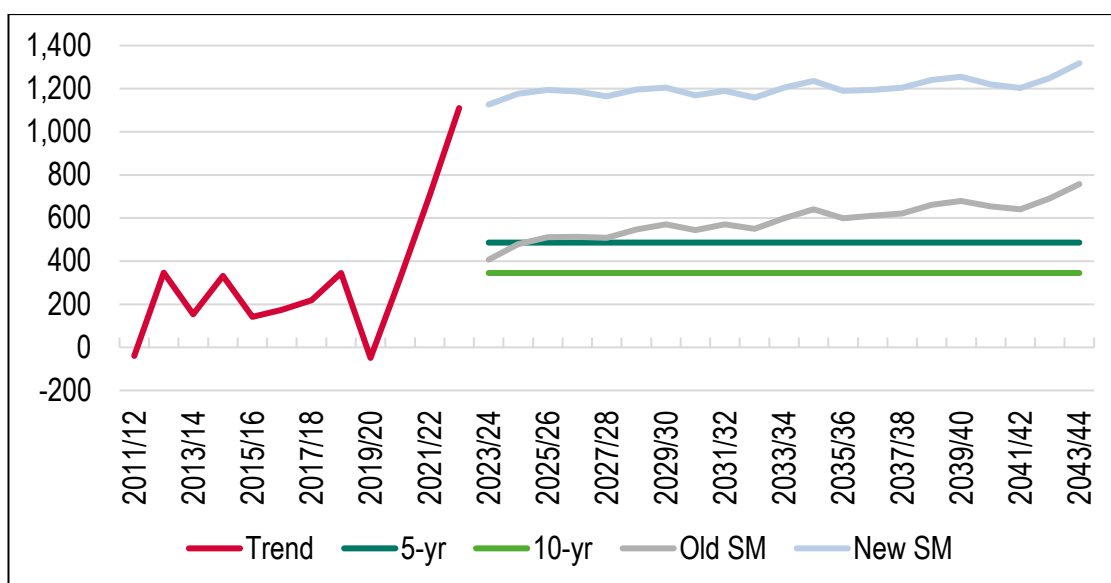
Source: ONS and demographic projections

**Figure 6.10** : Past trends and projected net migration – Bolsover

Source: ONS and demographic projections

**Figure 6.11** : Past trends and projected natural change – Chesterfield

Source: ONS and demographic projections

**Figure 6.12** : Past trends and projected net migration – Chesterfield

Source: ONS and demographic projections

- 6.105 A final analysis compares age structure changes under each of these projections. In all cases the projections show an ageing of the population and that with higher growth there would be higher increases in the number of children and people of 'working age' (16-64).
- 6.106 For the new Standard Method (in Chesterfield in particular) there is projected to be very high growth in this 16-64 age group. This is linked to the high housing number and the profile of migrants typically being of a working age.

**Table 6.25** Projected population change 2022 to 2044 by broad age bands – 5-year migration trends – Bolsover

	2022	2044	Change in population	% change from 2022
Under 16	14,050	17,318	3,268	23.3%
16-64	50,820	61,271	10,451	20.6%
65 and over	16,671	24,569	7,898	47.4%
Total	81,541	103,157	21,616	26.5%

Source: Demographic Projections

**Table 6.26** Projected population change 2022 to 2044 by broad age bands – 10-year migration trends – Bolsover

	2022	2044	Change in population	% change from 2022
Under 16	14,050	15,806	1,756	12.5%
16-64	50,820	57,126	6,306	12.4%
65 and over	16,671	23,748	7,077	42.4%
Total	81,541	96,679	15,138	18.6%

Source: *Demographic Projections*

**Table 6.27** Projected population change 2022 to 2044 by broad age bands – old Standard Method – Bolsover

	2022	2044	Change in population	% change from 2022
Under 16	14,050	13,565	-485	-3.5%
16-64	50,820	50,749	-71	-0.1%
65 and over	16,671	22,569	5,898	35.4%
Total	81,541	86,883	5,342	6.6%

Source: *Demographic Projections*

**Table 6.28** Projected population change 2022 to 2044 by broad age bands – New Standard Method – Bolsover

	2022	2044	Change in population	% change from 2022
Under 16	14,050	15,495	1,445	10.3%
16-64	50,820	56,379	5,559	10.9%
65 and over	16,671	23,552	6,881	41.3%
Total	81,541	95,425	13,884	17.0%

Source: *Demographic Projections*



**Table 6.29** Projected population change 2022 to 2044 by broad age bands – 5-year migration trends – Chesterfield

	2022	2044	Change in population	% change from 2022
Under 16	17,511	16,568	-943	-5.4%
16-64	63,721	62,482	-1,239	-1.9%
65 and over	22,872	28,631	5,759	25.2%
Total	104,104	107,681	3,577	3.4%

Source: *Demographic Projections*

**Table 6.30** Projected population change 2022 to 2044 by broad age bands – 10-year migration trends – Chesterfield

	2022	2044	Change in population	% change from 2022
Under 16	17,511	15,839	-1,672	-9.5%
16-64	63,721	60,163	-3,558	-5.6%
65 and over	22,872	28,303	5,431	23.7%
Total	104,104	104,305	201	0.2%

Source: *Demographic Projections*

**Table 6.31** Projected population change 2022 to 2044 by broad age bands – old Standard Method – Chesterfield

	2022	2044	Change in population	% change from 2022
Under 16	17,511	17,050	-461	-2.6%
16-64	63,721	63,958	237	0.4%
65 and over	22,872	28,931	6,059	26.5%
Total	104,104	109,939	5,835	5.6%

Source: *Demographic Projections*

**Table 6.32** Projected population change 2022 to 2044 by broad age bands – New Standard Method – Chesterfield

	2022	2044	Change in population	% change from 2022
Under 16	17,511	20,278	2,767	15.8%
16-64	63,721	73,853	10,132	15.9%
65 and over	22,872	30,493	7,621	33.3%
Total	104,104	124,624	20,520	19.7%

Source: *Demographic Projections*

### Housing Need Linked to Job Growth Forecasts

- 6.107 The Councils of Bolsover, Chesterfield and North East Derbyshire have engaged Lichfield to consider economic needs from 2022 to 2044. Under the PPG requirements they have to consider Labour Demand, Labour Supply and Past Take up rates.
- 6.108 Their analysis shows that the Standard Method would support a greater number of jobs than their “policy-on” scenario in both Chesterfield and Bolsover.
- 6.109 This section of the report examined what level of housing might be required to meet the “policy-on” economic forecasts which underpin the employment land modelling in the Needs Assessment Study. Over the 2022-44 period, the following estimates of additional jobs were provided:
- Bolsover – 5,498 jobs; and
  - Chesterfield – 7,988 jobs
- 6.110 The analysis below therefore seeks to establish the level of housing that might be required for the forecasts to be met. In short, this requires modelling of the population size and structure that would be needed to provide a sufficient labour supply to fill the jobs, taking account of commuting, double jobbing and changes to economic activity rates.

- 6.111 Within the modelling, migration assumptions have been changed so that across the two authorities the increase in the economically active population matches the increase in the resident workforce required.
- 6.112 The method is similar to that of developing a projection linked to the Standard Method, with changes to migration being applied on a proportionate basis. Once the level of economically active population matches the job growth forecast, the population (and its age structure) is modelled against the household representative rates to see what level of housing provision that might imply.
- 6.113 The first part of the analysis is to estimate what level of growth in the labour supply would be needed for the job growth forecasts to be met. This takes into account double jobbing, economic activity rates and commuting patterns.
- 6.114 This calculation is shown below and shows that to meet the Bolsover forecast (5,498 jobs) there would need to be an increase in the economically active population of about 5,572 (assuming a constant commuting ratio and levels of double jobbing) the figure for Chesterfield is 6,985 – these figures are fed through into the modelling which is again set against the economic activity rates discussed previously.

**Table 6.33** Forecast job growth and change in the resident workforce with double jobbing and commuting allowance (2022-44)  
– Bolsover and Chesterfield

	Bolsover	Chesterfield
Number of net additional jobs	5,498	7,988
Double jobbing allowance	0.950	0.955
Number of workers required	5,223	7,629
Commuting ratio	1.067	0.916
Total change in economically active	5,572	6,985

Source: Iceni analysis

- 6.115 The table below shows estimates of housing need set against the job growth scenarios. The analysis shows that to support the “policy-on” economic forecast there would need to be provision of around 312 homes each year in Bolsover and 357 in Chesterfield. Both these figures are below the new Standard Method, but some way above the former calculation.

**Table 6.34** Projected housing need – job-led scenarios (2022-44) – Bolsover and Chesterfield.

	House-holds 2022	House-holds 2044	Change in households	Per annum	Dwellings (per annum)
Bolsover	35,934	42,604	6,670	303	312
Chesterfield	48,463	56,095	7,632	347	357

*Source: Iceni analysis*

### Housing Need – Summary

- 6.116 The new Standard Method for assessing housing need takes the ‘need’ in Bolsover from 195 dwellings per annum up to 353 per annum – an 81% increase – in Chesterfield, the increase is 136% (from 211 dwellings per annum to 500 dpa).
- 6.117 A key reason for the Government seeking higher housing figures is that worsening affordability is evidence that supply is failing to keep up with demand.
- 6.118 Although simple supply and demand economics would suggest that increasing housing supply would reduce prices/improve affordability (or reduce the rate of price rises) there is little evidence to suggest this has been the case in Bolsover and Chesterfield.
- 6.119 It is the case that affordability has not really changed over the last 15 years, and whilst the evidence of a link between delivery and affordability

is very weak, this would point (under the Government's view) to delivery having been at least sufficient over this period – delivery averaging 313 dwellings per annum in Bolsover and 160 per annum in Chesterfield over this 15-year period (2008-2023).

- 6.120 Overall, we consider that the former standard method underestimates the need in Bolsover and the new figure seems reasonable. However, for Chesterfield, the new Standard Method number looks very high and would potentially result in demographic changes that are completely at odds with past trends.
- 6.121 It is however noted that the former Standard Method in Chesterfield would not be expected to see much growth in the 16-64 age group and to deliver potential economic growth somewhere in the region of 357 dpa would be required.
- 6.122 In moving forward in this report, key analysis has been based on the previous Standard Method (e.g. such as analysis around housing mix and older person needs as this draws from demographic projections). A further appendix has been provided that re-runs this analysis but with the new Standard Method.

## 7. Affordable Housing Need

### Introduction

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- 7.1 This section assesses the need for affordable housing in Bolsover and Chesterfield. The analysis follows the methodology set out in Planning Practice Guidance Housing and Economic need assessment (Sections 2a-018 to 2a-024). The analysis looks at the need from households unable to buy OR rent housing; and also, from households able to rent but not buy who may generate a need for affordable home ownership products.

### Affordable Housing Sector Dynamics

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- 7.2 The 2021 Census indicated that 16% of households in Bolsover lived in social or affordable rented homes and 21% of households in Chesterfield, with the sector accommodating around 5,800 households in Bolsover and just under 10,000 in Chesterfield.
- 7.3 Data from the Regulator of Social Housing (RSH) for 2023 indicates that the Councils and Registered Providers (RPs) owned 6,300 properties in Bolsover and 10,600 in Chesterfield.
- 7.4 The majority of homes are general needs rented housing although Bolsover in particular has a high proportion of supported housing/housing for older people. There are also a number of low-cost home ownership properties held by Registered Providers (such as shared ownership).

**Table 7.1** Stock owned or Managed by the Councils and Registered Providers

	Bolsover	Chesterfield
General needs	3,491	9,539
Supported housing/housing for older people	2,685	883
Low-cost home ownership (LCHO)	98	173
TOTAL	6,274	10,595

Source: RSR Geographical Look-Up Tool 2023

- 7.5 The majority of general needs homes are rented out at social rents (94% of all Council owned homes in Bolsover and virtually 100% in Chesterfield, with 81% of Registered Provider homes in both locations at social rents) and the rest at affordable rents. As of April 2023, there were 2,094 households on the Council's Housing Register in Bolsover and 2,224 in Chesterfield – in both cases these are waiting list figures excluding transfers (in Chesterfield for example the figure including transfers is over 3,000 households). In addition, data for March 2024 shows there were 9 households accommodated in temporary accommodation in Bolsover and 32 in Chesterfield – around three-quarters of these were households with children.

### Overview of Method

- 7.6 In summary, the methodology looks at a series of stages as set out below:
- Current affordable housing need (annualised so as to meet the current need over a period of time);
  - Projected newly forming households in need;
  - Existing households falling into need; and
  - Supply of affordable housing from existing stock
- 7.7 The first three bullet points above are added together to identify a gross need, from which the supply is subtracted to identify a net annual need

for additional affordable housing. Examples of different affordable housing products are outlined in the box below.

### **Affordable Housing Definitions**

**Social Rented Homes** – are homes owned by local authorities or private registered providers for which rents are determined by the national rent regime (through which a formula rent is determined by the relative value and size of a property and relative local income levels). They are low-cost rented homes.

**Affordable Rented Homes** – are let by local authorities or private registered providers to households who are eligible for social housing. Affordable rents are set at no more than 80% of the local market rent (including service charges).

**Rent-to-Buy** – where homes are offered, typically by housing associations, to working households at an intermediate rent which does not exceed 80% of the local market rent (including service charges) for a fixed period after which the household has the opportunity to buy the home.

**Shared Ownership** – a form of low-cost market housing where residents own a share of their home, on which they typically pay a mortgage; with a registered provider owning the remainder, on which they pay a subsidised rent.

**Discounted Market Sale** – a home which is sold at a discount of at least 20% below local market value to eligible households; with provisions in place to ensure that housing remains at a discount for future households (or the subsidy is recycled).

**First Homes** – a form of discounted market sale whereby an eligible First-time Buyer can buy a home at a discount of at least 30% of market value. Councils can set the discounts and local eligibility criteria out in policies.



## Affordability

- 7.8 An important first part of the affordable needs modelling is to establish the entry-level costs of housing to buy and rent. The affordable housing needs assessment compares prices and rents with the incomes of households to establish what proportion of households can meet their needs in the market, and what proportion require support and are thus defined as having an 'affordable housing need.'
- 7.9 For the purposes of establishing affordable housing need, the analysis focuses on overall housing costs (for all dwelling types and sizes).
- 7.10 The table below shows estimated current prices to both buy and privately rent a lower quartile home in each of the two areas (excluding new-build sales when looking at house prices).
- 7.11 Across all dwelling sizes the analysis points to a lower quartile price of £140,000 in Bolsover and £145,000 in Chesterfield. Private rents were estimated to have an overall lower quartile of around £650 per month in both locations.

**Table 7.2** Estimated lower quartile cost of housing to buy (existing dwellings) and privately rent (by size) – Bolsover

	To buy	Privately rent
1-bedroom	£70,000	£475
2-bedrooms	£110,000	£600
3-bedrooms	£140,000	£700
4-bedrooms	£230,000	£900
All dwellings	£140,000	£650

*Source: Land Registry and Internet Price Search*

**Table 7.3** Estimated lower quartile cost of housing to buy (existing dwellings) and privately rent (by size) – Chesterfield

	To buy	Privately rent
1-bedroom	£80,000	£575
2-bedrooms	£120,000	£650
3-bedrooms	£170,000	£800
4-bedrooms	£275,000	£900
All dwellings	£145,000	£650

*Source: Land Registry and Internet Price Search*

- 7.12 Next it is important to understand local income levels as these (along with the price/rent data) will determine levels of affordability (i.e. the ability of a household to afford to buy or rent housing in the market without the need for some sort of subsidy). Data about total household income has been based on ONS-modelled income estimates, with additional data from the English Housing Survey (EHS) being used to provide information about the distribution of incomes. Data has also been drawn from the Annual Survey of Hours and Earnings (ASHE) to consider changes since the ONS data was published.
- 7.13 Overall, the average (mean) household income across the study area is estimated to be around £42,500, with a median income of £33,700; the lower quartile income of all households is estimated to be £19,100. There is relatively little difference between the two areas with an estimated median household income of £33,400 in Bolsover and £33,900 in Chesterfield.
- 7.14 To assess affordability, two different measures are used; firstly, to consider what income levels are likely to be needed to access private rented housing and secondly to consider what income level is needed to access owner occupation.
- 7.15 This analysis therefore brings together the data on household incomes with the estimated incomes required to access private sector housing. For the purposes of analysis, the following assumptions are used:

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

7.16 The table below shows the estimated incomes required to both buy and rent privately in each area. This shows in both areas that a slightly higher income is required to buy than to rent, although the 'gap' in income requirements is quite modest.

**Table 7.4** Estimated Household Income Required to Buy and Privately Rent

	To buy	To rent (privately)	Income gap
Bolsover	£28,000	£26,000	£2,000
Chesterfield	£29,000	£26,000	£3,000

*Source: Based on Housing Market Cost Analysis*

### Need for Affordable Housing

7.17 The sections below work through the various stages of analysis to estimate the need for affordable housing in the two local authorities. Final figures are provided as an annual need (including an allowance to deal with current need). As per 2a-024 of the PPG, this figure can then be compared with the likely delivery of affordable housing.

#### Current Need

7.18 In line with PPG paragraph 2a-020, the current need for affordable housing has been based on considering the likely number of households with one or more housing problems (housing suitability). The table below sets out the categories in the PPG and the sources of data being used to establish numbers.

- 7.19 As can be seen, for some of the analysis in this section it has been necessary to draw on other sources of data (applied to local information) to make estimates of the need. The approach is consistent with the PPG (Housing and economic needs assessment – see 2a-020 for example) and includes linking local Census data to national data (as evidenced in national surveys such as the English Housing Survey).
- 7.20 Additionally, information drawn from local surveys previously undertaken by JGC/Iceni across the country have been used to look at potential prevalence rates for some elements of need where comprehensive local data is lacking. This includes considering what proportion of households in the private rented sector might have a need due to potential loss of accommodation (e.g. tenancies ending) although again such rates are applied to local information about the size of the sector.

**Table 7.5** Main Sources for Assessing the Current Need for Affordable Housing

	Source	Notes
Homeless households (and those in temporary accommodation)	MHCLG Statutory Homelessness data	Household in temporary accommodation at end of the quarter.
Households in overcrowded housing <sup>7</sup>	2021 Census Table RM099	Analysis undertaken by tenure
Concealed households <sup>8</sup>	2021 Census Table RM009	Number of concealed families
Existing affordable housing tenants in need	Modelled data linking to past survey analysis	Excludes overcrowded households
Households from other tenures in need	Modelled data linking to past survey analysis	

Source: PPG [2a-020]

- 7.21 The table below sets out estimates of the number of households within each category. This shows an estimated 1,900 households living in 'unsuitable housing' in Bolsover and 2,500 in Chesterfield. Around 700 of these (across both areas) currently have no accommodation (homeless or concealed households).

<sup>7</sup> <https://www.nomisweb.co.uk/query/construct/summary.asp?mode=construct&version=0&dataset=2199>

<sup>8</sup> <https://www.nomisweb.co.uk/query/construct/summary.asp?mode=construct&version=0&dataset=2109>

**Table 7.6** Estimated number of households living in unsuitable housing (or without housing)

	Bolsover	Chesterfield
Concealed and homeless households	333	366
Households in overcrowded housing	682	933
Existing affordable housing tenants in need	125	217
Households from other tenures in need	746	960
TOTAL	1,886	2,476

Source: Iceni analysis

- 7.22 In taking this estimate forward, the data modelling next estimates the need by tenure and considers affordability. The affordability in different groups is based on estimates of how incomes are likely to vary, for owner-occupiers there is a further assumption about potential equity levels.
- 7.23 For homeless and concealed households, it is assumed incomes will be low and households unlikely to be able to afford. The tables below show just over half of those households identified above are unlikely to be able to afford market housing to buy OR rent and therefore there is a current need from 963 households in Bolsover and 1,342 in Chesterfield.

**Table 7.7** Estimated housing need and affordability by tenure – Bolsover

	Number in unsuitable housing	% unable to afford	Current need after affordability
Owner-occupied	530	4.8%	25
Affordable housing	340	82.4%	280
Private rented	682	47.6%	325
No housing (homeless/concealed)	333	100.0%	333
TOTAL	1,886	51.1%	963

Source: Iceni Analysis

**Table 7.8** Estimated housing need and affordability by tenure – Chesterfield

	Number in unsuitable housing	% unable to afford	Current need after affordability
Owner-occupied	638	4.9%	31
Affordable housing	676	82.7%	559
Private rented	797	48.5%	386
No housing (homeless/concealed)	366	100.0%	366
TOTAL	2,476	54.2%	1,342

Source: Iceni Analysis

- 7.24 Finally, from these estimates, households living in affordable housing are excluded (as these households would release a dwelling on moving and so no net need for affordable housing will arise). The total current need is therefore estimated to be 683 households in Bolsover (963-280) and 783 in Chesterfield (1,342-559).
- 7.25 For the purposes of analysis, it is assumed that the local authority would seek to meet this need over the plan period from 2022 to 2044, the need is therefore annualised by dividing by 22 (to give an annual need for around 31 and 36 dwellings in Bolsover and Chesterfield respectively).
- 7.26 This does not mean that some households would be expected to wait 22 years for housing as the need is likely to be dynamic, with households leaving the current need as they are housed but with other households developing a need over time.
- 7.27 The table below shows this data for two areas – this is split between those unable to Rent OR buy and those able to rent but NOT buy. Given the pricing of housing in the study area this analysis only shows a modest need for those able to rent but not buy and in both cases the number unable to rent OR buy is notably higher.

**Table 7.9** Estimated current affordable housing need by sub-area

		Bolsover	Chesterfield
Number in need (excluding those in AH)		683	783
Annualised	TOTAL	31	36
	Unable to rent OR buy	30	34
	Able to rent but NOT buy	1	2

*Source: Iceni analysis*

## Newly Forming Households

- 7.28 The number of newly forming households has been estimated through demographic modelling with an affordability test also being applied. This has been undertaken by considering the changes in households in specific 5-year age bands relative to numbers in the age band below 5 years previously, to provide an estimate of gross household formation. This approach is consistent with the CLG guidance of 2007<sup>9</sup>.
- 7.29 The number of newly-forming households is limited to households forming who are aged under 45 – this is consistent with CLG guidance (from 2007) which notes after age 45 that headship (household formation) rates ‘plateau’. There may be a small number of household formations beyond age 45 (e.g., due to relationship breakdown) although the number is expected to be fairly small when compared with the formation of younger households.
- 7.30 In assessing the ability of newly forming households to afford market housing, data has been drawn from the analysis of English Housing Survey data at a national level. This establishes that the average income of newly forming households is around 84% of the figure for all households.<sup>10</sup>

<sup>9</sup> <https://www.gov.uk/government/publications/strategic-housing-market-assessments-practice-guidance> (see pages 19-20 of Annexes)

<sup>10</sup> Raw data from the 2013-14 and 2018-19 EHS has been analysed



- 7.31 The analysis has therefore adjusted the overall household income data to reflect the lower average income for newly forming households. The adjustments have been made by changing the distribution of income by bands such that the average income level is 84% of the all-household average. In doing this it is possible to calculate the proportion of households unable to afford market housing (whether to buy or rent separately).
- 7.32 The assessment suggests overall that around half of newly forming households in both areas will be unable to afford market housing and this equates to a total of 279 newly forming households will have a need per annum on average across Bolsover and 432 in Chesterfield – the vast majority are households unable to rent OR buy.

**Table 7.10** Estimated Need for Affordable Housing from Newly Forming Households (per annum)

	Bolsover	Chesterfield
Number of new households	560	851
% unable to afford	49.9%	50.8%
Annual newly forming households unable to afford	279	432
Unable to rent OR buy (per annum)	259	388
Able to rent but NOT buy (per annum)	20	44

*Source: Projection Modelling/Affordability Analysis*

### Existing Households Falling into Affordable Housing Need

- 7.33 The second element of newly arising need is existing households falling into need. To assess this, information about past lettings in social/Affordable Rented has been used. The assessment looked at households who have been housed in general needs housing over the past three years – this group will represent the flow of households onto the Housing Register over this period.
- 7.34 From this, newly forming households (e.g., those currently living with family) have been discounted as well as households who have

transferred from another social/Affordable Rented property. Data has been drawn from several sources, including Local Authority Housing Statistics (LAHS) and Continuous Recording of Sales and Lettings (CoRe).

- 7.35 This method for assessing existing households falling into need is consistent with the 2007 Strategic Housing Market Assessment (SHMA) guide which says:

*“Partnerships should estimate the number of existing households falling into need each year by looking at recent trends. This should include households who have entered the housing register and been housed within the year as well as households housed outside of the register (such as priority homeless household applicants).”<sup>11</sup>*

- 7.36 Following the analysis suggests a need arising from 79 existing households each year across Bolsover and 203 in Chesterfield – again, virtually all are households unable to buy OR rent.

**Table 7.11** Estimated Need for affordable housing from Existing Households Falling into Need (per annum)

	Bolsover	Chesterfield
Total Additional Need	79	203
Unable to rent OR buy	76	193
Able to rent but NOT buy	3	10

Source: Iceni analysis

### Supply of Affordable Housing Through Relets/Resales

- 7.37 The future supply of affordable housing through relets is the flow of affordable housing arising from the existing stock that is available to meet future need. This focuses on the annual supply of social/affordable rent relets. Information from a range of sources

<sup>11</sup> <https://www.gov.uk/government/publications/strategic-housing-market-assessments-practice-guidance> (see page 46)

(mainly Continuous Recording of Social Housing (CoRe) and Local Authority Housing Statistics (LAHS)) has been used to establish past patterns of social housing turnover. Data for three years has been used (2020-21 to 2022-23).

- 7.38 The figures are for general needs lettings but exclude lettings of new properties and also exclude an estimate of the number of transfers from other social rented homes. These exclusions are made to ensure that the figures presented reflect relets from the existing stock. Based on past trend data it has been estimated that 165 units of social/affordable rented housing are likely to become available each year moving forward in Bolsover and 408 in Chesterfield.

**Table 7.12** Analysis of Past Social/Affordable Rented Housing Supply, 2020/21 – 2022/23 (average per annum) – Bolsover

	Total Lettings	% as Non-New Build	Lettings in Existing Stock	% Non-Transfers	Lettings to New Tenants
2020/21	227	93.8%	213	72.2%	154
2021/22	239	96.2%	230	79.1%	182
2022/23	239	92.9%	222	71.5%	159
Average	235	94.3%	222	74.3%	165

Source: CoRe/LAHS

**Table 7.13** Analysis of Past Social/Affordable Rented Housing Supply, 2020/21 – 2022/23 (average per annum) – Chesterfield

	Total Lettings	% as Non-New Build	Lettings in Existing Stock	% Non-Transfers	Lettings to New Tenants
2020/21	725	95.3%	691	57.4%	396
2021/22	747	90.9%	679	58.5%	397
2022/23	633	90.8%	575	74.4%	428
Average	702	92.4%	648	62.9%	408

Source: CoRe/LAHS

- 7.39 It is also possible to consider if there is any supply of affordable home ownership products from the existing stock of housing. One source is likely to be resales of low-cost home ownership products with data from the Regulator of Social Housing showing a total stock in 2023 of 98 homes in Bolsover and 173 in Chesterfield.
- 7.40 If these homes were to turnover at a rate of around 5% then they would be expected to generate around 5 and 9 resales each year, respectively. These properties would be available for these households and can be included as the potential supply.
- 7.41 The table below shows the estimated supply of affordable housing from relets/resales in each local authority.

**Table 7.14** Estimated supply of affordable housing from relets/resales of existing stock by local authority (per annum)

	Bolsover	Chesterfield
Social/affordable rented	165	408
LCHO	5	9
TOTAL	170	416

Source: CoRe/LAHS, 2021 Census

- 7.42 The PPG model also includes the bringing back of vacant homes (in the affordable rented sector) into use and the pipeline of affordable housing as part of the supply calculation. These have however not been included within the modelling in this report.
- 7.43 Firstly, there is no evidence of any substantial stock of vacant homes (over and above a level that might be expected to allow movement in the stock). Data from MHCLG Live Table 615 suggests in both areas that around 3% of local authority and Registered Provided stock was vacant in 2023.

- 7.44 Secondly, with the pipeline supply, it is not considered appropriate to include this as to net off new housing would fail to show the full extent of the need, although in monitoring it will be important to net off these dwellings as they are completed.

### Net Need for Affordable Housing

- 7.45 The table below shows the overall calculation of affordable housing need. The analysis shows that there is a need for 219 dwellings per annum across Bolsover and 255 per annum in Chesterfield. The net need is calculated as follows:

$$\text{Net Need} = \text{Current Need (allowance for)} + \text{Need from Newly-Forming Households} + \text{Existing Households falling into Need} - \text{Supply of Affordable Housing}$$

**Table 7.15** Estimated Need for Affordable Housing (per annum)

	Bolsover	Chesterfield
Current need	31	36
Newly forming households	279	432
Existing households falling into need	79	203
Total Gross Need	389	672
Relet/resale supply	170	416
Net Need	219	255

Source: Iceni analysis

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

- 7.47 The table below shows in both areas a far greater need from households unable to buy OR rent and for whom a rented affordable product is likely to be most suitable.

**Table 7.16** Estimated Need for Affordable Housing (per annum) – split between different affordability groups

	Bolsover	Chesterfield
Unable to buy OR rent	200	207
Able to rent but not buy	19	48
TOTAL	219	255

Source: Iceni analysis

### Affordable Need and Overall Housing Numbers

- 7.48 The PPG encourages local authorities to consider increasing planned housing numbers where this can help to meet the identified affordable need. Specifically, the wording of the PPG (housing and economic needs) Ref ID 2a-024 states:

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

- 7.49 However, the relationship between affordable housing need and overall housing need is complex. This was recognised in the Planning Advisory Service (PAS) Technical Advice Note of July 2015<sup>12</sup>. PAS conclude that there is no arithmetical way of combining the OAN (calculated through

<sup>12</sup> <https://www.local.gov.uk/sites/default/files/documents/objectively-assessed-need-9fb.pdf>. While the technical note produced by PAS is arguably becoming dated, there is no more up-to-date guidance on this matter from a Government source and the remarks remain valid.

demographic projections) and the affordable need. There are several reasons why the two cannot be ‘arithmetically’ linked.

- 7.50 Firstly, the modelling contains a category in the projection of ‘existing households falling into need’; these households already have accommodation and hence if they were to move to alternative accommodation, they would release a dwelling for use by another household – there is, therefore, no net additional need arising.
- 7.51 The modelling also contains ‘newly forming households’; these households are a direct output from demographic modelling and are therefore already included in overall housing need figures (a point also made in the PAS advice note – see paragraph 9.5).
- 7.52 The analysis estimates an annual need for 408 affordable homes for households unable to buy OR rent housing across the two areas. However, as noted, caution should be exercised in trying to make a direct link between affordable need and planned delivery, with the key point being that many of those households picked up as having a need will already be living in housing and so providing an affordable option does not lead to an overall net increase in the need for housing (as they would vacate a home to be used by someone else).
- 7.53 It is possible to investigate this in some more detail by re-running the model and excluding those already living in accommodation. This is shown in the table below which identifies that meeting these needs would lead to an affordable need for 110 homes per annum across Bolsover – 55% of the figure when including those with housing. For Chesterfield, this analysis actually shows a (very) modest surplus of housing.
- 7.54 This figure is, however, theoretical and should not be seen to be minimising the need (which is clearly acute). That said, it does serve to

show that there is a substantial difference in the figures when looking at overall housing shortages.

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

**Table 7.17** Estimated Need for Affordable Housing (households unable to buy OR rent) excluding households already in accommodation (per annum)

	Bolsover		Chesterfield	
	Includ- ing existing house- holds	Exclud- ing existing house- holds	Includ- ing existing house- holds	Exclud- ing existing house- holds
Current need	30	15	34	17
Newly forming households	259	259	388	388
Existing households falling into need	76	0	193	0
Total Gross Need	365	274	615	405
Re-let Supply	165	165	408	408
Net Need	200	110	207	-3

*Source: Iceni analysis*

- 7.56 Additionally, it should be noted that the need estimate is on a per-annum basis and should not be multiplied by the plan period to get a total need. Essentially, the estimates are for the number of households who would be expected to have a need in any given year (i.e., needing to spend more than 30% of income on housing).
- 7.57 In reality, some (possibly many) households would see their circumstances change over time such that they would ‘fall out of need’ and this is not accounted for in the analysis.



- 7.58 One example would be a newly forming household with an income level that means they spend more than 30% of their income on housing. As the household's income rises, they would potentially pass the affordability test and therefore not have an affordable need.
- 7.59 Additionally, there is the likelihood when looking over the longer term that a newly forming household will become an existing household in need and would be counted twice if trying to multiply the figures out for a whole plan period.
- 7.60 It also needs to be remembered the affordability test used for analysis is based on assuming a household spends no more than 30% of their income on housing (when privately renting).
- 7.61 In reality, many households will spend more than this and so would be picked up by modelling as in need but are in fact paying for a private sector tenancy. The English Housing Survey (2022-23) estimates private tenants are paying an average of 32% of their income on housing (including benefit support) and this would imply that more than half are spending more than the affordable level assumed in this report.
- 7.62 A further consideration is that some 67 of the 474 per annum affordable need (across both areas) is a need for affordable home ownership. Technically, these households can afford market housing (to rent) and historically would not have been considered as having a need in assessment such as this – until recently only households unable to buy OR rent would be considered as having a need for affordable housing. For these reasons, these households have not been included in the analysis looking at households with and without accommodation.
- 7.63 Finally, it should be recognised that the Planning Practice Guidance does not envisage that all needs will be met (whether this is affordable housing or other forms of accommodation such as for older people). Paragraph 67-001 of housing needs of different groups states:

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

### **The Role of the Private Rented Sector (PRS)**

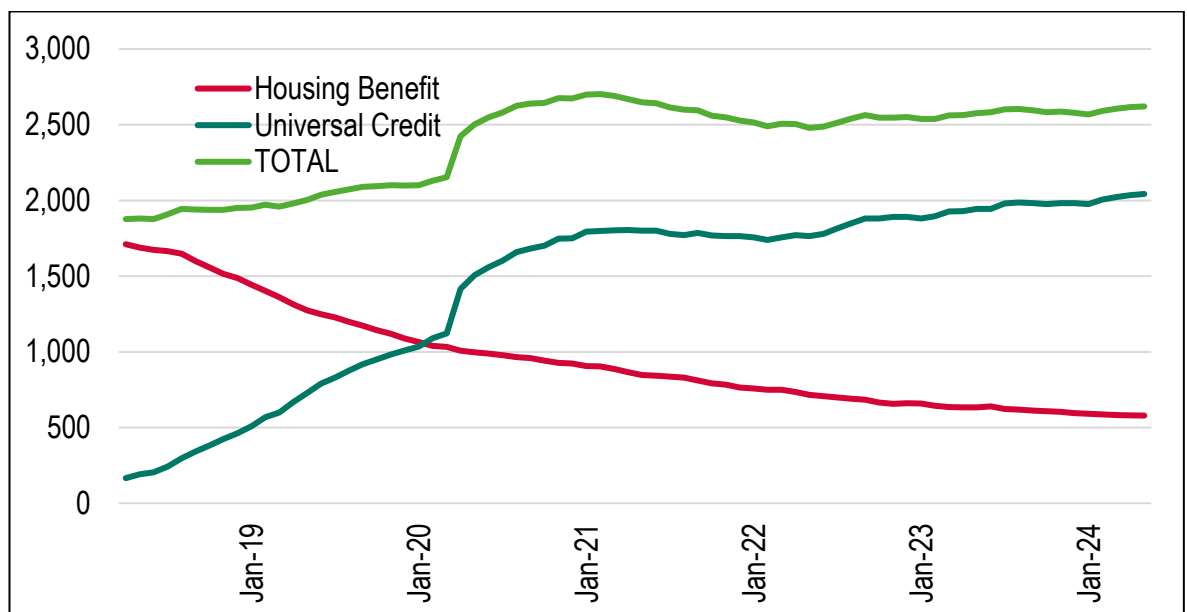
- 7.64 The discussion above has already noted that the need for affordable housing does not generally lead to a need to increase overall housing provision.
- 7.65 However, it is worth briefly thinking about how affordable need works in practice and the housing available to those unable to access market housing without Housing Benefits. In particular, the role played by the Private Rented Sector (PRS) in providing housing for households who require financial support to meet their housing needs should be recognised.
- 7.66 Whilst the Private Rented Sector (PRS) does not fall within the types of affordable housing set out in the NPPF (other than affordable private rent which is a specific tenure separate from the main ‘full market’ PRS), it has evidently been playing a role in meeting the needs of households who require financial support in meeting their housing need. The government recognises this and indeed legislated through the 2011 Localism Act to allow Councils to discharge their “homelessness duty” by providing an offer of a suitable property in the PRS.
- 7.67 Data from the Department of Work and Pensions (DWP) has been used to look at the number of Housing Benefit supported private rented homes. As of May 2024, it is estimated that there were around 2,600 benefit claimants in the Private Rented Sector in Bolsover and 2,700 in

Chesterfield. From this, it is clear that the PRS contributes to the wider delivery of 'affordable homes' with the support of benefit claims.

- 7.68 Whilst the PRS is providing housing for some households, there are however significant risks associated with future reliance on the sector to meet an affordable housing need. The last couple of years have seen rents increase whilst Local Housing Allowance (LHA) levels have remained static. It is a welcome relief that in the Autumn Statement 2023, the Government increased the LHA rent to the 30<sup>th</sup> percentile of market rents; and Universal Credit will also rise. However, demand pressure could nonetheless have some impact of restricting the future supply of PRS properties to those in need; emphasising the need to support the delivery of genuinely affordable homes.
- 7.69 The figures below show the trend in the number of claimants in the two local authorities. This shows there has been a notable increase since March 2020, which is likely to be related to the Covid-19 pandemic. However, even the more historical data shows a substantial number of households claiming benefit support for their housing in the private sector (typically in excess of 2,000 households in Bolsover and 2,300 in Chesterfield).
- 7.70 The data about the number of claimants does not indicate how many new lettings are made each year in the PRS. However, data from the English Housing Survey (EHS) over the past three years indicates that nationally around 7% of private sector tenants are new to the sector each year. If this figure is applied to the current number of households claiming HB/UC then this would imply around 184 new benefit-supported lettings in the sector per annum in Bolsover and 192 in Chesterfield.
- 7.71 These figures are quite close to the estimated levels of affordable need in each area and again show how the housing market reacts to provide housing for those unable to afford the market without subsidy. Whilst we

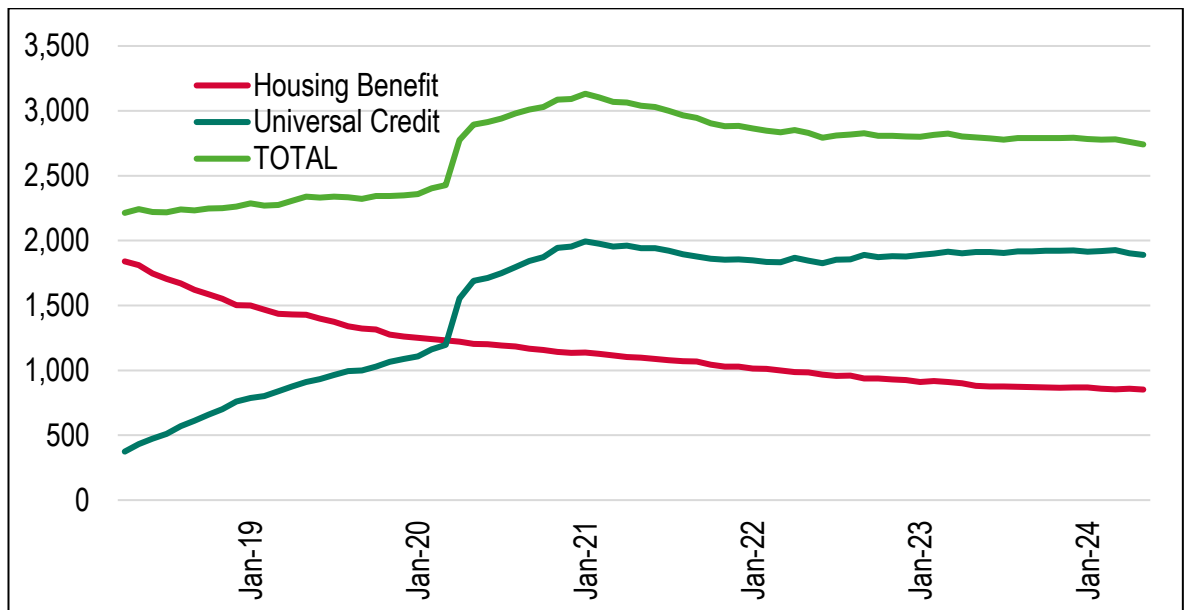
would not recommend including PRS supply as part of the modelling, not least as it is uncertain whether the availability of homes will remain at this level as well as concerns about the security of tenure, it is the case that the sector does provide housing and again the overall analysis does not point to the need to increase overall provision.

**Figure 7.1 :** Number of Housing Benefit claimants in the PRS – Bolsover



Source: Department of Work and Pensions:

**Figure 7.2 : Number of Housing Benefit claimants in the PRS – Chesterfield**



Source: Department of Work and Pensions

- 7.72 Whilst housing delivery through the Local Plan can be expected to secure additional affordable housing it needs to be noted that delivery of affordable housing through planning obligations is an important, but not the only means, of delivering affordable housing; and the Council should also work with housing providers to secure funding to support enhanced affordable housing delivery on some sites and through use of its own land assets.
- 7.73 Overall, it is difficult to link the need for affordable housing to the overall housing need; indeed, there is no justification for trying to make the link. Put simply the two do not measure the same thing and in interpreting the affordable need figure, consideration needs to be given to the fact that many households already live in housing, and do not therefore generate an overall net need for an additional home.
- 7.74 Further issues arise as the need for affordable housing is complex and additionally, the extent of concealed and homeless households needs to be understood as well as the role played by the private rented sector.

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

### **Split between Social and Affordable Rented Housing**

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- 7.77 The analysis above has clearly pointed to a need for rented forms of affordable housing for households unable to buy OR rent with the analysis below looking at the need for social rented versus affordable rented accommodation.
- 7.78 The tables below show current rent levels in the two local authorities for a range of products along with relevant local housing allowance (LHA) rates (Bolsover being part of both the Chesterfield and North Nottingham Broad Rental Market Area (BRMA)). Data about average social and affordable rents has been taken from the Regulator of Social Housing (RSH) and this is compared with lower quartile market rents. This analysis shows that social rents are significantly lower than affordable rents; the analysis also shows that affordable rents are below lower quartile market rents.

- 7.79 The LHA<sup>13</sup> rates for all sizes of homes are below lower quartile market rents for all sizes of accommodation. This does potentially mean that households seeking accommodation in many locations may struggle to secure sufficient benefits to cover their rent.

**Table 7.18** Comparison of monthly rent levels for different products  
– Bolsover

	Social rent	Affordable rent (AR)	Lower quartile (LQ) market rent	LHA (Chesterfield)	LHA (North Nottingham)
1-bedroom	£326	£407	£475	£449	£444
2-bedrooms	£360	£462	£600	£524	£549
3-bedrooms	£397	£510	£700	£598	£583
4-bedrooms	£429	£751	£900	£848	£808
All	£380	£472	£650	-	-

Source: RSH, ONS and VOA

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<sup>13</sup> Local Housing Allowance (LHA) determines the maximum financial support available for renters in the private rented sector. LHA rates are set within Broad Rental Market Areas (BRMA). A BRMA is an area within which a person could reasonably be expected to live, taking into account access to certain facilities and services, for example with regards to health and education.

**Table 7.19** Comparison of rent levels for different products –  
Chesterfield

	Social rent	Affordable rent (AR)	Lower quartile (LQ) market rent	LHA (Chesterfield)
1-bedroom	£334	£380	£575	£449
2-bedrooms	£365	£457	£650	£524
3-bedrooms	£386	£558	£800	£598
4-bedrooms	£422	£729	£900	£848
All	£362	£500	£650	-

Source: RSH, ONS and VOA

7.80 To some extent it is easier to consider the data above in terms of the percentage one housing cost is of another and this is shown in the tables below. Caution should be exercised when looking at the overall averages as these will be influenced by the profile of stock in each category and so the discussion focuses on 2-bedroom homes. This shows that social rents are significantly cheaper than market rents (and indeed affordable rents) and that affordable rents (as currently charged) represent 77% of a current lower quartile rent in Bolsover (70% in Chesterfield).

**Table 7.20** Difference between rent levels for different products –  
Bolsover

	Social rent as % of affordable rent	Social rent as % of LQ market rent	Affordable rent as % of LQ market rent
1-bedroom	80%	69%	86%
2-bedrooms	78%	60%	77%
3-bedrooms	78%	57%	73%
4-bedrooms	57%	48%	83%
All	80%	58%	73%

Source: RSH, ONS and VOA



**Table 7.21** Difference between rent levels for different products – Chesterfield

	Social rent as % of affordable rent	Social rent as % of LQ market rent	Affordable rent as % of LQ market rent
1-bedroom	88%	58%	66%
2-bedrooms	80%	56%	70%
3-bedrooms	69%	48%	70%
4-bedrooms	58%	47%	81%
All	72%	56%	77%

Source: RSH, ONS and VOA

7.81 The table below suggests that around 13% of households in both areas who cannot afford to rent privately could afford an affordable rent at 80% of market rents, with a further 6% (Bolsover) to 2% (Chesterfield) being able to afford current affordable rents. There are also an estimated 13% (Bolsover) to 20% (Chesterfield) who can afford a social rent (but not an affordable one).

7.82 A total of 67% (Bolsover) and 65% (Chesterfield) of households would need some degree of benefit support (or spend more than 30% of income on housing) to be able to afford their housing (regardless of the tenure). This analysis points to a clear need for social rented housing.

**Table 7.22** Estimated need for affordable rented housing (% of households able to afford)

	% of households able to afford	
	Bolsover	Chesterfield
Afford 80% of market rent	13%	13%
Afford current affordable rent	6%	2%
Afford social rent	13%	20%
Need benefit support	67%	65%
All unable to afford market	100%	100%

Source: Affordability analysis

- 7.83 The analysis indicates that the provision of around 80% of rented affordable housing at social rents could be justified; albeit in setting planning policies, this will need to be considered alongside viability evidence. Higher provision at social rents will reduce the support through housing benefits required to ensure households can afford their housing costs.

### **Different Affordable Home Ownership Products**

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- 7.84 Whilst the analysis above did not identify any significant need for affordable home ownership (i.e. housing for those able to rent but not buy) it is the case that some delivery might be expected – for example where viability is an issue or to help diversify stock in some locations.
- 7.85 It is also possible that some forms of affordable home ownership could be priced to be affordable for some households unable to buy OR rent. The analysis below therefore looks at some of the main options available under the affordable home ownership banner.
- 7.86 The tables below set out a suggested purchase price for affordable home ownership/First Homes by size. It works through first (on the left hand side) what households with an affordable home ownership need could afford (based on a 10% deposit and a mortgage at 4.5 times' income).
- 7.87 The right-hand side of the table then sets out what Open Market Value (OMV) this might support, based on a 30% discount. The lower end of the range is based on households who could afford to rent privately without financial support at LQ rents; with the upper end based on the midpoint between this and the lower quartile house price.
- 7.88 Focussing on 3-bedroom homes, it is suggested that an affordable price is not more than £140,000 in Bolsover and between £160,000 and

£165,000 in Chesterfield and therefore the open market value of homes would need to be no more than £200,000 in Bolsover and in the range of £228,600 and £235,700 in Chesterfield (if discounted by 30%).

**Table 7.23** Affordable home ownership prices – Bolsover

	What households with an affordable home ownership need could afford	Open Market Value (OMV) of Home with 30% Discount
1-bedroom	£70,000	£100,000
2-bedrooms	£110,000	£157,100
3-bedrooms	£140,000	£200,000
4+-bedrooms	£180,000-£205,000	£257,100-£292,900

*Source: Iceni analysis*

**Table 7.24** Affordable home ownership prices – Chesterfield

	What households with an affordable home ownership need could afford	Open Market Value (OMV) of Home with 30% Discount
1-bedroom	£80,000	£114,300
2-bedrooms	£120,000	£171,400
3-bedrooms	£160,000-£165,000	£228,600-£235,700
4+-bedrooms	£180,000-£227,500	£257,100-£325,000

*Source: Iceni analysis*

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

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

- 7.91 This analysis shows how important it will be to know the OMV of housing before a discount to be able to determine if a product is going to be genuinely affordable in a local context – providing a discount of 30% will not automatically mean it becomes affordable housing.
- 7.92 Overall, it is considered the evidence does not support the central Government's current position that 25% of affordable housing should be provided as First Homes in a local context.

**Table 7.25** Estimated newbuild housing cost by size – Bolsover

	No. of homes advertised	Range of prices	Median price
1-bedroom	0	-	-
2-bedrooms	22	£150,000-£265,000	£180,000
3-bedrooms	74	£171,000-£725,000	£245,000
4+-bedrooms	56	£245,000-£437,000	£340,000

*Source: Iceni analysis*

**Table 7.26** Estimated newbuild housing cost by size – Chesterfield

	No. of homes advertised	Range of prices	Median price
1-bedroom	0	-	-
2-bedrooms	5	£172,000-£280,000	£172,000
3-bedrooms	16	£195,000-£585,000	£259,000
4+-bedrooms	21	£285,000-£925,000	£390,000

*Source: Iceni analysis*

- 7.93 The analysis below moves on to consider shared ownership, for this analysis an assessment of monthly outgoings has been undertaken with a core assumption being that the monthly outgoings should be the same as for households who are renting privately so as to make this tenure genuinely affordable. The analysis has looked at what the OMV would need to be for a shared ownership to be affordable with a 25% and 50% share of the property.

- 7.94 The findings for this analysis are interesting and do point to the possibility of shared ownership being a more affordable tenure than discounted market housing (including First Homes) – particularly for smaller (1- and 2-bedroom) homes and with lower levels of equity share.
- 7.95 By way of an explanation of these tables (focussing on 2-bedroom homes in Bolsover) – if a 50% equity share scheme came forward then it is estimated the OMV could not be above £170,000 if it is to be genuinely affordable (due to the outgoings being in excess of the cost of privately renting).
- 7.96 However, given the subsidised rents, the same level of outgoings could be expected with a 25% equity share but a higher OMV of £206,000. Although affordability can only be considered on a scheme by scheme basis, it is notable that we estimate a median 2-bedroom newbuild to cost around £180,000 in the Council area – this points to it being difficult to make 50% share schemes genuinely affordable, but a 25% share could be.

**Table 7.27** Estimated OMV of Shared Ownership properties with a 50% and 25% Equity Share by Size – Bolsover

	50% share	25% share
1-bedroom	£135,000	£163,000
2-bedroom	£170,000	£206,000
3-bedroom	£199,000	£241,000
4-bedrooms	£256,000	£310,000

*Source: Iceni analysis*

**Table 7.28** Estimated OMV of Shared Ownership properties with a 50% and 25% Equity Share by Size – Chesterfield

	50% share	25% share
1-bedroom	£163,000	£198,000
2-bedroom	£185,000	£224,000
3-bedroom	£227,000	£275,000
4-bedrooms	£256,000	£310,000

Source: Iceni analysis

- 7.97 A further affordable option is Rent to Buy; this is a Government scheme designed to ease the transition from renting to buying the same home. Initially (typically for five years) the newly built home will be provided at the equivalent of an affordable rent (approximately 20% below the market rate). The expectation is that the discount provided in that first five years is saved in order to put towards a deposit on the purchase of the same property. Rent to Buy can be advantageous for some households as it allows for a smaller ‘step’ to be taken on to the home ownership ladder.
- 7.98 At the end of the five-year period, depending on the scheme, the property is either sold as a shared ownership product or to be purchased outright as a full market property. If the occupant is not able to do either of these then the property is vacated.
- 7.99 To access this tenure, it effectively requires the same income threshold for the initial phase as a market rental property although the cost of accommodation will be that of affordable rent.
- 7.100 The lower-than-market rent will allow the household to save for a deposit for the eventual shared ownership or market property. In considering the affordability of rent-to-buy schemes there is a direct read across to the income required to access affordable home ownership (including shared ownership). It should therefore be treated as part of the affordable home ownership products suggested by the NPPF.

## Affordable Housing - Summary

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- 7.101 The analysis has taken account of local housing costs (to both buy and rent) along with estimates of household income. The evidence indicates that there is an acute need for affordable housing in both local authorities.
- 7.102 The vast majority of need is from households who are unable to buy OR rent and therefore points particularly towards a need for rented affordable housing rather than affordable home ownership.
- 7.103 Despite the level of need being high (relative to overall housing requirements), it is not considered that this points to any requirement for the Councils to increase the Local Plan housing requirement due to affordable needs.
- 7.104 The link between affordable need and overall need (of all tenures) is complex and in trying to make a link it must be remembered that many of those picked up as having an affordable need are already in housing (and therefore do not generate a net additional need for a home). In addition, the private rented sector is providing benefit-supported accommodation for many households.
- 7.105 That said, the level of affordable need does suggest the Councils should maximise the delivery of such housing at every opportunity.
- 7.106 The analysis suggests there will be a need for both social and affordable rented housing – the latter will be suitable, particularly for households who are close to being able to afford to rent privately and possibly also for some households who claim full Housing Benefit.
- 7.107 However, it is clear that social rents are more affordable and could benefit a wider range of households – social rents could therefore be

prioritised where delivery does not prejudice the overall delivery of affordable homes.

- 7.108 The analysis indicates that the provision of around 80% of rented affordable housing at social rents could be justified; albeit in setting planning policies, this will need to be considered alongside viability evidence.
- 7.109 Higher provision at social rents will also reduce the support through housing benefits required to ensure households can afford their housing costs.
- 7.110 The study also considers different types of AHO (notably First Homes and shared ownership) as each may have a role to play. There was no evidence of a need for First Homes or discounted market housing more generally.
- 7.111 Shared ownership is likely to be suitable for households with more marginal affordability (those only just able to afford to privately rent) as it has the advantage of a lower deposit and subsidised rent. Local agents also suggest there is a market for this product.
- 7.112 Given the cost of housing locally, it seems very difficult for affordable home ownership products to be provided and be considered as 'genuinely affordable' (particularly for larger (3+-bedroom) homes. This again points to the need for the Councils to prioritise the delivery of rented affordable housing where possible.
- 7.113 In deciding what types of affordable housing to provide, including a split between rented and home ownership products, the Councils will need to consider the relative levels of need and also viability issues (recognising for example that providing AHO may be more viable and may therefore allow more units to be delivered, but at the same time



noting that households with a need for rented housing are likely to have more acute needs and fewer housing options).

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

## 8. Need for Different Sizes of Homes

### Introduction

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

### Background Data

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- 8.2 The number of families in Bolsover (defined for the purpose of this assessment as any household which contains at least one dependent child) totalled 9,200 as of the 2021 Census, accounting for 26% of households. In Chesterfield, some 11,700 households contained dependent children (24% of households). Both of these proportions are lower than seen across the region and nationally (both at 28%).

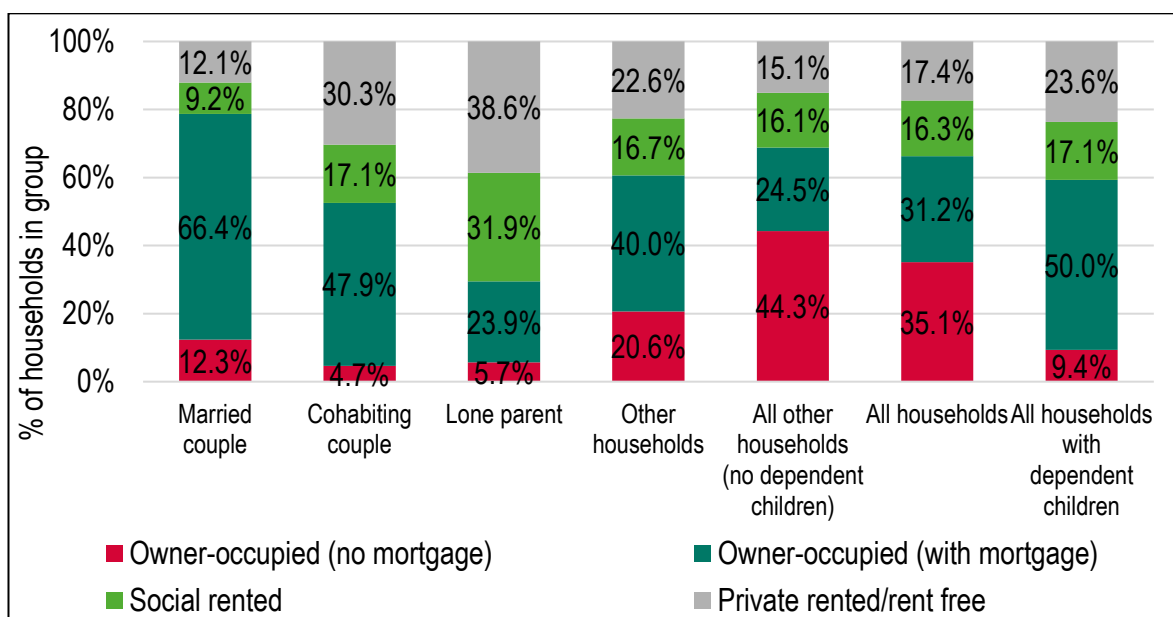
**Table 8.1** Households with Dependent Children (2021)

	Bolsover		Chesterfield		East Mid-lands	Eng-land
	No.	%	No.	%	%	%
Married couple	4,141	11.7%	5,252	10.9%	14.4%	13.8%
Cohabiting couple	2,317	6.6%	2,586	5.4%	4.5%	5.1%
Lone parent	2,188	6.2%	3,206	6.7%	6.9%	6.5%
Other households	591	1.7%	613	1.3%	2.7%	2.4%
All other hhs	26,025	73.8%	36,399	75.7%	71.5%	72.2%
Total	35,262	100%	48,056	100%	100%	100%
Total with dependent children	9,237	26.2%	11,657	24.3%	28.5%	27.8%

*Source: Census (2021)*

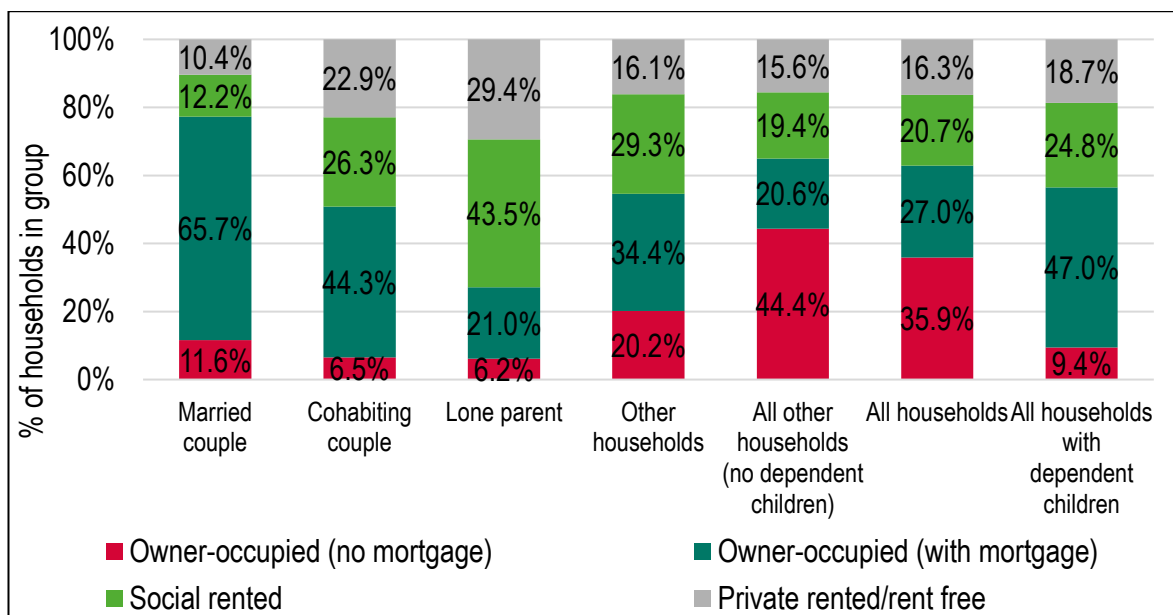
- 8.3 The figures below show the current tenure of households with dependent children. There are some considerable differences by household type with lone parents having a very high proportion living in the social rented sector and also in private rented accommodation.
- 8.4 In Bolsover, only 30% of lone-parent households are owner-occupiers compared with 79% of married couples with children; in Chesterfield, 27% of lone parents are owners compared with 77% of married couples (with children).

**Figure 8.1** Tenure of households with dependent children (2021) – Bolsover



Source: Census (2021)

**Figure 8.2** Tenure of households with dependent children (2021) – Chesterfield

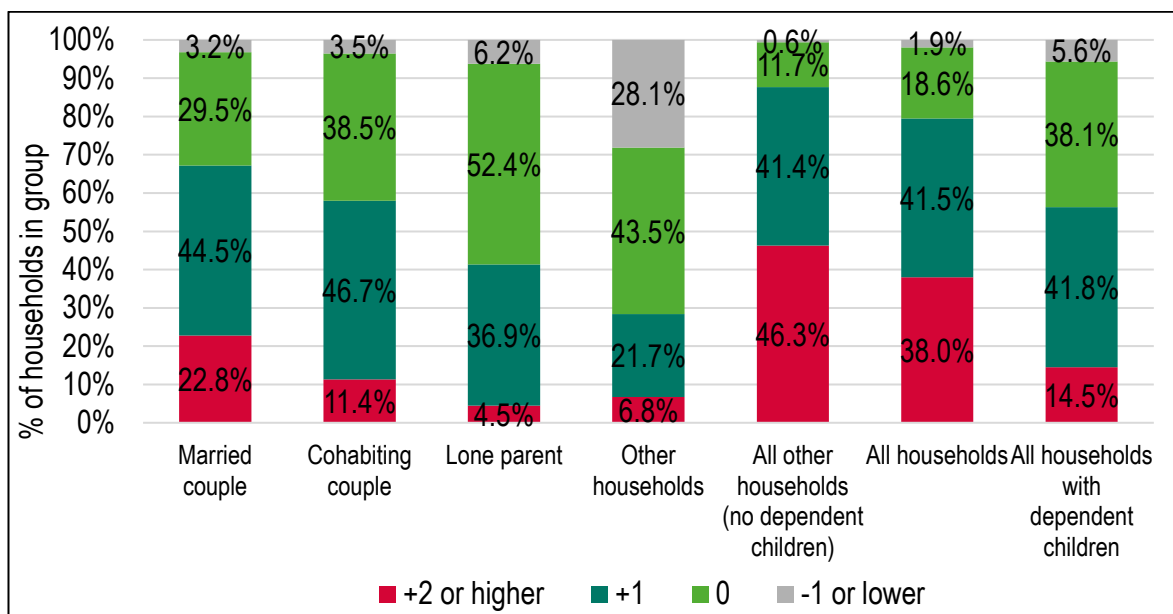


Source: Census (2021)

8.5 The figures below show levels of overcrowding and under-occupancy of households with dependent children. This shows higher levels of overcrowding (minus figure) for all household types with dependent

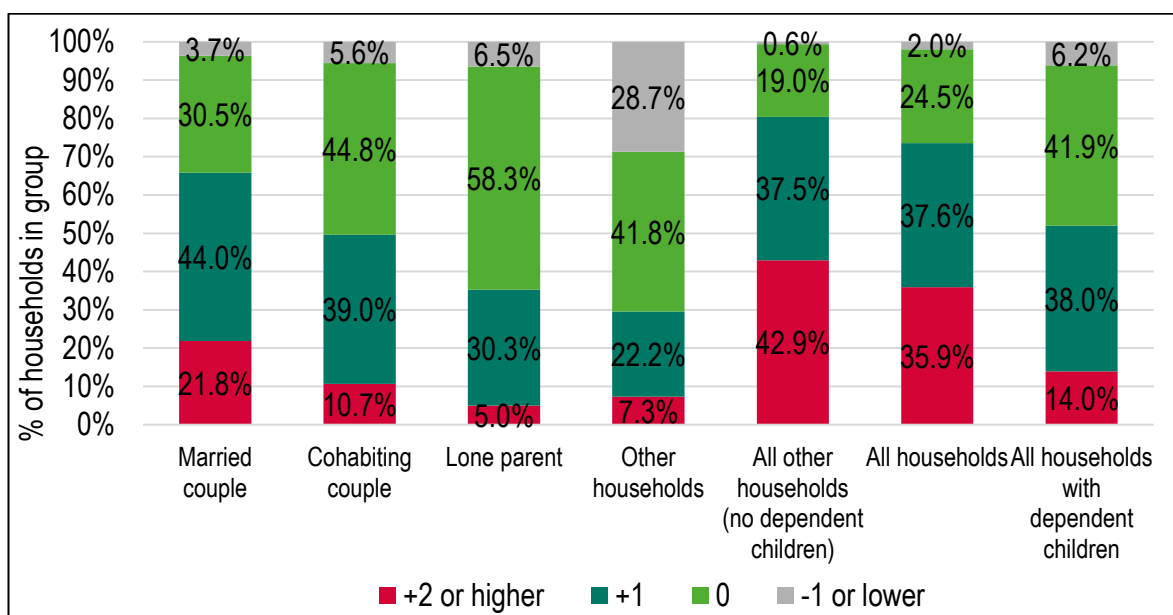
children with 6% of all lone parents (in both areas) and 28% (Bolsover) and 29% (Chesterfield) of 'other' households being overcrowded.

**Figure 8.3** Occupancy rating of households with dependent children (2021) – Bolsover



Source: Census (2021)

**Figure 8.4** Occupancy rating of households with dependent children (2021) – Chesterfield



Source: Census (2021)

- 8.6 Overall, some 6% of households with dependent children are overcrowded in both areas, compared with 0.6% of other households. Levels of under-occupancy (positive figure) are also notably lower in households with dependent children.

### The Mix of Housing

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- 8.7 A model has been developed that starts with the current profile of housing in terms of size (bedrooms) and tenure. Within the data, information is available about the age of households and the typical sizes of homes they occupy. By using demographic projections, it is possible to see which age groups are expected to change in number, and by how much.
- 8.8 On the assumption that occupancy patterns for each age group (within each tenure) remain the same, it is, therefore, possible to assess the profile of housing needed over the assessment period (taken to be 2022-44 to be consistent with other analyses in this report).
- 8.9 An important starting point is to understand the current balance of housing in the area – the table below profiles the sizes of homes in different tenure groups across areas.
- 8.10 The data shows a market stock (owner-occupied) that is dominated by 3+-bedroom homes (making up 75% of the total in this tenure group in Bolsover and 72% in Chesterfield, although this is a slightly lower proportion than that seen in other areas).
- 8.11 The profile of the social rented sector is broadly similar across areas, although Bolsover has relatively few 1-bedroom homes, whilst the private rented sector is also similar to other locations (again relatively few 1-bedroom homes in Bolsover). Observations about the current mix feed into conclusions about future mix later in this section.

**Table 8.2** Number of Bedrooms by Tenure, 2021

		Bolsover	Chesterfield	East Midlands	England
Owner-occupied	1-bedroom	1%	1%	2%	4%
	2-bedrooms	24%	26%	20%	21%
	3-bedrooms	55%	51%	49%	46%
	4+-bedrooms	20%	21%	29%	29%
	Total	100%	100%	100%	100%
	Ave. no. beds	2.94	2.92	3.06	3.01
Social rented	1-bedroom	15%	33%	28%	29%
	2-bedrooms	50%	35%	36%	36%
	3-bedrooms	34%	28%	32%	31%
	4+-bedrooms	2%	3%	4%	4%
	Total	100%	100%	100%	100%
	Ave. no. beds	2.22	2.02	2.11	2.10
Private rented	1-bedroom	8%	17%	14%	21%
	2-bedrooms	40%	48%	39%	39%
	3-bedrooms	46%	30%	36%	29%
	4+-bedrooms	7%	5%	11%	11%
	Total	100%	100%	100%	100%
	Ave. no. beds	2.51	2.24	2.43	2.30

Source: Census (2021)

## Overview of Methodology

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

### Understanding How Households Occupy Homes

- 8.13 Whilst the demographic projections provide a good indication of how the population and household structure will develop, it is not a simple task to convert the net increase in the number of households into a suggested profile for additional housing to be provided. The main reason for this is that in the market sector, households are able to buy or rent any size of

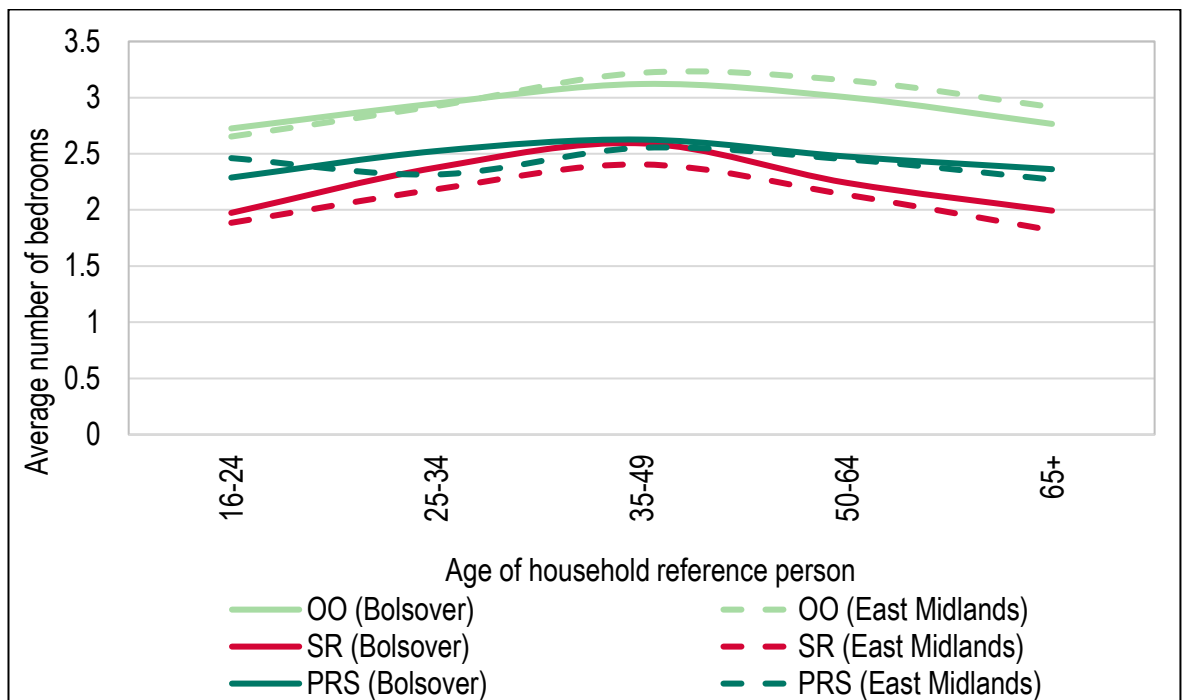
property (subject to what they can afford) and therefore knowledge of the profile of households in an area does not directly transfer into the sizes of property to be provided.

- 8.14 The size of housing which households occupy relates more to their wealth and age than the number of people they contain. For example, there is no reason why a single person cannot buy (or choose to live in) a 4-bedroom home as long as they can afford it, and hence projecting an increase in single-person households does not automatically translate into a need for smaller units.
- 8.15 That said, issues of supply can also impact occupancy patterns, for example, it may be that a supply of additional smaller-level access homes would encourage older people to downsize but in the absence of such accommodation, these households remain living in their larger accommodation.
- 8.16 The issue of choice is less relevant in the affordable sector (particularly since the introduction of the social sector size criteria) where households are allocated properties which reflect the size of the household, although there will still be some level of under-occupation moving forward with regard to older person and working households who may be able to under-occupy housing (e.g. those who can afford to pay the spare room subsidy ('bedroom tax')).
- 8.17 The approach used is to interrogate information derived from the projections about the number of household reference persons (HRPs) in each age group and apply this to the profile of housing within these groups (data drawn from the 2021 Census).
- 8.18 The figures below show an estimate of how the average number of bedrooms varies by different ages of HRP and broad tenure group for Bolsover and Chesterfield compared with the East Midlands region. In all sectors, the average size of accommodation rises over time to typically



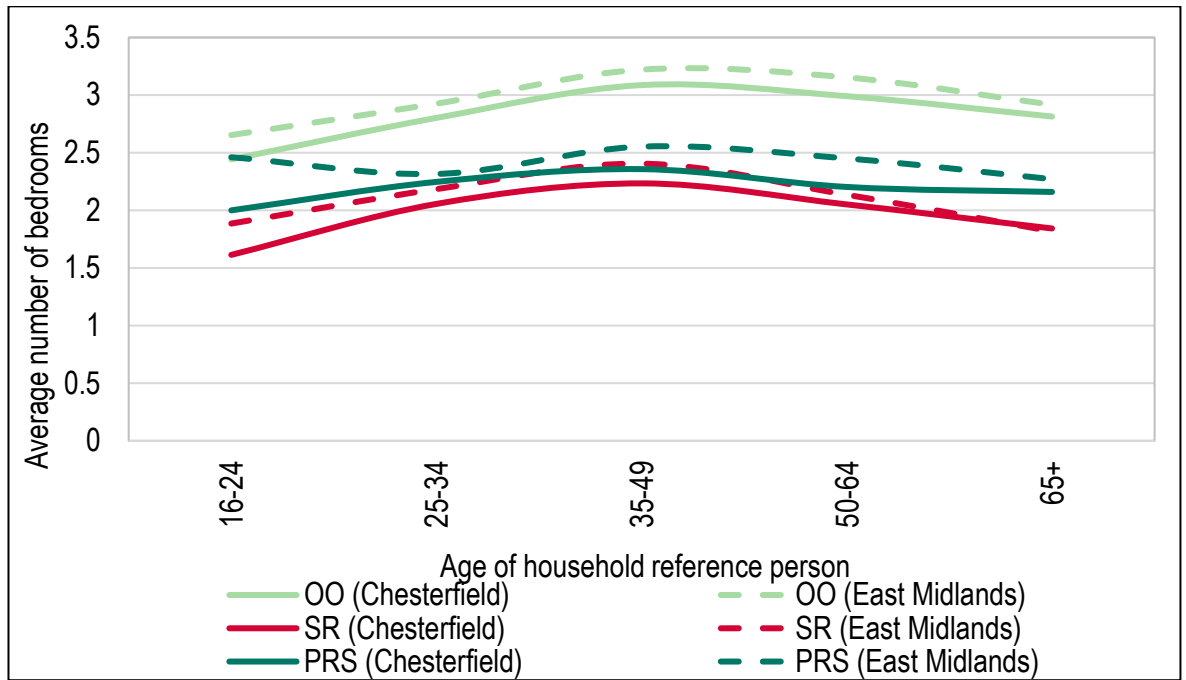
reach a peak around the age of 50. After peaking, the average dwelling size decreases – as typically some households downsize as they get older. The analysis identifies patterns in both Bolsover and Chesterfield as broadly following those seen regionally although smaller dwelling sizes by age in Chesterfield can also be observed.

**Figure 8.5** Average Bedrooms by Age and Tenure in Bolsover and the Region



Source: Census (2021)

**Figure 8.6** Average Bedrooms by Age and Tenure in Chesterfield and the Region



Source: Census (2021)

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

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

## Changes to Households by Age

- 8.20 The table below presents the projected change in households by age of household reference person, this shows growth as being expected in most age groups and particularly older age groups. The number of households headed by someone aged 50-64 is however projected to drop slightly over the period studied (with very modest declines in the Under 25 age group). The patterns are similar in the two local authorities.

**Table 8.3** Projected Change in Household by Age of HRP in Bolsover

	2022	2044	Change in Households	% Change
Under 25	789	784	-5	-0.6%
25-34	5,071	5,084	12	0.2%
35-49	8,077	8,633	556	6.9%
50-64	11,033	10,438	-595	-5.4%
65-74	5,244	6,106	863	16.5%
75-84	4,226	6,448	2,222	52.6%
85+	1,495	2,607	1,112	74.4%
TOTAL	35,934	40,099	4,165	11.6%

Source: *Demographic Projections*

**Table 8.4** Projected Change in Household by Age of HRP in Chesterfield

	2022	2044	Change in Households	% Change
Under 25	1,288	1,252	-36	-2.8%
25-34	6,327	6,473	146	2.3%
35-49	11,144	12,393	1,250	11.2%
50-64	14,400	13,100	-1,300	-9.0%
65-74	7,278	7,628	351	4.8%
75-84	5,816	8,354	2,538	43.6%
85+	2,210	3,769	1,559	70.5%
TOTAL	48,463	52,969	4,507	9.3%

Source: *Demographic Projections*

## Modelled Outputs

- 8.21 By following the methodology set out above and drawing on the sources shown, a series of outputs have been derived to consider the likely size requirement of housing within each of the three broad tenures at a local authority level. The analysis is based on considering both local and regional occupancy patterns. The data linking to local occupancy will to some extent reflect the role and function of the local area, whilst the regional data will help to establish any particular gaps (or relative surpluses) of different sizes/tenures of homes when considered in a wider context.
- 8.22 The analysis for rented affordable housing can also draw on data from the local authorities Housing Registers with regard to the profile of need. The data shows a pattern of need which is focussed on 1-bedroom homes with around 16% of households requiring 3+-bedroom accommodation in Chesterfield (12% in Bolsover). It should be noted that this information excludes households on the transfer list (i.e. seeking to move from one affordable home to another).

**Table 8.5** Size of Social/Affordable Rented Housing Needed – Housing Register Information (March 2023)

	Bolsover		Chesterfield	
	Number of households	% of households	Number of households	% of households
1-bedroom	1,468	70%	1,198	54%
2-bedrooms	384	18%	670	30%
3-bedrooms	223	11%	259	12%
4+-bedrooms	19	1%	97	4%
TOTAL	2,094	100%	2,224	100%

Source: LAHS

- 8.23 The tables below show the modelled outputs of need by dwelling size in the three broad tenures. Market housing focuses on 3+-bedroom homes,

affordable home ownership on 2- and 3-bedroom accommodation and rented affordable housing showing a slightly smaller profile again.

**Table 8.6** Modelled Mix of Housing by Size and Tenure – Bolsover

	1- bedroom	2- bedrooms	3- bedrooms	4+- bedrooms
Market	3%	31%	51%	15%
Affordable home ownership	11%	43%	39%	7%
Affordable housing (rented)	23%	46%	29%	2%

Source: Housing Market Model

**Table 8.7** Modelled Mix of Housing by Size and Tenure – Chesterfield

	1- bedroom	2- bedrooms	3- bedrooms	4+- bedrooms
Market	3%	30%	50%	17%
Affordable home ownership	15%	44%	34%	7%
Affordable housing (rented)	32%	36%	29%	3%

Source: Housing Market Model

## Rightsizing

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

- 8.25 There is a case to seek new stock to more closely match households size requirements. Whilst it would not be reasonable to expect to remove all under-occupancy (particularly in the market sector) it is the case that in seeking to make the most efficient use of land it would be prudent to look to reduce this over time. Further analysis has been undertaken to take into account overcrowding and under-occupancy (by tenure).
- 8.26 The tables below show a cross-tabulation of a household's occupancy rating and the number of bedrooms in their home (for owner-occupiers). In both areas, this shows a high number of households with at least 2 spare bedrooms who are living in homes with 3 or more bedrooms. There are also a small number of overcrowded households. In Bolsover, in the owner-occupied sector in 2021, there were 20,600 households with some degree of under-occupation and around 260 overcrowded households – some 88% of all owner-occupiers have some degree of under-occupancy. In Chesterfield, there were 26,700 households with a degree of under-occupation (again 88% of owners) and just under 300 overcrowded households.

**Table 8.8** Cross-tabulation of occupancy rating and number of bedrooms (owner-occupied sector) – Bolsover

Occupancy rating	Number of bedrooms				
	1-bed	2-bed	3-bed	4+-bed	TOTAL
+2 spare bedrooms	0	0	7,727	3,800	11,527
+1 spare bedrooms	0	4,687	3,575	803	9,065
0 "Right sized"	189	916	1,302	123	2,530
-1 too few bedrooms	15	90	142	13	260
TOTAL	204	5,693	12,746	4,739	23,382

Source: Census (2021)

**Table 8.9** Cross-tabulation of occupancy rating and number of bedrooms (owner-occupied sector) – Chesterfield

Occupancy rating	Number of bedrooms				
	1-bed	2-bed	3-bed	4+-bed	TOTAL
+2 spare bedrooms	0	0	9,746	5,313	15,059
+1 spare bedrooms	0	6,456	4,162	990	11,608
0 "Right sized"	416	1,275	1,459	125	3,275
-1 too few bedrooms	23	115	118	32	288
TOTAL	439	7,846	15,485	6,460	30,230

Source: Census (2021)

- 8.27 For completeness, the tables below show the same information for the social and private rented sectors. In both cases, there are more under-occupied households than overcrowded ones, but differences are less marked than seen for owner-occupied housing.

**Table 8.10** Cross-tabulation of occupancy rating and number of bedrooms (social rented sector) – Bolsover

Occupancy rating	Number of bedrooms				
	1-bed	2-bed	3-bed	4+-bed	TOTAL
+2 spare bedrooms	0	0	522	37	559
+1 spare bedrooms	0	2,108	613	21	2,742
0 "Right sized"	825	704	689	24	2,242
-1 too few bedrooms	19	73	116	7	215
TOTAL	844	2,885	1,940	89	5,758

Source: Census (2021)

**Table 8.11** Cross-tabulation of occupancy rating and number of bedrooms (social rented sector) – Chesterfield

Occupancy rating	Number of bedrooms				
	1-bed	2-bed	3-bed	4+-bed	TOTAL
+2 spare bedrooms	0	0	821	132	953
+1 spare bedrooms	0	1,850	834	115	2,799
0 “Right-sized”	3,232	1,477	977	70	5,756
-1 too few bedrooms	101	139	201	19	460
TOTAL	3,333	3,466	2,833	336	9,968

Source: Census (2021)

**Table 8.12** Cross-tabulation of occupancy rating and number of bedrooms (private rented sector) – Bolsover

Occupancy rating	Number of bedrooms				
	1-bed	2-bed	3-bed	4+-bed	TOTAL
+2 spare bedrooms	0	0	1,063	248	1,311
+1 spare bedrooms	0	1,626	1,098	97	2,821
0 “Right-sized”	441	739	550	50	1,780
-1 too few bedrooms	28	92	80	8	208
TOTAL	469	2,457	2,791	403	6,120

Source: Census (2021)



**Table 8.13** Cross-tabulation of occupancy rating and number of bedrooms (private rented sector) – Chesterfield

Occupancy rating	Number of bedrooms				
	1-bed	2-bed	3-bed	4+-bed	TOTAL
+2 spare bedrooms	0	0	995	251	1,246
+1 spare bedrooms	0	2,656	902	111	3,669
0 “Right-sized”	1,250	1,037	419	53	2,759
-1 too few bedrooms	51	83	48	3	185
TOTAL	1,301	3,776	2,364	418	7,859

*Source: Census (2021)*

- 8.28 In using this data in the modelling an adjustment is made to move some of those who would have been picked up in the modelling as under-occupying into smaller accommodation. Where there is under-occupation by 2 or more bedrooms, the adjustment takes 25% of this group and assigns to a ‘+1’ occupancy.
- 8.29 This does need to be recognised as an assumption but can be seen to be reasonable as they do retain some (considerable) degree of under-occupation (which is likely) but also seek to model a better match between household needs and the size of their home.
- 8.30 For overcrowded households a move in the other direction is made, in this case, households are moved up as many bedrooms as is needed to resolve the problems (this is applied for all overcrowded households).
- 8.31 The adjustments for under-occupation and overcrowding lead to the suggested mix as set out in the following tables. It can be seen that this tends to suggest a smaller profile of homes as being needed (compared to the initial modelling) with the biggest change being in the market sector – which was the sector where under-occupation is currently most notable.

**Table 8.14** Adjusted Modelled Mix of Housing by Size and Tenure – Bolsover

	1- bedroom	2- bedrooms	3- bedrooms	4+- bedrooms
Market	2%	38%	47%	13%
Affordable home ownership	11%	46%	36%	7%
Affordable housing (rented)	22%	47%	26%	5%

*Source: Housing Market Model*

**Table 8.15** Adjusted Modelled Mix of Housing by Size and Tenure – Chesterfield

	1- bedroom	2- bedrooms	3- bedrooms	4+- bedrooms
Market	3%	36%	47%	14%
Affordable home ownership	14%	47%	32%	7%
Affordable housing (rented)	31%	37%	26%	5%

*Source: Housing Market Model*

- 8.32 Across both areas, the analysis points to between 22% and 31% of social/affordable (rented) housing need being for 1-bedroom homes and it is of interest to see how much of this is due to older person households.
- 8.33 In the future household sizes are projected to drop whilst the population of older people will increase. Older-person households (as shown earlier) are more likely to occupy smaller dwellings. The impacts of older people have on demand for smaller stock is outlined in the tables below.
- 8.34 This indeed identifies a larger profile of homes needed for households where the household reference person is aged Under 65, with a concentration of 1-bedroom homes for older people.

- 8.35 This information can be used to inform the mix required for General Needs rather than Specialist Housing, although it does need to be noted that not all older people would be expected to live in homes with some form of care or support.
- 8.36 The 2, 3, and 4+-bedroom categories have been merged for older persons as we would not generally expect many (if any) households in this category to need (or indeed be able to be allocated) more than 2-bedrooms in the rented affordable housing sector.

**Table 8.16** Adjusted Modelled Mix of Housing by Size and Age – Affordable Housing (rented) – Bolsover

	1- bedroom	2- bedrooms	3- bedrooms	4+- bedrooms
Under 65	19%	30%	44%	7%
65 and over	24%	76%		
All affordable housing (rented)	22%	47%	26%	5%

*Source: Housing Market Model*

**Table 8.17** Adjusted Modelled Mix of Housing by Size and Age – Affordable Housing (rented) – Chesterfield.

	1- bedroom	2- bedrooms	3- bedrooms	4+- bedrooms
Under 65	26%	37%	31%	6%
65 and over	38%	62%		
All affordable housing (rented)	31%	37%	26%	5%

*Source: Housing Market Model*

- 8.37 A further analysis of the need for rented affordable housing is to compare the need with the supply (turnover) of different sizes of accommodation. This links back to estimates of need in the previous section (an annual need for 200 dwellings per annum from households unable to buy OR rent in Bolsover and 207 per annum in Chesterfield) with additional data from CoRe about the sizes of homes let over the past three years.

- 8.38 This analysis is quite clear in showing the very low supply of larger homes relative to the need for 4+-bedroom accommodation in Bolsover and larger homes in general in Chesterfield (3+ bedrooms). In Bolsover, it is estimated the supply of 4+-bedroom homes is only around 11% of the need arising each year, whereas for 2-bedroom homes some 57% of the need can be met. In Chesterfield, the estimated supply of 1-bedroom homes can meet 78% of the need.

**Table 8.18** Need for rented affordable housing by number of bedrooms – Bolsover.

	Gross Annual Need	Gross Annual Supply	Net Annual Need	As a % of the total net annual need	Supply as a % of gross need
1-bedroom	74	37	37	18.6%	49.7%
2-bedrooms	139	79	60	30.2%	56.7%
3-bedrooms	135	47	88	43.8%	34.8%
4+-bedrooms	17	2	15	7.4%	11.2%
Total	365	165	200	100.0%	45.1%

*Source: Iceni analysis*

**Table 8.19** Need for rented affordable housing by number of bedrooms – Chesterfield

	Gross Annual Need	Gross Annual Supply	Net Annual Need	As a % of the total net annual need	Supply as a % of gross need
1-bedroom	246	191	55	26.4%	77.8%
2-bedrooms	217	141	76	36.7%	65.0%
3-bedrooms	129	65	64	30.9%	50.3%
4+-bedrooms	23	10	13	6.1%	45.2%
Total	615	408	207	100.0%	66.3%

*Source: Iceni analysis*

## Indicative Targets for Different Sizes of Property by Tenure

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

### **Social/Affordable Rented**

- 8.41 Bringing together the above, a number of factors are recognised. This includes recognising that it is unlikely that all affordable housing needs will be met and that it is likely that households with a need for larger homes will have greater priority (as they are more likely to contain children).
- 8.42 That said, there is also a possible need for 1-bedroom social housing arising due to homelessness (typically homeless households are more likely to be younger single people).
- 8.43 The current mix of housing is also a consideration (including the low proportion of 1-bedroom homes in Bolsover currently) as well as the relative turnover of different sizes of accommodation.
- 8.44 It is suggested that the following mix of social/affordable rented housing would be appropriate and on balance, the same mix is suggested in each area:

**Table 8.20** Recommended Social/ Affordable Rented Housing Mix

	Bolsover		Chesterfield	
	General Needs Rented	Housing for Older People	General Needs Rented	Housing for Older People
1-bedroom	25%	40%	25%	40%
2-bedrooms	30%	60%	30%	60%
3-bedrooms	35%		35%	
4+ bedrooms	10%		10%	

*Source: Iceni Analysis*

- 8.45 Regarding older persons' housing, the above recommendations aim to promote the opportunity for older person households to downsize, with a 2-bed offering being more likely to encourage this than 1-bedroom homes.
- 8.46 Also, whilst technically most older person households will only have a 'need' for a 1-bedroom home, a larger property remains affordable as most older person households are not impacted by the bedroom tax / spare room subsidy.
- 8.47 While we have identified a need for 60% of affordable older person homes to be 2+ bedrooms it is likely that delivery will be focused on those with only 2 bedrooms.
- 8.48 It should be noted that the above recommendations are to a considerable degree based on projecting the need forward to 2044 and will vary over time. It may be at a point in time the case that Housing Register data identifies a shortage of housing of a particular size/type which could lead to the mix of housing being altered from the overall suggested requirement.

### **Affordable Home Ownership**

- 8.49 In the affordable home ownership and market sectors a profile of housing that closely matches the outputs of the modelling is suggested. It is

considered that the provision of affordable home ownership should be more explicitly focused on delivering smaller family housing for younger households and childless couples. Based on this analysis, it is suggested that the following mix of affordable home ownership would be appropriate – again the same profile is suggested in both areas:

**Table 8.21** Recommended Affordable Home Ownership Housing Mix

	Bolsover	Chesterfield
1-bedroom	10%	10%
2-bedrooms	50%	50%
3-bedrooms	35%	35%
4+ bedrooms	5%	5%

Source: Iceni Analysis

## Market Housing

- 8.50 Finally, in the market sector, a balance of dwellings is suggested that takes account of both the demand for homes and the changing demographic profile (as well as observations about the current mix when compared with other locations and also the potential to slightly reduce levels of under-occupancy).
- 8.51 We have also had regard to the potential for rightsizing but also recognise that in the market sector, there is limited ability to control what households purchase. This sees a slightly larger recommended profile compared with other tenure groups (but again the same in both locations:

**Table 8.22** Recommended Market Housing Mix

	Bolsover	Chesterfield
1-bed	5%	5%
2-bed	35%	35%
3-bed	45%	45%
4+ bed	15%	15%

Source: Iceni Analysis

- 8.52 Although the analysis has quantified this based on the market modelling and an understanding of the current housing market (including the stock profile in different tenures as set out earlier in this section), it does not necessarily follow that such prescriptive figures should be included in the plan making process (although it will be useful to include an indication of the broad mix to be sought across the Council area) – demand can change over time linked to macro-economic factors and local supply. Policy aspirations could also influence the mix sought.
- 8.53 The suggested figures can be used as a monitoring tool to ensure that future delivery is not unbalanced when compared with the likely requirements as driven by demographic change in the area.
- 8.54 The recommendations can also be used as a set of guidelines to consider the appropriate mix on larger development sites, and the Council could expect justification for a housing mix on such sites which significantly differs from that modelled herein. Site location and area character are also relevant considerations as to what the appropriate mix of market housing is on individual development sites.

### **Smaller-area Housing Mix**

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- 8.55 The analysis above has focussed on overall Council area-wide needs with conclusions at the strategic level. It should however be recognised that there will be variations in the need within areas due to the different roles and functions of a location and the specific characteristics of local households (which can also vary over time). This report does not seek to model a smaller-area housing mix although below are some points for consideration when looking at needs in any specific location:
- a) Whilst there are differences in the stock profile in different locations this should not necessarily be seen as indicating particular surpluses or shortfalls of particular types and sizes of homes;



- b) As well as looking at the stock, an understanding of the role and function of areas is important. For example, areas traditionally favoured by family households might be expected to provide a greater proportion of larger homes;
- c) That said, some of these areas will have very few small/cheaper stock and so consideration needs to be given to diversifying the stock; and
- d) The location/quality of sites will also have an impact on the mix of housing. For example, brownfield sites in urban locations may be more suited to flatted development (as well as recognising the point above about role and function) whereas a more suburban/rural site may be more appropriate for family housing. Other considerations (such as proximity to public transport) may impact a reasonable mix at a local level.

8.56 Overall, it is suggested the Councils should broadly seek the same mix of housing in all locations as a starting point in policy; but would be flexible to a different mix where specific local characteristics suggest (such as site characteristics and location).

8.57 Additionally, in the affordable sector it may be the case that Housing Register data for a smaller area identifies a shortage of housing of a particular size/type which could lead to the mix of housing being altered from the overall suggested requirement.

### Housing Mix - Summary

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8.58 Analysis of the future mix of housing required takes account of demographic change, including potential changes to the number of family households and the ageing of the population.

8.59 The proportion of households with dependent children in both Bolsover and Chesterfield is below average with around 26% (Bolsover) and 24%

(Chesterfield) of all households containing dependent children in 2021 (compared with around 28% regionally and nationally).

- 8.60 There are notable differences between different types of households, with married couples (with dependent children) seeing a high level of owner-occupation, whereas lone parents are particularly likely to live in social or private rented accommodation.
- 8.61 There are a range of factors which will influence demand for different sizes of homes, including demographic changes; future growth in real earnings and households' ability to save; economic performance and housing affordability.
- 8.62 The recommended mix of affordable and market homes takes account of both household changes and the ageing of the population as well as seeking to make more efficient use of new stock by not projecting forward the high levels of under-occupancy (which is notable in the market sector).
- 8.63 In all sectors the analysis points to a particular need for smaller accommodation (1 and 2 beds), with varying proportions of 3+-bedroom homes.
- 8.64 For general need rented affordable housing there is a clear need for a range of different sizes of homes, including 35% to have 3 bedrooms and 10% to have at least 4 bedrooms.
- 8.65 Our recommended mix is set out below. Two tables are provided (one for Bolsover and one for Chesterfield, although our broad conclusions are the same in both locations:

**Table 8.23** Suggested size mix of housing by tenure – Bolsover

	Market	Affordable home ownership	Affordable housing (rented)	
			General needs	Older persons
1-bedroom	5%	10%	20%	40%
2-bedrooms	35%	50%	35%	60%
3-bedrooms	45%	35%	35%	
4+-bedrooms	15%	5%	10%	

Source: Iceni Analysis

**Table 8.24** Suggested size mix of housing by tenure – Chesterfield

	Market	Affordable home ownership	Affordable housing (rented)	
			General needs	Older persons
1-bedroom	5%	10%	20%	40%
2-bedrooms	35%	50%	35%	60%
3-bedrooms	45%	35%	35%	
4+-bedrooms	15%	5%	10%	

Source: Iceni Analysis

- 8.66 The strategic conclusions in the affordable sector recognise the role which delivery of larger family homes can play in releasing a supply of smaller properties for other households.
- 8.67 Also recognised is the limited flexibility which 1-bedroom properties offer to changing household circumstances, which feed through into higher turnover and management issues.
- 8.68 The conclusions also take account of the current mix of housing by tenure and the size requirements shown on the Housing Register.
- 8.69 The mix identified above could inform strategic policies although a flexible approach should be adopted. For example, in some areas, affordable

housing registered providers find difficulties selling 1-bedroom affordable home ownership (AHO) homes and therefore the 1-bedroom elements of AHO might be better provided as 2-bedroom accommodation. That said, given current house prices there are potential difficulties in making (particularly larger) AHO genuinely affordable.

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

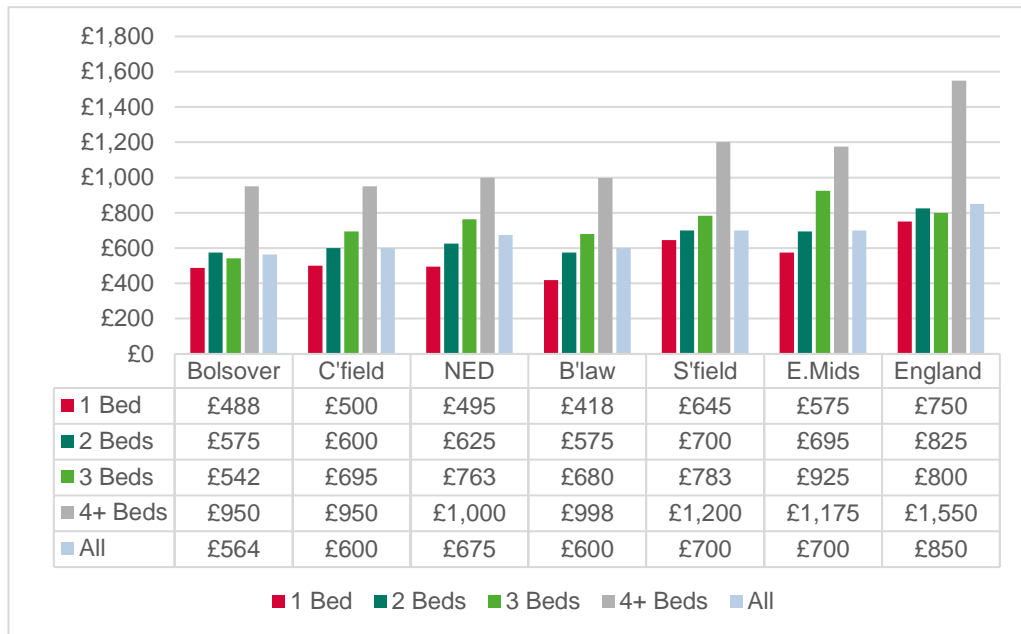
## 9. Private Rental Sector

- 9.1 The Private Rental Sector (PRS) makes an important contribution to the market, particularly for those people who cannot afford to buy.
- 9.2 Although private renting in Chesterfield (16.4%) and Bolsover (17.4%) is below the regional and national levels, as set out earlier in this report, the proportion of households living in the PRS has increased by 2.8 percentage points in Bolsover and 3.0 in Chesterfield. It therefore plays an increasingly important role in the market.
- 9.3 As such this section looks at the PRS market in more detail including the different components of it.

### Private Rental Market

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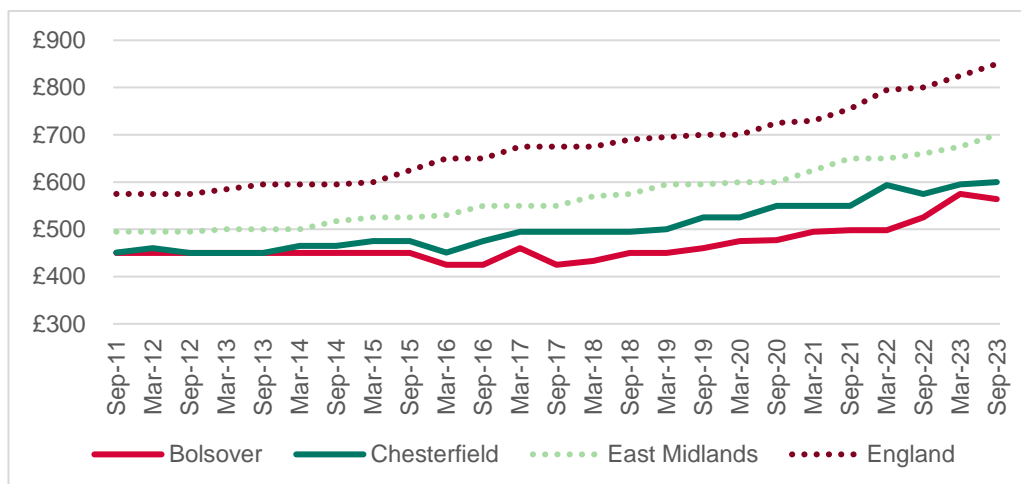
- 9.4 Rental costs in Chesterfield (£600 per calendar month) and Bolsover (£564 pcm) are below average for the East Midlands (£700 pcm) and England (£850 pcm).
- 9.5 When looking at the different sizes of rental properties Bolsover sees the lowest overall costs in the study area, although costs for 4-bed properties are equal to those in Chesterfield.
- 9.6 The East Midlands region is also less expensive than England overall, but this is not surprising considering the England average will also take into consideration London and the SE which is a much more expensive market and where renting is more prevalent.
- 9.7 Some of the regional costs will also be influenced by higher rents in Cities such as Nottingham, Derby and Leicester where the rental market will be driven by student demand.

**Figure 9.1** Rental Costs (£ pcm)

Source: Iceni analysis of VOA/ONS data

## Rental Growth

- 9.8 Rents have been gradually increasing in Bolsover since 2017 which is largely consistent with the national trend although at a much lower level. Chesterfield has also seen gradual increases in rental costs although this is largely since 2019.

**Figure 9.2** Private Rental costs over time

Source: Iceni analysis of VOA/ONS data

- 9.9 Both areas saw a slight fall in prices although in Chesterfield this was in 2022 and in Bolsover, it was in 2023. This appears to be some regulation of the market after an initial period of growth.

### Agent Engagement

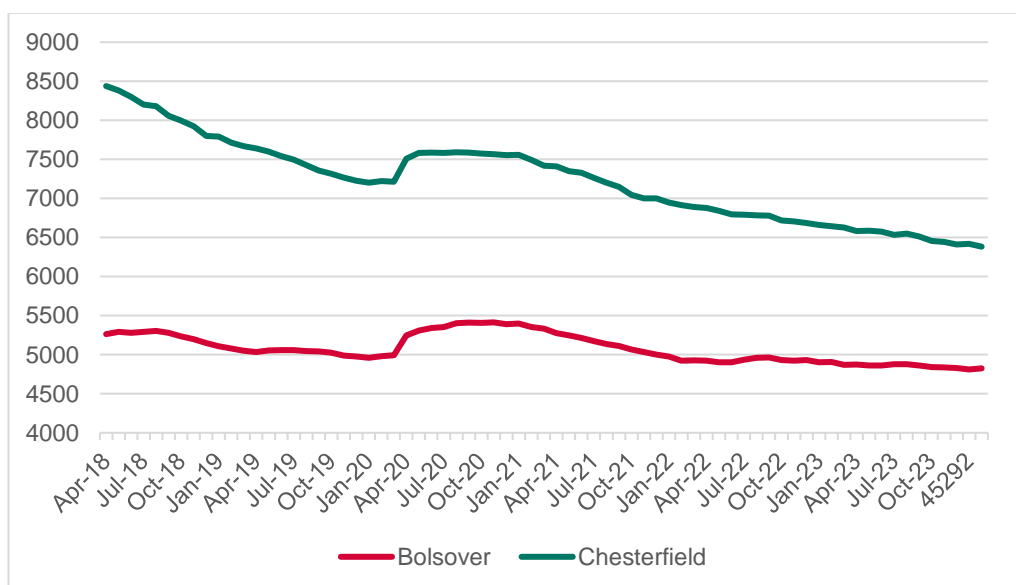
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- 9.10 Iceni have sought to engage with lettings agents working in Chesterfield and Bolsover to better understand more recent trends. A summary of the findings of this engagement is set out below.
- 9.11 It should be noted that the information is qualitative and will be subject to each agent's differing opinions. It may also contradict the analysis elsewhere in this report.
- 9.12 Agents across both areas saw the rental market to be in a period of change currently. Government policy changes such as taxation changes have seen a lot of landlords leave the market.
- 9.13 Forthcoming changes in legislation such as those through the Renters Reform Bill mean that many remaining landlords are very cautious.
- 9.14 With many landlords leaving the market this has led to a huge shortage of rentals in both areas with one agent stating that there is a lack of appreciation for the service landlords and PRS providers.
- 9.15 A lack of social housing was also seen as a key to rising demand in PRS, with one agent stating that they see several tenants within PRS supported by benefits (see below). As a result, affordable rental properties are in particular demand.
- 9.16 Agents thought that Build-to-Rent developments could be popular in both areas, but affordability should be considered within this. One agent identified that a single-family build-to-rent development is already present in Shirebrook in Bolsover.

## Benefit Supported Rents

- 9.17 The Private Rental Sector also has an important role in providing housing for those within affordable need, with many tenants only able to do so with the help of Universal Credit (or Housing Benefit).
- 9.18 The table below shows the number of housing benefit claimants and claimants of the housing element of Universal Credit in PRS within Chesterfield and Bolsover and how this has changed since 2018.

**Figure 9.3** Universal Credit and Housing Benefit Claimant by Local Authority (2018-2023)



Source: DWP, 2023

- 9.19 Looking at the change over time it is clear that the Covid-19 lockdown impacted both areas with the number of claimants jumping in March 2020, this will be a factor in many people losing jobs and income or being furloughed.
- 9.20 Looking at the change after this, it can be seen that the number of claimants in Chesterfield has fallen below that seen before the pandemic.



- 9.21 Although Bolsover has continued to see a fall in the number of claimants post-pandemic this is not to the same degree as Chesterfield. In both areas, this appears to be a continuation of the trends seen pre-Covid, where Chesterfield saw a more rapidly decreasing number of claimants than Bolsover.
- 9.22 This evidence points to the Private Rented Sector playing a reduced role in meeting affordable housing needs, particularly in Chesterfield. Although the numbers still renting with benefit support are relatively high in both areas (6,400 in Chesterfield and 4,800 in Bolsover).
- 9.23 As set out in Table 6.6 the private rental sector in Chesterfield only numbered 7,860 households in 2021 and Bolsover 6,119 households. Therefore, the percentage of homes renting privately who are only able to do so with benefit support is significant. As such, the delivery of genuinely affordable housing in both areas should remain a priority.

### **Build to Rent**

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- 9.24 With respect to Build to Rent, the Housing White Paper (February 2017) set out that the Government wanted to build on earlier initiatives to attract new investment into large-scale scale housing which is purpose-built for market rent (i.e., Build to Rent).
- 9.25 The Government set out that this would drive up the overall housing supply, increase choice and standards for people living in privately rented homes and provide more stable rented accommodation for families – particularly as access to ownership has become more challenging.
- 9.26 The NPPF sets out that the needs of people who rent their homes (as separate from affordable housing) should be assessed and reflected in planning policies (Paragraph 63). The NPPF glossary also includes a definition for Build to Rent development:

*“Purpose-built housing that is typically 100% rented out. It can form part of a wider multi-tenure development comprising either flats or houses but should be on the same site and/or contiguous with the main development.”*

- 9.27 It therefore represents development which is constructed with the intention that it will be let rather than sold.

### **Benefits of Build-to-Rent**

- 9.28 The benefits of Build to Rent are best summarised in the Government's A Build to Rent Guide for Local Authorities which was published in March 2015. The Guide notes the benefits are wide-ranging but can include:

- Helping local authorities to meet the demand for private rented housing whilst increasing tenants' choice “as generally speaking tenants only have the option to rent from a small-scale landlord.”
- Retaining tenants for longer and maximising occupancy levels as Build to Rent investment is an income-focused business model;
- Helping to increase housing supply, particularly on large, multiple-phased sites as it can be built alongside build-for-sale and affordable housing; and
- Utilising good design and high-quality construction methods which are often key components of the Build to Rent model.

- 9.29 This Build to Rent Guide provides a helpful overview of the role that Build to Rent is intended to play in the housing market, offering opportunities for those who wish to rent privately (i.e. young professionals) and for those on lower incomes who are unable to afford their own home.

- 9.30 Over recent years there has been rapid growth in the Build to Rent sector backed by domestic and overseas institutional investment. Savills' UK

Build to Rent Market Update<sup>14</sup> for Q2 2024 states that the BTR market now had 115,000 completed units, 45,400 under construction and 100,700 in the development pipeline, a total of 261,870 units.

- 9.31 However, much of this stock is located in the largest cities of London, Manchester, Birmingham and Leeds. It has not yet started to reach smaller towns due to the economy of scale required and the lack of potential tenants for this product.

### **The Profile of Tenants**

- 9.32 The British Property Federation (“BPF”), London First and UK Apartment Association (“UKAA”) published (November 2022) a report<sup>15</sup> profiling those who live in Build to Rent accommodation in England. Whilst this is focused on more urban locations, it helps understand the broad profile of tenants.
- 9.33 According to their research around 40% of residents were aged between 25 and 34, which is broadly similar to the wider private rented sector.
- 9.34 The survey-based data identified that incomes are similar to those in private rented sector accommodation with 18% earning between £26,000 and £32,000, and 23% earning between £32,000 and £44,000.
- 9.35 The report also noted that Build to Rent has comparable levels of affordability but is notably more affordable for couples and sharers.

### **Potential Demand in Chesterfield and Bolsover**

- 9.36 There is currently one single-family Build-to-Rent development in Bolsover, which is marketed as Pleasey View at Meadow Lane,

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<sup>14</sup> [https://www.savills.co.uk/research\\_articles/229130/364472-0](https://www.savills.co.uk/research_articles/229130/364472-0)

<sup>15</sup> <https://bpf.org.uk/our-work/research-and-briefings/who-lives-in-build-to-rent-2022/>

Shirebrook. It is operated by Simple Life Homes who also operate two other Build-to-Rent sites in North East Derbyshire.

9.37 The scheme consists of 265 units although the percentage which are rented is unknown. The development comprises of 2,3- and 4-bedroom units. There is a range of typologies available, but examples include:

- 3-bedroom, 2 Bathroom Townhouse - £1025 pcm
- 4-bedroom, 2 Bathroom Semi-Detached - £1,215 pcm

9.38 This compares to the median of £425 and £950 for 3 and 4-bedroom rental properties in Bolsover. The development is therefore attracting a premium. This does include white goods and maintenance costs, so it is not a like-for-like comparison.

9.39 Going forward, the geography of the two areas will suit different kinds of BTR development; in Bolsover, there is unlikely to be a market for 'multi-family' BTR provision given the area is more rural, as this tends to be high-density flatted development and therefore focused on more urban centres.

9.40 This does however have some potential in Chesterfield, particularly in the town centre for multi-family development. This will be supported by the area's younger population and also access to employment opportunities.

9.41 Both areas do see the potential for the 'single-family' BTR market to develop further over time, where more traditional family housing is delivered for rent.

9.42 There are growing number of developers interested in this model including Legal & General, Godwin Developments and Harworth Group; and schemes coming forward at locations such as Clifton near Nottingham (Start Living), Sutton in Ashfield (TPG Real Estate).

## The Recommended Policy Response

- 9.43 The PPG on Build to Rent recognises that where a need is identified local planning authorities should include a specific plan policy relating to the promotion and accommodation of Build to Rent.
- 9.44 In recognition of the potential growth of the sector, and with the expectation that there is likely to be some activity moving forward. The Councils may consider including a policy on Build-to-Rent development to set out parameters of what should be expected on BTR schemes such as design, contract lengths, space standards, communal space standards (even if just stipulating wider standards apply) and facilities, outdoor space, bike storage and active transport measures etc. Seeking regulation in these standards for BTR schemes recognises that they are fundamentally different from regular open market schemes and should seek to encourage their development while also promoting and protecting tenant amenity. Outlining expectations in Policy regarding how BTR schemes would be considered at planning application stage will also be beneficial in providing some developer assurance and indicate support from the Councils on the principle of this type of scheme. , – Planning Policies should also deal with how affordable housing policies would be applied to BTR schemes.
- 9.45 Given that the sector is still evolving, we would recommend that the Councils are not overly prescriptive on the mix of dwelling sizes within new Build to Rent development. The NPPF's definition of Build-to-Rent development sets out that schemes will usually offer tenancy agreements of three or more years and will typically be professionally managed stock in single ownership and management control.
- 9.46 The Councils will also need to consider affordable housing policies specifically for the Build-to-Rent sector. The viability of Build to Rent development will however differ from that of a typical mixed tenure development in the sense that returns from the Build to Rent

development are phased over time whereas for a typical mixed tenure scheme, capital receipts are generated as the units are sold.

- 9.47 In general terms, it is expected that a proportion of Build to Rent units will be delivered as ‘Affordable Private Rent’ housing. Planning Practice Guidance<sup>16</sup> states that:

*“The National Planning Policy Framework states that affordable housing on build-to-rent schemes should be provided by default in the form of affordable private rent, a class of affordable housing specifically designed for build-to-rent. Affordable private rent and private market rent units within a development should be managed collectively by a single build-to-rent landlord.*

*20% is generally a suitable benchmark for the level of affordable private rent homes to be provided (and maintained in perpetuity) in any build-to-rent scheme. If local authorities wish to set a different proportion, they should justify this using the evidence emerging from their local housing need assessment, and set the policy out in their local plan. Similarly, the guidance on viability permits developers, in exception, the opportunity to make a case seeking to differ from this benchmark.*

*National affordable housing policy also requires a minimum rent discount of 20% for affordable private rent homes relative to local market rents. The discount should be calculated when a discounted home is rented out, or when the tenancy is renewed. The rent on the discounted homes should increase on the same basis as rent increases for longer-term (market) tenancies within the development”*

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<sup>16</sup> ID: 60-002-20180913

- 9.48 The Council should have regard to the PPG on Build-to-Rent developments. This states that at least 20% of the units within a Build to Rent development should be let as affordable private rented units at a discount of 20% to local market rents. The Council might consider whether these should be capped at LHA rates, subject to viability.

### **PRS - Summary**

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- 9.49 The private rental sector is the only growing tenure group in both Chesterfield and Bolsover.
- 9.50 Median rental costs overall and for each size of home in both Chesterfield and Bolsover are below average for the East Midlands and England.
- 9.51 Although the number of PRS households that are supported by housing benefits is falling, they still comprise a high percentage of all PRS households.
- 9.52 There is likely to be some limited demand for build-to-rent development in the study area. However, the councils may still wish to consider a policy which responds to this demand.

## 10. Older People and those with a Disability

### Introduction

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

### Older People

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- 10.3 The table below provides baseline population data about older persons in Bolsover and Chesterfield and compares this with other areas. The table shows the Council areas have a slightly older age structure than seen regionally or nationally with 21% (Bolsover) and 22% (Chesterfield) of the population being aged 65 and over.



**Table 10.1** Older Persons Population, 2023

	Bolsover	Chesterfield	East Midlands	England
Under 65	79.4%	77.8%	80.2%	81.3%
65-74	10.9%	11.4%	10.1%	9.5%
75-84	7.3%	8.0%	7.2%	6.7%
85+	2.4%	2.8%	2.5%	2.5%
Total	100.0%	100.0%	100.0%	100.0%
Total 65+	20.6%	22.2%	19.8%	18.7%
Total 75+	9.7%	10.8%	9.7%	9.2%

Source: ONS

### Projected Future Change in the Population of Older People

- 10.4 Population projections can next be used to indicate how the number of older persons might change in the future with the tables below showing that both areas are projected to see a notable increase in the older person population.
- 10.5 In Bolsover, the projection shows a projected increase in the population aged 65+ of around 35% - the population aged under 65 is in contrast projected to see a modest decrease (of 1%).
- 10.6 For Chesterfield, the 65+ population is projected to increase by 26%, and again there is projected to be a modest decrease in people aged under 65.
- 10.7 In total population terms, for both areas, population growth of people aged 65 and over therefore accounts for in excess of 100% of the total projected population change.

**Table 10.2** Projected Change in Population of Older Persons, 2022 to 2044 – Bolsover

	2022	2044	Change in population	% change
Under 65	64,870	64,314	-556	-0.9%
65-74	8,862	10,296	1,434	16.2%
75-84	5,891	8,940	3,049	51.8%
85+	1,918	3,333	1,415	73.8%
Total	81,541	86,883	5,342	6.6%
Total 65+	16,671	22,569	5,898	35.4%
Total 75+	7,809	12,273	4,464	57.2%

Source: Iceni analysis

**Table 10.3** Projected Change in Population of Older Persons, 2022 to 2044 – Chesterfield

	2022	2044	Change in population	% change
Under 65	81,232	81,008	-224	-0.3%
65-74	11,969	12,576	607	5.1%
75-84	8,031	11,482	3,451	43.0%
85+	2,872	4,874	2,002	69.7%
Total	104,104	109,939	5,835	5.6%
Total 65+	22,872	28,931	6,059	26.5%
Total 75+	10,903	16,355	5,452	50.0%

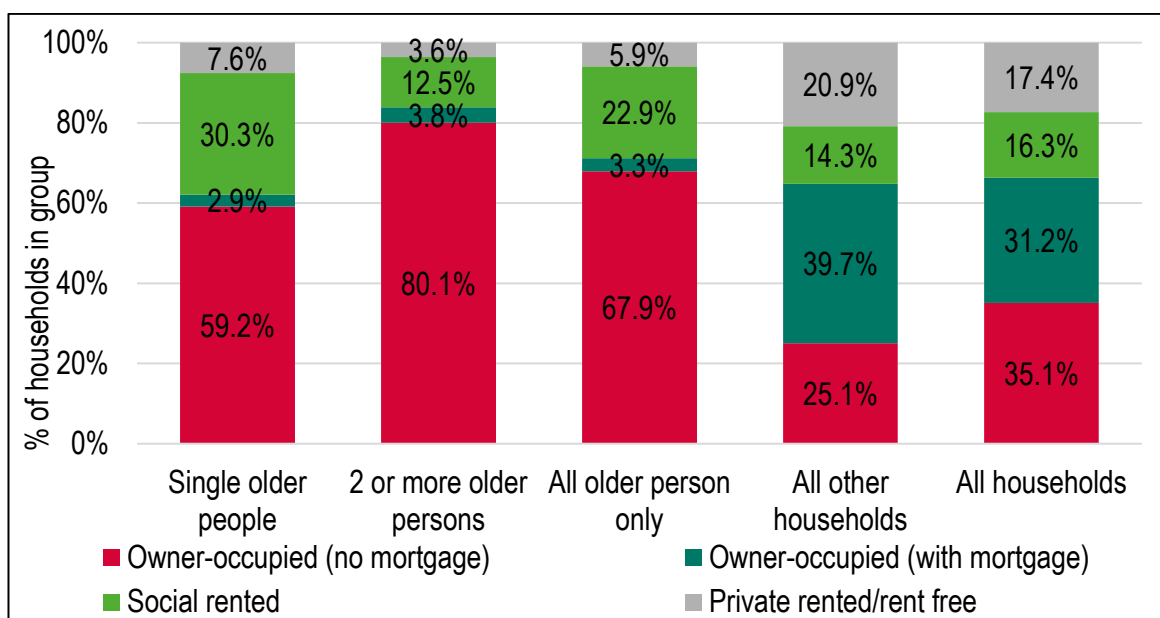
Source: Iceni analysis

### Characteristics of Older Person Households

- 10.8 The figures below show the tenure of older person households. The data has been split between single older person households and those with two or more older people (which will largely be couples).
- 10.9 The data shows that the majority of older persons households are owner-occupiers (71% of older person households in Bolsover and 75% in Chesterfield), and indeed most are owner-occupiers with no mortgage and thus may have significant equity which can be put towards the purchase of a new home.

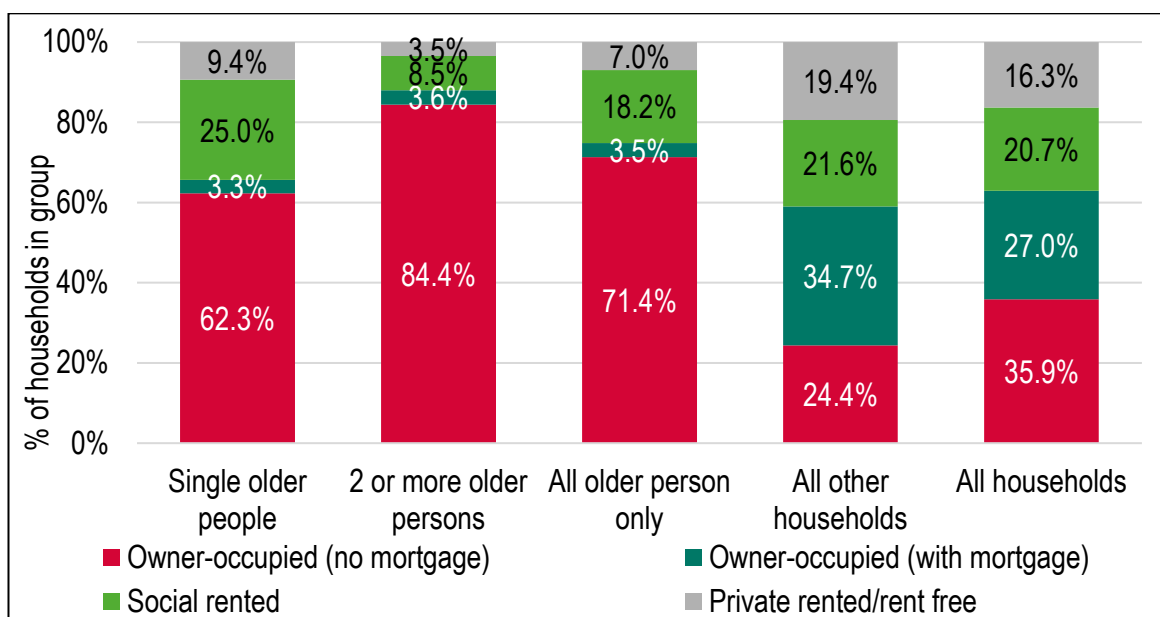
- 10.10 Some 23% of older person households in Bolsover live in the social rented sector (18% in Chesterfield) and the proportion of older person households living in the private rented sector is relatively low (about 6%-7%).
- 10.11 There are also notable differences for different types of older person households with single older people having a lower level of owner-occupation than larger older person households – this group also has a much higher proportion living in the social rented sector.

**Figure 10.1** : Tenure of Older Persons Households in Bolsover, 2021



Source: 2021 Census

**Figure 10.2 : Tenure of Older Persons Households in Chesterfield, 2021**



Source: 2021 Census

## Disabilities

- 10.12 The table below shows the proportion of people who are considered disabled under the definition within the 2010 Equality Act<sup>17</sup>, drawn from 2021 Census data, and the proportion of households where at least one person has a disability.
- 10.13 The data suggests that some 39% of households in Bolsover contain someone with a disability (38% in Chesterfield). These figures are notably higher than those seen across other areas.

<sup>17</sup> The Census uses the same definition of disability as described in the Equality Act. This defines disability as a person with a physical or mental impairment that has a 'substantial' and 'long-term' negative effect on their ability to do normal daily activities.

- 10.14 The figures for the population with a disability show similar patterns compared with other areas – some 23% of the population having a disability in both areas.

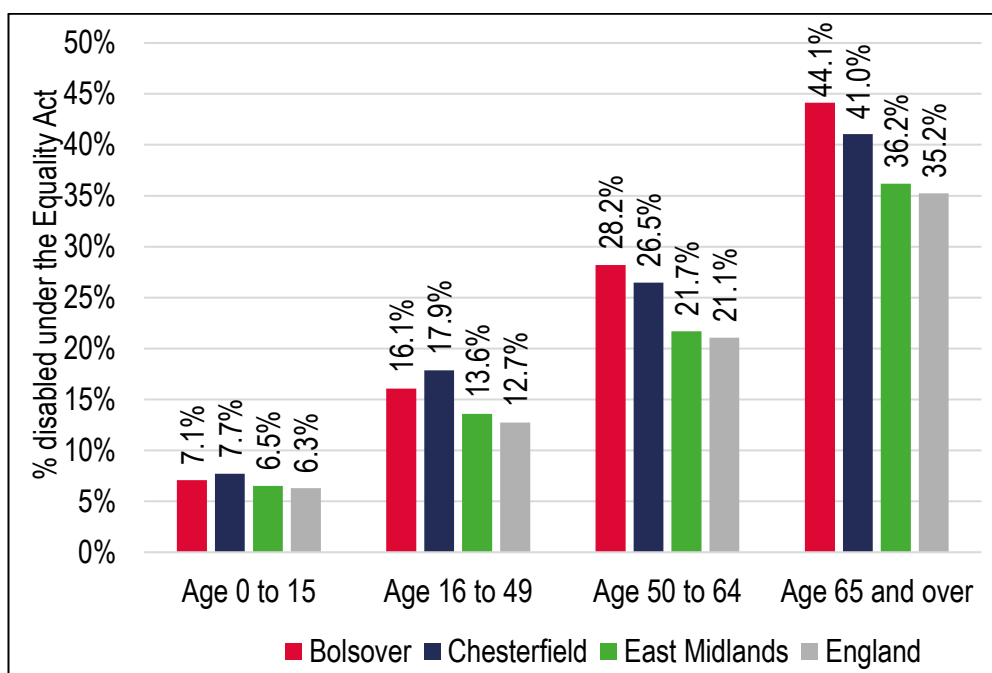
**Table 10.4** Households and People with a Disability, 2021

	Households Containing Someone with a Disability		Population with a Disability	
	No.	%	No.	%
Bolsover	13,843	39.3%	18,343	22.9%
Chesterfield	18,430	38.4%	23,838	23.0%
East Midlands	680,791	33.4%	894,920	18.3%
England	7,507,886	32.0%	9,774,510	17.3%

Source: 2021 Census

- 10.15 As noted, it is likely that the age profile will impact the number of people with a disability, as older people tend to be more likely to have a disability. The figure below shows the age bands of people with a disability. It is clear from this analysis that those people in the oldest age bands are more likely to have a disability.

**Figure 10.3** : Population with Disability by Age



Source: 2021 Census

- 10.16 The analysis also shows higher levels of disability in each age band within Bolsover and Chesterfield when compared with the regional and national positions.

### **Health-Related Population Projections**

- 10.17 The incidence of a range of health conditions is an important component in understanding the potential need for care or support for a growing older population.
- 10.18 The analysis undertaken covers both younger and older age groups and draws on prevalence rates from the PANSI (Projecting Adult Needs and Service Information) and POPPI (Projecting Older People Population Information) websites. Adjustments have been made to take account of the age-specific health/disabilities previously shown.
- 10.19 Of particular note are the large increases in the number of older people with dementia (increasing by 56% from 2022 to 2044 in Bolsover (and 50% increase in Chesterfield) and mobility problems (up 48%/41% respectively over the same period).
- 10.20 Changes for younger age groups are smaller (often negative), reflecting the fact that projections are expecting older age groups to see the greatest proportional increases in population.
- 10.21 When related back to the total projected change in the population, the increase of people aged 65+ with a mobility problem represents around 33% of the total projected population growth in both areas.

**Table 10.5** Projected Changes to Population with a Range of Disabilities – Bolsover

Disability	Age Range	2022	2044	Change	% Change
Dementia	65+	1,363	2,122	759	55.7%
Mobility problems	65+	3,683	5,447	1,764	47.9%
Autistic Spectrum Disorders	18-64	628	627	-1	-0.2%
	65+	198	267	69	35.1%
Learning Disabilities	15-64	1,627	1,622	-5	-0.3%
	65+	436	586	151	34.6%
Impaired mobility	16-64	3,698	3,651	-47	-1.3%

Source: POPPI/PANSI and Demographic Projections

**Table 10.6** Projected Changes to Population with a Range of Disabilities – Chesterfield

Disability	Age Range	2022	2044	Change	% Change
Dementia	65+	1,813	2,713	901	49.7%
Mobility problems	65+	4,813	6,767	1,954	40.6%
Autistic Spectrum Disorders	18-64	824	825	0	0.0%
	65+	250	314	64	25.5%
Learning Disabilities	15-64	2,125	2,132	7	0.3%
	65+	555	696	142	25.5%
Impaired mobility	16-64	4,930	4,734	-196	-4.0%

Source: POPPI/PANSI and Demographic Projections

- 10.22 Invariably, there will be a combination of those with disabilities and long-term health problems who continue to live at home with family, those who chose to live independently with the possibility of incorporating adaptations into their homes and those who choose to move into supported housing.
- 10.23 The projected change shown in the number of people with disabilities provides clear evidence justifying delivering ‘accessible and adaptable’ homes as defined in Part M4(2) of Building Regulations, subject to viability and site suitability.

## Need for Specialist Accommodation for Older People

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

### Definitions of Different Types of Older Persons' Accommodation

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

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

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

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

*Source: Planning Practice Guidance [63-010]*



- 10.25 The need for specialist housing for older persons is typically modelled by applying prevalence rates to current and projected population changes and considering the level of existing supply. There is no standard methodology for assessing the housing and care needs of older people.
- 10.26 The current and future demand for elderly care is influenced by a host of factors including the balance between demand and supply in any given area and social, political, regulatory and financial issues.
- 10.27 Additionally, the extent to which new homes are built to accessible and adaptable standards may over time have an impact on specialist demand (given that older people often want to remain at home rather than move to care) – this will need to be monitored.
- 10.28 There are a number of ‘models’ for considering older persons’ needs, but they all essentially work in the same way. The model results are however particularly sensitive to the prevalence rates applied, which are typically calculated as a proportion of people aged over 75 who could be expected to live in different forms of specialist housing.
- 10.29 Whilst the population aged 75 and over is used in the modelling, the estimates of need would include people of all ages.
- 10.30 Whilst there are no definitive rates, the PPG [63-004] notes that ‘the future need for specialist accommodation for older people broken down by tenure and type (e.g. sheltered housing, extra care) may need to be assessed and can be obtained from a number of online tool kits provided by the sector, for example, SHOP@ for Older People Analysis Tool’.
- 10.31 The PPG does not specifically mention any other tools and therefore seems to be indicating that SHOP@ would be a good starting point for analysis.

- 10.32 Since the PPG was published the Housing Learning and Information Network (Housing LIN) has removed the Shop@ online toolkit although the base rates used for analysis are known.
- 10.33 The SHOP@ tool was originally based on data in a 2008 report (More Choice Greater Voice) and in 2011 a further suggested set of rates was published (rates which were repeated in a 2012 publication). In 2016, Housing LIN published a review document which noted that the 2008 rates were 'outdated' but also noted that the rates from 2011/12 were 'not substantiated'. The 2016 review document therefore set out a series of proposals for new rates to be taken forward onto the Housing LIN website.
- 10.34 Whilst the 2016 review rates do not appear to have ever led to an update of the website, it does appear from reviewing work by Housing LIN over the past couple of years as if it is these rates which typically inform their own analysis (subject to evidence-based localised adjustments).
- 10.35 For clarity, the table below shows the base prevalence rates set out in the various documents described above. For the analysis in this report, the age-restricted and retirement/sheltered have been merged into a single category (housing with support).

**Table 10.7** Range of suggested baseline prevalence rates (units per 1,000 people aged over 75) from a number of tools and publications

Type/Rate	SHOP@ (2008) <sup>18</sup>	Housing in Later Life (2012) <sup>19</sup>	2016 Housing LIN Review <sup>20</sup>
Age-restricted general market housing	-	-	25
Retirement living or sheltered housing (housing with support)	125	180	100
Extra care housing or housing-with-care (housing with care)	45	65	30-40 (‘proactive range’)
Residential care homes	65	(no figure apart from 6 for dementia)	40
Nursing homes (care bedspaces), including dementia	45		45

Source: *Housing LIN*

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

- The prevalence rates used should be considered and assessed taking into account an authority’s strategy for delivering specialist housing for older people. For example, the council’s Adult Social Care Team want to see more extra care and new alternative models (such as care suites) to provide alternatives to the reducing demand for traditional residential care.;

<sup>18</sup> Based on the More Choice Greater Voice publication of 2008 ([https://www.housinglin.org.uk/assets/Resources/Housing/Support\\_materials/Reports/MCGVdocument.pdf](https://www.housinglin.org.uk/assets/Resources/Housing/Support_materials/Reports/MCGVdocument.pdf)). It should be noted that although these rates are from 2008, they are the same rates as were being used in the online toolkit when it was taken offline in 2019.

<sup>19</sup> [https://www.housinglin.org.uk/assets/Resources/Housing/Support\\_materials/Toolkit/Housing\\_in\\_Later\\_Life\\_Toolkit.pdf](https://www.housinglin.org.uk/assets/Resources/Housing/Support_materials/Toolkit/Housing_in_Later_Life_Toolkit.pdf)

<sup>20</sup> <https://edocs.elmbridge.gov.uk/IAM/IAMCache/3793607/3793607.pdf>

- The Housing LIN model has been influenced by existing levels of provision and their view on what future level of provision might be reasonable taking into account how the market is developing, funding availability etc. It is more focused towards publicly commissioned provision. There is a degree to which the model and assumptions within it may not fully capture the growing recent private sector interest and involvement in the sector, particularly in extra care; and
- The assumptions in these studies look at the situation nationally. At a more local level, the relative health of an area's population is likely to influence the need for specialist housing with better levels of health likely to mean residents can stay in their own homes for longer.

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

10.38 We consider that the prevalence rates shown in the 2016 Housing LIN Review is an appropriate starting point; but that the corollary of lower care home provision should be a greater focus on the delivery of housing with care.

10.39 Having regard to market growth in this sector in recent years, and since the above studies were prepared, we consider that the starting point for housing with care should be the higher rate shown in the SHOP@ report (this is the figure that would align with the PPG).

- 10.40 Rather than simply taking the base prevalence rates, an initial adjustment has been made to reflect the relative health of the local older person population.
- 10.41 This has been based on Census data about the proportion of the population aged 75 and over who have a long-term health problem or disability (LTHPD) compared with the England average.
- 10.42 In both Bolsover and Chesterfield, the data shows slightly worse health in the 75+ population and so a modest increase has been made to the prevalence rates.
- 10.43 A second local adjustment has been to estimate a tenure split for the housing with support and housing with care categories. This again draws on suggestions in the 2016 Review which suggests that less deprived local authorities could expect a higher proportion of their specialist housing to be in the market sector.
- 10.44 Using the 2019 Index of Multiple Deprivation (IMD) data, the analysis suggests Bolsover is the 58<sup>th</sup> and Chesterfield the 86<sup>th</sup> most deprived local authorities in England (out of 317). This is a relatively high level of deprivation and suggests a slightly lower proportion of market housing than a local authority in the middle of the range (for housing with support and housing with care).
- 10.45 The following prevalence rates, expressed as a need per 1,000 people aged 75 and over have been used in the analysis:

**Table 10.8** Prevalence rates used in the analysis for different types of specialist housing (units per 1,000 people aged over 75)

Type	Bolsover	Chesterfield
Housing with support (market) – units	41	43
Housing with support (affordable) – units	109	98
Housing with care (market) – units	21	23
Housing with care (affordable) – units	33	28
Residential care – bedspaces	48	45
Nursing care – bedspaces	54	51

*Source: Iceni analysis*

- 10.46 It is also important to understand the supply of different types of specialist accommodation. For this, a database has been provided by the Elderly Accommodation Counsel (EAC) showing schemes in the different categories across the study area (including data about the number of units/bedspaces).
- 10.47 Taking the supply forward and using the prevalence rates suggested the tables below show estimated needs for different types of housing linked to the population projections.
- 10.48 The analysis is separated into the various types and tenures although it should be recognised that there could be some overlap between categories (i.e. some households might be suited to more than one type of accommodation).
- 10.49 Overall, the analysis suggests that there will be a need for housing with support (retirement/sheltered housing), particularly in the affordable sector and a need for housing with care (e.g. extra-care), potentially with slightly higher proportions in the market sector.
- 10.50 The analysis also suggests a need for some additional nursing and residential care bedspaces in the longer term, but that need/demand and supply are currently broadly in balance for nursing care (and to a lesser extent residential care in Chesterfield).

**Table 10.9** Specialist Housing Need using adjusted SHOP@Review Assumptions, 2022-44 – Bolsover

		Housing demand per 1,000 75+	Current supply	Current demand	Current shortfall / surplus (-ve)	Addition al demand to 2044	Shortfall /surplus by 2044
Housing with support	Market	41	21	317	296	181	477
	Affordable	109	562	854	292	488	781
Total (housing with support)		150	583	1,171	588	670	1,258
Housing with care	Market	21	0	163	163	93	256
	Affordable	33	0	259	259	148	407
Total (housing with care)		54	0	422	422	241	663
Residential care bedspaces		48	147	375	228	214	442
Nursing care bedspaces		54	418	422	4	241	245
Total bedspaces		102	565	796	231	455	687

Source: Iceni analysis

**Table 10.10** Specialist Housing Need using adjusted SHOP@Review Assumptions, 2022-44 – Chesterfield

		Housing demand per 1,000 75+	Current supply	Current demand	Current shortfall / surplus (-ve)	Addition al demand to 2044	Shortfall /surplus by 2044
Housing with support	Market	43	226	468	242	234	476
	Affordable	98	803	1,065	262	532	794
Total (housing with support)		141	1,029	1,532	503	766	1,270
Housing with care	Market	23	0	250	250	125	374
	Affordable	28	86	302	216	151	367
Total (housing with care)		51	86	552	466	276	742
Residential care bedspaces		45	417	490	73	245	319
Nursing care bedspaces		51	515	552	37	276	313
Total bedspaces		96	932	1,042	110	521	631

Source: Iceni analysis

- 10.51 The provision of a choice of attractive housing options to older households is a component of achieving a good housing mix. The availability of such housing options for the growing older population may enable some older households to downsize from homes that no longer meet their housing needs or are expensive to run.
- 10.52 The availability of housing options which are accessible to older people will also provide the opportunity for older households to 'downsize' which can help improve their quality of life.
- 10.53 It should also be noted that within any category of need, there may be a range of products. For example, many recent market extra-care schemes have tended to be focused towards the 'top-end' of the market and may have significant service charges (due to the level and quality of facilities and services).
- 10.54 Such homes may therefore only be affordable to a small proportion of the potential market, and it will be important for the Council to seek a range of products that will be accessible to a wider number of households if needs are to be met.
- 10.55 Finally, although we have identified a need for residential care homes there is some headroom within the existing stock, particularly in Chesterfield where 7 of the 11 care homes have vacancies. This would indicate that the need may be lower but also potentially that the existing stock is not attractive.

### **Adult Social Care - Engagement**

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- 10.56 Iceni has engaged with officers working in Derbyshire County Council adult social care team. This is to understand trends in demand and their overall policy.



- 10.57 The officers stated that the older persons' housing sector in Chesterfield and Bolsover is very much dependent on the private sector to deliver new housing.
- 10.58 However, DCC officers can often work on contracts with care providers to develop options for registered providers to deliver new supported accommodation.
- 10.59 Of the two areas, land values in Bolsover are often cheaper than Chesterfield, as such DCC see more opportunities to deliver new older persons and supported housing in Bolsover.
- 10.60 The officers highlighted a lack of accommodation options in the sector which means that many can be placed in incorrect settings that do not suit their care needs. For example, some are placed in residential care when extra care may be more suitable for their needs. This can also be a more cost-effective form of care.
- 10.61 There can be issues with affordability across both areas, residential and nursing care places in particular are hard to make truly affordable. Officers noted that several new schemes had premium facilities and would not accept the fees the council could provide.
- 10.62 Officers were particularly positive about Extra Care schemes stating that these are generally popular with very few voids, social work teams also prefer these types of schemes.
- 10.63 Chesterfield has several Extra Care schemes which are proving popular and are at capacity although currently, Bolsover has no schemes of this type.
- 10.64 In terms of Supported Living type accommodation (housing with support generally for adults under 65 yrs), there are over 200 group living settings in Derbyshire. The County Council are generally moving away from this type of accommodation provision given the difficulties of filling voids.

- 10.65 The County Council is not actively looking to develop more of this type of accommodation; however, this may change as the pipeline decreases.

### Wheelchair User Housing

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- 10.66 The analysis below draws on secondary data sources to estimate the number of current and future wheelchair users and to estimate the number of wheelchair accessible/adaptable dwellings that might be required in the future.
- 10.67 Estimates of need produced in this report draw on data from the English Housing Survey (EHS) – mainly 2018/19 data. The EHS data used includes the age structure of wheelchair users, information about work needed to a home to make them ‘visitable’ for wheelchair users and data about wheelchair users by tenure.
- 10.68 The table below shows at a national level the proportion of wheelchair-user households by the age of the household reference person. Nationally, around 3.4% of households contain a wheelchair user – with around 1% using a wheelchair indoors. There is a clear correlation between the age of the household reference person and the likelihood of there being a wheelchair user in the household.

**Table 10.11** Proportion of wheelchair user households by age of household reference person – England

Age of household reference person	No household members use a wheelchair	Uses wheelchair all the time	Uses wheelchair indoors only	Uses wheelchair outdoors only
24 and under	99.4%	0.3%	0.0%	0.3%
25-34	99.3%	0.3%	0.1%	0.2%
35-49	98.2%	0.5%	0.1%	1.2%
50-64	96.9%	0.7%	0.4%	2.0%
65 and over	93.1%	0.9%	0.4%	5.6%
All households	96.6%	0.6%	0.3%	2.5%

*Source: English Housing Survey (2018/19)*

- 10.69 The prevalence rate data can be brought together with information about the household age structure and how this is likely to change moving forward – adjustments have also been made to take account of the relative health (by age) of the population.
- 10.70 In Bolsover, the data estimates a total of 1,800 wheelchair-user households in 2022, and that this will rise to 2,200 by 2044. In Chesterfield there is a current estimate of 2,250 wheelchair-user households, rising to 2,610 by 2044.

**Table 10.12** Estimated number of wheelchair user households  
(2022-44) – Bolsover

	Prevalence rate (% of house- holds)	House- holds 2022	House- holds 2044	Wheel- chair user house- holds (2022)	Wheel- chair user house- holds (2044)
24 and under	0.7%	789	784	5	5
25-34	0.8%	5,071	5,084	40	40
35-49	2.3%	8,077	8,633	188	201
50-64	4.3%	11,033	10,438	478	453
65 and over	9.9%	10,964	15,161	1,088	1,505
All households		35,934	40,099	1,800	2,204

Source: Iceni Analysis

**Table 10.13** Estimated number of wheelchair user households  
(2022-44) – Chesterfield

	Prevalence rate (% of house- holds)	House- holds 2022	House- holds 2044	Wheel- chair user house- holds (2022)	Wheel- chair user house- holds (2044)
24 and under	1.1%	1,288	1,252	14	14
25-34	1.1%	6,327	6,473	67	69
35-49	2.8%	11,144	12,393	309	344
50-64	3.9%	14,400	13,100	565	514
65 and over	8.5%	15,303	19,751	1,297	1,674
All households		48,463	52,969	2,253	2,614

Source: Iceni analysis

- 10.71 The finding of an estimated current number of wheelchair-user households does not indicate how many homes might be needed for this group – some households will be living in a home that is suitable for

wheelchair use, whilst others may need improvements to accommodation or a move to an alternative home.

- 10.72 Data from the EHS shows that of the 814,000 wheelchair-user households, some 200,000 live in a home that would either be problematic or not feasible to make fully 'visitable' – this is around 25% of wheelchair-user households.
- 10.73 Applying this to the current number of wheelchair-user households gives a current need for 450 additional wheelchair-user homes in Bolsover and 563 in Chesterfield.
- 10.74 If the projected need is also discounted to 25% of the total (on the basis that many additional wheelchair-user households will already be in accommodation) then a further need for 101 homes (Bolsover) and 90 homes (Chesterfield) in 2022-44 period can be identified. Added together this leads to a need estimate of 551 wheelchair user homes in Bolsover and 654 in Chesterfield – equating to 25 and 30 dwellings per annum, respectively.

**Table 10.14** Estimated need for wheelchair user homes, 2022-44

	Current need	Projected need (2022-44)	Total current and future need
Bolsover	450	101	551
Chesterfield	563	90	654

*Source: Iceni analysis*

- 10.75 Furthermore, information in the EHS (for 2018/19) also provides national data about wheelchair users by tenure. This showed that, at that time, around 7.1% of social tenants were wheelchair users (including 2.2% using a wheelchair indoors), compared with 3.1% of owner-occupiers (0.7% indoors).

- 10.76 These proportions can be expected to increase with an ageing population but do highlight the likely need for a greater proportion of social (affordable) homes to be for wheelchair users.

**Table 10.15** Proportion of wheelchair user households by tenure of household reference person – England

Tenure	No household members use a wheel-chair	Uses wheel-chair all the time	Uses wheel-chair indoors only	Uses wheel-chair outdoors only	TOTAL
Owners	96.9%	0.5%	0.2%	2.4%	100%
Social sector	92.9%	1.6%	0.6%	4.8%	100%
Private renters	98.8%	0.1%	0.1%	0.9%	100%
All households	96.6%	0.6%	0.3%	2.5%	100%

*Source: English Housing Survey (2018/19)*

- 10.77 To meet the identified need, the Councils could seek a proportion (potentially up to 5%) of all new market homes to be M4(3) compliant and potentially a higher figure in the affordable sector (potentially up to 10%).
- 10.78 These figures reflect that not all sites would be able to deliver homes of this type. In the market sector these homes would be M4(3)A (adaptable) and M4(3)B (accessible) for affordable housing.
- 10.79 As with M4(2) homes it may not be possible for some schemes to be built to these higher standards due to built-form, topography, flooding etc. Furthermore, the provision of this type of property may in some cases challenge the viability of delivery given the reasonably high build-out costs (see table below).

- 10.80 It is worth noting that the Government has now reported on a consultation (Raising Accessibility Standards for New Homes<sup>21</sup>) on changes to the way the needs of people with disabilities and wheelchair users are planned for as a result of concerns that in the drive to achieve housing numbers, the delivery of housing that suits the needs of the households (in particular those with disabilities) is being compromised on viability grounds.
- 10.81 The key outcome is: 'Government is committed to raising accessibility standards for new homes. We have listened carefully to the feedback on the options set out in the consultation and the government response sets out our plans to mandate the current M4(2) requirement in Building Regulations as a minimum standard for all new homes'. This change is due to shortly be implemented through a change to building regulations.
- 10.82 The consultation outcome still requires a need for M4(3) dwellings to be evidenced, stating 'M4(3) (Category 3: Wheelchair user dwellings) would continue as now where there is a local planning policy in place in which a need has been identified and evidenced. Local authorities will need to continue to tailor the supply of wheelchair user dwellings to local demand.'
- 10.83 As well as evidence of need, the viability challenge is particularly relevant for M4(3)(B) standards. These make properties accessible from the moment they are built and involve high additional costs that could in some cases challenge the feasibility of delivering all or any of a policy target.
- 10.84 It should be noted that local authorities only have the right to request M4(3)(B) accessible compliance from homes for which they have

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<sup>21</sup> <https://www.gov.uk/government/consultations/raising-accessibility-standards-for-new-homes>

nomination rights. They can, however, request M4(3)(A) adaptable compliance from the wider (market) housing stock.

- 10.85 A further option for the Council would be to consider seeking a higher contribution, where it is viable to do so, from those homes to which they have nomination rights.
- 10.86 This would address any under-delivery from other schemes (including schemes due to their size e.g. less than 10 units or 1,000 square metres) but also recognise the fact that there is a higher prevalence for wheelchair use within social rent tenures. This should be considered when setting policy.

### **Older and Disabled People – Summary**

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- 10.87 A range of data sources and statistics have been accessed to consider the characteristics and housing needs of the older person population and the population with some form of disability.
- 10.88 The two groups are taken together as there is a clear link between age and disability. The analysis responds to Planning Practice Guidance on Housing for Older and Disabled People published by the Government in June 2019 and includes an assessment of the need for specialist accommodation for older people and the potential requirements for housing to be built to M4(2) and M4(3) housing technical standards (accessibility and wheelchair standards).
- 10.89 The data shows that both Bolsover and Chesterfield have an older age structure than seen regionally or nationally, and also higher levels of disability compared with the national average.
- 10.90 The older person population shows high proportions of owner-occupation particularly outright owners who may have significant equity in their



homes (68% of all older person households are outright owners in Bolsover and 71% in Chesterfield).

10.91 The older person population is projected to increase notably moving forward. An ageing population means that the number of people with disabilities is likely to increase substantially. Key findings for the 2022-44 period include:

- a 35% increase in the population aged 65+ in Bolsover and 26% in Chesterfield (potentially accounting for in excess of 100% of total population growth in both areas);
- a 56% increase in the number of people aged 65+ with dementia in Bolsover (50% increase in Chesterfield) and a 48% and 41% increase respectively in those aged 65+ with mobility problems;
- a need for additional housing units with support (sheltered/retirement housing) – mainly in the affordable sector;
- a need for additional housing units with care (e.g. extra-care) – mainly affordable housing in Bolsover, but with a 50:50 split in Chesterfield;
- a need for additional nursing and residential care bedspaces in the longer term although nursing care bedspaces look to be broadly in line with need currently; and
- a need for around 25 dwellings per annum in Bolsover to be for wheelchair users (meeting technical standard M4(3)) – a figure of 30 per annum being estimated for Chesterfield.

10.92 This would suggest that there is a clear need to increase the supply of accessible and adaptable dwellings and wheelchair-user dwellings as well as providing specific provisions of older persons housing.

10.93 Given the evidence, the Council could consider (as a starting point) requiring all dwellings (in all tenures) to meet the M4(2) standards and

around 5% of homes meeting M4(3) – wheelchair user dwellings in the market sector (a higher proportion of around 10% in the affordable sector).

- 10.94 Where the authority has nomination rights the supply of M4(3) dwellings would be wheelchair-accessible dwellings (constructed for immediate occupation) and in the market sector, they should be wheelchair-user adaptable dwellings (constructed to be adjustable for occupation by a wheelchair user).
- 10.95 It should however be noted that there will be cases where this may not be possible (e.g. due to viability or site-specific circumstances) and so any policy should be applied flexibly.
- 10.96 In framing policies for the provision of specialist older persons accommodation, the Council will need to consider a range of issues. This will include the different use classes of accommodation (i.e. C2 vs. C3) and requirements for affordable housing contributions (linked to this the viability of provision).
- 10.97 There may also be some practical issues to consider, such as the ability of any individual development being mixed tenure given the way care and support services are paid for).

## 11. Other Specific Groups

### Self and Custom Build

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- 11.1 As of 1<sup>st</sup> April 2016, and in line with the 2015 Act and the Right to Build, relevant authorities in England are required to have established and publicised a self-build and custom housebuilding register which records those seeking to acquire serviced plots of land in the authority's area in order to build their own self-build and custom houses.
- 11.2 The Bolsover and Chesterfield Self-Build and Custom Housebuilding Registers were introduced on the 1<sup>st</sup> of April 2016 and there have now been eight and a half base periods<sup>22</sup> up to 30<sup>th</sup> October 2023. Neither register has eligibility criteria for entry to the self and custom build housing register and therefore it is only in one part.
- 11.3 The Councils are required to grant sufficient planning permissions to meet the demand identified on the Register as per the 2015 Act (as amended) within 3 years of the end of each base period. Although there is no reporting mechanism to know if self-build homes have actually been delivered or the people on the register have secured a plot.
- 11.4 The Tables below provide a base period breakdown of those individuals who have expressed demand for serviced plots of land within Chesterfield and Bolsover.

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<sup>22</sup> A base period is a period of typically 12 months in which demand for custom and self-build is recorded. However, the first base period. The first base period began on the day on which the register (which meets the requirement of the 2015 Act) was established and ended on 30 October 2016. Each subsequent base period is the period of 12 months beginning immediately after the end of the previous base period. Subsequent base periods will therefore run from 31 October to 30 October each year.

**Table 11.1** Chesterfield - Self and Custom Build Register (2016 – 2023)

<b>Base Period</b>	<b>Annual Entries</b>	<b>Permissions</b>
Base Period 1 (1 <sup>st</sup> April 2016 to 30 <sup>th</sup> October 2016)	3	5
Base Period 2 (31 <sup>st</sup> October 2016 to 30 <sup>th</sup> October 2017)	7	4
Base Period 3 (31 <sup>st</sup> October 2017 to 30 <sup>th</sup> October 2018)	11	4
Base Period 4 (31 <sup>st</sup> October 2018 to 30 <sup>th</sup> October 2019)	7	4
Base Period 5 (31 <sup>st</sup> October 2019 to 30 <sup>th</sup> October 2020)	3	8
Base Period 6 (31 <sup>st</sup> October 2020 to 30 <sup>th</sup> October 2021)	5	4
Base Period 7 (31 <sup>st</sup> October 2021 to 30 <sup>th</sup> October 2022)	3	3
Base Period 8 (31 <sup>st</sup> October 2022 to 30 <sup>th</sup> October 2023)	2	6
<b>Total</b>	<b>41</b>	<b>38</b>
<b>Average (/7.5)</b>	<b>5.46</b>	<b>4.75</b>

*Source: Council Monitoring*

**Table 11.2** Bolsover - Self and Custom Build Register (2016 – 2023)

<b>Base Period</b>	<b>Annual Entries</b>	<b>Permissions</b>
Base Period 1 (1 <sup>st</sup> April 2016 to 30 <sup>th</sup> October 2016)	0	0
Base Period 2 (31 <sup>st</sup> October 2016 to 30 <sup>th</sup> October 2017)	1	0
Base Period 3 (31 <sup>st</sup> October 2017 to 30 <sup>th</sup> October 2018)	1	0
Base Period 4 (31 <sup>st</sup> October 2018 to 30 <sup>th</sup> October 2019)	6	0
Base Period 5 (31 <sup>st</sup> October 2019 to 30 <sup>th</sup> October 2020)	10	2
Base Period 6 (31 <sup>st</sup> October 2020 to 30 <sup>th</sup> October 2021)	17	9
Base Period 7 (31 <sup>st</sup> October 2021 to 30 <sup>th</sup> October 2022)	5	5
Base Period 8 (31 <sup>st</sup> October 2022 to 30 <sup>th</sup> October 2023)	4	4
<b>Total</b>	<b>44</b>	<b>20</b>
<b>Average (/7.5)</b>	<b>5.86</b>	<b>2.2</b>

*Source: Council Monitoring*

- 11.5 If assessed over the seven-and-a-half base periods that registration information is available for, there has been a total of 41 registered expressions of interest in a serviced plot of land in Chesterfield and 44 in Bolsover. This is an average of 5.46 plots per annum in Chesterfield and 5.86 in Bolsover.
- 11.6 While this indicates future need the actual need will be determined by the number of entries onto the council's registers. The councils will have three years from the end of each base period to permit enough serviced plots to meet this need.
- 11.7 To this point Chesterfield has met the need in four out of the five base period it is required to meet. However, this is demonstrated by CIL

exemptions (part 1) which may not be an appropriate source<sup>23</sup> moving forward given changes brought in by the Levelling Up and Regeneration Act (2023) (LURA).

- 11.8 Bolsover is not meeting demand to the same degree, and this will form part of the backlog need which also needs to be addressed as per the LURA.

### **Broader Demand Evidence**

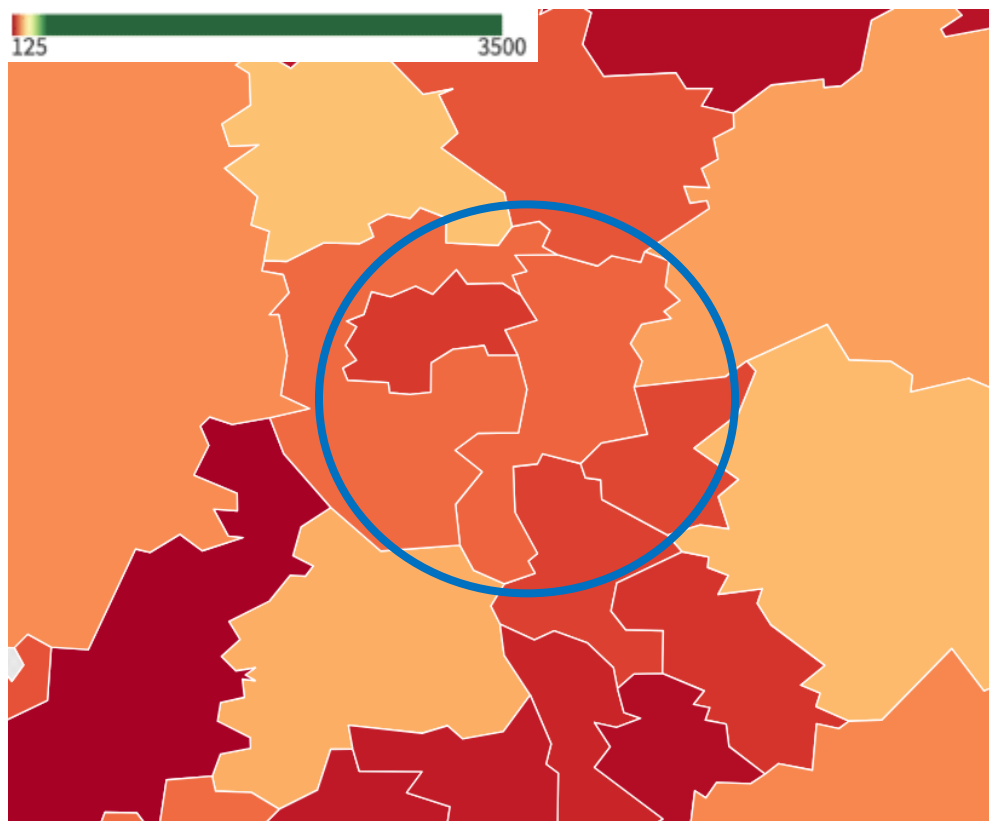
- 11.9 To supplement the data from the Councils' registers, we have looked to secondary sources as recommended by the PPG, which for this report is data from NaCSBA - the National Association for the Custom and self-build housing sector.
- 11.10 First, it is worth highlighting that the October 2020 survey undertaken by YouGov on behalf of NaCSBA found that 1 in 3 people (32%) are interested in building their own home at some point in the future, including 12% who said they were very interested.
- 11.11 If compared against the number of households in the authorities this would equate to approximately 15,000 households in Chesterfield and 11,000 in Bolsover showing interest and between 5,000 and 6,000 households very interested.
- 11.12 Notably, the report found that almost half (48%) of those aged between 18 and 24 were interested in building their own home, compared to just 18% of those aged 55 and over. This is notable as, traditionally, self-build has been seen as the reserve of older members of society aged 55 and over, with equity in their property.

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<sup>23</sup> Although CIL exemption Forms 7 Part 2 maybe appropriate.

- 11.13 Second, we can draw on NaCSBA data to better understand the level of demand for serviced plots in Chesterfield and Bolsover in relative terms. The association published an analysis with supporting maps and commentary titled “Mapping the Right to Build” in 2020. This includes an output on the demand for serviced plots as a proportion of the total population relative to all other local authorities across England.
- 11.14 One of the key maps within the report highlights the areas of strongest demand and this is shown in the figure below. This shows that Chesterfield sees a current prevalence rate of 28 units per 100,000 heads of population and Bolsover 46 units per 100,000 heads of population.

**Figure 11.1** Overall Demand for Self-Build Plots per 100,000 Population



Source: NACCSBA, 2020

- 11.15 By applying these rates to the population and projected population, this would equate to a total need of 29 plots in Chesterfield increasing to 31 by 2044 and 38 plots in Bolsover increasing to 40 by 2044.

**Table 11.3** Demand for Custom and Self-Build Plots (2022 – 2044)

	Chesterfield	Bolsover
Demand Per 100,000	28	46
2022 Population	104,104	81,541
2044 Population	109,939	86,883
Current Need	29	38
Future Need	31	40

*Source: NACSBA, 2020 and demographic projections*

- 11.16 Despite the figure from NaCSBA being lower than the level of demand shown on the registers the councils still have a duty to permit enough plots for self and custom build as indicated by the register.

### **Policy Response**

- 11.17 The Self-Build and Custom Housebuilding PPG sets out how authorities can increase the number of planning permissions which are suitable for self-build and custom housebuilding and support the sector.
- 11.18 The PPG<sup>24</sup> is clear that authorities should consider how local planning policies may address identified requirements for self and custom housebuilding to ensure enough serviced plots with suitable permission come forward and can focus on playing a key role in facilitating relationships to bring land forward. There are several measures which can be used to do this, including but not limited to:
- Supporting Neighbourhood Planning groups where they choose to include self-build and custom-build housing policies in their plans;
  - Working with Homes England to unlock land and sites in wider public ownership to deliver self-build and custom-build housing; and

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<sup>24</sup> Paragraph: 025 Reference ID: 57-025-20210508



- When engaging with developers and landowners who own sites that are suitable for housing, encouraging them to consider self-build and custom housebuilding, and facilitating access to those on the register where the landowner is interested;
- Working with local partners, such as Housing Associations and third sector groups, to custom build affordable housing for other groups in acute housing need.

- 11.19 As a general principle, the Councils should support the submission and delivery of self-build and custom housebuilding sites, where opportunities for land arise and where such schemes are consistent with other planning policies.
- 11.20 While Bolsover Local Plan Policy LC3 is supportive, Chesterfield's Policy CLP7 does not stipulate this as part of the range of housing sought, citing that the need is being met.
- 11.21 When seeking to encourage the delivery of self and custom build housing, the Councils may wish to consider seeking self- and custom-housing provision on larger sites where this is considered to be appropriate, viable and does not prejudice the delivery of affordable housing (such as requiring a 5% or 10% provision on specific sites of > 100 dwellings).

### Children in Care

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- 11.22 A Written Ministerial Statement by the Minister of State for Housing and Planning on 23<sup>rd</sup> May 2023<sup>25</sup> has made clear that LPAs should consider whether it is appropriate for studies such as this to consider the accommodation needs of children in need of social services care
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<sup>25</sup> <https://questions-statements.parliament.uk/written-statements/detail/2023-05-23/hcws795>

(children in care). It advises that LPAs should give due weight to and be supportive of applications for accommodation for looked after children in their area that reflect local needs; and that unitary authorities should work with commissioners to assess local need.

- 11.23 The 'sufficiency duty' under the Children's Act (1989) requires local authorities to take steps to secure, as far as reasonably practical, sufficient accommodation within the authority's area boundaries to meet the needs of children that the local authority is looking after and whose circumstances are such that it would be consistent with their welfare for them to be provided with accommodation that is in the local authority's area. The authority in these terms is Derbyshire County.
- 11.24 Derbyshire County Council's most recent Children in Care Placement Sufficiency Strategy outlines a key vision where the county has only the children in care for the right length of time and provides sufficient high-quality placements for children, young people and care leavers.
- 11.25 The strategy outlines a needs assessment which indicates a rising level of need in the County with the under 18 population increasing. In March 2020, the number of children in care in the county sat at 861, a rise from 719 in March 2018.
- 11.26 Of those who are placed in care the vast majority are placed in foster care (71.3%). However, there remains a small number (12.6%) that are placed in residential care (either managed by the Council or an agency) but that number has decreased from 13.5% in 2018, so the County has seen some success in reducing residential placement.
- 11.27 Despite this increase in overall children in care, the total number of children in care per 10k of the population for Derbyshire is 56 which is below the County's Statistical Neighbour Average of 62.5.

- 11.28 At any one time, Derbyshire's children's homes can care for 32 children, including 9 beds for children with disabilities who are looked after on a full-time basis.
- 11.29 The County Council is proactive and innovative in evaluating and developing its range of provision. They were planning to increase supply with a newly registered additional children's homes with a capacity for 4 children and re-registering another 4-bed home.
- 11.30 The County Council also have 15 short breaks beds. In April 2021, all of the Council's homes were rated as Good or better, with two rated as Outstanding.
- 11.31 As of March 2020, there were 399 Derbyshire care leavers in receipt of a leaving care service. The Council will need to be mindful of this need as the cohort grows.

### **Policy Response**

- 11.32 The sufficiency strategy does not highlight any deficiency in the supply of residential accommodation particularly not at a local authority level.
- 11.33 However, the WMS makes clear that it expects local planning authorities to support these vital developments where appropriate, to ensure that children in need of accommodation are provided for in their communities.
- 11.34 Overall. The Councils should be mindful of the need for children's homes within the study area and seek to boost the supply by supporting applications for them where appropriate.
- 11.35 Children's homes are not typically large, with normally between 1-4 children in a home as well as provision for staff to sleep and a number of communal rooms. They should typically include outdoor space within a garden and ideally provision for staff parking. Houses on through roads in suburban environments are thus particularly suitable.

- 11.36 Additional provision does not necessarily need to be new build but will often involve conversion of existing C3 properties. Children's homes would typically fall within a C2 use class.
- 11.37 It should be noted that homes will need to include both bedrooms for children and for carers (so that for instance a 4-bed house could be for 3 children). There is a need for homes of varying sizes.
- 11.38 Barriers to delivery including the need for certainty associated with conversion of properties to secure approval from Ofsted for new provision; and objections from surrounding residents in some instances.

### Specific Groups – Summary

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#### Self and Custom Build

- 11.39 Based on the councils' housing registers the average annual demand for custom and self-build plots is 5 plots per annum in Chesterfield and 5 in Bolsover.
- 11.40 While this indicates a future need, the actual need will be determined by the future number of entries onto the Councils' registers.

#### Children in Care

- 11.41 The 2021 Derbyshire County Council Sufficiency Strategy<sup>26</sup> does not highlight any deficiency in the supply of residential accommodation and particularly not at a local authority level.

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<sup>26</sup> <https://www.derbyshire.gov.uk/site-elements/documents/pdf/social-health/children-and-families/children-we-look-after/providing-sufficient-accommodation-for-children-in-care-and-care-leavers.pdf>

- 11.42 The Sufficiency Strategy notes the County also has a lower rate of need than similar areas. Stating that “the total child in care population per 10k remains below the national and Derbyshire’s statistical neighbour average at 56 (SNA = 62.5)”
- 11.43 It also adds that between 2018 and 2020 the number of children placed in a residential care home by the council fell from 38 to 31 and the report identifies that “At any one time, Derbyshire’s children’s homes have capacity to care for 32 children” and that they are “currently progressing the registration of an additional children’s home”
- 11.44 However, the WMS makes clear that it expects local planning authorities to support these developments where appropriate and seek to boost the supply by supporting applications for them where appropriate.
- 11.45 Further to its published evidence Derbyshire County Council provided evidence at a recent planning appeal that suggested the picture has shifted somewhat and they informed Bolsover Council that they have fewer children’s homes than other authorities and as a result, they place Children some distance from the district which is not ideal as they would like to keep them within their existing community to minimise disruption such as having to change schools.
- 11.46 In response, they added that any new provision from private organisations could therefore be useful to increase the local supply to reduce this practice.

# **A1. Implications of the New Standard Method**

- A1.1 As noted in Section 6 of this report, the December 2024 NPPF changed the Standard Method for assessing housing need. The new Standard Method for assessing housing need takes the 'need' in Bolsover from 195 dwellings per annum up to 353 per annum – an 81% increase – in Chesterfield, the increase is 136% (from 211 dwellings per annum to 500 dpa).
- A1.2 Much of the analysis in this report (where relevant to the Standard Method) is based on linking projected population and household growth to the previous Standard Method (in part due to timing of report drafting) and this appendix therefore repeats relevant analysis for the revised figures.
- A1.3 It should be noted (in Section 6) that the main report does already include data from projections linking to both the current and previous Standard Method. This included looking at projecting how the age structure might change and also overlaying this with changes to the economically active population and potential job growth. The analysis in Section 6 is therefore not repeated here.

## **Affordable Housing Need**

- A1.4 Projecting how affordable need might change is arguably the most difficult analysis when set against a different housing number. That is because it is the Government's view that building more homes will improve affordability and therefore arguably the affordable housing need should in theory at least go down.

- A1.5 On the flip side, building more homes will increase the number of households and therefore over time might increase the number of households who might have a need.
- A1.6 Finally, increased delivery might see additional affordable homes being built and therefore translate into higher relet supply in the longer term. Although it is difficult to estimate this future supply.
- A1.7 Given these uncertainties, the analysis below looks solely at the demographic implications of an increased housing number, in this case the likely increase in the number of newly-forming households.
- A1.8 It is estimated that the number of newly-forming households would increase by around 17% under the new Standard Method compared with the old method in Bolsover (22% in Chesterfield); these increases being lower than the change when looking at population or households – reflecting the fact that many newly-forming households are projected to arise from existing households already living in the study area.
- A1.9 Overall, it is estimated there would be a need for 266 affordable homes per annum in Bolsover, compared with 219 per annum in the main report analysis – a 21% increase. This increase compares with an increase of 81% in the number of households and 159% increase in population (if comparing the two Standard Methods).
- A1.10 For Chesterfield, the changes are more notable, with the affordable need rising by 37% from 255 per annum to 349 per annum. This is however a proportionate increase some way below the differences between the methods for households (136%) and population (252%).

**Table A1.1** Estimated Need for Affordable Housing (per annum) – linking to new Standard Method

	Bolsover	Chesterfield
Current need	31	36
Newly forming households	326	527
Existing households falling into need	79	203
Total Gross Need	436	766
Relet/resale supply	170	416
Net Need	266	349

Source: Iceni analysis

- A1.11 The different estimates of the need for affordable housing continue to show a similar balance between the need from households unable to buy OR rent and those able to rent but not buy – the vast majority of the need being from the group unable to buy OR rent.

**Table A1.2** Estimated Need for Affordable Housing (per annum) – split between different affordability groups – linking to new Standard Method

	Bolsover	Chesterfield
Unable to buy OR rent	244	292
Able to rent but not buy	22	57
TOTAL	266	349

Source: Iceni analysis

- A1.12 The final table on affordable housing (below) looks at the need when excluding households already living in some sort of accommodation. When compared with the main analysis the needs shown are higher as the only change made is to estimates of newly-forming households, who by definition do not have their own housing at the time of forming.



**Table A1.3** Estimated Need for Affordable Housing (households unable to buy OR rent) excluding households already in accommodation (per annum – linking to new Standard Method

	Bolsover		Chesterfield	
	Includ- ing existing house- holds	Exclud- ing existing house- holds	Includ- ing existing house- holds	Exclud- ing existing house- holds
Current need	30	15	34	17
Newly forming households	303	303	473	473
Existing households falling into need	76	0	193	0
Total Gross Need	409	318	700	490
Re-let Supply	165	165	408	408
Net Need	244	153	292	82

*Source: Iceni analysis*

### Housing Mix

A1.13 The tables below shows the modelling of housing mix if linking to the higher new Standard Method figure. The first two tables show how the age structure of households would be projected to change. In both cases the projection sees a notable increase in households in older age groups, however when compared with the old Standard Method, there is stronger growth in all younger age groups – this will be linked to the migration profile concentrating on people of working age (which tend to be most migrant).

**Table A1.4 Projected Change in Household by Age of HRP in Bolsover**

	2022	2044	Change in Households	% Change
Under 25	789	879	90	11.4%
25-34	5,071	5,692	620	12.2%
35-49	8,077	9,829	1,752	21.7%
50-64	11,033	11,262	228	2.1%
65-74	5,244	6,424	1,180	22.5%
75-84	4,226	6,697	2,471	58.5%
85+	1,495	2,693	1,198	80.2%
TOTAL	35,934	43,474	7,540	21.0%

Source: Demographic Projections

**Table A1.5 Projected Change in Household by Age of HRP in Chesterfield**

	2022	2044	Change in Households	% Change
Under 25	1,288	1,453	165	12.8%
25-34	6,327	7,677	1,350	21.3%
35-49	11,144	14,718	3,574	32.1%
50-64	14,400	14,484	83	0.6%
65-74	7,278	8,120	842	11.6%
75-84	5,816	8,745	2,930	50.4%
85+	2,210	3,946	1,736	78.5%
TOTAL	48,463	59,143	10,680	22.0%

Source: Demographic Projections

A1.14 The tables below show the modelled housing mix of applying these alternative (and high) demographic projections – figures can be compared with Tables 8.14 and 8.17 of the main report. Generally, the higher housing number drives a very slightly different profile of homes being needed in different tenures (very minor differences). Overall the differences are not sufficiently large to change the overall conclusions in the main body of the report.

**Table A1.6** Modelled Housing Mix (linked to delivery of the new Standard Method) (2022-44) – Bolsover

	Market	Affordable home ownership	Affordable housing (rented)	
			General needs	Older persons
1-bedroom	3%	10%	18%	24%
2-bedrooms	35%	44%	31%	76%
3-bedrooms	47%	38%	44%	
4+-bedrooms	16%	8%	7%	

Source: Iceni Analysis

**Table A1.7** Modelled Housing Mix (linked to delivery of the new Standard Method) (2022-44) – Chesterfield

	Market	Affordable home ownership	Affordable housing (rented)	
			General needs	Older persons
1-bedroom	4%	14%	26%	38%
2-bedrooms	34%	46%	37%	62%
3-bedrooms	45%	33%	31%	
4+-bedrooms	17%	7%	6%	

Source: Iceni Analysis

## Older and Disabled Persons Need

- A1.15 The tables below look at the analysis of needs from older person households and the need for wheelchair user housing. In all cases the needs increase from the main analysis in the report, although the uplifts are quite modest in comparison with the general increases (in population and households) envisaged when going from the old to the new Standard Method – this is because the modelling builds in additional migration (to get to the higher housing figure) and in-migrants are more likely to be people of working-age (and associated children) and therefore not needing older persons housing and less likely to be a wheelchair user.

A1.16 Consequently, the proportion of the total housing figure showing as a 'need' in these groups goes down as the overall housing number goes up.

**Table A1.8** Estimated need for specialist housing for older persons  
(linked to delivery of the new Standard Method) (2022-44) – Bolsover

		Housing Demand Per 1,000 75+	Current Supply	Current Demand	Current shortfall/ surplus (-ve)	Add- lional Demand to 2044	Shortfall/ Surplus by 2044
Housing with support	Market	41	21	317	296	200	496
	Affordable	109	562	854	292	538	831
Total (housing with support)		150	583	1,171	588	738	1,326
Housing with care	Market	21	0	163	163	102	265
	Affordable	33	0	259	259	163	422
Total (housing with care)		54	0	422	422	266	687
Residential care bedspaces		48	147	375	228	236	464
Nursing care bedspaces		54	418	422	4	266	269
Total bedspaces		102	565	796	231	502	733

Source: Iceni analysis

**Table A1.9** Estimated need for specialist housing for older persons  
(linked to delivery of the new Standard Method) (2022-44) –  
Chesterfield

		Housing demand per 1,000 75+	Current supply	Current demand	Current shortfall/ surplus (-ve)	Additional demand to 2044	Shortfall / surplus by 2044
Housing with support	Market	43	226	468	242	267	508
	Affordable	98	803	1,065	262	607	869
Total (housing with support)		141	1,029	1,532	503	874	1,377
Housing with care	Market	23	0	250	250	142	392
	Affordable	28	86	302	216	172	388
Total (housing with care)		51	86	552	466	315	780
Residential care bedspaces		45	417	490	73	280	353
Nursing care bedspaces		51	515	552	37	315	351
Total bedspaces		96	932	1,042	110	594	704

Source: Iceni analysis

**Table A1.10** Estimated need for wheelchair user homes (linked to delivery of the new Standard Method) (2022-44)

	Current need	Projected need (2022-44)	Total current and future need
Bolsover	450	134	584
Chesterfield	563	146	710

Source: Iceni analysis

- A1.17 Although these numbers are slightly higher than the main report it is still the case that to meet the identified need, the Councils could seek a proportion (potentially up to 5%) of all new market homes to be M4(3) compliant and potentially a higher figure in the affordable sector (potentially up to 10%).