

# Affordable Housing Statement

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**Proposed Retirement Apartments and  
Semi-Detached Housing**

**Site of Focus School, Heaton Mersey  
SK4 2AA**

**Anwyl Partnerships**

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**JULY 2022**



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# Contents

<b>1</b>	<b>Introduction.....</b>	<b>2</b>
	Submitted Plans and Documents .....	2
	Anwyl Partnerships .....	3
<b>2</b>	<b>The Proposals .....</b>	<b>4</b>
	Proposed Retirement Apartment Tenure .....	4
	Section 106 Heads of Terms .....	5
<b>4</b>	<b>Planning Policy, Evidence Base .....</b>	<b>6</b>
	National Planning Policy .....	6
	National Planning Policy Framework (NPPF) 2021 .....	6
	Planning Practice Guidance.....	7
	Local Planning Policy .....	8
	Stockport Core Strategy (2011).....	8
	Supplementary Planning Guidance.....	8
	Evidence Base .....	8
	Stockport Housing Strategy 2016-2021 .....	8
	Greater Manchester Strategic Housing Market Assessment (2020 Update).....	9
	Other Specialist Reports.....	9
<b>5</b>	<b>Analysis .....</b>	<b>10</b>
	Affordable Housing Need.....	10
	Specialist Housing Need.....	11
	Tenure and Mix .....	12
<b>6</b>	<b>Conclusion .....</b>	<b>14</b>

## 1 Introduction

- 1.1 This Affordable Housing Statement accompanies an application by Anwyl Partnerships for 82 dwellings comprised of 72 retirement apartments and 10 semi-detached houses on the vacant site of the Focus School, Heaton Mersey.
- 1.2 The retirement dwellings will be 100% affordable with an Older Persons Shared Ownership tenure and the semi-detached houses will be for open market sale.
- 1.3 The nature of the affordable housing proposed is inherently linked to the scheme's purpose to provide specialist retirement dwellings. After introducing the proposals, the Statement will refer to national and local planning policies and evidence of specialist retirement and affordable housing need. The Analysis will consider how the development will help to satisfy these requirements.

### Submitted Plans and Documents

- 1.4 The following application plans are relevant to this Statement:
  - Site Location Plan
  - Existing Site Plan
  - Proposed Site Plan
  - Proposed Site Plan Illustration
  - Site Comparison Plan (comparison to previously approved scheme)
  - Proposed Site Sections
  - Proposed Street Scenes
  - Apartment Floor Plans
  - Apartment Elevations
  - House Type Floor Plans
  - House Type Elevations
  - Proposed Drainage Layout (Appendix D of Drainage Strategy)
- 1.5 The following supporting documents submitted with the application are directly relevant to this Statement:
  - Retirement Housing Needs Assessment
  - Planning Statement with S106 Heads of Terms

## Anwyl Partnerships

- 1.6 The applicant Anwyl Partnerships was established in 1930 and has grown to become one of the leading contractors and house developers in North Wales and the North West. They specialise in the affordable/social housing sector, catering for a wide demographic ranging from general family homes to apartment buildings and extra care schemes.
- 1.7 Other current or recent retirement schemes by Anwyl in the North West include:
  - Barncroft Extra Care Scheme, Wirral: 21 apartments for over 55s incorporating a dementia-friendly design with landscaped gardens, delivered in partnership with Magenta Living.
  - Harpers Green Retirement Living, Padgate, Warrington: a four-storey extra care development for over 55s with a mix of one and two-bed flats for affordable rent and shared ownership, in partnership with Torus.
  - Rock Ferry Extra Care & Affordable Housing Development, Wirral: 84 new homes and 102 extra care apartments with conversion of listed building, in partnership with Torus.

## 2 The Proposals

- 2.1 The application description is '**Residential development consisting of A) 10 semi-detached houses and B) 72 retirement apartments for independent living with ancillary support services and communal facilities together with associated landscaping, amenity space and car parking**'.
- 2.2 The 10 x 4-bed semi-detached houses are proposed to be for open market sale. The retirement apartments are to be 100% affordable and will be constructed by Anwyl Partnerships on behalf of a local housing association, consisting of:
- 37 x 1-bed apartments
  - 35 x 2-bed apartments
- 2.3 The apartments fit within the 'Retirement living or sheltered housing' category of specialist housing for older people as defined by Planning Practice Guidance<sup>1</sup>, which has some communal facilities and provides support for residents to live independently rather than full care services. It is anticipated that the development will have a warden, with residents having access to a 24-hour staffed management system and the option of care should they need it.

### Proposed Retirement Apartment Tenure

- 2.4 The affordable scheme will consist entirely of 'Older Persons Shared Ownership' (OPSO) apartments with funding from Homes England. The characteristics of OPSO developments are that:
- They are open to residents above the age of 55.
  - The Housing Association will offer initial shares of between 10% - 75% of the full purchase price at market value.
  - A subsidised rent is paid on the remainder.
  - Once 75% of shares are owned, the occupier pays no rent on the remaining share.
  - Household income must be less than £80,000.
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<sup>1</sup> ID: 63-010-20190626

- The scheme is open to first time buyers and those who have previously owned a home but are unable to own one now.
  - Depending on the local authority's nominations arrangement, which may be set out a Section 106 agreement, a local connection to the area may also be required.
- 2.5 The principal difference from general shared ownership affordable housing is that no more than 75% of shares can be acquired.

## Section 106 Heads of Terms

- 2.6 It is anticipated that Anwyl Partnerships will enter into a Section 106 legal agreement and/or planning conditions to:
- Require 100% affordable housing of 'OPSO' tenure for retirement apartments
  - Require that at least one of the occupants of each apartment is aged at least 55 at the moving in date.
  - Establish any allocation criteria which are agreed by the housing association operator and the Council's housing team.
  - Make a financial contribution of £60,000 to compensate for the loss of the playing pitch, to be spent on specified improvements at either Reddish Vale Technology College or Fred Whittaker Scott Playing Fields.
  - Make a financial contribution to achieve Biodiversity Net Gain in the event that this cannot be achieved within the application site.

## 4 Planning Policy, Evidence Base

### National Planning Policy

#### National Planning Policy Framework (NPPF) 2021

- 4.1 Paragraph 60 states that “*To support the Government’s objective of significantly boosting the supply of homes, it is important that a sufficient amount and variety of land can come forward where it is needed, that the needs of groups with specific housing requirements are addressed and that land with permission is developed without unnecessary delay.*”
- 4.2 Paragraph 62 requires that “*the size, type and tenure of housing needed for different groups in the community should be assessed and reflected in planning policies (including, but not limited to, those who require affordable housing, families with children, older people, students, people with disabilities, service families, travellers, people who rent their homes and people wishing to commission or build their own homes).*”
- 4.3 Paragraph 63 advises that where a need for affordable housing is identified, planning policies should specify the type of affordable housing required, and expect it to be met on site unless specified criteria are satisfied.
- 4.4 Paragraph 64 says that “*To support the re-use of brownfield land, where vacant buildings are being reused or redeveloped, any affordable housing contribution should be reduced by a proportionate amount.*”
- 4.5 According to paragraph 65, “*Where major development involving the provision of affordable housing is proposed, planning policies and decisions should expect at least 10% of the total number of homes to be available for affordable home ownership, unless this would exceed the level of affordable housing required in the area, or significantly prejudice the ability to meet the identified affordable housing needs of specific groups.*” However, an exception is made where the site provides specialist accommodation for a group of people with specific needs, such as purpose-built accommodation for the elderly.
- 4.6 Annex 2: Glossary provides a definition of affordable housing:

*“housing for rent or sale, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers); and which complies with one or more of the following definitions:*

- *Affordable housing for rent*
- *Starter Homes*

- *Discounted market sales housing*
- *Other affordable routes to home ownership.”*

4.7 Additional detail of relevance to this application is provided under ‘Other affordable routes to home ownership’:

*“housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low cost homes for sale (at a price equivalent to at least 20% below local market value) and rent to buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision, or refunded to Government or the relevant authority specified in the funding agreement.”*

#### **Planning Practice Guidance**

4.8 Planning Practice Guidance contains general advice on establishing affordable housing needs, and explains the importance of planning for the housing needs of older people (ID: 63-001-20190626):

*“The need to provide housing for older people is critical. People are living longer lives and the proportion of older people in the population is increasing. In mid-2016 there were 1.6 million people aged 85 and over; by mid-2041 this is projected to double to 3.2 million. Offering older people a better choice of accommodation to suit their changing needs can help them live independently for longer, feel more connected to their communities and help reduce costs to the social care and health systems. Therefore, an understanding of how the ageing population affects housing needs is something to be considered from the early stages of plan-making through to decision-taking.”*

4.9 Other extracts of relevance include the following:

- *“Plans need to provide for specialist housing for older people where a need exists. Innovative and diverse housing models will need to be considered where appropriate.”* (Ref. ID: 63-012-20190626)
- *“Plan-makers will need to consider the size, location and quality of dwellings needed in the future for older people in order to allow them to live independently and safely in their own home for as long as possible, or to move to more suitable accommodation if they so wish.”* (Ref. ID: 63-012-20190626)
- *“Local planning authorities can encourage the development of more affordable models and make use of products like shared ownership. Where there is an identified unmet need for*

*specialist housing, local authorities should take a positive approach to schemes that propose to address this need.”* (Ref. ID: 63-016-20190626)

## Local Planning Policy

- 4.10 The development plan includes saved policies of the Stockport Unitary Development Plan Review (May 2006) and the Core Strategy Development Plan Document (March 2011). Only the Core Strategy contains policies for affordable housing.

### Stockport Core Strategy (2011)

- 4.11 Policies of relevance include the following, having regard to the fact that the site is located within the Green Belt:

- CS3: Mix of Housing – seeks a mix of housing, in terms of tenure, price, type and size to meet the requirements of new forming households, first time buyers, families with children, disabled people and older people. New development should contribute to the creation of more mixed, balanced communities by providing affordable housing in areas with high property prices. The overall strategic affordable housing target is 50% of total provision, and one way this will be achieved is with the assistance of affordable housing developers delivering up to 100% affordable housing. Over the plan period the aim is to achieve a 50:50 split between the provision of new houses and new flats. The majority of new flats of all tenures should have two bedrooms. Support will be given to the provision of specialist and supported housing for older people and people with a disability.
- H3: Affordable Housing – The Heatons (excluding Heaton Norris) are referred to as having house prices above the Stockport average, where a site size threshold of 5 dwellings applies for seeking affordable housing and 30% provision will be sought. On any urban open space site released for housing, 50% affordable provision will be sought.

### Supplementary Planning Guidance

- 4.12 The Council’s *Provision of Affordable Housing SPG8* dates from 2003. It is out of date and of limited relevance to the proposals. It is not aimed at schemes which provide 100% affordable housing and predates the OPSO tenure model.

## Evidence Base

### Stockport Housing Strategy 2016-2021

- 4.13 The findings of this documents are summarised in the Retirement Housing Needs Assessment which accompanies this application and are referred to in the Analysis below.

### **Greater Manchester Strategic Housing Market Assessment (2020 Update)**

4.14 Again, this is referred to in the accompanying Retirement Housing Needs Assessment and Analysis below.

### **Other Specialist Reports**

4.15 A number of reports containing evidence about the need for retirement accommodation, its characteristics and associated benefits are referred to in the submitted Housing Need Assessment. These include:

- *Government response to the Second Report of Session 2017-19 of the Housing, Communities and Local Government Select Committee inquiry into Housing for Older People* (September 2018; CM9692)
- Series of HAPPI reports (Housing our Ageing Population Panel for Innovation)
- *Housing in Later Life - planning ahead for specialist housing for older people toolkit* - 2012
- *Rightsizing - Reframing the housing offer for older people* - PHASE research consultancy at the Manchester School of Architecture 2018
- *What we want - Future-proofing retirement housing in England* – Dr Brian Beach for ILC and others 2021

## 5 Analysis

### Affordable Housing Need

- 5.1 The *Stockport Housing Needs Assessment (HNA) 2019* commissioned by the Council offers the following conclusions on affordability:
- Based on the 25% income for renting and 3.5x income plus equity/savings for buying, the gross annual shortfall of affordable housing is 1,815. Once annual supply through sales, lettings and pipeline supply is considered, the net shortfall is 549 each year.
  - The analysis raises serious concerns over the relative affordability of accommodation across most tenures within the borough, and particularly for the key workers and wage earners considered. Arguably, the ability of households to enter the general market without very substantial deposits is restricted.
- 5.2 The Stockport Core Strategy seeks a minimum of 30% affordable housing in Heaton Mersey, other than on urban green space land which covers part of the application site and where a 50% minimum applies. As reported in the 2020 Seashell Trust appeal decision, the Council's witness advised that *"The demand for affordable housing in the borough has far outstripped supply. Currently there are circa 200 units per year delivered compared to a need of 931 per annum. Delivery has been extremely poor in recent times, such that there is a significant and accumulated need for affordable housing"*.
- 5.3 The scheme will provide 72 affordable dwellings, significantly higher than the policy requirement. Having regard to the differing policy requirements of 30% affordable provision on the site of the school and 50% on the urban open space, one practical way to establish the policy requirement is to assume uniform development density across the whole site:
- 55% of units subject to 30% requirement
  - 55% of 82 = 45
  - 30% of 45 = 13.5
  - 45% of units subject to 50% requirement
  - 45% of 82 = 55
  - 50% of 55 = 27.5
  - Affordable requirement (excluding allowance for Vacant Building Credit) = 41
  - Actual provision = 72 (88% of actual units)

- 5.4 This compares with just 13 affordable units resulting from the previous proposals, a figure which was reduced through the application of the Vacant Building Credit in accordance with national planning guidance. There is no requirement for the applicant to utilise the Credit in conjunction with the present scheme which utilises an alternative development model and is financially viable. Furthermore, none of the affordable units previously proposed were targeted at specialist housing needs.
- 5.5 Regarding the proposed tenure and mix, the affordable units are provided exclusively within the retirement apartments which will be managed as a single entity by a local housing association in accordance with the proposed development model.
- 5.6 The applicant is already substantially exceeding the overall affordable requirement and it would be unjustifiable in policy terms and would threaten viability if additional affordable units were to be sought in the semi-detached housing. Whilst there is a need for affordable family housing in Heaton Mersey, the need for retirement dwellings is greater and the provision of affordable retirement apartments will also free up family homes.

### **Specialist Housing Need**

- 5.7 Planning Practice Guidance quoted earlier in this document states that the need to provide housing for older people is critical. This subject is addressed in detail in our Retirement Housing Need Assessment, the key findings of which are extracted here, with reference to both quantity and quality.
- 5.8 The nature of what is meant by contemporary retirement accommodation is summarised in the 2021 report *What We Want - Future-proofing retirement housing in England*:
- “Retirement communities are more than just a collection of houses inhabited by retirees – they represent organisations that provide housing, care, hospitality, and wellbeing services in the context of an ageing population. They combine high-quality housing options with tailored support services. Residents of retirement communities rent or own their own property, offering privacy and independence, while the community setting provides reassurance of 24-hour on-site staff, communal facilities, and optional care and support as needed.”* (p10)

- 5.9 Regarding **quantity**, evidence for Stockport within the Greater Manchester context shows that the shortfall in retirement provision is acute and that there is no realistic prospect that this will be adequately addressed in the short term. Stockport has the greater proportion of population aged 55 or more of any Greater Manchester district, along with the greater proportions aged over 65 and over 75. The percentage over 65 is already more than double that for England as a whole and its population aged 65+ years is expected to increase by 33% by 2037. Stockport also has the highest

number of properties owned by those aged over 65 in Greater Manchester and the majority of these are under-occupied, with 2 or more spare bedrooms. Local symptoms of a failing housing market, such as under-occupancy and declining affordability, demonstrate the implications of inadequate retirement accommodation being available.

- 5.10 Most of the future housing stock already exists, consisting of 128,910 dwellings in Stockport, and has not been designed to meet the needs of elderly residents. With the majority of newly occurring housing need arising from the elderly, it follows that a high proportion of newly constructed dwellings must be appropriate for their needs. Just to maintain the existing proportions of specialist C2 and C3 properties for the elderly, over 2,400 properties for the elderly without care in Stockport are required by 2035. However, the aspirations of those retiring today suggest that the proportion of C3 units should be higher, with a significant proportion having 2 bedrooms.
- 5.11 With reference to **quality**, the Government's response to the Select Committee inquiry into Housing for Older People acknowledges not only the scale of need, but how aspirations around housing and lifestyle have changed dramatically for older people. The original 2009 HAPPI report identified ten overarching features that underpin 'age-ready' housing, which are set out in the Planning Statement and have influenced the proposed design.
- 5.12 Acknowledged benefits of adequate provision include improving the quality of life of residents and reducing pressure on health and social services. For the wider housing market, scope for 'rightsizing' by the elderly can free up homes suitable for families, when around 60% of older households have multiple bedrooms yet no dependent children. Whilst many currently wish to remain in their own home, this in part reflects an aversion to traditional models of provision and the current lack of desirable alternatives. Such alternatives would free up the housing market with a cascade effect from increased numbers of transactions and assist first time buyers to get on the property ladder.

### **Tenure and Mix**

- 5.13 Core Strategy Policy H3 is aimed at general market housing schemes, and does not address tenure in relation to purpose-built retirement developments
- 5.14 Historically, the majority of housing association retirement schemes across the country have been for social or affordable rent, with relatively few offering shared ownership.
- 5.15 The high level of owner occupation by older households in Stockport indicates a relatively high need for shared ownership in comparison to social or affordable rent. The proposed shared ownership tenure is appropriate to the needs of the Heaton Mersey, Heaton Norris (West) and Heaton Moor Township containing the application site. A higher percentage of households above 65 occupy a 4-bed house in the Township than in any other area of Stockport apart from Bramhall, the 35%

comparing with 3.1% in Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport (West) to the south of the site and 2.7% in Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill to the east. The combined total of 3 or 4-bed houses (68%) occupied is also one of the highest in Stockport.

- 5.16 Of the over 65s contemplating a move, 82.6% would wish to stay within the Township and 59.3% would seek 2 or more bds with level access.
- 5.17 The following discussion from a planning appeal in West Malling, Kent (APP/H2265/W/18/3202040) is useful in considering the justification for shared ownership and would also seem applicable to Heaton Mersey within the Stockport context:

*"One consequence of the national and local housing shortages and of the associated past rise in property values is that those older people who purchased their existing homes many years ago are likely to hold substantial equity as the result of rising property values and because they may have paid off their mortgages. Some of those homes are likely to have been purchased originally to accommodate families and may be poorly suited to the present needs of their occupiers due to their size, internal layout, large gardens, or a location remote from necessary services and facilities. However their occupiers are likely to be cautious about moving to a rented property if it means relinquishing the security of their home ownership and the wealth stored in it. On the other hand, in an affluent area they may have the equity and savings which provide the means to purchase specialist property such as extra care housing which is more suited to their needs and which can continue to be a source of security and equity."* (parag. 41)

- 5.18 Whilst a significant proportion of the occupiers of retirement apartments are single, in this case the development contains a balanced proportion of 1 and 2-bed units. It will therefore appeal to the aspirations of those wishing to downsize from under-occupied family homes in the local area, in which the evidence suggests a high demand for level access 2-bed properties.

## 6 Conclusion

- 6.1 The proposed development will provide 72 affordable dwellings which is 76% higher than the estimated affordable requirement of 41 dwellings and 454% higher than the scheme which the Council has already resolved to approve, when the Council has confirmed that demand has far outstripped supply with extremely poor delivery.
- 6.2 The tenure and mix must be considered in relation to the specialist form of retirement housing proposed. The proposals will help to satisfy the acute shortfall of retirement accommodation in Stockport, which has the highest proportion of population aged above 55 in Greater Manchester and a need for at least 2,400 properties for the elderly without care. In doing so, it will improve the quality of life of residents, reducing isolation and pressure on health and social services.
- 6.3 Local symptoms of a failing housing market, such as under-occupancy and declining affordability, demonstrate the implications of inadequate retirement accommodation being available. Facilitating 'rightsizing' will free up the housing market with a cascade effect from increased numbers of transactions and assist first time buyers to get on the property ladder, thereby providing additional benefits for the affordability of housing.
- 6.4 The applicant is in advanced discussions with a housing association to acquire and manage the development. Whilst the Older Persons Shared Ownership model is proposed, related matters such as local authority nomination rights will be discussed with the Council during the determination period. Occupancy will be governed by a Section 106 Agreement and/or planning conditions which will be negotiated with the local planning authority.



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