

Local Housing Need Assessment 2026

Bolton Council

Final Report

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Main Contact: Dr Michael Bullock
Email: michael.bullock@arc4.co.uk
Telephone: 0800 612 9133
Website: www.arc4.co.uk



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Registered Address: arc4, 41 Clarendon Road, Sale, Manchester, M33 2DY
Email: businessteam@arc4.co.uk Web: www.arc4.co.uk
arc4 Limited, Registered in England & Wales 6205180 VAT Registration No: 909 9814 77
Directors Helen Brzozowski and Michael Bullock

Executive Summary

Introduction

The Bolton Council Local Housing Need Assessment 2026 (LHNA) provides the council with up-to-date evidence on housing need across all sections of the community over the period 2025 to 2043. The evidence will inform the preparation and review of planning policy, other strategies, policies and decisions of the council and its partners.

The LHNA has been prepared in accordance with the National Planning Policy Framework (NPPF) and associated Planning Practice Guidance (PPG).

Data have been produced at neighbourhood area level where possible.

The LHNA report complements the Places for Everyone joint development plan document which covers 9 Greater Manchester districts including Bolton.

Dwelling stock

There are 128,016 dwellings (2025 data) and 118,795 households across the borough (2021 Census). The vacancy rate is 3.4% which is higher than the rate for England (2.8%). Most dwellings are houses (75.9%), 15.2% are flats and 8.9% are bungalows. 61.5% of households are owner occupiers, 18.2% privately rent and 20.3% live in affordable housing.

House prices and rents

In 2025, lower quartile prices were £140,000 (Greater Manchester £163k, North West £145k and England £190k) and median prices were £190,000 (Greater Manchester £225k, North West £210k and England £288k).

In 2025, lower quartile private rents were £797 each month (Greater Manchester £975, North West £823 and England £1,023) and median rents were £923 (Greater Manchester £1,222, North West £1,049 and England £1,551).

Future dwelling mix and development priorities

The LHNA has carefully considered the future population and household projections over the period 2025 to 2044, the range of dwellings lived in by different households and their dwelling aspirations (likes) and expectations. This helps to determine an appropriate mix of new dwellings to inform future development priorities to better reflect the housing needs of communities across Bolton.

The Greater Manchester Places for Everyone plan identifies an average minimum annual net housing need of 787 dwellings across Bolton. There is a gross shortfall of 2,259 affordable homes each year but after taking into account supply including surplus vacants, relets and resales, the net shortfall of affordable housing is 501 each year (assuming that existing need is cleared over 10 years).

The current affordable tenure split in the Local Plan is 75% social/affordable rented 25% affordable home ownership. This remains an appropriate tenure split.

The acute need for affordable housing is also evidenced in the council's housing register. There are around 21,479 households on the register, with a particular need for 1- and 2-bedroom properties identified. The LHNA indicates that a broader range of affordable homes are needed.

When considering future dwelling mix across Bolton a range of data have been considered to establish a short-term and long-term need. This includes: demographic forecasts, the relationship between dwellings, household aspirations/expectations and the housing register. Household projections are indicating considerable growth in single person households and households with two or more adults, with a reduction in the number and proportion of households with children. Overall, a broad range of dwellings need to be built to meet the needs of households across Bolton.

The overall short-term (5-year) mix of new dwellings that has been identified by tenure for Bolton is shown in Table ES1, and for neighbourhood areas in Table ES2. There is a need for 25-30% of all new dwellings to be level-access, that is with all facilities capable of being on one floor.

Table ES1a Overall dwelling type/size mix recommendations by tenure: Bolton

Dwelling type/size	Market	Social/ Affordable Rented	Affordable home ownership	Total
Overall % split>>	65%	26%	9%	100%
1/2 Bedroom House	5-10%	10-15%	10-15%	10-15%
3 Bedroom House	30-35%	25-30%	35-40%	30-35%
4+ Bedroom House	20-25%	10-15%	20-25%	15-20%
1 Bedroom flat	0-2%	15-20%	2-5%	5-10%
2+ Bedroom flat	2-5%	2-5%	5-10%	2-5%
1/2 Bedroom Bungalow/level access	15-20%	20-25%	10-15%	15-20%
3+ Bedroom Bungalow/level access	10-15%	0-2%	2-5%	5-10%

Table ES1b Dwelling type mix recommendations by tenure: Bolton

Dwelling type	Market	Social/ Affordable Rented	Affordable home ownership	Total
House	60-65%	50-55%	70-75%	60-65%
Flat	5-10%	20-25%	10-15%	5-10%
Bungalow/level-access	30-35%	25-30%	15-20%	25-30%

Table ES1c Dwelling size mix recommendations by tenure: Bolton

Number of bedrooms	Market	Social/ Affordable Rented	Affordable home ownership	Total
1	2-5%	20-25%	2-5%	5-10%
2	30-35%	30-35%	35-40%	30-35%
3	45-50%	30-35%	40-45%	40-45%
4+	20-25%	10-15%	20-25%	15-20%

Table ES2 Neighbourhood dwelling mix by tenure, type of dwelling and number of bedrooms

CENTRAL BOLTON Tenure and number of bedrooms	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom bungalow/level-access	3 or more-bedroom bungalow/level-access
Open market	20-25%	35-40%	10-15%	10-15%	5-10%	5-10%	2-5%
Social/affordable rented	2-5%	25-30%	5-10%	35-40%	0-2%	15-20%	0-2%
Affordable Home Ownership	25-30%	30-35%	20-25%	0-2%	5-10%	5-10%	0-2%
EAST BOLTON Tenure and number of bedrooms	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom bungalow/level-access	3 or more-bedroom bungalow/level-access
Open market	5-10%	15-20%	10-15%	0-2%	10-15%	20-25%	25-30%
Social/affordable rented	5-10%	15-20%	15-20%	15-20%	5-10%	25-30%	5-10%
Affordable Home Ownership	15-20%	20-25%	0-2%	0-2%	30-35%	15-20%	10-15%
HORWICH & BLACKROD Tenure and number of bedrooms	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom bungalow/level-access	3 or more-bedroom bungalow/level-access
Open market	5-10%	25-30%	25-30%	0-2%	2-5%	15-20%	15-20%
Social/affordable rented	15-20%	20-25%	0-2%	10-15%	2-5%	45-50%	0-2%
Affordable Home Ownership	10-15%	10-15%	20-25%	2-5%	5-10%	30-35%	5-10%
INNER NORTH BOLTON Tenure and number of bedrooms	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom bungalow/level-access	3 or more-bedroom bungalow/level-access
Open market	15-20%	20-25%	30-35%	0-2%	0-2%	10-15%	5-10%
Social/affordable rented	10-15%	25-30%	20-25%	15-20%	2-5%	10-15%	2-5%
Affordable Home Ownership	5-10%	15-20%	40-45%	5-10%	5-10%	10-15%	5-10%

INNER SOUTH BOLTON Tenure and number of bedrooms	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom bungalow/level-access	3 or more-bedroom bungalow/level-access
Open market	5-10%	40-45%	25-30%	0-2%	0-2%	10-15%	10-15%
Social/affordable rented	25-30%	35-40%	10-15%	10-15%	0-2%	10-15%	0-2%
Affordable Home Ownership	15-20%	50-55%	25-30%	0-2%	0-2%	0-2%	0-2%
NORTH BOLTON Tenure and number of bedrooms	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom bungalow/level-access	3 or more-bedroom bungalow/level-access
Open market	10-15%	30-35%	15-20%	0-2%	5-10%	15-20%	5-10%
Social/affordable rented	10-15%	15-20%	0-2%	25-30%	15-20%	25-30%	0-2%
Affordable Home Ownership	20-25%	0-2%	30-35%	5-10%	0-2%	35-40%	0-2%
SOUTH BOLTON Tenure and number of bedrooms	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom bungalow/level-access	3 or more-bedroom bungalow/level-access
Open market	5-10%	35-40%	20-25%	0-2%	0-2%	20-25%	10-15%
Social/affordable rented	5-10%	35-40%	10-15%	10-15%	0-2%	30-35%	0-2%
Affordable Home Ownership	5-10%	70-75%	10-15%	0-2%	0-2%	5-10%	2-5%
WEST BOLTON Tenure and number of bedrooms	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom bungalow/level-access	3 or more-bedroom bungalow/level-access
Open market	5-10%	25-30%	20-25%	0-2%	5-10%	20-25%	15-20%
Social/affordable rented	2-5%	30-35%	0-2%	15-20%	0-2%	40-45%	0-2%
Affordable Home Ownership	0-2%	0-2%	30-35%	0-2%	0-2%	35-40%	30-35%

WESTHOUGHTON & HUNGER HILL Tenure and number of bedrooms	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom bungalow/level-access	3 or more-bedroom bungalow/level-access
Open market	5-10%	25-30%	5-10%	2-5%	5-10%	20-25%	20-25%
Social/affordable rented	10-15%	15-20%	10-15%	15-20%	10-15%	20-25%	0-2%
Affordable Home Ownership	25-30%	15-20%	0-2%	10-15%	15-20%	20-25%	0-2%
BOROUGH OF BOLTON Tenure and number of bedrooms	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom bungalow/level-access	3 or more-bedroom bungalow/level-access
Open market	5-10%	30-35%	20-25%	0-2%	2-5%	15-20%	10-15%
Social/affordable rented	10-15%	25-30%	10-15%	15-20%	2-5%	20-25%	0-2%
Affordable Home Ownership	10-15%	35-40%	20-25%	2-5%	5-10%	10-15%	2-5%

Over the long-term to 2043 (Table ES3), the overall profile of need is broadly similar to the short-term need, although the proportion of 2-bedroom houses is expected to increase and the proportion of bungalow/level access homes expected to moderate over the plan period.

Table ES3a Long-term overall dwelling mix

Dwelling type/size	Short-term need (five years 2026 to 2031) All tenures	Longer term - demographic projections to 2043 All tenures
2 Bedroom House	10-15%	20-25%
3 Bedroom House	30-35%	30-35%
4+ Bedroom House	15-20%	15-20%
1 Bedroom flat	5-10%	5-10%
2+ bedroom flat	2-5%	5-10%
1/2 Bedroom Bungalow/level access	15-20%	5-10%
3+ Bedroom Bungalow/level access	5-10%	2-5%

Table ES3b Long-term overall dwelling mix - type

Dwelling type	Short-term need (five years 2026 to 2031) All tenures	Longer term - demographic projections to 2043 All tenures
House	60-65%	70-75%
Flat	5-10%	15-20%
Bungalow/level-access	25-30%	10-15%

Table ES3c Long-term overall dwelling mix - size

Number of bedrooms	Short-term need (five years 2026 to 2031) All tenures	Longer term - demographic projections to 2043 All tenures
1	5-10%	10-15%
2	30-35%	30-35%
3	40-45%	35-40%
4+	15-20%	15-20%

The needs of other groups

Particular needs which have been identified in the LHNA are:

- Increasing and diversifying the supply of specialist housing for older people. There is a need for around 3,543 more units of accommodation for older people by 2043. This includes retirement housing, Extra Care, co-housing and residential care.
- Based on an assessment of additional needs and longer-term demographics, there is a need for around 4.7% of new dwelling to be wheelchair accessible standard

dwellings each year. All dwelling are built to at least M4(2) accessible and adaptable standard which would include bungalows/level access accommodation.

The main report provides further details of the additional groups referenced in the NPPF and PPG.

Note that there is overlap between affordable, specialist older person and M4(3) need, so for instance the development of an older person's level access, wheelchair accessible affordable dwelling would help address three aspects of housing need.

Summary of policy recommendations

Theme	Data	Action
Overall housing need	787 average each year 2022-2039, as set out in Policy JP-H3 of the Places for Everyone plan	Housing need figure to be noted.
Affordable housing need	Annual imbalance over the next 10 years of 501 (if existing backlog of need cleared over 10 years)	Affordable housing policy to maximise delivery on market sites subject to viability and consider new ways of delivering affordable, particularly social rented housing.
Affordable housing need	Broad mix of affordable dwelling sizes is required Social/Affordable rented: 24% 1-bedroom, 33% 2-bedroom, 31% 3-bedroom and 12% 4+ bedroom Affordable home ownership: 3% 1-bedroom, 35% 2-bedroom, 41% 3-bedroom and 21% 4+ bedroom	Range of dwelling sizes to be delivered.
Affordable housing need	Affordable tenure mix of 75% rented and 25% affordable home ownership	Development needs to focus on social rented where possible with some affordable rent and affordable home ownership
Needs of different groups	4.7% of new dwellings (37 each year) to be M4(3) wheelchair accessible All new affordable and market dwellings to be built to M4(2) standard in line with policy JP H3 of the Places for Everyone plan	Update relevant policies.

Theme	Data	Action
Needs of different groups	3,543 additional units of accommodation for older people by 2043 including 494 residential care bedspaces. 1,103 Extra Care units and 1,946 other types of accommodation	Diversify range of older persons accommodation including sheltered/retirement and Extra Care leasehold and cohousing. Continue to review need for residential care. Strengthen policies to enable people to live in their own homes for longer with appropriate support and adaptation.
Needs of different groups	Other needs groups	Ongoing review of need for specialist housing and build upon the needs evidence in this LHNA.

1. Introduction

Background, aims and objectives

- 1.1 The Bolton Council Local Housing Need Assessment (LHNA) 2026 provides the council with up-to-date evidence on housing need across all sections of the community over the period 2025 to 2043. The evidence will inform the preparation and review of planning policy, other strategies, policies and decisions of the council and its partners.
- 1.2 The LHNA report complements the Places for Everyone joint planning development plan document which covers 9 Greater Manchester districts including Bolton.

National Planning Policy Framework

- 1.3 The evidence base needs to take account of the requirements of the National Planning Policy Framework (NPPF). The latest version was published in December 2024 and is supported by Planning Practice Guidance (PPG). The NPPF 2024 sets out the government's planning policies for England and how these are expected to be applied. Paragraph 11 of the NPPF states that plans, and decisions should apply a 'presumption in favour of sustainable development'. As part of this, in relation to plan-making, it sets out that this means that 'strategic policies should, as a minimum, provide for objectively assessed needs for housing...'.

Paragraph 61 provides an important context to the policy for housing delivery, as follows: 'To support the Government's objective of significantly boosting the supply of homes, it is important that a sufficient amount and variety of land can come forward where it is needed, that the needs of groups with specific housing requirements are addressed and that land with permission is developed without unnecessary delay. The overall aim should be to meet an area's identified housing need, including an appropriate mix of housing types for the local community.'
- 1.4 Paragraph 61 provides an important context to the policy for housing delivery, as follows: 'To support the Government's objective of significantly boosting the supply of homes, it is important that a sufficient amount and variety of land can come forward where it is needed, that the needs of groups with specific housing requirements are addressed and that land with permission is developed without unnecessary delay. The overall aim should be to meet an area's identified housing need, including an appropriate mix of housing types for the local community.'
- 1.5 Paragraphs 62 to 64 relate to the evidence base requirements which underpin this study:

Paragraph 62: "To determine the minimum number of homes needed, strategic policies should be informed by a local housing need assessment, conducted using the standard method in national planning practice guidance. In addition to the local housing need figure, any needs that cannot be met within neighbouring areas should also be taken into account in establishing the amount of housing to be planned for."
- 1.6 Paragraph 63: "Within this context of establishing need, the size, type and tenure of housing needed for different groups in the community should be assessed and reflected in planning policies. These groups should include (but are not limited to) those who require affordable housing (including Social Rent); families with children; looked after children; older people (including those who require retirement housing, housing- with-care and care homes); students;

people with disabilities; service families; travellers; people who rent their homes and people wishing to commission or build their own homes.”

- 1.7 Paragraph 64: “where a need for affordable housing is identified, planning policies should specify the type of affordable housing required”.
- 1.8 Paragraph 66: “Where major development involving the provision of housing is proposed, planning policies and decisions should expect that the mix of affordable housing required meets identified local needs, across Social Rent, other affordable housing for rent and affordable home ownership tenures” Note that the requirement to deliver a minimum of 25% of affordable housing a First Homes no longer applies.
- 1.9 Paragraph 67: “As part of the ‘Golden Rules’ for Green Belt development set out in paragraphs 156- 157 of this Framework, a specific affordable housing requirement (or requirements) should be set for major development involving the provision of housing, either on land which is proposed to be released from the Green Belt or which may be permitted on land within the Green Belt. This requirement should:
 - a) be set at a higher level than that which would otherwise apply to land which is not within or proposed to be released from the Green Belt; and
 - b) require at least 50% of the housing to be affordable, unless this would make the development of these sites unviable (when tested in accordance with national planning practice guidance on viability).”
- 1.10 Paragraph 69 requires that: ‘strategic policy-making authorities should establish a housing requirement figure for their whole area, which shows the extent to which their identified housing need (and any needs that cannot be met within neighbouring areas) can be met over the plan period. The requirement may be higher than the identified housing need if, for example, it includes provision for neighbouring areas or reflects growth ambitions linked to economic development or infrastructure investment. Within this overall requirement, strategic policies should set out a housing requirement for designated neighbourhood areas which reflects the overall strategy for the pattern and scale of development and any relevant allocations.’
- 1.11 The Localism Act 2011 introduced the ‘Duty to Co-operate’ as a replacement for Regional Spatial Strategy and this requirement is also established in National Planning Policy (NPPF 2024, Paragraphs 24-27). Section 110 requires local authorities and other bodies, including Local Enterprise Partnerships to co-operate in maximising the effectiveness of strategic matters within development plan documents. The provision of housing development is a strategic priority, and the council will have to ensure that it is legally compliant with the Localism Act at Local Plan examination.
- 1.12 The NPPF 2024 sets out affordable housing definitions which are presented in Technical Appendix B.

Regional Strategic Agenda

- 1.13 The overarching strategic framework for Greater Manchester is set out in the [Greater Manchester Strategy 2025–2035](#), which functions as the Combined

Authority's equivalent to a corporate plan. This strategy establishes a long-term, place-based vision for the city region and provides the foundation for all thematic strategies and delivery plans.

- 1.14 The strategy sets out a vision of "a thriving city region where everyone can live a good life" and emphasises that economic and social progress must go hand in hand. It positions Greater Manchester as a whole-system partnership, bringing together public, private, voluntary and community sectors to deliver shared outcomes.
- 1.15 At its core, the strategy is structured around two interdependent priorities:
 - Growing the economy (Growth Plan)
 - Ensuring people can live well (People Plan)
- 1.16 This establishes a clear policy direction in which economic growth, public service reform and inequality reduction are integrated rather than treated separately.

Delivery and Implementation Framework

- 1.17 To operationalise the strategy, GMCA has developed a [Greater Manchester Strategy Delivery Plan](#), which translates long-term ambitions into specific actions, milestones and measurable outcomes.
- 1.18 The Delivery Plan is designed as a live document, updated quarterly and supported by an annual performance report. It sets out delivery across a series of workstreams and defines long-term "end states" alongside shorter-term actions.
- 1.19 From the Greater Manchester Strategy Delivery Plan Overview you provided, the delivery model is structured around seven core workstreams. These are clearly set out (and consistently referenced across GMCA strategy materials) as:
- 1.20 The 7 GMCA Delivery Plan workstreams
 - Healthy homes for all
 - Safe and strong communities
 - A transport system for a global city region
 - A clear line of sight to high-quality jobs
 - Everyday support in every neighbourhood
 - A great place to do business
 - Digitally connected places and people
- 1.21 The delivery plan says that by 2027 Greater Manchester aims to be building more social housing than it is losing through Right to Buy, and by 2030 it aims to approve 75,000 new homes across the ten local authority areas. That means the current policy direction is not simply "more homes"; it is about social rented supply, affordability, healthier homes, delivery through the planning system, and aligning housing to wider growth and public service outcomes.

Places for Everyone

- 1.22 The key statutory planning document supporting housing delivery is [Places for Everyone](#) (PfE), which provides the spatial framework for growth across Greater Manchester.
- 1.23 This plan forms part of the statutory development plan for nine Greater Manchester authorities and sets out how the city region will grow to 2039, including:
- The scale and distribution of new housing and employment land
 - Site allocations and infrastructure requirements
 - Environmental protections and Green Belt changes
- 1.24 PfE is critical in translating GMCA's strategic ambitions into land use and development decisions, making it the key bridge between high-level strategy and local plan delivery.

Social and Affordable Homes Programme

- 1.25 A key current priority is the [Social and Affordable Homes Programme](#), which reflects a stronger emphasis on social rent and affordability within GMCA's housing agenda.
- 1.26 This programme focuses on accelerating the delivery of social and affordable homes across Greater Manchester, with a clear prioritisation of social rent as a core tenure. It forms a central component of GMCA's approach to addressing housing need and is aligned with the wider Greater Manchester Strategy commitment to significantly increase the availability of genuinely affordable homes.
- 1.27 The programme signals a shift in policy direction towards a more interventionist approach, with greater emphasis placed on influencing tenure mix, improving affordability outcomes and ensuring that new housing supply better meets the needs of lower-income households, rather than focusing solely on overall housing numbers.

Housing First Greater Manchester

- 1.28 A newer and important part of the agenda is [Housing First Greater Manchester](#). Housing First Greater Manchester represents a key element of the Combined Authority's approach to housing and public service reform, positioning housing as the foundation for improving wider social and economic outcomes.
- 1.29 The programme is based on the principle that secure, permanent housing is essential to achieving good health, education and employment outcomes. GMCA frames this as part of a broader effort to "fix the foundations of life", recognising that without a stable home, wider ambitions for individuals and communities cannot be realised.
- 1.30 At a strategic level, Housing First is not just a homelessness intervention but a whole-system reform approach. It seeks to redesign services so that housing, health, care and support systems operate in a more integrated way, focusing on

prevention and long-term stability rather than crisis response. This includes providing permanent accommodation alongside wraparound support for people with complex needs, enabling them to sustain tenancies and improve life outcomes.

- 1.31 A central ambition of the programme is to deliver a “healthy home for all by 2038”, ensuring that all residents have access to housing that is safe, secure, affordable and sustainable. This ambition aligns Housing First with wider GMCA priorities, including net zero, health improvement and reducing inequalities.
- 1.32 The establishment of a dedicated Housing First Unit further reinforces this direction of travel. The Unit is intended to drive a more coordinated and interventionist approach to housing policy, including increasing housing supply (particularly affordable and specialist provision), improving housing standards, and strengthening links between housing and public services such as health, employment and skills.

Bolton Council Plan 2025 – 2028

- 1.33 The [Bolton Council Plan \(2025–2028\)](#) is the council’s overarching corporate document, setting out the strategic priorities and outcomes for the next three years. It acts as an umbrella framework, bringing together all other strategies into a single “golden thread” of delivery focused on measurable outcomes across services and communities.
- 1.34 In housing terms, the plan does not set detailed policy but establishes the context in which housing operates, particularly around reducing inequality, improving health and supporting economic growth. Housing is therefore positioned as a key contributor to wider outcomes such as wellbeing, community resilience and inclusive growth. This is important for a Housing Needs Assessment as it reinforces the expectation that housing delivery must align with broader social and economic priorities, rather than being treated as a standalone issue.
- 1.35 While the document does not explicitly focus on older people or specialist housing, its emphasis on outcomes, prevention and wellbeing provides a strong policy basis for independent living, housing with support, and integrated housing and care models.

Bolton Housing Strategy (2025-2027)

- 1.36 The [Bolton Housing Strategy \(2025–2027\)](#) is the core housing policy document and provides the most direct insight into housing need and priorities. It is an interim strategy, developed in response to ongoing economic pressures and changing local needs, and highlights significant challenges in housing delivery, affordability and demand.
- 1.37 A central theme is the rising demand for affordable, social and supported housing, alongside the need to improve housing quality and energy efficiency. The strategy emphasises the importance of delivering the right mix of homes in the right locations, recognising both supply constraints and demographic change.

- 1.38 The strategy has strong relevance to older people and specialist housing. It identifies independent living as a key priority, aiming to enable residents to live safely and independently in their own homes for as long as possible. This is supported by a wider focus on supported and specialist accommodation, developed in partnership with housing providers, health and voluntary sector organisations.
- 1.39 Overall, the strategy highlights a housing system under pressure, with increasing need for both affordable housing and more tailored provision for specific groups, including older people and those with support needs.

Bolton Local Plan (Emerging)

- 1.40 Bolton is currently preparing a [new Local Plan](#), confirming that there is an emerging local planning framework which will guide development up to around 2042. The Issues and Options consultation (2025) marks the early stage of this process and sets out the scope, vision and key challenges.
- 1.41 The Local Plan will become the primary statutory document for determining planning applications, shaping what development takes place, where it occurs, and under what conditions. It is intended to provide detailed, locally specific policies to complement wider strategic frameworks.
- 1.42 At a strategic level, the emerging Local Plan makes clear that meeting housing need is one of the borough's biggest challenges, with a requirement set by Places for Everyone to deliver at least 787 new homes each year alongside improving existing stock. However, there is a fundamental tension between ambition and reality. A purely brownfield approach—widely supported by residents—would only deliver around 8,600 homes based on existing that is being updated, falling well short of need, meaning additional land (including some greenfield or Green Belt) is likely to be required.
- 1.43 Affordability is identified as a major pressure point, with demand for social and affordable housing significantly outstripping supply. The plan explicitly states that finding genuinely affordable housing is “one of Bolton’s biggest challenges,” with high demand reflected in hundreds of bids per property. This reinforces the need not just for more homes, but for the right tenure—particularly social rent.
- 1.44 There is also a clear mismatch between housing need and delivery constraints. Brownfield sites are often difficult, costly or slow to develop, while developer interest is stronger in greenfield locations. At the same time, viability concerns mean that increasing requirements (e.g. affordable housing, infrastructure, environmental standards) must be carefully balanced to ensure schemes remain deliverable.
- 1.45 Importantly, housing is not just about numbers. The Local Plan highlights the need for a better mix of homes, including family housing, accessible homes and provision for older and disabled people. There is also growing recognition that housing must be linked to infrastructure, health and regeneration, with strong stakeholder concern that development must be supported by schools, transport and services.
- 1.46 Overall, the position is that Bolton faces a structural housing challenge:
- Not enough homes are being delivered

- Affordable housing need is acute
- Brownfield delivery alone is insufficient
- Viability and infrastructure constraints limit supply
- There is increasing demand for specialist and accessible housing

Bolton Homelessness Plan (2020–2025)

- 1.47 The [Homelessness Strategy \(2020–2025\)](#) sets out the council's approach to preventing and responding to homelessness, with a strong emphasis on early intervention, prevention and partnership working.
- 1.48 Although slightly dated, it remains an important document for understanding acute housing need and the functioning of housing pathways. It highlights increasing pressures on services and the need to support households to sustain tenancies and avoid crisis.
- 1.49 The strategy is particularly relevant to specialist housing as it identifies the need for:
- supported accommodation
 - move-on housing
 - integrated support services
- 1.50 This reinforces the link between homelessness and wider housing need, particularly for vulnerable groups who require specialist or supported housing solutions rather than general needs provision.

Housing with Care and Support Prospectus (2023-2033)

- 1.51 Bolton Council's [Housing with Care Prospectus 2023–2033](#) sets out a strategic framework for delivering specialist housing across three thematic areas: Start Well (children, young people and care leavers), Live Well (working-age adults with support needs), and Age Well (older people). The Prospectus aims to ensure a sustainable supply of high-quality, needs-led housing that enables vulnerable residents to live safely and independently within their communities. An audit was undertaken to assess progress against the Prospectus's 2026 interim targets.
- 1.52 The audit reveals significant variation in delivery performance across the three themes. Age Well has made the strongest progress, with 119 units completed or underway — including the Lever Garden Extra Care scheme (60 units), St Columbus HAPPI scheme (24 units) and Sanctum Last Drop (35 units) — underpinned by a productive partnership with Bolton at Home (BHP). Start Well has seen some activity through independent providers establishing seven registered children's homes, and a 48-unit care leaver scheme (Y Pad) is complete, but new build progress has stalled due to limited VCSE sector interest and capital constraints. Live Well remains furthest behind trajectory, with limited reporting on scheme progression and a pipeline that is only partially mobilised.

- 1.53 Notably, two schemes have been delivered outside the Prospectus commissioning framework: modular pods for people experiencing street homelessness (10 units, 2026) and transitional accommodation for people reintegrating with mainstream housing (22 units, 2026–27). While these address acute need, their delivery outside the strategic framework highlights wider coordination challenges.
- 1.54 The audit identifies serious governance failures underpinning delivery delays. There is no formal oversight structure, no single officer or board accountable for driving the Prospectus forward, and no established mechanism for escalation, challenge or cross-theme reporting. Organisational awareness of the Prospectus requirements is inconsistent, and additional commissioning resource focused on housing delivery is identified as necessary to maintain pipeline momentum.
- 1.55 The audit recommends establishing a Strategic Housing Board with clear accountability and formal reporting cycles, introducing stronger leadership arrangements, and undertaking a full refresh of the Prospectus to reflect updated demand, market conditions and realistic delivery pathways.
- 1.56 Overall, while some early progress has been made — particularly for older people — the scale of unmet delivery against 2026 targets, combined with absent governance structures, represents a significant risk to the Council's ability to meet the housing and support needs of its most vulnerable residents over the Prospectus period.

General housing and policy context

- 1.57 Labour's manifesto sets out the intention to:
- Update the NPPF, restore mandatory housing targets, and introduce effective new mechanisms for cross-boundary strategic planning. Combined authorities will be given new planning powers, freedoms and flexibilities to make better use of grant funding.
 - Take action to ensure that planning authorities have up-to-date Local Plans and reform and strengthen the presumption in favour of sustainable development.
 - Further reform compulsory compensation rules to improve land assembly, speed up site delivery and deliver housing, infrastructure, amenity, and transport benefits in the public interest.
 - Ensure local communities continue to shape housebuilding in their area but use intervention powers to build the houses needed.
 - Prioritise brownfield development and fast-track approval of urban brownfield sites. Take a strategic approach to green belt land designation and release to build more homes in the right places including the release of 'grey belt' land and introduce 'golden rules' to ensure development benefits communities and nature.
 - Develop large-scale new communities through new towns, urban extensions, and regeneration projects.

- Deliver the biggest increase in social and affordable housebuilding in a generation, with priority given to social rented housing and protecting existing stock with increased protections from Right to Buy.
 - Strengthen planning obligations to ensure new developments provide more affordable homes and support councils and housing associations to build their capacity and make a greater contribution to affordable housing supply.
 - Building more high-quality, well-designed, and sustainable homes and creating places that increase climate resilience and promote nature recovery.
 - Working with councils to give first-time buyers the first chance to buy homes through mortgage guarantee schemes to support those who struggle to save for a large deposit, with lower mortgage costs.
- 1.58 The government has published changes to the **NPPF** in December 2024 which includes a revised approach to establishing a minimum local housing need figure for each local authority.
- 1.59 The [Planning and Infrastructure Bill](#) was introduced to parliament in March 2025 and will see significant measures introduced to speed up planning decisions to boost housebuilding and remove unnecessary blockers and challenges to the delivery of vital developments like roads, railway lines, and windfarms. This will boost economic growth, connectivity, and energy security whilst also delivering for the environment.
- 1.60 Key provisions of the bill for housing delivery include:
- The bill aims to halve the time required for major housing projects to receive planning approval (reducing it from four years to under two).
 - More decision-making power will shift from local councillors to planning officials to reduce delays.
 - Changes to compulsory purchase rules will make it easier for local authorities and developers to acquire land at lower costs, speeding up housing projects.
 - This may also limit landowner compensation, ensuring land values do not inflate project costs.
 - A new "first ready, first connected" approach for grid connections will speed up energy access for new housing developments.
 - By improving grid capacity, the bill supports the construction of homes in areas previously restricted by power supply issues.
 - The bill supports the government's target to deliver 1.5 million new homes during the current parliamentary term.
- 1.61 Labour's revisions have also reversed some of the controversial alterations made under the previous government in 2023, particularly around the Housing Delivery Test, where Labour aims to ensure that local authorities are held accountable for improving housing delivery, particularly in regions with acute housing shortages and the five-year housing land supply, where Labour's commitment seems to focus on ensuring that Local Plans are not only current

but also effective in meeting the housing needs of their communities. These changes are designed to streamline planning processes, ensuring that areas failing to meet housing delivery targets can more easily unlock new sites for development.

- 1.62 A notable reform is the introduction of "grey belt" land, which allows certain types of development on land that makes only a limited contribution to green belt purposes. This is part of Labour's effort to balance housing growth with environmental considerations. Moreover, the scrapping of the proposed Infrastructure Levy, which was widely criticised, signals a shift back to using Section 106 agreements to secure affordable housing.
- 1.63 The **Affordable Homes Programme 2021-2026** is a significant housing policy initiative aimed at boosting affordable housing supply. The government committed £11.5 billion over five years to support the construction of up to 180,000 affordable homes by 2026. The funding is targeted at a mix of affordable rent, shared ownership, and social rent homes, with a particular focus on rural areas.
- 1.64 The government announced a £350 million boost to affordable housing funding on February 12, 2025. This allocation includes £300 million for the Affordable Homes Programme, expected to deliver up to 2,800 additional homes, with half designated for social rent. An additional £50 million is earmarked for the Local Authority Housing Fund to improve temporary accommodation.
- 1.65 This funding supplements the £500 million top-up announced in the autumn Budget, bringing the total investment in housing supply for 2025/2026 to over £5 billion.
- 1.66 The government aims to build 1.5 million homes over the current parliament to address the housing crisis and reduce the number of households in temporary accommodation.

Future housing need

- 1.67 As set out in the Places for Everyone Policy JP-H1, the minimum annual net housing delivery for Bolton is 787 dwellings each year over the period 2022 to 2039.

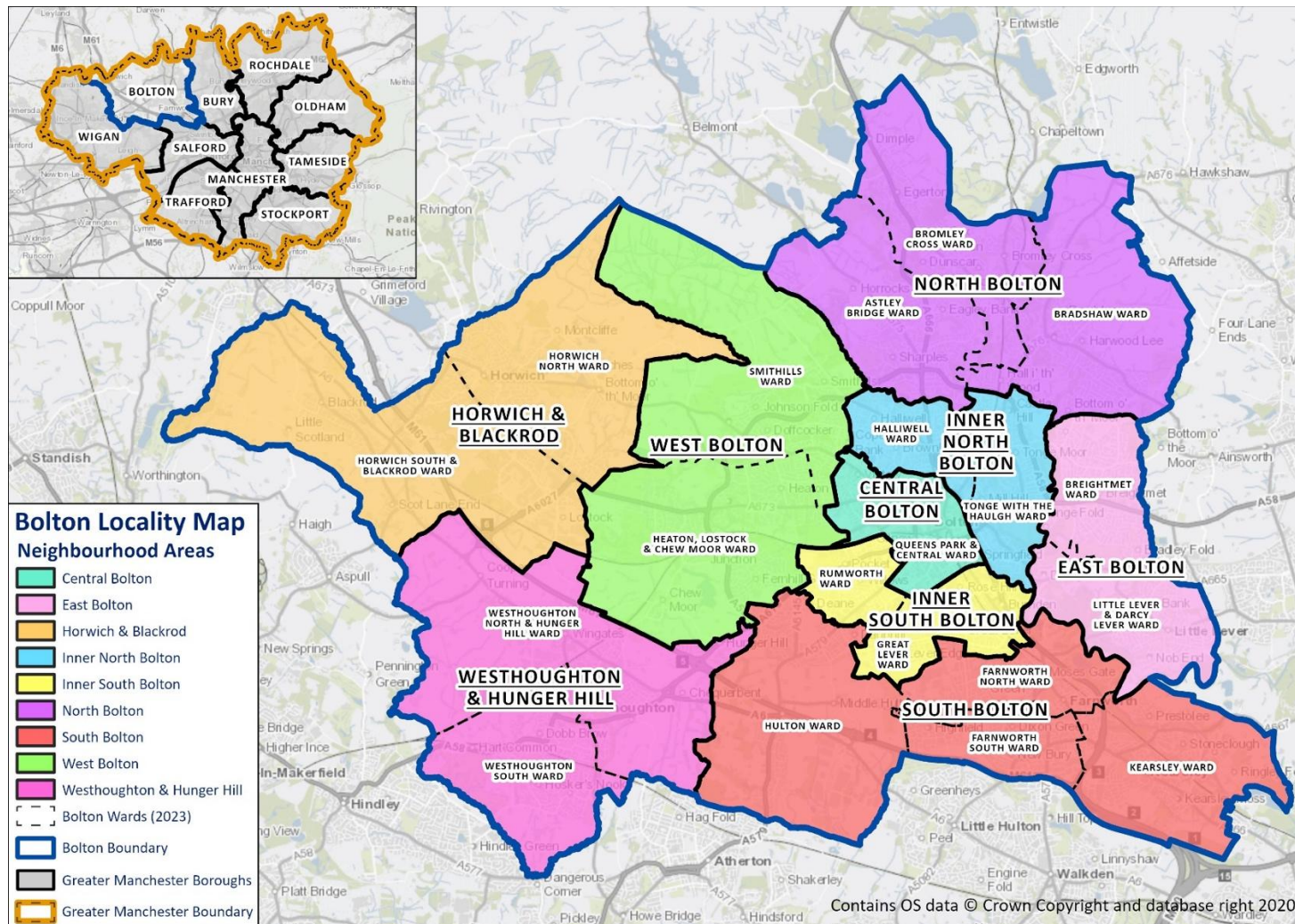
Geography

- 1.68 The Borough of Bolton is located in Greater Manchester, in the North West of England. The borough lies to the north-west of the city of Manchester and benefits from a strategic location within the Greater Manchester city region, with strong road and rail connectivity providing access across Greater Manchester, the wider North West and the north of England.
- 1.69 The resident population of the Bolton was estimated to be 310,085 according to the 2021 Census.
- 1.70 For the purposes of the LHNA, Bolton has been divided into 9 neighbourhood areas (Map 1.1).

- 1.71 The LHNA also presents some data at Lower Super Output Area (LSOA) to provide a fine-grained analysis of selected household and housing market data.

Research methodology

- 1.72 A multi-method approach has been used to prepare the 2026 LHNA comprising:
- An online survey of stakeholders which included 11 representatives from strategic and local organisations.
 - Interviews with estate and letting agents operating across Bolton.
 - A review of relevant secondary data including the 2021 Census, house price trends, ONS sub-national population projections and MHCLG/ONS household projections, CORE lettings data and MHCLG statistics.
 - A comprehensive online household survey. 33,596 households were contacted across the borough and 1,872 responses were achieved representing a 5.6% response rate and a sample error of +/-2.3% which the ONS describes as 'precise'. This low level of response was anticipated, hence the large initial mail out to households.
 - A review of particular client groups relevant to NPPF Paragraph 61, including hard to reach and vulnerable groups.
- 1.73 Further information on the research methodology is presented in Technical Appendix A.

Map 1.1 Bolton neighbourhood areas

Presentation of data

- 1.74 Data are clearly sourced throughout the LHNA report. Where possible, data are 'triangulated' which means several sources are drawn upon to establish a robust output.

Report structure

- 1.75 The Bolton LHNA 2026 report is structured as follows:
- Chapter 2 considers the housing market key drivers focusing on dwelling stock, demographic drivers, household characteristics including income, economic drivers and migration.
 - Chapter 3 provides analysis of prices, rents and affordability.
 - Chapter 4 considers the needs of different groups as referenced in the NPPF.
 - Chapter 5 considers overall dwelling type, mix and affordable housing need.
 - Chapter 6 concludes the report with a summary of key findings and a consideration of strategic and policy issues.
- 1.76 The main report is accompanied by a separate technical appendix which provides detailed material that underpins the core outputs of the LHNA. The technical appendix material includes:
- Research methodology (Appendix A).
 - Affordable housing tenure definitions (Appendix B).
 - Affordable housing need calculations (Appendix C).
 - Dwelling mix analysis (Appendix D).
 - Stakeholder consultation (Appendix E)
 - Agent review (Appendix F)
 - Thematic summary of household survey respondents (Appendix G)
- 1.77 Please note that any references to data from the government department responsible for housing and planning matters has been standardised to the Ministry of Housing, Communities and Local Government (MHCLG).

2. Housing market and key drivers

Introduction

- 2.1 This chapter provides a detailed background to dwelling stock and tenure and the underlying economic, demographic and household drivers across Bolton.

Dwelling stock, vacant stock and household estimates

- 2.2 Current estimates of dwelling stock, vacant stock and households from multiple sources are presented in Table 2.1. For the purposes of the 2026 LHNA, the total dwelling stock base is assumed to be **128,016** and the number of households as **118,795**. Around 3.4% of dwellings are vacant compared with the national rate of 2.8% based on MHCLG data (2024 latest). Table 2.2 shows the number of dwellings and household estimates for smaller geographies.

Table 2.1a Dwelling stock and household estimates – total dwellings

Dwelling stock	Dwellings	Source
2024 Valuation Office Agency (all dwellings)	128,470	VOA Table CTSOP3.0
2024 Valuation Office Agency (excluding annex and unknown)	123,490	VOA Table CTSOP3.0
2024 MHCLG Dwelling Stock Estimates	128,016	MHCLG Live Tables
2025 Council Tax data	130,464	Council Tax

Table 2.1b Dwelling stock and household estimates – vacant stock

Vacant stock	Dwellings	Source
2024 MHCLG Vacancy estimate (all dwellings)	4,347 (3.4%)	MHCLG Table LT_615
2024 MHCLG Long-term vacancy estimate (all dwellings)	1,728 (1.3%)	MHCLG Table LT_615

Table 2.1c Dwelling stock and household estimates – total households

Households	Households	Source
2022-based ONS Household Projections 2025 figure	121,979	ONS
2021 Census	118,795	ONS

Dwelling type and size

- 2.3 The 2024 Valuation Office Agency data provides details on overall dwelling stock by type, number of bedrooms and council tax band. Table 2.3 presents the overall dwelling stock profile of the borough compared with Greater Manchester, the North West and England. Table 2.4 summarises dwelling type and size data for Bolton.

2.4 In summary, Tables 2.3 to 2.4 show:

- 69.8% of dwellings in Bolton are council tax band A or B properties and 30.2% are band C or above;
- 75.9% of dwellings are houses (37.4% terraced, 27.0% semi-detached and 11.5% detached), 15.2% are flats and 8.8% are bungalows; and
- 10.3% of dwellings have one bedroom, 37.6% two bedrooms, 40.8% three bedrooms and 11.3% four or more bedrooms.

2.5 Map 2.1 illustrates the predominant dwelling type and size by LSOA based on 2024 Valuation Office Agency data.

Table 2.2 Dwelling stock – with households and no households by neighbourhood area

Neighbourhood Area	All dwellings	Dwellings with no households	Dwellings with households
Central Bolton	6,798	773	6,025
East Bolton	12,809	570	12,239
Horwich & Blackrod	12,624	670	11,954
Inner North Bolton	14,173	1,134	13,039
Inner South Bolton	13,022	875	12,147
North Bolton	18,127	791	17,336
South Bolton	24,225	1,350	22,875
West Bolton	12,400	682	11,718
Westhoughton & Hunger Hill	11,893	474	11,419
Borough of Bolton	126,071	7,319	118,752

Source: 2021 Census

Table 2.3 Dwelling type, number of bedrooms and council tax band for Bolton and comparator areas

Dwelling type and number of bedrooms	CT Band A	CT Band B	CT Band C-E	CT Band F+	Dwelling stock totals Borough of Bolton	Dwelling stock totals Greater Manchester	Dwelling stock totals North West	Dwelling stock totals England Total
Bungalow 1-bedroom	1.3%	0.0%	0.0%	0.0%	1.3%	1.0%	1.0%	1.1%
Bungalow 2-bedrooms	0.4%	1.6%	2.0%	0.0%	4.1%	2.8%	4.0%	4.5%
Bungalow 3-bedrooms	0.0%	0.4%	2.4%	0.1%	2.9%	1.9%	2.7%	2.9%
Bungalow 4 or more -bedrooms	0.0%	0.1%	0.4%	0.1%	0.6%	0.5%	0.6%	0.6%
Flat 1-bedroom	8.5%	0.1%	0.1%	0.0%	8.7%	10.6%	8.7%	11.2%
Flat 2-bedrooms	3.8%	1.8%	0.7%	0.0%	6.3%	10.4%	8.2%	10.8%
Flat 3-bedrooms	0.1%	0.0%	0.0%	0.0%	0.2%	0.8%	0.8%	1.8%
Flat 4 or more-bedrooms	0.1%	0.0%	0.0%	0.0%	0.1%	0.4%	0.4%	0.5%
Terraced house 1-bedroom	0.3%	0.0%	0.0%	0.0%	0.3%	0.2%	0.3%	0.5%
Terraced house 2-bedrooms	18.3%	2.5%	0.4%	0.0%	21.2%	15.0%	12.7%	8.7%
Terraced house 3-bedrooms	9.9%	3.2%	1.1%	0.0%	14.2%	15.0%	16.1%	14.6%
Terraced house 4 or more-bedrooms	0.6%	0.6%	0.5%	0.0%	1.7%	1.7%	2.2%	2.4%
Semi-detached house 1-bedroom	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Semi-detached house 2-bedroom	2.0%	2.9%	1.2%	0.0%	6.0%	4.4%	4.0%	3.8%
Semi-detached house 3-bedroom	6.5%	4.6%	7.9%	0.0%	19.1%	22.1%	21.6%	17.4%
Semi-detached house 4 or more-bedrooms	0.2%	0.2%	1.4%	0.1%	1.9%	2.9%	3.0%	2.7%
Detached house 1-bedroom	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Detached house 2-bedrooms	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.4%	0.7%
Detached house 3-bedroom	0.0%	0.0%	4.2%	0.2%	4.4%	4.2%	5.0%	5.9%
Detached house 4 or more-bedroom	0.0%	0.0%	4.7%	2.3%	7.1%	5.7%	8.2%	9.6%
Borough of Bolton	51.9%	17.9%	27.2%	3.0%	100.0%			
Greater Manchester	44.2%	20.0%	32.4%	3.4%		100.0%		
North West	39.8%	20.5%	34.6%	5.0%			100.0%	
England Total	23.3%	19.7%	47.7%	9.3%				100.0%

Base: Bolton 123,490; Greater Manchester 1,272,360; North West 3,396,910; England 25,049,180 (excludes annex, other and missing)

Source: VOA 2024

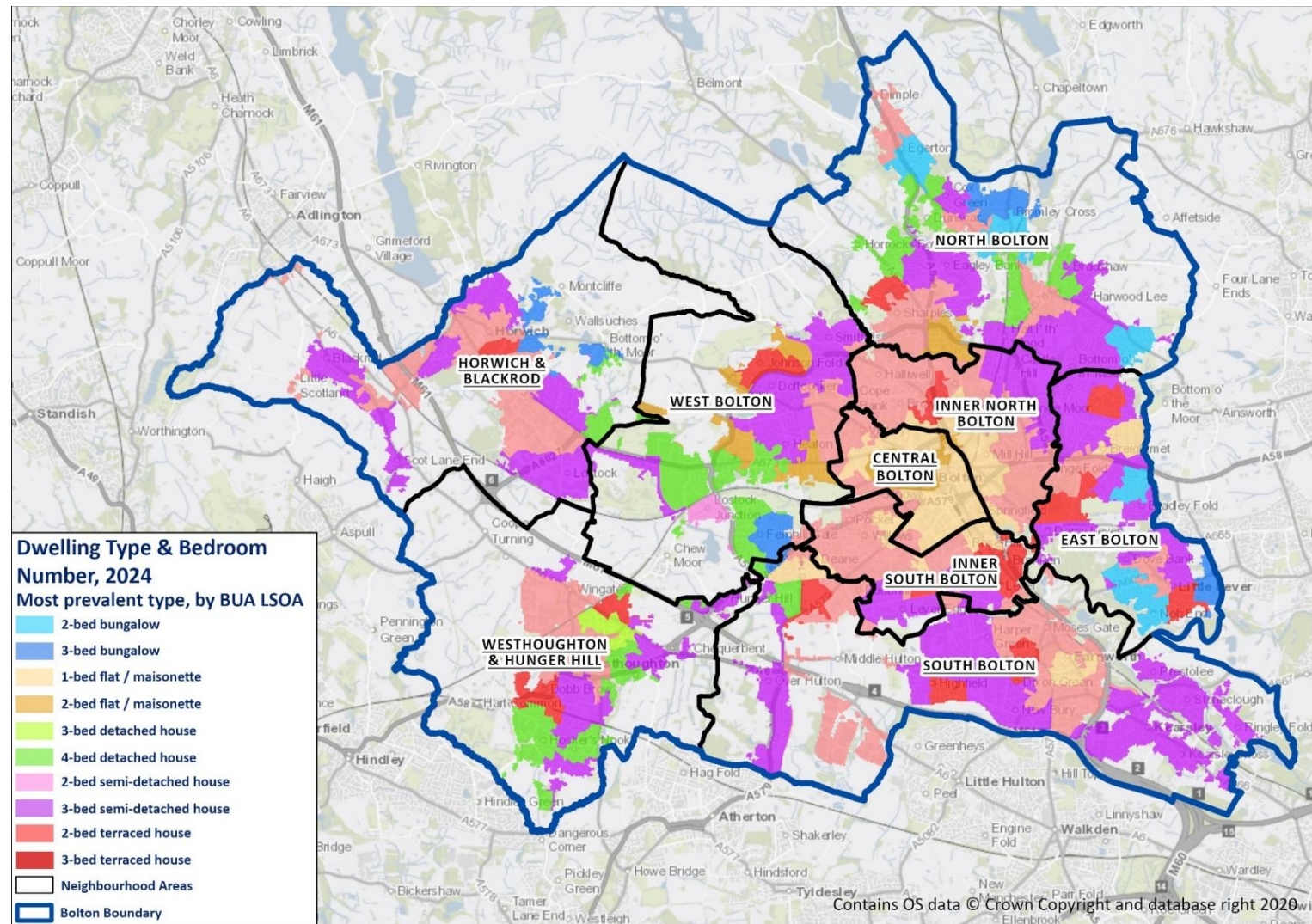
Table 2.4a Dwelling type and council tax band summary

Dwelling Type	Council Tax Band A	Council Tax Band B	Council Tax Band C-E	Council Tax Band F+	Bolton Total
Bungalow	1.7%	2.0%	4.9%	0.2%	8.8%
Flat	12.5%	1.9%	0.8%	0.0%	15.2%
Terraced	29.0%	6.2%	2.0%	0.1%	37.4%
Semi-detached	8.7%	7.7%	10.5%	0.2%	27.0%
Detached	0.0%	0.0%	8.9%	2.6%	11.5%
Total	51.9%	17.9%	27.2%	3.0%	100.0%

Table 2.4b Number of bedrooms and council tax band summary

Number of bedrooms	Council Tax Band A	Council Tax Band B	Council Tax Band C-E	Council Tax Band F+	Bolton Total
1-bedroom	10.0%	0.2%	0.1%	0.0%	10.3%
2-bedrooms	24.5%	8.7%	4.4%	0.0%	37.6%
3-bedrooms	16.5%	8.2%	15.7%	0.4%	40.8%
4-bedrooms	0.8%	0.8%	7.1%	2.6%	11.3%
Total	51.9%	17.9%	27.2%	3.0%	100.0%

Source: VOA 2024

Map 2.1 Predominant dwelling type and size by LSOAs: Bolton

Source: Valuation Office Agency 2024

- 2.6 There are 720 licenced houses in multiple occupancy (HMOs). Most are located in Central Bolton, Inner North Bolton and South Bolton neighbourhood areas. This estimate comes from a variety of sources such as the LLPG, Housing benefits data and licensing.
- 2.7 Overall, 0.56% of dwellings are HMOs in Bolton which is markedly higher than the national average of 0.07%. HMOs can play a role in providing affordable, flexible accommodation for single people, young workers and others unable to access mainstream housing, but high concentrations are widely associated with negative neighbourhood impacts. Bolton Council itself noted it receives high numbers of complaints about HMOs relating to overcrowding, safety concerns and anti-social behaviour, and that 33.3% of crimes and 33.6% of incidents occur within 100 metres of HMOs in the borough. In response to this, Bolton introduced a borough-wide Article 4 Direction in June 2025, meaning all conversions of dwellinghouses to HMOs, regardless of size, now require full planning permission, bringing Bolton into line with authorities such as Blackburn, Salford and Trafford which have adopted similar controls. Bolton's HMO level is therefore well above both the national average and comparator northern authorities, and the borough's own evidence base clearly treats this as a concentration issue requiring active management rather than a normal or acceptable position.

Table 2.5 HMO distribution across Bolton

Neighbourhood Area	Licenced HMOs
Central Bolton	175
East Bolton	34
Horwich & Blackrod	23
Inner North Bolton	160
Inner South Bolton	97
North Bolton	21
South Bolton	145
West Bolton	41
Westhoughton & Hunger Hill	20
No postcode available	4
Borough of Bolton	720

Source: Council data

Property age and condition

The age and condition of Bolton's housing

- 2.8 The age profile of the dwelling stock in the borough is summarised in Table 2.6. 41.5% of dwellings were built before 1945, 34.9% between 1945 and 1982 and 23.7% since 1983.

Table 2.6 Age of dwelling

Age of Dwellings	Number	%
pre-1919	32,630	25.6%
1919-44	20,270	15.9%
1945-64	17,430	13.7%
1965-82	27,010	21.2%
1983-99	16,450	12.9%
post 1999	13,750	10.8%
Total	127,540	100.0%

Source: VOA 2024

- 2.9 Stakeholders noted a significant proportion of Bolton's housing stock is ageing and in poor condition, contributing to fuel poverty and poor health outcomes.
- 2.10 The English Housing Survey (EHS) produces national data on dwelling condition. Applying national trends to the stock profile of Bolton (Table 2.7) would suggest that around 18.1% of dwelling stock is non-decent, which is broadly in line with the national average of 17.0%. The number of dwellings likely to fail the minimum standard of decent homes criteria is estimated to be 10.8% (compared with 9.9% nationally).
- 2.11 A full definition of what constitutes a decent home is available from MHCLG [Decent Homes: Definition and Guidance](#) but in summary a decent home meets the following four criteria:
- meets the current statutory minimum for housing;
 - be in a reasonable state of repair;
 - have reasonably modern facilities and services; and
 - provide a reasonable degree of thermal comfort.

Table 2.7a Dwelling stock condition in England – percentage of dwellings failing decent homes criteria estimate

England Dwelling age (EHS)	% fail Non-decent	% fail Minimum Standard	% fail Repair	% fail Modern facilities and services	% fail Thermal Comfort	All dwellings in group (000s)	% dwellings
pre-1919	32.0%	21.7%	7.3%	4.6%	7.8%	4,906	20.1%
1919-44	19.3%	11.0%	4.5%	3.4%	6.2%	3,738	15.3%
1945-64	16.1%	8.9%	4.7%	1.5%	4.2%	4,369	17.9%
1965-80	15.1%	8.1%	1.1%	1.1%	6.9%	4,872	20.0%
1981-90	16.5%	3.8%	1.0%	2.1%	12.1%	1,959	8.0%
post 1990	2.0%	1.8%	u	0.2%	0.0%	4,570	18.7%
Total	17.0%	9.9%	3.3%	2.1%	5.6%	24,414	100.0%

Table 2.7b Dwelling stock condition in Bolton– number of dwellings failing decent homes criteria estimate

Bolton Dwelling age (EHS)	Dwelling age (VOA)	Fail Non-decent	fail Minimum Standard	fail Repair	fail Modern facilities and services	fail Thermal Comfort	All dwellings in group (000s)	% of dwellings in group
pre-1919	pre-1919	10,442	7,081	2,382	1,501	2,545	32,630	25.6%
1919-44	1919-44	3,912	2,230	912	689	1,257	20,270	15.9%
1945-64	1945-64	2,806	1,551	819	261	732	17,430	13.7%
1965-80	1965-82	4,079	2,188	297	297	1,864	27,010	21.2%
1981-90	1983-1992	1,348	310	82	172	989	8,170	6.4%
post 1990	Post 1992	441	397	*	44	0	22,030	17.3%
Total	-	23,027	13,756	4,492	2,964	7,386	127,540	100.0%
% of all stock	-	18.1%	10.8%	3.5%	2.3%	5.8%	-	-
National %	-	17.0%	9.9%	3.3%	2.1%	5.6%	-	-

Source: English Housing Survey, Table DA3201 (2019)

Note “*” indicates sample size too small for reliable estimate

- 2.12 The 2026 household survey provides an indication of household satisfaction with the state of repair of accommodation:
- 70.6% of respondents expressed satisfaction (33.8% were very satisfied and 36.8% were satisfied);
 - 15.5% were neither satisfied nor dissatisfied; and
 - 13.9% expressed degrees of dissatisfaction (9.4% were dissatisfied and 4.6% were very dissatisfied).
- 2.13 Table 2.8 considers how dissatisfaction with state of repair varies by tenure, property type, age and location. Dissatisfaction was highest amongst those living in affordable housing (which is more reflective of tenant expectations of landlord responses to repairs rather than the actual state of repair) and private renters; those in maisonettes, caravans/park homes, flats/apartments, and terraced/town houses; and those in properties built between 1919 and 1964.
- 2.14 Stakeholders noted a significant proportion of Bolton's housing stock is ageing and in poor condition, contributing to fuel poverty and poor health outcomes.
- 2.15 There are various options councils can consider to improve stock condition, particularly in the private sector. These include the use of selective licencing which requires private landlords operating in designated areas to meet minimum property standards as a condition of their licence, giving enforcement officers a structured route to inspect and improve poor-quality stock. More recently, councils have explored financial incentives and loan schemes, such as interest-free or low-interest improvement loans, to encourage landlords and owner-occupiers to invest in energy efficiency and repairs, particularly where enforcement alone is insufficient.

Table 2.8a Dissatisfaction with quality of accommodation by tenure

Tenure	Number of households dissatisfied	% of households dissatisfied	Base (households)
Owner occupier	5,007	6.2%	81,158
Private rented	3,779	28.0%	13,512
Affordable housing	7,703	32.7%	23,547
Total (all responses)	16,489	13.9%	118,217
Missing cases (where tenure was not stated)	-	-	609
Total (all households)	-	-	118,826

Table 2.8b Dissatisfaction with quality of accommodation by property type

Property Type	Number of households dissatisfied	% of households dissatisfied	Base (households)
Detached house	1,199	5.4%	22,086
Semi-detached house	5,232	13.6%	38,599
Terraced house / town house	5,998	18.4%	32,593
Bungalow	478	4.5%	10,521
Maisonette	638	79.2%	806
Flat / apartment	2,347	19.9%	11,782
Caravan/park home / other	598	37.0%	1,614
Total (all responses)	16,489	14.0%	118,001
Missing cases (where property type was not stated)	-	-	825
Total (all households)	-	-	118,826

Table 2.8c Dissatisfaction with quality of accommodation by property age

Property Age	Number of households dissatisfied	% of households dissatisfied	Base (households)
Pre 1919	1,770	11.5%	15,453
1919 to 1944	2,350	13.6%	17,235
1945 to 1964	2,335	19.2%	12,166
1965 to 1984	1,544	6.5%	23,791
1985 to 2004	986	5.8%	17,127
2005 onwards	1,030	10.6%	9,691
Don't know	6,212	27.7%	22,431
Total (all responses)	16,228	13.8%	117,895
Missing cases (where property age was not stated)	-	-	931
Total (all households)	-	-	118,826

Source: 2026 household survey

Housing tenure

- 2.16 The tenure profile by neighbourhood area is presented in Table 2.9 This is based on the 2021 Census. Overall, 61.5% of occupied dwellings are owner-occupied, 18.2% are private rented (including tied accommodation and student housing) and 20.3% are affordable (including social rented from a council or housing association and shared ownership). There are considerable variations in tenure profile by neighbourhood area.

Table 2.9 Tenure profile by neighbourhood area

Neighbourhood area	Tenure (%) Owner occupied	Tenure (%) Private rented	Tenure (%) Affordable	Total	Total households
Central Bolton	28.0%	37.6%	34.4%	100.0%	6,032
East Bolton	61.5%	11.5%	27.0%	100.0%	12,241
Horwich & Blackrod	68.5%	16.7%	14.8%	100.0%	11,960
Inner North Bolton	47.3%	24.7%	28.0%	100.0%	13,061
Inner South Bolton	44.5%	25.9%	29.6%	100.0%	12,130
North Bolton	76.3%	13.2%	10.5%	100.0%	17,345
South Bolton	58.9%	18.5%	22.6%	100.0%	22,872
West Bolton	76.5%	13.9%	9.6%	100.0%	11,728
Westhoughton & Hunger Hill	73.5%	12.9%	13.6%	100.0%	11,426
Borough of Bolton	61.5%	18.2%	20.3%	100.0%	118,795

Source: 2021 Census

Variations in dwelling types and households by tenure

- 2.17 The 2021 Census provides a useful insight into the characteristics of dwellings and households by tenure which are now presented. Note that the census refers to social renting but this also includes affordable renting.

Dwelling size – number of bedrooms

- 2.18 Table 2.10 summarises the number of bedrooms by tenure across occupied dwellings in Bolton. Across the owner-occupied sector, 72.2% of dwellings have 3 or more bedrooms; 65.9% of social rented dwellings and 62.7% of private rented dwellings have 1 or 2 bedrooms.

Table 2.10 Dwelling size by tenure

Number of bedrooms	All tenures %	Owned %	Rented: Social rented %	Rented: Private rented or lives rent free %
1 bedroom	9.5%	1.7%	31.6%	11.8%
2 bedrooms	32.3%	26.1%	34.3%	50.9%
3 bedrooms	41.7%	48.8%	30.2%	30.3%
4 or more bedrooms	16.5%	23.4%	3.9%	6.9%
Total	100.0%	100.0%	100.0%	100.0%

Source: 2021 census table RM136

Age profile and household type

- 2.19 Table 2.11 sets out the age profile of residents living in different tenures. It uses a 'row %' figure which indicates the proportion of household reference people (HRP) by age group in different tenures: for instance, 74.6% of all people aged 65 and over live in owner occupied properties, 19.5% live in social rented accommodation and 6.0% live in private rented accommodation.

Table 2.11 Age profile by tenure

Age group	Owned (row %)	Rented: Social rented (row %)	Rented: Private rented or lives rent free (row %)	Total	Base
Aged 16 to 64 years	57.0%	20.0%	23.0%	100.0%	85,547
Aged 65 years and over	74.6%	19.5%	6.0%	100.0%	33,225
Total	61.9%	19.8%	18.2%	100.0%	118,722

Source: 2021 census table RM201

- 2.20 Table 2.12 considers the general profile of household types by tenure. For instance, across the owner-occupied sector, 31.0% are families with children and 25.7% are singles; and 22.4% of social renter households are lone parent families; and 24.8% of households in the private rented sector are couples with children.

Table 2.12 Household type by tenure (column %)

Household types	All tenures %	Owned %	Rented: Social rented %	Rented: Private rented or lives rent free %
Singles	17.8%	12.2%	25.3%	28.5%
Single 66+	13.0%	13.5%	18.3%	5.4%
Couples (no children)	14.3%	17.4%	6.5%	12.5%
Couples (with children)	27.4%	31.0%	18.5%	24.8%
Single family household (66 and over)	8.5%	12.0%	3.7%	1.5%
Lone parent family	12.6%	7.7%	22.4%	18.5%
Other	6.5%	6.2%	5.2%	8.7%
Total	100.0%	100.0%	100.0%	100.0%
Base	118,788	73,580	23,554	21,654

Source: 2021 census table RM135

2.21 Table 2.13 provides household type information in a different way. It considers how different household types are distributed across different tenures. For instance, 64.4% of all single-family households age 66 or over live in owner occupied dwellings and 62.1% of lone parents rent from a social or private landlord.

Table 2.13 Household type by tenure (row %)

Household types	Owned (row %)	Rented: Social rented (row %)	Rented: Private rented or lives rent free (row %)	Total	Base
Singles	42.5%	28.2%	29.2%	100.0%	21,130
Single 66+	64.4%	28.0%	7.6%	100.0%	15,389
Couples (no children)	75.2%	8.9%	15.9%	100.0%	17,039
Couples (with children)	70.1%	13.4%	16.6%	100.0%	32,513
Single family household (66 and over)	88.0%	8.8%	3.3%	100.0%	10,057
Lone parent family	37.9%	35.3%	26.8%	100.0%	14,983
Other	59.5%	16.1%	24.4%	100.0%	7,677
Total	61.9%	19.8%	18.2%	100.0%	118,788

Source: 2021 census table RM135

Economic activity and tenure

2.22 Table 2.14 shows that most owner occupier HRPs are either in employment or retired; 36.1% of social renter HRPS are in employment but 31.4% are economically inactive; and for private renters, most are economically active.

Table 2.14 Economic activity by Household Reference Person and tenure

Economic activity (by household reference person)	All tenures %	Owned %	Rented: Social rented %	Rented: Private rented or lives rent free %
Economically active (in employment)	59.0%	64.1%	36.1%	66.4%
Retired	25.4%	30.9%	24.6%	7.7%
Economically inactive (including looking after home/family and long-term sick/disabled)	11.7%	3.8%	31.4%	17.1%
Student	1.3%	0.3%	2.2%	3.6%
Unemployed	2.7%	0.9%	5.7%	5.2%
Total	100.0%	100.0%	100.0%	100.0%
Base	118,774	73,575	23,547	21,652

Source: 2021 census table RM133

2.23 Table 2.15 illustrates that of all economically active household reference people (HRP), 67.4% own and 20.5% rent privately. 80.0% of economically inactive HRPs and 78.2% of unemployed people rent. 51.1% of student HRPs live in private rented accommodation. 75.3% of retired HRPs are owner occupiers.

Table 2.15 Household type by tenure (row %)

Economic activity	Owned (row %)	Rented: Social rented (row %)	Rented: Private rented or lives rent free (row %)	Total	Base
Economically active (in employment)	67.4%	12.1%	20.5%	100.0%	70,039
Retired	75.3%	19.2%	5.5%	100.0%	30,178
Economically inactive (including looking after home/family and long-term sick/disabled)	20.0%	53.3%	26.7%	100.0%	13,861
Student	15.1%	33.9%	51.1%	100.0%	1,541
Unemployed	21.8%	42.7%	35.5%	100.0%	3,155
Total	61.9%	19.8%	18.2%	100.0%	118,774

Source: 2021 census table RM133

Overcrowding and underoccupancy

2.24 Table 2.16 shows that 5.7% of all households are overcrowded and this was most pronounced in private rented accommodation. Underoccupancy was most apparent in owner occupied households with 81.3% having at least one spare bedroom.

Table 2.16 Occupancy by tenure (column %)

Occupancy	All tenures %	Owned %	Rented: Social rented %	Rented: Private rented or lives rent free %
Overcrowded	5.7%	3.4%	9.3%	9.8%
Sufficient bedrooms	27.8%	15.2%	57.0%	38.6%
Under occ +1	36.6%	39.0%	25.4%	40.4%
Under occ +2 or more	29.9%	42.3%	8.2%	11.2%
Total	100.0%	100.0%	100.0%	100.0%
Base	118,790	73,577	23,554	21,659

Source: 2021 census table RM099

Note: Based on bedroom standard which applies assumptions regarding household structure and bedrooms needed

- 2.25 Just over 30.0% of overcrowded households were in the private rented sector (Table 2.17), which also showed around 36.9% of overcrowded households were owner occupiers and 32.1% social renters. 87.7% of under occupancy with at least 2 spare bedrooms was in the owner occupied sector.

Table 2.17 Occupancy by tenure (row %)

Occupancy	Owned (row %)	Rented: Social rented (row %)	Rented: Private rented or lives rent free (row %)	Total	Base
Overcrowded	36.9%	32.1%	31.0%	100.0%	6,815
Sufficient	34.0%	40.7%	25.3%	100.0%	33,013
Under occ +1	66.1%	13.8%	20.2%	100.0%	43,438
Under occ +2 or more	87.7%	5.5%	6.8%	100.0%	35,524
Total	61.9%	19.8%	18.2%	100.0%	118,790

Source: 2021 census table RM099

Note: Based on bedroom standard which applies assumptions regarding household structure and bedrooms needed

- 2.26 Addressing underoccupation among owner-occupiers is an area where councils have limited direct levers, as intervention cannot be compulsory in this tenure. The most effective approach is ensuring a sufficient supply of attractive, appropriately designed specialist housing, such as Extra Care and retirement housing, on the basis that many older homeowners are willing to downsize but only if there is somewhere suitable to move to. Some councils have supported this with dedicated housing advice and brokerage services covering financial guidance and moving costs, though these schemes are far less developed than the well-established downsizing incentive programmes that exist in the social rented sector. National measures such as stamp duty exemptions for downsizers/rightsizers have been advocated but not implemented, leaving

supply-side solutions and voluntary advice as the primary tools available to local authorities.

The owner-occupied sector

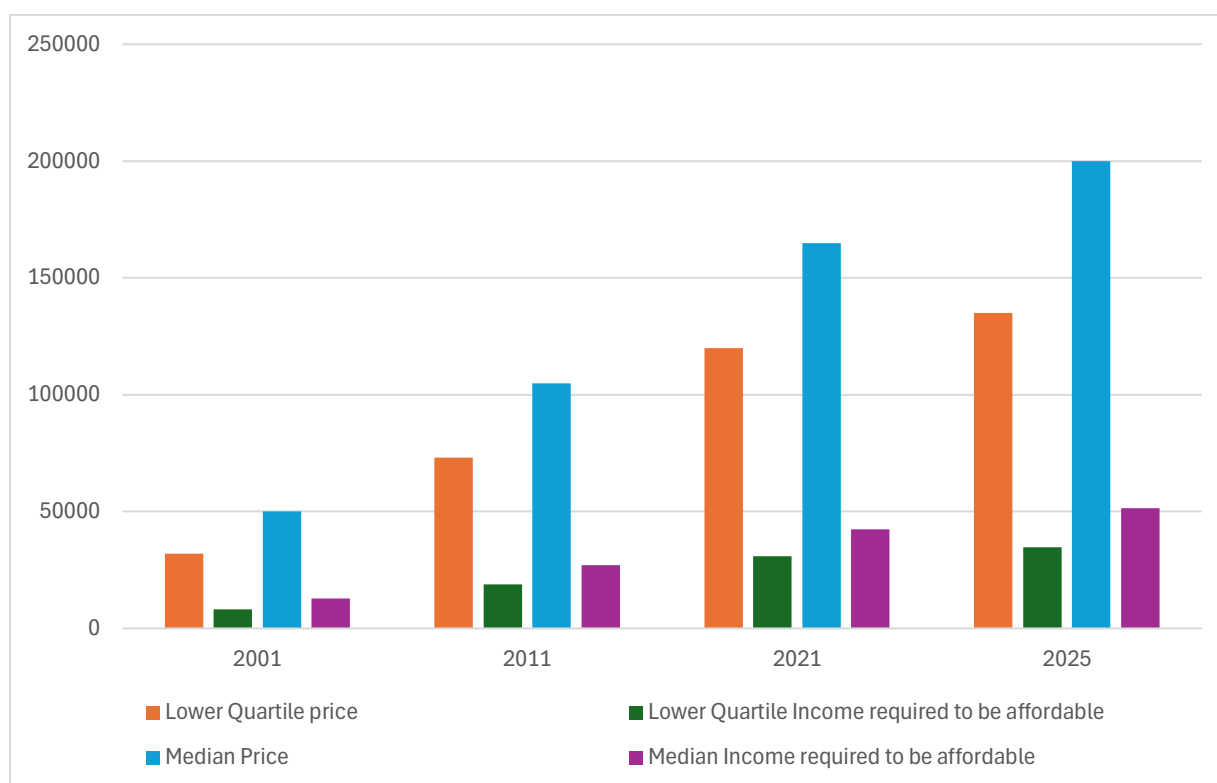
- 2.27 The 2021 Census identified that 61.5% (73,071) of households across the district are owner-occupiers. Of these households 54% own with a mortgage and 46% own outright.
- 2.28 The 2026 household survey provides the following information on owner-occupied housing:
- Most owner-occupied homes are houses (87.3%), with 25.1% detached, 35.8% semi-detached, and 26.4% terraced; a further 9.0% are bungalows, 2.9% flats/maisonettes, and 0.8% other property types.
 - 49.5% of owner-occupied homes have three bedrooms, 24.4% have four or more bedrooms, a further 25.1% have two bedrooms, and 1.0% have one bedroom.
 - 18.0% of owner-occupied homes were built pre-1919, 30.1% were built between 1919 and 1964, 26.2% were built between 1965 and 1984, and 25.7% have been built since 1985.
- 2.29 Over the period 2000 to 2025, Land Registry data reveals that lower quartile, median, and average house prices across the borough have increased dramatically. This is summarised in Table 2.18 and Figure 2.1.
- 2.30 It is interesting to note that in 2000, a household income of £7,714 was required for a lower quartile price to be affordable; by 2025 this had increased to £34,714. In comparison, an income of £12,073 was required for median priced housing to be affordable in 2000 compared with £51,429 in 2025.

Table 2.18 Lower quartile and median price and income required to be affordable 2000-2025

Year	House Price Lower Quartile	House Price Median	Income to be affordable* Lower Quartile Price	Income to be affordable* Median Price
2000	£30,000	£46,950	£7,714	£12,073
2005	£74,000	£100,000	£19,029	£25,714
2010	£75,500	£110,000	£19,414	£28,286
2015	£82,000	£120,000	£21,086	£30,857
2020	£105,000	£150,000	£27,000	£38,571
2025	£135,000	£200,000	£34,714	£51,429

Source: ONS HPSSA

*Assuming a 3.5x income multiple and a 10% deposit is available

Figure 2.1 Comparison of house prices and incomes required 2001 to 2025

2.31 A range of socio-economic and demographic information from respondents has been obtained from the 2026 household survey. Some further insights relating to owner-occupiers include:

- In terms of household type, 30.2% of owner-occupiers are older (65 or over) singles and couples, 18.7% are couples (under 65 with no children), 19.7% are couples with children under 18, 13.4% are singles under 65, 10.3% are couples with adult children (18+), 4.9% are lone parents and 2.8% are other household types.
- 56.6% of HRPs living in owner occupied dwellings are in employment, 35.9% are wholly retired from work, 2.2% are long-term sick/disabled and 5.3% are other economically inactive including unemployed.
- 14.0% of owner-occupied households receive less than £18,200 gross per year, 14.1% receive between £18,200 and £26,000 per year, 22.3% receive between £26,000 and £39,000 per year, and 49.6% receive more than £39,000 per year.
- In terms of length of residency, 46.3% of owner-occupiers have lived in the same property for 20 years or more.

The private rented sector

2.32 The private rented sector has become an important tenure in both meeting people's housing needs and providing flexible housing options for those moving for employment, to respond to changing circumstances and provides a housing option for those on low incomes. Across the borough the proportion of

households renting increased from 8.5% in 2001 to 18.2% in 2021 (ONS census data). During this period, there has been growth of the rental market for both 'active choice' renters and 'frustrated would-be' homeowners. Tenure reform and less accessible social rented housing are also likely to be an increasing factor to the growth in the private rented sector and the sector clearly now plays a vital role in meeting housing need, affordable need as well as providing an alternative to homeownership.

- 2.33 Local authorities have an important enabling and regulatory role in ensuring that the private rented sector helps to meet housing need. Balancing good quality supply with demand will help to stabilise rents and encouraging good quality management will improve the reputation of the sector and encourage longer term lets and lower turnover. However, this is a challenging task where existing partners need to be encouraged to participate and new partners and investors need to be identified.

Characteristics of the private rented sector

- 2.34 The 2026 household survey found that 66.2% of private rented properties were houses, of which 41.1% are terraced, 19.7% are semi-detached, and 5.4% are detached; a further 25.4% were flats/maisonettes, 3.5% were bungalows, and 4.8% other types of housing. 18.8% of privately rented properties have one bedroom/bedsit, 47.8% have two bedrooms, 30.6% have three bedrooms, and 2.7% have four or more bedrooms.
- 2.35 Around 18.3% of private rented stock was built before 1919, 25.1% between 1919 and 1964, 17.8% between 1965 and 1984, 38.8% has been built since 1985.
- 2.36 The characteristics of tenants are diverse and the 2026 household survey revealed that in particular the private rented sector accommodates singles (under 65) (12.5%), couples with children including those aged 18 or over (41.1%), couples under 65 (13.7%), lone parents including households with children aged 18 or over (15.8%), singles and couples aged 65 and over (11.0%) and other household types (5.7%).
- 2.37 Under half (42.8%) of private renting households have lived in their accommodation for less than three years.
- 2.38 In terms of income, the 2026 household survey found that 31.6% of households privately renting receive less than £18,200 gross per year, 13.2% receive between £18,200 and £26,000 per year, 23.0% receive between £26,000 and £39,000 per year, and 32.2% receive more than £39,000 per year.
- 2.39 69.5% of Household Reference People (heads of household) living in private rented accommodation are employed, 7.3% are wholly retired from work, 3.9% are unemployed and available for work, 9.5% are permanently sick/disabled, and 9.8% are other economically inactive.

Build to Rent

- 2.40 Build to Rent schemes can have a number of benefits. Schemes can quickly increase supply and provide improved quality and wider choice in housing markets; the accommodation and service offer provide better tenure options for

households looking to rent longer term compared to what is available in the current PRS. Standards are expected to be more professional, tenancies longer and by introducing an affordable offer (minimum 20% below market rents), these schemes can meet an identified and specific need as affordable rental accommodation.

- 2.41 Local authorities already have tools and powers at their disposal to support Build to Rent. For example, as part of their plan-making and decision taking processes, authorities can:
- Identify sites in their Strategic Land Availability Assessments which might be well suited to particular types of development.
 - Include policies in their Local Plans on Build to Rent.
 - Choose whether or not to deploy the nationally described space standard, taking into account viability and need considerations.
- 2.42 Local authorities also have non-planning powers at their disposal through which they can support Build to Rent, such as using their own council land holdings.

Recommendations for a policy framework

- 2.43 Any decisions regarding discounts and the amount of affordable private rent to be secured will need to be affordable to local households and take into account viability assessment analysis. The council may wish to consider developing a planning policy to consider:
- what constitutes Build to Rent in terms of size of scheme;
 - the percentage discounts that will be applied to Build to Rent schemes to secure affordable private rent as an affordable product for local people in line with their affordability policies. It is likely the evidence in this report will need to be tested against viability evidence;
 - (the council may wish to consider) whether it wishes to vary the proportion of and explore a trade-off between the number of affordable private rent units and the discount offered on them across the development, with the proviso being that these should accord with the headline affordable housing contribution agreed through the planning permission;
 - the requirement that the affordable private rent units should be retained as affordable housing in perpetuity; there should be no break clause for the affordable housing which should remain as a community benefit in perpetuity;
 - the groups that affordable private rent should be targeted toward (the product is affordable for lower and median income groups across various locations and property sizes);
 - the size of units required for affordable private rent;
 - (the council may wish to consider) establishing an intermediate housing list and a mechanism for access to these properties;
 - a requirement for applications to demonstrate how any negotiated discount is affordable to local incomes;

- the need for all options to be agreed jointly between the local authority and the developer as part of the planning permission; and
- on site provision to be a priority but where this is not the requirement by the council, a commuted sum mechanism be developed to reflect the bespoke nature of Build to Rent.

2.44 Build to Rent and affordable private rent affords a number of benefits as a product to improve the quality of supply and management of rented accommodation in Bolton. To ensure these benefits are realised, the council may wish to consider setting out specific requirements within their planning policy that confirms that Build to Rent, and any affordable associated products must provide:

- unified ownership and unified management of the private and affordable private rent elements of the scheme;
- longer tenancies (three years or more) to all tenants – these should have break clauses for renters, which allow the tenant to end the tenancy with a month's notice any time after the first six months;
- rent certainty for the period of the tenancy, the basis of which should be made clear to the tenant before a tenancy agreement is signed, including any annual increases which should always be formula-linked;
- for on-site management, this does not necessarily mean full-time dedicated on-site staff, but all schemes need to have a complaints procedure in place and are a member of a recognised ombudsman scheme;
- no up-front fees of any kind to tenants or prospective tenants, other than deposits and rent-in-advance;
- a range of unit sizes for affordable private rent in equal proportions of the Build to Rent units based on local market conditions;
- a bespoke eligibility agreement agreed with the council on all developments;
- an annual statement to demonstrate how the affordable private rent units are meeting local housing need;
- for all affordable private rent units to be tenure blind, and physically indistinguishable, and designed to the same high design quality and specification as the market homes; and
- for affordable private rent homes to be distributed throughout the scheme, to help support a mixed and balanced community.

2.45 Eligibility for occupying affordable private rented homes should be agreed locally between the local authority and the scheme operator, but with regard to criteria set out in planning guidance. Final decisions over the occupancy criteria for affordable private rent homes should be made by the Build to Rent scheme operator (which should reference part 6 allocations, the council's allocation policy and choice-based lettings scheme), working with the authority, taking into account the criteria, the Councils Allocation Policy including Local Connection criteria (where applicable and not to the exclusion of those exempt) and other parameters as agreed.

- 2.46 The eligibility criteria for the affordable private rent homes should be set out in the Section 106 agreement.

The affordable housing sector

- 2.47 There are 26,204 social and affordable rented homes in Bolton owned by registered providers (Regulator of Social Housing Statistical Data Return 2024). Of the 26,204 units identified in the SDR, 21,188 were general needs units, 725 were supported housing, and 3,693 were housing for older people. In addition, there were 598 units of low-cost home ownership.
- 2.48 The 2026 household survey identified that flats/apartments and maisonettes account for 29.1% of occupied affordable accommodation (27.2% flats/apartments and 1.9% maisonettes), 57.9% are houses (of which 28.8% are semi-detached, 25.3% are terraced, and 3.8% are detached), 11.6% are bungalows, and 1.4% other types of housing. In terms of size, affordable dwellings in the borough typically have one bedroom/bedsit (25.7%), two bedrooms (39.6%), or three bedrooms (29.5%), with a further 5.2% having four or more bedrooms.
- 2.49 In terms of household composition, the 2026 household survey found that 27.2% are older singles and couples (one or both aged over 65 years), 22.6% are singles under 65, 21.1% are couples with children including children aged 18 or over, 22.6% are lone parents including households with children aged 18 or over, 4.6% are couples under 65 and 1.9% are other types of household.
- 2.50 38.0% of Household Reference People living in affordable housing are in employment. A further 26.0% are wholly retired from work, 17.8% are permanently sick/disabled, 5.9% are unemployed, and 12.3% are other economically inactive.
- 2.51 Incomes are generally low, with 48.7% of households in affordable housing receiving an income of less than £18,200 gross per year. 27.5% receive between £18,200 and £26,000 per year, 17.7% receive between £26,000 and £39,000 per year, and 6.1% receive more than £39,000 per year.

A range of affordable products exists to help households access housing below market cost. Social rent and affordable rent (**set** at up to 80% of market rent) are the most accessible options for those on lower incomes, allocated through local housing registers. For those aspiring to ownership, Shared Ownership allows buyers to purchase a share of a property and pay rent on the remainder, with the option to increase their share over time through a process known as staircasing. For older people specifically, Older Persons Shared Ownership (OPSO) provides a shared ownership route tailored to the over-55s.

Past trends in housing delivery

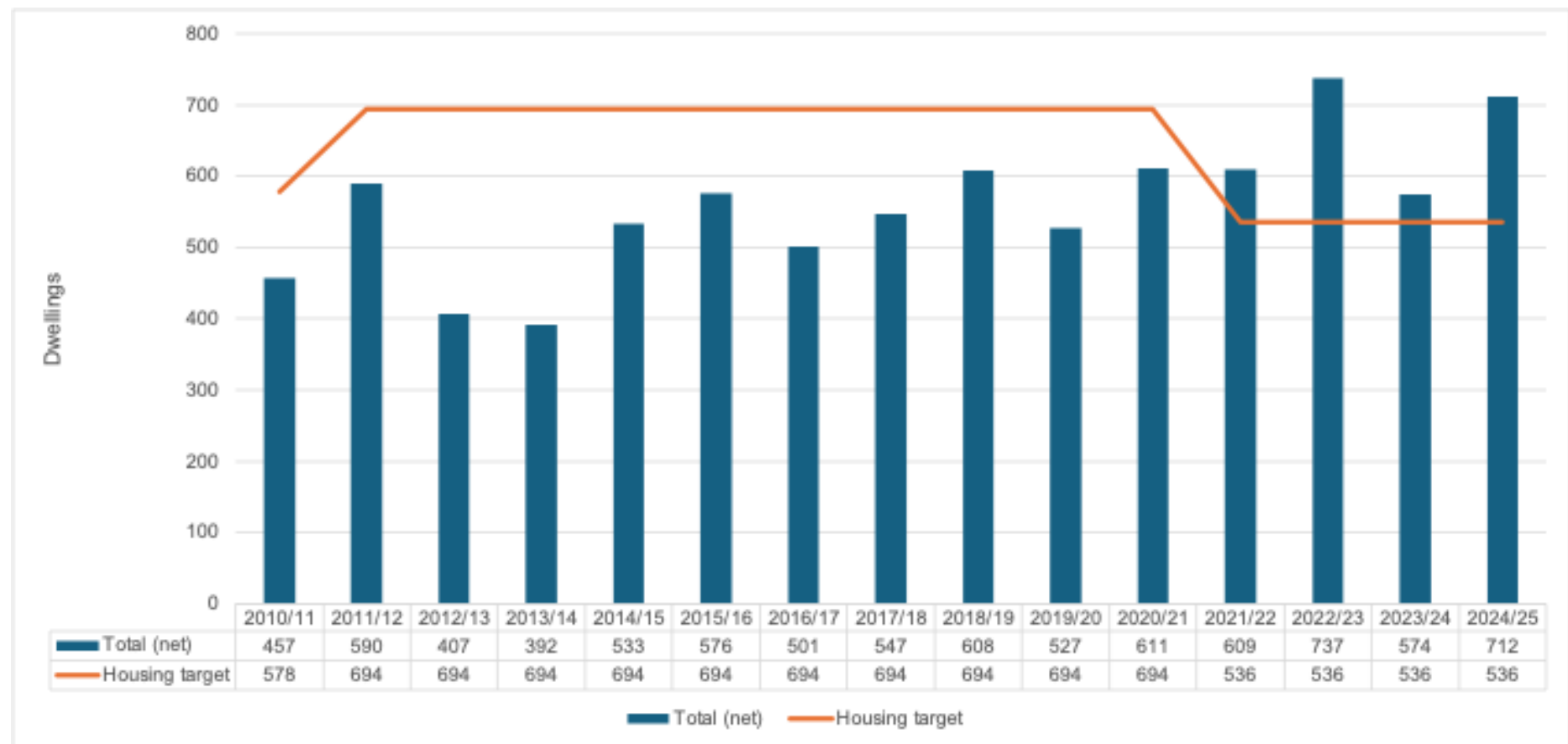
- 2.52 Over the past 15 years (2010/11 to 2024/2025) 8,381 net new dwellings have been built across Bolton (Table 2.19) which includes a supply of 2,141 affordable units. In the past 5 years, a total of 3,243 dwellings have been built or an annual average of 649. Table 2.19 and Figure 2.2 also consider completions against housing targets set in Local Plan documents and PfE. The distribution of newbuild sales since 2007 is shown in Map 2.2.

Table 2.19 Dwelling completions 2010/11 to 2024/25

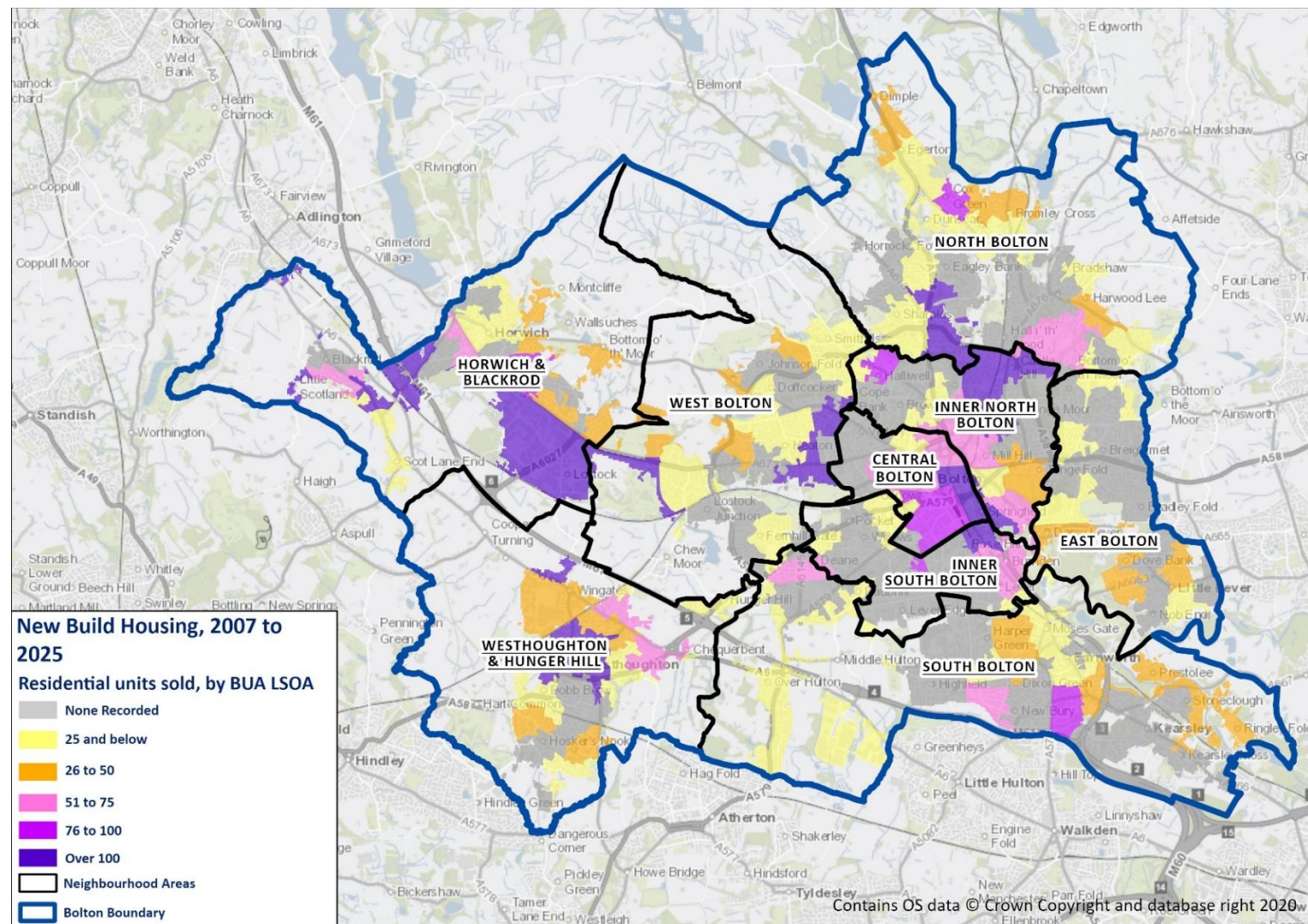
Year	Total completions (net)	Of which: Affordable completion (gross figure)	Housing target
2010/11	457	228	578
2011/12	590	166	694
2012/13	407	95	694
2013/14	392	250	694
2014/15	533	157	694
2015/16	576	53	694
2016/17	501	111	694
2017/18	547	60	694
2018/19	608	147	694
2019/20	527	64	694
2020/21	611	24	694
2021/22	609	229	536
2022/23	737	255	536
2023/24	574	302	536
2024/25	712	0	536
2010-2025 (Total)	8,381	2,141	9,662
Total (past 5 years)	3,243	810	2,838
Annual average (past 5 years)	649	162	568

Source: GMCA Greater Manchester Housing Market Monitor

Housing Targets: RSS to 2010/11 of 578; Core Strategy 2011-1020 of 694; PfE early phase 2021-25 536

Figure 2.2 Summary of net completions 2010/11 to 2024/25 against policy targets

Source: GMCA Housing Market Monitor

Map 2.2 New build dwellings by LSOA over period 2007-2025

Source: Land Registry © Crown copyright 2007 to 2025

Demographic drivers: population and households

Population projections

- 2.53 The 2022-based ONS population projections report a population of 304,988 in 2022 which is expected to increase to 319,688 by 2043 (Table 2.20). The projections show an increase across the majority of age cohorts with the exception of 0 – 19 and 55 – 64 years, with older age groups seeing the largest increases.

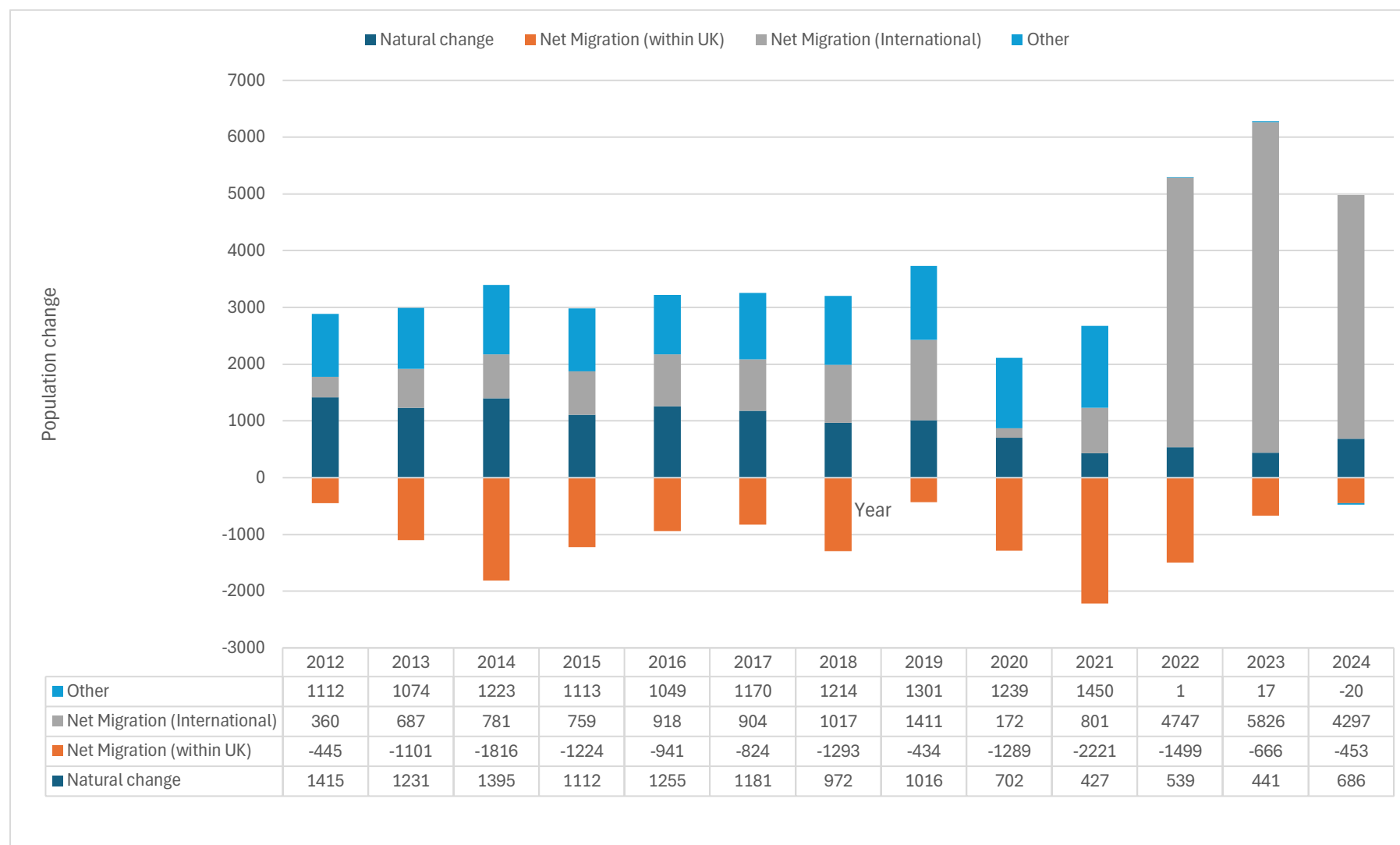
Table 2.20 Change in population 2025-2043 by age group - 2022-based ONS population projections

Age groups	2025	2043	Number change 2025-2043	% change 2025-2043
0-19	79,104	71,091	-8,013	-10.1%
20-39	78,667	84,206	5,539	7.0%
40-54	57,102	65,326	8,224	14.4%
55-64	37,061	36,973	-89	-0.2%
65-74	26,964	29,035	2,071	7.7%
75-84	19,776	23,151	3,375	17.1%
85+	6,315	9,907	3,593	56.9%
All Ages	304,988	319,688	14,700	4.8%

Source: ONS 2022-based Principal Population Projections

Components of population change

- 2.54 The ONS publish mid-year population estimates at local authority level which includes an analysis of components of population change, that is natural change, national migration and international migration. The component analysis also includes 'other' change which can include boundary adjustment and military population moves.
- 2.55 The data for Bolton 2012–2024 is shown in Figure 2.3. Over this period, natural change has consistently contributed to population growth, although this has declined from around 1,400 per annum in 2012 to lower levels of around 400–700 per annum since 2020. Net international migration has also made a positive and increasingly significant contribution, rising from around 360 in 2012 to a peak of approximately 5,800 in 2023, before falling slightly to around 4,300 in 2024. In contrast, net migration within the UK has consistently resulted in a net loss of population for Bolton, with the largest losses occurring in 2014 (around -1,800) and 2021 (around -2,200).

Figure 2.3 Components of population change 2012 to 2024

Source: ONS Population estimates and components of population change.

Tabulated data for Figure 2.3 - Components of population change 2012 to 2024

Year	Other	Net Migration (International)	Net Migration (within UK)	Natural change
2012	1,112	360	-445	1,415
2013	1,074	687	-1,101	1,231
2014	1,223	781	-1,816	1,395
2015	1,113	759	-1,224	1,112
2016	1,049	918	-941	1,255
2017	1,170	904	-824	1,181
2018	1,214	1,017	-1,293	972
2019	1,301	1,411	-434	1,016
2020	1,239	172	-1,289	702
2021	1,450	801	-2,221	427
2022	1	4,747	-1,499	539
2023	17	5,826	-666	441
2024	-20	4,297	-453	686

Migration trends 2016-2024

2.56 Table 2.21 presents a detailed analysis of internal and international migration by year and Table 2.22 summarises the data by broad age and year groups. The base numbers may differ slightly from the ONS components of change analysis due to rounding but provides useful insight into the age group of migrants, their origins and destinations and the relative importance of international migration.

2.57 Key trends in migration over the period 2016 to 2024 include:

- Overall, Bolton has experienced net population growth driven primarily by international migration, particularly in recent years. While internal migration has consistently resulted in net outflows, this has been offset by strong international inflows. Net international migration increased significantly, peaking at around 5,800 in 2023, with a slightly lower but still substantial inflow of around 4,300 in 2024;
- There have been consistent net inflows to Bolton from other Greater Manchester authorities, particularly from Manchester, Salford and Bury, alongside smaller inflows from authorities such as Oldham and Rochdale. These inflows reflect Bolton's role within the Greater Manchester housing market;
- In contrast, there are notable net outflows from Bolton to neighbouring and wider areas, particularly to Wigan, as well as to Blackburn with Darwen, Chorley and the rest of the North West, indicating a pattern of outward movement to surrounding areas;
- There are also consistent net outflows to the wider UK, particularly to the rest of England, contributing to the overall negative internal migration balance;

- International migration has been a key driver of population growth, with a marked increase from 2022 onwards, significantly outweighing losses through internal migration.
 - In terms of migration by age group during 2016 to 2024:
 - For the under 30 age group, there are strong net inflows, particularly from Manchester, Salford and Bury, alongside significant international inflows. This age group represents a substantial proportion of overall migration into Bolton;
 - For the 30 to 64 age group, there is an overall net outflow of population, with people moving to Wigan, the rest of the North West and elsewhere in the UK, although there are some inflows from other Greater Manchester authorities and from international migration;
 - For the 65+ age group, there is a net outflow, primarily to the rest of the North West and the rest of England, reflecting typical patterns of older households relocating out of urban areas.
- 2.58 In summary, overall migration has had a positive impact on population growth in Bolton, driven largely by international migration in recent years. While there are consistent inflows from within Greater Manchester, these are offset by outflows to surrounding areas and elsewhere in the UK, particularly among the working-age and older population.
- 2.59 Net in-flows due to international migration have been a consistent and increasingly important driver of population growth, with a notable acceleration from 2022 onwards.

Table 2.21 National and international migration by year

		GREATER MANCHESTER									OTHER NEIGHBOURING		ELSEWHERE UK					TOTAL (UK internal)	INTER-NATIONAL	TOTAL (internal & international)
YEAR	Bolton	Bury	Manchester	Oldham	Rochdale	Salford	Stockport	Tameside	Trafford	Wigan	Blackburn with Darwen	Chorley	Rest of North West	Rest of ENGLAND	NI	SCOTLAND	WALES			
2016	Migrated OUT to	706	583	94	160	660	108	93	167	953	381	570	1,883	2,634	32	182	225	9,430	1,167	10,597
2016	Migrated IN from	928	655	101	163	916	116	112	136	693	325	225	1,277	2,648	49	122	200	8,666	2,085	10,751
2016	NET	222	72	8	3	256	8	19	-31	-260	-56	-345	-606	13	17	-60	-25	-764	918	154
2017	Migrated OUT to	789	627	103	173	736	111	87	174	1,110	389	678	2,067	3,267	39	187	230	10,767	1,137	11,904
2017	Migrated IN from	1,064	776	135	224	1,094	111	141	168	867	358	250	1,538	3,055	24	100	222	10,127	2,041	12,168
2017	NET	274	150	32	51	358	1	54	-6	-243	-32	-428	-529	-212	-15	-87	-7	-640	904	264
2018	Migrated OUT to	724	649	109	178	736	115	120	178	1,286	416	689	2,243	3,403	27	185	213	11,272	1,228	12,500
2018	Migrated IN from	868	681	151	200	1,040	148	124	169	931	341	273	1,552	3,071	31	121	191	9,893	2,245	12,138
2018	NET	144	32	42	21	305	33	4	-9	-354	-76	-416	-691	-332	4	-64	-22	-1,379	1,017	-362
2019	Migrated OUT to	738	671	129	156	815	116	91	145	1,388	503	750	2,274	3,145	39	153	231	11,343	1,283	12,626
2019	Migrated IN from	1,092	778	175	296	1,251	167	160	231	933	320	247	1,578	3,435	18	109	212	11,002	2,694	13,696
2019	NET	354	107	46	140	436	51	69	87	-455	-183	-503	-696	290	-21	-44	-19	-341	1,411	1,070
2020	Migrated OUT to	541	515	113	160	794	117	97	142	1,218	378	585	2,227	2,924	27	123	235	10,195	2,341	12,536
2020	Migrated IN from	849	695	147	150	1,001	104	94	225	687	325	197	1,434	2,821	17	105	202	9,053	2,513	11,566
2020	NET	308	180	35	-10	207	-13	-3	84	-531	-53	-389	-792	-104	-10	-18	-33	-1,142	172	-970
2021	Migrated OUT to	746	762	103	237	1,068	125	130	206	1,617	651	785	2,850	3,765	30	165	310	13,550	1,720	15,270
2021	Migrated IN from	1,057	955	161	197	1,341	118	140	223	988	356	259	1,789	3,391	21	126	207	11,329	2,521	13,850
2021	NET	311	193	58	-40	273	-7	10	17	-629	-295	-527	-1,061	-374	-9	-39	-102	-2,221	801	-1,420
2022	Migrated OUT to	781	793	171	197	932	118	108	143	1,378	614	781	2,941	3,776	26	174	241	13,173	1,222	14,395
2022	Migrated IN from	1,108	1,082	179	286	1,372	175	195	280	857	376	284	1,850	3,362	34	112	194	11,746	5,969	17,715
2022	NET	328	289	8	88	439	58	87	137	-521	-238	-497	-1,091	-414	8	-61	-47	-1,427	4,747	3,320
2023	Migrated OUT to	721	742	124	200	882	138	114	172	1,446	759	762	2,859	3,818	24	198	229	13,190	1,259	14,449
2023	Migrated IN from	1,106	1,279	243	282	1,651	210	222	328	883	298	200	1,805	3,699	29	115	174	12,524	7,085	19,609
2023	NET	385	537	119	82	770	71	108	156	-563	-462	-562	-1,054	-120	5	-82	-56	-666	5,826	5,160
2024	Migrated OUT to	745	694	146	279	1,028	173	149	207	1,493	755	842	2,939	3,775	23	220	266	13,733	1,625	15,358
2024	Migrated IN from	1,060	1,616	199	303	1,598	192	187	338	936	388	194	1,847	4,054	21	157	191	13,280	5,922	19,202
2024	NET	315	922	54	24	570	19	38	131	-557	-367	-648	-1,092	279	-2	-63	-75	-453	4,297	3,844

Sources:

Internal: ONS detailed estimates of by origin and destination by local authorities age and sex**International:** ONS Detailed time series 2001- 2020 (Table: MYEB2)

Table 2.22 Summary of national and international migration by year group and age group

			GREATER MANCHESTER									OTHER NEIGHBOURING		ELSEWHERE UK							
PERIOD	AGE GROUP	Bolton	Bury	Manchester	Oldham	Rochdale	Salford	Stockport	Tameside	Trafford	Wigan	Blackburn with Darwen	Chorley	Rest of North West	Rest of ENGLAND	NI	SCOTLAND	WALES	TOTAL (UK internal)	INTERNATIONAL	TOTAL (internal & international)
2016-2018	<30	Migrated OUT to	1,027	1,185	155	284	1,179	148	165	259	1,588	561	762	3,319	6,016	58	260	359	17,324	2,196	19,520
2016-2018	<30	Migrated IN from	1,370	1,198	229	320	1,514	202	186	210	1,213	513	359	2,684	5,551	66	200	359	16,173	3,943	20,116
2016-2018	<30	NET	343	13	74	36	335	54	22	-49	-375	-48	-403	-636	-466	8	-60	0	-1,151	1,747	596
2016-2018	30-64	Migrated OUT to	987	629	145	216	853	162	128	244	1,523	581	1,021	2,305	2,789	32	236	237	12,086	1,187	13,273
2016-2018	30-64	Migrated IN from	1,330	858	143	230	1,311	155	169	231	1,134	439	338	1,411	2,923	36	109	202	11,019	2,272	13,291
2016-2018	30-64	NET	342	230	-2	14	458	-7	41	-12	-389	-142	-684	-893	135	4	-126	-35	-1,067	1,085	18
2016-2018	65+	Migrated OUT to	86	22	133	141	30	17	42	28	2	15	45	595	364	8	40	48	1,616	149	1,765
2016-2018	65+	Migrated IN from	215	24	132	171	31	20	51	16	206	72	52	148	293	2	32	46	1,511	156	1,667
2016-2018	65+	NET	129	2	0	30	1	3	9	-12	203	57	7	-447	-71	-6	-8	-1	-105	7	-98
2019-2021	<30	Migrated OUT to	941	1,250	183	287	1,523	157	179	231	2,055	722	819	3,847	6,327	49	200	397	19,168	3,319	22,487
2019-2021	<30	Migrated IN from	1,404	1,374	253	311	1,774	202	216	300	1,225	470	300	2,960	6,023	35	193	374	17,414	4,825	22,239
2019-2021	<30	NET	464	124	70	24	251	44	37	69	-831	-252	-519	-888	-304	-14	-7	-23	-1,754	1,506	-248
2019-2021	30-64	Migrated OUT to	890	657	151	244	1,076	170	123	246	1,889	735	1,121	2,844	3,009	39	199	305	13,696	1,908	15,604
2019-2021	30-64	Migrated IN from	1,408	1,002	211	305	1,594	170	166	321	1,192	437	325	1,578	3,259	21	127	193	12,308	2,770	15,078
2019-2021	30-64	NET	518	345	60	61	518	0	43	75	-697	-298	-796	-1,266	250	-17	-72	-112	-1,388	862	-526
2019-2021	65+	Migrated OUT to	66	10	5	6	13	6	5	2	91	26	67	214	150	4	8	19	693	117	810
2019-2021	65+	Migrated IN from	62	25	5	12	76	8	4	12	68	31	39	76	117	0	6	23	565	133	698
2019-2021	65+	NET	-4	15	0	6	63	2	-1	10	-23	5	-28	-138	-33	-4	-2	4	-128	16	-112
2022-2024	<30	Migrated OUT to	1,065	1,437	247	338	1,561	227	207	241	2,028	977	999	4,483	6,938	28	269	404	21,450	1,623	23,073
2022-2024	<30	Migrated IN from	1,491	2,235	331	441	2,209	252	314	410	1,202	550	314	3,326	6,867	47	201	323	20,513	11,294	31,807
2022-2024	<30	NET	426	798	84	103	648	25	107	169	-826	-427	-685	-1,157	-71	18	-68	-81	-937	9,671	8,734
2022-2024	30-64	Migrated OUT to	979	721	186	307	1,154	181	155	251	2,031	1,036	1,176	3,465	3,770	36	263	272	15,984	2,265	18,249
2022-2024	30-64	Migrated IN from	1,561	1,643	270	383	2,205	294	264	477	1,271	437	317	1,870	3,828	33	167	193	15,212	7,282	22,494
2022-2024	30-64	NET	582	922	84	76	1,052	113	108	226	-761	-600	-859	-1,595	58	-3	-96	-79	-772	5,017	4,245
2022-2024	65+	Migrated OUT to	203	71	8	32	127	22	8	30	258	115	210	791	660	8	60	60	2,662	218	2,880
2022-2024	65+	Migrated IN from	223	99	20	47	206	32	26	59	203	76	47	306	419	5	17	43	1,825	400	2,225
2022-2024	65+	NET	20	28	12	15	79	10	17	29	-55	-39	-163	-485	-241	-3	-43	-17	-837	182	-655

Sources:

Internal: ONS detailed estimates of by origin and destination by local authorities age and sex**International:** ONS Detailed time series 2001 -2020 (Table: MYEB2)

Travel to work patterns

- 2.60 Travel to work data from the 2021 Census (Table 2.23) indicates that Bolton has a relatively strong degree of self-containment, but also clear labour market linkages with surrounding parts of Greater Manchester and the wider North West. Of the 125,443 employed Bolton residents, 39.4% mainly work from home and a further 36.0% both live and work in Bolton, meaning over three quarters of working residents are either home-based or work locally. The main commuting destinations outside the borough are Elsewhere Greater Manchester (6.5%), Salford (3.9%), Elsewhere North West (3.8%), Wigan (3.6%) and Bury (3.5%).
- 2.61 A similar pattern is evident for people working in Bolton. According to 2021 Census travel to work data, of the 123,360 jobs in the borough, 40.1% are mainly home-based and 36.6% are filled by Bolton residents who also work locally. Among in-commuters, the largest flows come from Wigan (6.9%), Elsewhere Greater Manchester (3.6%), Elsewhere North West (3.5%), Bury (2.9%) and Salford (2.8%). Overall, this suggests that Bolton functions as both an important local employment centre and part of a wider interconnected labour market across Greater Manchester and neighbouring areas.

Table 2.23a Where do people who live in Bolton Borough work?

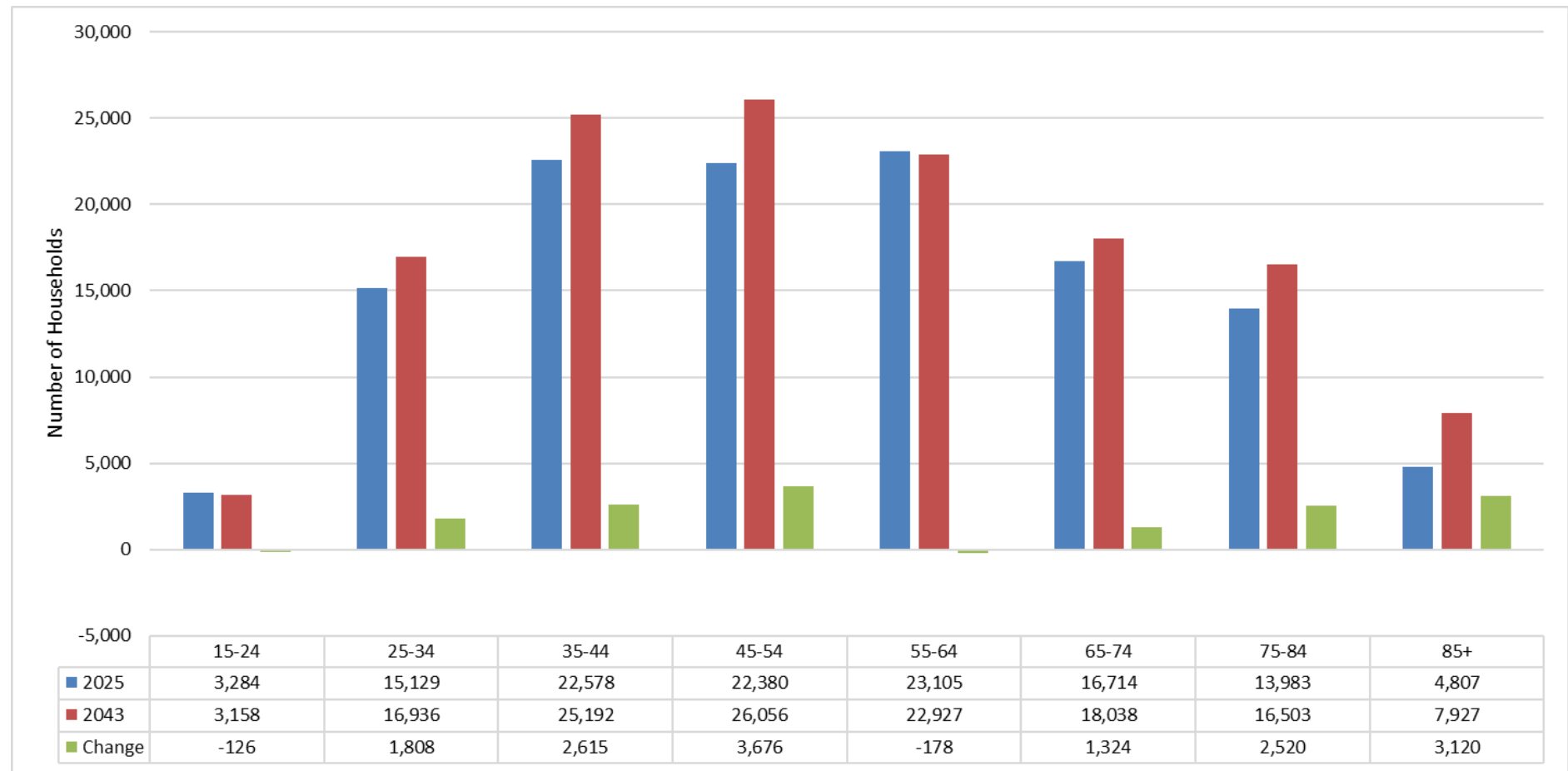
Live	Work	Number	%
Bolton Borough	Mainly WFH	49,410	39.40%
Bolton Borough	Bolton (not WFH)	45,145	36.00%
Bolton Borough	Blackburn with Darwen	1,277	1.00%
Bolton Borough	Bury	4,376	3.50%
Bolton Borough	Chorley	1,411	1.10%
Bolton Borough	Salford	4,843	3.90%
Bolton Borough	Wigan	4,527	3.60%
Bolton Borough	Elsewhere Greater Manchester	8,136	6.50%
Bolton Borough	Elsewhere North West	4,809	3.80%
Bolton Borough	Elsewhere England	1,164	0.90%
Bolton Borough	Elsewhere UK	74	0.10%
Bolton Borough	Outside UK (inc. offshore)	271	0.20%
Total workers	-	125,443	100.00%

Table 2.23b Where do people who work in Bolton Borough live?

Live	Work	Number	%
Mainly WFH	Bolton Borough	49,410	40.10%
Bolton (not WFH)	Bolton Borough	45,145	36.60%
Blackburn with Darwen	Bolton Borough	1,397	1.10%
Bury	Bolton Borough	3,629	2.90%
Chorley	Bolton Borough	2,140	1.70%
Salford	Bolton Borough	3,444	2.80%
Wigan	Bolton Borough	8,471	6.90%
Elsewhere Greater Manchester	Bolton Borough	4,442	3.60%
Elsewhere North West	Bolton Borough	4,280	3.50%
Elsewhere England	Bolton Borough	897	0.70%
Elsewhere UK	Bolton Borough	105	0.10%
Total jobs	-	123,360	100.00%

Household projections

- 2.62 The 2022-based household projections are the latest projections produced by the ONS. Household projections are based on population projections also produced by the ONS. The ONS estimates the proportions of people who are likely to be household reference people by age, gender and household type based on census data. Variant household projections are also produced.
- 2.63 According to the 2022 based projections, the total number of households in 2025 was projected to be around 122,000 which expected to increase to around 136,740 by 2043.
- 2.64 Table 2.24 provides a detailed breakdown of household type by the age of Household Reference Person to 2043 using 2022-based household projections. Currently available data shows that the overall household type profile is not expected to change over the 2025 to 2043 period, with the dominant household types being 'one person' and 'other households with two or more adults', although the proportion of 'other households with two or more adults' is expected to increase. Additionally, as illustrated in Figure 2.4, there will be a marked increase in the number of households where the Household Reference Person is aged 65 or over.

Figure 2.4 Profile of households by age of Household Reference Person in 2025 and 2043

Source: 2014-based DGLC household projections

Table 2.24a Household types 2025 (by age of household reference person (HRP))

2025 Household type	HRP Aged 15-24	HRP Aged 25-34	HRP Aged 35-44	HRP Aged 45-54	HRP Aged 55-64	HRP Aged 65-74	HRP Aged 75-84	HRP Aged 85+	TOTAL	%
One Person	1,058	3,210	4,130	5,234	7,195	6,797	6,999	3,256	37,878	31.1%
Household with 1 dependent child	738	3,524	4,925	4,315	1,959	255	47	6	15,769	12.9%
Household with 2 dependent children	394	3,357	6,095	3,348	871	116	18	3	14,202	11.6%
Household with 3 or more dependent children	168	1,929	3,962	2,084	446	68	8	0	8,665	7.1%
Other households with two or more adults	926	3,109	3,466	7,399	12,635	9,477	6,910	1,542	45,464	37.3%
Total	3,284	15,129	22,578	22,380	23,105	16,714	13,983	4,807	121,979	100.0%

Table 2.24b Household types 2043 (by age of household reference person (HRP))

2043 Household type	HRP Aged 15-24	HRP Aged 25-34	HRP Aged 35-44	HRP Aged 45-54	HRP Aged 55-64	HRP Aged 65-74	HRP Aged 75-84	HRP Aged 85+	TOTAL	%
One Person	1,195	5,044	7,275	7,474	7,481	7,448	8,288	5,393	49,598	36.3%
Household with 1 dependent child	507	2,792	3,865	3,584	1,382	186	38	6	12,362	9.0%
Household with 2 dependent children	272	2,685	4,856	2,803	610	83	14	4	11,327	8.3%
Household with 3 or more dependent children	116	1,540	3,171	1,763	308	48	7	0	6,953	5.1%
Other households with two or more adults	1,069	4,875	6,026	10,430	13,146	10,272	8,156	2,523	56,497	41.3%
Total	3,158	16,936	25,192	26,056	22,927	18,038	16,503	7,927	136,737	100.0%

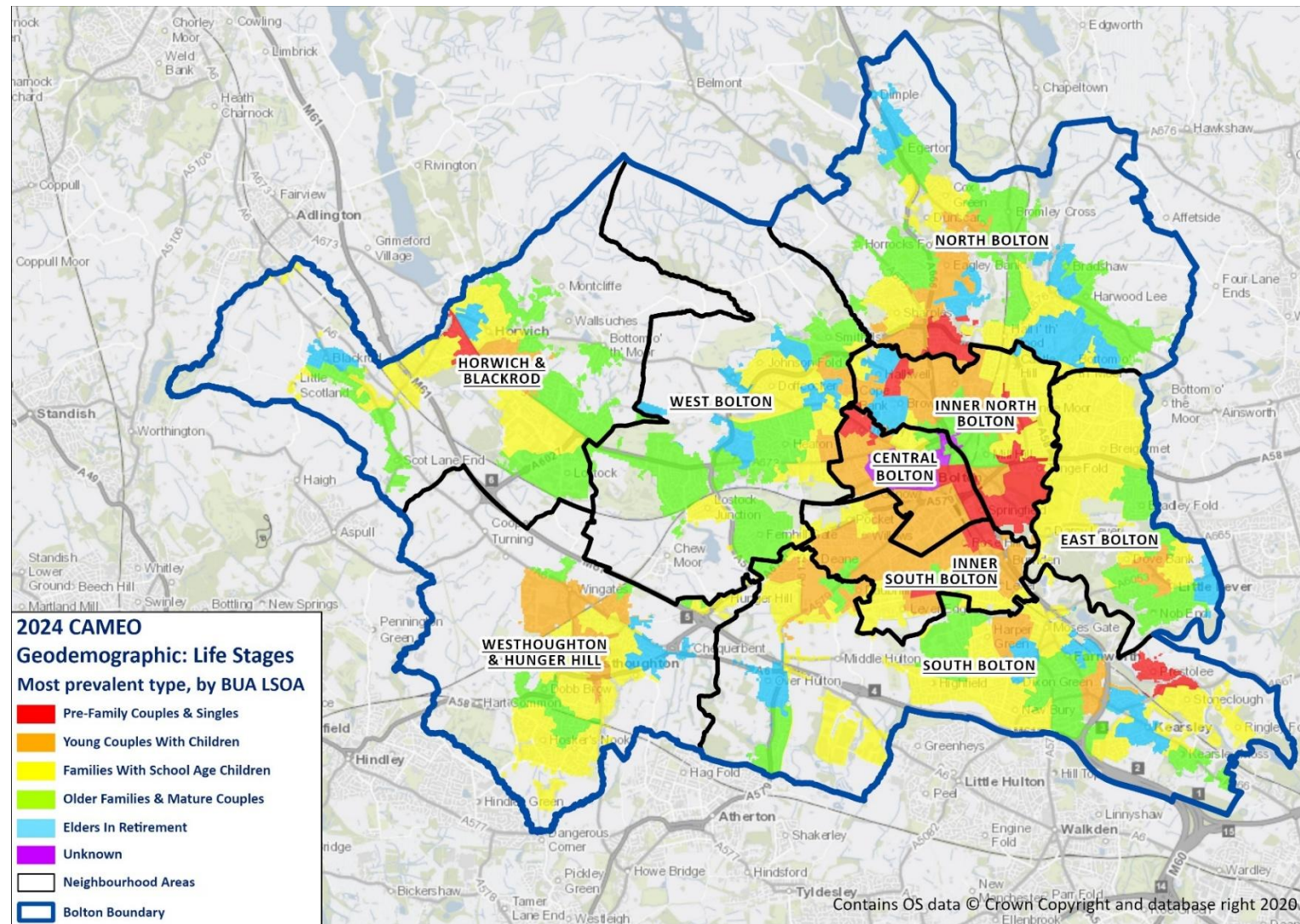
Table 2.24c Household types and change 2025 to 2043 (by age of household reference person (HRP))

2025-2043 Household type	HRP Aged 15-24	HRP Aged 25-34	HRP Aged 35-44	HRP Aged 45-54	HRP Aged 55-64	HRP Aged 65-74	HRP Aged 75-84	HRP Aged 85+	TOTAL	%
One Person	137	1,834	3,145	2,241	286	651	1,289	2,138	11,720	79.4%
Household with 1 dependent child	-231	-732	-1,060	-731	-576	-70	-9	1	-3,407	-23.1%
Household with 2 dependent children	-122	-672	-1,239	-545	-261	-33	-4	1	-2,875	-19.5%
Household with 3 or more dependent children	-52	-389	-792	-320	-138	-19	-2	0	-1,712	-11.6%
Other households with two or more adults	142	1,766	2,560	3,031	511	795	1,246	981	11,033	74.8%
Total	-126	1,808	2,615	3,676	-178	1,324	2,520	3,120	14,758	100.0%

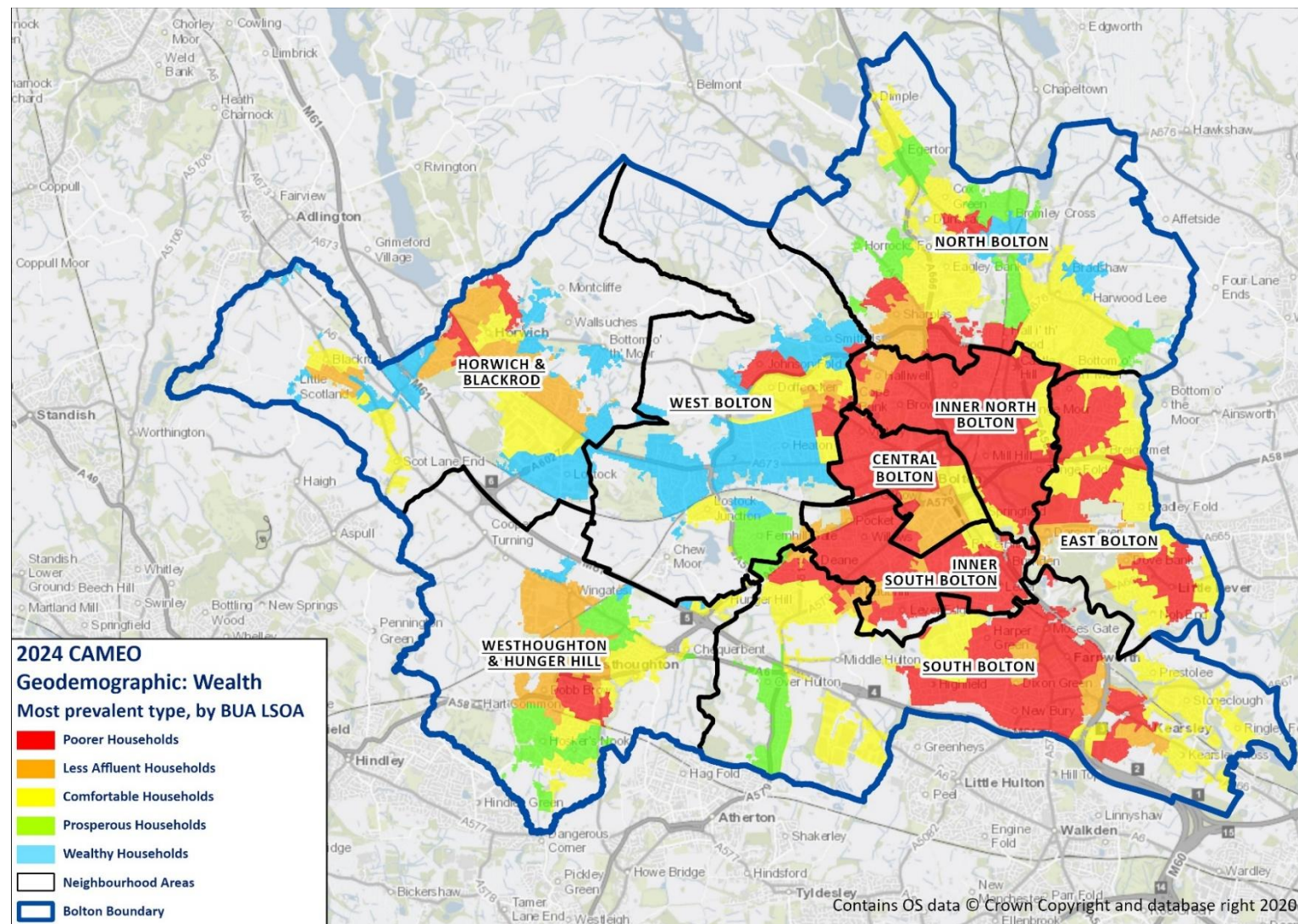
Source: ONS 2022-based household projections (Migration Category)

General household characteristics

- 2.65 The range of households living in Bolton is illustrated in Maps 2.3 and 2.4. Map 2.3 illustrates the distribution of key household typologies and indicates a strong concentration of pre-family couples and singles within the central and inner areas of Bolton, particularly across Central, Inner North and Inner South neighbourhoods. Young couples with children and families with school-age children are more widely distributed but show greater prevalence in the surrounding suburban areas, especially towards the south and east. Older families and mature couples are dispersed across most neighbourhoods, with notable presence in the outer western and northern areas. Elders in retirement are present across the borough but are more prominent in peripheral and semi-rural locations, particularly to the west and north, with comparatively lower representation in the central urban core.
- 2.66 Map 2.4 considers income groups, broadly illustrating that there is a clear spatial divide in household wealth across Bolton, with poorer households strongly concentrated in the central and inner urban areas, particularly across Central, Inner North and Inner South neighbourhoods. Less affluent households are also widely distributed around these inner areas and extend into parts of the east and south. Comfortable households are present across most neighbourhoods, forming a transitional band between the inner urban core and outer areas. In contrast, prosperous and wealthy households are predominantly located in the more peripheral and suburban neighbourhoods, especially in the west (including Horwich & Blackrod and Westhoughton & Hunger Hill) and parts of the north, with relatively limited presence in the central urban core.

Map 2.3 Household characteristics: household type by LSOA, 2024

Source: CAMEO UK

Map 2.4 Household characteristics: income type, by LSOA, 2024

Source: CAMEO UK

Income data

- 2.67 There are a range of income data sources available to inform this study which are now summarised. 2021 CAMEO income data provide range, quartile and average data of gross household income by neighbourhood area, however this data appeared to be overly skewed towards lower income. ONS Annual Survey of Hours and Earnings data provides gross earnings of economically active residents at the borough level and 2026 household survey provides household income data for all households at the neighbourhood area level. These latter two sources provide a realistic estimate of earnings and household income across Bolton.
- 2.68 Table 2.25 summarises gross income by neighbourhood area using 2026 Household Survey data.
- 2.69 The 2025 Annual Survey of Hours and Earnings resident-based data indicates lower quartile earnings are £25,785, median earnings are £34,186 and average earnings are £40,990 across Bolton.

Table 2.25 Annual gross household income by neighbourhood area

Neighbourhood Area	Up to £5,200	£5,200 to under £7,800	£7,800 to under £10,400	£10,400 to under £13,000	£13,000 to under £15,600	£15,600 to under £18,200	£18,200 to under £20,800	£20,800 to under £23,400	£23,400 to under £26,000	£26,000 to under £39,000	£39,000 to under £49,400	£49,400 to under £59,800	£59,800 to under £70,200	£70,200 to under £80,600	£80,600 to under £91,000	£91,000 to under £101,400	£101,400 or more	Total	Lower Quartile	Median	Average
Central Bolton	4.8%	5.3%	6.8%	8.7%	2.9%	5.5%	15.2%	6.2%	2.0%	23.4%	7.4%	5.9%	2.0%	3.9%	0.0%	0.0%	0.0%	100%	£11,700	£22,100	£27,028
East Bolton	1.2%	5.9%	4.8%	6.3%	2.4%	6.4%	3.2%	6.0%	7.0%	21.6%	11.7%	5.8%	6.2%	1.2%	5.8%	2.3%	2.3%	100%	£16,900	£32,500	£36,873
Horwich & Blackrod	1.4%	3.3%	1.9%	3.6%	2.8%	4.8%	1.6%	3.3%	5.9%	21.4%	9.8%	9.0%	8.8%	5.5%	4.6%	1.4%	10.8%	100%	£24,700	£32,500	£47,676
Inner North Bolton	1.9%	2.1%	3.4%	4.0%	7.4%	5.9%	5.7%	9.2%	8.5%	21.6%	9.7%	8.1%	1.1%	2.2%	3.4%	2.5%	3.4%	100%	£19,500	£32,500	£35,647
Inner South Bolton	3.1%	5.0%	6.6%	10.5%	0.0%	5.8%	5.8%	7.8%	4.7%	27.4%	8.3%	5.7%	0.0%	3.8%	3.8%	1.9%	0.0%	100%	£11,700	£32,500	£31,125
North Bolton	0.5%	0.5%	3.0%	6.1%	2.4%	2.7%	3.3%	4.0%	5.3%	19.0%	10.6%	10.3%	7.4%	8.6%	3.3%	1.3%	11.8%	100%	£24,700	£44,200	£49,238
South Bolton	1.8%	2.5%	1.9%	8.1%	4.5%	6.8%	7.8%	5.3%	7.7%	21.9%	6.8%	6.8%	5.2%	2.7%	1.8%	0.9%	7.6%	100%	£16,900	£32,500	£37,632
West Bolton	1.0%	1.1%	1.7%	7.7%	1.0%	3.4%	2.4%	2.9%	5.8%	19.4%	12.0%	8.3%	7.8%	4.8%	4.5%	4.8%	11.4%	100%	£24,700	£44,200	£50,051
Westhoughton & Hunger Hill	0.9%	2.2%	3.5%	6.7%	4.8%	1.4%	1.7%	6.2%	4.9%	21.1%	9.5%	9.8%	8.3%	4.0%	4.6%	2.0%	8.3%	100%	£22,100	£32,500	£45,063
Borough of Bolton	1.6%	2.7%	3.3%	6.7%	3.3%	4.8%	4.8%	5.5%	6.2%	21.5%	9.5%	7.9%	5.5%	4.2%	3.5%	1.9%	7.0%	100%	£19,500	£32,500	£41,028

Source: 2026 Household Survey

Summary

- 2.70 Across Bolton there are an estimated 128,016 dwellings and 118,795 households and 3.4% of dwellings are vacant.
- 2.71 In terms of occupied dwelling stock:
- 61.5% of occupied dwellings are owner occupied, 18.2% are private rented and 20.3% are affordable (including social/affordable renting and shared ownership);
 - 75.9% of dwellings are houses (37.4% terraced, 27% semi-detached and 11.5% detached), 15.2% are flats and 8.8% are bungalows;
 - Most dwellings have 2 or 3 bedrooms, 10.3% of dwellings have one bedroom, 37.6% two bedrooms, 40.8% three bedrooms and 11.3% four or more bedrooms; and
 - 41.5% of dwellings were built before 1945, 34.9% between 1945 and 1982 and 23.7% since 1983. An estimated 18.1% of all dwelling stock is non-decent.
- 2.72 Over the past 15 years 2010/11 to 2024/2025, 8,381 net new dwellings have been built across Bolton. In the past 5 years to 2024/2025, a total of 3,243 dwellings have been built or an annual average of 649 dwellings have been built across the borough.
- 2.73 2022-based projections estimate a population in 2025 of 304,988 and this is projected to increase by 14,700 to 319,688 by 2043, with the largest increases in the 40 - 54, 65 – 74, 75 – 84 and 85+ age categories. 2022-based household projections suggest a total of 121,979 households in 2025 increasing by 14,758 to 136,737 by 2043. Largest increases will be one person and other households with two or more adults, and households with a Household Reference Person aged 35-54 and 65 and over.
- 2.74 Migration has had a positive impact on population growth in Bolton, driven primarily by strong international inflows, particularly since 2022. This has offset consistent net outflows to other parts of the UK, especially among working-age and older households, while younger age groups show stronger inflows, particularly from within Greater Manchester.

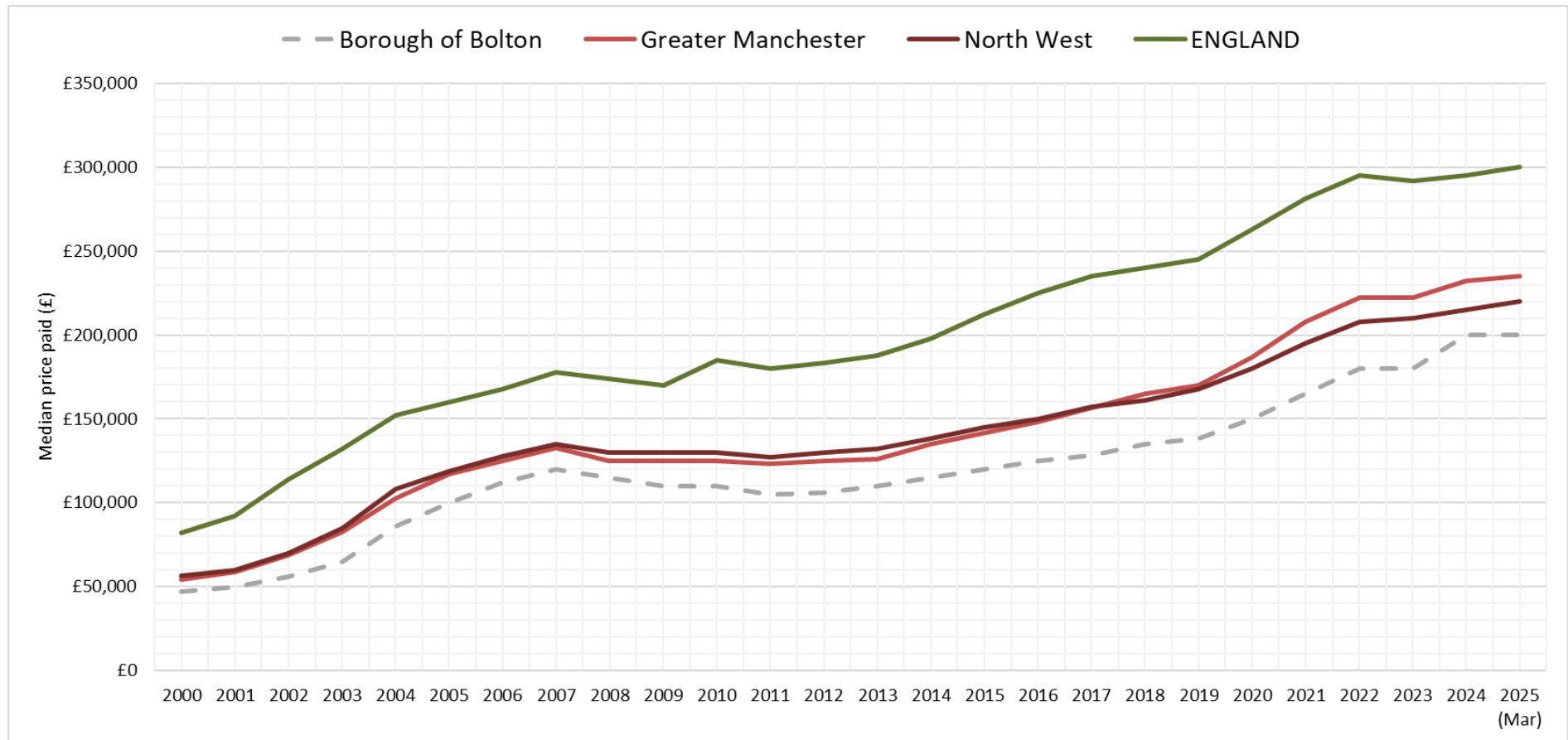
3. Price, rents and affordability

Introduction

- 3.1 This chapter sets out the cost of buying and renting properties across the borough. The affordability of tenure options is then considered with reference to local incomes along with the incomes of key workers and households on minimum/living wages.

House price trends

- 3.2 Figure 3.1 shows how house prices in Bolton have changed over the years 2000 to 2025 (March) based on full-year Land Registry price paid data. This is compared with Greater Manchester, the North West and England.
- 3.3 Median house prices across Bolton are below Greater Manchester, the North West and England. Overall, median prices have increased from £46,950 in 2000 to £200,000 in 2025, an increase of +326%. Lower quartile prices have increased from £30,000 in 2000 to £135,000 in 2025, an increase of +350%. Tables 3.1 and 3.2 show how price change in Bolton compares with neighbouring areas, Greater Manchester, the North West and England.

Figure 3.1 Median house price trends 2000 to 2025: Bolton, Greater Manchester, North West and England

Source: ONS House Price Statistics for Small Areas (HPSSAs) LQ and Median comparator 1995 onwards

Table 3.1 Comparative median house price change 2000-2025 with neighbouring areas, Greater Manchester, North West and England

Location	Median price (£) 2000	Median price (£) 2025 (Mar)	% Change 2000-2025
ENGLAND	£82,000	£300,000	265.9%
North West	£56,500	£220,000	289.4%
Greater Manchester	£54,000	£235,000	335.2%
Borough of Bolton	£46,950	£200,000	326.0%
Blackburn with Darwen	£39,950	£160,000	300.5%
Bury	£53,000	£245,000	362.3%
Chorley	£60,000	£220,000	266.7%
Salford	£47,000	£225,000	378.7%
Wigan	£49,000	£190,000	287.8%

Source: ONS House Price Statistics for Small Areas (HPSSAs) LQ and Median comparator 1995 onwards. Note data for full year 2024 is £190,000

Table 3.2 Comparative lower quartile (LQ) house price change 2000-2025 with neighbouring areas, Greater Manchester, North West and England

Location	LQ price (£) 2000	LQ price (£) 2025 (Mar)	% Change 2000-2025
ENGLAND	£54,000	£202,000	274.1%
North West	£37,000	£154,950	318.8%
Greater Manchester	£34,950	£172,000	392.1%
Borough of Bolton	£30,000	£135,000	350.0%
Blackburn with Darwen	£25,500	£100,000	292.2%
Bury	£36,000	£165,000	358.3%
Chorley	£44,000	£153,000	247.7%
Salford	£32,000	£172,000	437.5%
Wigan	£33,000	£135,000	309.1%

Source: ONS House Price Statistics for Small Areas (HPSSAs) LQ and Median comparator 1995 onwards. Note data for full year 2024 is £140,000

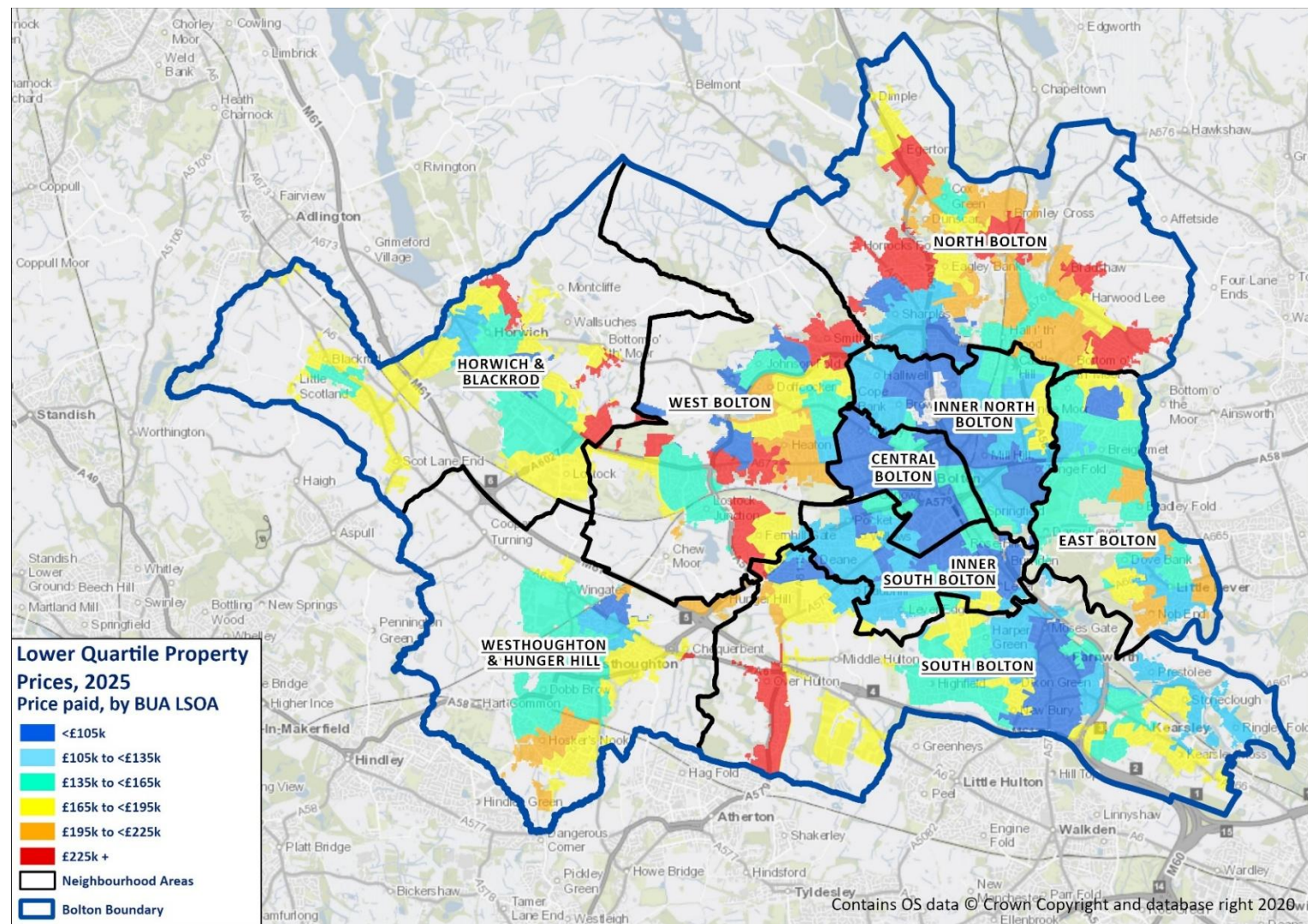
- 3.4 Table 3.3 sets out the change in house prices by neighbourhood area over the period 2007 to 2025 (Note: Land Registry ward level analysis is only possible from 2007). During this period, median prices increased by +58.3% overall but varies considerably at neighbourhood area level. The table also sets out LQ data for the same period and shows an overall increase of +55.6% with considerable variation across neighbourhood areas.
- 3.5 Maps 3.1 and 3.2 provide an illustration of LQ and median prices using Lower Super Output Area. The maps show a clear gradient in property prices, with the lowest prices concentrated in the central and inner urban neighbourhood areas such as Central Bolton and Inner South. Higher prices are predominantly found in the outer suburban areas, particularly to the west and south of the borough

including Horwich & Blackrod and Westhoughton & Hunger Hill neighbourhood areas.

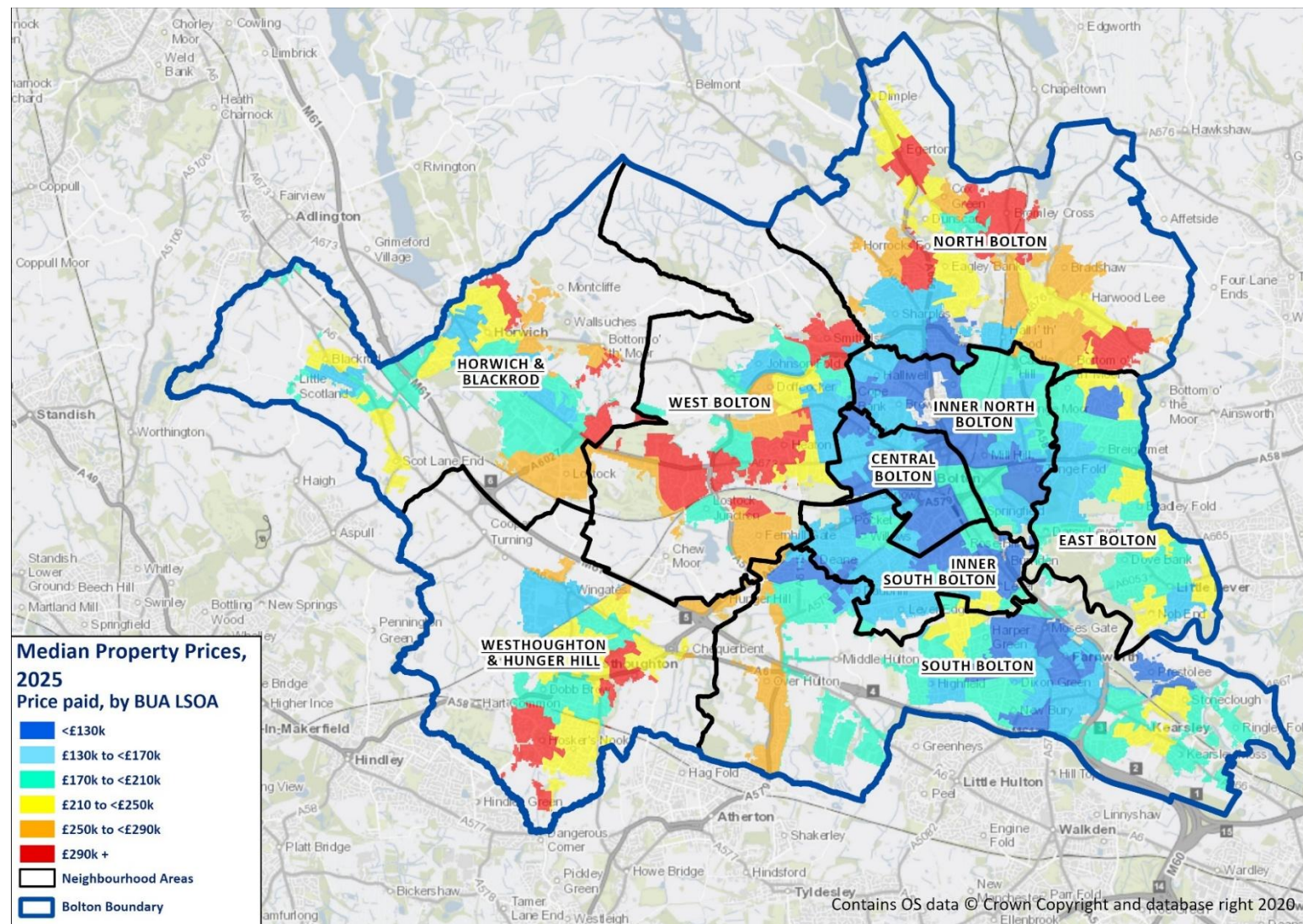
Table 3.3 Comparative lower quartile and median house price change 2007-2025 by neighbourhood area

Neighbourhood Area	LQ price 2007	LQ price 2025	LQ price % change	Median price 2007	Median price 2025	Median price % change
Central Bolton	£76,000	£97,500	28.3%	£88,000	£124,500	41.5%
East Bolton	£90,995	£147,500	62.1%	£115,000	£190,000	65.2%
Horwich & Blackrod	£108,000	£153,000	41.7%	£136,750	£210,000	53.6%
Inner North Bolton	£80,000	£113,000	41.3%	£98,000	£140,000	42.9%
Inner South Bolton	£75,000	£117,250	56.3%	£86,500	£141,250	63.3%
North Bolton	£120,244	£165,000	37.2%	£154,000	£230,000	49.4%
South Bolton	£85,000	£130,000	52.9%	£107,000	£180,000	68.2%
West Bolton	£115,500	£165,000	42.9%	£164,950	£230,000	39.4%
Westhoughton & Hunger Hill	£113,500	£160,000	41.0%	£135,900	£215,750	58.8%
Borough of Bolton	£90,000	£140,000	55.6%	£120,000	£190,000	58.3%

Source: Data produced by Land Registry © Crown copyright 2007 to 2025

Map 3.1 Lower quartile house prices 2025 by built-up areas within the LSOAs of Bolton

Source: Data produced by Land Registry © Crown copyright 2025

Map 3.2 Median house prices 2025 by built-up areas within the LSOAs of Bolton

Source: Data produced by Land Registry © Crown copyright 2025

Private renting

- 3.6 Table 3.4 provides an overview of the cost of renting privately across Bolton and compares prices with Greater Manchester, the North West and England over the period 2010 to 2025. Over this time lower quartile rents have increased by 99.7% and median rents have increased by 107%. These increases are broadly in line with those experienced across Greater Manchester, and higher than the North West and England. Table 3.5 summarises 2025 price data by neighbourhood area.

Table 3.4a Comparative lower quartile rent price 2010 – 2025

Location	Lower quartile rent (£) 2010	Lower quartile rent (£) 2025	% change 2010-2025
Borough of Bolton	£399	£797	99.7%
Greater Manchester	£490	£975	99.0%
North West	£472	£823	74.4%
ENGLAND	£598	£1,023	71.1%

Table 3.4b Comparative median rent price 2010 – 2024

Location	Median rent (£) 2010	Median rent (£) 2025	% change 2010-2025
Borough of Bolton	£446	£923	107.0%
Greater Manchester	£576	£1,222	112.2%
North West	£546	£1,049	92.1%
ENGLAND	£893	£1,551	73.7%

Source: © 2025 Zoopla Limited

Table 3.5 Lower quartile and median rents by neighbourhood area 2025

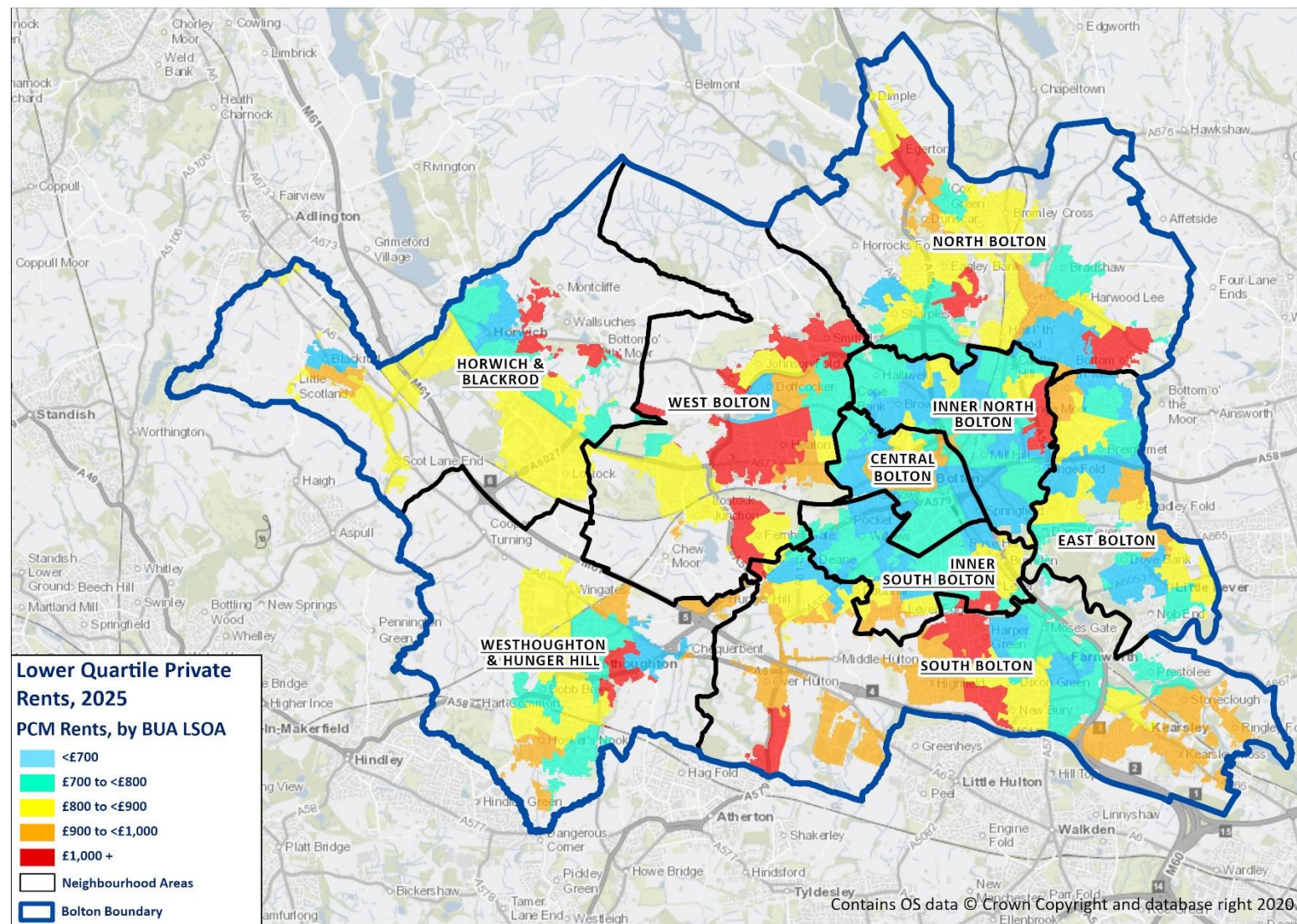
Neighbourhood Area	Lower quartile (£ each month)	Median (£ each month)
Central Bolton	£793	£849
East Bolton	£849	£997
Horwich & Blackrod	£797	£893
Inner North Bolton	£893	£1,049
Inner South Bolton	£750	£849
North Bolton	£793	£871
South Bolton	£797	£897
West Bolton	£793	£839
Westhoughton & Hunger Hill	£949	£1,196
Borough of Bolton	£797	£923

Source: Zoopla Lettings 2025

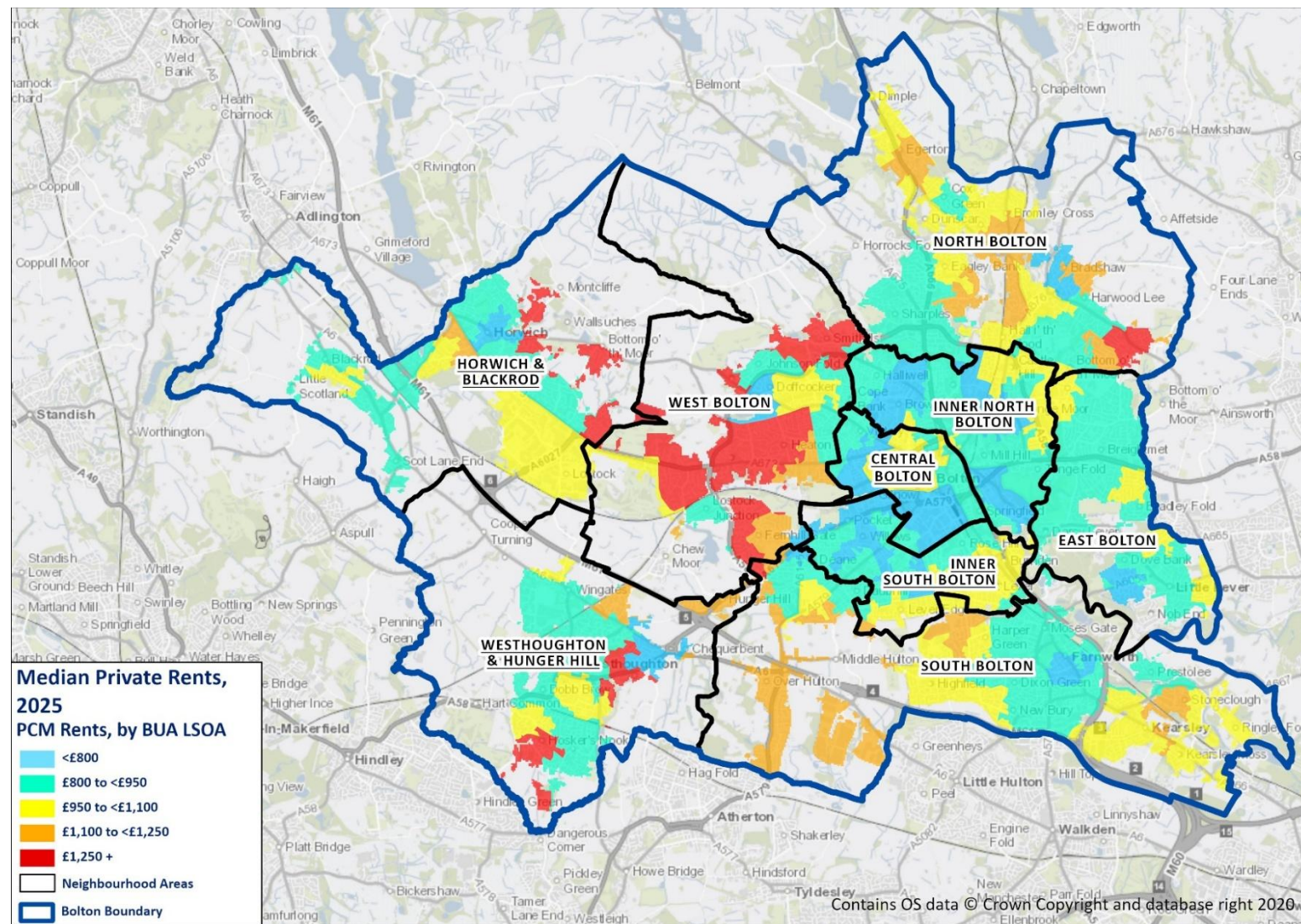
- 3.7 More detailed rental data within built up areas at a small area level (Lower Super Output Areas) are presented in Map 3.3 (lower quartile) and Map 3.4 (median). This illustrates that there are low rents across all neighbourhood

areas, with a greater concentration in the central and inner areas of the borough including Central, Inner North and Inner South Bolton neighbourhood areas. Clusters of higher rents can be found in parts of the outer suburban areas, particularly in Horwich & Blackrod, Westhoughton & Hunger Hill, and parts of South Bolton neighbourhood areas.

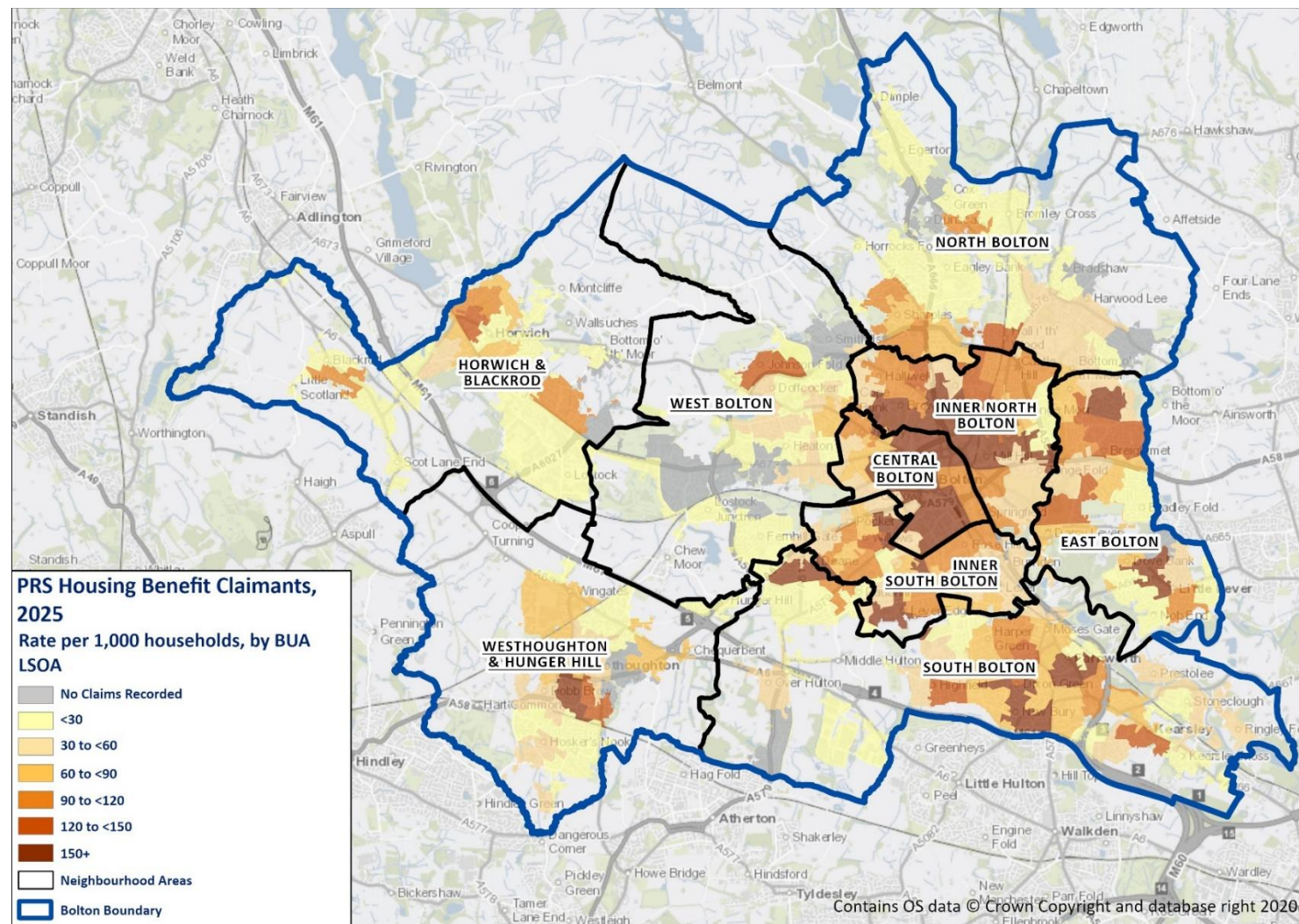
- 3.8 The private rented sector accommodates a proportion of low-income households that are eligible for assistance with rental costs. Map 3.5 illustrates the proportion of households in receipt of housing benefit assistance across the borough. This shows a particularly high concentration in the central and inner neighbourhood areas including Central, Inner North and Inner South Bolton, with elevated levels also present in parts of East Bolton. Lower proportions are evident in the outer suburban areas, particularly in Horwich & Blackrod and Westhoughton & Hunger Hill neighbourhood areas.

Map 3.3 2025 lower quartile rents across Bolton by built up areas within LSOAs

Source: Zoopla Lettings 2025

Map 3.4 2025 median rents across Bolton by built up areas within LSOAs

Source: Zoopla Lettings 2025

Map 3.5 Private rented sector Non-Passported Housing Benefit 2025

Source: 2025 DWP Stat Xplore

- 3.9 The amount that can be claimed for assistance with rental costs is capped to a local allowance that varies by area. The cap is estimated by the VOA and published in the form of a Local Housing Allowance (LHA) rate for a broad market area (BRMA). Bolton is located within the Bolton and Bury BRMA. Table 3.6 summarises the LHA for the BRMA and the variance between lower quartile rents and the LHA.

Table 3.6 Broad Rental Market Area Local Housing Allowance Rates (April 2025) – Bolton and Bury BRMA

No. of Bedrooms	Rate per week (£)	Monthly rate	2025 LQ rent	Variance between LQ rent and LHA
Shared Accommodation	£78.59	£341	£628	-£287
1 Bedroom	£109.32	£474	£672	-£198
2 Bedroom	£132.33	£573	£797	-£224
3 Bedroom	£161.10	£698	£992	-£294
4 Bedroom	£218.63	£947	£1,248	-£301

Source: Valuation Office Agency

Relative affordability

- 3.10 The ONS produces national data on the ratio of earnings to house prices. Two sets of data are available: workplace-based and resident-based. For each, lower quartile and median ratios are produced. The data are based on Land Registry Price Paid data and ONS Annual Survey of Hours and Earnings data.
- 3.11 Table 3.7 sets out the 2024 lower quartile and median affordability ratios for Bolton and compares these with neighbouring areas, the North West and England. Using workplace-based median ratios to illustrate the data, prices are 5.6x income in Bolton. This ratio is broadly in line with neighbouring areas, slightly lower than the North West and below the national ratio.

Table 3.7 Relative affordability of median prices by local authority area, North West and England (workplace-based and residence-based)

Locality	2024 Median Workplace-based	2024 Median Residence-based
Borough of Bolton	6.2	5.6
Blackburn with Darwen	4.1	4.9
Bury	6.5	6.5
Chorley	6.1	5.5
Salford	5.9	6.4
Wigan	5.8	5.2
Greater Manchester	-	-
North West	5.9	5.8
ENGLAND	7.7	7.7

Source: ONS Ratio of house price to residence-based & workplace-based earnings (lower quartile and median), 1997 to 2024

Relative affordability of housing tenure options and defining genuinely affordable housing

- 3.12 The relative cost of alternative housing options across the borough and housing market neighbourhood areas has been considered from two perspectives. Firstly, analysis considers prevailing prices at housing market neighbourhood area level across a range of market and affordable tenures and the incomes required to afford these properties. Secondly, analysis considers what is genuinely affordable to households based on local incomes and assumptions around the proportion of income that should be spent on renting and the multiples of income for buying. The analysis of what is genuinely affordable also considers the incomes of selected key workers and those on minimum and living wages.
- 3.13 The starting point for assessing thresholds for what is affordable and not affordable are as follows:
 - for renting, 25% of gross household income is used as the 'tipping point' for affordability, with properties not affordable if more than 25% of income is spent on rent. There is no official guidance on what proportion of income should be used. Former CLG SHMA Practice Guidance (2007) recommended 25% and Shelter suggest using 35% of net income; and
 - for buying, affordability is based on a 3.5x gross household income multiple. Former CLG SHMA Practice Guidance (2007) recommended a 3.5x multiple for a household with a single earner and 2.9x for a dual earner.
- 3.14 The former 2007 SHMA guidance did note that local circumstances could justify higher figures being used for affordable renting and that allowances should be made for access to capital that could be used towards the cost of home ownership.
- 3.15 Mortgage lending practices would suggest that 4.75x a single or joint income could be considered. This is the maximum single or joint household income multiple offered by First Direct July 2020.
- 3.16 Based on this and to reflect the specific pressures experienced in Bolton the principal assumption considered by arc4 with reference to affordability is:
 - for buying up to 4x gross household income; and
 - for renting up to 30% gross household income.
- 3.17 Table 3.8 sets out the range of market and affordable tenures considered in analysis and any assumptions relating to the cost of properties. The cost of alternative affordable and market tenure options by neighbourhood area is set out in Table 3.9. Table 3.10 shows the gross household incomes needed to afford the tenure based on the 30% rental and 4x income multiples. Table 3.11 considers the impact of deposits on sale price.

Table 3.8 Summary of tenure (including affordable options), price assumptions and data sources

Tenure	Tenure price assumptions	Affordability assumptions	Data Source
Social rent	2025 average prices	25% of income	Regulator of Social Housing Statistical Data Return 2025
Affordable rent	80% of median market rent	25% of income	Zoopla 2025
Market Rent – lower quartile	2025 prices	25% of income	Zoopla 2025
Market Rent – median	2025 prices	25% of income	Zoopla 2025
Market Sale – lower quartile	2025 prices	90% LTV, 3.5x income	Land Registry Price Paid
Market Sale – median	2025 prices	90% LTV, 3.5x income	Land Registry Price Paid
Market Sale – average	2025 prices	90% LTV, 3.5x income	Land Registry Price Paid
Shared ownership (25%)	Total price based on median price and 25% ownership. Deposit 5% of share required, annual service charge £395. Annual rent based on 2.75% of remaining equity	90% LTV, 3.5x income for equity and 25% of income for rental element	Assumptions applied to Land Registry Price Paid data
Shared ownership (10%)	Total price based on median price and 10% ownership. Deposit 5% of share required, annual service charge £395. Annual rent based on 2.75% of remaining equity	90% LTV, 3.5x income for equity and 25% of income for rental element	Assumptions applied to Land Registry Price Paid data
Discounted home ownership (30%)	70% of median price (note this is comparable to the proposed government First Home tenure option). Mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 30%	Assumptions applied to Land Registry Price Paid data
Discounted home ownership (25%)	75% of median price mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 25%	Assumptions applied to Land Registry Price Paid data
Discounted home ownership (20%)	80% of median price mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 20%	Assumptions applied to Land Registry Price Paid data

Table 3.9 Price / equity requirement (2025) for alternative tenure options by neighbourhood area and Bolton

Tenure option	Borough of Bolton	Central Bolton	East Bolton	Horwich & Blackrod	Inner North Bolton	Inner South Bolton	North Bolton	South Bolton	West Bolton	Westhoughton & Hunger Hill
Social Rent (average)	£416	£416	£416	£416	£416	£416	£416	£416	£416	£416
Affordable Rent (monthly cost)	£738	£679	£798	£714	£839	£679	£697	£718	£671	£957
Market Rent - Lower Quartile	£797	£793	£849	£797	£893	£750	£793	£797	£793	£949
Market Rent - Median	£923	£849	£997	£893	£1,049	£849	£871	£897	£839	£1,196
Market Rent - Average	£968	£894	£1,057	£904	£1,114	£960	£899	£934	£869	£1,317
Market Sale - Lower Quartile	£140,000	£97,500	£147,500	£153,000	£113,000	£117,250	£165,000	£130,000	£165,000	£160,000
Market Sale - Median	£190,000	£124,500	£190,000	£210,000	£140,000	£141,250	£230,000	£180,000	£230,000	£215,750
Market Sale - Average	£217,058	£131,828	£197,812	£227,671	£153,958	£158,951	£252,609	£188,182	£292,522	£236,664
Shared ownership (50%)	£95,000	£62,250	£95,000	£105,000	£70,000	£70,625	£115,000	£90,000	£115,000	£107,875
Shared ownership (25%)	£47,500	£31,125	£47,500	£52,500	£35,000	£35,313	£57,500	£45,000	£57,500	£53,938
Shared ownership (10%)	£19,000	£12,450	£19,000	£21,000	£14,000	£14,125	£23,000	£18,000	£23,000	£21,575
Discounted Home Ownership (30%)	£133,000	£87,150	£133,000	£147,000	£98,000	£98,875	£161,000	£126,000	£161,000	£151,025
Discounted Home Ownership (25%)	£142,500	£93,375	£142,500	£157,500	£105,000	£105,938	£172,500	£135,000	£172,500	£161,813
Discounted Home Ownership (20%)	£152,000	£99,600	£152,000	£168,000	£112,000	£113,000	£184,000	£144,000	£184,000	£172,600

Source: Data produced by Land Registry © Crown copyright 2025, Zoopla Lettings 2024, MHCLG, RSH SDR 2025

Table 3.10 Household income required for tenure to be affordable (based on 25% of income for rents and 3.5x income and 10% deposit for buying) by neighbourhood area

Tenure option	Borough of Bolton	Central Bolton	East Bolton	Horwich & Blackrod	Inner North Bolton	Inner South Bolton	North Bolton	South Bolton	West Bolton	Westhoughton & Hunger Hill
Social Rent (average)	£19,985	£19,985	£19,985	£19,985	£19,985	£19,985	£19,985	£19,985	£19,985	£19,985
Affordable Rent (monthly cost)	£35,443	£32,602	£38,285	£34,291	£40,282	£32,602	£33,446	£34,445	£32,218	£45,926
Market Rent - Lower Quartile	£38,256	£38,064	£40,752	£38,256	£42,864	£36,000	£38,064	£38,256	£38,064	£45,552
Market Rent - Median	£44,304	£40,752	£47,856	£42,864	£50,352	£40,752	£41,808	£43,056	£40,272	£57,408
Market Rent - Average	£46,464	£42,912	£50,736	£43,392	£53,472	£46,080	£43,152	£44,832	£41,712	£63,216
Market Sale - Lower Quartile	£36,000	£25,071	£37,929	£39,343	£29,057	£30,150	£42,429	£33,429	£42,429	£41,143
Market Sale - Median	£48,857	£32,014	£48,857	£54,000	£36,000	£36,321	£59,143	£46,286	£59,143	£55,479
Market Sale - Average	£55,815	£33,899	£50,866	£58,544	£39,589	£40,873	£64,957	£48,390	£75,220	£60,856
Shared ownership (50%)	£36,319	£24,295	£36,319	£39,990	£27,140	£27,369	£43,661	£34,483	£43,661	£41,046
Shared ownership (25%)	£30,008	£20,159	£30,008	£33,015	£22,490	£22,678	£36,022	£28,504	£36,022	£33,880
Shared ownership (10%)	£25,407	£17,323	£25,679	£28,230	£19,300	£19,459	£30,781	£24,403	£30,781	£28,964
Discounted Home Ownership (30%)	£34,200	£22,410	£34,200	£37,800	£25,200	£25,425	£41,400	£32,400	£41,400	£38,835
Discounted Home Ownership (25%)	£36,643	£24,011	£36,643	£40,500	£27,000	£27,241	£44,357	£34,714	£44,357	£41,609
Discounted Home Ownership (20%)	£39,086	£25,611	£39,086	£43,200	£28,800	£29,057	£47,314	£37,029	£47,314	£44,383

Source: Data derived from Land Registry © Crown copyright 2025, Zoopla Lettings 2025, MHCLG, RSH SDR 2025

Table 3.11a Impact of alternative deposits on sale price and income required for open market properties – market sale price

Market sale price	Deposit 10%	Deposit 20%	Deposit 30%	Deposit 40%	Borough Average Price
Market sale – lower quartile	£126,000	£112,000	£98,000	£84,000	£140,000
Market sale – median	£171,000	£152,000	£133,000	£114,000	£190,000
Market sale – average	£195,352	£173,646	£151,940	£130,235	£217,058

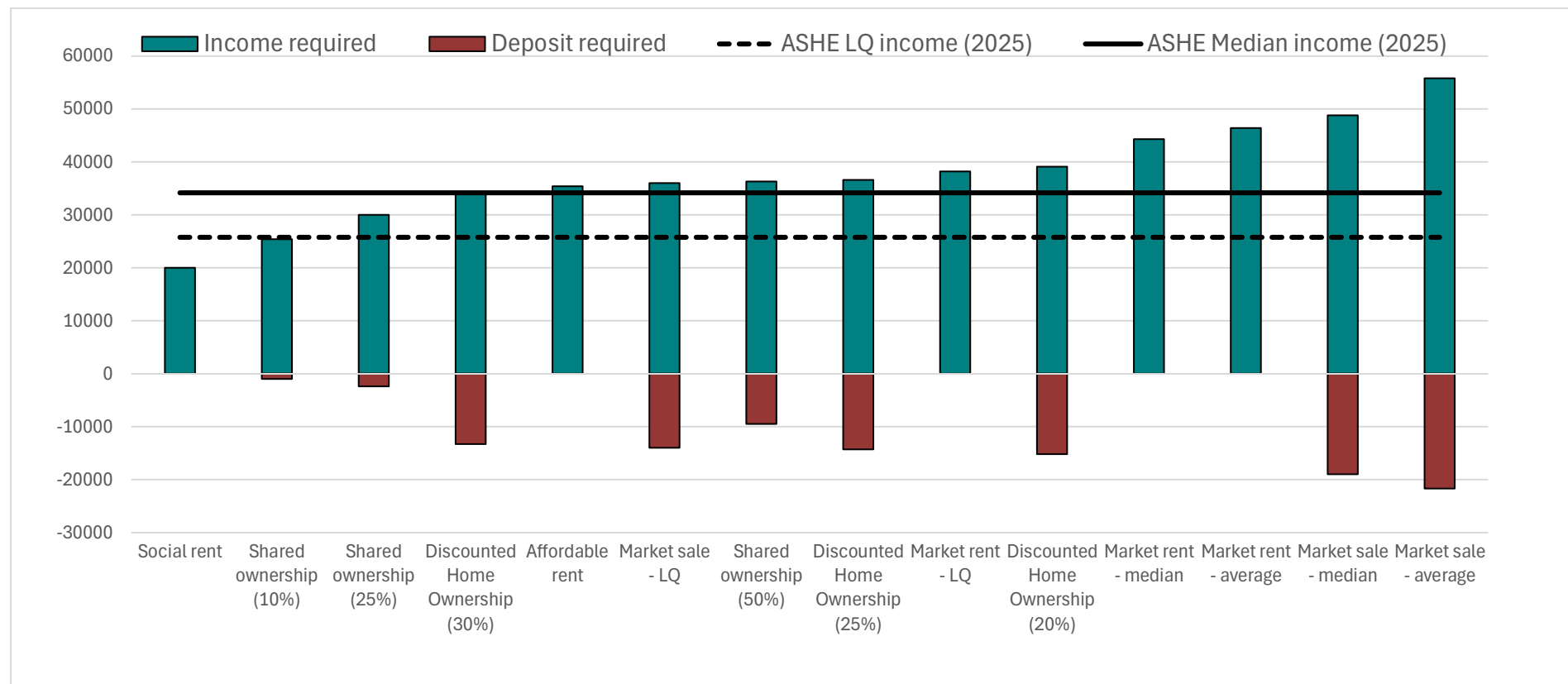
Table 3.11b Impact of alternative deposits on sale price and income required for open market properties – income required at 3.5x multiple

Household income required (3.5x multiple)	Deposit 10%	Deposit 20%	Deposit 30%	Deposit 40%
Market sale – lower quartile	£36,000	£32,000	£28,000	£24,000
Market sale – median	£48,857	£43,429	£38,000	£32,571
Market sale – average	£55,815	£49,613	£43,412	£37,210

Table 3.11c Impact of alternative deposits on sale price and income required for open market properties- income required at 5x multiple

Household income required (5x multiple)	Deposit 10%	Deposit 20%	Deposit 30%	Deposit 40%
Market sale – lower quartile	£25,200	£22,400	£19,600	£16,800
Market sale – median	£34,200	£30,400	£26,600	£22,800
Market sale – average	£39,070	£34,729	£30,388	£26,047

- 3.18 Figure 3.2 summarises in graphical form the relative affordability of alternative tenures at borough level, setting out the incomes and deposits required for different options set against prevailing lower quartile and median earnings derived from 2025 ASHE data.
- 3.19 This indicates that households on lower quartile incomes can afford social rent and some lower-cost shared ownership products, but most other tenure options are not affordable. For households on median incomes, a wider range of options including shared ownership and some discounted home ownership products are accessible, although market rent and market sale options remain largely unaffordable, particularly at average price levels.
- 3.20 Stakeholders identified a persistent and worsening shortfall in affordable housing across all tenures, with delivery failing to keep pace with need.

Figure 3.2 Borough of Bolton household income and housing costs

Source: Data produced by Land Registry © Crown copyright 2025 RSH SDR 2025 Zoopla PPD 2025

Tabulated data for Figure 3.2 - Borough of Bolton household income and housing costs

Borough of Bolton	Income required	Deposit required	ASHE LQ income (2025)	ASHE Median income (2025)
Social rent	£19,985	-	£25,785	£34,186
Shared ownership (10%)	£25,407	-£950	£25,785	£34,186
Shared ownership (25%)	£30,008	-£2,375	£25,785	£34,186
Discounted Home Ownership (30%)	£34,200	-£13,300	£25,785	£34,186
Affordable rent	£35,443	-	£25,785	£34,186
Market sale - LQ	£36,000	-£14,000.0	£25,785	£34,186
Shared ownership (50%)	£36,319	-£9,500	£25,785	£34,186
Discounted Home Ownership (25%)	£36,643	-£14,250	£25,785	£34,186
Market rent - LQ	£38,256	-	£25,785	£34,186
Discounted Home Ownership (20%)	£39,086	-£15,200	£25,785	£34,186
Market rent - median	£44,304	-	£25,785	£34,186
Market rent - average	£46,464	-	£25,785	£34,186
Market sale - median	£48,857	-£19,000.0	£25,785	£34,186
Market sale - average	£55,815	-£21,705.8	£25,785	£34,186

What is genuinely affordable housing in the Borough of Bolton context?

3.21 Having considered what a household needs to earn to afford alternative tenures, consideration is now given to the actual incomes of households across the borough and how this relates to prevailing prices. This analysis helps to establish what is genuinely affordable based on reasonable income multipliers for renting and buying. The analysis takes into account:

- Lower quartile and median household incomes from the 2024 CAMEO data;
- 2024 entry-level incomes from a range of key worker occupations;
- incomes associated with 2024 minimum and living wages (using single, dual income and 1.5x income measures);
- the proportion of income a household would need to spend on rent;
- the extent to which affordable rental options are genuinely affordable to households; and
- the extent to which households could afford home ownership based on multiples of household income, with up to 4x being affordable.

Genuinely affordable rents

3.22 Having considered what a household needs to earn to afford alternative tenures, consideration is now given to the actual incomes of households across the Borough of Bolton and how this relates to current market prices and rents. The analysis helps to establish the extent to which different tenures are

affordable and what are genuinely affordable prices and rents based on local incomes.

- 3.23 Table 3.12 focuses on the affordability of market renting and shows the cost of renting a lower quartile and median priced property by neighbourhood area; how this compares with incomes; and what would be genuinely affordable based on local incomes. For example, lower quartile rents are £797 across Bolton where the lower quartile income is £2,976. This means that a household is spending 26.8% of income on rent. To be genuinely affordable, that is, costing no more than 25% of gross income, a lower quartile rent should be £744 each month and median rent should be £992 each month. There are affordability issues across all neighbourhood areas where households on lower quartile incomes are generally having to spend over 25% and up to 31.9% of their income on lower quartile rents.
- 3.24 Stakeholders noted that rising private rents combined with relatively low local wages mean that even 'affordable rent' products are often unaffordable to households on the housing register.

Affordable home ownership options

- 3.25 Table 3.13 focuses on the affordability of open market prices across the borough, comparing lower quartile and median prices with indicative household incomes based on 1.5x living wage. The analysis shows that lower quartile prices are generally at or above affordable levels, with household income multiples of up to 4.2x households required. The least affordable areas at the lower quartile level include North Bolton, West Bolton and Westhoughton & Hunger Hill.
- 3.26 At median prices, tested against household incomes based on 2x living wage, properties remain relatively affordable at between 2.4x and 4.3x household incomes. The least affordable areas at the median price include Horwich & Blackrod, North Bolton, West Bolton and Westhoughton & Hunger Hill.
- 3.27 Boroughwide a property should cost no more than £137,500 to be affordable to households on lower quartile incomes and £183,333 to households on median incomes.

Table 3.12a Affordability of private rents by neighbourhood area - LQ rent and income

Neighbourhood Area	Actual LQ rent 2025	2025-26 gross monthly income (1.5 x living wage)	% income required to be spent on LQ rent	What would be an affordable rent based on 25% income
Central Bolton	£793	£2,976	26.6	£744
East Bolton	£849	£2,976	28.5	£744
Horwich & Blackrod	£797	£2,976	26.8	£744
Inner North Bolton	£893	£2,976	30.0	£744
Inner South Bolton	£750	£2,976	25.2	£744
North Bolton	£793	£2,976	26.6	£744
South Bolton	£797	£2,976	26.8	£744
West Bolton	£793	£2,976	26.6	£744
Westhoughton & Hunger Hill	£949	£2,976	31.9	£744

Neighbourhood Area	Actual LQ rent 2025	2025-26 gross monthly income (1.5 x living wage)	% income required to be spent on LQ rent	What would be an affordable rent based on 25% income
Borough of Bolton	£797	£2,976	26.8	£744

Table 3.12b Affordability of private rents by neighbourhood area – Median rent and income

Neighbourhood Area	Actual Median rent 2025	2025-26 gross monthly income (2 x living wage)	% income required to be spent on median rent	What would be an affordable rent based on 25% income
Central Bolton	£849	£3,968	21.4	£992
East Bolton	£997	£3,968	25.1	£992
Horwich & Blackrod	£893	£3,968	22.5	£992
Inner North Bolton	£1,049	£3,968	26.4	£992
Inner South Bolton	£849	£3,968	21.4	£992
North Bolton	£871	£3,968	21.9	£992
South Bolton	£897	£3,968	22.6	£992
West Bolton	£839	£3,968	21.1	£992
Westhoughton & Hunger Hill	£1,196	£3,968	30.1	£992
Borough of Bolton	£923	£3,968	23.3	£992

Sources: Zoopla Lettings 2025, household income based on 2025/26 living wage

Key (for illustrative purposes only)

Up to and including 25% of income	24
Between 25% and 35% of income	32
35% or more of income	40

Table 3.13a Affordability of owner-occupation by neighbourhood area - LQ price and income

Neighbourhood Area	Actual LQ price 2025	2025-26 gross annual income (1.5 x living wage)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple (assumes 10% deposit)
Central Bolton	£97,500	£35,714	2.5	£137,500
East Bolton	£147,500	£35,714	3.7	£137,500
Horwich & Blackrod	£153,000	£35,714	3.9	£137,500
Inner North Bolton	£113,000	£35,714	2.8	£137,500
Inner South Bolton	£117,250	£35,714	3.0	£137,500
North Bolton	£165,000	£35,714	4.2	£137,500
South Bolton	£130,000	£35,714	3.3	£137,500
West Bolton	£165,000	£35,714	4.2	£137,500
Westhoughton & Hunger Hill	£160,000	£35,714	4.0	£137,500
Borough of Bolton	£140,000	£35,714	3.5	£137,500

Table 3.13b Affordability of owner-occupation by neighbourhood area – Median price and income

Neighbourhood Area	Actual median price 2025	2025-26 gross annual income (2 x living wage)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple (assumes 10% deposit)
Central Bolton	£124,500	£47,619	2.4	£183,333
East Bolton	£190,000	£47,619	3.6	£183,333
Horwich & Blackrod	£210,000	£47,619	4.0	£183,333
Inner North Bolton	£140,000	£47,619	2.6	£183,333
Inner South Bolton	£141,250	£47,619	2.7	£183,333
North Bolton	£230,000	£47,619	4.3	£183,333
South Bolton	£180,000	£47,619	3.4	£183,333
West Bolton	£230,000	£47,619	4.3	£183,333
Westhoughton & Hunger Hill	£215,750	£47,619	4.1	£183,333
Borough of Bolton	£190,000	£47,619	3.6	£183,333

Key (for illustrative purposes only)

Up to 3.5x	2.9
Between 3.5x and 5x	4.2
5x or more	6.2

Affordability of prices and rents to selected key workers and households on minimum/living wages

- 3.28 The extent to which boroughwide open market rents are affordable to selected key workers and households on minimum and living wages are explored in Table 3.14. The majority of key workers on entry-level grades are having to spend more than 30% of their income on rent.
- 3.29 Table 3.15 considers the income multiples needed to buy a property based on the incomes of selected key workers and households on minimum/living wages. Analysis assumed that a 10% deposit was available and indicates that multiples in excess of 4x were generally needed when buying a property. Prices that are genuinely affordable were also considered based on a 4x income multiple.

Table 3.14 Incomes of key workers and households on minimum/living wage and rental affordability**Police officer**

Income/Occupation/ Wage	Gross household income 2025/2026 (Annual £)	Gross household income 2025/2026 (Monthly £)	LQ Rent Percentage income spent (Monthly £)	Median Rent Percentage income spent (Monthly £)	LQ Rent (Monthly £)	Median Rent (Monthly £)
Pay Point 2	£32,472	£2,706	29.5	34.1	£797	£923
Pay Point 4	£35,106	£2,926	27.2	31.6	£797	£923

Nurse

Income/Occupation/ Wage	Gross household income 2025/2026 (Annual £)	Gross household income 2025/2026 (Monthly £)	LQ Rent Percentage income spent (Monthly £)	Median Rent Percentage income spent (Monthly £)	LQ Rent (Monthly £)	Median Rent (Monthly £)
Band 1	£24,464	£2,039	39.1	45.3	£797	£923
Band 3	£24,938	£2,078	38.4	44.4	£797	£923
Band 5	£31,048	£2,587	30.8	35.7	£797	£923

Fire officer

Income/Occupation/ Wage	Gross household income 2025/2026 (Annual £)	Gross household income 2025/2026 (Monthly £)	LQ Rent Percentage income spent (Monthly £)	Median Rent Percentage income spent (Monthly £)	LQ Rent (Monthly £)	Median Rent (Monthly £)
Trainee	£29,169	£2,431	32.8	38.0	£797	£923
Competent	£38,881	£3,240	24.6	28.5	£797	£923

Teacher

Income/Occupation/ Wage	Gross household income 2025/2026 (Annual £)	Gross household income 2025/2026 (Monthly £)	LQ Rent Percentage income spent (Monthly £)	Median Rent Percentage income spent (Monthly £)	LQ Rent (Monthly £)	Median Rent (Monthly £)
Unqualified (min)	£22,601	£1,883	42.3	49.0	£797	£923
Main pay range (min)	£32,916	£2,743	29.1	33.6	£797	£923

Minimum/Living Wage age 21 or over

Income/Occupation/ Wage	Gross household income 2025/2026 (Annual £)	Gross household income 2025/2026 (Monthly £)	LQ Rent Percentage income spent (Monthly £)	Median Rent Percentage income spent (Monthly £)	LQ Rent (Monthly £)	Median Rent (Monthly £)
Single household	£23,810	£1,984	40.2	46.5	£797	£923
1xFull-time, 1xPart-time	£35,714	£2,976	26.8	31.0	£797	£923
Two working adults	£47,619	£3,968	20.1	23.3	£797	£923

Minimum/Living Wage age between 18 and 20

Income/Occupation/ Wage	Gross household income 2025/2026 (Annual £)	Gross household income 2025/2026 (Monthly £)	LQ Rent Percentage income spent (Monthly £)	Median Rent Percentage income spent (Monthly £)	LQ Rent (Monthly £)	Median Rent (Monthly £)
Single household	£19,500	£1,625	49.0	56.8	£797	£923
1xFull-time, 1xPart-time	£29,250	£2,438	32.7	37.9	£797	£923
Two working adults	£39,000	£3,250	24.5	28.4	£797	£923

Key (for illustrative purposes only)

	More than 35% of income spent on rent
	Between 25% and 35% of income spent on rent
	Less than 25% of income spent on rent

Table 3.15a Open market property prices: Bolton

Property Prices	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Price>>	£140,000	£190,000	£95,000	£47,500	£19,000	£133,000	£142,500	£152,000
Price after deposit/loan>>	£126,000	£171,000	£85,500	£45,125	£18,050	£119,700	£128,250	£136,800

Table 3.15b Ratio of house price to income: Bolton

Data source for income calculation	Income level	Gross household income 2025	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
2025 Household Survey – Household Income	LQ income	£19,500	6.5	8.8	4.4	2.3	0.9	6.1	6.6	7.0
2025 Household Survey – Household Income	Median income	£32,500	3.9	5.3	2.6	1.4	0.6	3.7	3.9	4.2
2025 Household Survey – Household Income	Average income	£41,028	3.1	4.2	2.1	1.1	0.4	2.9	3.1	3.3
ONS Annual Survey of Hours and Earnings	ASHE LQ	£25,785	4.9	6.6	3.3	1.8	0.7	4.6	5.0	5.3
ONS Annual Survey of Hours and Earnings	ASHE Median	£34,186	3.7	5.0	2.5	1.3	0.5	3.5	3.8	4.0
ONS Annual Survey of Hours and Earnings	ASHE Average	£40,990	3.1	4.2	2.1	1.1	0.4	2.9	3.1	3.3

Table 3.15c Ratio of house price to income selected key workers: Bolton

Police officer	Wage	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Pay Point 2	£32,472	3.9	5.3	2.6	1.4	0.6	3.7	3.9	4.2
Pay Point 4	£35,106	3.6	4.9	2.4	1.3	0.5	3.4	3.7	3.9

Nurse	Wage	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Band 1	£24,464	5.2	7.0	3.5	1.8	0.7	4.9	5.2	5.6
Band 3	£24,938	5.1	6.9	3.4	1.8	0.7	4.8	5.1	5.5
Band 5	£31,048	4.1	5.5	2.8	1.5	0.6	3.9	4.1	4.4

Fire officer	Wage	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Trainee	£29,169	4.3	5.9	2.9	1.5	0.6	4.1	4.4	4.7
Competent	£38,881	3.2	4.4	2.2	1.2	0.5	3.1	3.3	3.5

Teacher	Wage	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Unqualified (min)	£22,601	5.6	7.6	3.8	2.0	0.8	5.3	5.7	6.1
Main pay range (min)	£32,916	3.8	5.2	2.6	1.4	0.5	3.6	3.9	4.2

Table 3.15d Ratio of house price to income of households on minimum/living wage: Bolton

Minimum/Living Wage	Wage	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Single household (21 and over)	£23,810	5.3	7.2	3.6	1.9	0.8	5.0	5.4	5.7
1xFull-time, 1xPart-time	£35,714	3.5	4.8	2.4	1.3	0.5	3.4	3.6	3.8
Two working adults	£47,619	2.6	3.6	1.8	0.9	0.4	2.5	2.7	2.9
Single household (18-20)	£19,500	6.5	8.8	4.4	2.3	0.9	6.1	6.6	7.0
1xFull-time, 1xPart-time	£29,250	4.3	5.8	2.9	1.5	0.6	4.1	4.4	4.7
Two working adults	£39,000	3.2	4.4	2.2	1.2	0.5	3.1	3.3	3.5

Key (for illustrative purposes only)

Up to 3.5x	2.9
Between 3.5x and 5x	4.2
5x or more	6.5

Concluding comments

- 3.30 In 2024 (latest full year data), lower quartile house prices were £135,000 and median prices were £200,000 across Bolton. While prices remain below those in Greater Manchester, the North West and England, they have increased substantially over time, with median prices rising by 326% since 2000 and lower quartile prices by 350%. Spatially, the lowest prices are concentrated in the central and inner parts of the borough, while higher prices are found in outer suburban areas, particularly Horwich & Blackrod and Westhoughton & Hunger Hill.
- 3.31 Private rents have also increased significantly. By 2025, lower quartile rents across Bolton were £797 per month and median rents were £923 per month, representing increases of 99.7% and 107.0% respectively since 2010. Lower rents are concentrated in the central and inner neighbourhood areas, while the highest rents are found in outer suburban areas, particularly Westhoughton & Hunger Hill and Inner North Bolton.
- 3.32 The relative affordability of renting and buying was explored at borough and neighbourhood level. Across Bolton, the minimum income required for entry-level/lower quartile renting was £38,256, while the minimum income required to buy an entry-level/lower quartile property was £36,000, assuming a 10% deposit. Although this suggests that lower quartile purchase prices are, in broad terms, comparable to lower quartile rents in income terms, affordability pressures remain significant, particularly for households without access to savings for a deposit.
- 3.33 Analysis of genuinely affordable housing indicates that lower quartile private rents are generally above affordable levels for lower income households. Boroughwide, households on indicative lower incomes would need to spend 26.8% of income on lower quartile rents, rising to 31.9% in Westhoughton & Hunger Hill and 30.0% in Inner North Bolton. Median rents are more affordable in most areas, but still exceed affordability benchmarks in some locations.
- 3.34 For owner occupation, boroughwide lower quartile prices equate to 3.5x indicative lower incomes and median prices equate to 3.6x indicative median incomes. Affordability pressures are greatest in North Bolton, West Bolton and Westhoughton & Hunger Hill, where prices exceed typical affordability benchmarks, while Central Bolton, Inner North Bolton and Inner South Bolton are relatively more affordable.
- 3.35 Specific analysis of the affordability of rents and prices for key workers and households on minimum/living wages shows that private renting is generally unaffordable for many single earners and lower paid workers. Entry-level nurses, teachers and younger minimum wage households would typically need to spend well over 30% of income on rent, while single households on minimum/living wage would need to spend around 40% to 49% of income on lower quartile rents.
- 3.36 In terms of home ownership, social rent remains the most affordable tenure option. Lower quartile income households can generally afford social rent and some lower-cost shared ownership products, while households on median incomes may also be able to access a limited range of discounted home ownership options. However, market rent and market sale housing remain out

of reach for many households, particularly at median and average price levels, and affordability pressures are compounded by the need for deposits and the limited alignment between local incomes and prevailing housing costs.

- 3.37 Using the evidence presented in this chapter, it is possible to establish what would be genuinely affordable rent and purchase price across Bolton (Table 3.16). This is based on local incomes and assumes that no more than 25% of income is spent on rent and a household income multiple of 3.5x applied to local household incomes when testing the affordability of buying. These figures can be used to consider the extent to which new affordable housing is truly affordable.

Table 3.16 Genuinely affordable rents and purchase prices by neighbourhood area

Neighbourhood Area	LQ rents (25% of income)	Median rents (25% of income)	LQ purchase (3.5x income multiple)	Median purchase (3.5x income multiple)
Central Bolton	£744	£992	£137,500	£183,333
East Bolton	£744	£992	£137,500	£183,333
Horwich & Blackrod	£744	£992	£137,500	£183,333
Inner North Bolton	£744	£992	£137,500	£183,333
Inner South Bolton	£744	£992	£137,500	£183,333
North Bolton	£744	£992	£137,500	£183,333
South Bolton	£744	£992	£137,500	£183,333
West Bolton	£744	£992	£137,500	£183,333
Westhoughton & Hunger Hill	£744	£992	£137,500	£183,333
Borough of Bolton	£744	£992	£137,500	£183,333

4. The needs of different groups

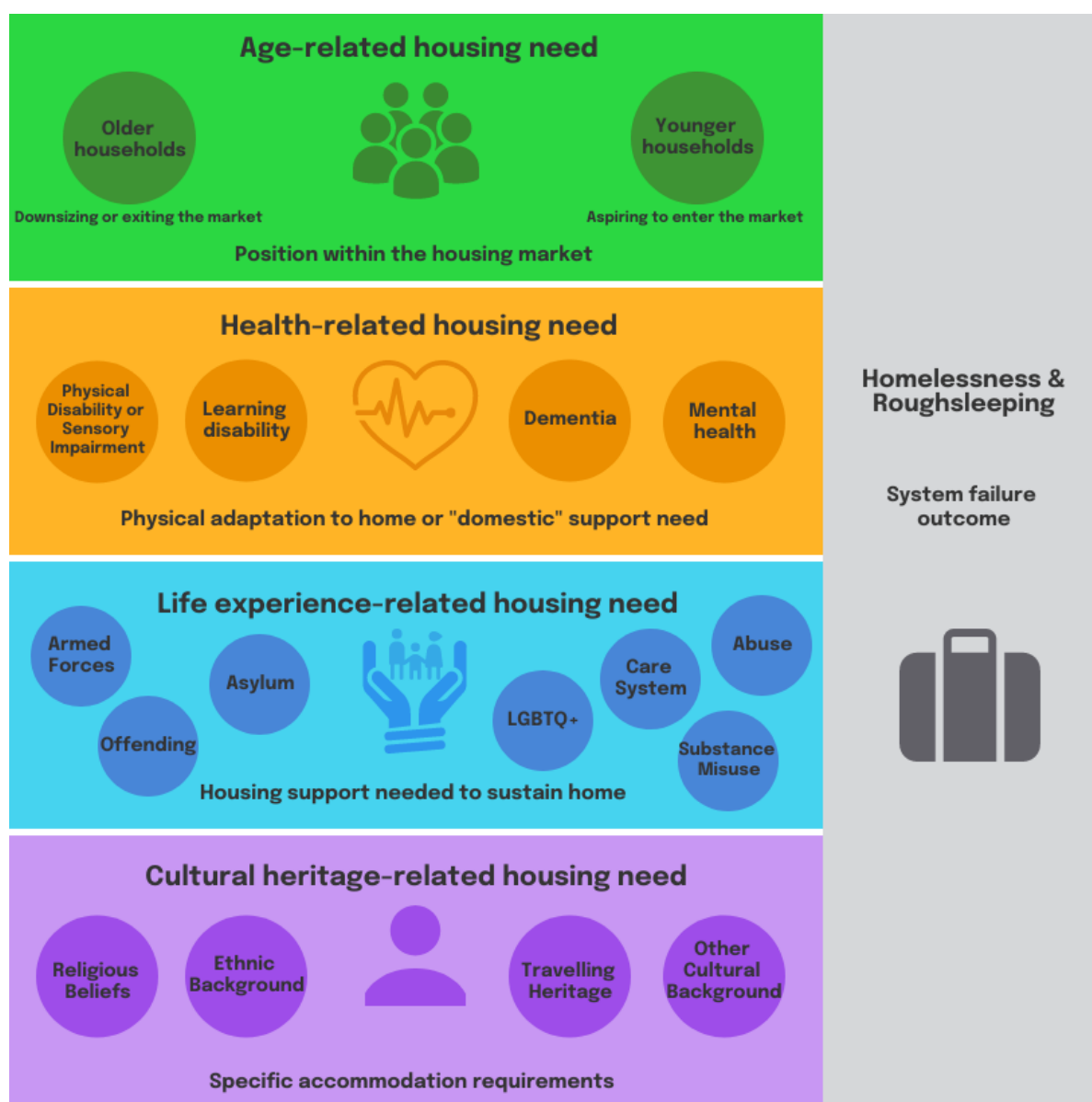
Introduction

- 4.1 Paragraph 62 of the NPPF refers to housing needs for different groups in the community and these fall into two broad groups: housing for people with additional needs and housing for specific household types.

Housing for people with additional needs

- 4.2 These groups include older people and accommodation for people with disabilities which are further sub-divided into those with health-related and life-experience related needs as summarised in Figure 4.1.

Figure 4.1 Establishing need associated with age, health and life experience



- 4.3 The evidence base relating to additional needs groups has been established based around these broad principles:
- people with additional needs are generally accommodated in mainstream housing and provided with care and support when needed;
 - some people will have complex and multiple needs and therefore may fall into several different categories of need;
 - some people require long-term accommodation to provide support for ongoing needs; and some require short-term supported housing which aims to support people for a period of time before moving on/back into mainstream housing; and
 - most people with additional needs will not need specialist supported housing but they may need adaptations to their homes and/or care and support provided in other ways.

Age-related housing need

- 4.4 Age-related housing need relates to the needs of specific age groups in the housing market due to life events and the impact this has on the need for dwellings of particular sizes/types and affordability. For older households this includes 'rightsizing' and adaptation of existing dwellings. For younger households, affordability is a particular concern, and this has been considered elsewhere in the report. For this section we therefore focus upon the needs of older persons for particular unit types.

Housing for older people

- 4.5 The NPPF Annex 2 defines older people as **'people over or approaching retirement age, including the active, newly-retired through to the very frail elderly; and whose housing can encompass accessible, adaptable general needs housing through to the full range of retirement and specialist housing for those with care and support needs.'**
- 4.6 PPG recommends the following are considered in an assessment of older persons need:
- The future need for specialist accommodation (including but not restricted to age-restricted general market housing, retirement living or sheltered accommodation, Extra Care or housing with care), broken down by type and tenure.
 - The need for care in residential care and nursing homes (C2).
 - The need for co-housing communities.
 - The role of general housing and in particular bungalows and homes that can be adapted to meet a change in needs.
- 4.7 PPG notes that **'plan-making authorities will need to count housing provided for older people against their housing requirement'** (source: PPG June 2019 Paragraph: 016 Reference ID: 63-016-20190626).

- 4.8 Over the period 2022 to 2042 the number of people aged 65 and over is expected to increase by 17%. Similarly, the number of households headed by someone aged 65 or over is expected to increase by 8,040 (19.6%) by 2043.
- 4.9 The 2026 household survey indicates that the majority of older people (74%) want to remain in their current home with help and support when needed (Table 4.1). There is also interest in a range of options including buying a dwelling on the open market, rent from a housing association, rent or buy sheltered accommodation, rent from the council and residential nursing/care home.

Table 4.1 Older persons' housing preferences by age group

Housing option	65-74 (%)	75-84 (%)	85+ (%)	All 65+ (%)
Continue to live in current home with support when needed (e.g. home visits, 'call for help' alarm)	65.6%	85.0%	81.9%	74.0%
Buying a dwelling on the open market	20.1%	11.2%	0.0%	15.1%
Rent a dwelling from a private landlord	4.0%	0.6%	0.0%	2.4%
Rent from housing association	17.5%	8.2%	3.7%	12.9%
Rent from the council	13.7%	6.5%	2.1%	10.1%
Sheltered accommodation - To rent	15.4%	25.3%	11.0%	18.5%
Sheltered accommodation - To buy	12.2%	12.5%	6.9%	11.8%
Sheltered accommodation - Part rent/buy (shared ownership)	5.4%	2.4%	2.1%	4.0%
Extra Care housing - To rent	5.3%	7.7%	2.0%	5.9%
Extra Care housing - To buy	6.3%	2.8%	7.0%	5.1%
Extra Care housing - Part rent/buy (shared ownership)	2.0%	2.2%	2.1%	2.1%
Supported housing for people with learning disabilities and autism	0.5%	0.0%	0.0%	0.3%
Supported housing for mental health conditions	1.9%	0.6%	0.0%	1.3%
Residential nursing/care home	5.3%	7.6%	15.9%	7.1%
Co-housing - your own home in a small community which shares facilities (e.g. laundry) and activities	6.6%	5.5%	4.2%	6.0%
Go to live with children or other relatives/friends	3.8%	0.0%	4.2%	2.5%
Other	1.2%	3.4%	2.1%	2.1%
Base (total households responding)	8,367	5,314	1,409	15,090

Source: 2026 household survey

- 4.10 The 2026 household survey indicates 54.9% of older people planning to move would like to move to a property with fewer bedrooms, 36.8% would like to move to a property with the same number of bedrooms and 8.3% would like a larger property (Table 4.2). The general conclusion is that smaller dwellings are needed to accommodate older movers but there are households who would require the same or even an increase in the number of bedrooms in their properties.

Table 4.2 Future housing choices of older households (rightsizing)

Housing choice	Aspiration (%)	Expectation (%)
Downsizing (moving to a smaller property)	51.2%	54.9%
Staying same	39.1%	36.8%
Upsizing (moving to larger property)	9.7%	8.3%
Total	100.0%	100.0%
Base (households responding)	5,740	5,740

Source: 2026 household survey

Future need for specialist older person accommodation and residential care provision

- 4.11 Across Bolton, latest data would suggest there are around 6,706 units/bedspaces of specialist older persons accommodation comprising 4,666 specialist older accommodation units (C3 planning use class), 1,655 bedspaces of residential care (C2 use class) and 385 Extra Care units (C2 use class). Map 4.1 and Table 4.3 shows the current number of older persons units of accommodation across the borough using data provided by the Elderly Accommodation Counsel.

Table 4.3 Categories of older person accommodation

Category (and planning use category)	Current number of C3 units/ C2 bedspaces	Description
Age-exclusive housing (C3)	1,241	EAC definition: Schemes or developments that cater exclusively for older people, usually incorporate design features helpful to older people and may have communal facilities such as a residents' lounge, guest suite, and shared garden, but do not provide any regular on-site support to residents. PPG definition: 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.
Care homes (C2)	749	EAC definition: A residential setting where a number of older people live, usually in single rooms, and have access to on-site care services. Since April 2002, all homes in England, Scotland, and Wales are known as 'care homes', but are registered to provide different levels of care. A home registered simply as a care home will provide personal care only – help with washing, dressing, and giving medication.

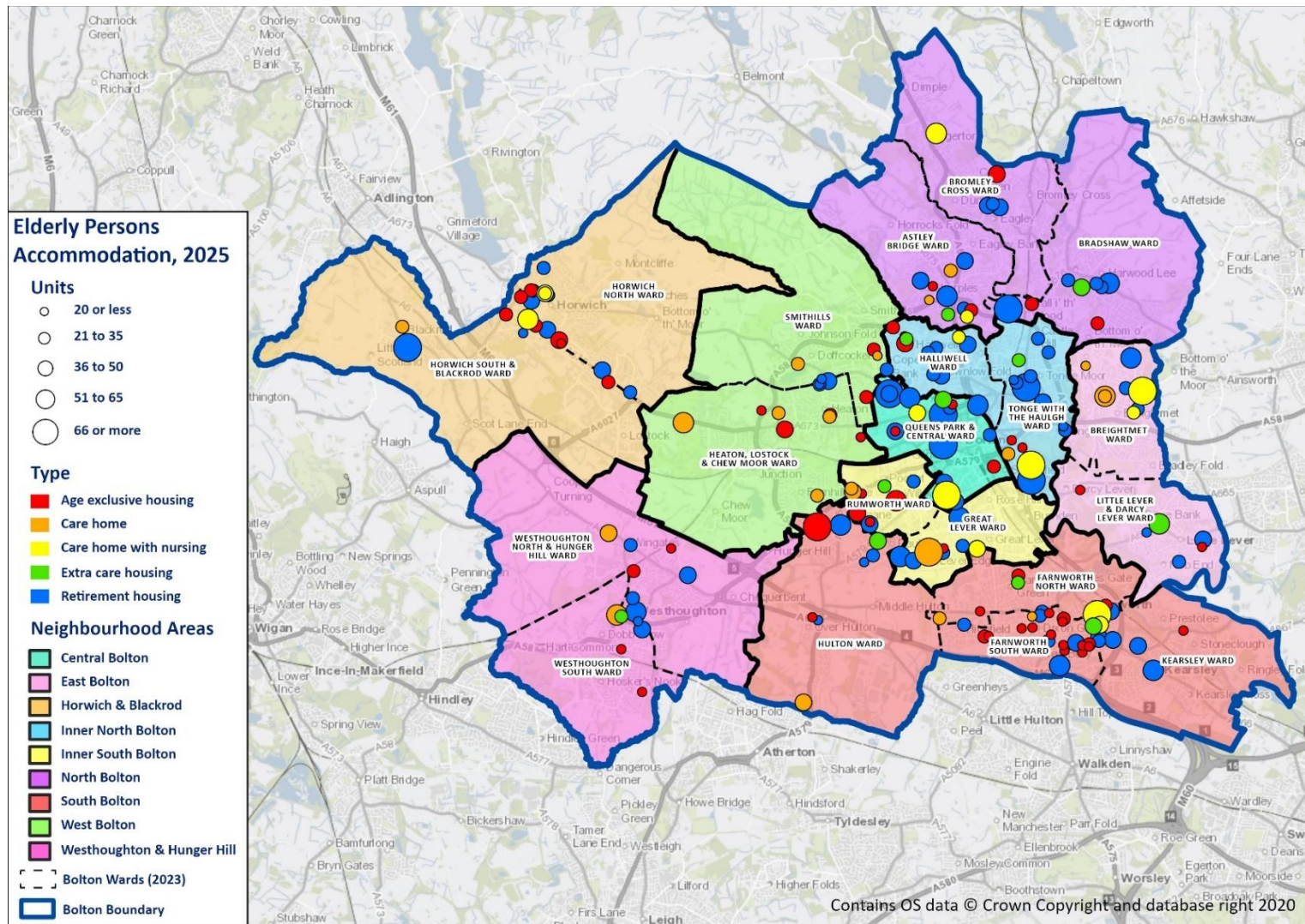
Category (and planning use category)	Current number of C3 units/ C2 bedspaces	Description
		PPG definition: These have individual rooms within a residential building and provide a high level of care, meeting all activities of daily living. They do not usually include support services for independent living. This type of housing can also include dementia care homes.
Care home with nursing (C2)	906	A home registered as a care home with nursing will provide the same personal care but also have a qualified nurse on duty twenty-four hours a day to carry out nursing tasks. These homes are for people who are physically or mentally frail or people who need regular attention from a nurse.
Enhanced sheltered/close care (C3)	0	Sheltered housing that provides more in facilities and services than traditional sheltered housing but does not offer the full range of provision that is found in an Extra Care housing scheme.
Retirement/sheltered housing (C3)	3,425	EAC definition: Sheltered housing (S) means having your own flat or bungalow in a block, or on a small estate, where all the other residents are older people (usually over 55). With a few exceptions, all developments (or 'schemes') provide independent, self-contained homes with their own front doors. Retirement housing © means housing developments of a similar type to sheltered housing, but built for sale, usually on a leasehold basis. The term sheltered housing is now largely superseded by retirement housing. PPG definition: 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 (EC) housing or housing with care (HC) (C3)	385 EC 0 HC	EAC definition: Extra Care Housing is housing designed with the needs of frailer older people in mind and with varying levels of care and support available on site. People who live in Extra Care Housing have their own self-contained homes, their own front doors, and a legal right to occupy the property. Extra Care Housing is also known as very sheltered housing, assisted living, or simply 'housing with care'. It comes in many built forms, including blocks of flats, bungalow estates, and retirement villages.

Category (and planning use category)	Current number of C3 units/ C2 bedspaces	Description
		It is a popular choice among older people because it can sometimes provide an alternative to a care home. PPG definition: This usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required, through an on-site care agency registered through the Care Quality Commission (CQC). Residents are able to live independently with 24-hour access to support services and staff, and meals are also available. There are often extensive communal areas, such as space to socialise or a wellbeing centre. In some cases, these developments are known as retirement communities or villages – the intention is for residents to benefit from varying levels of care as time progresses. Note Extra Care can also provide accommodation for people with additional needs who are not older people.
Total	6,706	

Source: EAC data 2024

- 4.12 This LHNA will help provide evidence of the need for different accommodation options and support needs. Given the ageing of the population, the need for specialist older person accommodation is expected to increase.
- 4.13 An Extra Care housing need assessment has also been prepared for the council by Housing Learning and Improvement Network (Housing LIN) and its findings should also be taken into account when considering future need. The LHNA assumes a higher population base in 2042 compared with the Housing LIN report and both identify an increasing need for Extra Care accommodation.
- 4.14 Table 4.4 sets out an assessment of need for different types of older persons accommodation based on latest metrics provided by the Housing Learning and Information Exchange (Housing LIN). This establishes:
- a need in 2025 for 1,696 residential care bedspaces increasing to 2,149 by 2043. This compares to a current supply of 1,655 bedspaces.
 - a need in 2025 for 1,174 Extra Care bedspaces increasing to 1,488 by 2043. This compares to a current supply of 385 bedspaces.
 - a need in 2025 for 5,218 C3 specialist older person dwelling units rising to 6,612 by 2043. This compares with a current supply of 4,666 units.
- 4.15 Based on the analysis of demographic change and the Housing LIN estimates, Table 4.4 sets out the overall need for older persons specialist accommodation by type of provision and tenure to 2043.

- 4.16 This indicates a net need for 3,542 specialist older person dwellings over the period 2025 to 2043 (197 each year) comprising: 1,946 additional C3 dwelling units or 108 each year; 494 C2 residential care bedspaces or 27 each year; and a need for 1,103 C2 Extra Care bedspaces or 61 each year. There is a particular need for leasehold sheltered housing units, enhanced sheltered housing units and Extra Care housing units for sale. Bolton has around 1,100 units of dementia-friendly older persons accommodation.
- 4.17 There is also a demand for specialist/supported accommodation for 55+ due to early onset needs (early frailty, disabilities, long term conditions etc) which may require a residential accommodation setting.

Map 4.1 Current older persons accommodation across Bolton

Source: Elderly Accommodation Counsel 2025

Tabulated data for Map 4.1 - Current older persons accommodation across Bolton

Name	Accommodation type	Postcode	Number of dwellings
Abafields Residential Home	Care home	BL2 1JF	35
Ainsdale Court	Retirement housing	BL3 3ER	33
Ainsworth Square	Age exclusive housing	BL1 3HQ	12
Alban Court	Age exclusive housing	BL5 2PZ	12
Alexander Briant Court	Retirement housing	BL4 9PP	31
Alicks Fold	Retirement housing	BL5 3BP	24
Anglia Grove	Age exclusive housing	BL3 4BX	52
Arrowsmith Court	Age exclusive housing	BL6 6HH	24
Aspinall Court	Age exclusive housing	BL6 5UA	39
Astley Grange Nursing Home	Care home with nursing	BL1 8DU	30
Bakewells Care Home	Care home	BL3 4NE	25
Barlow Park Avenue	Retirement housing	BL1 6QS	38
Beaumont Court	Age exclusive housing	BL1 5BL	18
Beechville	Care home	BL6 4AG	63
Blackrod House	Care home	BL6 5JS	27
Blake Gardens	Age exclusive housing	BL1 3JT	36
Bright Meadows	Care home with nursing	BL2 5NB	121
Brindley Close	Age exclusive housing	BL4 0AG	16
Brownlow Court	Retirement housing	BL6 7AT	28
Campbell House	Extra care housing	BL4 7HP	26
Camrose Gardens	Retirement housing	BL1 3RT	36
Castle Mews	Age exclusive housing	BL4 9JX	13
Churchward Square	Age exclusive housing	BL6 5UB	10
Claypool	Retirement housing	BL6 6JE	34
Clifton Court	Age exclusive housing	BL4 7HR	24
Clough Fold	Retirement housing	BL5 3AP	9
Colenso Court	Retirement housing	BL2 6GA	12
Corranstone Close	Age exclusive housing	BL6 5TT	22
Crompton Court	Retirement housing	BL3 1PP	38
Crown Lane	Age exclusive housing	BL6 7QX	23
Daisy Hill Court	Age exclusive housing	BL5 2JT	11
Danesway Court	Retirement housing	BL1 3PY	32
Davenport Street	Retirement housing	BL1 2LT	30
Deane Church Lane	Age exclusive housing	BL3 4EW	42
Deane Church Lane	Retirement housing	BL3 4EG	38
Deepdale Road Estate	Retirement housing	BL2 5LS	30
Dickinson Court	Age exclusive housing	BL6 7JR	30
Drummond Street	Retirement housing	BL1 6QQ	52
Duchess Walk	Age exclusive housing	BL3 4DW	14
Eagley Court	Retirement housing	BL7 9JG	31
Eastfield Estate	Retirement housing	BL1 2SS	62
Eden Lodge	Extra care housing	BL1 6QA	28
Egerton Manor Care Centre	Care home with nursing	BL7 9PL	64
Egham Court	Retirement housing	BL2 2DE	22
Eldon Street Extra Care Housing	Extra care housing	BL2 2JB	32

Name	Accommodation type	Postcode	Number of dwellings
Farnworth Care Home	Care home with nursing	BL4 8AG	120
Fernlea Lodge	Retirement housing	BL4 9BD	22
Fernstone Close	Retirement housing	BL6 5TX	20
Flockton Court	Retirement housing	BL6 7RB	50
Furness Square	Retirement housing	BL2 2HW	23
Glenbank Care Home	Care home	BL1 5SL	27
Glencoe Flats	Age exclusive housing	BL2 1NU	15
Grange Lea Residential Home	Care home	BL3 5QQ	26
Greenbank	Retirement housing	BL6 6LA	38
Greenlands Residential Home	Care home	BL3 2EF	28
Greenmount Court	Age exclusive housing	BL1 5HD	24
Hall Ith Wood Estate	Retirement housing	BL1 8UA	95
Hanover Court	Age exclusive housing	BL3 5RA	12
Harwood Vale Court	Age exclusive housing	BL2 3QX	30
Hazelbrook Christian Nursing Home	Care home with nursing	BL6 7AW	38
Heaton Court Gardens	Age exclusive housing	BL1 5DG	40
Heaton House Care Home	Care home	BL1 5JF	21
Henry Morse Court	Age exclusive housing	BL4 9JY	14
Highfield Drive	Age exclusive housing	BL4 0RN	22
Highfield Drive	Age exclusive housing	BL4 0RR	15
Highfield House	Retirement housing	BL4 0QZ	22
Highgrove Close	Age exclusive housing	BL1 8QE	34
Hind Street	Retirement housing	BL2 6BW	28
Hollands Nursing Home	Care home with nursing	BL4 8AL	39
Hollywood	Age exclusive housing	BL1 6HF	24
Holmcroft Chase	Age exclusive housing	BL5 3ZN	10
Hulton Lane/Eldercot Road	Retirement housing	BL3 4LL	64
Hyde Lea	Care home	BL1 6PG	11
Jubilee House	Retirement housing	BL1 4TU	73
Kenyon Rise	Extra care housing	BL3 3PB	37
Kingsbury Court	Retirement housing	BL1 5NJ	12
Kingsbury Court Lodge	Retirement housing	BL1 5NR	39
Kirkwall Drive	Retirement housing	BL2 1NB	68
Knightswood Care Home	Care home	BL6 5LS	22
Kylemore Place	Age exclusive housing	BL4 9QY	10
Laburnum Lodge	Care home with nursing	BL2 6PP	32
Lancaster Close	Retirement housing	BL1 1PJ	23
Landmark Court	Retirement housing	BL1 5PY	6
Lark Street	Age exclusive housing	BL4 9JR	8
Lawn Court	Retirement housing	BL2 3GF	28
Lena Street/ Latham Street	Retirement housing	BL1 8LU	40
Lever Edge House	Care home	BL3 3EP	78
Lever Edge Lane	Retirement housing	BL3 3BU	32
Lever Gardens	Retirement housing	BL3 1LH	42
Lever Gardens Court	Extra care housing	BL3 1LH	62
Lightwood Close	Age exclusive housing	BL4 7QL	28
Linton Vale	Age exclusive housing	M26 1WT	8
Longcauseway	Retirement housing	BL4 9BL	38

Name	Accommodation type	Postcode	Number of dwellings
Longsight Lodge	Retirement housing	BL2 3LD	32
Lorton/Skelton Grove Estate	Retirement housing	BL2 6PR	33
Lyngate Care Home	Care home	BL3 5QE	41
Maldwyn Avenue	Retirement housing	BL3 3RB	30
Maltby Drive	Retirement housing	BL3 3BD	60
Manchester Road	Retirement housing	BL5 3PT	32
Manor Gardens	Extra care housing	BL2 3DR	36
Maxton House	Extra care housing	BL4 9AS	38
Meadow Bank House Care Home	Care home with nursing	BL3 2EF	45
Medlock Close	Age exclusive housing	BL4 9QW	18
Merton Extra Care Housing	Extra care housing	BL3 5SE	32
Mill View Care Home	Care home with nursing	BL3 6SA	180
Millbrook House	Retirement housing	BL4 8DA	41
Minster Close Estate	Retirement housing	BL2 2PD	22
Moorgate/Entwhistle	Retirement housing	BL2 2EJ	120
Mrs Lum's Almshouses	Age exclusive housing	BL1 6QW	8
Mytham Road	Retirement housing	BL3 1JQ	32
New Lane	Care home	BL2 5BN	6
New Riven Court	Retirement housing	BL3 1EF	13
Newport Mews	Age exclusive housing	BL4 9BA	22
Olaf Court	Retirement housing	BL2 2EB	8
Old Lords Crescent	Retirement housing	BL6 7LS	34
Orchid Woodlands	Care home	M46 9HH	38
Park Lodge	Retirement housing	BL5 1EB	14
Parks Nook	Age exclusive housing	BL4 9PE	11
Parkstone Court	Age exclusive housing	BL3 1PR	10
Parkview Nursing and Residential Home	Care home with nursing	BL1 4AP	41
Pembroke Close	Age exclusive housing	BL6 7TE	23
Raikes Way	Age exclusive housing	BL3 1SG	4
Rishton Lane	Retirement housing	BL3 6RA	59
Rivington House	Retirement housing	BL6 7AN	30
Rivington View Nursing Home	Care home with nursing	BL6 7AW	33
Rockhaven Court	Retirement housing	BL6 5BF	45
Roosevelt Road	Retirement housing	BL4 8EA	36
Rossall Road Estate	Retirement housing	BL2 2QF	44
Runnymede Court	Retirement housing	BL3 5HX	31
Rushey Fold Court	Extra care housing	BL1 3JS	29
Rydal Court	Retirement housing	BL1 5NJ	34
Ryelands Court	Retirement housing	BL5 2PW	42
Sanctuary Last Drop Village	Age exclusive housing	BL7 9PZ	39
School Hill	Age exclusive housing	BL1 2LY	2
Shannon Court Care Centre	Care home with nursing	BL2 1NY	70
Sharples Hall Fold & Mews	Retirement housing	BL1 7EH	49
Slaterfield	Retirement housing	BL3 6RH	46
Smethurst Court	Retirement housing	BL3 3QE	12
Smithy Street	Retirement housing	BL5 3BD	56
Southlands Residential Home	Care home	BL2 5DZ	27
Spennymoor Care Home Ltd	Care home	BL1 6EE	19

Name	Accommodation type	Postcode	Number of dwellings
Spinningfields	Retirement housing	BL1 3BB	54
Springfield Gardens	Retirement housing	BL4 8JP	64
Springside Farm	Retirement housing	BL2 3HG	62
St Augustines Court	Retirement housing	BL2 2EF	28
St Catherine's Care Home	Care home with nursing	BL6 5QU	61
St Columba	Age exclusive housing	BL2 3AR	24
St Georges Court	Retirement housing	BL1 2DP	68
St Germain Street	Age exclusive housing	BL4 7BG	4
St Gregorys Close	Age exclusive housing	BL4 9PG	5
St Lukes Court	Retirement housing	BL1 4UG	40
St Margarets Close	Age exclusive housing	BL1 4QH	31
St Matthews Grange	Retirement housing	BL1 3UT	25
St Thomas - Almond/Ashworth Street	Age exclusive housing	BL4 7BZ	8
Stevenson Court	Retirement housing	BL4 8BA	37
Stonebeck Court	Age exclusive housing	BL5 1EH	14
Strathmore Nursing Home	Care home with nursing	BL1 8PT	32
Sutherland Grove	Retirement housing	BL4 7DD	31
Sutton Estate	Age exclusive housing	BL3 4QR	144
Talbot Court	Retirement housing	BL1 8QJ	28
Ternhill Court	Age exclusive housing	BL4 7BE	34
The Bungalow	Care home	BL4 0AB	19
The Clough Care Home	Care home	BL1 5BB	32
The Mortons	Age exclusive housing	BL5 3QX	24
The Old Vicarage	Retirement housing	BL2 3EU	33
The Old Vicarage	Care home	BL1 7EQ	21
The Spinney	Age exclusive housing	BL1 4LU	12
The Wesleys	Age exclusive housing	BL4 0JJ	7
The Withins Residential Home	Care home	BL2 5DZ	65
Thomas Garnet / Phillip Howard Crt	Retirement housing	BL4 7DQ	31
Thurstons	Extra care housing	BL5 3QS	28
Topphome Court	Retirement housing	BL4 9AW	45
Valletts Lane	Retirement housing	BL1 6DT	32
Valley View Estate	Retirement housing	BL7 9BE	36
Vicarage Road	Retirement housing	BL6 5DD	72
Victory Street	Retirement housing	BL1 4UG	78
Vincent Court	Age exclusive housing	BL3 3EL	18
Waverley Square	Retirement housing	BL4 9ST	52
Weavers Court	Retirement housing	BL3 6XN	45
Wesley Mews	Age exclusive housing	BL2 1AS	19
West Brook Court	Age exclusive housing	BL2 1NN	34
Westgate Avenue	Age exclusive housing	BL1 4RF	8
Westpark	Retirement housing	BL1 4RF	38
Weymouth Street	Retirement housing	BL1 8AD	33
White Horse Grove	Retirement housing	BL5 3EJ	46
Whitcroft	Extra care housing	BL1 2PR	37
Whowell Fold	Age exclusive housing	BL1 8BT	26
Wilfred Geere House	Care home	BL4 0PG	27
Windsor Court	Retirement housing	BL3 3TS	46

Name	Accommodation type	Postcode	Number of dwellings
Windsor Road	Retirement housing	BL7 9LH	46
Wingates Residential Home	Care home	BL5 3PG	36
Woodlands Care Home	Care home	BL5 3RJ	55
Yewdale Gardens Estate	Retirement housing	BL2 5JF	57

Table 4.4 Future need for older person accommodation relative to current supply

Population base		Population 75+ 2025	Population 75+ 2043	Population 75+ Change 2025-2043		
Population 75+		26,090	33,058	6,968		
Type of accommodation	A Supply 2025	B Modelled need 2025	C Modelled need 2043	D (=C-B) Change in need 2025-2043	E (=D+B-A) Change in need minus 2025 supply	Annual need = E / 18
Conventional sheltered housing to rent	4,136	1,565	1,983	418	-2,153	-120
Leasehold sheltered housing	530	3,131	3,967	836	3,437	191
Enhanced sheltered housing (divided 50:50 between that for rent and for sale)	0	522	661	139	661	37
Extra care housing for rent	349	391	496	105	147	8
Extra care housing for sale	36	783	992	209	956	53
TOTAL C3	4,666	5,218	6,612	1,394	1,946	108
TOTAL C2/C3 Extra Care	385	1,174	1,488	314	1,103	61
TOTAL C2 residential care	1,655	1,696	2,149	453	494	27
GRAND TOTAL	6,706	8,088	10,248	2,160	3,542	197
Housing-based provision for dementia (this is part of the supply as some schemes provide dementia-friendly accommodation)	1,085					

Source: Housing LIN, 2022-based ONS population projection

Senior cohousing communities

- 4.18 Senior cohousing is specifically mentioned in PPG as a housing option for older people: ‘Senior co-housing communities are created and run by residents, based on the intention to live with a group of people of a similar age. The sites often consist of self-contained private homes as well as shared community space. Some communities offer an additional option for informal care.
- 4.19 This option should be considered by the council as part of a diverse range of accommodation for older people. The 2026 household survey identified a total of 1,300 households interested in co-housing, with interest in a range of dwelling sizes including 1-bedroom (13.3%), 2-bedroom properties (45.3%) and 3-bedroom properties (41.4%).

People with dementia and early onset dementia

- 4.20 The PPG makes specific reference to dementia and that **‘there should be a range of housing options and tenures available to people with dementia, including mainstream and specialist housing. Innovative and diverse housing models should be considered where appropriate’** (source: June 2019 PPG Paragraph: 019 Reference ID: 63-019-20190626).
- 4.21 The PPG also outlines the characteristics of a dementia-friendly communities:
- easy to navigate physical environment;
 - appropriate transport;
 - communities shaped around the views of people with dementia and their carers;
 - good orientation and familiarity;
 - reduction in unnecessary clutter; and
 - reduction in disorienting visual and auditory stimuli.
- 4.22 2025 POPPI/PANSI data estimates there are 80 people aged 30 to 64 with early onset dementia and 3,597 people aged 65 and over with dementia (Table 4.5). By 2043, the number of people aged 65 and over with dementia is projected to increase by 31.1%, with an increase of 56.9% amongst the 85 and over age group. The number with early onset dementia is expected to increase slightly (4.8%).

Table 4.5 People with dementia

Dementia	2025	2043	% Change 2025-2043
Early onset dementia (30-64)	80	84	4.8%
Dementia (65-74)	619	667	7.7%
Dementia (75-84)	1,568	1,836	17.1%
Dementia (85 and over)	1,410	2,212	56.9%
Dementia (total 65+)	3,597	4,714	31.1%

Source: POPPI/PANSI applied to 2022-based population projections

- 4.23 The All Party Parliamentary Group (APPG) published a report on [Housing for People with Dementia](#) in July 2021.
- 4.24 This set out 23 recommendations which included:
- Recognise potential future loneliness and how we can maintain our family connections and wider social networks in the communities we live in before or after diagnosis.
 - Consider whether to move whilst we are able: rightsizing and moving to the right place and environment whilst able to still develop new routes and make new friends.
 - Make preventive changes, incrementally, to the home environment; such as when upgrading property or installing new technology, or where we require additional personal care and support to help us to live independently.
- 4.25 Regarding housing and planning, the report recommended:
- Support increased provision of Extra Care housing / assisted living accommodation and retirement housing that is dementia-ready, with top-sliced grant-aid through Homes England.
 - Strengthen MHCLG guidance to local planning authorities. LPAs should respond to demographic change and the need for more homes designed for older people, including those with dementia, through Local Plans specifying requirements for age-friendly housing.

The role of general housing and in particular bungalows and homes that can be adapted to meet a change in needs

- 4.26 The profile of dwellings occupied by households aged 65 and over by age group, based on the 2026 household survey, is summarised in Table 4.6. This shows that the majority (70.1%) live in houses, particularly with 3 or more bedrooms; 10.5% live in bungalows, 18.9% in flats and 0.4% in other dwelling types.

Table 4.6 Dwellings occupied by households where the HRP is aged 65 and over

Dwelling type and size	65 to 74 (%)	75 to 84 (%)	85+ (%)	Total (%)
1 or 2-bedroom house	21.5%	16.5%	12.6%	19.3%
3 bedroom house	35.9%	34.2%	30.9%	35.0%
4 or-more bedroom house	15.6%	16.8%	13.5%	15.8%
1-bedroom bungalow	7.6%	4.4%	5.5%	6.4%
2 or more-bedroom bungalow	3.2%	4.7%	9.6%	4.1%
1-bedroom flat	2.9%	2.1%	9.1%	3.0%
2 or more-bedroom flat	13.1%	20.6%	18.7%	15.9%
Other	0.2%	0.7%	0.0%	0.4%
Total	100.0%	100.0%	100.0%	100.0%
Base	20,226	10,831	2,179	33,236

Source: 2026 household survey

- 4.27 The provision of appropriate adaptations to existing dwelling stock can help people lead independent lives. PPG also asks councils to consider the extent to which existing dwelling stock can help meet the needs of older people (source: PPG 2019 Paragraph: 017 Reference ID: 2a-017-20190220).
- 4.28 Given that the majority of older people want to remain in their own homes with help and support when needed, the 2026 household survey provides a useful insight into the proportion of households who need care and support and the extent which properties are adapted (Table 4.7).
- 4.29 Table 4.8 shows that 11.2% of all households require care and support to enable them to stay in their home. This is highest amongst 85+ age group and from households living in affordable housing. Of households with a household reference person aged 85 and over, 26.5% require help and support to enable occupiers to stay in their own home. Table 4.8 presents this data at neighbourhood area level.
- 4.30 58.7% of households have sufficient space for a carer to stay overnight if needed – and this increases to over 74.6% across 75 to 84 age group. Owner occupiers were most likely to have space available, and private and social renters were less likely. Around 34% of respondents in affordable housing had sufficient space for a carer.
- 4.31 9.7% of all dwellings had been adapted or purpose-built for a person with a long-term illness, health problem or disability. This was highest amongst affordable housing occupants (20.7%) and lowest amongst private renters (6.9%). Older people were more likely to live in an adapted home, with 14.7% of households with a HRP aged 75-84 and 21.2% with a HRP aged 85+ living in adapted homes.
- 4.32 Around 3.6% of households need facilities on one floor (living room, kitchen, bathroom and bedroom) and this increases to 6.1% of households with a HRP aged 85+.

Table 4.7a Adaptations, support needs, and space for carer by tenure

Tenure	Is there sufficient space in your home for a carer to stay overnight, if this was needed? Yes (%)	Do you, or any other members of your household, require care or support to enable you/them to stay in this home? Yes (%)	Has your current home been adapted or purpose-built for a person with a long-term illness, health problem or disability? Yes (%)	Has your current home been adapted or purpose-built for a wheelchair user? Yes (%)
Tenure	Yes (%)	Yes (%)	Yes (%)	Yes (%)
Owner Occupied	69.7%	8.5%	7.0%	2.8%
Private Rented	33.2%	12.8%	6.9%	2.0%
Affordable	34.0%	19.9%	20.7%	7.2%
All tenures	58.7%	11.2%	9.7%	3.6%

Table 4.7b Adaptations, support needs, and space for carer by age group

Age of household reference person	Is there sufficient space in your home for a carer to stay overnight, if this was needed? Yes (%)	Do you, or any other members of your household, require care or support to enable you/them to stay in this home? Yes (%)	Has your current home been adapted or purpose-built for a person with a long-term illness, health problem or disability? Yes (%)	Has your current home been adapted or purpose-built for a wheelchair user? Yes (%)
Age of household reference person	Yes (%)	Yes (%)	Yes (%)	Yes (%)
Under 65	54.0%	10.5%	7.7%	3.5%
65 to 74	69.1%	10.0%	13.9%	3.0%
75 to 84	74.6%	12.7%	14.7%	2.9%
85 and over	81.6%	26.5%	21.2%	6.1%
All age groups	58.7%	11.2%	9.7%	3.6%

Source: 2026 household survey

Table 4.8 Adaptations, support needs and space for carer by neighbourhood area

Neighbourhood Area	Is there sufficient space in your home for a carer to stay overnight, if this was needed? (%)	Do you, or any other members of your household, require care or support to enable you/them to stay in this home? (%)	Has your current home been adapted or purpose-built for a person with a long-term illness, health problem or disability? (%)	Has your current home been adapted or purpose-built for a wheelchair user?
Central Bolton	40.1%	16.3%	13.9%	9.6%
East Bolton	57.0%	18.9%	15.4%	5.7%
Horwich & Blackrod	61.5%	8.2%	4.9%	2.2%
Inner North Bolton	47.2%	13.5%	14.7%	3.8%
Inner South Bolton	41.7%	17.9%	15.3%	3.0%
North Bolton	68.5%	7.3%	8.7%	4.0%
South Bolton	60.9%	9.7%	6.7%	2.2%
West Bolton	69.2%	7.2%	5.9%	2.7%
Westhoughton & Hunger Hill	67.0%	8.3%	7.2%	3.3%
Borough of Bolton	58.7%	11.2%	9.7%	3.6%

Source: 2026 household survey

Estimating future need for adaptations and home improvement

- 4.33 The 2026 household survey provides evidence of the range of adaptations and home improvements needs based on the age group of the household reference person (Table 4.9).
- 4.34 More insulation, better heating, and double glazing were the most frequently mentioned improvements needed.
- 4.35 Regarding adaptations, these were mainly mentioned by older households and most frequently mentioned were bathroom adaptations, internal and external handrails/grab rails and kitchen adaptations. The need for adaptations was generally highest amongst the 65-74 and 75+ age group.
- 4.36 These requirements are self-determined by residents responding to the 2026 household survey and may not necessarily reflect actual requirements following an independent assessment in the home.

Table 4.9a Home improvements required by age group (% of households)

Improvement required	Aged Under 65	Aged 65-74	Aged 75+	Total
More insulation (loft, wall cavities)	22.9%	14.2%	9.6%	19.9%
Better heating	21.6%	13.3%	11.8%	19.1%
Double glazing	17.6%	10.8%	2.5%	14.8%
Improved ventilation	11.9%	8.2%	4.1%	10.4%
Downstairs WC	11.0%	8.7%	13.4%	10.9%

Table 4.9b Adaptations required by age group (% of households)

Adaptation required	Aged Under 65	Aged 65-74	Aged 75+	Total
Adaptations to bathroom	12.1%	16.7%	17.1%	13.5%
Adaptations to kitchen	9.1%	9.6%	11.5%	9.5%
External handrails /grab rails	9.0%	10.7%	14.8%	9.9%
Internal handrails /grab rails	9.6%	13.6%	16.0%	10.9%
Stair lift / vertical lift	6.9%	10.1%	9.3%	7.7%
Lever door handles	6.1%	5.3%	3.3%	5.7%
Room for a carer	6.0%	5.0%	4.1%	5.6%
Base (all weighted households)	85,590	20,226	13,010	118,826

Source: 2026 household survey

- 4.37 Resources for aids and adaptations remain limited, particularly for households in the private sector (owner occupation or privately rented accommodation). However, the provision of appropriate adaptations is essential to older households in maintaining independent living. Alternative sources of funding, such as equity loans, could be considered to finance remedial measures required by older person households. It should be pointed out that whilst local authorities will assess anyone's needs, assistance is currently means tested and some older person households will self-fund.

Assistance in the home

- 4.38 The 2026 household survey also provides information on a range of practical assistance required from households by age group (Table 4.10). Overall, the highest level of need is for help with repair and maintenance, gardening and cleaning the home. For all types of assistance, the level of need increases which includes the need for company/friendship, mentioned by 12.4% of people aged 75 and over.

Table 4.10 Type of assistance required age group

Type of help needed now or in next 5 years	HRP Under 65	HRP 65-74	HRP 75+	HRP All
Help with repair and maintenance of home	24.8%	34.5%	37.4%	27.8%
Help with gardening	16.5%	22.8%	28.5%	18.9%
Help with cleaning home	11.7%	18.2%	29.3%	14.8%
Help with other practical tasks	10.7%	17.8%	21.9%	13.2%
Help with personal care	8.5%	13.3%	13.8%	9.9%
Want company / friendship	9.1%	10.6%	12.4%	9.8%
Base (all households)	85,590	20,226	13,010	118,826

Source: 2026 household survey

Health-related housing need

- 4.39 A range of sources can be drawn upon to establish the overall scale of disability/support needs across Bolton. In summary:
- The 2021 Census reported that across the borough 80.7% were in good health, and 19.2% in not good health (particularly across older age groups) which compares with 17.5% across England. A total of 57,102 residents were in not good health.
 - 18.1% of residents reported that they were disabled, as defined under the Equality Act, with 8.6% saying their daily activities were limited 'a lot' and 9.5% 'a little' which compares with 7.0% and 9.9% respectively across England. This is mainly associated with older age groups.
 - The ONS Family Resources Survey 2018/19 estimates that around 21% of the population nationally has a disability. Based on the age profile of people with disabilities, for Bolton an estimated 55,232 people have a disability (21.1%) in 2022 which is projected to increase to around 57,895 by 2043.
- 4.40 The 2026 household survey data considered illness/disability. The survey estimated a total of 87,124 people or 28.6% had an illness/disability which similar to the national ONS estimate. Table 4.11 shows the number of people stating an illness/disability and the type of illness/disability. The most frequently mentioned illness/disability was physical/mobility impairment (10%), mental health issue (6.8%), and neuro-diverse issue (6.4%). N.B. those responding to the household survey could record more than one disability.

Table 4.11 Number of people stating illness/disability

Illness/disability	Number of people	% of total Population
Physical / mobility impairment	30,399	10.0%
Learning disabilities	7,175	2.4%
Neuro-diverse issue e.g. dyslexia, dyspraxia, autism and AD(H)D	19,560	6.4%
Mental health issue	20,615	6.8%
Visual impairment	7,950	2.6%
Hearing impairment	14,428	4.7%
Dementia/Alzheimer's	1,493	0.5%
Respiratory problems (such as breathing difficulties)	17,438	5.7%
Heart problems (such as heart disease, COPD)	15,183	5.0%
Older age-related illness or disability	8,013	2.6%
Other	13,633	4.5%
Total population (ONS, 2022-based Projections. for 2025)	304,988	
Total number of people with an illness/disability	87,124	28.6%
Households with at least one person with an illness/disability	59,688	50.2%

Source: 2026 household survey

Physical disability

- 4.41 POPPI and PANSI (Projecting Older People Population Information/Projecting Adult Needs and Service Information, Oxford Brookes University/Institute of Public Care) provides data on the likely prevalence in 2025 of a range of physical disabilities and how this is expected to change by 2043 (Table 4.12). In 2025, there were an estimated 19,258 people with mobility issues across all age groups which is projected to increase to 22,239 by 2043 mainly due to an increase in the number of people aged 65 with mobility issues. There is also an anticipated increase in people experiencing hearing loss.

Table 4.12 Physical disability prevalence

Disability (age group)	2025	2043	% Change 2025-2043
Impaired mobility (18-64)	9,750	10,272	5.4%
Mobility (unable to manage at least one activity on own) (65+)	9,508	11,967	25.9%
Moderate or serious personal care disability (18-64)	8,518	9,079	6.6%
Serious visual impairment (18-64)	117	126	7.6%
Moderate or severe visual impairment (65+)	4,748	5,557	17.0%
Severe hearing loss (18-64)	1,072	1,137	6.1%
Severe hearing loss (65+)	4,059	5,239	29.1%
All with mobility issues (impaired mobility 18-64 and mobility 65+)	19,258	22,239	15.5%

Source: POPPI/PANSI; 2022-based ONS population projections

4.42 Regarding visual impairment, the RNIB produced [Visibly Better Spaces](#).

Learning disability and autism

- 4.43 A learning disability is the label given to a group of conditions present before the age of 18 that affects how an individual communicates and understands information. Autism is a lifelong developmental condition which affects how people communicate with, and relate to, other people and how they interact with the world around them.
- 4.44 The number of people across all age groups with moderate or severe learning disabilities is estimated to be around 1,151 in 2025, rising to 1,247 by 2043 (Table 4.13). There is a notable growth in the number of people aged 65 and over with learning disabilities. Around 2,300 people have autistic spectrum disorders in 2025, and this is expected to increase to 2,495 by 2043.

Table 4.13 Learning disability and autism

Learning disability (age group)	2025	2043	% Change 2025-2043
Total (18-64)	4,391	4,719	7.5%
Total (65+)	1,106	1,294	17.0%
Moderate or severe (18-64)	1,003	1,078	7.5%
Moderate or severe (65+)	148	169	14.0%
Moderate or severe (all ages)	1,151	1,247	8.3%
People with LD living with a parent (18-64)	375	401	7.0%
Downs syndrome (18+)	126	136	8.2%
Challenging behaviour (18-64)	82	88	7.6%
Autistic spectrum disorders (18-64)	1,799	1,933	7.5%
Autistic spectrum disorders (65+)	501	562	12.1%
Autistic spectrum disorders (all ages)	2,300	2,495	8.5%

Source: POPPI/PANSI and 2022-based ONS population projections

- 4.45 The Greater Manchester Learning Disability Strategy (2018) included actions to expand Shared Lives provision and the Home Ownership for people with long-term disabilities (HOLD) mortgage offer, as well as to develop housing plans for people with learning disabilities and autism. These priorities continue to be reflected in more recent Greater Manchester strategies and partnership working, including ongoing efforts to increase housing choice and independence for people with learning disabilities and autism.

Mental health

- 4.46 Mental health refers to an individual's emotional, psychological and social well-being. 2025 POPPI/PANSI data estimates there are around 34,052 residents with a common mental health disorder (Table 4.14). The number of people aged 18-64 with a common mental health disorder is expected to increase by 7.5% over the period to 2043.

Table 4.14 Mental health prevalence

Mental health 18-64	2025	2043	% change 2023-2043
Common mental disorder	34,052	36,617	7.5%
Borderline personality disorder	4,324	4,650	7.5%
Antisocial personality disorder	6,029	6,483	7.5%
Psychotic disorder	1,261	1,356	7.5%
Psychotic disorders (2 or more)	12,968	13,945	7.5%

Source: POPPI/PANSI and 2022-based ONS population projections

Accessible and wheelchair standard housing

- 4.47 PPG states that **'where an identified need exists, plans are expected to make use of the optional technical housing standards (footnote 46 of the NPPF). To help bring forward an adequate supply of accessible housing. In doing so planning policies for housing can set out the proportion of new housing that will be delivered to the following standards:**
- **M4(1) Category 1: Visitable dwellings (the minimum standard that applies where no planning condition is given unless a plan sets a higher minimum requirement);**
 - **M4(2) Category 2: Accessible and adaptable dwellings; and**
 - **M4(3) Category 3: Wheelchair user dwellings**
- 'Planning policies for accessible housing need to be based on evidence of need, viability and a consideration of site-specific factors'** (source: PPG June 2019 Paragraph: 009 Reference ID: 63-009-20190626)
- **M4(1) Category 1: Visitable dwellings (the minimum standard that applies where no planning condition is given unless a plan sets a higher minimum requirement);**
 - **M4(2) Category 2: Accessible and adaptable dwellings; and**
 - **M4(3) Category 3: Wheelchair user dwellings**
- 'Planning policies for accessible housing need to be based on evidence of need, viability and a consideration of site-specific factors'** (source: PPG Paragraphs: 008 Reference ID: 56-008-20160519 & 009 Reference ID: 56-009-20150327).
- 4.48 Regarding evidencing the need for accessible housing, PPG states:
- 'Based on their housing needs assessment and other available datasets it will be for local planning authorities to set out how they intend to**

approach demonstrating the need for Requirement M4(2) (accessible and adaptable dwellings), and/or M4(3) (wheelchair user dwellings), of the Building Regulations. There is a wide range of published official statistics and factors which local planning authorities can consider and take into account, including:

- the likely future need for housing for older and disabled people (including wheelchair user dwellings).
- size, location, type and quality of dwellings needed to meet specifically evidenced needs (for example retirement homes, sheltered homes or care homes).
- the accessibility and adaptability of existing housing stock.
- how needs vary across different housing tenures.
- the overall impact on viability.’ (source: Para: 007 Reference ID: 56-007-20150327).

4.49 Optional accessibility standards for dwellings were introduced by the government in 2015 to provide a mechanism for improving accessibility of housing for those with additional needs. National standards have been established and contained within Part M Volume 1 of the Building Regulations as set out in Table 4.15. Only one accessible housing standard can apply to any dwelling. The M4(2) accessible and adaptable dwelling standard is based on, and in 2015 effectively replaced, the ‘Lifetime Homes’ standard.

Table 4.15 Summary of accessible housing standards

Standard Label	Standard title	Level of accessibility provided	Mandatory or optional
M4(1)	Visitable dwellings	Level access not necessarily provided into the dwellings – few accessibility features	Mandatory
M4(2)	Accessible and adaptable dwellings	Level access is provided into the dwelling – easy to adapt to make more accessible – not suitable for most wheelchair users	Optional
M4(3)	Wheelchair user dwellings	Dwellings suitable for wheelchair users: either wheelchair adaptable (a) or wheelchair accessible (b)	Optional

4.50 It should be noted that Part M of the Building Regulations sets a distinction between wheelchair accessible (a home readily useable by a wheelchair user at the point of completion) and wheelchair adaptable (a home that can be easily adapted to meet the needs of a household including wheelchair users) dwellings (source: PPG Paragraph: 009 Reference ID: 56-009-20150327).

4.51 In order to establish an appropriate target for M4(3) dwellings, Table 4.16 sets out a series of assumptions regarding wheelchair use from the English Housing Survey and a report by Aspire Housing Association. Applying these assumptions would suggest a target of 4.7% of newbuild to meet the M4(3)(b) wheelchair accessible standard is required.

4.52 According to PPG (source: PPG Paragraph: 009 Reference ID: 56-009-20150327), ‘Local Plan policies for wheelchair accessible homes should be applied only to those dwellings where the local authority is responsible for

allocating or nominating a person to live in that dwelling.’ This would imply that the onus on wheelchair accessible housing delivery is with the local authority/registered providers, but private developers should also be encouraged to build to M4(3) wheelchair accessible or adaptable homes where appropriate. Any final targets should be set within the context of likely levels of delivery.

- 4.53 Stakeholders commented that the demand for accessible and adapted homes significantly exceeds supply, with only a fraction of identified need currently being met.

Table 4.16 Wheelchair use assumptions and resulting annual need

Assumption	% requirement	Number each year (based on 787 annual housing need)**
Wheelchair use from the English Housing Survey 2018/19 – households using wheelchair all the time	0.6%	5
Wheelchair use from the English Housing Survey 2018/19 – households using wheelchair either indoors or outdoors	3.0%	24
Bolton has 5,867 current users of wheelchairs inside and outside the home based on the 2026 household survey. This equates to 4.9% of households.	4.9%	39
Aspire report on wheelchair accessible housing (*)	10.0%	79
Average of indicators	4.7%	37

(*) Wheelchair Accessible Housing: Waiting for appropriate housing in England, Aspire October 2014 recommends that the national government should set a minimum requirement of 10% of all new build properties across all tenures to be wheelchair accessible.

**PfE minimum net additional dwellings each year

- 4.54 Table 4.17 considers the profile of wheelchair accessible or adaptable dwellings needed by number of bedrooms and age group of the Household Reference Person.

Table 4.17a Percentage of wheelchair dwellings needed by age group and number of bedrooms

Age Group	1 bedroom	2 bedrooms	3 bedrooms	Total
Under 65	1.5%	13.1%	42.8%	57.3%
65 and over	5.6%	15.1%	22.0%	42.7%
Total	7.1%	28.2%	64.7%	100.0%

Table 4.17b Number of wheelchair dwellings needed each year by age group and number of bedrooms

Age Group	1 bedroom	2 bedrooms	3 bedrooms	Total
Under 65	1	5	16	21
65 and over	2	6	8	16
Total	3	10	24	37

Source: 2026 household survey

Note: The annualised figure of 37 is based on the average of indicators in Table 4.16.

4.55 Given the ageing demographic of Bolton and the identified levels of disability amongst the population, it is recommended that a policy to provide new homes built to accessibility standards is included in the Local Plan. On the basis of available evidence which takes into account the requirements of PPG, it is recommended that:

- 4.7% of new dwellings are built to M4(3) wheelchair accessible standard (this would imply an average target of around 37 each year); and
- all remaining new dwellings are built to M4(2) accessible and adaptable standards to take account of the ageing demographics of Bolton. This will ensure that new dwellings can be occupied and also visited by people needing accessible/adaptable dwellings. This is a requirement in PfE (para 1.38) and therefore, after adoption of PfE, should be referenced but not repeated in the Local Plan.

Looked-after children

4.56 The government believes that every child should have a loving, secure home close to their communities. To achieve this government priority, it is necessary to ensure that there is an appropriate amount and type of accommodation for looked after children, in the right locations, is planned for and provided. The Department for Education's definition of a looked-after child is: 'A child is looked after by a local authority if they are provided with accommodation for a continuous period of more than 24 hours (section 20 Children Act 1989) or are subject to a care order (defined in section 22(1) Children Act 1989)'. To support the provision of this type of housing, there is an explicit reference to looked after children in paragraph 63 of NPPF, which sets out that the housing needs for different groups in the community should be assessed and reflected in planning policies.

- 4.57 Evidence of need for looked after children (LAC) in Bolton is set out in the council's Looked After Children Sufficiency Strategy (2025–2028), which highlights rising demand and increasing pressures on placements, with 594 children in care as of March 2025 and numbers expected to continue to grow.
- 4.58 Key objectives of the strategy include,
- Enhancing local provision: Increasing the availability of local foster care placements to reduce reliance on out-of-area and agency provision.
 - Addressing placement sufficiency: Tackling shortages in foster carers and improving the range of provision, including for children with complex needs and disabilities.
 - Improving stability and permanence: Ensuring children experience stable placements and achieve long-term, secure homes through effective permanence planning.
 - Early intervention and prevention: Supporting children and families earlier to reduce the number entering care and better manage demand.
 - Collaborative working: Working with partners across Greater Manchester and providers to address regional sufficiency challenges.
- 4.59 The council are committed to ensuring that children and young people in care have access to appropriate, stable and high-quality placements that meet their needs. This includes prioritising foster care where possible (currently accommodating around two-thirds of children), while also improving provision for those requiring residential or specialist support.

Black and Global Majority population and households

- 4.60 Around 28.1% of the population in Bolton identify as Black and Global Majority (BGM). The distribution of BGM people within the borough is shown in Table 4.18. The majority of BGM people live in Inner South Bolton, Central Bolton, Inner North Bolton neighbourhood areas.

Table 4.18 Distribution of BGM households across Bolton

Neighbourhood Area	BGM population	% of BGM population in each neighbourhood area	% of population in each area who identify as BGM	All people
Central Bolton	8,230	9.9%	54.2%	15,195
East Bolton	2,852	3.4%	9.7%	29,268
Horwich & Blackrod	1,675	2.0%	6.3%	26,736
Inner North Bolton	13,750	16.6%	41.9%	32,783
Inner South Bolton	28,377	34.2%	73.4%	38,685
North Bolton	4,768	5.7%	11.9%	40,067
South Bolton	14,127	17.0%	24.7%	57,227
West Bolton	7,534	9.1%	25.7%	29,337
Westhoughton & Hunger Hill	1,712	2.1%	6.4%	26,640
Borough of Bolton	83,025	100.0%	28.1%	295,938

Source: 2021 Census

- 4.61 The 2026 household survey (weighted) identified around 21,121 households where the household reference person identified as BGM. Overall, 29.4% of BGM households were in some form of housing need compared with 14.9% of all households. Overcrowding, households sharing facilities and households containing people with mobility impairment or other special needs, were the key reasons for BGM need

Gypsy and Traveller need

- 4.62 The 2026 Bolton Gypsy and Traveller Accommodation Assessment (GTAA) provides the latest available evidence of need and identifies:
- A minimum need for 13 Gypsy and Traveller pitches to 2042/43, 11 needed in the five years to 2029/30 and 2 over the longer-term period 2030/31 to 2042/43.
 - A minimum need for 35 Travelling Showperson plots over the period 2025/26 to 2042/43.
 - A recommendation for the council to consider negotiated stopping arrangements to positively manage any unauthorised encampment activity.

Other groups with particular housing requirements

- 4.63 This chapter concludes with a summary of the other household groups who have particular housing requirements in Bolton.

People who rent their homes

- 4.64 Chapter 3 presents a range of data on the characteristics of households who rent their homes – either privately or from a social housing provider.

Self-build and custom housebuilding

- 4.65 The NPPF (2024) sets out that the government wants to enable more people to build their own homes and support self- and custom-build as a mainstream housing option.
- 4.66 Bolton Council maintains a self- and custom-build register, which provides an indication of demand for this form of housing. Published data indicates that there has been ongoing interest in the borough. There are currently 265 households on the self- and custom-build register for Bolton. Although no data are available on the range of dwellings preferred, evidence from elsewhere would suggest these tend to be larger 3 or more bedroom dwellings.
- 4.67 A review of plot searches on the buildstore website in March 2026 identified 16 plots available in Greater Manchester but none in Bolton.

Student housing need

- 4.68 The demand for student housing in Bolton is more limited compared to larger university cities, reflecting the smaller scale of the University of Greater Manchester (formerly the University of Bolton) and its student population. While there is a proportion of students requiring accommodation, many are local or commuting students, which reduces pressure for dedicated purpose-built student accommodation (PBSA).
- 4.69 Existing provision includes:
- University-managed accommodation, including Orlando Village, located close to the university campus.
 - A limited number of private rented sector (PRS) properties, including shared housing, which accommodate students alongside the wider population.
- 4.70 There is limited evidence of significant new PBSA development or pipeline schemes in Bolton, and current provision is generally considered to meet demand. As a result, student housing does not represent a major driver of housing need in the borough, although the PRS continues to play an important role in meeting student accommodation requirements.

Conclusion

- 4.71 In accordance with PPG, this housing need and demand study has considered the future need for specialist accommodation, the need for residential care and considered the role of general housing in meeting needs, in particular bungalows and homes that can be adapted to meet a change in needs.
- 4.72 Stakeholders highlighted that the provision of specialist and supported housing is insufficient, particularly for older people, disabled households and those with complex needs.
- 4.73 The number of households headed by someone aged 65 or over is expected to increase by 6,964 (19.6%) by 2043. According to the 2026 household survey, the majority of older people 65 and over want to continue to live in their current home with support with help with repair/maintenance, gardening and cleaning, which would help people remain in their own home. There is also a need to deliver a range of smaller dwellings (particularly level-access accommodation) for older people across all tenures and specialist older persons housing provision.
- 4.74 Across Bolton there are around 6,706 units of specialist older persons accommodation comprising 4,666 specialist older person accommodation units (C3 planning use class), 385 bedspaces of Extra Care (C2 use class) and 1,655 bedspaces of residential care (C2 use class).
- 4.75 Based on population projections and Housing LIN estimates of demand for different types of accommodation, there is a modelled need for 3,542 additional units of specialist older persons' accommodation by 2043. This comprises a need for an additional 1,946 C3 units (108 each year), 1,103 C2 Extra Care units (61 each year) and 494 C2 residential care bedspaces (27 each year).

- 4.76 The LHNA does not specify the precise nature of specialist older person dwellings to be built. This is to allow flexibility in delivery and PPG states that 'any single development may contain a range of different types of specialist housing' (source: PPG June 2019 Paragraph: 010 Reference ID: 63-010-20190626).
- 4.77 A key conclusion is that there needs to be a broader housing offer for older people across the borough and the LHNA has provided evidence of the scale and range of dwellings needed.
- 4.78 Stakeholders highlighted an ageing population which is driving increased demand for Extra Care and adaptable housing, which current provision does not meet.
- 4.79 A wealth of information has been assembled from various sources which helps to scope out the likely level of disability across the population of the borough. Although it is a challenge to quantify the precise accommodation and support requirements, the LHNA has helped to scope out where needs are arising and has provided indicators of specific needs across various needs groups.
- 4.80 It is estimated there are around 68,206 people with a disability across Bolton based on ONS disability estimates and is projected to increase to around 74,529 by 2043. Regarding housing for people with disabilities, the 2026 household survey suggests around 9.7% of households live in properties which have either been purpose-built or adapted for someone with an illness or disability. 3.6% of households need all facilities (living room, bathroom, kitchen and bedroom) to be on one floor.
- 4.81 Given the ageing population of the borough and the identified levels of disability amongst the population, it is recommended that 4.7% of new dwellings are built to wheelchair accessible M4(3) standard. All remaining new dwellings are built to M4(2) accessible and adaptable standard, to take account of the ageing demographics of Bolton.

5. Overall dwelling type, mix and affordable housing need

Introduction

- 5.1 This chapter considers overall housing need, affordable need and establishes an overall dwelling type, size and tenure mix for Bolton. The detailed analysis underpinning this chapter is presented in Technical Appendix D.

Overall housing need

- 5.2 The Places for Everyone strategic plan for Greater Manchester sets out the housing requirements for Bolton. Policy JP-H1 Scale, Distribution and Phasing of New Housing Development 2022-2039 establishes an annual net additional average for 787 dwellings across Bolton as set out in Table 5.1.

Table 5.1 Minimum number of annual net additional dwellings

Annual average 2022-2039	2022-2026 (annual)	2027-2031 (annual)	2031-2039 (annual)	Total 2022-2039
787	787	787	787	13,379

Source: Places for Everyone Table 7.2

Affordable housing need

- 5.3 A detailed analysis of affordable housing need in accordance with PPG is presented at Technical Appendix C. This establishes an overall gross affordable need of 2,259 and after considering affordable lettings and pipeline newbuild supply, the net annual shortfall is 501 each year assuming that the 'backlog' of existing need is met over a 10-year period. The annual shortfall is 1,706 if the backlog is met over a 5-year period. There is no specific requirement to meet this identified affordable need in full. PPG says that **'The total affordable housing need can then be considered in the context of its likely delivery as a proportion of mixed market and affordable housing developments, taking into account the probable percentage of affordable housing to be delivered by eligible market housing led developments. An increase in the total housing requirement included in the plan may need to be considered where it could help deliver the required number of affordable homes.'** (PPG Paragraph Reference ID: 67-008-20190722 and PPG at Reference ID: 2a-024-20190220).
- 5.4 Analysis would suggest an overall tenure split of 53% social rented, 21% affordable rented and 26% affordable home ownership across Bolton. This split needs to be considered on a site-by-site basis. For instance, there may be some sites which are not of sufficient scale for more than one type of affordable housing to be feasible.
- 5.5 Delivery to help address affordable housing need is expected through the application of existing affordable housing policies set out in the council's

Affordable Housing SPD, subject to viability. There is clear evidence of affordable housing need which supports a robust affordable housing policy. In order to meet affordable need, the council works closely with housing association and developer partners to deliver a range of new affordable housing products, including affordable rent and discounted home ownership. The council is therefore making positive steps to help address the affordable housing shortfalls across the borough and will continue to keep this under review.

- 5.6 The SPD requires all developments incorporating open market housing with a capacity for 15 or more dwellings to include affordable housing provision of 15% on previously developed (brownfield) land and 35% on greenfield sites. Of that affordable provision, 75% should be social rent or affordable rent and 25% intermediate housing. The SPD sets out clear expectations on dwelling mix, requiring that across both market and social rented housing around half of homes are three bedrooms or larger, with no more than 10% of social rented homes being one-bedroomed. Affordable units must be fully integrated into the overall scheme design and not differentiated from the wider development, and 25% of affordable homes delivered through planning gain should ideally be built to Lifetime Homes Standard.
- 5.7 Around 25% of new dwellings built over the period 2021/22 to 2024/25 have been affordable.
- 5.8 Planning practice guidance is clear that only a proportion of need is expected to be delivered through the planning process.

Dwelling type and mix

- 5.9 Dwelling mix analysis is underpinned by a demographic scenario model which considers projected household change to 2043 using 2022-based ONS household projections. To support flexibility in delivery, dwelling type and mix by tenure is presented as a broad range which also considers household aspirations and expectations from the 2026 household survey.
- 5.10 Further detail of the modelling along with analysis of dwelling mix by neighbourhood area is presented in Tables D6 to D8 in Technical Appendix D. On the basis of modelling carried out, Table 5.2 sets out the overall annual dwelling size recommendation by different tenures and also the overall need for level-access dwellings. This table shows the overall dwelling mix over the next 5 years and how in the longer-term the overall mix remains similar although the proportion of 2-bedroom homes increases. The table also shows the dwelling mix appropriate to meet the needs of BGM populations in Bolton.

Table 5.2a Overall dwelling type/size mix recommendations by tenure: Bolton

Dwelling type/size	Market	Social/ Affordable Rented	Affordable home ownership	Total
Overall % split>>	65%	26%	9%	100%
1/2 Bedroom House	5-10%	10-15%	10-15%	10-15%
3 Bedroom House	30-35%	25-30%	35-40%	30-35%
4+ Bedroom House	20-25%	10-15%	20-25%	15-20%
1 Bedroom flat	0-2%	15-20%	2-5%	5-10%
2+ Bedroom flat	2-5%	2-5%	5-10%	2-5%
1/2 Bedroom Bungalow/level access	15-20%	20-25%	10-15%	15-20%
3+ Bedroom Bungalow/level access	10-15%	0-2%	2-5%	5-10%

Table 5.2b Dwelling type mix recommendations by tenure: Bolton

Dwelling type	Market	Social/ Affordable Rented	Affordable home ownership	Total
House	60-65%	50-55%	70-75%	60-65%
Flat	5-10%	20-25%	10-15%	5-10%
Bungalow/level-access	30-35%	25-30%	15-20%	25-30%

Table 5.2c Dwelling size mix recommendations by tenure: Bolton

Number of bedrooms	Market	Social/ Affordable Rented	Affordable home ownership	Total
1	2-5%	20-25%	2-5%	5-10%
2	30-35%	30-35%	35-40%	30-35%
3	45-50%	30-35%	40-45%	40-45%
4+	20-25%	10-15%	20-25%	15-20%

Conclusions

- 5.11 The Places for Everyone plan sets out an average net additional housing need for Bolton of 13,379 over the period 2022 to 2039 or 787 each year.
- 5.12 The LHNA has established future household change and the implications this has for dwelling type, size and tenure mix. This helps the council, and its partners make informed decisions on the range and size of dwellings to be built to meet need over the period to 2043.
- 5.13 Given the level of net affordable need (501 net shortfall homes each year), the Local Plan needs to maintain a robust affordable housing policy setting out targets and tenure split in order to maximise new supply. An affordable policy should therefore continue to support the ongoing delivery of affordable housing and diversify the affordable products available to local residents to reflect identified needs.

6. Conclusion: policy and strategic issues

Introduction

- 6.1 This document has been prepared to equip the council and their partners with robust, defensible and transparent information to help inform strategic decision-making and the formulation of appropriate housing and planning policies. The work also takes account of existing and emerging government policy and guidance.
- 6.2 The Bolton LHNA will help the council plan for a mix of housing based on current and future demographic trends, market trends and the needs of different groups in the community. Specifically, the LHNA identifies the size, type and tenure of housing required by considering current market demand relative to supply; and also identifies a continued affordable housing shortfall across the borough.
- 6.3 This concluding chapter summarises key messages from the research findings, structured around a commentary on the current and future housing markets and key local strategic issues.

Overall Housing need

- 6.4 The minimum net additional dwellings to be delivered in Bolton is set out in Places for Everyone plan Policy JP-H1. This identifies a minimum 13,379 net additional housing target over the period 2022 to 2039 across Bolton or 787 each year.

Dwelling type, tenure and mix

- 6.5 The relationship between household change and dwelling type/size and tenure requirements have been fully explored. The evidence will help the council deliver an appropriate range of dwelling stock for residents over the plan period. It is recommended that future planning policy references the broad mixes evidenced in Table 6.1 and considered when determining future applications.
- 6.6 Regarding affordable need, there is an annual net shortfall of 501 dwellings (assuming a 10-year backlog clearance) and 1,706 assuming a 5-year clearance). A recommended tenure split is 53% social rented, 21% affordable rented and 26% affordable home ownership. Delivery of affordable housing is subject to economic viability and the council does not need to plan to meet this number in full but affordable housing delivery should be maximised at every possible opportunity.

Table 6.1a Overall dwelling type/size mix recommendations by tenure: Bolton

Dwelling type/size	Market	Social/ Affordable Rented	Affordable home ownership	Total
Overall % split>>	65%	26%	9%	100%
1/2 Bedroom House	5-10%	10-15%	10-15%	10-15%
3 Bedroom House	30-35%	25-30%	35-40%	30-35%
4+ Bedroom House	20-25%	10-15%	20-25%	15-20%
1 Bedroom flat	0-2%	15-20%	2-5%	5-10%
2+ Bedroom flat	2-5%	2-5%	5-10%	2-5%
1/2 Bedroom Bungalow/level access	15-20%	20-25%	10-15%	15-20%
3+ Bedroom Bungalow/level access	10-15%	0-2%	2-5%	5-10%

Table 6.1b Dwelling type mix recommendations by tenure: Bolton

Dwelling type	Market	Social/ Affordable Rented	Affordable home ownership	Total
House	60-65%	50-55%	70-75%	60-65%
Flat	5-10%	20-25%	10-15%	5-10%
Bungalow/level-access	30-35%	25-30%	15-20%	25-30%

Table 6.1c Dwelling size mix recommendations by tenure: Bolton

Number of bedrooms	Market	Social/ Affordable Rented	Affordable home ownership	Total
1	2-5%	20-25%	2-5%	5-10%
2	30-35%	30-35%	35-40%	30-35%
3	45-50%	30-35%	40-45%	40-45%
4+	20-25%	10-15%	20-25%	15-20%

- 6.7 A recommended tenure split is 53% social rented, 21% affordable rented and 26% affordable home ownership.

Meeting the needs of older people and those with disabilities

- 6.8 There is evidence to support a programme of accommodation delivery to help meet the needs of older people and those with disabilities. Although the majority of older people want to remain in their own home with support when needed, there is a need to diversify options available to older people wanting to move to more appropriate accommodation.
- 6.9 Currently there are around 6,706 units of specialist older person accommodation comprising 1,655 units of residential care (C2 use class), 385 Extra Care dwellings (C2 use class) and 4,666 units of specialist older person dwellings (C3 use class) such as sheltered and retirement dwellings. Based on current supply, population projections and housing LIN estimates of demand for different types of accommodation, there is a modelled need for 3,542 additional units of specialist older persons' accommodation by 2043. This comprises

1,946 older person dwellings (C3), 1,103 Extra Care (C2) and 494 C2 residential care bedspaces. The C3 units should be included in the overall housing figure. C2 bedspaces are included in housing figures, with the council applying a ratio of units to bedspaces.

- 6.10 A key conclusion is that there needs to be a broader housing offer for older people across Bolton and this LHNA has provided evidence of scale and range of dwellings needed.
- 6.11 A range of information has been assembled from various sources which helps to scope out the likely level of disability across Bolton's population. The strategic need for different types of accommodation has been evidenced using available information.
- 6.12 Given the ageing population of Bolton and the identified levels of disability amongst the population, it is recommended that 4.2% of new dwellings are built to M4(3) wheelchair accessible and adaptable standard and all remaining new dwellings are built to M4(2) accessible and adaptable standard to take account of the ageing demographics of Bolton which is a requirement of Places for Everyone. It is expected that some of this need will be met through the development of C3 accommodation and there is overlap between affordable, specialist older person and M4(3) need. For instance, the development of an older person's level access, wheelchair accessible affordable dwelling would help address three aspects of housing need.
- 6.13 It is also assumed that there will be ongoing adaptation of existing dwellings to support those with additional needs.

Final comments

- 6.14 The evidence presented in this LHNA suggests that there are three main policy areas that require particular attention from both a planning policy and social policy perspective:
- the challenge of enabling the quantity and mix of housing that needs to be delivered, including an appropriate level of affordable housing.
 - the challenge of ensuring that the housing and support needs of older people are met going forward; and
 - the challenge of ensuring that the needs of people with disabilities are appropriately addressed.

Technical Appendix A: Research methodology

Overall approach

A.1 A multi-method approach was adopted in order to prepare a robust and credible housing needs assessment for Bolton:

- A comprehensive 2026 household survey which achieved 1,872 responses, from 33,596 households, representing a response rate of 5.6% and a sample error of +/- 2.2% at the borough level. Low response rates are expected and the sample errors achieved would be described by ONS as 'Precise' if +/-5% or lower and 'reasonable precise' if between +/- 5% to under +/-10%. Responses from a broad range of groups was received which reflected tenure, age group, ethnicity, household type and income group.
- A survey of key stakeholders including representatives from the council, neighbouring local authorities, housing associations, specialist housing providers, estate agents, adult social care and developers.
- Interviews with estate and letting agents operating within the borough.
- A review of relevant secondary data including the 2021 Census, house price trends, CORE lettings data and MHCLG Statistics.

Table A.1 Household Survey sample size

Sub-area	Total households sample base (2021 Census)	Sample Target for +/- 5%	Households contacted	Actual Response	Actual Response rate	Actual sample error
Central Bolton	6,029	361	3666	85	2.3%	10.55%
East Bolton	12,236	372	3730	201	5.4%	6.85%
Horwich & Blackrod	11,951	372	3732	279	7.5%	5.80%
Inner North Bolton	13,051	373	3741	140	3.7%	8.24%
Inner South Bolton	12,145	372	3731	115	3.1%	9.09%
North Bolton	17,346	376	3761	310	8.2%	5.51%
South Bolton	22,879	378	3782	174	4.6%	7.40%
West Bolton	11,713	372	3726	258	6.9%	6.03%
Westhoughton & Hunger Hill	11,445	372	3727	310	8.3%	5.49%
Bolton Borough	118,795	3347	33596	1872	5.6%	2.25%

Technical Appendix B: Affordable housing definitions

Affordable housing definitions

Definitions relating to affordable housing are presented in the NPPF 2024 (Annex 2):

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

- a) **Social Rent:** meets all of the following conditions: (a) the rent is set in accordance with the government's rent policy for Social Rent; (b) the landlord is a registered provider; and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision.
- b) **Other affordable housing for rent:** meets all of the following conditions: (a) the rent is set in accordance with the government's rent policy for affordable Rent, or is at least 20% below local market rents (including service charges where applicable); (b) the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).
- c) **Discounted market sales housing** is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.
- d) **Other affordable routes to home ownership** is 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.

First Homes

In May 2021, [Planning Practice Guidance](#) was issued which set out the concept of First Homes and their delivery. Key points are:

- First Homes are a discounted market sale housing and should be considered to meet the definition of 'affordable housing' for planning purposes.
- They must be discounted by a minimum of 30% against market value after the discount has been applied, the first sale must be at a price no higher than £250,000 outside London.
- They must be sold to people meeting eligibility criteria which include first-time buyers and household incomes should not exceed £80,000.
- The discount is passed onto each subsequent purchaser.

NPPF 2024 (paragraph 66 footnote 30) states that 'the requirement to deliver a minimum of 25% of affordable housing as First Homes, as set out in 'Affordable Homes Update' Written Ministerial Statement dated 24 May 2021, no longer applies. Delivery of First Homes can, however, continue where local planning authorities judge that they meet local need.

Technical Appendix C: Housing need calculations

Introduction

- C.1 Identifying the scale of affordable housing need is a key consideration of planning practice guidance. This is a separate calculation to the overall housing need figure derived using the standard model and set out in PPG paragraphs 18 (Reference ID: 2a-018-20190220) to 24 (Reference ID: 2a-024-20190220). The affordable housing need analysis helps to establish the overall scale of affordable housing need by location, type, size and tenure and whether the council should plan for more dwellings to help meet the need for affordable housing.
- C.2 PPG states that ‘all households whose needs are not met by the market can be considered in affordable housing need (PPG Paragraph: 018 Reference ID: 2a-018-20190220). PPG then considers how affordable housing need should be calculated:
- ‘Strategic policy-makers will need to estimate the current number of households and projected number of households who lack their own housing or who cannot afford to meet their housing needs in the market. This should involve working with colleagues in their relevant authority (e.g. housing, health and social care departments).’** (PPG Paragraph: 019 Reference ID: 2a-019-20190220).
- C.3 The PPG focuses on the use of existing (secondary data) but does not preclude the use of primary survey evidence.
- C.4 There are four broad components to the needs assessment method. These have remained relatively unchanged through the different guidance issued by government and focus on:
- Step A. Existing household in need (current unmet gross need).
 - Step B. Future households in need.
 - Step C. Affordable supply.
 - Step D. Annual need for affordable housing.

Affordability assumptions

- C.5 As part of the affordable needs assessment, the extent to which households in need cannot afford open market prices or rents is considered. PPG does not specify what household income should be spent for a property to be affordable although does state the ‘need to identify the minimum household income required to access lower quartile (entry-level) market housing’ PPG 2019 Paragraph 021 Reference ID 2a-021-20190220.

- C.6 The last guidance to consider affordable prices/rents was published in the 2007 DCLG Strategic Housing Market Assessments Practice Guidance Version 2 August 2007, which stated that gross household incomes should be used to assess affordability and:
- a household can be considered able to afford to buy a home if it costs 3.5x the gross income of a single earner or 2.9x the gross income for dual-income households; and
 - a household can be considered able to afford market renting where the rent payable was up to 25% of gross household income.
- C.7 The former guidance did note that local circumstances could justify higher figures being used for affordable renting and that allowances should be made for access to capital that could be used towards the cost of home ownership.
- C.8 Mortgage lending practices would suggest that 4.75x a single or joint income could be considered This is the maximum single or joint household income multiple offered by First Direct June 2025.
- C.9 Based on this data, the principal assumption considered by arc4 with reference to affordability is:
- for buying up to 3.5x gross household income; and
 - for renting up to 25% gross household income.

Step A: Current unmet gross need

- C.10 PPG Paragraph: 020 Reference ID: 2a-021-20190220 states that 'strategic policy-making authorities can establish the unmet (gross) need for affordable housing by assessing past trends and current estimates of:
- the number of homeless households;
 - the number of those in priority need who are currently housed in temporary accommodation;
 - the number of households in overcrowded housing;
 - the number of concealed households;
 - the number of existing affordable housing tenants in need (i.e., householders currently housed in unsuitable dwellings); and
 - the number of households from other tenures in need and those that cannot afford their own homes, either to rent or to own if that is their aspiration.'
- C.11 PPG notes that care should be taken to avoid double-counting and to only include those households who cannot afford to access suitable housing in the market. Table C1. Sets out the overall scale of current need before affordability of market housing is considered.

Table C1 Current gross unmet need (before affordability testing)

Reason for need	Total in need	Comment	Source
A1 Homeless households	1,674	Number of households identified as homeless 2024/25 (latest available)	MHCLG Live tables
A2 Priority need / temporary accommodation	1,317	Households identified as threatened with homelessness in 2024/25 plus households living in temporary accommodation (based on quarterly average) in 2024/25	MHCLG Live tables
A3 Overcrowded	6,832	2021 Census data overcrowded households	2021 Census TS052
A4 Concealed household	2,333	Census definition refers to couples and lone parents living within another family unit.	2021 Census RM009
A5 Existing affordable tenants in need	3,704	-	2026 Household Survey
A6 Other tenures in need	8,686	-	2026 Household Survey
A7 Sum of households in A3 to A6 with one or more needs	21,555	Sum of A3 to A6 BOLD figures	-
A8 Total in A7 adjusted to remove any double counting	17,687	This is the total number of households with one or more needs	-
A9. All households in need (A1+A2+A8)	20,678	Represents 17.4% of all households.	-

Note table subject to rounding.

Further Notes to Table C1:

A3. Overcrowding

The extent to which households are overcrowded is measured using the 'bedroom standard'. This allocates a standard number of bedrooms to each household in accordance with its age/sex/marital status composition. A separate bedroom is allocated to each married couple, any other person aged 21 or over, each pair of adolescents aged 10-20 of the same sex and each pair of children under 10. Any unpaired person aged 10-20 is paired, if possible, with a child under 10 of the same sex, or, if that is not possible, is given a separate bedroom, as is any unpaired child under 10. This standard is then compared with the actual number of bedrooms (including bedsits) available for the sole use of the household.

Note: the model has used overcrowding and concealed household data from the 2021 Census.

A4. Concealed households

The number of couples and lone parents living within a household.

A5. Existing affordable tenants in need and A6. Other tenures in need

Households in need based on the numbers who have one or more of the following needs: under notice, real threat of notice or lease coming to an end; too expensive; too difficult to maintain; sharing facilities; unsuitable due to age/mobility impairment; lacking facilities; major disrepair; harassment/threat of harassment from neighbours.

A7 and A8. Sum of households

A7 is the sum of households who are overcrowded, concealed, are existing tenants in need or other tenures in need. A8 adjusts this total to remove double counting to give a figure for the total number of households with one or more housing need. This final figure takes account of any duplicates (so if the household is overcrowded and has another need, it is only counted once as a household in need).

Affordability of open market options

C.12 Table C2 sets out neighbourhood area lower quartile prices and rents.

Table C2 Lower quartile house prices and rents by neighbourhood area

Neighbourhood Area	Lower Quartile House price (£ each month)	Lower Quartile Rent (£ per month)
Central Bolton	£97,500	£793
East Bolton	£147,500	£849
Horwich & Blackrod	£153,000	£797
Inner North Bolton	£113,000	£893
Inner South Bolton	£117,250	£750
North Bolton	£165,000	£793
South Bolton	£130,000	£797
West Bolton	£165,000	£793
Bolton MB	£140,000	£797

Source: Data produced by Land Registry © Crown copyright 2025, Zoopla 2025

C.13 Table C3 sets out the proportion of households in need who could not afford open market prices or rents. The affordability analysis uses sub-area lower quartile prices and rents and assumes that a property is affordable if up to 25% of household income is spent on rent and buying costs up to 3.5x household income.

C.14 It is reasonably assumed that all households in A1 (homeless) and A2 (priority need/in temporary accommodation) cannot afford open market prices or rents

given their housing circumstances (and income information is not available from secondary data sources).

- C.15 The affordability of open market options is tested on the remaining households in need (rows A3 to A6 in Table C1) based on 2026 household survey data using 25% of household income (renting) and 3.5x income (for buying).
- C.16 Analysis concludes that **12,970** households across Bolton are in housing need and cannot afford to buy or rent at lower quartile market prices.

Table C3 Affordability of open market housing for households in need

Needs groups	Number of households	% cannot afford to buy or rent	Number cannot afford to buy or rent
Sum of A1 and A2 households	2,991	100%	2,991
Sum of households in A3 to A6 with one or more needs	17,687	56.4%	9,979
Total cannot afford to buy or rent	-	-	12,970

Notes: Table subject to rounding errors

Step B: Future households in need

- C.17 **PPG Paragraph 021 Reference ID: 2a-021029190220** states that 'projections of affordable housing need will have to reflect new household formation, the proportion of newly forming households unable to buy or rent in the market area, and an estimate of the number of existing households falling into need. The process will need to identify the minimum household income required to access lower quartile (entry-level) market housing. It can then assess what proportion of newly forming households will be unable to access market housing.'

New household formation

- C.18 The most useful data sources for assessing the level of new household formation are:
- MHCLG/ONS household projections, from which an annual net increase in households can be derived; and
 - the English Housing Survey, from which a national gross household formation rate can be derived and referenced as a data source in the PPG.
- C.19 Based on the requirements of PPG, the annual formation rate used in analysis is 1,340 (Table C4). This is based on a blend of net household growth from 2022-based projections blended with a national gross household formation (Table C4). Note that through the standard method of calculating local housing need, an adjustment is made for increasing the level of housing delivery to support household formation through the affordability adjustment.

Table C4 Net and gross household formation 2025-2043

Scenario	Annual household formation	Notes	Source
A. ONS 2022-based household projections	820	14,758 NET increase between 2025 and 2043	ONS 2022-based household projections
B. Average gross household formation rate based on applying national rate to total households over the period 2025-2043 (2022-based projections)	1,860	Gross household formation rate of 1.439%	English Housing Survey 3 year average 2017/18 to 2019/20
C. Blended rate of household formation (A, B)	1,340	Provides a reasonable measure of comparison between gross and net rates	

New households likely to be in affordable housing need

- C.20 Analysis of the incomes of households who have formed in the past 5 years using the 2026 household survey concludes that 54.6% could not afford buying or renting lower quartile (entry-level) properties. Based on a household formation rate of 1,340, 1,054 households each year are estimated to be in affordable housing need (Table C5).

Existing households expected to fall into need

- C.21 The 2026 household survey identifies 1,613 existing households who have fallen into need in the past 5 years and moved into affordable housing or 323 each year.

Total newly arising affordable housing need (gross per year)

- C.22 Total newly arising need is therefore 1,054 each year as summarised in Table C5.

Table C5 Total newly arising affordable housing need

Affordable need	Percentage	Number
A. Number of newly forming households	-	1,340
B. Proportion unable to afford market housing	54.6%	731
C. Existing households falling into need	-	323
Total newly arising affordable need (B+C)	-	1,054

Notes: Table subject to rounding errors

Step C: Affordable housing supply

- C.23 PPG Paragraph 022 Reference ID: 2a-022-20190220 notes that ‘there will be a current supply of housing stock that can be used to accommodate households in affordable housing need as well as future supply’. There are five aspects to affordable supply to be considered as set out in Table C6.
- C.24 Overall, the analysis of affordable housing need assumes a total annual affordable housing stock supply of 1,757 dwellings.

Pipeline delivery

- C.25 There is currently (March 2026) a pipeline supply of 920 dwellings across Bolton. These are on sites that have the potential for 1,230 affordable homes, with 310 delivered to date.

Table C6 Affordable housing supply

Source of supply/stock loss	Data source	Data
The number of affordable dwellings that are going to be vacated by occupiers that are fit for use by other households in need	RP lettings data over most recent 4-year period	Annual average of 1,703 general needs affordable dwellings have been let 2021/22 to 2024/25.
Suitable surplus stock (vacant properties)	MHCLG vacant dwelling statistics	632 vacant affordable (council and housing association excluding not available for letting) dwellings reported as vacant in 2024 or 2.5% of total affordable stock. This is above the transactional rate of around 2% to allow movement in stock so 0.5% suitable surplus stock available, or 122 affordable dwellings. Assume 24 brought back into use each year
The committed supply of new net affordable homes at the point of assessment (number and size)	Council data	There are currently (March 2026) 920 affordable dwellings committed for development on sites granted permission.
Supply of affordable home ownership through <u>resale</u>	English Housing Survey Table FA4131	EHS indicates 5.9% of owner occupiers with a mortgage moved to their accommodation in the past year. This is used as a basis for estimating the number of resales of affordable home ownership products at 5% each year. Based on 598 dwellings there are an estimated 30 resales each year
Units taken out of management	Local authority data	None identified
Total annual supply (excluding pipeline supply)	Calculation	1,703 lettings + 24 vacant + 30 AHO resales – 0 units taken out of management = 1,757 each year

Note1: stock losses through Right to Buy are not referenced in PPG and not included in this table. Any losses through Right to Buy would increase the shortfall.

Note2: In modelling, pipeline supply is deducted from gross need and is not annualised

Step D: Total annual need and breakdown by size and tenure

- C.26 Table C7 summarises the total annual need for affordable housing across Bolton which establishes a gross annual need of 2,259 and after taking into account supply, a net need of **501** affordable dwellings each year assuming a clearance of gross unmet need over 10 years. Note if the backlog of existing need was cleared over 5 years, the net need would be 1,706 each year

Table C7 Gross and net annual affordable need

Component	Factor	Number	Data source/assumption
A1	Current gross unmet need (before affordability test)	20,678	Table C1 row A9
A2	Current gross unmet need (after affordability test)	12,970	Table C3
A3	Pipeline supply	920	
A4	Current gross unmet need (after affordability test and pipeline supply)	12,050	
A5	Annualised need	1,205	Assume unmet need is cleared over a 10-year period to reflect the standard method 10-year time period
B	Newly arising annual need	1,054	Table C5
TGN	Total gross need	2,259	A5+B
C	Affordable annual housing supply	1,757	Table C6
	Total annual net need	501	TGN – C

Notes: Table subject to rounding errors

Housing register

- C.27 According to the latest data (2024/25), there are 21,478 households on the housing register for Bolton (Table C8). This represents 17.3% of all households in the borough.

Table C8 Affordable need based on the housing register

Year	Total households on the housing waiting list	Requiring 1-bedroom	Requiring 2-bedroom	Requiring 3-bedroom	Requiring 4 or more - bedroom
2024/2025	21,479	10,895	5,766	3,299	1,519
2023/2024	22,467	11,309	6,131	3,769	1,258
2022/2023	19,118	9,541	5,400	3,002	1,175
2021/2022	9,042	4,193	2,782	1,487	580
Average (4 yr)	18,027	8,985	5,020	2,889	1,133
Average (4yr) %	100.0%	49.8%	27.8%	16.0%	6.3%

Source: MHCLG Local Authority Housing Statistics LAHS 2024/25

C.28 Table C9 summarises affordable need by number of bedrooms needed by sub-areas based on the 2026 household survey

Table C9 Affordable need by number of bedrooms by neighbourhood area

Neighbourhood Area	1-bedroom	2-bedroom	3-bedroom	4 or more - bedroom	Total	Base (no. of households)
Central Bolton	33.0%	23.5%	31.2%	12.3%	100.0%	158
East Bolton	18.9%	41.7%	25.9%	13.5%	100.0%	228
Horwich & Blackrod	13.6%	62.8%	20.7%	2.9%	100.0%	192
Inner North Bolton	15.7%	27.8%	27.5%	29.1%	100.0%	310
Inner South Bolton	14.5%	27.4%	42.8%	15.3%	100.0%	311
North Bolton	39.0%	38.0%	12.1%	10.9%	100.0%	191
South Bolton	11.8%	32.3%	43.4%	12.5%	100.0%	542
West Bolton	32.6%	21.9%	33.9%	11.6%	100.0%	184
Westhoughton & Hunger Hill	24.5%	47.8%	18.6%	9.1%	100.0%	143
Borough of Bolton	19.6%	33.5%	33.0%	13.9%	100.0%	2,259

Source: 2026 household survey

Tenure mix

- C.29 Analysis needs to consider the range of affordable tenures as set out in Annex 2 of the NPPF that may be appropriate for existing households in need and newly forming households.
- C.30 For need arising from homeless households and those in temporary accommodation, it is assumed they all require social rented accommodation. For newly forming households and existing households in need, a split between affordable rented and affordable home ownership should be considered. However, there is insufficient household income and savings data available from the housing register to complete this analysis. Household survey data has been used to establish the proportions of households who could afford social rent, affordable rent and affordable home ownership options.

- C.31 Table C10 summarises the overall tenure split between affordable rented options (social and affordable rent) and affordable home ownership solutions (including shared ownership, discounted for sale and other tenures as set out in Annex 2 of the NPPF).

Table C10 Affordable tenure split

Neighbourhood Area	Social Rented (%)	Affordable Rented (%)	Affordable Home Ownership (%)	Total
Central Bolton	39.2%	32.5%	28.3%	100.0%
East Bolton	58.8%	25.8%	15.5%	100.0%
Horwich & Blackrod	62.9%	24.8%	12.3%	100.0%
Inner North Bolton	52.1%	20.9%	27.0%	100.0%
Inner South Bolton	43.4%	30.5%	26.2%	100.0%
North Bolton	43.4%	24.2%	32.4%	100.0%
South Bolton	72.8%	10.4%	16.8%	100.0%
West Bolton	43.7%	20.1%	36.2%	100.0%
Westhoughton & Hunger Hill	64.5%	20.1%	15.4%	100.0%
Bolton MB	51.8%	24.9%	23.2%	100.0%

Source: 2026 household survey

- C.32 Analysis would suggest an overall tenure split of around 52% social rent, 25% affordable rent and 23% affordable home ownership across Bolton. In terms of the split between social and affordable rented, the incomes of existing and newly forming households have been considered against the costs of social and affordable renting. The recommendation for policy is 75% social/affordable rented with social rented maximised where possible and 25% affordable home ownership options.

Comparison of current housing stock and current/future needs

- C.33 PPG states that 'strategic policy-making authorities will need to look at the current stock of houses of different sizes and assess whether these match current and future need (PPG Paragraph 023 Reference ID: 2a-023-20190220). Table C11 sets out this comparison and compares current supply with annual gross need derived from the 2026 household survey to show if there are any notable differences. For instance, 26.3% of affordable stock is 1-bedroom but 19.6% of overall need is for 1-bedroom dwellings, meaning there is a 6.7% variance.
- C.34 Although there is need for all sizes of affordable housing, analysis would suggest the current profile of affordable stock in line with identified need, with the most notable shortfall being 4 or more-bedroom dwellings.

Table C11 Comparison between current affordable supply and annual gross affordable need

Number of bedrooms	Current supply estimate number	Current supply estimate %	Annual gross need %	Variance %
1-bedroom	6,708	26.3%	19.6%	6.7%
2-bedroom	9,374	36.8%	33.5%	3.3%
3-bedroom	8,588	33.7%	33.0%	0.7%
4 or more -bedroom	824	3.2%	13.9%	-10.7%
Total	25,494	100.0%	100.0%	

Source: SDR 2025; 2024/5 LAHS; 2026 household survey

Variance is need minus supply. A positive number indicates not enough stock, and a negative number indicates sufficient stock relative to need.

Technical Appendix D: Dwelling mix and modelling

Introduction

- D.1 This technical appendix describes the method used by arc4 to establish future dwelling type and size mix across Bolton. It presents the baseline data used as a starting point for the analysis and how data are interpreted to establish a reasonable view on dwelling type and mix for new dwellings.

Starting points

- D.2 There are four main data sources which underpin the analysis:
- household projections (ONS 232022-based);
 - dwelling stock information;
 - data identifying the relationships between households and dwellings derived from the 2026 household survey; and
 - data derived from affordable housing need analysis.

Household projections

- D.3 These are used to establish the number of households by Household Reference Persons (HRP) and household type using the ONS 2022-based data, and how this is expected to change over the period 2025 to 2043.
- D.4 The change in the number of households over this period can be established and, assuming that the dwelling needs of these households do not change significantly over the plan period, the potential impact on type and number of bedrooms of future dwellings can be determined.

Relationship between households and dwellings

- D.5 The relationship between the age of Household Reference Person, household type and dwellings occupied by type and size can be derived from the 2026 household survey. The data available is summarised in Table D1. For each age group, the proportion of Household Reference Persons (HRPs) by household type living in different type/size and size of dwelling. The 2026 household survey also provides data on household aspirations and what households would expect to move to, broken down by HRP age group and household type.
- D.6 By combining this range of data, it is possible to model the likely change in dwelling type/size requirements with reference to the current relationship between HRP/household type and dwelling type/size and this remains constant over the plan period (demographic baseline).

Table D1 Age groups, household type and dwelling types used

Age group of Household Reference Person	Household type	Dwelling type and number of bedrooms
15 to 24	One-person household	1-bedroom house
25 to 34	Household with 1 dependent child	2-bedroom house
35 to 44	Household with 2 dependent children	3-bedroom house
45 to 54	Households with 3 dependent children	4 or more bedroom house
55 to 64	Other household with two or more adults	1-bedroom flat
65 to 74	All types	2-bedroom flat
75 to 84	All types	3 or more bedroom flat
85+	All types	1-bedroom bungalow
All ages	All types	2-bedroom bungalow
All ages	All types	3 or more bedroom bungalow
All ages	All types	All types and size

Data outputs

Short-term detailed outputs

- D.7 Data on existing dwelling stock and the aspirations/expectations is carefully considered to establish a short-term (5-year) range in dwellings by tenure required at the borough and neighbourhood levels.

Long-term outputs

- D.8 This analysis considers longer-term demographic change and how this may impact on the range of dwellings needed. The change in the number of households by age group and household type is established from household projections. Assuming that the dwelling needs of these households do not change over the plan period, the overall impact on type/size of dwellings can be determined. Note that longer-term projections are not available by tenure so an overall requirement by dwelling type and size is produced. This can then be compared with short-term trends.

Short-term dwelling mix analysis

- D.9 Table D2 summarises dwelling type/size mix based on the current profile of households and the aspirations/expectations of households planning to move in the next five years.
- D.10 This analysis assumes a minimum 35% affordable housing target and an affordable tenure split of around 75% rented and 25% affordable home ownership. The analysis factors in the dwelling size analysis carried out as part of the affordable housing needs calculation, and the dwelling sizes associated

with households living in different tenures (open market, social/affordable rented and affordable home ownership).

- D.11 The analysis can be revised if annual targets and affordable housing delivery targets are updated. Note the analysis also identified a specific need for level-access accommodation.

Table D2a Overall dwelling type/size mix recommendations by tenure and level-access need

Dwelling type/size	Market	Social/ Affordable Rented	Affordable home ownership	Total
Overall % split>>	65%	26%	9%	100%
1/2 Bedroom House	5-10%	10-15%	10-15%	10-15%
3 Bedroom House	30-35%	25-30%	35-40%	30-35%
4+ Bedroom House	20-25%	10-15%	20-25%	15-20%
1 Bedroom flat	0-2%	15-20%	2-5%	5-10%
2+ Bedroom flat	2-5%	2-5%	5-10%	2-5%
1/2 Bedroom Bungalow/level access	15-20%	20-25%	10-15%	15-20%
3+ Bedroom Bungalow/level access	10-15%	0-2%	2-5%	5-10%

Table D2b Dwelling type mix recommendations by tenure and level-access need

Dwelling type	Market	Social/ Affordable Rented	Affordable home ownership	Total
House	60-65%	50-55%	70-75%	60-65%
Flat	5-10%	20-25%	10-15%	5-10%
Bungalow/level-access	30-35%	25-30%	15-20%	25-30%

Table D2c Dwelling size mix recommendations by tenure and level-access need

Number of bedrooms	Market	Social/ Affordable Rented	Affordable home ownership	Total
1	2-5%	20-25%	2-5%	5-10%
2	30-35%	30-35%	35-40%	30-35%
3	45-50%	30-35%	40-45%	40-45%
4+	20-25%	10-15%	20-25%	15-20%

- D.12 Building upon the overall analysis of Bolton as a whole, further analysis considers the range of dwellings by neighbourhood area, tenure, type and size (Table D3). It is important that both planners and developers maintain a flexible approach to what is built within Bolton and helps to determine the relative priorities of development in particular neighbourhood areas.

Table D3 Neighbourhood dwelling mix by tenure, type of dwelling and number of bedrooms

CENTRAL BOLTON Tenure and number of bedrooms	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom bungalow/level-access	3 or more-bedroom bungalow/level-access
Open market	20-25%	35-40%	10-15%	10-15%	5-10%	5-10%	2-5%
Social/affordable rented	2-5%	25-30%	5-10%	35-40%	0-2%	15-20%	0-2%
Affordable Home Ownership	25-30%	30-35%	20-25%	0-2%	5-10%	5-10%	0-2%
EAST BOLTON Tenure and number of bedrooms	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom bungalow/level-access	3 or more-bedroom bungalow/level-access
Open market	5-10%	15-20%	10-15%	0-2%	10-15%	20-25%	25-30%
Social/affordable rented	5-10%	15-20%	15-20%	15-20%	5-10%	25-30%	5-10%
Affordable Home Ownership	15-20%	20-25%	0-2%	0-2%	30-35%	15-20%	10-15%
HORWICH & BLACKROD Tenure and number of bedrooms	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom bungalow/level-access	3 or more-bedroom bungalow/level-access
Open market	5-10%	25-30%	25-30%	0-2%	2-5%	15-20%	15-20%
Social/affordable rented	15-20%	20-25%	0-2%	10-15%	2-5%	45-50%	0-2%
Affordable Home Ownership	10-15%	10-15%	20-25%	2-5%	5-10%	30-35%	5-10%
INNER NORTH BOLTON Tenure and number of bedrooms	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom bungalow/level-access	3 or more-bedroom bungalow/level-access
Open market	15-20%	20-25%	30-35%	0-2%	0-2%	10-15%	5-10%
Social/affordable rented	10-15%	25-30%	20-25%	15-20%	2-5%	10-15%	2-5%
Affordable Home Ownership	5-10%	15-20%	40-45%	5-10%	5-10%	10-15%	5-10%

INNER SOUTH BOLTON Tenure and number of bedrooms	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom bungalow/level-access	3 or more-bedroom bungalow/level-access
Open market	5-10%	40-45%	25-30%	0-2%	0-2%	10-15%	10-15%
Social/affordable rented	25-30%	35-40%	10-15%	10-15%	0-2%	10-15%	0-2%
Affordable Home Ownership	15-20%	50-55%	25-30%	0-2%	0-2%	0-2%	0-2%
NORTH BOLTON Tenure and number of bedrooms	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom bungalow/level-access	3 or more-bedroom bungalow/level-access
Open market	10-15%	30-35%	15-20%	0-2%	5-10%	15-20%	5-10%
Social/affordable rented	10-15%	15-20%	0-2%	25-30%	15-20%	25-30%	0-2%
Affordable Home Ownership	20-25%	0-2%	30-35%	5-10%	0-2%	35-40%	0-2%
SOUTH BOLTON Tenure and number of bedrooms	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom bungalow/level-access	3 or more-bedroom bungalow/level-access
Open market	5-10%	35-40%	20-25%	0-2%	0-2%	20-25%	10-15%
Social/affordable rented	5-10%	35-40%	10-15%	10-15%	0-2%	30-35%	0-2%
Affordable Home Ownership	5-10%	70-75%	10-15%	0-2%	0-2%	5-10%	2-5%
WEST BOLTON Tenure and number of bedrooms	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom bungalow/level-access	3 or more-bedroom bungalow/level-access
Open market	5-10%	25-30%	20-25%	0-2%	5-10%	20-25%	15-20%
Social/affordable rented	2-5%	30-35%	0-2%	15-20%	0-2%	40-45%	0-2%
Affordable Home Ownership	0-2%	0-2%	30-35%	0-2%	0-2%	35-40%	30-35%

WESTHOUGHTON & HUNGER HILL Tenure and number of bedrooms	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom bungalow/level-access	3 or more-bedroom bungalow/level-access
Open market	5-10%	25-30%	5-10%	2-5%	5-10%	20-25%	20-25%
Social/affordable rented	10-15%	15-20%	10-15%	15-20%	10-15%	20-25%	0-2%
Affordable Home Ownership	25-30%	15-20%	0-2%	10-15%	15-20%	20-25%	0-2%
BOROUGH OF BOLTON Tenure and number of bedrooms	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom bungalow/level-access	3 or more-bedroom bungalow/level-access
Open market	5-10%	30-35%	20-25%	0-2%	2-5%	15-20%	10-15%
Social/affordable rented	10-15%	25-30%	10-15%	15-20%	2-5%	20-25%	0-2%
Affordable Home Ownership	10-15%	35-40%	20-25%	2-5%	5-10%	10-15%	2-5%

Long-term dwelling mix analysis

- D.13 Table D4 presents the long-term demographic data for Bolton. The total number of households is expected to increase by around 14,800 over the period 2025-2043 using 2022-based ONS household projections. Growth is expected across all age cohorts, with considerable growth in 25-54 and 65+ age groups. The projections also show virtually all growth in single person and households with two or more adults and reduction in the number of households with children. Figure D1 illustrates how the number of households by HRP age is expected to change over the plan period 2025-2043.

Table D4a Number of households by age group and household type 2025

Age of HRP	One Person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	1,058	738	394	168	926	3,284
25-34	3,210	3,524	3,357	1,929	3,109	15,129
35-44	4,130	4,925	6,095	3,962	3,466	22,578
45-54	5,234	4,315	3,348	2,084	7,399	22,380
55-64	7,195	1,959	871	446	12,635	23,105
65-74	6,797	255	116	68	9,477	16,714
75-84	6,999	47	18	8	6,910	13,983
85+	3,256	6	3	0	1,542	4,807
TOTAL	37,878	15,769	14,202	8,665	45,464	121,979

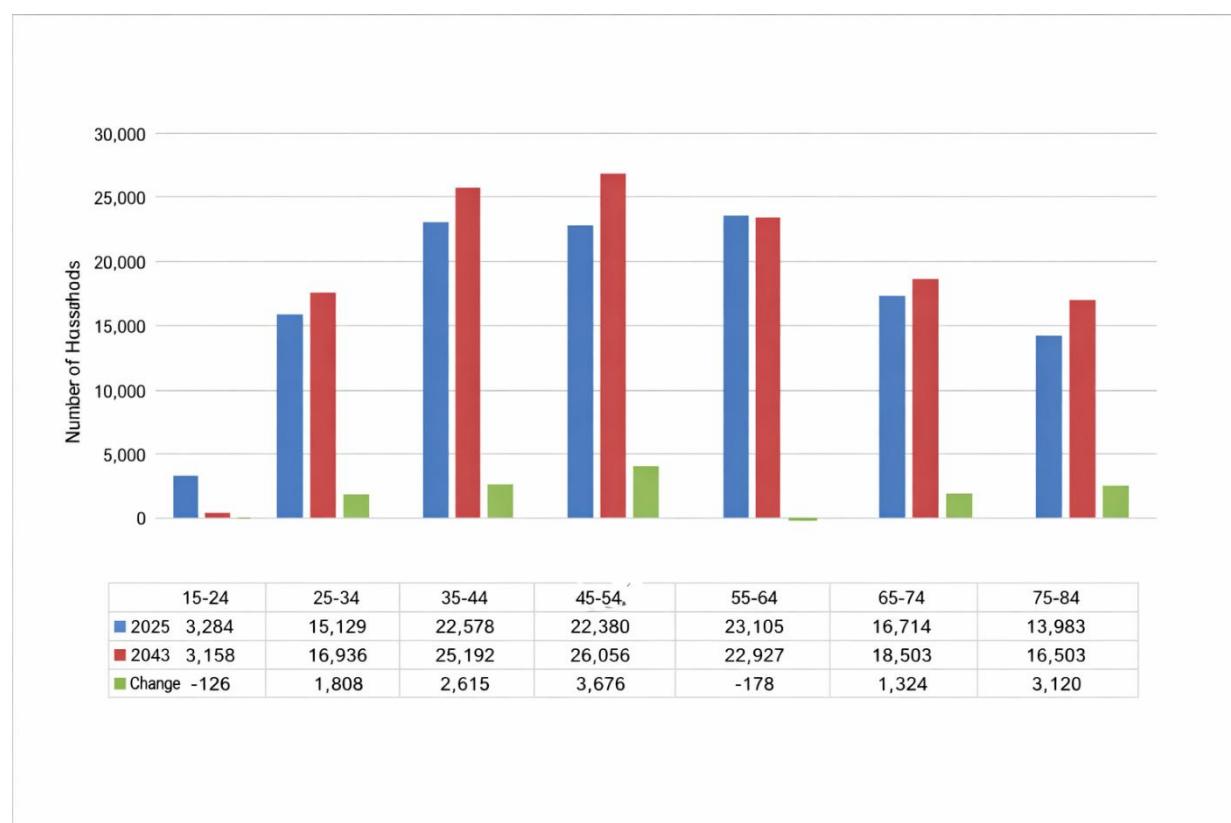
Table D4b Number of households by age group and household type 2043

Age of HRP	One Person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	1,195	507	272	116	1,069	3,158
25-34	5,044	2,792	2,685	1,540	4,875	16,936
35-44	7,275	3,865	4,856	3,171	6,026	25,192
45-54	7,474	3,584	2,803	1,763	10,430	26,056
55-64	7,481	1,382	610	308	13,146	22,927
65-74	7,448	186	83	48	10,272	18,038
75-84	8,288	38	14	7	8,156	16,503
85+	5,393	6	4	0	2,523	7,927
TOTAL	49,598	12,362	11,327	6,953	56,497	136,737

Table D4c Change in number of households by age group and household type 2025 to 2043

Age of HRP	One Person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	137	-231	-122	-52	142	-126
25-34	1,834	-732	-672	-389	1,766	1,808
35-44	3,145	-1,060	-1,239	-792	2,560	2,615
45-54	2,241	-731	-545	-320	3,031	3,676
55-64	286	-576	-261	-138	511	-178
65-74	651	-70	-33	-19	795	1,324
75-84	1,289	-9	-4	-2	1,246	2,520
85+	2,138	1	1	0	981	3,120
TOTAL	11,720	-3,407	-2,875	-1,712	11,033	14,758

Source: ONS 2022-based household projections

Figure D1 Change in HRP age groups 2025-2043

Source: ONS 2022-based household projections

D.14 Table D5 applies 2026 household survey data on dwelling occupancy to the demographic profile in 2043. The two right hand columns indicate the likely change in demand for dwelling types and sizes which is a starting point for assessing an overall percentage dwelling requirement.

Table D5 Impact of change in households by age group on dwellings occupied by 2043

Number of bedrooms	HRP age 15-24	HRP age 25-34	HRP age 35-44	HRP age 45-54	HRP age 55-64	HRP age 65-74	HRP age 75-84	HRP age 85+	TOTAL	%
1	1,236	3,453	2,109	2,574	920	3,412	1,429	1,047	16,179	11.8%
2	1,087	5,222	8,670	7,513	6,983	8,803	5,778	2,427	46,482	34.0%
3	641	7,301	9,949	10,616	10,355	1,652	6,787	3,403	50,706	37.1%
4 or more	194	960	4,463	5,353	4,670	4,170	2,510	1,049	23,370	17.1%
Total	3,158	16,936	25,192	26,056	22,927	18,038	16,503	7,927	136,737	100.0%

Note totals by age group may vary slightly due to rounding errors; Source: ONS 2022-based household projections and 2026 household survey

- D.15 Table D6 sets out how the profile of dwelling stock changes when aspirations and expectations of households are considered. This indicates a focus on delivery of 2 and 3-bedroom dwellings and an increased emphasis on level-access homes.

Table D6a Dwelling type and size outcomes under aspiration and expectation scenarios

Dwelling type and size	Demographic	Aspirations	Expectations	Current Stock
1 bedroom house	0.8%	0.7%	0.1%	0.3%
2 bedroom house	23.1%	8.3%	15.5%	27.3%
3 bedroom house	32.0%	26.1%	27.3%	37.7%
4 or more bedroom house	17.1%	18.5%	11.0%	10.7%
1 bedroom flat	8.2%	5.0%	6.6%	8.7%
2 or more bedroom flat	6.9%	4.2%	5.7%	6.6%
1 bedroom bungalow/ level-access	2.9%	0.1%	7.6%	1.3%
2 bedroom bungalow/ level-access	4.9%	23.6%	19.0%	4.1%
3 or more bedroom bungalow/ level-access	4.2%	13.5%	7.1%	3.5%
TOTAL	100.0%	100.0%	100.0%	100.0%

Table D6b Dwelling type outcomes under aspiration and expectation scenarios

Dwelling type	Demographic	Aspirations	Expectations	BLEND
House	72.9%	53.6%	53.9%	60.1%
Flat	15.1%	9.2%	12.4%	12.2%
Bungalow/level access	11.9%	37.2%	33.7%	27.6%
Total	100.0%	100.0%	100.0%	100.0%

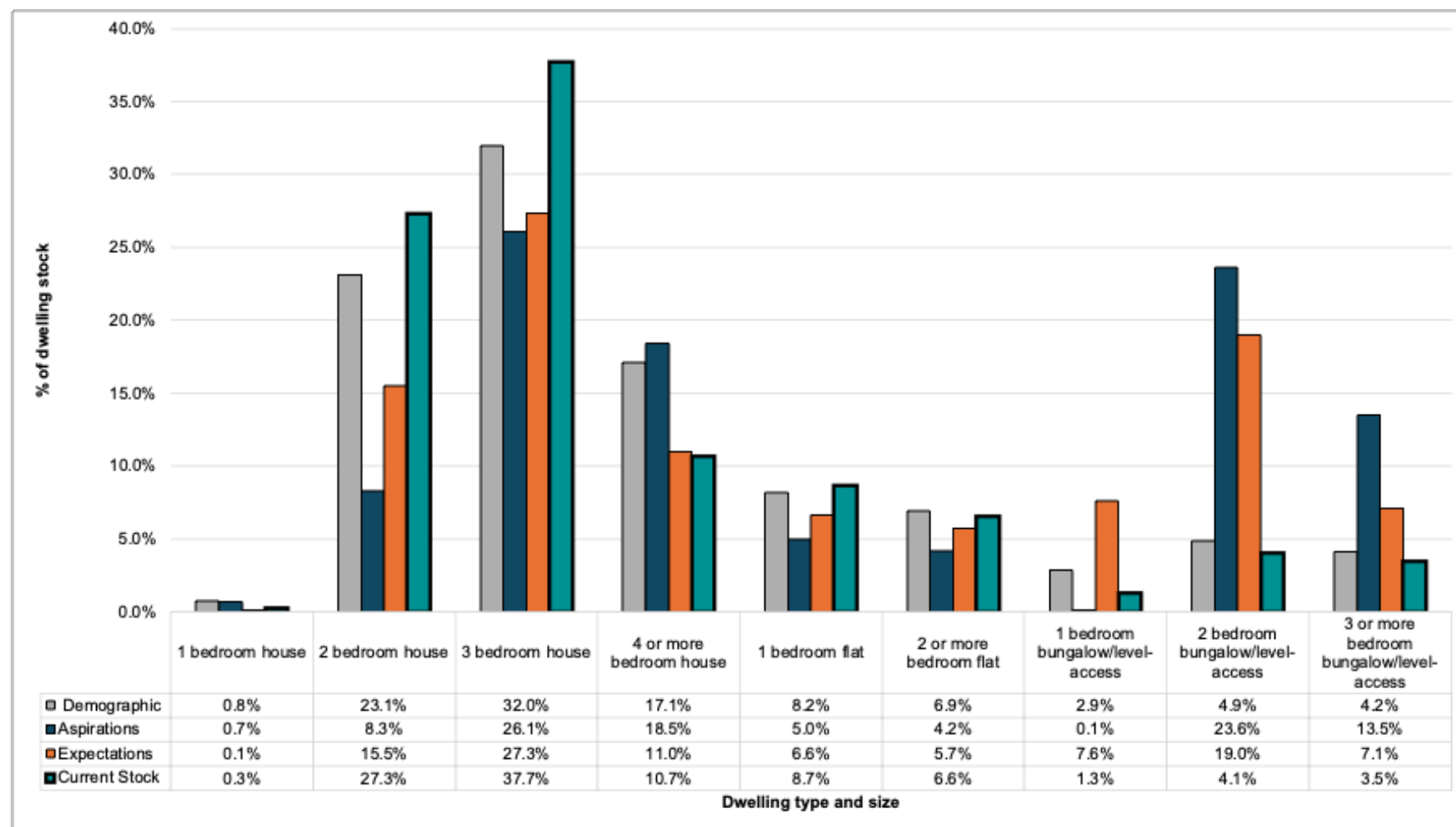
Table D6c Dwelling size outcomes under aspiration and expectation scenarios

Number of bedrooms	Demographic	Aspirations	Expectations	BLEND
1	11.8%	5.8%	14.4%	10.7%
2	34.0%	35.8%	39.7%	36.5%
3	37.1%	40.0%	35.0%	37.3%
4	17.1%	18.5%	11.0%	15.5%
Total	100.0%	100.0%	100.0%	100.0%

Source: ONS 2022-based household projections and 2026 household survey

- D.16 Figure D2 summarises the dwelling profiles under the scenarios considered and compares this with current dwelling stock. Under the baseline demographic scenario, there is particular emphasis on the need for 2 and 3-bedroom dwellings. Under the aspirations scenario, the proportion of 4-bedroom dwellings increases and the expectations scenario point to an increased emphasis on 1 and 2-bedroom dwellings.
- D.17 There is also a need for level-access accommodation (11.9% under the demographic scenario, 37.2% under aspirations and 33.7% expectations scenarios).

Figure D2 Summary of number of bedrooms in current stock and under baseline demographic, aspiration and expectation scenarios



Source: 2026 household survey and ONS 2022-based household projections

Long-term dwelling mix

- D.18 Table D7 summarises dwelling type/size mix based on the demographic scenario relating to the period 2025 to 2043. This considers the extent to which trends in the short-term are likely to continue over the plan period. Table D7 shows that the overall profile of need is broadly similar, although the proportion of 2-bedroom houses is expected to increase and the proportion of bungalow/level access homes expected to moderate over the plan period.

Table D7a Dwelling type and size requirements over short-term and long-term

Dwelling type/size	Short-term need (five years 2026 to 2031) All tenures	Longer term - demographic projections to 2043 All tenures
2 Bedroom House	10-15%	20-25%
3 Bedroom House	30-35%	30-35%
4+ Bedroom House	15-20%	15-20%
1 Bedroom flat	5-10%	5-10%
2+ Bedroom flat	2-5%	5-10%
1/2 Bedroom Bungalow/level access	15-20%	5-10%
3+ Bedroom Bungalow/level access	5-10%	2-5%

Table D7b Dwelling type requirements over short-term and long-term

Dwelling type	Short-term need (five years 2026 to 2031) Total	Longer term - demographic projections to 2043 Total
House	60-65%	70-75%
Flat	5-10%	15-20%
Bungalow/level-access	25-30%	10-15%

Table D7c Dwelling size requirements over short-term and long-term

Number of bedrooms	Short-term need (five years 2026 to 2031) Total	Longer term - demographic projections to 2043 Total
1	5-10%	10-15%
2	30-35%	30-35%
3	40-45%	35-40%
4+	15-20%	15-20%

Black and Global Majority need

- D.19 The short-term and long-term dwelling need analysis takes into account the specific needs of BGM groups within Bolton. Table D7 sets out the specific dwelling mixes associated with BGM groups which may be helpful to ensure the delivery of appropriate provision across Bolton. Strongest need is for 3 and 4 or more bedroom houses.

Table D8a Dwelling type and size requirements by BGM households

Dwelling type/size	BGM Dwelling mix All tenures
2 Bedroom House	10-15%
3 Bedroom House	35-40%
4+ Bedroom House	30-35%
1 Bedroom flat	2-5%
2+ Bedroom flat	2-5%
1/2 Bedroom Bungalow/level access	5-10%
3+ Bedroom Bungalow/level access	2-5%

Table D8b Dwelling type requirements by BGM households

Dwelling type	BGM Dwelling mix Total
House	80-85%
Flat	5-10%
Bungalow/level-access	10-15%

Table D8c Dwelling size requirements by BGM households

Number of bedrooms	BGM Dwelling mix Total
1	2-5%
2	20-25%
3	40-45%
4+	30-35%

Technical Appendix E: Stakeholder consultation

Introduction

- E.1 arc4 contacted a range of stakeholders to obtain feedback on the housing needs of people living in Bolton. The findings from 11 achieved responses are summarised in this appendix.

All stakeholders

Strengths of Bolton's housing market

- E.2 Bolton's housing market retains a number of important strengths that continue to support demand and provide a foundation for future growth. Average property prices remain relatively low at around £200,000, well below the UK average, and entry-level homes are still accessible for many first-time buyers compared to other areas.
- E.3 The borough benefits from a diverse housing offer, with demand evident across all property types, including family homes, apartments and bungalows, reflecting its broad demographic appeal.
- E.4 A key strength is Bolton's strong affordable rented sector. Almost 20% of households live in social rented housing, exceeding both regional and national proportions, providing a substantial base of secure and regulated accommodation.
- E.5 Home ownership levels are stable and closely aligned with the national average, indicating a balanced tenure profile.
- E.6 The borough has good transport links and several strategic sites capable of accommodating large-scale, mixed-tenure development, offering opportunities to deliver affordable housing, infrastructure and specialist provision in a coordinated way.
- E.7 Existing sheltered and specialist schemes provide some support for older residents and people with longer-term needs, forming a platform on which further provision could be built.

Weaknesses of Bolton's housing market

- E.8 Bolton faces significant and worsening affordability and supply pressures. There is an acute shortage of affordable housing, particularly larger family homes and adapted properties, while most affordable stock consists of smaller, less desirable terraced homes.
- E.9 Private rents have risen sharply, outpacing regional trends and placing severe pressure on lower-income households, contributing directly to homelessness and high use of temporary accommodation.
- E.10 Long-term under-delivery of both market and affordable housing, compounded by losses through Right to Buy, has undermined supply for over two decades.

- E.11 Housing quality is also a concern at the lower end of the market, with older stock requiring major investment to meet modern energy efficiency and accessibility standards.
- E.12 Limited supported and sheltered housing provision, alongside funding and viability constraints, further restricts the borough's ability to respond flexibly to growing and increasingly complex housing needs.

Gaps in the supply of types of housing in Bolton

- E.13 Stakeholder feedback highlights significant and persistent gaps across Bolton's housing market, particularly within affordable and specialist provision. A major shortfall exists in larger family housing (four bedrooms and above) available at social and affordable rent, despite strong demand. At the same time, there is an acute mismatch at the other end of the market, with exceptionally high need for one and two-bedroom affordable homes that current stock levels do not adequately reflect. There is also a recognised shortage of affordable private rented accommodation across all property types and sizes. These imbalances are contributing to long waiting times, limited mobility within the system and growing pressure on temporary accommodation and the wider private rented sector.
- E.14 Affordable housing supply overall remains well below demand. Social rented homes have declined sharply over the past decade, creating a critical gap for the most vulnerable households, particularly families requiring larger accommodation. Although affordable rent is the dominant tenure for new delivery, rents at up to 80% of market levels remain unaffordable in stronger market areas of the borough. Shared ownership and Rent to Buy are popular but severely under-supplied, limiting pathways into home ownership for younger households, key workers and those priced out of both ownership and the private rented sector.
- E.15 The private rented sector has expanded to fill these gaps but is increasingly unaffordable and insecure. Rising rents, combined with a shortage of genuinely affordable alternatives across all tenures, have allowed landlords to increase rents rapidly and have contributed to tenancy breakdowns and homelessness. This over-reliance on the private rented sector reflects unmet demand for secure, affordable housing across the market.
- E.16 There are also clear gaps in specialist and supported housing. Provision for older people, including purpose-built Extra Care schemes with 24-hour support, is insufficient to meet the needs of a growing ageing population.
- E.17 Housing adapted for people with disabilities is in increasingly short supply, with demand far exceeding re-let rates and limited availability of suitable adapted stock to meet accessibility requirements. In addition, while demand for learning disability accommodation is recognised, stakeholders report gaps in the evidence base needed to fully understand the scale, type and location of future provision.

Registered Providers

Main concerns about existing and future affordable and specialist housing provision

- E.18 Stakeholder feedback raises concerns that the current and future supply capacity of affordable and specialist housing providers in Bolton is insufficient to meet existing and emerging needs. There is a shared perception that there are not enough providers, nor enough homes across all affordable tenures, to satisfy demand. While some stakeholders note that this pressure could ease if national economic conditions improve and real incomes rise, there is uncertainty as to whether current constraints represent a short- to medium-term cycle or a more structural shift, particularly in light of potential impacts from the Renters Reform Act on provider confidence and market behaviour.
- E.19 There is also concern that new affordable and specialist housing delivery is not always well aligned with evidenced local need. Stakeholders emphasise the importance of matching housing needs data more closely to future supply, including supported and specialist provision, to ensure resources are targeted effectively.
- E.20 In terms of tenure, shared ownership is viewed as challenging in Bolton due to relatively low market values affecting scheme viability, whereas Rent to Buy is seen as a more appropriate and deliverable model for the borough.

Demand for affordable housing products such as shared ownership and discounted for sale

- E.21 Stakeholder feedback indicates clear and growing demand for affordable home ownership products in and around Bolton, particularly among households unable to access full market purchase. Shared ownership has proven popular where it has been delivered locally, with the most recent scheme in Bolton achieving full reservation off plan, demonstrating strong market appetite. Demand was especially pronounced for three-bedroom family homes, though interest spans a wide range of property sizes from one- to five-bedroom homes.
- E.22 While some providers have limited direct experience of marketing shared ownership in Bolton, evidence from comparable large borough markets points to strong demand for smaller shared ownership homes, suggesting latent demand may also exist locally. However, stakeholders note that viability constraints linked to relatively low market values can limit the delivery of shared ownership in Bolton. In this context, Rent to Buy is viewed as a more suitable and deliverable product for the borough, offering an effective intermediate route into ownership while responding to strong and sustained demand across different household types.

Improving the provision of affordable housing for rent and sale in Bolton

- E.23 Stakeholder feedback highlights that improving the provision of affordable housing for rent and sale in Bolton will require both local action and wider changes to national policy. There is a clear view that current policy and funding

frameworks may be insufficient to deliver the scale of new affordable homes required, and that government intervention may be necessary to unlock greater delivery.

- E.24 At a local level, stakeholders emphasise the importance of increasing new housing supply and making better use of existing stock. This includes supporting rightsizing initiatives to help households move from under-occupied homes into more suitable accommodation, freeing up larger properties for families. Stronger regulation and oversight of the private rented sector is also seen as important in improving affordability and security. In addition, stakeholders highlight the need for the council to align its land assets more closely with identified housing need, with a clear priority given to the delivery of affordable housing for both rent and sale.

Significant housing developments proposed in the Bolton area

- E.25 The only firm pipeline scheme reported by stakeholders is the Darley Avenue, council owned site and allocated for supported and specialist housing.

Developers/House Builders

Main challenges facing the delivery of new homes in Bolton

- E.26 No response from stakeholders.

Type and size of housing in the greatest demand

- E.27 The Homes for Bolton housing register shows that the greatest level of demand is for smaller homes. Single-person households represent the largest group on the register, with over 7,000 applicants requiring a studio or one-bedroom property. In addition, there are more than 1,000 households assessed as needing a one-bedroom home, further reinforcing strong demand for smaller accommodation.
- E.28 Demand for family-sized housing is also significant, particularly for two-bedroom properties, which account for nearly 4,800 applications and represent the highest level of need by bedroom size. Three-bedroom homes are the next most in demand, followed by properties with four or more bedrooms, which, while still needed, represent a smaller proportion of overall demand.

Significant housing developments proposed in the Bolton area

- E.29 No response from stakeholders.

Typical customers for new homes

- E.30 No response from stakeholders.

Customers looking for rent or sale

- E.31 No response from stakeholders.

Demand for Build to Rent products in the area

- E.32 The demand for social housing allocations on the housing register clearly indicate a demand for rented housing. Analysis of active applicants on the housing register who regularly express interest in properties and have a very apparent want for social rented housing, suggests that of all active applicants on average only one in ten or one in eleven will be successful in securing social housing which would indicate a level of pent-up demand for affordable rented accommodation.

Suggestions to help to deliver new homes across Bolton

- E.33 Stakeholders suggested more public land suitable for development and preferential grant rates to support the delivery of new, affordable housing across Bolton.

Specialist Housing Providers

Age related need

This relates to older people, younger people with support needs and care leavers.

Information on the current supply of accommodation and/or support for these age-related needs groups

- E.34 Stakeholder feedback indicates that Bolton has an established but increasingly stretched supply of accommodation for age-related needs. Providers such as MSV deliver a range of dedicated housing for older people, including sheltered accommodation for those aged 60+ and HAPPI units for residents aged 55+. However, these schemes are supporting residents with increasingly complex needs, including disabilities not directly related to age, early-onset dementia and Alzheimer's, highlighting the changing nature of demand within existing older persons' stock.
- E.35 Across the wider market, current supply is heavily weighted towards one-bedroom flats, many of which are age-restricted to those aged 18+ or 50+. While there is a reasonable level of provision for older people, particularly age-restricted flats and bungalows, demand for this type of accommodation is generally lower than for general needs housing, suggesting a closer alignment between supply and demand, albeit with ongoing pressure for bungalows.
- E.36 In contrast, accommodation for working-age adults attracts very high levels of interest, with two- and three-bedroom houses especially oversubscribed. Provision for younger people, particularly those aged 16–17, is extremely limited and faces exceptionally high demand.
- E.37 This pattern is reflected in the housing register, which is dominated by working-age applicants, particularly those aged 25 to 44. Although there remains a notable cohort of older applicants, the most acute pressures on accommodation and support are among younger and middle-aged households seeking non-age-restricted homes. Overall, stakeholders identify a mismatch between the

current supply profile and demand, with shortages most pronounced for general needs and family housing rather than age-specific provision.

Evidence of specific age-related accommodation and/or support needs

- E.38 Stakeholder evidence highlights clear and specific age-related accommodation and support needs within Bolton. For older residents, staffed housing schemes play a critical role in maintaining wellbeing and tenancy sustainability. MSV's older persons' accommodation benefits from full-time onsite Scheme Co-ordinators, who provide welfare support alongside essential housing management and compliance functions. These schemes consistently achieve higher tenant satisfaction scores than non-staffed accommodation, demonstrating the added value of dedicated onsite support in meeting the complex and evolving needs associated with ageing.
- E.39 In addition, stakeholders identify a significant unmet need for affordable adapted and accessible accommodation, which is closely linked to age and long-term health conditions. The Housing Register consistently shows more than 550 households requiring adapted or accessible homes, while only around 100 cases can be assisted each year. This gap indicates a substantial shortfall in suitable supply, leaving many older and disabled households unable to access accommodation that meets their needs in a timely manner.

Health-related needs

This relates to physical disability, learning disability, autism, mental health and dementia.

Information on the current supply of accommodation and/or support for these health-related needs groups

- E.40 Stakeholder feedback indicates that Bolton has a limited but established supply of specialist accommodation designed to meet a range of health-related needs. Current provision includes small-scale learning disability schemes, a dedicated respite scheme for people with learning disabilities, a single supported unit for young people, and a small mental health scheme. These services collectively provide targeted support but are modest in scale and therefore limited in their ability to meet wider demand.
- E.41 All specialist schemes operate as commissioned services, delivered through service level agreements or lease arrangements with onsite support providers working closely with the local authority. While most schemes are fully occupied and responding effectively to identified needs, stakeholders note that some shared housing models for people with learning disabilities can be difficult to let, suggesting a potential mismatch between scheme design and individual preferences. This raises questions about the long-term suitability of certain models and the need to review future approaches to specialist provision.
- E.42 In addition, stakeholders highlight sustained and high demand for adapted and accessible housing linked to health needs. The adapted housing register currently includes 545 households, a figure that has remained consistently high

over the past year, reinforcing evidence of a persistent shortfall in suitable accommodation for people with disabilities and long-term health conditions.

Evidence of specific accommodation and/or support for these health-related needs groups

- E.43 Stakeholder evidence confirms ongoing and sustained accommodation and support needs among people with learning disabilities and mental health conditions in Bolton. The continued use of commissioned services, delivered through service level agreements and lease arrangements with onsite support providers, demonstrates that demand for these housing types is well established and actively monitored by local authorities. These arrangements indicate a recognised and continuing need for supported accommodation linked to health-related needs.
- E.44 Evidence also points to specific challenges within existing provision. While most specialist schemes are successfully let, some shared housing models for people with learning disabilities experience difficulties in fully allocating rooms. This suggests a potential mismatch between the current accommodation model and the preferences or needs of individuals, as well as evolving commissioning priorities. Stakeholders highlight that this evidence supports the need to review the design and delivery of learning disability schemes to ensure future provision aligns more closely with demand and provides appropriate, person-centred housing solutions.

Life-experience related need

This relates to Armed Forces Veterans

Information on the current supply of accommodation and/or support for armed forces veterans

- E.45 There are currently 592 armed forces veterans on the register. Bolton Council have an allocations policy which outlines the support provided for armed forces veterans and how banding works. In the last 12 months, 55 armed forces veterans have been rehoused.

Evidence of the specific armed forces veterans' accommodation and/or support needs

- E.46 There is no specific accommodation but there is information within the council allocation policy with regards to how they are banded.

Life-experience related need: other groups

This relates to those fleeing domestic violence, offenders, asylum seekers, and substance users

Information on the current supply of accommodation and/or support for these life experience related needs groups

- E.47 Stakeholders report that specialist accommodation for several life-experience related needs groups in Bolton is limited and under pressure. Specific needs groups are not separately recorded within Choice-Based Lettings, although there is an identified shortfall of specialist domestic abuse supported temporary accommodation, with an estimated requirement for an additional 10–15 units.
- E.48 Provision for offenders includes one council-commissioned supported housing scheme offering 13 units, alongside CAS-3 accommodation funded by the Ministry of Justice, which is expected to increase from 21 units to 36 by 2026/27. Offenders are also regularly supported within generic single homeless provision, consisting of 72 units across three hostels, including 20 units for women. This accommodation, together with around 80 units of rough sleeper targeted provision, is also used to support people with substance misuse issues, although there is currently no dedicated supported housing for this group.
- E.49 Demand is further intensified by Bolton's high level of asylum dispersal, with a 57% increase in homelessness presentations over the last year following exit from NASS accommodation. This has resulted in over 350 household presentations, including a significant number of families requiring larger homes as well as high numbers of single adults.

Evidence of specific accommodation and/or support for these life experience related needs groups

- E.50 No evidence provided by stakeholders.

Other groups

This relates to Black and Global Minority Groups (BGM) groups, the Travelling community and those experiencing homelessness and rough sleeping plus other groups stakeholders would like to see included in the study

Information on the current supply of accommodation and/or support for these needs groups

- E.51 Stakeholders advise that accommodation and support needs for specific groups are primarily addressed through broader homelessness and rough sleeping services rather than through dedicated provision. This includes the Traveller and Gypsy Traveller community, as well as people with lived experience of homelessness and rough sleeping.
- E.52 Black and Global Majority (BGM) specific needs are incorporated within these existing homelessness and rough sleeping pathways rather than being treated as a separate category.

- E.53 Local understanding of need is informed by a Gypsy and Traveller needs assessment, alongside comprehensive homelessness presentation data collected annually, which captures household type, size, ethnicity, temporary accommodation requirements and longer-term rehousing outcomes.
- E.54 In addition, detailed intelligence on rough sleeping is available, including the complexity of needs and presenting circumstances, such as whether individuals are new to the street, returning to rough sleeping or experiencing entrenched homelessness.

Evidence of specific accommodation and/or support needs for these needs groups

- E.55 Stakeholders highlight robust evidence of accommodation provision and support needs for people experiencing homelessness and rough sleeping, underpinned by comprehensive case management systems in Bolton. These databases capture both accommodation requirements and a wide range of support needs, enabling services to respond to varying levels of complexity.
- E.56 Detailed temporary accommodation records further evidence the specific provision used for those assisted, including supported accommodation for homeless families, people fleeing domestic abuse, single homeless households, homeless offenders and individuals experiencing rough sleeping.

Views on the type, size and location of properties needed to support looked-after children

- E.57 Stakeholders note that there is currently no dedicated accommodation or support provision in Bolton specifically for looked after children. There is recognition of the need to work closely with children's services to explore the development of semi-independent supported accommodation. This type of provision would be appropriately sized for young people transitioning to independence and located to enable access to local support networks and services.
- E.58 Stakeholders also highlight the potential value of foyer-style models for young people, which combine safe, supported accommodation with opportunities to engage in education, training and employment, helping to prevent homelessness and promote longer-term independence.

Bolton Council Staff

Main challenges facing the local authority in supporting the delivery of new homes

- E.59 Stakeholders identify a range of interconnected challenges facing the local authority in Bolton in supporting the delivery of new homes. Limited availability of suitable development land, particularly brownfield sites, is a significant constraint, with high remediation costs often undermining site viability.
- E.60 Funding pressures are compounded by reliance on external funding streams and developer contributions, alongside economic uncertainty and rising

construction costs. These factors are further exacerbated by the cost of delivering genuinely affordable rents, which can be difficult to achieve within existing viability constraints and funding regimes, making affordable housing schemes increasingly challenging to deliver.

- E.61 Challenging market conditions, including higher interest rates and inflation, are also affecting buyer affordability and developer confidence, leading to slower housing starts. Delivery is further hindered by complex planning and regulatory processes, with capacity and resourcing pressures within planning and legal teams contributing to delays.
- E.62 Stakeholders also highlight ongoing difficulties in meeting affordable housing targets due to viability issues and competing regeneration priorities, alongside growing unmet demand for specialist housing for older people and those with care and support needs. Addressing these needs often requires higher levels of grant funding and engagement with specialist developers, further intensifying delivery challenges.
- E.63 Infrastructure constraints, including the timely provision of roads, schools, health facilities and utilities, remain a critical barrier, as delays in infrastructure delivery can stall or prevent new housing developments.

Main challenges with existing housing stock

- E.64 Stakeholders highlighted that much of Bolton's existing housing stock is ageing and in poor condition, with a high proportion of older terraced and pre-war homes that require substantial investment to meet modern standards. These properties often suffer from poor insulation, inefficient heating systems, damp and structural issues, leading to higher energy bills, fuel poverty and difficulties in meeting current environmental targets. Many homes are also poorly suited to an ageing population or people with mobility needs, and adaptations can be costly and complex.
- E.65 Concerns were also raised about space and safety, with some smaller properties failing to meet modern space standards and presenting ongoing maintenance challenges due to outdated electrical and plumbing systems. Social housing providers face additional pressures from tighter legal and regulatory requirements, including Awaab's Law and the Decent Homes Standard 2, which introduce mandatory timescales and higher quality expectations.
- E.66 There is a growing mismatch between the existing stock and current housing needs, with shortages of larger family homes, specialist housing for older people and those with care and support needs, and limited intermediate housing options such as shared ownership. Low turnover within social and affordable rented housing further exacerbates the issue, creating long waiting lists and limiting opportunities for households to move through the system. Overall, stakeholders emphasised that the age profile of Bolton's housing stock demands sustained and significant annual investment to maintain and improve standards.

Addressing challenges with existing housing stock

- E.67 Stakeholders considered that these challenges should be addressed through a long-term, coordinated approach focused on investment, renewal and better alignment with local needs. They emphasised the importance of sustained funding to retrofit and modernise older homes, improving energy efficiency, tackling damp and structural issues, and ensuring compliance with evolving regulatory standards. Targeted programmes to adapt existing properties for older people and those with mobility needs were seen as essential, alongside selective redevelopment where homes cannot be viably improved.
- E.68 Improving the mix of housing was also identified as a priority, including the delivery of more larger family homes, specialist accommodation and intermediate housing such as shared ownership to support movement through the housing system. Stakeholders highlighted the need to work closely with social housing providers to manage compliance pressures, improve maintenance regimes and make best use of existing stock, helping to increase turnover and reduce waiting lists over time.

Cross boundary issues facing the Bolton housing market area

- E.69 Stakeholders identified a number of cross-boundary issues affecting Bolton's housing market, particularly within the wider Greater Manchester context. Competing priorities between neighbouring boroughs can lead to uneven housing delivery and inconsistencies in affordable housing provision, which can distort local markets. These challenges are compounded by differing approaches to securing and incentivising private rented sector (PRS) supply, including funding arrangements that can make it more financially viable for landlords to prioritise households from other boroughs. Stakeholders therefore emphasised the importance of closer collaboration with the Greater Manchester Combined Authority (GMCA) to better align housing strategies, targets and infrastructure planning, alongside more consistent policies for affordable housing and PRS delivery.
- E.70 Cross-boundary pressures were also highlighted in relation to homelessness, with stakeholders reporting that other local authorities have secured PRS accommodation within Bolton to meet their homelessness duties. This has, at times, reduced access to suitable PRS options for Bolton households and placed additional pressure on the local market, particularly where financial inducements were offered to landlords. While stakeholders noted that these pressures have become less acute following sustained dialogue and joint working across Greater Manchester, they remain an important consideration for managing future market stability and ensuring equitable access to accommodation for local homeless households.

Significant housing developments proposed in the Bolton area

- E.71 Affordable housing schemes include:
- Great Lever at Roxalina Street, (43 homes - all affordable rent).
 - Alderbank in Farnworth – 27 homes all social rent (subject to planning permission and Homes England grant).

- Creams Mills (phase 3) – 44 apartments, Rent to Buy.
 - Manchester Road West – Farnworth – 60 units – 24 social rent & 36 shared ownership.
 - Radcliffe Road – Darcy Lever – 133 houses – 95 social rent & 38 shared ownership.
- E.72 Another provider is currently on-site with circa 250 new build properties which are a combination of 1 and 2-bedroom flats, plus 2,3 and 4-bedroom houses. These properties are social rent, affordable rent, Rent to Buy and shared ownership tenures.

Neighbouring/Adjacent Local Authority Staff

Significant housing developments proposed near to the boundary with Bolton

- E.73 Stakeholders listed the following significant housing developments near to the boundary with Bolton;
- Planning application submitted for 116 dwellings along with associated works and landscaping at the Former Springside Works off Belmont Road in Belmont (planning application reference: 10/22/0928). Currently being determined by DM officers. The site is also allocated for residential development in the Blackburn with Darwen Local Plan (2021-2037) under reference H080.
 - In Wigan Borough, there is a Places for Everyone Plan (PfE) allocation for 500 homes and around 45,500 sqm of employment floorspace at West of Gibfield, Atherton, which is close to the Bolton boundary. There is also a proposed Local Plan allocation for 550 homes at East of Atherton in the Initial Draft Wigan Local Plan, which is also near to the Bolton boundary.

Cross boundary issues between Bolton and other local authority areas

- E.74 Stakeholders identified that cross-boundary issues affecting the Bolton housing market are largely being managed through established joint working arrangements with neighbouring authorities. Engagement with Blackburn with Darwen during the preparation of its recently adopted Local Plan highlighted a range of strategic matters with potential cross-boundary implications, including housing and economic development, transport, environmental considerations and provision for Gypsy and Traveller communities. These issues were addressed through a Statement of Common Ground, and stakeholders reported that there are currently no unresolved cross-boundary housing matters arising from this relationship.
- E.75 Further cross-boundary considerations relate to the Wigan–Bolton Growth Corridor (NorthFold), identified as a regionally significant area for housing and economic growth. Proposed housing development within Wigan has implications for transport connectivity within northern Bolton, particularly in relation to access to the M61. Stakeholders noted that these issues are being

actively addressed through ongoing collaboration between Bolton and Wigan councils, with a focus on coordinating housing delivery and supporting transport infrastructure to ensure growth is managed effectively across administrative boundaries.

Significant infrastructure developments near to the boundary with the Bolton area

- E.76 NorthFold is the main infrastructure development identified by stakeholders near to the boundary with the Bolton area.

Significant regeneration projects proposed near to the boundary with the Bolton area

- E.77 No significant regeneration projects reported by stakeholders near to the boundary with Bolton.

Proposals to develop or extend accommodation-based special care facilities for adult social care or young people that would impact on the Bolton area

- E.78 Stakeholders did not report any proposals to develop or extend accommodation-based special care facilities for adult social care or young people that would impact on the Bolton area.

Working with other local authorities to meet housing needs

- E.79 Stakeholders from neighbouring authorities indicated that they would not be able to accommodate any unmet housing need arising from Bolton.
- E.80 The Statement of Common Ground prepared in 2022 as part of the Blackburn with Darwen Local Plan confirmed, in relation to housing, that there is no unmet housing need in Bolton required to be met in Blackburn with Darwen. It is acknowledged that this position may change following completion of the Housing Needs Assessment work. However, Blackburn with Darwen can confirm that it would not be able to accommodate any unmet housing need identified in Bolton. The Blackburn with Darwen Local Plan identifies the annual housing requirement for Blackburn with Darwen based on a housing growth scenario (447dpa) and allocates sufficient sites to meet this figure.
- E.81 Wigan would also be unable to accommodate any of Bolton's housing needs. Wigan have already released land in the Green Belt to accommodate housing needs as part of the PfE Plan.

Sales and Lettings Agents

Housing for sale

Gaps in the supply of housing for sale in terms of type and location in Bolton

- E.82 No response from stakeholders.

Most popular dwelling type/number of bedrooms and area within Bolton

- E.83 No response from stakeholders.

Least popular dwelling type/number of bedrooms and areas within Bolton

- E.84 No response from stakeholders.

Right types of dwellings being built in Bolton

- E.85 There were no responses from sales or lettings agents; however, one stakeholder provided a general view based on identified housing needs arising through Homes for Bolton and homelessness routes. This highlighted a need for all property types at genuinely affordable rents, with a particularly acute demand for adapted, accessible accommodation and larger homes with four or more bedrooms.

How 'help to buy' or stamp duty changes have affected the housing market

- E.86 No response from stakeholders.

Market for 'rent to buy' in Bolton

- E.87 No response from stakeholders.

Sales market blocked/conveyancing chains slow to complete

- E.88 No response from stakeholders.

Private renting

Gaps in the supply of private rented housing in terms of type and location in Bolton

- E.89 There were no responses from sales and letting agents, however, one stakeholder identified clear gaps in the supply of private rented housing in Bolton, particularly at genuinely affordable rent levels. There is a significant shortage of HMOs, shared accommodation and one-bedroom properties suitable for under-35s who are limited by the Shared Accommodation Rate. At the same time, there is very high demand for larger family homes with three to four bedrooms, where availability in the private rented sector is extremely limited.
- E.90 Geographically, stakeholders noted an uneven distribution of affordable private rented housing, with fewer suitable and affordable options available in more

central and popular areas such as Horwich, Bromley Cross and Westhoughton, further constraining choice for households in need.

Most popular dwelling types/number of bedrooms and area within Bolton

E.91 No response from stakeholders.

Least popular dwelling types/number of bedrooms and area within Bolton

E.92 No response from stakeholders.

‘Build to Rent’ market in Bolton

E.93 No response from stakeholders.

All stakeholders - Summary section

Setting future housing standards

- E.94 Stakeholders emphasised that future housing standards in Bolton should be firmly grounded in national policy, local evidence, and an understanding of changing demographics. Regulation and legislation, including the NPPF, Planning Practice Guidance, Building Regulations and Places for Everyone policies, should provide a clear baseline, with Nationally Described Space Standards and M4(2) accessible and adaptable standards applied as a minimum. The emerging Housing Needs Assessment was seen as critical in justifying the scale, type and quality of homes required, particularly for accessible, adaptable and specialist provision.
- E.95 Affordability was highlighted as a key consideration given Bolton’s relatively low average wages, alongside the need for a broad range of tenures. Stakeholders stressed that the affordability of new affordable rented homes should be carefully considered, as some affordable rent levels remain out of reach for households on the housing register. This has reinforced calls for a greater emphasis on social rent, alongside affordable rent, where viable. Homes should also be built to high, durable standards, be easy to heat and ventilate, and meet Future Homes Standard requirements to improve energy efficiency, reduce fuel poverty, and support environmental goals. Stakeholders also emphasised the importance of enforcement, particularly in the private rented sector, to address poor quality and unsafe housing.
- E.96 Design quality and location were seen as equally important. Future standards should support lifelong living, with homes that can be easily adapted over time, provide adequate space for families, and include realistic storage, outdoor space and layouts suitable for home working and multigenerational living. A strong focus on smaller, high-quality homes was supported to reflect housing register demand, alongside continued provision of larger family homes. Stakeholders also highlighted the need for increased delivery of homes that are adapted or accessible, and capable of being easily adapted, as well as more specialist housing for older people and those with care and support needs, including bungalows, Extra Care and HAPPI-type schemes.

- E.97 At neighbourhood level, stakeholders emphasised compact, well-connected places with good access to transport, services, green and blue spaces, and opportunities for social interaction and play. Integrated, tenure-neutral design was seen as essential to creating mixed, inclusive communities, ensuring that affordable housing is indistinguishable from market housing and supports long-term sustainability and social cohesion across Bolton.

Improving the housing market

- E.98 Stakeholders felt that improving the housing market in Bolton requires a coordinated package of actions focused on increasing supply, making better use of existing homes and strengthening delivery and enforcement. Central to this is building more homes across a wide range of tenures, including social rent, affordable rent, shared ownership and other intermediate products, alongside market housing. Maximising affordable housing delivery through Section 106 agreements, particularly on large strategic sites such as Lee Hall and Hulton Park, was seen as essential, as was ensuring sufficient provision for older people, adapted homes and specialist housing. Stakeholders also noted that while some new social and affordable homes are being built to M4(2) Accessible and Adaptable standards, these are not always clearly identified or allocated to households with current or future accessibility needs, limiting their effectiveness in meeting demand.
- E.99 Making better use of the existing stock was also highlighted, through effective downsizing and rightsizing schemes, tackling housing fraud, enforcing Decent Homes Standards in the private rented sector and regenerating older housing areas. This includes upgrading terraced streets and converting poor quality HMOs back into family homes. Stakeholders stressed the importance of ensuring that accessible and adaptable homes—both new and existing—are appropriately recorded, identified and allocated, including to families with anticipated future needs, supported by timely occupational therapy input.
- E.100 Improved partnership working was viewed as critical, particularly closer collaboration between housing, health and support services to reduce pressure on temporary accommodation and make better use of available stock. Expanding housing options advice, sharing best practice across providers, and investing in enabling infrastructure were also seen as key to supporting large-scale, viable development. Overall, stakeholders emphasised that sustained affordable housing delivery, flexibility in tenure mix based on up-to-date evidence, stronger allocation of accessible homes, and robust enforcement of standards would help create a more balanced, inclusive and sustainable housing market in Bolton.

Key priorities

- E.101 Stakeholders identified a clear set of priorities focused on increasing the supply, quality, and suitability of housing in Bolton while responding to rising pressures across the system. A central priority is to significantly increase the delivery of social and affordable housing, including affordable rent, shared ownership, and other intermediate tenures, to address shortages, create move-on pathways and reduce pressure on social housing and temporary accommodation.

Supporting the acceleration of Bolton's regeneration and masterplanning activity, including strategic growth areas such as NorthFold, was also highlighted as essential.

- E.102 Meeting the needs of an ageing and more diverse population is a key theme, with strong emphasis on delivering specialist housing such as Extra Care, HAPPI homes, adapted and accessible accommodation, and improving existing stock through retrofit to enhance energy efficiency and accessibility. Stakeholders also prioritised rightsizing and downsizing initiatives to make better use of existing homes, freeing up larger family properties, alongside continued investment in both new build and existing housing.
- E.103 Addressing homelessness and complex needs is another major priority, including increasing self-contained and accessible temporary accommodation, providing safe accommodation for people fleeing domestic abuse, and delivering affordable move-on housing for people with complex needs and former rough sleepers. Strengthening customer services, improving outcomes for older people and those with learning disabilities, and aligning supported housing provision with new regulatory requirements were also highlighted.
- E.104 Finally, stakeholders stressed the importance of strategic planning, policy flexibility and infrastructure investment to overcome land supply constraints, viability challenges, and affordability pressures. Updating affordable housing policies, accounting for long-term losses through Right to Buy, improving delivery capacity and collaborating with partners were seen as critical to ensuring Bolton can meet current and future housing needs in a sustainable and inclusive way.

Technical Appendix F: Agent Review

Introduction

- F.1 Agents were asked questions to build up a detailed understanding of the housing market in Bolton. Nine agents were contacted via telephone ensuring a representation across the borough. Two for sales only and seven were able to give an overview of both sales and lettings.

Overview of the housing market

Sale Market

- F.2 The majority of agents described the Bolton sales market as active and relatively buoyant. Several agents reported strong levels of buyer interest and indicated that there are currently sufficient properties available to meet demand, describing the market as consistently busy. A number of agents commented that activity has increased since the start of the year, with the post-Christmas period seeing a noticeable uplift in viewings and agreed sales.
- F.3 While one agent characterised the market as “a bit up and down,” and another referred to uncertainty toward the end of the previous year linked to national political and budget discussions, these concerns were described as temporary. Overall, agents suggested that confidence has improved, with expectations of a stronger spring and summer market as households who delayed decisions during the autumn and winter return to the market.
- F.4 In summary, the prevailing view among agents is that the Bolton sales market is currently stable and active, with positive short-term momentum despite some recent fluctuations in confidence.

Rental Market

- F.5 All agents consulted described the private rented sector in Bolton as busy and active, with strong ongoing demand. Agents consistently reported that there are currently sufficient properties available to meet demand, with three specifically highlighting that there is a good mix of rental stock across the borough. Several agents noted that while properties are being let quickly, new properties are regularly coming onto the market, suggesting a degree of turnover that is maintaining overall supply levels.
- F.6 However, agents highlighted that a number of landlords are choosing to sell properties, citing recent legislative changes affecting the private rented sector as a contributing factor. Despite this, agents generally agreed that supply remains adequate at present.
- F.7 While all agents characterised the rental market as busy, they noted that rental price growth has slowed slightly compared to previous periods. Nevertheless, rental levels remain relatively strong, with two-bedroom terraced properties typically achieving between £700 and £800 per calendar month.

Gaps in supply

Sales Market

- F.8 Most agents considered that Bolton generally benefits from a relatively broad mix of housing types across different areas of the borough. However, despite this overall mix, there was unanimous agreement that there is a need for increased provision of affordable housing. Agents consistently identified affordability as an ongoing pressure, suggesting that supply is not fully meeting demand, particularly for households on lower incomes and those seeking entry-level homes.
- F.9 In addition, all agents highlighted that bungalows are consistently in short supply. This was identified as a particular gap within the local housing offer, especially for older residents and downsizers seeking single-storey accommodation. Limited availability of such properties may restrict mobility within the wider market, potentially preventing older households from moving out of larger family homes.

Rental Market

- F.10 All agents agreed that additional rental provision would be beneficial. Although the private rented sector was described as active and broadly functioning well, demand remains strong and available stock is absorbed quickly, underlining the sustained strength of rental demand.
- F.11 More specifically, agents considered that there is currently a reasonable mix of private rented properties available across the borough, with no significant gaps identified in terms of dwelling types or specific locations. The market was characterised as fluid, with properties continuing to circulate as homes are let and replaced by new listings.
- F.12 However, agents also concurred that a notable number of landlords are choosing to sell properties in response to recent and forthcoming legislative changes affecting the private rented sector. This reflects wider national trends, where regulatory reform, increased compliance requirements and tax changes have influenced landlord behaviour. While agents did not report an immediate shortage of rental stock, the potential impact of continued landlord exit was acknowledged as a concern.
- F.13 One agent further noted that private rents in Bolton have risen in recent years, indicating sustained demand relative to supply. Although rental growth has moderated compared to previous peaks, continued landlord withdrawal could create future gaps in provision if new rental supply does not keep pace with demand.

Sale Market

Most popular property types and areas

- F.14 Most agents identified two-bedroom terraced and semi-detached properties as consistently popular across the borough. Terraced housing was described as particularly in demand, largely reflecting affordability and accessibility for first-

time buyers. In addition, three-bedroom semi-detached homes with a driveway and garden were frequently cited as attractive to family buyers. Agents noted that well-presented family homes in good condition and priced appropriately tend to sell quickly, regardless of location.

- F.15 When discussing specific areas, agents generally referred to neighbourhoods within their own operating areas. Central Bolton, Inner North Bolton and parts of West Bolton, particularly Heaton, Lostock & Chew Moor, were cited as experiencing strong demand. In the north of the borough, Bromley Cross, Egerton, Edgeworth and Harwood were also highlighted as popular suburban locations. South Bolton, Westhoughton and Hunger Hill were similarly referenced as active markets.
- F.16 However, all agents emphasised that popularity is largely budget dependent rather than driven purely by locational preference. It was consistently stated that buyers typically search within areas that align with their financial capacity, meaning demand patterns are closely linked to affordability. As such, “popular” areas are often those that offer suitable properties within a buyer’s price range, rather than reflecting a universal hierarchy of neighbourhood desirability.

Least popular property types and areas

- F.17 Views regarding the least popular areas were more varied than those relating to the strongest-performing parts of the market. Farnworth (within South Bolton) was identified by one agent as the least popular area, and other agents reported that some prospective buyers express reluctance when the area is mentioned. However, agents consistently emphasised that perceptions of less popular locations are closely linked to affordability and individual budget constraints and therefore cannot be viewed in isolation from price considerations.
- F.18 Several agents highlighted that affordability plays a significant role in shaping demand patterns. One agent suggested that properties above £170,000 can be more challenging for many buyers, reflecting local affordability constraints, while another noted that homes priced above £250,000 are currently experiencing slower demand. These comments indicate that price thresholds, rather than specific neighbourhoods alone, may influence market sensitivity.
- F.19 Agents also stated that it is difficult to identify definitively least popular areas, as demand varies according to individual financial circumstances and priorities. Different agents referenced different locations depending on their particular operating area, further reinforcing the localised and subjective nature of demand.
- F.20 In terms of property type, no consistent dwelling type was identified as universally unpopular. Agents indicated that apartments can present challenges where lease terms are unattractive; however, where lease conditions are reasonable and properties are priced appropriately, demand remains steady. Overall, agents stressed that any property priced correctly relative to its location and condition will generally attract interest.

Stamp Duty / Help to Buy

- F.21 Agents generally considered that the Help to Buy scheme, which ended nationally in 2023, did have a positive impact on the Bolton housing market while it was in operation. It was felt that the scheme supported first-time buyers in particular and helped stimulate demand for new-build properties. However, agents indicated that any influence from Help to Buy is now largely historic, with limited evidence of a lasting or ongoing effect on current market activity in 2026.
- F.22 In relation to stamp duty changes, agents acknowledged that temporary reductions introduced during the pandemic created short-term increases in activity, particularly around key deadline periods. It was suggested that these measures encouraged some buyers to bring forward purchasing decisions in order to benefit from tax savings. However, agents did not identify stamp duty as a significant long-term driver of market behaviour in Bolton. Instead, they considered current demand to be more strongly influenced by affordability, mortgage rates and wider economic confidence.
- F.23 Overall, agents viewed both Help to Buy and stamp duty changes as having had temporary or time-limited impacts, rather than fundamentally reshaping the longer-term structure of the local housing market.

Rent to Buy

- F.24 Agents generally considered that there may be potential demand for rent-to-buy style products in Bolton, particularly among first-time buyers and households who are struggling to save for a deposit or access mortgage finance. It was acknowledged that schemes designed to support entry into home ownership could be beneficial, with one agent commenting that “anything that helps people get onto the market is good.”
- F.25 However, agents also noted that rent-to-buy is not currently a well-established tenure within the local market, and questions were raised regarding how such schemes could be structured in a way that remains affordable and workable in practice.
- F.26 One agent observed that demand for rent-to-buy products may vary across different communities within the borough. It was suggested that in some cases, strong financial planning and family-based support structures can facilitate access to home ownership without reliance on formal rent-to-buy schemes. This was presented as a reflection of differing approaches to housing finance rather than as a limitation of the product itself.
- F.27 Overall, while agents recognised that rent-to-buy products could support certain households, they did not identify it as a significant or mainstream segment of the current Bolton housing market.

Blockages in the Sales Market

- F.28 Agents reported that conveyancing times are currently significantly slower than pre-Covid levels, with the average time to completion cited as being approximately four months. Delays were largely attributed to solicitor processes, with many firms understood to be operating with ongoing backlogs.

- F.29 It was noted that property searches are generally being returned promptly, suggesting that the principal bottleneck lies within legal processes rather than local authority searches or external agencies. Agents indicated that, despite technological advancements in recent years, transaction times have not reduced and remain a key frustration within the market.
- F.30 Overall, agents considered conveyancing delays to be the primary factor slowing transactions, rather than issues relating to demand or supply.

Right types of dwellings being built

- F.31 Agents generally indicated that current housing development in Bolton is predominantly focused on three- and four-bedroom homes, particularly larger family housing. However, this was not considered to fully reflect the segments of the market experiencing the strongest demand. As identified previously, agents consistently reported that two-bedroom terraced and semi-detached properties are among the most popular dwelling types, alongside continued demand for bungalows.
- F.32 The emphasis on larger new-build homes was therefore viewed as only partially aligned with local demand patterns. Agents suggested that smaller, more affordable properties are absorbed more quickly by the market, particularly given prevailing affordability constraints. In this context, several agents reiterated the need for greater delivery of affordable homes and entry-level properties to support first-time buyers and lower-income households.
- F.33 The consistent identification of bungalows as being in short supply further indicates a potential mismatch between delivery and need, particularly in relation to older households and downsizers seeking single-storey accommodation. Limited availability of such homes may also restrict movement within the wider housing market, as households are less able to transition into more suitable accommodation.
- F.34 Overall, while new development activity in Bolton is ongoing, agents suggested that a greater proportion of smaller, more affordable and adaptable homes would better align future supply with current market demand.

Private Renting

Most popular and least popular property types and areas

- F.35 Agents consistently identified two-bedroom terraced and semi-detached properties as the most popular rental dwellings across Bolton. These property types were described as appealing to a broad segment of the rental market, including young professionals, couples and small families. Their popularity was largely attributed to affordability, manageable size and suitability for typical household structures within the borough.
- F.36 When asked about least popular rental properties or locations, agents were generally unable to identify any specific dwelling type or area that consistently underperforms. It was emphasised that rental demand is highly dependent on individual circumstances, household composition and budget. Agents noted that

properties across different areas of the borough will typically attract interest provided they are appropriately priced and maintained in reasonable condition.

- F.37 Agents further commented that, in practice, “everything rents” if priced correctly, reflecting the depth of demand within the private rented sector. While rental prices continue to rise, agents noted that growth has moderated compared to the sharp increases seen in recent years. Despite this slowing rate of growth, rental values remain comparatively strong, and demand continues to absorb available stock.
- F.38 Overall, the rental market was described as active and resilient, with demand distributed across a range of property types and locations, driven primarily by affordability and value rather than clear locational hierarchies of popularity.

Build to Rent

- F.39 Agents generally indicated that Build to Rent is not yet a major or established part of the Bolton rental market. The private rented sector was described as predominantly made up of traditional buy to let properties owned by individual landlords rather than large institutional investors.
- F.40 However, it was noted that purpose-built rental development is beginning to emerge within the town centre, referencing recently completed professionally managed schemes designed specifically for long-term renting. It was suggested that while this represents a shift towards a more institutional rental model, it remains limited in scale and is not yet a dominant tenure across the borough.
- F.41 Overall, agents considered that the rental market in Bolton continues to be primarily landlord-led, with Build to Rent forming only a small and emerging component of supply at present.

Improvements in the housing market

- F.42 There was unanimous agreement among agents that further measures are needed to help more households’ access home ownership in Bolton. Agents consistently identified affordability as a key barrier within the market and suggested that supporting greater access to mortgage finance would strengthen overall market activity.
- F.43 In particular, three agents proposed that rental payment history should be more formally recognised within mortgage affordability assessments. It was suggested that tenants who have demonstrated consistent rental payments over a number of years should be able to use this record as evidence of their ability to meet mortgage repayments, thereby widening access to home ownership.
- F.44 Beyond affordability measures, one agent highlighted the need to improve the speed of the housing development and planning process, noting that lengthy planning timescales can delay delivery and restrict new supply coming forward.
- F.45 In addition, another agent suggested that reform of the home buying process could improve market efficiency, referencing the Scottish system where accepted offers are more binding. It was considered that a more committed

offer system could reduce fall-through rates and discourage less serious buyers, leading to greater transactional certainty.

Considerations when setting future housing standards

- F.46 Agents consulted broadly agreed that future housing standards in Bolton should ensure an appropriate mix of dwelling sizes, with particular emphasis on delivering smaller family homes that reflect current market demand. Agents suggested that aligning new development more closely with the types of properties most sought after locally would support absorption rates and long-term market stability.
- F.47 They also emphasised the importance of adequate internal space standards. It was noted that room sizes should be sufficient to accommodate modern living patterns, including flexible space for home working, which has become more common in recent years. In addition to internal space, sufficient built-in storage and external storage provision were considered important to meet the practical needs of households.
- F.48 The need for adequate off-street parking was consistently highlighted, particularly within suburban and family-oriented areas, where car ownership levels are typically higher. It was also suggested that insufficient parking provision can negatively affect both marketability and long-term neighbourhood quality.
- F.49 In terms of accessibility, agents supported the delivery of more adaptable and accessible homes to respond to the borough's ageing population. This includes properties designed to accommodate mobility needs and enable residents to remain in their homes for longer. Agents linked this to the identified shortfall in bungalows and suitable downsizer accommodation.
- F.50 Finally, agents emphasised the importance of high standards of build quality and energy efficiency. It was considered that well-designed, energy-efficient homes would not only reduce running costs for occupants but also improve the long-term sustainability and attractiveness of new developments across the borough.

Technical Appendix G: Respondent Comments

Thematic Summary

This document summarises the housing-related themes identified across 740 open-text respondent comments submitted as part of the Bolton Housing Needs Assessment 2026 consultation. Comments have been grouped into 13 thematic areas. Where a comment spans more than one theme it is counted under each relevant theme; percentages therefore do not sum to 100. Representative quotations are included to illustrate the character of each theme.

Note: The percentages shown are indicative estimates based on systematic reading of all 740 comments. Many responses touch on multiple themes simultaneously. Responses containing offensive language directed at ethnic or religious groups have been noted for context but are not quoted.

Summary of Themes

Theme	Approx. % of responses	Prominence
1. Affordability and Access to Housing	~40%	High
2. Housing Supply, New Development and Overdevelopment	~38%	Very High
3. Infrastructure Deficit Linked to New Housing	~35%	Very High
4. Social Housing Provision and Allocation	~28%	High
5. Housing Condition, Maintenance and Repair	~22%	High
6. HMOs and Private Rented Sector Concerns	~20%	High
7. Housing for Older People and Downsizing	~18%	Moderate
8. Accessible and Adapted Housing for Disabled People	~10%	Moderate
9. Green Belt, Green Space and Environmental Concerns	~18%	High
10. Empty Properties and Brownfield Use	~12%	Moderate
11. Young People and First-Time Buyers	~14%	Moderate
12. Housing Quality, Design and Energy Efficiency	~8%	Moderate
13. Anti-Social Behaviour, Community and Neighbourhood Quality	~15%	Moderate

Theme 1: Affordability and Access to Housing

Affordability is the single most widely cited housing concern across the dataset, appearing in approximately 40% of responses. Respondents consistently describe private rents and purchase prices as unaffordable for people on average or below-average incomes, with the problem most acutely felt by younger adults, single-person households, key workers and those on benefits.

Key Points

- Private rents are described as "extortionate", "through the roof" and beyond reach for many working households, with rents having risen sharply over the past three years.
- Mortgage affordability is a major barrier for first-time buyers; many respondents note that even with employment and savings, purchase prices require either high salaries, large deposits, or both.
- Young adults in their late 20s and 30s are described as unable to leave the family home; respondents express concern about children and grandchildren with no realistic path to independent housing.
- Single people are identified as particularly disadvantaged by current pricing and benefit structures, including council tax discounts felt to be insufficient.
- Several respondents cite the gap between headline "affordable" designations on new developments and actual affordability relative to local wages.
- "Shared ownership" and rent-to-buy schemes are mentioned as welcome but under-supplied; one respondent specifically requests a three-bed rent-to-buy in Farnworth.
- Homelessness and the risk of homelessness are mentioned by a number of respondents in personal terms, including one respondent aged 65 who describes sleeping on a sofa after six years on the housing register.

Illustrative Quotations

"Affordable housing isn't affordable... more housing association properties are required."

"Youngsters these days are reaching the age of 30 and beyond and are still living with parents. It makes getting an education absolutely pointless."

"At 65 I have found myself unemployed and my landlord is selling the apartment. I am jobless and about to be homeless. There is no help available."

"Private renting is so expensive, and we should be able to be put higher on the list to get a house with Bolton council."

"Housing ownership across the country is out of reach for low to medium earners."

Theme 2: Housing Supply, New Development and Overdevelopment

Around 38% of responses address the volume and pace of new housebuilding. Responses are strongly polarised between those calling for more homes and a much larger group expressing concern that specific areas — especially Westhoughton, Horwich, Bromley Cross and Little Lever — are being overdeveloped at a rate that existing infrastructure cannot absorb.

Key Points

- There is widespread and vociferous opposition to further development in already built-up suburban and semi-rural areas, particularly Westhoughton, where responses describe the town as "gridlocked", "ruined" and at "saturation point".
- Horwich is cited almost as frequently as Westhoughton, with respondents noting the loss of the golf course, green spaces and the failure to deliver the long-promised link road.
- Bromley Cross, Little Lever, Bradshaw, Blackrod and Over Hulton are each mentioned by multiple respondents as areas where further development should be paused or stopped.
- A recurring complaint is that new builds are too large (four- and five-bed "executive homes") and therefore unaffordable for ordinary working families, rather than the smaller, affordable homes the area needs.
- Several respondents call for brownfield and town centre sites to be prioritised over greenfield and green belt land, and note the apparent paradox of developing on open land while thousands of properties stand empty.
- A minority of respondents support housing growth, particularly in Bolton town centre, and welcome regeneration efforts including Church Wharf and town centre apartment developments.
- Planning decisions — including appeals that overrule local objections — are a source of significant frustration among respondents who feel unheard.

Illustrative Quotations

"Bolton and particularly Horwich is already very overdeveloped without the necessary infrastructure to cope with the influx of people and cars."

"Too many new houses being built in Westhoughton making roads too congested and too many houses for the number of Doctors and Dentists. Please STOP building in Westhoughton area."

"Building on greenbelt land is wrong... Why are more houses not being built on brownfield sites?"

"The council should concentrate on repairing the 12,000 empty properties in Bolton instead of building on our greenbelt."

"Its good that houses are being built in the town centre. Bolton has suffered decline... but I feel a corner is being turned at last."

Theme 3: Infrastructure Deficit Linked to New Housing

Approximately 35% of responses explicitly connect new housebuilding to a failure of infrastructure to keep pace. This is the most geographically concentrated theme, with Westhoughton, Horwich and Bromley Cross each generating dozens of near-identical complaints about roads, GP access, dentists and schools.

Key Points

- Road congestion is the single most common specific complaint: respondents describe journeys that previously took five to ten minutes now taking 40–60 minutes, with junctions at Chequerbent roundabout, Church Street Little Lever, and roads through Bromley Cross named as particular bottlenecks.
- Inability to access a GP appointment is a near-universal complaint among respondents in areas of significant recent development; waits of two to four weeks are commonly described, and several respondents cannot access an NHS dentist at all.
- School places are repeatedly cited as inadequate, with class sizes increasing and no new school provision accompanying housing growth.
- The unbuilt Horwich link road is cited by multiple respondents as a specific planning failure that has worsened congestion significantly.
- Utility infrastructure — water, electricity, drainage — is mentioned by some respondents as struggling to cope with population increases.
- The consistent message is that infrastructure investment must precede or accompany housing development, not follow it years later.

Illustrative Quotations

“Additional housing in Westhoughton without infrastructure for traffic to enable people to get to work in less than an hour.”

“Far too many houses built in Horwich not supported by infrastructure... Roads are horrendous. STOP BUILDING ON OUR GREEN SPACE!”

“Only build new homes if you can ensure an appropriate infrastructure e.g. roads, schools, health centres, are in place.”

“The roads in Horwich are gridlocked regularly, building additional housing will add to this issue.”

“Lots of houses being constructed but infrastructure, roads, medical facilities, not keeping up with population increase.”

Theme 4: Social Housing Provision and Allocation

Around 28% of responses address the social housing system directly, including availability of stock, waiting list length, the bidding process, and perceived fairness of allocation. The tone is often frustrated and sometimes distressed, with respondents describing waits of five, seven or ten years and no realistic prospect of a suitable offer.

Key Points

- The Homes for Bolton waiting list is described as inaccessible, unresponsive and opaque by many respondents; several describe the online bidding system as confusing or impractical.
- Long waiting times are mentioned frequently, with some respondents having been on the register for six to ten years without a single offer.
- Overcrowding in current accommodation is cited as a driver of need, including multiple families living in two-bedroom properties, teenagers sharing rooms, and disabled family members unable to access adequate space.
- Void properties — council or housing association homes left empty for months or years while waiting lists grow — are identified by a number of respondents as a serious failure.
- Allocation fairness is a concern for many, with a proportion of respondents (though a minority) expressing the view that housing is given to recent arrivals or refugees before long-standing local residents; this overlaps with broader views about immigration that are noted separately.
- Several respondents are in temporary accommodation with limited information about progress; one describes living in temporary accommodation for three months with no contact from the council.
- The interaction between private renting and social housing band allocation is raised: respondents who are private renters feel penalised by lower banding despite significant housing need.

Illustrative Quotations

“I have registered me and my family on Homes for Bolton portal since last four years. But we are still on the waiting list... I hope we will be considered for social housing on priority basis.”

“I’ve been on the Homes for Bolton list for 8 years, and still I am not closer to be selected for a 3 bedroomed house.”

“The management of housing in the social rented sector is poor. Void properties left empty for unacceptable periods of time.”

“Social housing is virtually none existent... Thousands of people on the register — literally one house available for a mother with 3 children.”

“HOMES FOR BOLTON is not fit for purpose!”

Theme 5: Housing Condition, Maintenance and Repair

Approximately 22% of responses raise concerns about the physical condition of housing stock, both social and private rented. Problems range from cosmetic maintenance failures to serious structural and health-affecting issues including damp, mould, poor insulation, inadequate heating and pest infestations.

Key Points

- Damp and mould are mentioned by a significant number of respondents in social rented accommodation, often alongside health conditions such as asthma. Some describe years of unresolved repairs.
- Heating adequacy is a particular concern for older properties: storage heaters that are 25+ years old, poor insulation and draughty homes are linked explicitly to fuel poverty.
- Waiting times for repairs are a source of deep frustration; one respondent describes waiting six years for a ceiling repair and spending that time effectively confined to their bedroom.
- Private landlord maintenance failures are raised by private tenants, including damp, rats, leaking gutters and inadequate heating.
- The external appearance of social housing estates is raised in terms of gardens, paintwork and general upkeep, with concerns that enforcement of tenancy conditions is weak.
- Awaab's Law and Decent Homes standards are not referenced by name but the underlying issues they address — damp, mould and response times — are well represented in the responses.
- New build quality is also mentioned: some respondents describe poorly built homes, inadequate insulation and small room sizes in recent developments.

Illustrative Quotations

"All I need to move out to a bigger house, my kids growing up is overcrowded and the house have mould and damp in our wardrobe."

"I've been waiting 6 years now for my ceiling to be repaired in my living room so I've been living in my bedroom for 6 years."

"The house was never maintained by the landlord to the standard... there is damp in the house and rats."

"Need to sort better heating for homes with storage heaters... I've had a lot of my heaters for 25+ years with no update."

"Many of the current areas that planning is being looked at are already experiencing overcrowding, poor transport and homes not fit for future residents."

Theme 6: HMOs and Private Rented Sector Concerns

Around 20% of responses address Houses in Multiple Occupation (HMOs) specifically. This theme generates some of the strongest language in the dataset; the overwhelming sentiment among respondents who mention HMOs is negative, with concerns about neighbourhood character, anti-social behaviour, and insufficient planning control.

Key Points

- A large majority of respondents who mention HMOs call for a reduction in numbers, stricter planning controls, or an outright halt to new conversions in residential streets.
- HMOs are associated by respondents with increased parking pressure, anti-social behaviour (noise, drug use, litter), reduced community cohesion and falls in nearby property values.
- Several respondents note a trend of family homes being converted to HMOs in established residential streets, which they describe as changing the character of their neighbourhood irreversibly.
- The private rented sector more broadly is criticised for high rents, poor standards, lack of security and landlords who are absent or unresponsive.
- Benefits-related discrimination in the private rented sector is raised, with one respondent describing credit checks that exclude PIP income, making it near-impossible to rent privately while receiving disability benefits.
- Some respondents call for rent controls and stronger landlord regulation; others point to the need for more council-owned small apartment buildings as an alternative to HMOs for single people.

Illustrative Quotations

“Too many HMOs. The increase in recent years are turning nice areas into slums. And the council aren’t doing anything about it.”

“Living in the area we do we see a lot of problems worsened by the high number of HMOs — substance abuse, litter, anti-social behaviour.”

“Perfectly good homes should not be used for multiple occupancy housing. We need controls to stop private landlords buying up homes to make money.”

“There is an increasing number of HMOs... Only one room with shared facilities is a poor option. The council should invest in small apartment buildings.”

“Far too many HMOs being allowed in small residential streets causing disruption... with no consideration to the safety of permanent residents.”

Theme 7: Housing for Older People and Downsizing

Around 18% of responses address the housing needs of older people. The shortage of bungalows is by far the most consistently cited specific gap; this theme also encompasses difficulty accessing sheltered accommodation, the barriers to downsizing, and the knock-on effects on family housing supply.

Key Points

- The shortage of bungalows is raised by a large number of respondents, both those who wish to downsize themselves and those who recognise that enabling older people to move would release larger family homes.
- Bungalow prices in some areas are described as exceeding the value of larger houses, making downsizing economically irrational or impossible.
- Builders are criticised for not providing bungalows in new developments; several respondents note that planning approvals have permitted the conversion or demolition of existing bungalows into larger properties.
- Sheltered accommodation is described as hard to access, with waits of up to ten years for some schemes and very limited provision in preferred areas.
- Extra Care housing and "over-55" or "over-60" schemes are mentioned as needed but under-supplied; one respondent asks for the minimum age threshold on warden-controlled sites to be lowered.
- The link between supporting older people to move and freeing up family-sized homes is made explicitly by a number of respondents who describe occupying properties that are now too large for their needs but have no suitable smaller alternative to move to.

Illustrative Quotations

"I believe that there's a shortage of affordable bungalows in the Bolton area. Once people reach a certain age they should be able to release their larger properties for younger families to grow in, but can't."

"More bungalows are needed so that older people can move into them and release other property on to the market."

"Difficulty finding sheltered accommodation for my Mum to live independently."

"There is a complete lack of new build bungalows available to buy."

"Need more over-55 properties. Also nice properties/bungalows to enable downsizing."

Theme 8: Accessible and Adapted Housing for Disabled People

Around 10% of responses raise issues relating to accessible or adapted housing. This includes both the shortage of purpose-built accessible homes and difficulties in obtaining adaptations to existing properties. Several responses reflect acutely distressing personal circumstances.

Key Points

- The adapted housing register is referenced by several respondents, who describe waiting for years without resolution and being unable to access a home suitable for their needs.
- Specific adaptations needed include wet rooms, stairlifts, wider doors, ceiling track hoists, and ground floor bedroom/bathroom provision.
- Some respondents describe living in upper-floor flats or houses with stairs that they struggle to use daily due to disability, yet are unable to move to a more suitable property.
- Families with disabled children are mentioned — including a case where a family is seeking a third bedroom because two children (including one with a disability) currently share, and Bolton at Home has declined to create an additional room.
- Respondents with disabilities navigating the private rented sector describe significant discrimination, including inability to pass credit checks because benefits income is not counted.
- Several respondents call for all new housing to be built to M4(2) or M4(3) accessible and adaptable standards as a minimum, including wider doors and step-free access.

Illustrative Quotations

“More adapted and houses suitable for disabled people are desperately needed. I’ve been on the adapted housing register for many years and got nowhere.”

“There is not enough appropriate and affordable housing for people with physical disabilities in Bolton. Planners need to consider local services, transport links as well as the appropriateness of the property.”

“I myself am registered as disabled and on the Homes for Bolton register and bid every week for 2 bedroom bungalows... and currently live on the upper floor and struggle to use the communal stairs.”

“Need options for people with complex health and physical needs. Ground floor with room for equipment/carers.”

Theme 9: Green Belt, Green Space and Environmental Concerns

Approximately 18% of responses express concern about the loss of green belt, greenfield land and open space to housing development. This theme overlaps heavily with Theme 2 (overdevelopment) but is distinctive in its emphasis on environmental and amenity value rather than infrastructure capacity.

Key Points

- Respondents describe the loss of fields, woodland and semi-rural land around Westhoughton, Horwich, Bromley Cross, Harwood and Bradshaw as damaging to quality of life, mental health and local identity.
- Several respondents describe having moved to their current area specifically for a semi-rural or village character that they now feel is being eroded by development.
- The environmental impact of development on wildlife habitats, drainage, flooding and water run-off is raised by a number of respondents.
- Brownfield sites and empty properties are repeatedly presented as the appropriate alternative to greenfield and green belt development, with several respondents questioning why these are not used first.
- There is concern about the manipulation of green belt designations through "grey belt" reclassification or planning appeals that override local objections.
- Access to green space for exercise, wellbeing and children's play is valued highly and perceived to be diminishing.

Illustrative Quotations

"I am very sad that the green spaces around Harwood are not valued because they make so much difference to our quality of life and mental health."

"There is too much focus on building on green belt land... leave our green spaces alone, that is why I moved here."

"Building on greenbelt land is wrong, loss of greenspace is wrong... Why are more houses not being built on brownfield sites?"

"Don't build any more houses on greenbelt land."

"The trampling of green spaces is getting out of hand... When the repurpose of older buildings, mills etc is too much of a challenge and not so much of a quick buck for the developers."

Theme 10: Empty Properties and Brownfield Use

Around 12% of responses specifically raise the issue of empty or derelict properties as an untapped resource that should be prioritised over new development. Several respondents cite specific streets or estates where multiple properties are boarded up.

Key Points

- Respondents identify Johnson Fold, Brightmet and parts of Farnworth as areas with clusters of empty, boarded-up properties; one respondent states that 12,000 homes across Bolton are empty.
- The call is consistently for the council to bring empty homes back into use through renovation, compulsory purchase, or enforcement notices on private owners before approving new builds.
- Several respondents note the apparent contradiction of approving greenfield development while social housing voids remain unlet for months or years.
- Vacant shops and upper floors above retail premises are mentioned as suitable for conversion to starter flats.
- Some respondents acknowledge the cost and complexity of brownfield and derelict property remediation but argue this should not be used as a reason to default to greenfield development.

Illustrative Quotations

“From speaking to colleagues... there are many houses in Bolton either council owned or other that are boarded up. We feel that money spent on other unnecessary projects should be used to utilise what is already here.”

“The council could help people to sort out existing unoccupied housing currently standing at 12,000 properties.”

“Too many empty derelict properties that could be re-purposed.”

“Need to utilise spaces/flats above shops. 100s go empty and could be great starter flats.”

“There are thousands of empty houses in Bolton. People should not be allowed to hold onto empty properties for investment purposes.”

Theme 11: Young People and First-Time Buyers

Around 14% of responses focus on the difficulties facing younger adults in accessing housing, both to rent and to buy. This overlaps with the affordability theme but is distinguished by a specific intergenerational concern and references to the life stage of younger adults.

Key Points

- Many respondents in their 50s and 60s express concern for their adult children and grandchildren, who are described as unable to access homeownership or affordable rental despite being in employment.
- Deposits remain the most commonly cited barrier to purchase, alongside high house prices relative to local wages.
- Shared ownership and rent-to-buy are mentioned positively as potential pathways but respondents note insufficient supply.
- Stamp duty reduction is mentioned by one respondent as a measure that would assist first-time buyers.
- Student housing and the potential for graduates to remain in Bolton post-study is raised in the context of town centre regeneration.
- Respondents working in sectors such as healthcare, education and retail — key workers — are mentioned as unable to afford local housing.

Illustrative Quotations

“Affordable and respectable decent starter homes for school leavers and university graduates... Youngsters these days are reaching the age of 30 and beyond and are still living with parents.”

“I worry about affordable AVAILABLE housing for my boys in the years to come... Housing should be prioritised for local people in these areas.”

“Not enough affordable housing for young people with children and older people.”

“We’re lucky to be on the property ladder even starting homes like ours are expensive and required me and my partner to have a university education and good jobs.”

Theme 12: Housing Quality, Design and Energy Efficiency

Around 8% of responses address issues of housing design, build quality and energy performance. This is a smaller theme but contains some substantive and forward-looking contributions, particularly from respondents with professional backgrounds.

Key Points

- New build quality is criticised by several respondents: small rooms, inadequate storage, poor insulation and lack of future-proofing for accessibility are all mentioned.
- Energy efficiency and sustainability are raised positively by a number of respondents, who call for solar panels, heat pumps, triple glazing and compliance with Future Homes Standard requirements as default on new builds.
- One respondent — identifying as an architect — advocates for densification of town and village centres around good transport links rather than continued suburban or greenfield expansion.
- Sound insulation between properties, particularly in flats, is mentioned as a significant quality-of-life issue that is overlooked in new and existing stock.
- Room sizes in council housing are described as too small for family living, particularly where children need separate sleeping arrangements.
- Home working space is mentioned as a design consideration that new homes increasingly need to accommodate.

Illustrative Quotations

“I do not understand why they aren’t all built to design standards with future proofing for wheelchair use/mobility issues.”

“We need modern, well facilitated housing with accessible, mobility friendly designs... and community areas for recycling and local support hubs.”

“All new housing should be mandated to be energy efficient... to the highest possible standard.”

“Sound insulation is completely overlooked.”

“As an architect, I feel that we need to concentrate our town and village centres and reduce development of greenbelt and undeveloped land.”

Theme 13: Anti-Social Behaviour, Community and Neighbourhood Quality

Around 15% of responses raise concerns about anti-social behaviour, neighbourhood decline, litter, fly-tipping and community cohesion. While not directly housing-related in the strictest sense, these issues are frequently linked to housing tenure mix, void management, HMOs and the perceived pace and character of recent change in respondents' neighbourhoods.

Key Points

- Litter, fly-tipping and dumped furniture in back streets are mentioned repeatedly and are attributed by some respondents to a lack of pride in rented accommodation, inadequate bin provision and poor enforcement.
- Drug use (particularly cannabis) visible or smelled in residential settings is raised by a notable number of respondents in both social housing and newer apartment blocks.
- Anti-social behaviour is linked by several respondents to the management practices of social housing providers and the placement of problem tenants without adequate support.
- Parking is described as a significant source of neighbour conflict, with large households, HMO occupants and home-working vehicles creating pavement parking and road blocking.
- Community cohesion and the loss of neighbourhood identity are raised by longer-term residents who describe a sense of place being eroded by rapid population change and housing development.
- Respondents in sheltered or supported housing generally report more positive experiences of their immediate environment but note surrounding area decline.

Illustrative Quotations

"In the area I live, the whole area has deteriorated over time... Integration of different peoples has not been handled in a responsible and manageable way."

"There are ever more examples of anti-social behaviour and homelessness... we have no confidence this will improve."

"Bolton at Home need to be more proactive regarding nuisance tenants and allowing a neighbourhood to deteriorate."

"The communal bins are in a shocking state of repair, there are very few safe and maintained green spaces... cannabis use is rife."

Conclusions: Key Messages for Policy

The 740 responses present a consistent and multi-layered picture of housing pressures in Bolton. The following overarching messages emerge from the thematic analysis:

1. Affordability is the defining issue for residents

Across all tenure types, residents describe housing costs as beyond reach. The private rented sector is perceived as exploitative and insecure. Social housing is in acute short supply. Homeownership is inaccessible for younger generations on ordinary incomes. Policy responses need to address the full tenure spectrum simultaneously.

2. Infrastructure must accompany growth

The most frequent and geographically concentrated message in the dataset is that housing growth in Westhoughton, Horwich, Bromley Cross and Little Lever has not been accompanied by commensurate investment in roads, GP services, schools and dentistry. This is not simply a request to stop building: it is a demand for coordinated, front-loaded infrastructure investment.

3. The social housing system needs fundamental improvement

Waiting list length, allocation opacity, void management, and the experience of households on the register are all poor. Several respondents describe a system that feels arbitrary, unresponsive and disconnected from urgency of need. Transparency, void reduction and responsive communication are minimum expectations.

4. Older people and disabled people face specific and growing gaps

The shortage of bungalows, accessible homes, sheltered accommodation and Extra Care housing is acute and widely recognised by residents themselves. Enabling older people to downsize has a direct knock-on benefit for family housing supply. Adapted housing need is consistently unmet.

5. HMO proliferation is damaging neighbourhood quality

HMOs are generating more negative responses than almost any other single topic. Stronger planning controls, better enforcement, and alternative housing models for single people and young adults are called for consistently.

6. Empty properties and brownfield sites should be prioritised

Residents express frustration that thousands of empty properties exist while planning permission is granted for greenfield development. Compulsory purchase, renovation grants and enforcement tools for long-term empty homes are seen as legitimate and necessary.

7. Green space has high value and must be protected

Green belt, greenfield and open space loss is a major concern. The relationship between accessible green space, mental health and quality of life is made explicitly by many respondents. Brownfield-first policy and meaningful green belt protection are strongly supported.