



Knowsley Council

Knowsley Local Plan: Core Strategy

Knowsley Housing Market Update 2013

Version 1 - Core Strategy Submission
July 2013

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1. Introduction

1.1 Aims of this Report

1.1.1 The purpose of this report is to provide a housing market update for Knowsley set within the context of the wider Liverpool City Region. The report focuses primarily on the administrative area of Knowsley but takes full account of the linkages with surrounding areas which form the wider housing market within which Knowsley sits. The report provides an updated position using the latest available information as at July 2013.

1.1.2 This report sits within a wider context of a range of documents produced by Knowsley Council and its partners regarding housing issues in Knowsley. These documents are cross-referred to throughout this report. There is some duplication with such documents; however this report is intended to stand alone as an update on housing market matters in Knowsley as of mid 2013. It is the Council's intention that this report will be updated frequently and in particular in response to period of noted change in Knowsley's housing market.

1.1.3 The report will supplement the Council's existing evidence base to:

- Understand the nature of the current housing market in Knowsley;
- Ascertain the recent trends affecting the housing market in the Borough;
- Obtain an understanding of the likely characteristics of future housing markets;
- Where available, understand the housing requirements for the general population and for particular groups;
- Inform the Council's Local Plan and Housing Strategies.

1.2 Structure of the Report

1.2.1 This report is structured in key sections which focus on different themes related to the Knowsley housing market. This structure is intended to cover a wide range of matters, some of which are strongly related to each other. This includes:

- **Section 2: Background:** This section will set out in more detail the rationale for this update, its purpose and the existing evidence, policy, strategy and legislation which informs and influences its content. This section also describes the data sources which have been used within this report.
- **Section 3: Housing in Knowsley:** This section sets out the background of the housing market in Knowsley, including a description of its formation and recent history. This section will also include a general description of the key drivers considered to underpin the housing market in Knowsley, including local, regional and national influences.

- **Section 4: Defining Housing Markets:** This section seeks to define the housing market within which Knowsley sits, including reference to its sub-regional context and cross-boundary relationships. This section also summarises the key characteristics of Knowsley's existing settlements.
- **Section 5: Demographics:** This section discusses in detail the demographic trends which have a bearing over the housing market in Knowsley. The range of matters discussed includes past population trends as well as existing population estimates. The reasons for population change will be discussed in detail, including the influences of natural change and migration. This section also outlines the wider characteristics of the population, with a particular focus on the changing age structure.
- **Section 6: Projections:** This section utilises national projections for population and household change to estimate how demographics in Knowsley are expected to change in the future, and the influence this will have on the housing market in terms of needs and demands.
- **Section 7: Housing Stock:** This section looks in detail at the existing housing stock in Knowsley, including the type, tenure, age and condition of homes already located in the Borough.
- **Section 8: Market Indicators:** This section considers the available indicators of the performance of the housing market in Knowsley, including house prices, rental levels, and the influences over these factors. This section will also discuss the issue of housing affordability with regard to the income levels within the Borough.
- **Section 9: Housing Supply:** This section summarises existing evidence regarding the housing which may be delivered in Knowsley in the future. This includes the supply of land for market housing, as well as the programme for delivery of new affordable homes. This section also considers in brief the issue of viability of development of homes in Knowsley.
- **Section 10: Conclusions:** This section sets out the key findings of the report with regard to the most significant changes to Knowsley's housing market in recent years. This section will summarise the implications of these changes for the activities of Knowsley Council and its partners.

1.2.2 All data presented in this report is accompanied by full references to the source of the data, the body which published the data, and the year within which it was published. The report also includes where appropriate hyperlinks to websites which store the relevant data and where future updates to the information quoted may be sourced from.

2 Background

2.1 Why undertake a Housing Market Update?

2.1.1 The Council published a Strategic Housing Market Assessment (SHMA)¹ in 2010. This exercise followed from the Housing Market Survey (HMS)² and Housing Market Assessment (HMA)³, which were completed in 2007 and 2009 respectively.

2.1.2 Since these studies were completed, there have been some significant economic changes which mean that it is necessary to consider whether the housing market in Knowsley has changed, and how. There have also been changes in national government, bringing new policies and revised legislation, and regional bodies and strategies have also been removed. An update is particularly timely given that new data concerning population trends and housing issues is available from the 2011 Census.

2.1.3 It is expected that this report will provide useful evidence for both the Council's Local Plan and forthcoming revisions to partnership Housing Strategies.

2.2 What evidence and data is available?

2.2.1 The Council and its partners have assembled a wide range of evidence which is linked to Knowsley's housing market. This evidence represents a useful resource for this report, which draws on information contained in these documents. Existing evidence includes:

- Housing Needs Survey (DCA, 2007)
- Housing Needs Assessment (DCA, 2009)
- Strategic Housing Market Assessment (DCA, 2010)
- Strategic Housing Land Availability Assessment (Knowsley MBC, various)
- Housing Position Statement (Knowsley MBC, 2013)
- Technical Report: Planning for Housing Growth (Knowsley MBC, 2013)
- Merseyside Gypsy and Traveller Accommodation Assessment (SHUSU, 2008)
- Knowsley Private Sector Stock Condition Survey (Knowsley MBC / CPC, 2010)
- Knowsley BME Housing Needs Assessment (Knowsley MBC, 2012)
- Knowsley Economic Viability Assessment (Keppie Massie at el, 2012)

2.2.2 Since this report focuses in particular on providing an update to housing market information, it is important to outline the data sources

¹ Knowsley Strategic Housing Market Update Report (DCA, 2010)

² Knowsley Housing Market Survey (DCA, 2007)

³ Knowsley Housing Market Assessment (DCA, 2009)

from which it draws. These data sources are primarily new in comparison to those featured in the above evidence documents. They include:

- Office for National Statistics / NOMIS
- Communities and Local Government
- Homes and Communities Agency
- Hometrack Intelligence
- Homeshub
- Property Pool Plus
- Knowsley Housing Options Contract Monitor

2.3 What policy / guidance parameters are in place?

2.3.1 Policy, strategy, legislation and guidance produced at the national, regional and local level represent key influences over the Knowsley housing market. As such, this report seeks to account for their importance, in particular where major changes have been introduced in the last three years. Section 3.4 of this Report discusses policy drivers in more detail.

2.3.2 In addition to the above, the government currently maintains a national guidance document in relation to the production of Strategic Housing Market Assessments⁴. This guidance is currently under review, but for the purposes of this report, sets out the key parameters which must be considered when assessing housing markets. Figure 2.1 is an excerpt from this document, accompanied by a direction of how the output identified is covered within this Housing Market Update Report. Figure 2.1 demonstrates that the 2010 SHMA still represents the most up to date information available to account for selected outputs.

⁴ Strategic Housing Market Assessments: Practice Guidance (CLG, 2007)

Figure 2.1: Coverage of SHMA Core Outputs in this Report

	Strategic Housing Market Assessment Core Outputs	Coverage in this Report
1.	Estimates of current dwellings in terms of size, type, condition, tenure	Section 7
2.	Analysis of past and current housing market trends, including balance between supply and demand in different housing sectors and price/affordability. Description of key drivers underpinning the housing market	Section 3, Section 4, Section 8, Section 9
3.	Estimate of total future number of households, broken down by age and type where possible	Section 6
4.	Estimate of current number of households in housing need	SHMA 2010, Section 8
5..	Estimate of future households that will require affordable housing	SHMA 2010, Section 8
6.	Estimate of future households requiring market housing	SHMA 2010, Section 8
7.	Estimate of the size of affordable housing required	SHMA 2010, Section 8
8.	Estimate of household groups who have particular housing requirements e.g. families, older people, key workers, black and minority ethnic groups, disabled people, young people, etc.	Section 5, Section 6 (and supporting accommodation needs assessments)

Source: Strategic Housing Market Assessments: Practice Guidance (CLG, 2007)

3 Housing in Knowsley – An Introduction

3.1 About Knowsley

3.1.1 Knowsley comprises a belt of large suburban settlements, villages and open areas. The most substantial residential areas are the towns of Huyton, Kirkby, Prescott, Whiston and Halewood. Additional smaller settlements include the villages of Cronton, Knowsley Village and Tarbock. The majority of the development in Knowsley dates from the 1920s onwards, with much of this growth arising from overspill development from the neighbouring City of Liverpool. This includes several significant residential “estate” developments from the 1960s and 1970s, including substantial areas of Kirkby and North Huyton. The suburban residential areas are served by town or district centres providing a range of shopping and other services. Figure 3.1 shows the existing spatial make up of Knowsley, including its key settlements and infrastructure. The main current residential areas are also shown on the diagram, and the proximity to neighbouring urban areas in the Liverpool City Region is also indicated.

3.1.2 Knowsley’s Borough area is separated for administrative purposes into the four community areas of Huyton; Kirkby; Prescott, Whiston, Cronton and Knowsley Village (also referred to as “PWCKV”); and Halewood. Each of these community areas, sometimes referred to as “township area” is made up of several wards. Figure 3.2 shows this on a map of the Borough.

3.1.3 Further information regarding the characteristics of Knowsley and its settlements can be found in the report entitled “Technical Report: Spatial Profile”⁵, published as part of the Knowsley Local Plan evidence base.

3.2 Housing in Knowsley – key issues

3.2.1 The Borough contains approximately 63,000 dwellings⁶ with a high proportion of these being within social rented tenures (approximately 26%⁷). Knowsley’s housing stock is predominantly three bedroom houses, with a large proportion of terraced and semi-detached housing⁸. This reflects the suburban nature of the Borough. Approximately 3.7% of housing stock in Knowsley is vacant, with the majority of these dwellings being vacant for six months or less⁹. Average house prices in Knowsley are approximately £120,000, some £130,000 lower than the England national average¹⁰. However,

⁵ Technical Report: Spatial Profile (Knowsley MBC, 2013)

⁶ 2011 Census Housing Stock (ONS, 2012)

⁷ CLG Housing Statistics Live Tables (Number of Dwellings by Tenure and District) (CLG, 2013)

⁸ 2011 Census Housing Stock (ONS, 2012)

⁹ Knowsley Council Tax Records at March 31st 2013 (Knowsley MBC, 2013)

¹⁰ Hometrack Intelligence, April 2013 (Hometrack, 2013)

affordability is a major issue in the Borough, as average resident wages are also comparatively low.

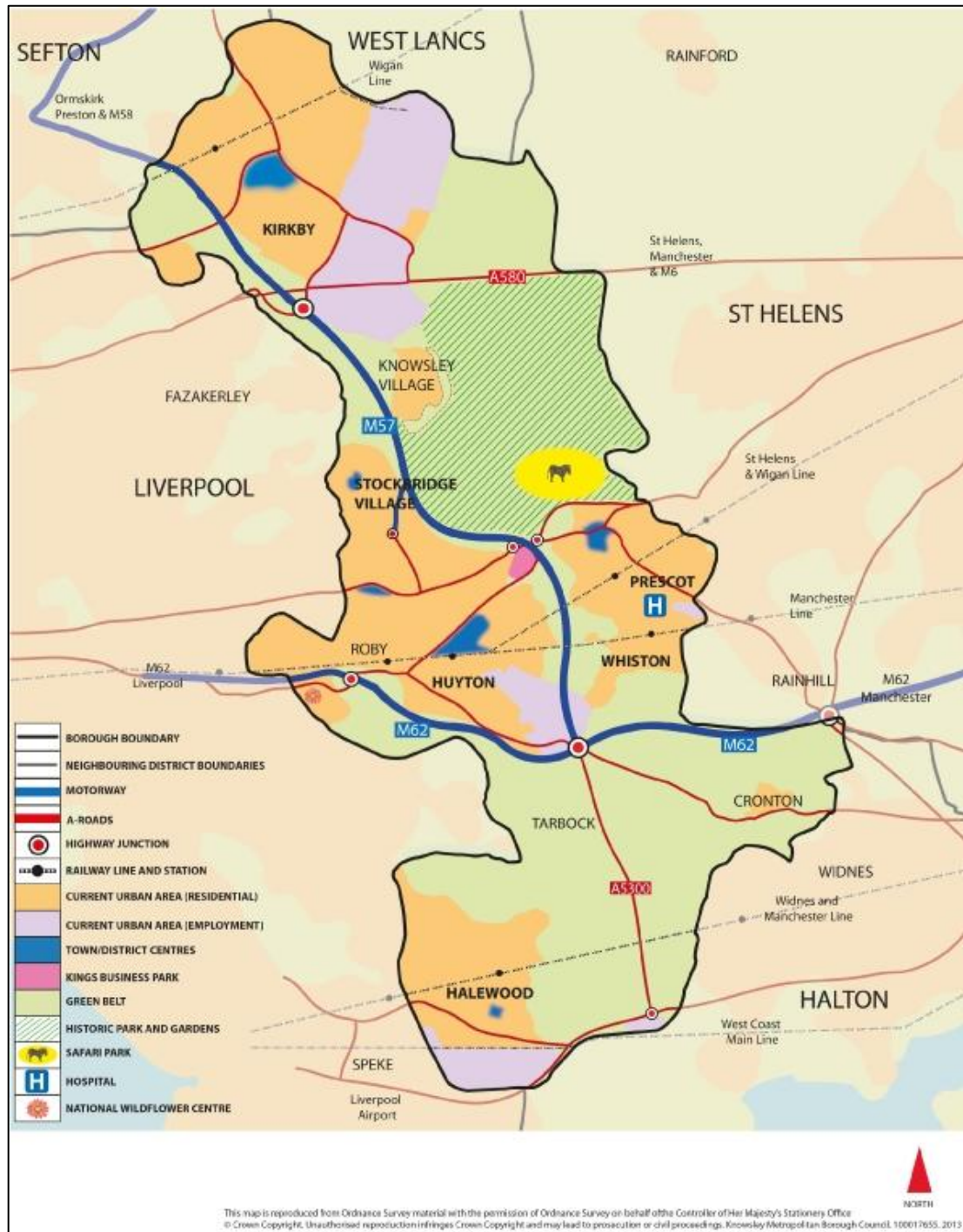
3.2.2 Knowsley has suffered depopulation since the 1970s. The Council has sought to rectify this by engaging in an ambitious population stabilisation strategy, including a focus on delivery of new homes. This has seen the relative levels of population decline reduce. The Borough has delivered approximately 5,500 new homes (net) since 1995/96¹¹. The priority to maintain and grow the population of the Borough remains a key corporate priority for the Council¹².

3.2.3 Many of these issues are discussed in more detail in the following sections of this report.

¹¹ Knowsley Housing Position Statement (Knowsley MBC, 2013)

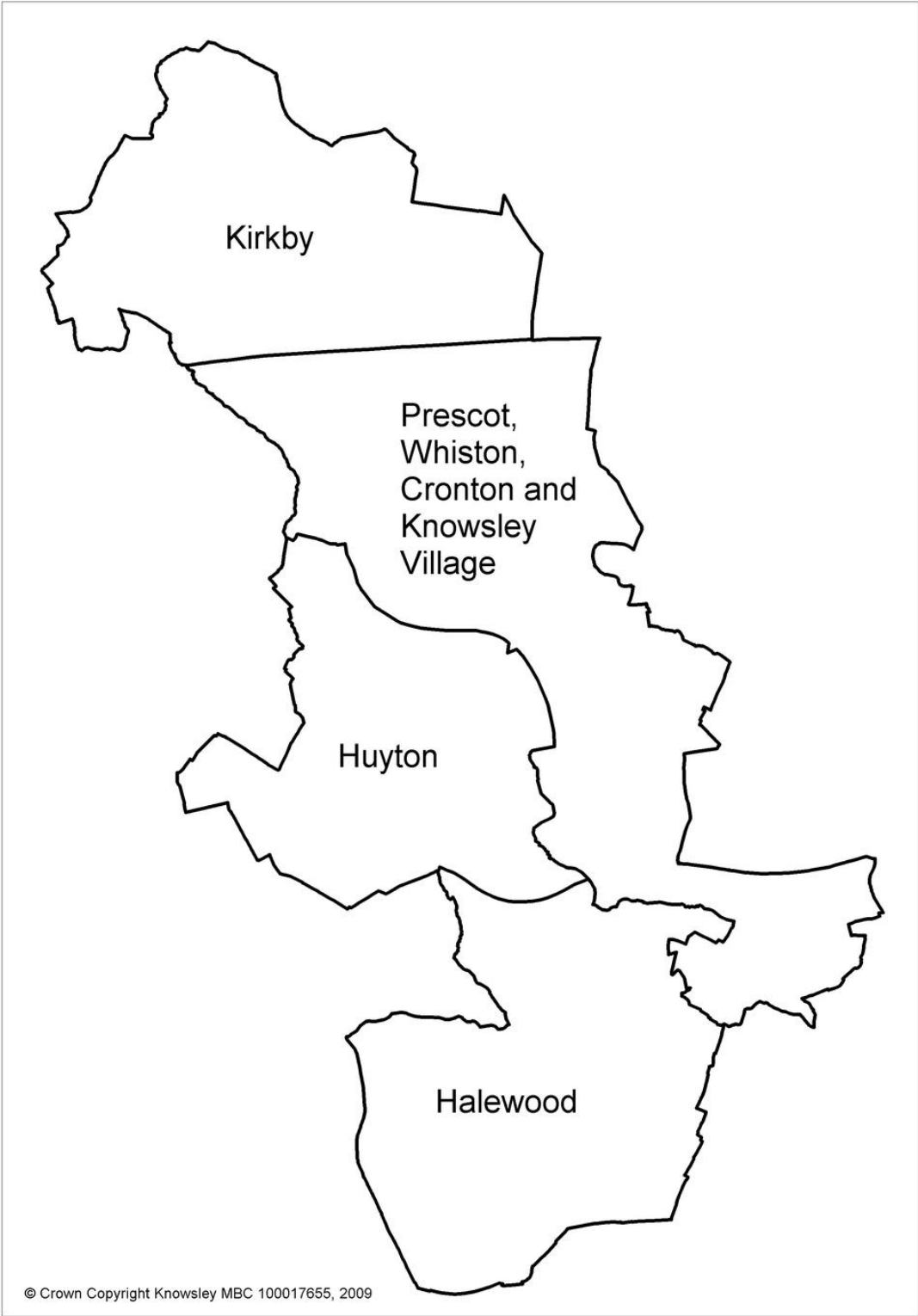
¹² Knowsley Corporate Plan 2013 – 2016 (Knowsley MBC, 2013)

Figure 3.1: Knowsley's Local Context, 2013



Source: Knowsley Local Plan Core Strategy Submission Document (Knowsley MBC, 2013)

Figure 3.2: Township Areas in Knowsley



Source: Knowsley Local Plan Core Strategy Submission Document (Knowsley MBC, 2013)

3.3 Market drivers

- 3.3.1 Like other areas, Knowsley's housing market is subject to influences from a range of spatial levels: from local matters, to sub-regional issues, to national and international economic factors. The existing local housing stock has a key influence on the local market, including through its dictation of the range and choice of housing, as well as the tenures of dwellings available. It must be recognised that changes to Knowsley's housing stock through housing growth are made from this base. Additional drivers are outlined and summarised below, with a particular focus on their influence over the Knowsley housing market in recent years.
- 3.3.2 **Macro-economics:** a range of economic factors can impact upon the housing market. This includes global financial markets, as well as nationally influenced factors such as interest rates and inflation. Macro trends relating to economic growth or decline can affect ability of prospective home owners to access affordable finance, and the ability of house builders to lend sufficient finances to fund housing developments. Individuals can be further affected through impacts on ability to keep up rental or mortgage payments, funded by earnings in a job market which is also affected by wider economic circumstances.
- 3.3.3 **Earnings:** As noted, levels of earnings and the ability to access mortgages form key influences on the buoyancy of the housing market. This in particular can affect affordability issues, with earnings in many areas being insufficient to affordably secure accommodation.
- 3.3.4 **Mortgage availability:** As noted, the availability of mortgage products is a key issue for the housing market. A notable impact has been made by the lack of availability of low-deposit mortgages across the national housing market, meaning many first time buyers are finding it increasingly difficult to purchase their first home. Equally, for existing mortgage holders, current low interest rates are boosting their ability to afford mortgage repayments. If interest rates were to return to their twenty-year high level, this is likely to cause major issues for many existing mortgage holders, including those with short term fixed rate mortgages, as well as those with flexible rate products.
- 3.3.5 **Lending and funding:** Availability of finance to support market housing developers starting development projects can be a key issue. Often, upfront capital is required to invest, before this can be returned through sales. In addition, the ability of Registered Providers to finance affordable housing schemes depends on the ability of funding bodies such as the Homes and Communities Agency to place funds into the development of housing. With the onset of the recession and with changing national political priorities, the scope for such funding has been dramatically reduced, with hundreds of millions being cut from the Homes and Communities Agency budget nationally since 2010.

- 3.3.6 **Affordable housing products:** National government continues to support a range of housing products aimed at assisting those seeking to purchase their own home. The implementation of these products can allow more households to access the housing ladder, and facilitate churn in housing stock. All products are restricted to households meeting certain criteria regarding employment, earnings or whether the household is a first time buyer. Products available include:
- **Shared Ownership:** Provided through Registered Providers, this scheme allows applicants purchase a share of the home (between 25% and 75% of the home's value) and pay rent on the remaining share.
 - **New Buy:** Supported by national government in partnership with housebuilders, this scheme allows applicants to purchase a newly built home with a deposit of only 5% of the purchase price.
 - **Help to Buy:** Funded by Government through the Homes and Communities Agency, this scheme involves equity loans of 10% to 20% on new build properties for purchasers struggling to buy. From 2014, it will also involve a mortgage guarantee will allow an applicant to purchase a newly built home or an existing property with a deposit of only 5% of the purchase price.
 - **Local Authority Mortgage Scheme:** This scheme will assist first-time buyers onto the property ladder by indemnifying lenders for up to 20% of the value of a mortgage.
- 3.3.7 **Land availability:** A housing market requires a consistent and varied supply of housing land to operate effectively. There must be a range and choice of attractive and viable sites to ensure that developers (whether in market or affordable sectors) can deliver new homes. Confidence in the housing market can affect the willingness of landowners to release land for new housing, hence boosting the supply of available sites.
- 3.3.8 **Local demand:** The relative attractiveness of locations clearly plays a key part in the success of the local housing market. This is clear when considering the contrast of the central London property market with other areas nationally. The role of supporting infrastructure, proximity to employment and education opportunities, and the quality of the environment all play a critical role in boosting demand for housing within a location.
- 3.3.9 The remaining sections of this report discuss these and other drivers in more detail, focusing in particular on the housing market within Knowsley.

3.4 Policy drivers

- 3.4.1 In addition to the market drivers described above, and strongly related to some of these issues, Knowsley's housing market is driven by changes in national, regional and local policy, including that relating to housing itself, planning, finance, welfare and other areas.

- 3.4.2 Legislation and regulations:** Changes to law and supporting regulations can have major impacts on the housing market. A recent example is the Welfare Reform Act 2012 which included the implementation of a social sector size criteria, introducing housing benefit reductions for working age tenants who are considered to be under-occupying their homes. This will have particular implications for the future method of allocating tenants to social housing, as well as the delivery of social housing units. In Knowsley, this is likely to have a major impact on the housing market, which as noted has a very high proportion of social rented dwellings, as well as a high proportion of households in receipt of housing benefit.
- 3.4.3 National housing policy:** In November 2011, the Coalition government published Laying the Foundations: A Housing Strategy for England¹³ which set out a package of reforms aimed at stimulating the national housing market, laying the foundations for a more responsive, effective and stable housing market in the future, supporting the choice and quality for tenants, and improving both environmental standards and design quality. The implementation of this policy will have a key impact on local housing markets, including through the introduction of new affordable housing products and a range of initiatives including those relating to housing design and sustainability standards, delivering accommodation for older people and encouraging community projects within planning and housing construction.
- 3.4.4 National planning policy:** In 2012, the government replaced nearly all national planning policy with the National Planning Policy Framework (NPPF)¹⁴. The NPPF recognises that housing is a key component of sustainable communities and delivering sustainable economic growth. A particular focus of the NPPF is to ensure that policies are in place to meet the strategic needs for new market and affordable housing development. Local authorities are required to identify their objectively assessed needs for new housing. In addition, local authorities are required to maintain a five year supply of housing land, determine a likely housing trajectory, and set policies for housing density, design and other matters. Setting a strategic approach to housing which complies with this key document is a priority for the Council's planning function.
- 3.4.5 Regional Strategies:** Until May 2013, the North West Plan¹⁵ set the regional planning policies for housing in Knowsley and the wider North West region. This included setting targets for the overall level of housing growth to be achieved in each district as well as a range of other policy matters. The Plan was abolished in May 2013, leaving a void for strategic regional planning policy to be filled at the local level. The new approach includes a "duty to cooperate" under which local authorities and other public bodies must co-operate with each other in

¹³Laying the Foundations: A Housing Strategy for England (CLG, 2011)

¹⁴The National Planning Policy Framework (CLG, 2012)

¹⁵The North West Plan: Regional Spatial Strategy to 2021 (GONW, 2008)

planning for housing and other cross boundary strategic planning issues. Knowsley's Local Plan includes policies which meet these new requirements.

- 3.4.6 Sub-regional Housing Strategy:** The Liverpool City Region Housing Strategy provides a framework for housing investment to support regeneration and economic growth in the City Region. This provides a basis for local plans and previously also provided sub-regional input towards regional policy development. Evidence for the LCRHS includes strategic housing market assessments and assessments of accommodation needs for specific groups. Although out of date in terms of evidence, the definition of shared housing market areas in this document represents a useful approach.
- 3.4.7 Local housing policy:** The Knowsley Housing Strategy¹⁶ sets out the Council's housing priorities for 2011 – 2014, which include: achieving the right quality and quantity of housing, continuing to improve existing housing quality, and connecting people to the improved housing offer. The Housing Strategy emphasises the role of the Local Plan in identifying sufficient land to accommodate housing growth. The strategy identifies measures which aim to improve housing in Knowsley, for example related to retrospective energy efficiency, landlord accreditation and preventing homelessness. The strategy is complemented by other local strategies relating to private sector housing¹⁷ and empty homes¹⁸. It is also complemented by a tenancy strategy¹⁹ which seeks to set the strategic approach for tenancy agreements within the social rented sector.
- 3.4.8 Local Planning Policies:** Restrictive planning policies can hinder the buoyancy of the housing market by placing controls on the location, type and quality of housing which can be developed. While planning policies aim to deliver sustainable communities, it has been acknowledged nationally that planning policies must seek to plan for delivering housing growth. Knowsley's existing statutory development plan is the Knowsley Replacement Unitary Development Plan 2006²⁰. The Council is seeking to replace this Plan with a range of Local Plan documents, including the Core Strategy²¹, which is reaching the final stages of preparation. This plan proactively seeks to deliver housing, employment and retail growth at an appropriate scale and in the right places to meet the needs of Knowsley, whilst achieving the economic, social and environmental dimensions of sustainable development.

¹⁶ Knowsley Housing Strategy 2011 - 2014 (Knowsley MBC, 2011)

¹⁷ Knowsley Private Sector Housing Strategy 2011 – 2014 (Knowsley MBC, 2011)

¹⁸ Knowsley Empty Homes Strategy 2011 – 2014 (Knowsley MBC, 2011)

¹⁹ Knowsley Tenancy Strategy 2012 (Knowsley MBC, 2012)

²⁰ Knowsley Replacement Unitary Development Plan 2006 (Knowsley MBC, 2006)

²¹ Knowsley Local Plan Core Strategy: Submission Version (Knowsley MBC, 2013)

4 Defining Housing Markets

4.1 The Liverpool City Region

- 4.1.1 Knowsley is located at the heart of the Liverpool City Region, next to the regional centre of Liverpool. The Borough plays a key role in housing the city region's population in its suburban township areas. The residential areas of Knowsley directly adjoin residential areas in Liverpool, Sefton and St.Helens, and are in close proximity to settlements in Halton and West Lancashire. The contiguous nature of the residential areas within the city region point to a shared housing market. This issue was investigated in detail on a joint basis through the Liverpool City Region Housing Strategy²².
- 4.1.2 In 2007, independent consultants produced a joint housing strategy for the six Liverpool City Region authorities, including Knowsley (as well as Liverpool, Sefton, St.Helens, Wirral and Halton). This strategy drew from a range of Housing Market Assessment evidence, along with consideration in particular of Black and Minority Ethnic and vulnerable housing needs, prepared in 2006 and 2007. This strategy centred on the definition of housing market areas, through analysis of patterns of movement (including travel to work and migration), the role and function of areas (in relation to shopping, employment and education), socio-economic characteristics, and house prices. This concluded that there are three overlapping housing market areas in the Liverpool City Region set out in Figure 4.1, referred to as Northern, Eastern and Southern. The Northern Housing Market Area is marked in red.
- 4.1.3 The Northern Market Area is centred upon Liverpool (which as noted performs the role of the regional centre) and comprises the total area of the authorities of Sefton, Wirral and Knowsley. In addition the Northern Housing Market area covers the majority of the Boroughs of West Lancashire, St.Helens and Halton, and also part of the Boroughs of Warrington and Cheshire West and Chester (formerly Vale Royal and Ellesmere Port and Neston areas²³).
- 4.1.4 The Northern Market Area as a whole has been characterised in the past by a significant trend of population decline resulting in lower demand for housing. This is an ongoing issue in terms of market vulnerability in the area, compounded by the high proportion of social rented stock across the area. In general, the housing stock in the area is characterised by a high proportion of smaller terraced properties, and a smaller proportion of larger, detached family housing. In addition, it has common economic characteristics, including the structural change arising from the move from a manufacturing led economy, to a service led economy. The area is also characterised by affordability issues,

²² Liverpool City Region Housing Strategy (The Mersey Partnership / GVA, 2007)

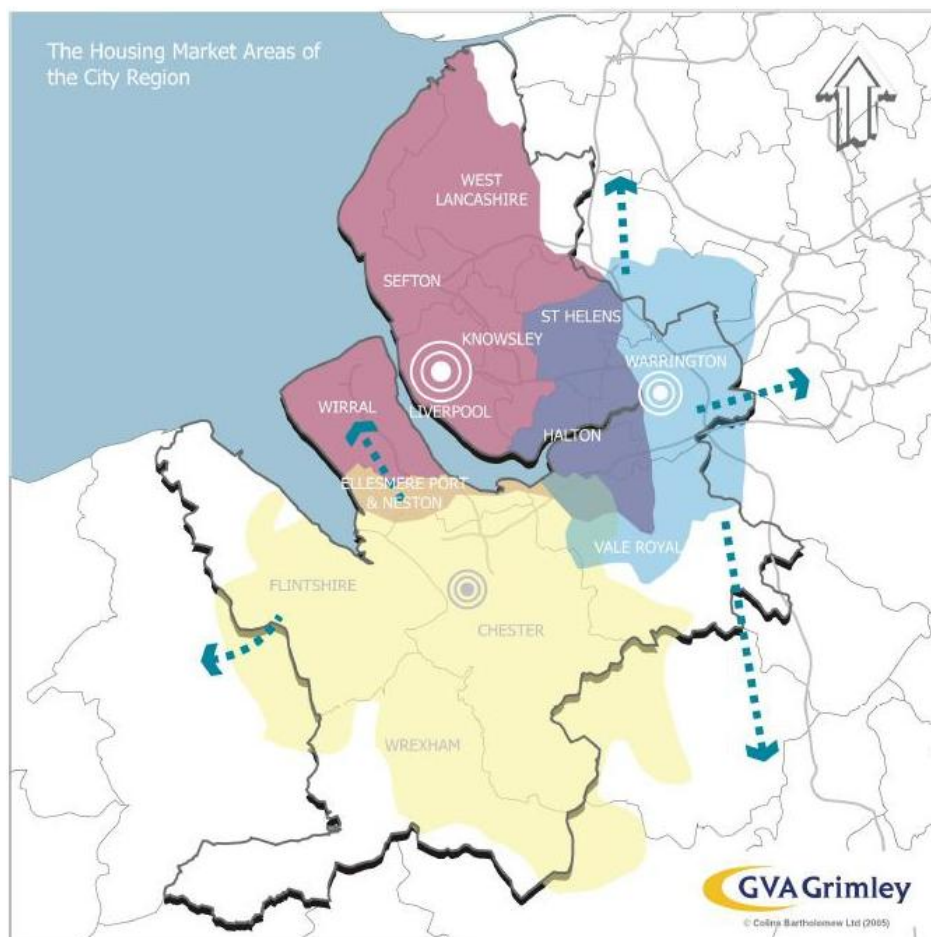
²³ Local Government Reorganisation in 2009 joined together three previous district councils and part of Cheshire County Council to form a new unitary authority, Cheshire West and Chester.

despite relatively low house prices, indicating a level of comparatively low average wages across the resident population.

4.1.5 The Northern Housing Market Area is notable for the prevalence in some areas of stigmatised markets and in the late 1990s, the emergence of a severe problem of low housing demand which led to the intervention of Government sponsored regeneration programmes for example New Deal for Communities (1998-2011)²⁴ in North Huyton in Knowsley and the Housing Market Renewal Initiative (HMRI)²⁵ in the “NewHeartlands” Pathfinder areas within Wirral, Sefton and Liverpool.

4.1.6 The Northern Housing Market Area is described as a sustainable location for housing growth, due to its good infrastructure and proximity to a range of employment opportunities. However, the strategy notes a continuing trend of movement from the areas to peripheral housing markets, where overall quality of place is perceived to be higher, and the choice of housing greater.

Figure 4.1: The Housing Market Areas of the Liverpool City Region



Source: Liverpool City Region Housing Strategy (TMP / GVA, 2007)

²⁴ North Huyton – New Deal for Communities - http://www.nhcfonline.org.uk/new_deal.html

²⁵ Housing Market Renewal Pathfinders (House of Commons Library, June 2013)

- 4.1.6 It is the Council's view that in 2013, it is still appropriate to consider Knowsley's position as located within the Northern Housing Market Area. This is because the Borough still shares a range of common characteristics with the other urban areas within the Market Area, including Liverpool, Sefton and St.Helens. The Council has reconsidered the changes to migration and travel to work patterns since the designation of the Housing Market Areas in 2007, and has found no significant changes to the patterns observed (see sections 4.3 and 4.4).
- 4.1.7 It is also worth noting that the structural geography of the city region area has been supplemented by the designation of the Liverpool City Region Local Enterprise Partnership, which seeks to raise the economic profile of the common area. With the abolition of the regional planning policy tier, it is likely that sub-regional geographies will become increasingly important in the coming years, emphasising the importance of viewing Knowsley's housing market within the context of its immediate neighbours.

4.2 Market Area - Population

- 4.2.1 The total population for the authorities within (totally or in part) of the Northern Housing Market area at the time of the 2011 Census²⁶ was 2,149,456 (Table 4.1) and the area also contained 927,362 households²⁷ (Table 4.2).

Table 4.1: Northern Housing Market area –Population by authority, 2011

Local Authority	Population	% of total area
Cheshire West and Chester	329,608	15%
Halton	125,746	6%
Knowsley	145,893	7%
Liverpool	466,415	22%
Sefton	273,790	13%
St. Helens	175,308	8%
Warrington	202,228	9%
West Lancashire	110,685	5%
Wirral	319,783	15%
Total	2,149,456	100%

Source: 2011 Census - Usual resident population, local authorities in England and Wales, (ONS, 2012)

²⁶ 2011 Census - Usual resident population, local authorities in England and Wales, (ONS, 2012)

²⁷ 2011 Census - Household composition, local authorities in England and Wales, (ONS, 2012)

Table 4.2: Northern Housing Market Area – Households by authority 2011

Local Authority	Households	% of total area
Cheshire West and Chester	141,442	15%
Halton	53,312	6%
Warrington	85,140	9%
West Lancashire	45,381	5%
Knowsley	61,323	7%
Liverpool	206,515	22%
Sefton	117,930	13%
St. Helens	75,736	8%
Wirral	140,583	15%
Total	927,362	100%

Source:2011 Census - Household composition, local authorities in England and Wales (ONS, 2012)

4.2.2 The local authorities in the Northern Housing Market Area differ in size and role. At the centre of the market area, Liverpool has the largest population (22% of total) and also the largest proportion of households (22% of total) in the area, emphasising its function as the major residential and employment area. The nearby local authorities of Wirral, Sefton, St. Helens and Halton are characterised by medium sized towns, small townships, suburban housing and rural settlements, mainly serving as residential areas. The Borough of West Lancashire in the North of the Housing Market area contains mainly rural settlements and small towns with the exception of the two towns of Ormskirk and Skelmersdale,

4.2.3 At the periphery of the market area, the large authority of Cheshire West and Chester has a significant proportion of the total population (15%) and households (15%) of the area. Residents are based mainly in the suburbs around the City of Chester and the industrial and market towns across the Borough. Almost a third of Cheshire West and Chester's population lives in rural areas. Warrington is situated between Manchester and Liverpool at the centre of the Northern Housing Market Area. The Borough contrasts with rural villages and small towns such as Lymm, Culcheth and Burtonwood. The town of Warrington in the centre of the Borough is the largest and most densely populated.

4.3 Market Area - Migration

4.3.1 In June 2013, ONS published an initial data release concerning internal migration between local authorities for the year ending June 2012. This information is displayed in Table 4.3. This updates previously available data for internal migration for England and Wales.

4.3.2 This information sets out that by far the most significant migration flows for this period to and from Knowsley are to and from the City of Liverpool. These flows however are relatively balanced, with Knowsley both losing and receiving approximately 2,500 persons within the year in question from this source. Significant in and out flows are also shown with directly neighbouring districts of Sefton and St.Helens. Less significant flows are also shown with districts of Wirral, Halton and West Lancashire, which are also part of the Northern Housing Market area. These trends echo those demonstrated in earlier datasets, in particular emphasising the ongoing important relationship between Knowsley's local housing market with that in the regional centre of Liverpool. It is the Council's view that given the trends demonstrated by individuals in their choice of dwelling location, it is appropriate to develop the Council's housing market in the future with regard to the commonalities between these areas.

Table 4.3: Migration to and from Knowsley, year end June 2012

Origin	Persons in to Knowsley from this district	Persons from Knowsley out to this district
Liverpool	2680	2470
Sefton	440	540
St.Helens	450	640
Wirral	120	140
Halton	180	310
West Lancashire	100	170
Warrington	60	100
Cheshire West and Chester	40	90
Elsewhere (England and Wales)	1130	1340
Total	5200	5800

Source: Internal Migration by Local Authorities in England and Wales, year end June 2012 Release (ONS, 2013)

4.4 Market Area - Travel to Work

4.4.1 The 2011 Census also recorded travel to work patterns, the data for which is yet to be published. In the absence of this robust data set, the Council has used data published by ONS through the Annual Population Survey, as set out in Table 4.4. This data sets out commuting patterns between local authorities, for both Knowsley residents (i.e. where our residents go for work) and also for Knowsley employees (i.e. where those who work in Knowsley travel from). This dataset is based on sampling only (approximately 1% of the population nationally), but represents the best available data at the current time. It should however be treated with caution, and not relied upon for estimates of job numbers, etc. The information sets out that the

strongest commuting links for Knowsley are with the City of Liverpool, with a particularly significant outflow for commuters to the Liverpool area. This is expected, given the role of the district as the regional centre, with significant employment opportunities within the city centre (in terms of its business district, universities, and retail and leisure opportunities) as well as in significant employment areas across the district. Knowsley's commuter flows with Sefton, St.Helens and Halton are also extremely significant, including flows to and from each of these districts. Again, these destinations offer significant employment opportunities within easy commuting distance for Knowsley residents.

- 4.4.2 These trends, alongside relationships with other neighbouring districts, represent a continuation of the predominant commuting patterns recorded in the 2001 Census, which also showed significant relationships with Liverpool, and lesser relationships with surrounding districts.

Table 4.4: Travel to Work to and from Knowsley, 2011

Origin	Commuters in to Knowsley from this district	Commuters out from Knowsley to this district
Liverpool	7596	24870
Sefton	3048	3518
St.Helens	5632	1635
Wirral	856	612
Halton	1624	1537
West Lancashire	839	971
Warrington	1321	796
Cheshire West and Chester	0	276
Elsewhere (England and Wales)	1043	3065

Source: Area Based Analysis, Commuting Patterns from the Annual Population Survey, Local Authorities, 2011 (ONS, 2013)

- 4.4.3 The updated migration and commuting data consolidates previously established relationships which place Knowsley at the heart of a cross-boundary housing market within the Liverpool City Region. It is the Council's view that it is still appropriate to consider Knowsley as being located within a Northern Housing Market Area, as set out in the 2007 LCR Housing Strategy, which covers the entirety of the Borough, and also the districts of Liverpool, Sefton, St.Helens, Halton and West Lancashire, as well as with peripheral districts of Warrington and Cheshire West and Chester.
- 4.4.4 The following sections of this paper update a range of housing market information for Knowsley. Although this focuses specifically on data for the local authority area, comparisons with Liverpool City Region

averages, regional averages and national averages are also used, to ensure that Knowsley is placed within this strategic context.

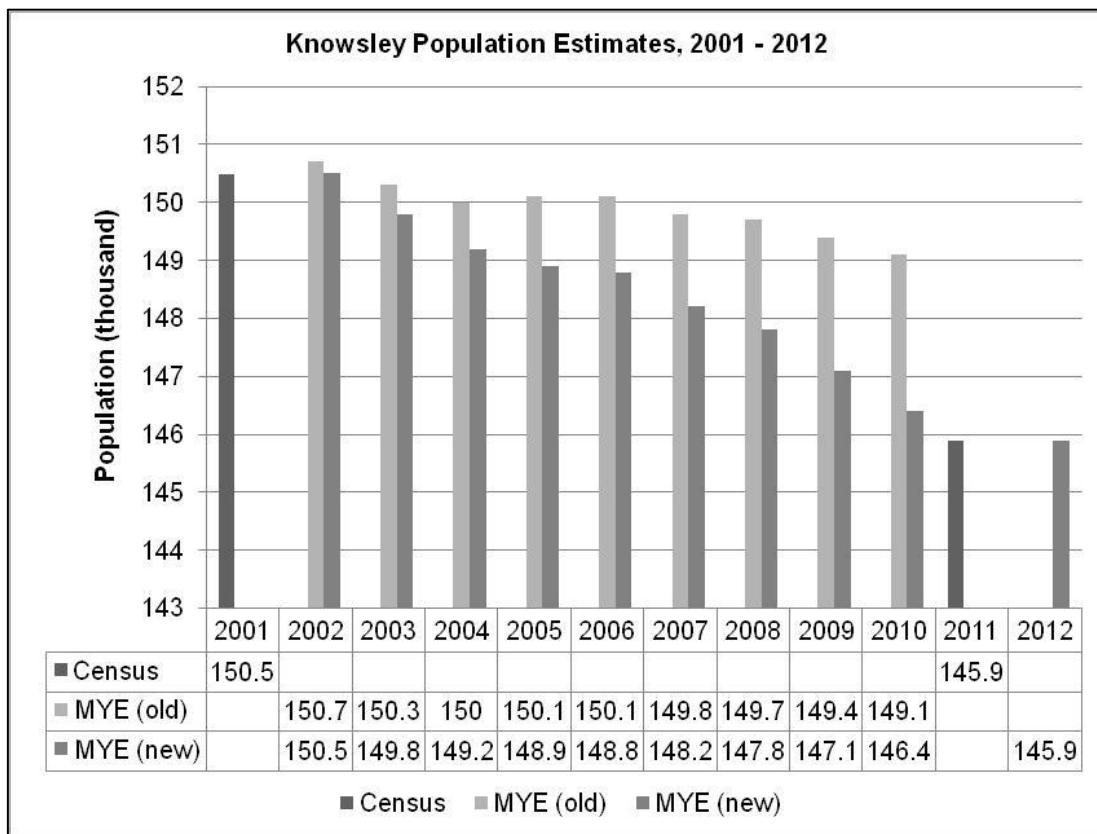
Changes Since 2010	<ul style="list-style-type: none">• New population, commuting and migration data has been published, replacing that available based on the 2011 Census. These show continuing trends for Knowsley’s relationships with surrounding areas.
Conclusions	<ul style="list-style-type: none">• Knowsley's residential areas continue to show strong links with authorities within the Liverpool City Region• It is still appropriate to consider Knowsley within the context of a Liverpool City Region Northern housing market area.

5 Demographics and Households

5.1 Population

- 5.1.1 The size and structure of the local population is one of the key drivers which can affect the local needs and demands for new housing. There are several factors which need to be taken into account. Firstly, the overall population level and its structure in terms of age, gender and any specific population groups which require separate consideration. In addition, it is important to consider trends of population change, both those experienced in the past and those projected for the future (see Section 6). The drivers of such change can be summarised as being attributable to natural change (i.e. changes to birth and death rates) and migration (i.e. persons and households moving to and from the Borough).
- 5.1.2 The most accurate estimate of population is considered to be the Census. The 2011 Census estimates Knowsley's population to be 145,900. Before the 2011 Census the ONS also published mid-year estimates of population for the period 2001 – 2011, which are now believed to have over estimated Knowsley's population. For example, the 2010 mid-year estimate estimated Knowsley's population as being 149,000. This means that the population of Knowsley is actually likely to have declined between 2001 and 2011, which is a different scenario to that predicted by the mid year estimates up to 2010.
- 5.1.3 In April 2013, ONS published data which retrospectively revised the previously published historic mid-year estimate data set. This provided a more realistic dataset which documented the changing population levels in Knowsley between 2001 and 2011. Figure 5.1 sets out all of this information, including comparison of the older set of mid-year population estimates with those recently published. The impact of ONS's retrospective revisions are clear, with the steady decline of population in Knowsley between 2001 and 2011 set out.
- 5.1.4 The ONS has recently published a mid-year estimate for the year 2012, which places Knowsley's population at 145, 936, just 36 persons higher than the previous Census year. This is shown in rounded form within Figure 5.1.

Figure 5.1: Mid-year population estimates in Knowsley, 2001 – 2012



Source: ONS Mid-year Population Estimates, Census 2001 and 2011 (ONS, 2013)

5.1.5 Table 5.1 illustrates the components of recent population change in Knowsley for the last two years (mid 2010 to mid 2012). This demonstrates the impact of natural change (births and deaths) within the population as well as the impact of migration and other changes. This shows that the major driver for population loss in both years was migration, whereas positive contributions were made from births exceeding deaths.

Table 5.1: Components of Recent Population Change 2011-2012

	Start Population	Births	Deaths	Net Migration and other changes	Net Change	End Population
2010-2011	146,400	2,000	1,400	-1,000	-500	145,900
2011-2012	145,900	2,000	1,400	-600	0	145,900

Source: ONS Mid-Year Population Estimates (ONS, 2013)

5.1.6 Table 5.2 demonstrates the recent impacts of migration on population levels in Knowsley. This shows that for the year between mid 2011 and mid 2012, Knowsley received 5,200 persons, but also lost 5,900 persons. The overall balance was therefore a net loss of approximately 700 persons from migration. Table 5.2 shows that there are losses and gained in population from across all age groups, in each case outflow exceeding inflow. It is notable that Knowsley has lost 4,300 persons of working age (i.e. aged 16 – 64) during this year, but gained only 3,700 persons of this age. Section 3 of this Report considers the destination of these migrants in more detail.

Table 5.2: Migration to/from Knowsley, Year Ending June 2012

Age	Persons (thousands)		
	Inflow	Outflow	Balance
0-15	1.2	1.3	-0.1
16-24	1	1.2	-0.2
25-44	2	2.3	-0.3
45-64	0.7	0.8	-0.1
65+	0.2	0.3	-0.1
All ages	5.2	5.9	-0.7

Source: Internal Migration by Local Authorities in England and Wales, Year Ending June 2012 (ONS, 2013)

5.2 Past Population Trends

5.1.1 The overall trend of population decline since the 1980s is of significance for Knowsley. Table 5.3 shows the estimated population data for the Borough for each of the past four Census years, assuming that these are the most accurate measure of population. This illustrates the continuing challenge for the Borough of population retention.

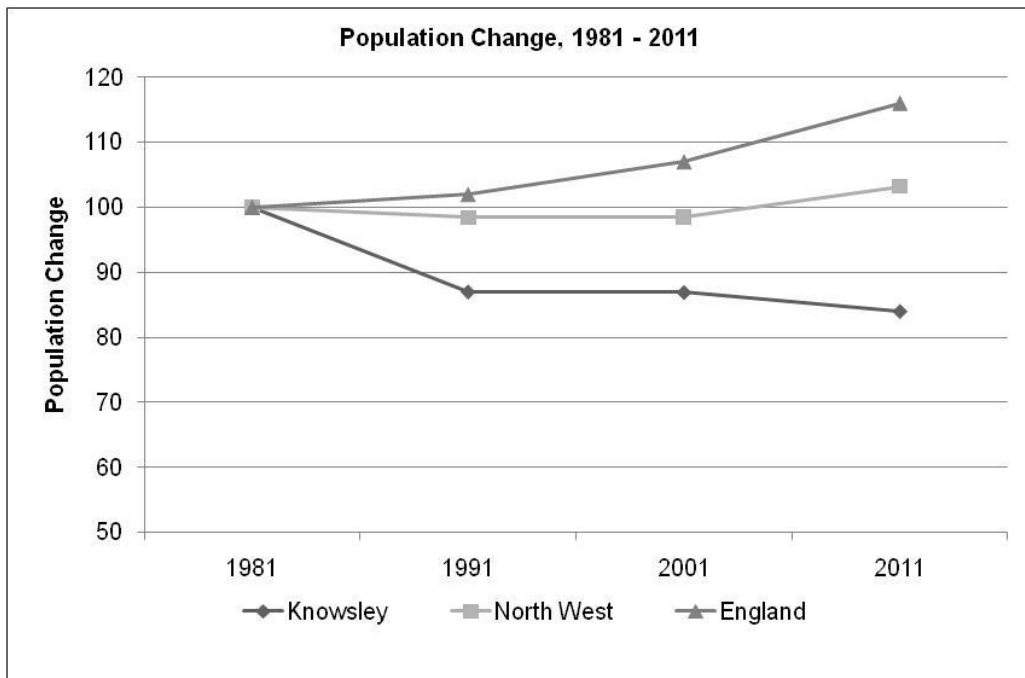
Table 5.3: Population Estimates in Knowsley, 1981 – 2011

Year	1981	1991	2001	2011
Knowsley Population	172,991	152,079	150,459	145,900

Source: Census 1981, 1991, 2001 and 2011 (ONS, 2013)

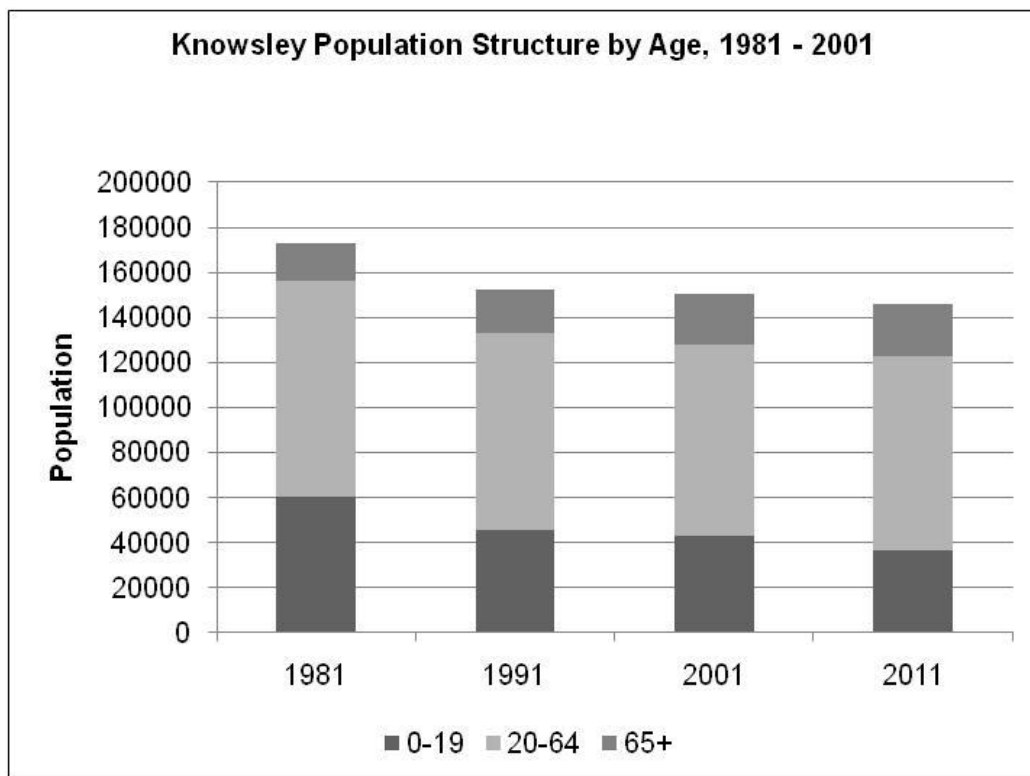
5.1.2 Figure 5.2 shows the changing population for Knowsley in comparison with the North West and England as a whole, using Census data from 1981 to 2011. This shows that while Knowsley has experienced steady population decline over this period, the North West population has remained relatively stable and the England population has increase dramatically by over 16% over the 30 year period. This demonstrates that other parts of the country are growing in terms of population at a much greater pace than Knowsley. However, the goal of population stabilisation has been achieved to some degree, as the rate of population decline in Knowsley has reduced dramatically.

Figure 5.2: Population Change, Knowsley, North West and England, 1981 – 2011 (indexed at 1981 base date)



Source: Census 1981, 1991, 2001 and 2011 (ONS, 2013)

Figure 5.3: Knowsley Population Structure, 1981 - 2001



Source: Census 1981, 1991, 2001 and 2011 (ONS, 2013)

5.1.3 Figure 5.3 illustrates the changing population structure of Knowsley over the four Census dates from 1981 to 2011. This illustrates the overall decline in population of the Borough, and demonstrates that this is due in the main to a reduction in the number of residents aged 0-19 and of working age, i.e. up to 65. The older population (65+) has seen a dramatic increase during this period from fewer than 17,000 persons to over 23,000 persons.

5.2 Specific Population Groups

5.2.1 Knowsley's population has a relatively small proportion of Black and Minority Ethnic groups reported as living in the Borough. The 2011 Census reported that 96.1% of Knowsley's population identified as "White: English / Welsh / Scottish / Northern Irish / British" compared with 91.8% in Merseyside, 87.1% across the North West Region, and 79.8% across England as a whole. The Borough's non-white population stands at 3%, compared with much higher proportions in comparator areas. This split is comparable to that reported in the 2001 Census, showing that the Borough's population remains relatively stable, and continues to differ in ethnic makeup from the national trend.

5.2.2 It is widely recognised that people from Black and Minority Ethnic (BME) groups have specific needs and aspirations in relation to housing issues and can sometimes have difficulty in meeting these needs, including for housing assistance or access to larger housing types which may not be widely available in the market. Knowsley produced a specific BME Housing Needs Assessment²⁸ document in 2012

5.2.3 The Borough has an extremely small number of persons identifying themselves as Gypsy or Irish Traveller, with only 6 persons in Knowsley reported in the 2011 Census. This reflects the trend for a very small travelling population historically residing in Knowsley. The Borough currently has no allocated or permitted sites for the accommodation of travellers, i.e. sites with pitches for mobile or temporary homes. A specific housing needs assessment²⁹ was undertaken for this group in 2008, and is shortly to be renewed by the Liverpool City Region authorities.

5.3 Households

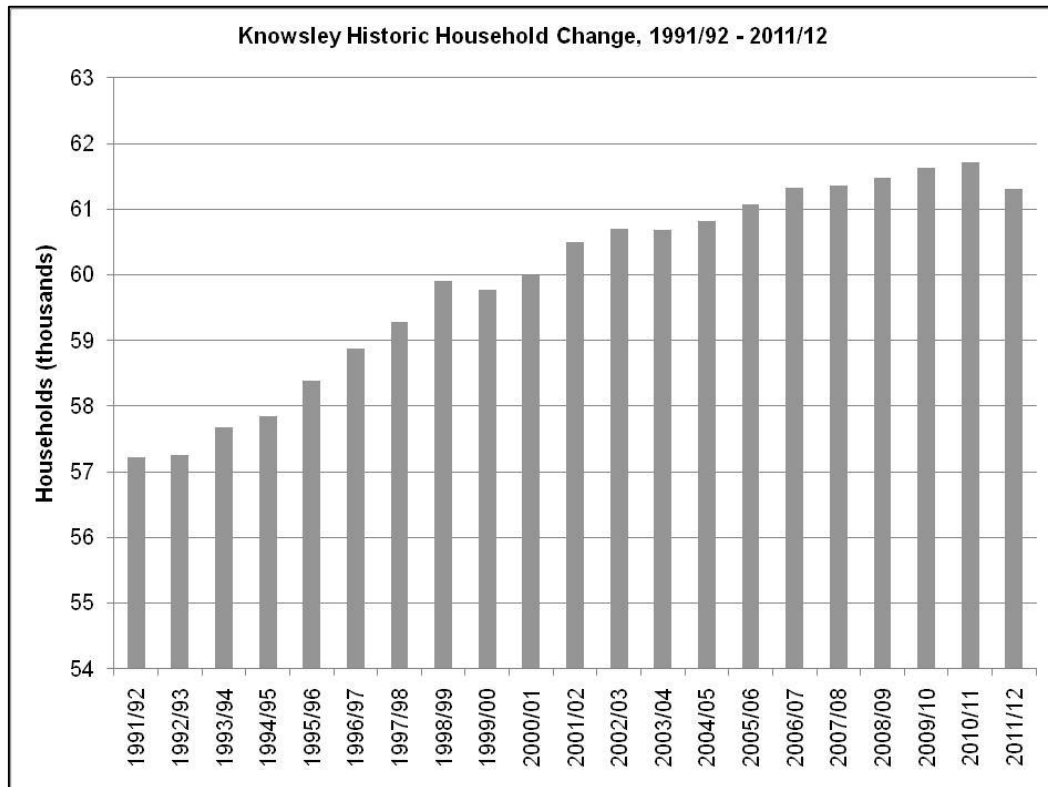
5.3.1 In 2011, Knowsley contained approximately 61,300 households. Figure 5.4 demonstrates how this level of households has changed since 1991, with an increase of approximately 4,000 households over this 20 year period. In contrast to the trends for Knowsley's population over a similar period (which has seen a small decline), this increase in

²⁸ Knowsley BME Housing Needs Assessment 2012 (Knowsley MBC, 2012)

²⁹ Merseyside Gypsy and Traveller Accommodation Needs Assessment (SHUSU, 2008)

households reveals that the driving force behind the trend must be average household sizes, i.e. that a similar total population is now split into a greater number of households, and hence there must be less people per household.

Figure 5.4: Knowsley Historic Household Change, 1991/92



Source: Interim 2011-based CLG Household Projections (CLG, 2013)

5.3.2 Table 5.4 shows the changing household size, in terms of persons per household in Knowsley, between 1991 and 2011. These figures have been approximated using reported numbers of household and total population over the three Census years in question. This shows a dramatic reduction in the number of persons per household over this period, from 2.66 to 2.38. This shows a continuing trend for smaller households in the Borough, consistent with the national trend. It is likely that this is due to older people living longer (in smaller households of one or two people), and a reduction in the number of dependent children within the household.

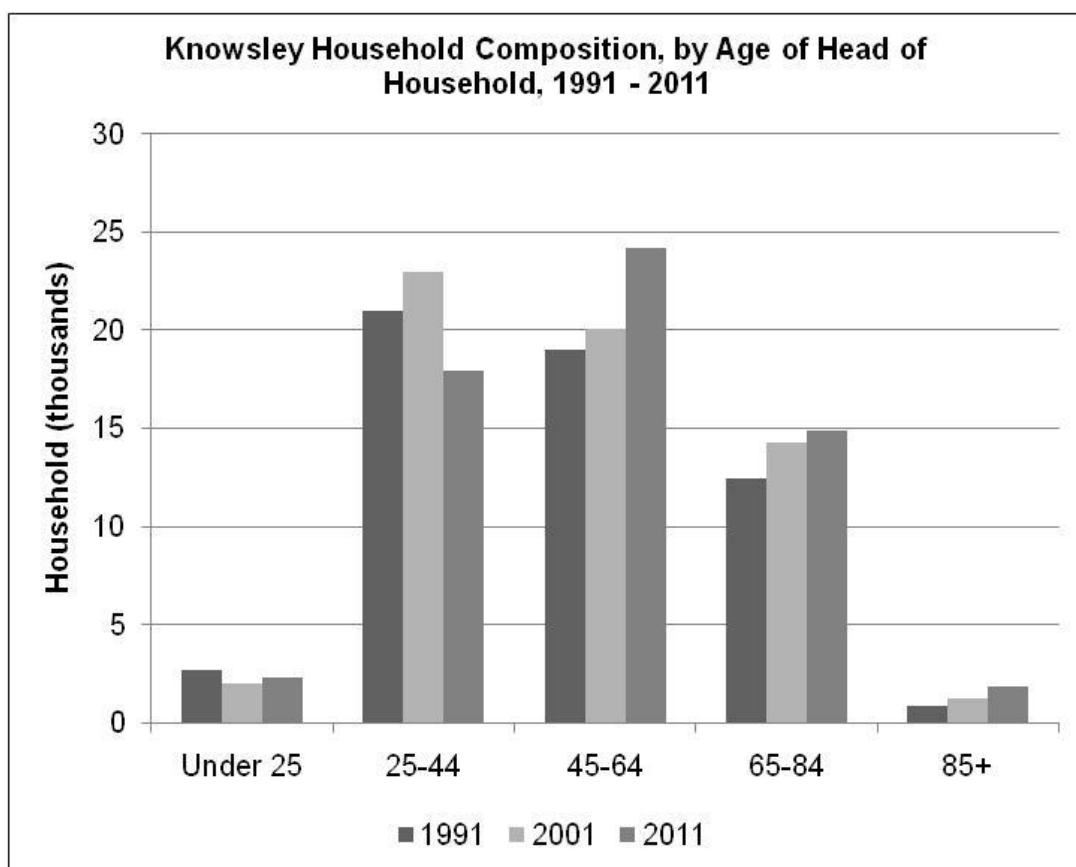
Table 5.4: Household sizes in Knowsley, 1991 -2011

	1991	2001	2011
Persons per household	2.66	2.48	2.38

Source: Interim 2011-based CLG Household Projections (CLG, 2013) and Census 1991, 2001 and 2011 (ONS, 2013)

5.3.3 Figure 5.5 demonstrates the changing composition of households in Knowsley, through consideration of the age of the person identified as head of each household, between 1991 and 2011. This shows an overall trend towards an ageing head of household over these years, with a greater number of households headed by persons aged 45 and over, and a corresponding drop in the number of households headed by younger persons, i.e. those aged 44 and under. This is in line with identified trends towards an ageing population in Knowsley. This may also give an insight into the age of those leaving the Borough to migrate elsewhere.

Figure 5.5: Knowsley Household Composition, by Age of Head of Household, 1991 - 2011



Source: Census 1991, 2001 and 2011 (ONS, 2013)

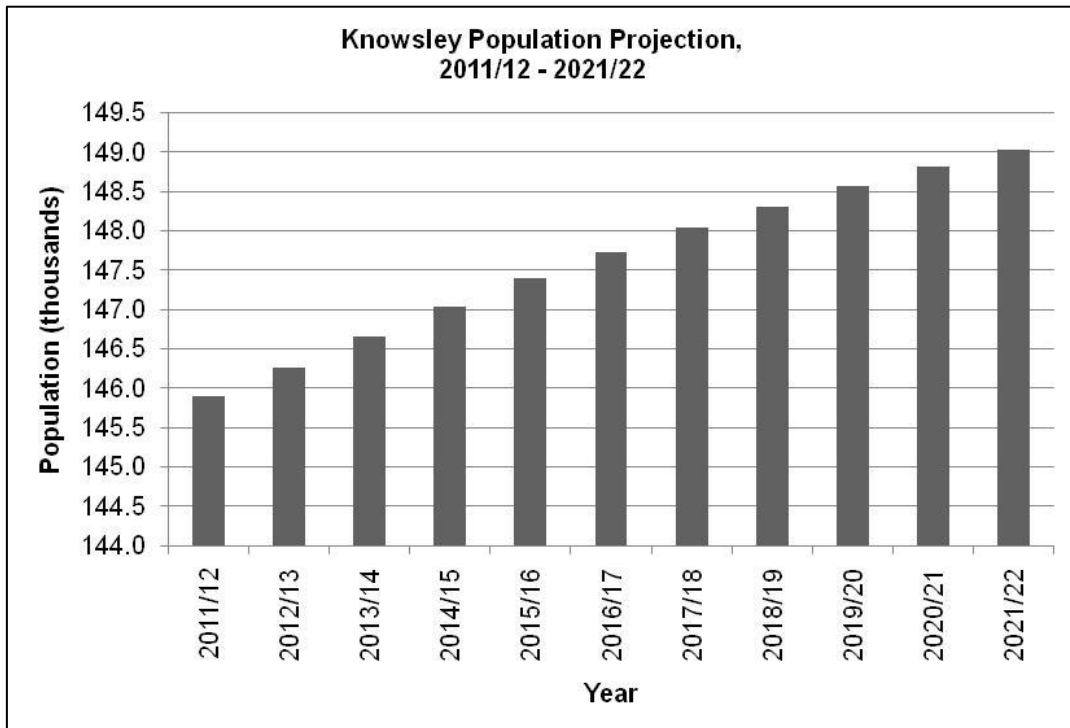
<p>Changes Since 2010</p>	<ul style="list-style-type: none"> • New population estimates for Knowsley have revised down the estimated population to 145,900 people, meaning that Knowsley's population has declined since 2001. • Knowsley's working age population and younger population continues to decline slightly over time, while its older population grows substantially. • Household estimates show an increasing number of households within Knowsley, with household sizes continuing to decrease in size. • There continues to be an increase in the proportion of Knowsley households headed by older people. • Knowsley's population still contains a very small proportion of BME groups.
<p>Conclusions</p>	<ul style="list-style-type: none"> • Population and household stabilisation is still a key issue for Knowsley. • The trend towards smaller households places pressures on Borough's ability to provide new homes • An ageing population and older households means the local housing market must response to specific accommodation needs. • Although a small group, BME housing needs remain important for the Council to address.

6 Projections

6.1 Population projections

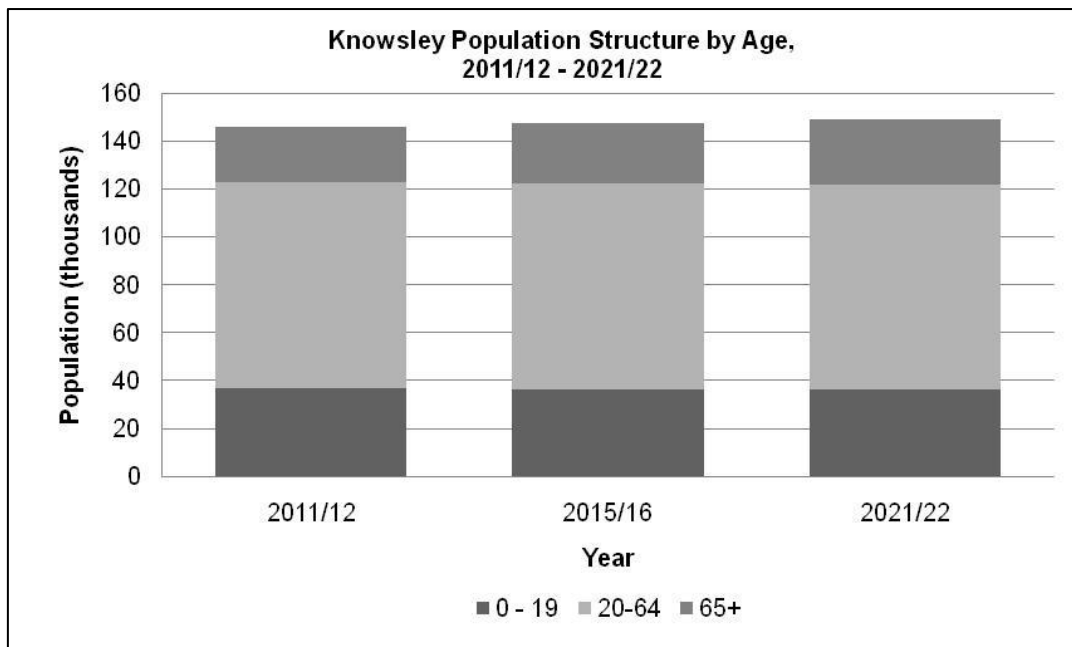
- 6.1.1 In addition to providing information regarding the past and present population, ONS also provide data regarding the projected population of local authority areas in the future. These projections are generally trend based in that they project forward past trends which have been experienced. In this sense, they need to be treated with caution, as their focus on past trends mean they do not account for the impact of changes in policy which could have an impact on population, such as policies regarding international migration, or policies regarding house building in a particular area.
- 6.1.2 The latest population projections published are Interim 2011-based sub-national projections, which take the estimated population from the Census and project changes over a ten year period, i.e. from 2011 to 2021. These interim projections replace previously published population projections from 2008 and 2010 bases, which look over a longer 25 year period each. The headline population projection figures from this dataset are shown in Figure 6.1. This shows a projected increase in Knowsley's population from 2011 onwards, reaching approximately 149,000 by 2021, an increase of over 3000 persons and approximately 2.12% increase on the 2011 population level.
- 6.1.3 Figure 6.2 sets out the consequences of projected population change on the age structure of residents in Knowsley. This shows that for the three categories given, there is expected to be stabilisation in the working age population (i.e. those aged up to 64), whilst there is expected to be a significant increase in older people (aged 65 and over) by 2021. This is in line with previous trends and also with those displayed at the national level. This trend is due to life expectancies increasing and people living longer, and also to the post-war "baby boomers" reaching retirement age.
- 6.1.4 Figure 6.3 demonstrates the projected changes in Knowsley's population structure in greater detail, showing the age profile of the population in 2011 and 2021, according to the ONS data. This illustrates in particular the significant increase in the over 65 population, with notable differences in females reaching ages of 80 plus by 2021. Figure 6.4 shows this data in more detail again, focusing in particular on the increase in specific groups aged 65 and over. This anticipated change in Knowsley's population structure is similar to trends previously predicted, which have focused on stable birth rates and migration impacts, but also highlighting the significant issue of an ageing population. From the newly published data, it is clear that this is anticipated to be a significant issue.

Figure 6.1 Knowsley Population Projection, 2011 based figures



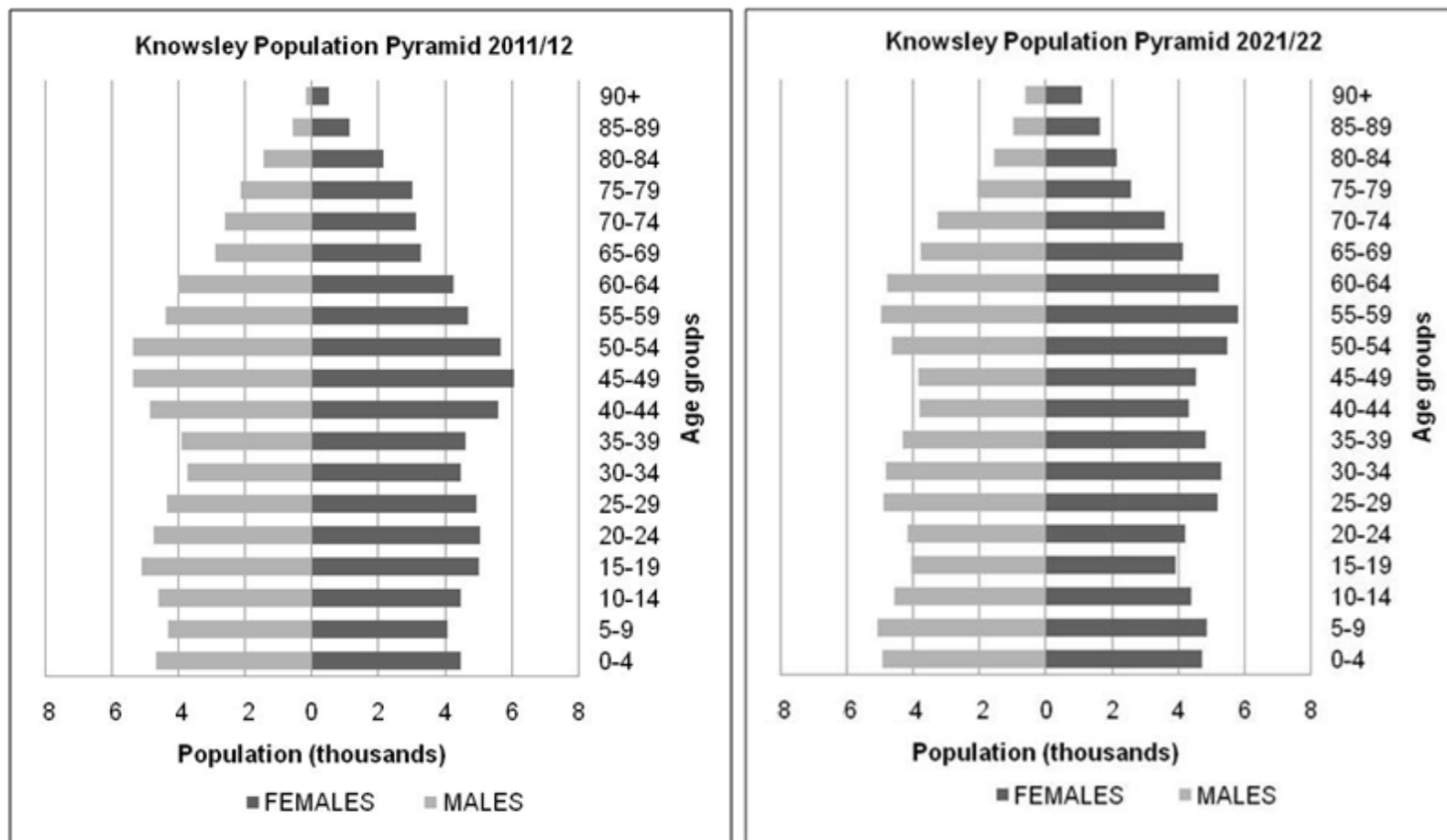
Source: 2011-based Interim Sub-national Population Projections (ONS, 2012)

Figure 6.2: Knowsley Population Structure by Age, 2011/12 – 2021/22

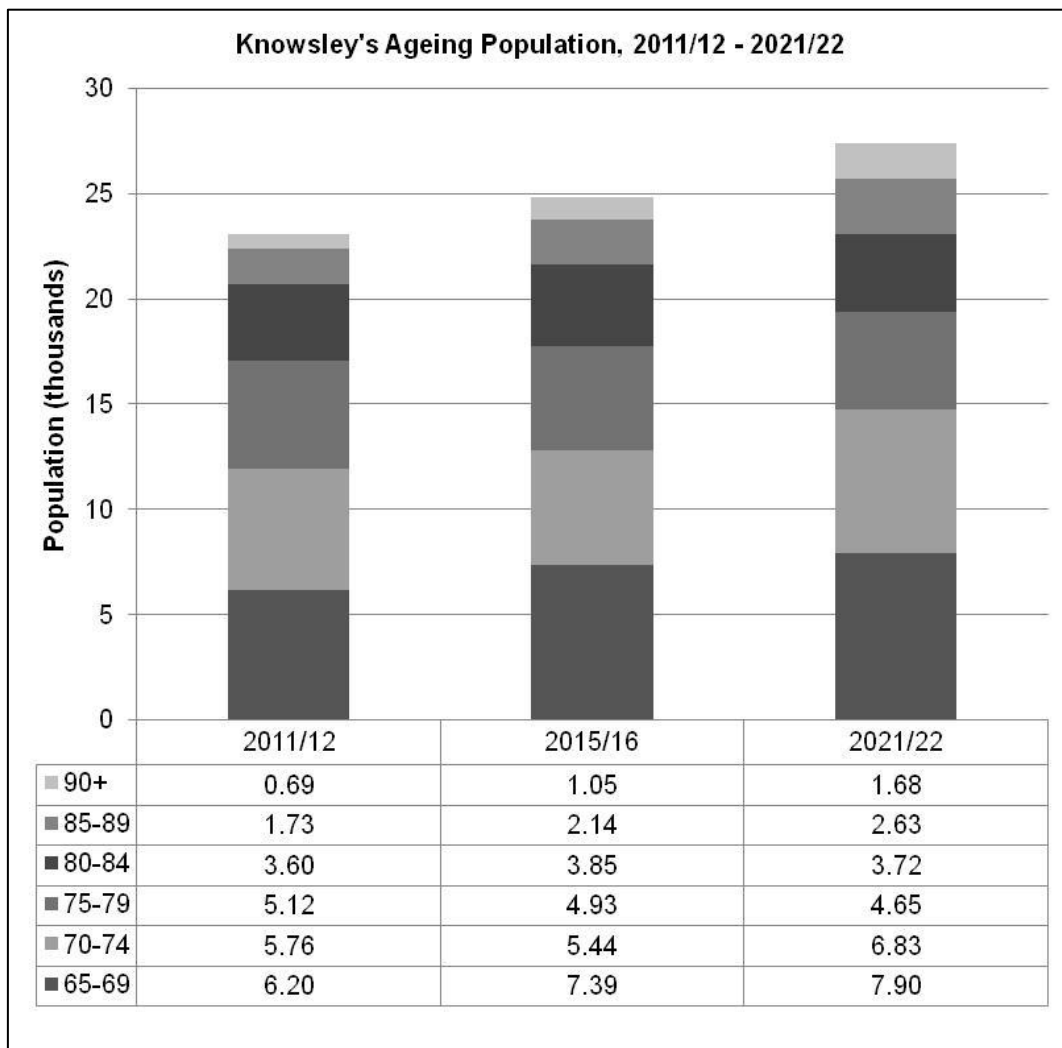


Source: Source: 2011-based Interim Sub-national Population Projections (ONS, 2012)

Figure 6.3: Knowsley Population Pyramids in 2011 and 2021



Source: 2011-based Interim Sub-national Population Projections (ONS, 2012)

Figure 6.4: Knowsley's Ageing Population, 2011/12 – 2021/22

Source: 2011-based Interim Sub-national Population Projections (ONS, 2012)

6.1.5 Table 6.1 summarises the drivers for projected population change in Knowsley from 2011 to 2021, including natural change (births and deaths expected) and migration (both from internal and international source, in and out, as projected). This shows that between 2011 and 2021, ONS projected there will be an additional 19,600 births in Knowsley. This rate of growth is tempered by a projected 14,000 deaths. This means that the projected increase from natural change by 2021 is approximately 5,600 additional persons living in Knowsley. Change from migration in to the Borough is expected to reach 53,000 persons, while migration out is projected to exceed this, at 55,700 persons. This means that the net impact on the population from migration is negative, at approximately 2,700 persons leaving the Borough. Overall this leaves a projected net increase in Knowsley's population by 2021 of approximately 3,000 persons. These trends broadly mirror those most recently projected by ONS in their 2008- and 2010-based population projections.

Table 6.1: Summary Components of Population Change, 2011 - 2012

Population (thousands)	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
Births – Cumulative	0	2	4	6	8	10	12	13.9	15.8	17.7	19.6
Deaths – Cumulative	0	-1.4	-2.8	-4.2	-5.6	-7	-8.4	-9.8	-11.2	-12.6	-14
Migration in – Cumulative	0	5.3	10.6	15.9	21.2	26.5	31.8	37.1	42.4	47.7	53
Migration out – Cumulative	0	-5.4	-10.9	-16.5	-22.1	-27.7	-33.3	-38.9	-44.5	-50.1	-55.7
Net Cumulative Change from 2011	0	0.5	0.9	1.2	1.5	1.8	2.1	2.3	2.5	2.7	2.9
Overall Population	145.9	146.3	146.7	147	147.4	147.7	148	148.3	148.6	148.8	149

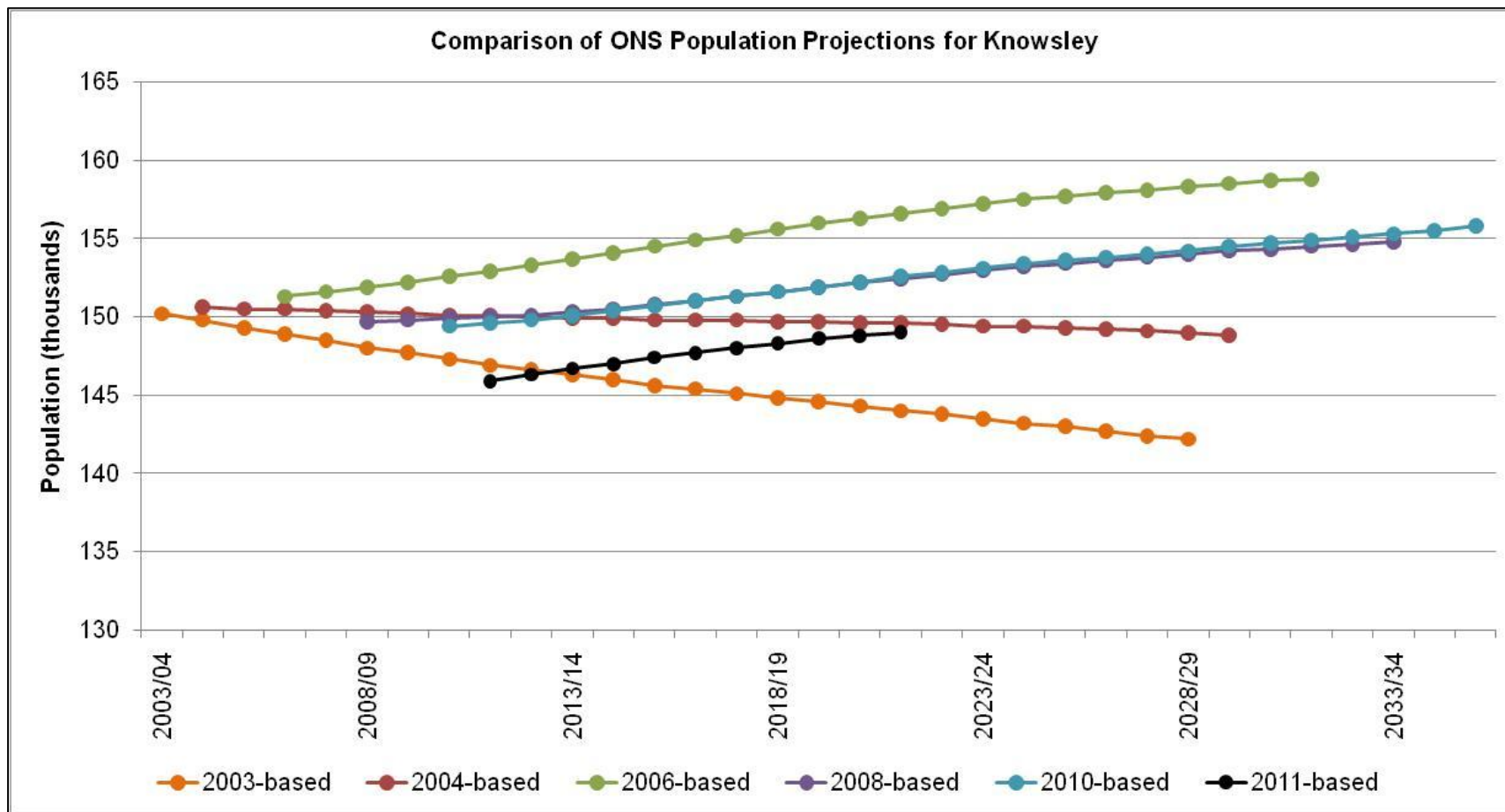
Source: 2011-based Interim Sub-national Population Projections (ONS, 2012)

6.1.6 Figure 6.5 compares the ONS 2011-based population projections with some previously published projections, some of which were used to inform previous evidence base documents prepared by Knowsley Council. These are relevant to review for the reasons discussed previously regarding the discrepancies between the 2011 Census population estimate, and the previous mid-year estimates published by ONS. This exercise also gives an insight to the fragility of the population projection datasets and their susceptibility to methodological changes, being as they are based primarily on historic trends. Figure 6.5 compares ONS sub-national population projections published with base dates of 2003, 2004, 2006, 2008, and 2010. The Interim 2011 figures are also overlaid for contextual information

6.1.7 This demonstrates the sheer variety of outcomes for Knowsley when considering the historic population projections produced by ONS. The projections produced with base dates of 2003 and 2004 projected a negative trend for population change in Knowsley over the long term. This was based on a historic trend of population loss in the Borough during the 1980s and 1990s. The 2006-based projections represented a significant shift from ONS regarding its views on Knowsley's future population, which under this model was projected to increase by approximately 7,500 persons by 2031. The 2008- and 2010-based projections follow a very similar trajectory, projecting a less pronounced increase in population than the 2006-based dataset. Finally, the 2011-based projections again follow a similar trajectory of a marginal

increase in population, albeit with a much lower start point (reflective of the difference between the Census 2011 population estimates, and the earlier mid-year estimates) and for a shorter trajectory, reflecting their interim status.

Figure 6.5: Comparison of ONS Population Projections for Knowsley



Source: 2011-based, 2010-based, 2008-based, 2006-based, 2004-based and 2003-based Sub-National Population Projections (ONS, Various)

6.2 Household projections

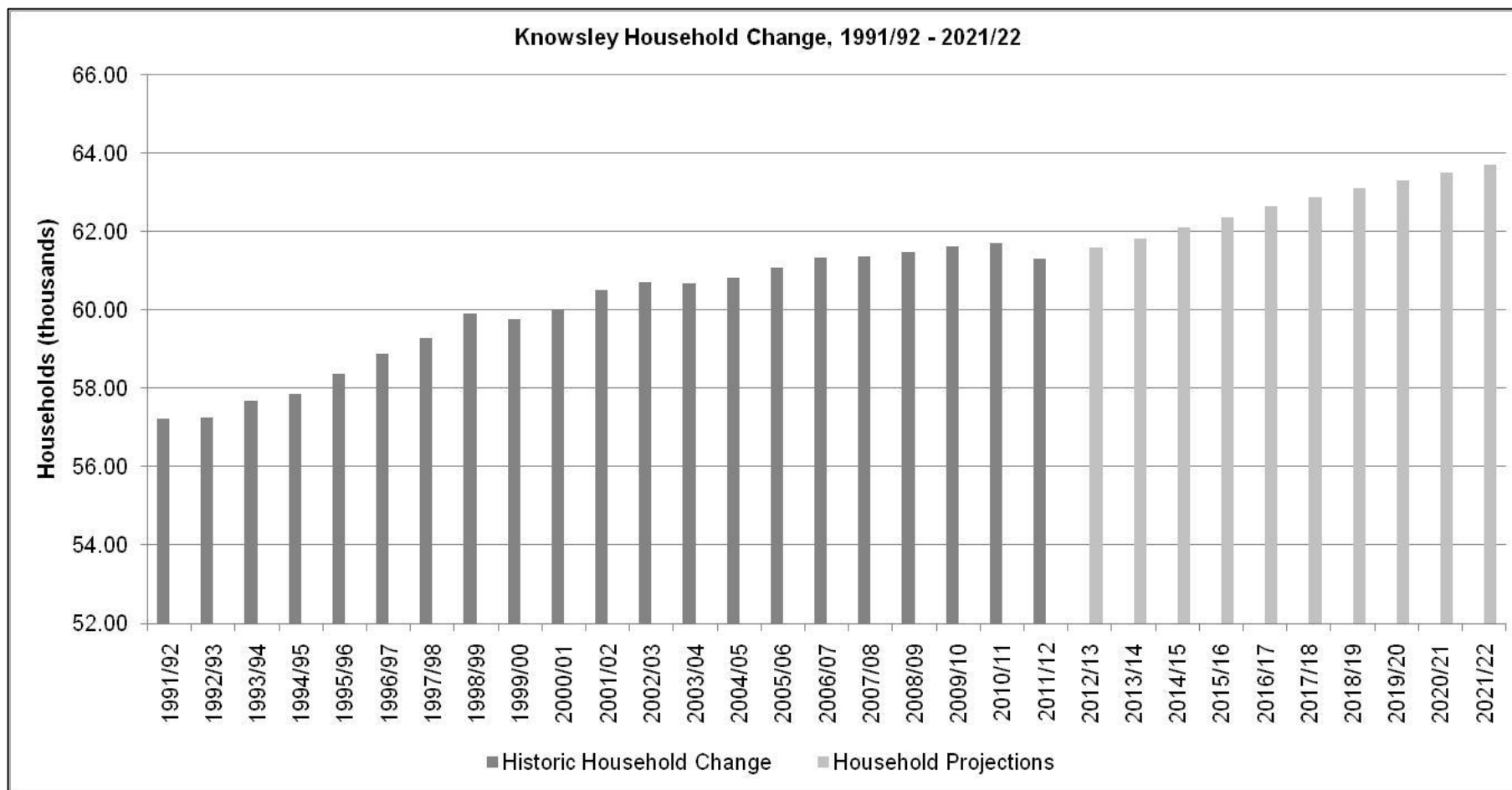
- 6.2.1 In addition to population projections, the Government also publishes projected for changes in the number and make up of households at the local authority level. This is the responsibility of the Department for Communities and Local Government, which publishes household projections on a regular basis, usually aligned with ONS releases on population projections. This is because the basic methodology for projecting changes in households involves multiplying an expected household size (based on a number of factors, and accounting for future change) to the population projections supplied by ONS, as discussed earlier in this section. Like the population projections, this is a “policy-off” position, reflective of the situation of past trends continuing into the future. Due to the reliance on ONS population projections, the CLG household projections are limited by the methodology and scope of these projections.
- 6.2.2 CLG published the latest set of household projections in 2013, entitled 2011-based Interim household projections. These projections utilise the rates of population growth published by the ONS, and hence cover the same period, from 2011 to 2021. The dataset starts from the position of an estimated 61,300 households in Knowsley in 2011. This dataset also includes reference to past household change, from the period 1991 to 2011. This information is shown on Figure 6.6. This shows an expected increase in households in Knowsley over the period 2011-2021 of approximately 2400 additional households, reaching a peak of 63,700 households by 2021. This represents a 3.9% increase in households over a ten year period. This continues a trend of steady increase in households in Knowsley over the period from 1991 onwards. This also reflects the trend recorded in previously published household projections for a steady increase over the future period.
- 6.2.3 Figure 6.7 breaks down the projected increase in households on an annual basis over the period 2011 – 2021, estimating that approximately 240 additional households will be created per annum. The drivers for this trend are numerous, and include population change, as previously discussed, and also more significantly, change in household size and structure.
- 6.2.4 Table 6.2 demonstrates the expected changes in household sizes in Knowsley between 2011 and 2021, based on the latest CLG data. This is based on a continuing trend of a reduction in persons per household, by approximately 0.02 persons per household for each five year period. The continuing downward trend is reflective of earlier household projection data from CLG, which indicated a trend for increasingly small average household sizes in the longer term. Changes in household size continue to be a significant driver for projected changes in household growth.

Table 6.2: Projected Average Household Size in Knowsley, 2011 - 2021

Year	2011	2016	2021
Persons per household	2.36	2.34	2.32

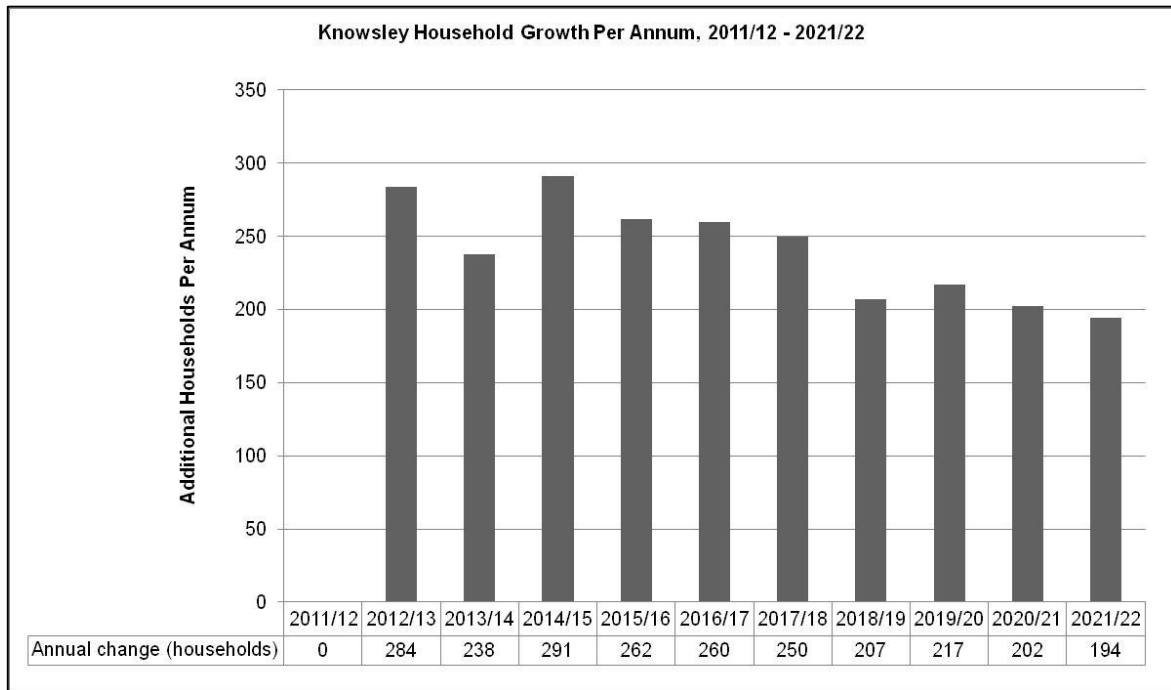
Source: Interim 2011-based CLG Household Projections (CLG, 2013)

Figure 6.6: Knowsley Household Change 1991/2 – 2021/22



Source: Interim 2011-based CLG Household Projections (CLG, 2013)

Figure 6.7: Knowsley Household Growth Per Annum 2011/12 – 2021/22



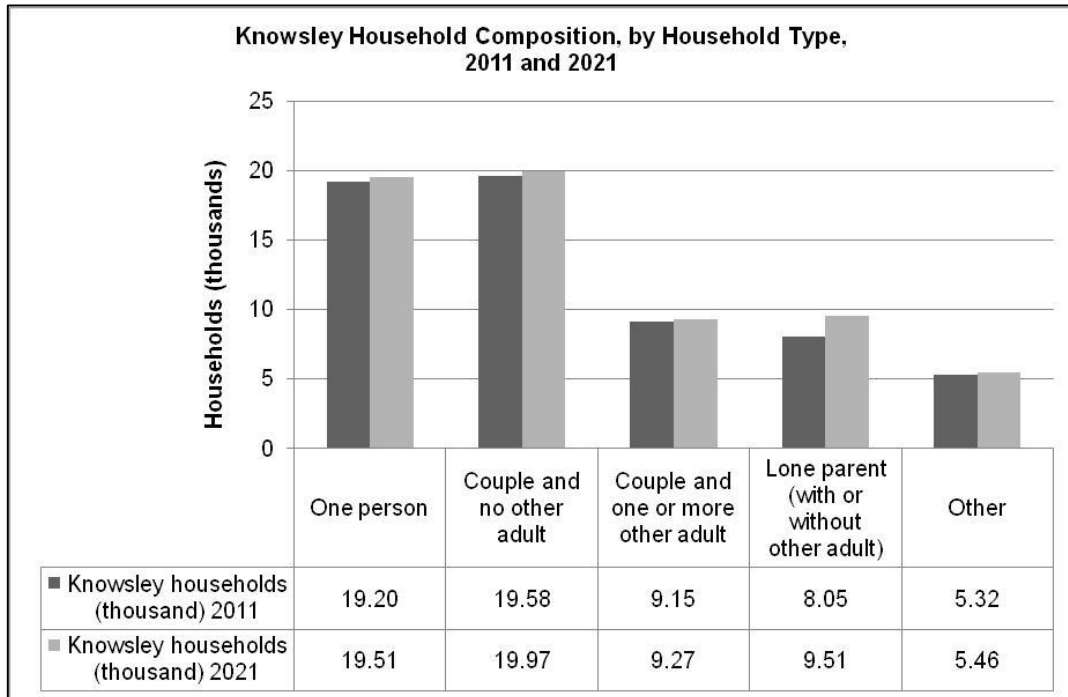
Source: Interim 2011-based CLG Household Projections (CLG, 2013)

6.2.5 Alongside information regarding overall change in number of households, CLG have also made available as part of the Interim 2011-based household projections information regarding how household composition is expected to change, in terms of both household type (i.e. single person, couple) and also by the number of dependent children expected to be occupying households in Knowsley.

6.2.6 Figure 6.8 shows how the composition of Knowsley’s households by type is expected to change between 2011 and 2021. This shows a small projected increase in the each category of household, including single-person households and those featuring couples. It also shows a significant projected increase in the number of single parent households, of approximately 1,500 households between 2011 and 2021.

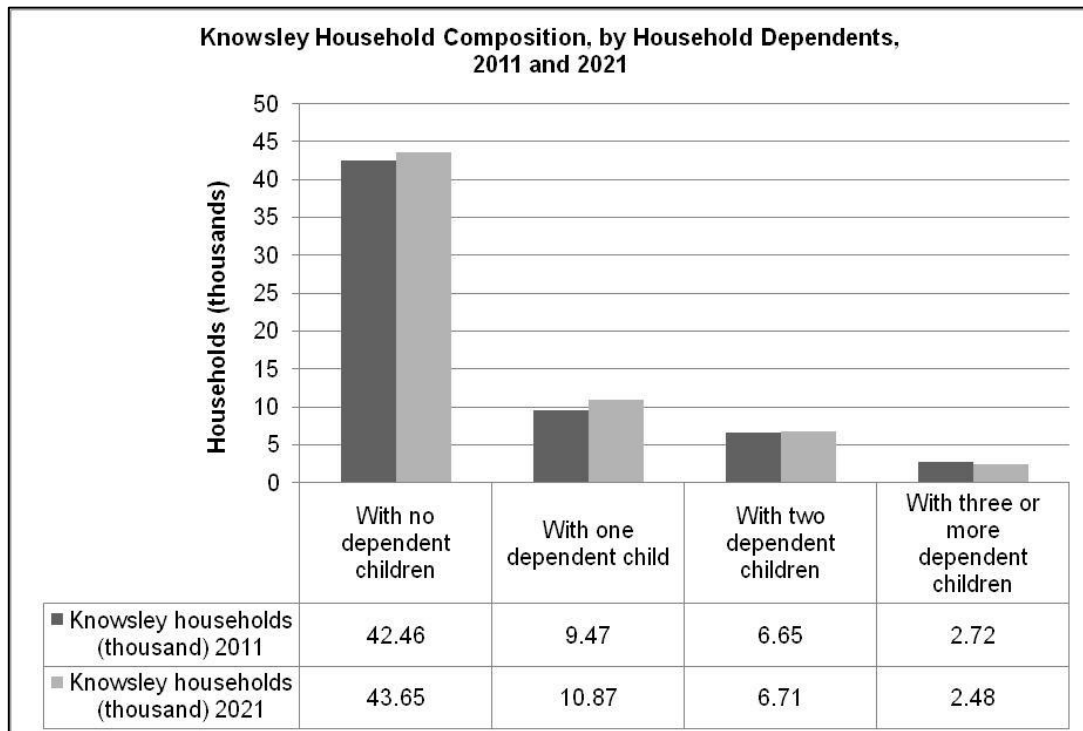
6.2.7 Figure 6.9 demonstrates the projected change in the composition of Knowsley’s households with regard to the dependent children contained within them. This shows an increase of over 1,000 households with no dependent children between 2011 and 2021, and an increased of 1,400 households with one dependent child. The larger household categories of 2 or more dependent children are projected to see smaller decreases between 2011 and 2021. This is reflective of the overall reduction in household sizes demonstrated in Table 6.2 showing that one of the driving factors towards smaller households is a reduced number of children per household, and an increased number of households with no children.

Figure 6.8: Knowsley Household Composition, by Household Type, 2011 and 2021



Source: Interim 2011-based CLG Household Projections (CLG, 2013)

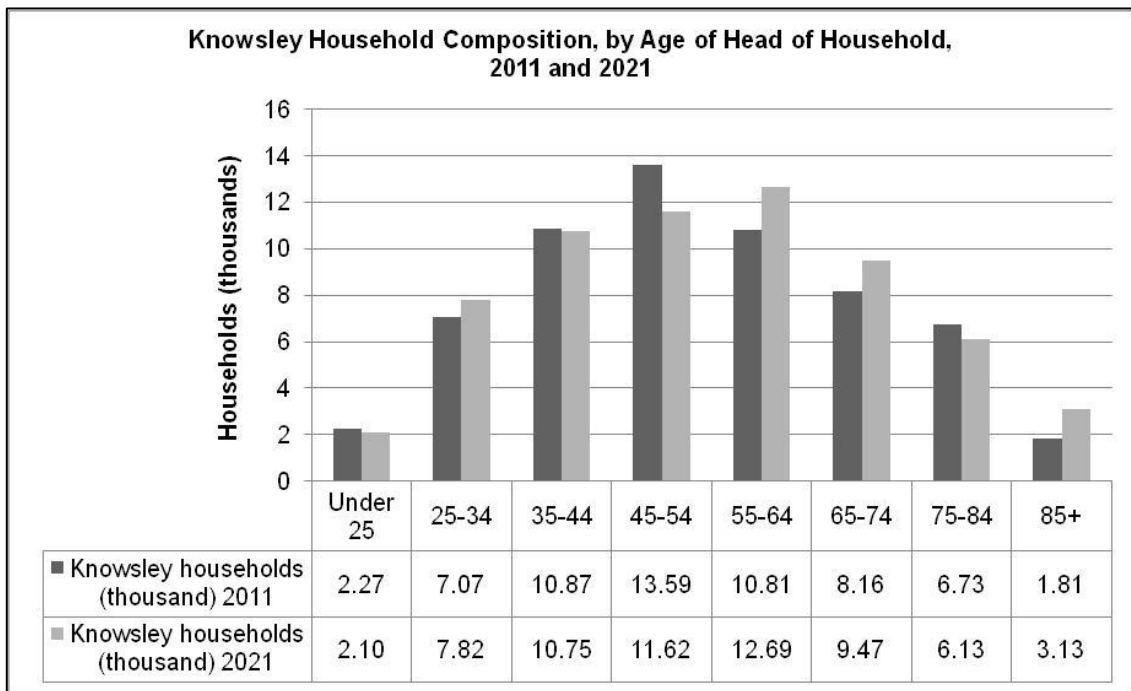
Figure 6.9: Knowsley Household Composition, by Household Dependents, 2011 and 2021



Source: Interim 2011-based CLG Household Projections (CLG, 2013)

6.2.8 Figure 6.10 also compares households in Knowsley in 2011, with the projected composition in 2021, but by age (of the head of the household) rather than by household type. This chart reflects the trend within the population projections for an ageing population, with projected increases noted in the households headed by an individual aged 55-74 and 85+, and a corresponding decrease in the proportion headed by younger people, with a particular dip in households headed by an individual aged between 45 and 54. This trend indicates that there will be a need to provide additional housing which is suitable for occupation by households of this age, including for the oldest households, ensuring that these are suitable for the demands of older age. There is however projected to be a smaller increase of about 800 households headed by a person aged 25-34, which indicates a potential need for family housing suitable for young couples or small families. This is particularly important given the understanding of the propensity of younger households to move more often and greater distances than older households.

Figure 6.10: Knowsley Household Composition, by Age of Head of Household, 2011 and 2021



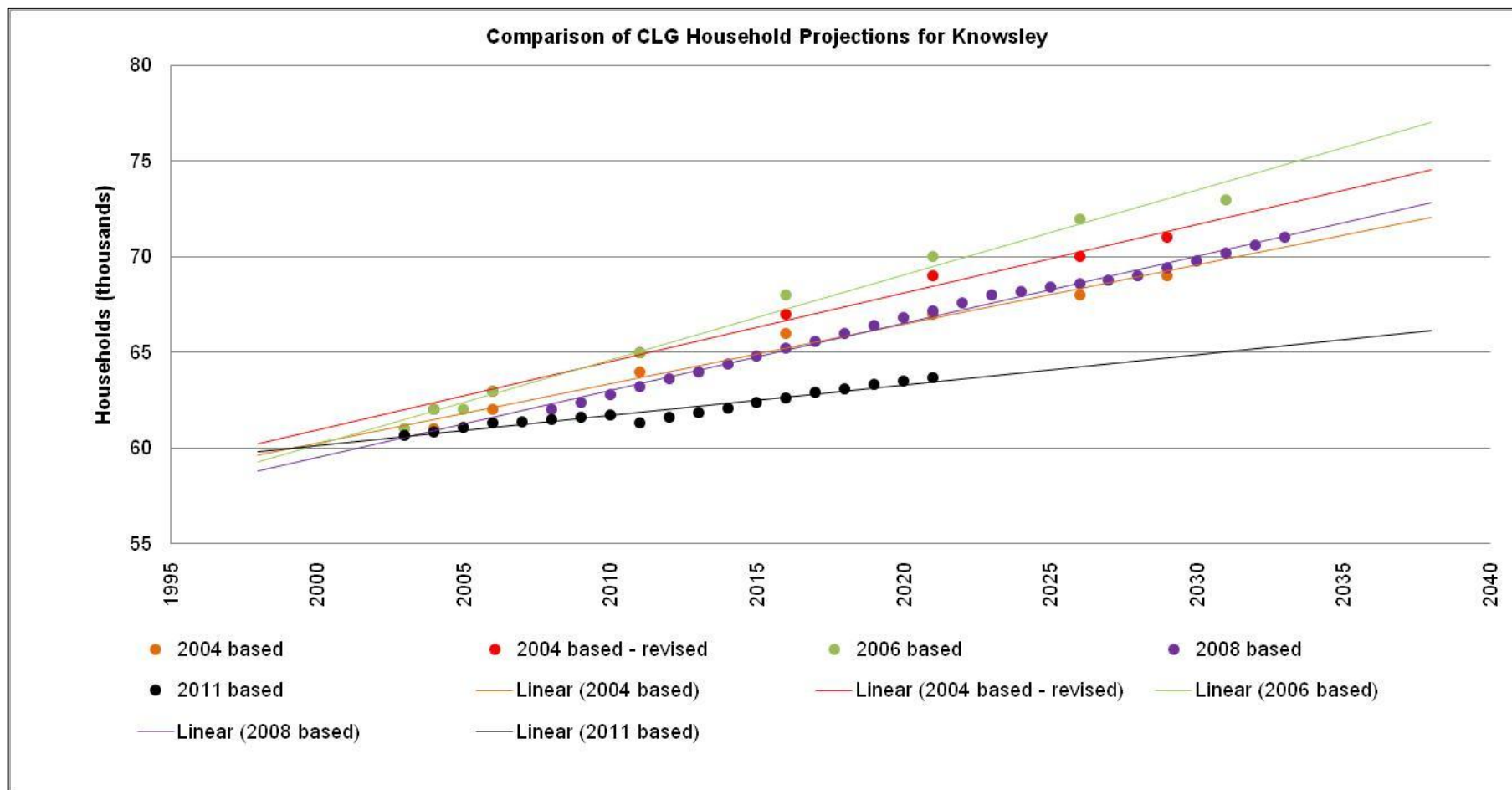
Source: Interim 2011-based CLG Household Projections (CLG, 2013)

6.2.9 Future CLG household projections which will be based on robust population projections from ONS will be published in due course, and will replace the 2011-based interim projections. Until this time, the Council must rely on the 2011-based dataset. For comparative purposes, Figure 6.11 shows the different household projection datasets published by CLG in recent years, including two 2004-based datasets, as well as projections based in the year 2006 and 2008. Linear trend lines have been added to this data to demonstrate the impact of extrapolation of trends in the longer term. This shows that all datasets published by CLG have projected an increase in the

number of households in Knowsley, with the scale of increase dependent on the base-year for the projection. Some of these trends are very similar in terms of the annual addition of households in Knowsley that they project. The 2006-based projections predicted the greatest increase in the number of households within the Borough, projecting 73,000 households by 2031. The 2004-based and 2008-based projections estimate a very similar level of housing growth for Knowsley, with approximately 70,000 households by 2031. However revisions to the 2004-based projections resulted in a slight uplift on projections, at 72,000 households by 2031. In comparison, the 2011-based projections show a slower level of projected household growth, albeit starting from a lower base date. Projecting this dataset forward to 2031 would result in 65,000 households by 2031, a significantly lower level than the earlier projections. However, the trend for an increased number of households in the Borough from these projections is clear.

<p>Changes Since 2010</p>	<ul style="list-style-type: none"> • Revised population projections show that Knowsley’s population is expected to increase over the period from 2011 to 2021. • Knowsley’s older population is expected to grow substantially over this decade. • The number of households within Knowsley is projected to increase over the period 2011 to 2021. This is due to population change and also projected decreases in household size • Knowsley households are projected to contain less dependent household members, and to be headed by older people on average.
<p>Conclusions</p>	<ul style="list-style-type: none"> • Population increases aligned with changes to household sizes are projected to result in a large scale need for additional housing in Knowsley in the long term. • The projected increase in older people means that provision must be made for appropriate accommodation solutions to meet their specific needs.

Figure 6.11: Comparison of CLG Household Projections for Knowsley



Source: CLG Household Projections 2004-based (CLG, 2007), 2004-based –revised (CLG, 2008), 2006-based (CLG, 2009), 2008-based (CLG, 2010) and 2011-based (CLG, 2013)

7 Housing Stock

7.1 Tenure of Dwellings

7.1.1 As previously noted, Knowsley's housing stock has a high proportion of social rented dwellings as compared to private sector dwellings. The split in terms of tenures over the period 2004 – 2012 is given in Table 7.1. This shows that Knowsley had just under 18,000 social rented dwellings in 2012, which represents 28% of total stock. This proportion has remained consistent since 2004, with a slight reduction during this period in the number of social rented properties, likely to be due in the main to demolition of social rented housing stock through regeneration initiatives and the ongoing impact of the Right to Buy initiative, which is demonstrated in Table 7.1. The Council does not currently own any dwellings in Knowsley.

Table 7.1: Indicative split between private and social sector housing in Knowsley, 2004 – 2012

	2004	2005	2007	2008	2009	2010	2011	2012
LA Owned Dwellings	0	0	1	0	0	0	0	0
Social / Public Housing	20,095	19,276	18,496	18,421	18,240	18,056	18,095	17,990
Private Sector	43,181	43,124	44,333	44,469	44,900	45,024	45,150	45,200
Total Dwellings	63,276	62,400	62,830	62,890	63,140	63,080	63,245	63,200

Source: CLG Housing Statistics Live Tables (Number of Dwellings by Tenure and District) (CLG, 2013)³⁰

7.1.2 Prior to stock transfer in 2002, an average of 400 properties per annum were processed through Right to Buy (RTB). A summary of RTB post stock transfer for Knowsley Housing Trust can be found in Table 7.2.

³⁰ Available online at <http://www.communities.gov.uk/housing/housingresearch/housingstatistics/livatables/>

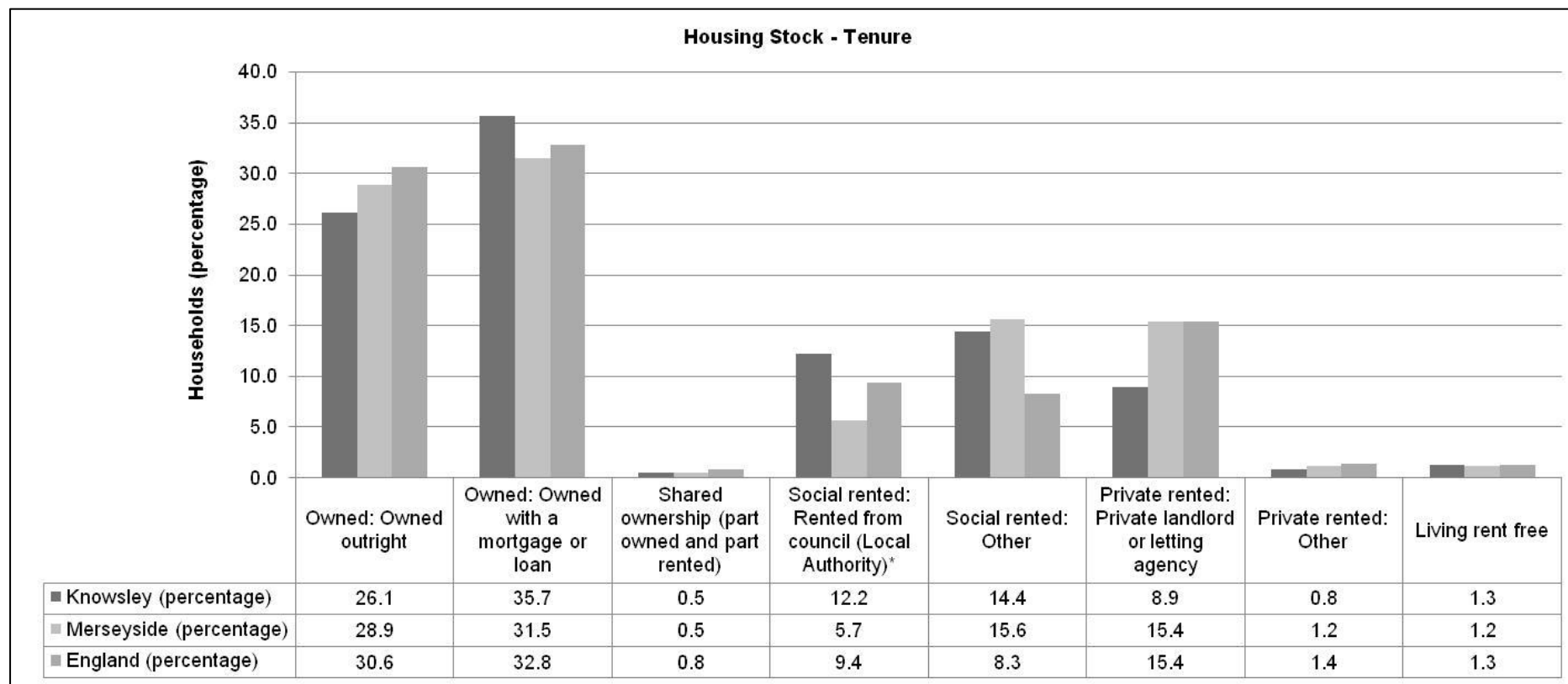
Table 7.2: Right to Buy Completions in Knowsley 2002 - 2012

Year	Right to Buy Completions
2002-03	303
2003-04	289
2004-05	563
2005-06	298
2006-07	141
2007-08	85
2008-09	28
2009-10	13
2010-11	15
2011-12	15
2012-13	45

Source: Right to Buy Completions Records (Knowsley Housing Trust / Villages Housing Trust, 2013)

- 7.1.3 Figure 7.1 shows the detailed breakdown of housing tenures in Knowsley according to the outputs of the 2011 Census, and compares these with the average breakdowns for the Merseyside and England areas. This demonstrates that Knowsley has a comparatively low level of outright home ownership, although a higher proportion of mortgage-holders than the comparator areas, which demonstrates that Knowsley homeowners are less progressed towards home ownership. Knowsley has a much smaller proportion of private rented dwellings than elsewhere, reflecting the infancy of this sector in comparison to the national average. This tenure however is growing; the proportion has increased significantly over the 20 years from the 1991 Census, in line with national trends.
- 7.1.4 In social tenures, Knowsley has a much higher proportion of dwellings which are rented from the public sector than elsewhere. The Census statistics should be marked with a significant warning regarding the breakdown of these social rented proportions. The Council currently does not hold any housing stock and has not done so for some years. Therefore, in Figure 7.1, the 12.2% shown within Knowsley as being "Social rented: Rented from Council (local authority)" reflects the misunderstanding of the Knowsley population regarding the ownership of their social rented home. This is likely to be due to the history of Council-owned property and the lack of awareness regarding stock transfer (i.e. those homes are now owned by Registered Providers), leading householders to select the incorrect option. This may also be an issue for the comparator areas, but the Council cannot corroborate this. The Council has raised this issue with ONS.

Figure 7.1: Housing Stock – Tenure



Source: Census 2011 (ONS, 2013)

**nb. For Knowsley only, this proportion of housing should be considered as “Social Rented: Other”, as the Council currently does not own any dwellings in Knowsley. This error is due to incorrect reporting from individuals within the Census. The Council cannot confirm whether these figures are correct for Merseyside and England averages.*

7.2 Type of Dwellings

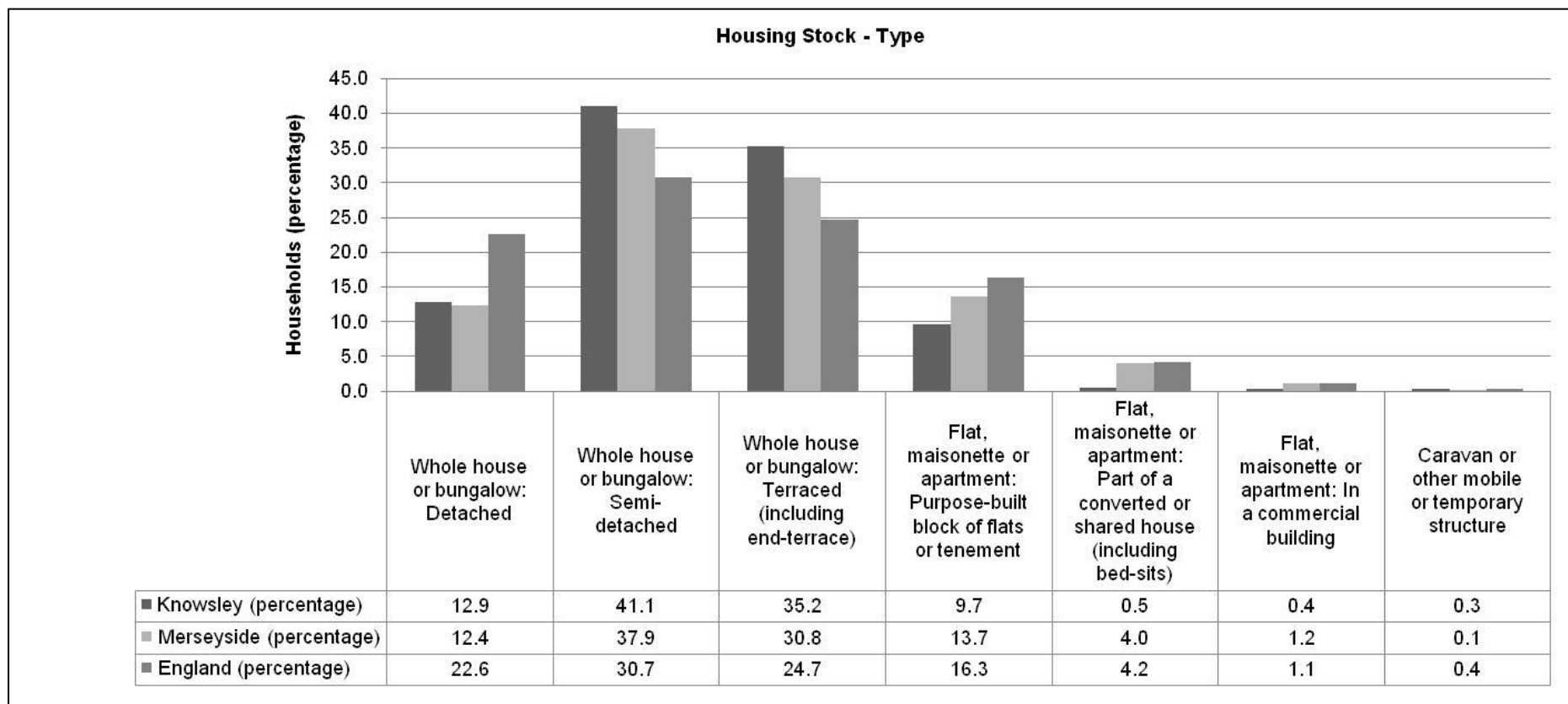
- 7.2.1 The breakdown of Knowsley's housing stock in 2011 in terms of the type of dwellings is demonstrated in Figure 7.2. This shows Knowsley's stock in comparison with the averages for the Merseyside and England areas. This demonstrates that overall, Knowsley has a much smaller proportion of detached houses and apartments than the national average. However, proportions of semi-detached and terraced housing are comparatively high, together making up over 75% of Knowsley's housing stock. In terms of mobile accommodation, Knowsley has a marginally smaller proportion than nationally. This is reflective not of Knowsley's housing of travellers (e.g. Gypsies, Traveller and Travelling Show People), but rather of the number of small residential estates comprising mobile homes or chalets. However, this is an extremely small proportion of Knowsley's housing stock overall. Knowsley has an extremely small number of dwellings known to be second homes (just 27 units recorded in 2008). Therefore, consideration of this contributor of dwelling vacancy, which may be critical in some areas of the country, will not be discussed in this Report.
- 7.2.2 Table 7.3 shows the changing housing types in Knowsley, as reported in the 2001 and 2011 Census. This demonstrates that the types of housing in Knowsley have remaining fairly static during this ten year period, with small proportion changes in most tenures. Overall, the proportion of detached and semi-detached dwellings has grown, reflecting the general trend towards the construction of family housing within new build developments. The proportion of terraced housing has reduced slightly, due to the growth in the larger dwelling types, but also reflective of the demolition of terraced housing (particularly those owned by Registered Providers) as part of regeneration schemes within the Borough.

Table 7.3: Housing types in Knowsley, 2007 and 2011

	Detached House	Semi-detached House	Terraced House	Flat / Maisonette	Caravan or other mobile / temporary home
Knowsley 2011	12.9	41.1	35.2	10.6	0.3
Knowsley 2001	11.8	39.8	37.4	10.7	0.3

Source: Census 2001 and 2011 (ONS, 2013)

Figure 7.2: Housing Stock – Type

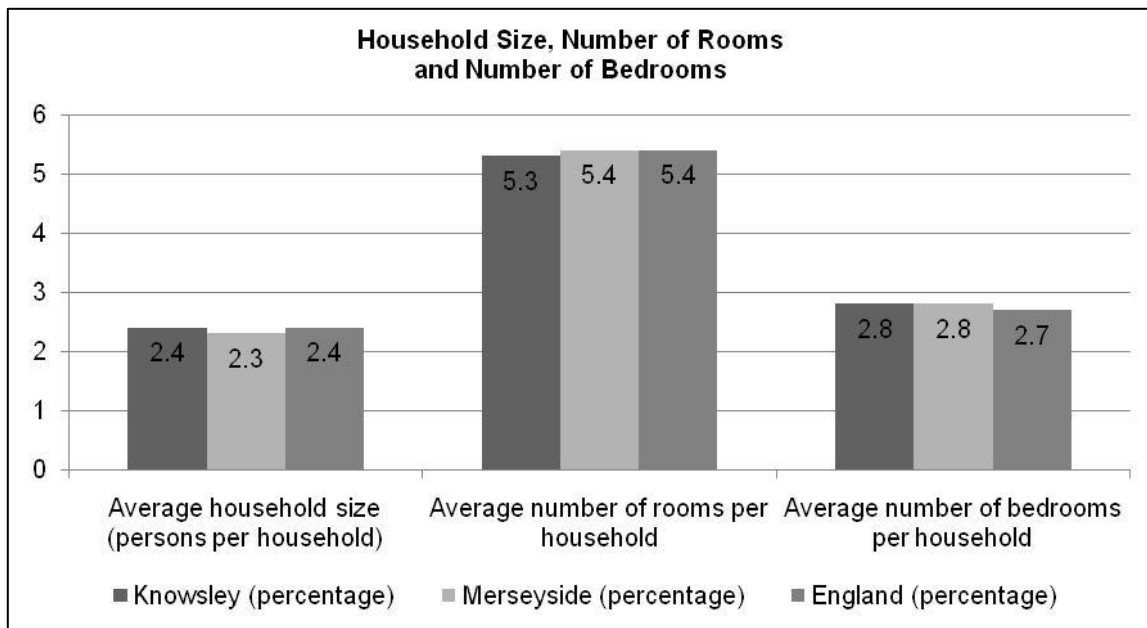


Source: Census 2011 (ONS, 2013)

7.3 Size of Dwellings

7.3.1 Figure 7.3 demonstrates the average household size, number of rooms³¹ and number of bedrooms per household in 2011. This compares the Knowsley figures with those recorded for Merseyside and England. This shows that the data for Knowsley is very similar to that at the sub-regional and national level. Knowsley has a marginally larger household size than the sub-regional average. It also has a smaller number of rooms per household, but a larger number of bedrooms per household.

Figure 7.3: Household Size, Number of Rooms and Number of Bedrooms



Source: Census 2011 (ONS, 2013)

7.3.2 Table 7.3 sets out the proportion of Knowsley’s housing stock in 2011 in terms of the number of bedrooms in each dwelling. This shows that Knowsley has an extremely high proportion of three bedroom dwellings (nearly 60%) when compared with the national and regional averages. In addition, this shows a correspondingly smaller proportion in Knowsley of larger units (4 bedrooms or more) and also smaller units (2 bedrooms or less). This shows the market in Knowsley is skewed towards family-sized accommodation.

³¹ The definition of a **room** does not include bathrooms, toilets, halls or landings, or rooms that can only be used for storage. All other rooms, for example, kitchens, living rooms, bedrooms, utility rooms, studies and conservatories are counted. If two rooms have been converted into one they are counted as one room. Rooms shared between a number of households, for example a shared kitchen, are not counted.

Table 7.3: Housing Sizes in Knowsley

	No bed	1 bed	2 bed	3 bed	4 bed	5 or more
Knowsley	0.2	6.6	20.9	58.0	12.7	1.6
North West	0.2	9.5	28.5	45.0	13.1	3.7
England	0.2	11.8	27.9	41.2	14.4	4.6

Source: Census 2011, Number of bedrooms (ONS, 2013)

7.3.3 Table 7.4 sets out the number of rooms in Knowsley dwellings recorded in the 2001 and 2011 Census. This allows for a comparison of dwelling size across the decade to be investigated, as the 2001 Census did not record the number of bedrooms in each dwelling. Table 7.4 shows that a very small number of the smallest dwellings (i.e. one or two rooms) were identified in 2001, and this number has decreased over the subsequent decade. The number of dwellings with three and four rooms has decreased from 15230 to 14534, and the number of dwellings with five or six rooms has also reduced, from 36110 to 35561. These changes are likely to be due to the demolition and remodelling of predominantly social rented dwellings during this period. However, the number of larger dwellings, with 7 rooms or more, has increased significantly, by around 2,500 dwellings. This is reflective of the changes brought to the Knowsley housing market through the construction of new housing, which have included estates of larger family dwellings.

Table 7.4: Housing Sizes in Knowsley, 2001 and 2011

	1 room	2 rooms	3 rooms	4 rooms	5 rooms	6 rooms	7 rooms	8 or more rooms
Knowsley 2011	110	678	4,491	10,043	21,278	14,283	5,995	4,445
			14,534		35,561		10,440	
Knowsley 2001	256	906	15,320		36,110		7,961	

Source: Census 2001 and Census 2011, Number of Rooms (ONS, 2013)

7.4 Central Heating

7.4.1 A key measure of the standard of properties is whether they have central heating installed. Knowsley's properties have seen significant improvements in this regard in the last twenty years, with a steady increase in the number of properties with these facilities installed, reaching a peak of 97% in 2011. This presents a 44% increase on the levels reported in 1991. These figures are set out in Table 7.5.

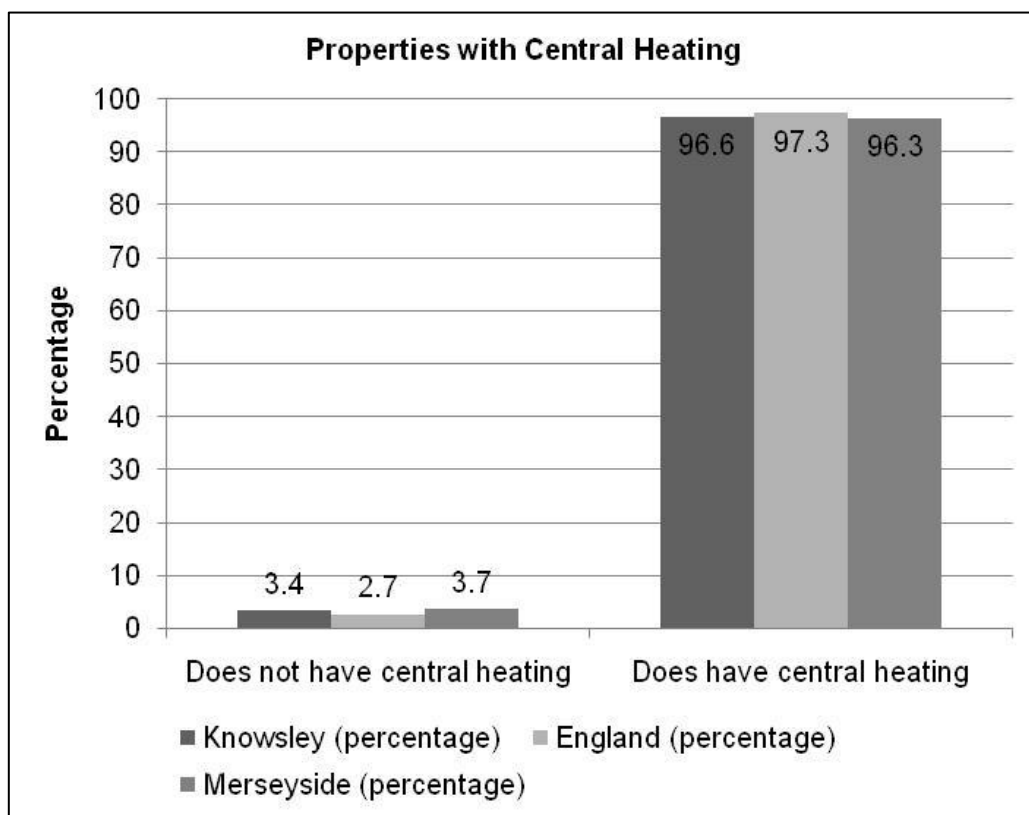
Table 7.5: Properties with Central Heating

	1991	2001	2011
With central heating (%)	53	76	97
Without central heating (%)	47	24	3

Source: Census 1991, 2001 and 2011 (ONS, 2013)

7.4.2 Figure 7.4 demonstrates the comparative proportion of properties in Knowsley, Merseyside and England with central heating installed. This shows that Knowsley’s rate is slightly above the national average, but slightly below the Merseyside average with regard to this measure.

Figure 7.4: Properties with Central Heating



Source: Census 2011 (ONS, 2013)

7.4.3 The 2010 SHMA gives further details regarding stock condition, based on data collected in 2009, which has not been updated to date.

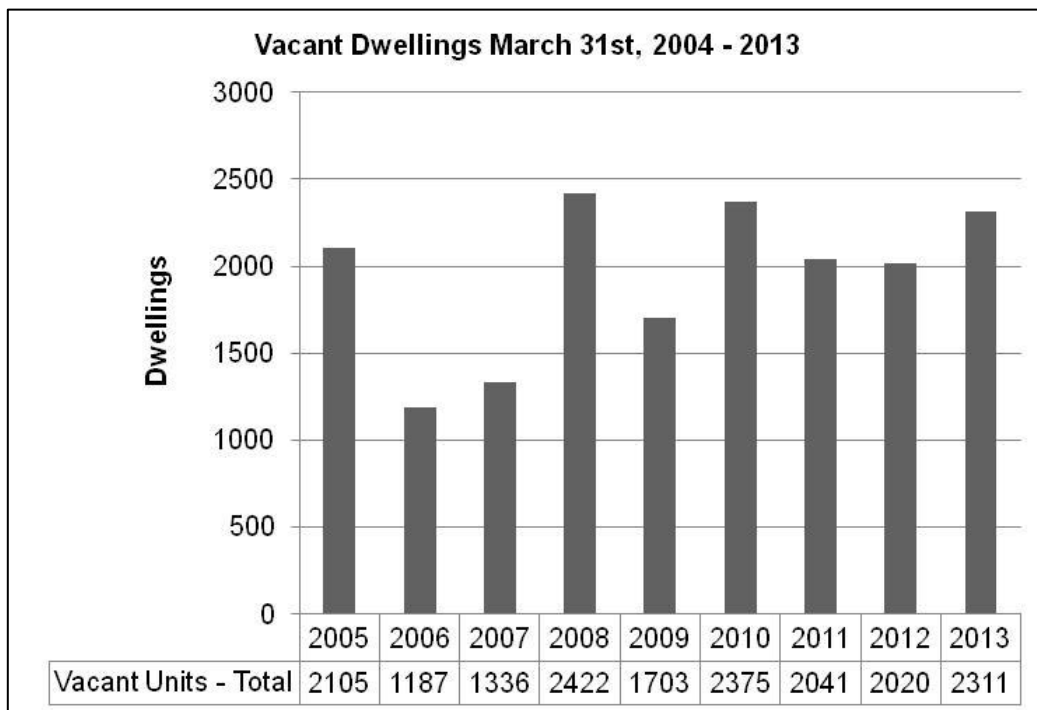
7.5 Vacancy

7.5.1 Figure 7.5 shows the vacancies within Knowsley’s housing stock over a nine-year period from 2005 until 2013. It should be noted that the methodology for calculating vacancies locally can be subject to a degree of flux, due to frequent variations in the method by which the data is collected, e.g. through Council tax records at the end of each financial year. The most up-to-date

figure for 2013 shows that approximately 3.7% of the overall housing stock within the Borough is vacant. Although there are significant numbers of vacant dwellings in Knowsley, the percentage of dwellings compares favourably with national and regional averages, which in 2008 were both at over 4%.

7.5.2 Whilst the level of vacant dwellings can be a good indicator of the strength of the housing market, it is also important to recognise that shorter term vacancies can assist churn within the local market, allowing a degree of movement. Therefore, it is important to assess the extent to which Knowsley’s vacant properties have been vacant for a long period.

Figure 7.5: Vacant Dwellings in Knowsley, 2004 - 2012

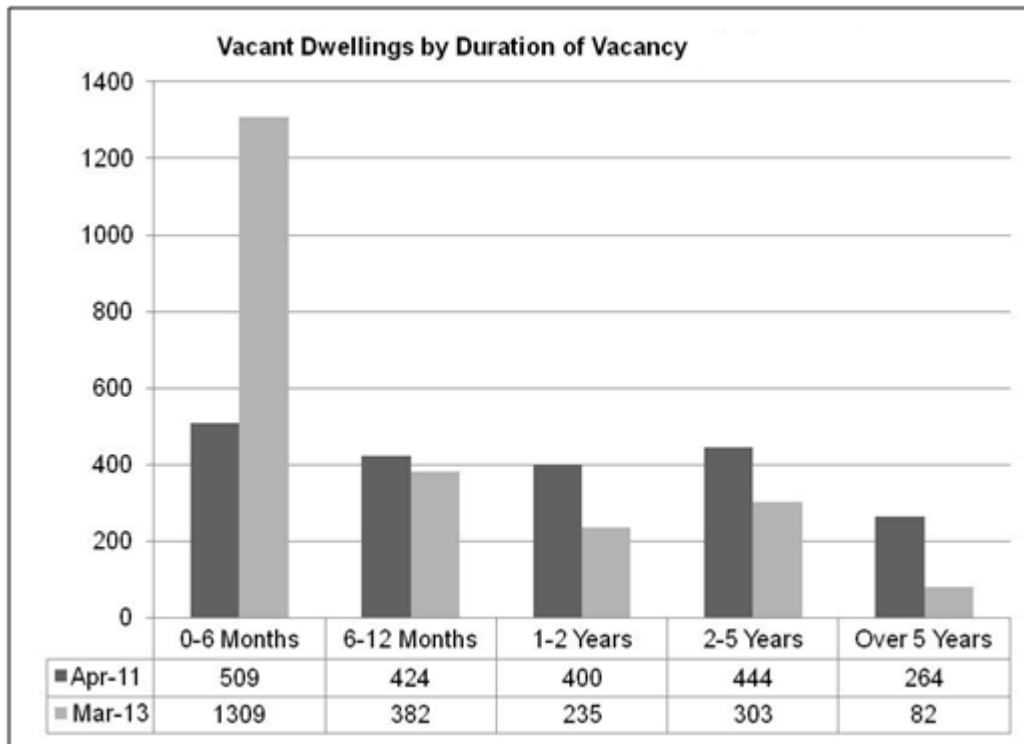


Source: Knowsley Council Tax Records at 31st March 2013 (Knowsley MBC, 2013)

7.5.3 Figure 7.6 demonstrates that by far the largest number of vacancies within the Knowsley housing stock in 2013, are those which have been vacant for less than six months. This is positive as it indicates that a smaller proportion of vacant homes have been empty for a longer period. However, there are still a significant number of vacant homes in Knowsley which have been empty for a longer period. Comparing data for 2013 with data from two years previously demonstrates the reduction in the number of longer term vacancies over the period from 2011. The only increase during this period has been the number of shorter term vacancies, which has more than doubled. Whilst this could be an indicator of churn returning to the housing market in Knowsley, it also indicates a new challenge for the Council and partners to tackle, particular if these shorter term vacancies extend over a longer period. The Council

continues to seek to tackle these longer term vacancies through a range of targeted actions³².

Figure 7.6: Vacant Dwelling Stock by Duration of Vacancy, 2011 and 2013



Source: Knowsley Council Tax Records at March 31st 2013 (Knowsley MBC, 2013)

7.5.4 Table 7.6 shows the breakdown of vacancy within Knowsley’s housing stock by tenure and across the Borough at the end of the 2011/12 financial year. This shows that the majority of vacant dwellings were within the private sector, with only a limited number owned by Registered Providers of social housing. All of Knowsley’s townships had issues with vacancy at this point in time, with particularly high numbers recorded in Prescott, Whiston, Cronton and Knowsley Village, and also in South Huyton. These are areas with a lower proportion of affordable housing, which may explain the distribution. The dwellings associated with the hospital tenures were vacant properties owned by Whiston hospital and previously used to provide accommodation for staff. The data in this table can help to inform the prioritisation for the Council and its partners of actions to help tackle vacancy in Knowsley, including that resources should be directed towards empty homes in private ownership.

³² See Knowsley Empty Homes Strategy 2011-2014 (Knowsley MBC, 2011)

Table 7.6: Housing Vacancy by Tenure and Area, at March 31st 2012

	Halewood	North Huyton	South Huyton	North Kirkby	South Kirkby	PWCKV	Total
Hospitals	0	0	0	0	0	52	52
Private homes	191	276	426	199	289	529	1910
RP's	6	34	7	24	32	10	113
Grand Total	197	310	433	223	321	591	2075

Source: Source: Knowsley Council Tax Records at March 31st 2012 (Knowsley MBC, 2013)

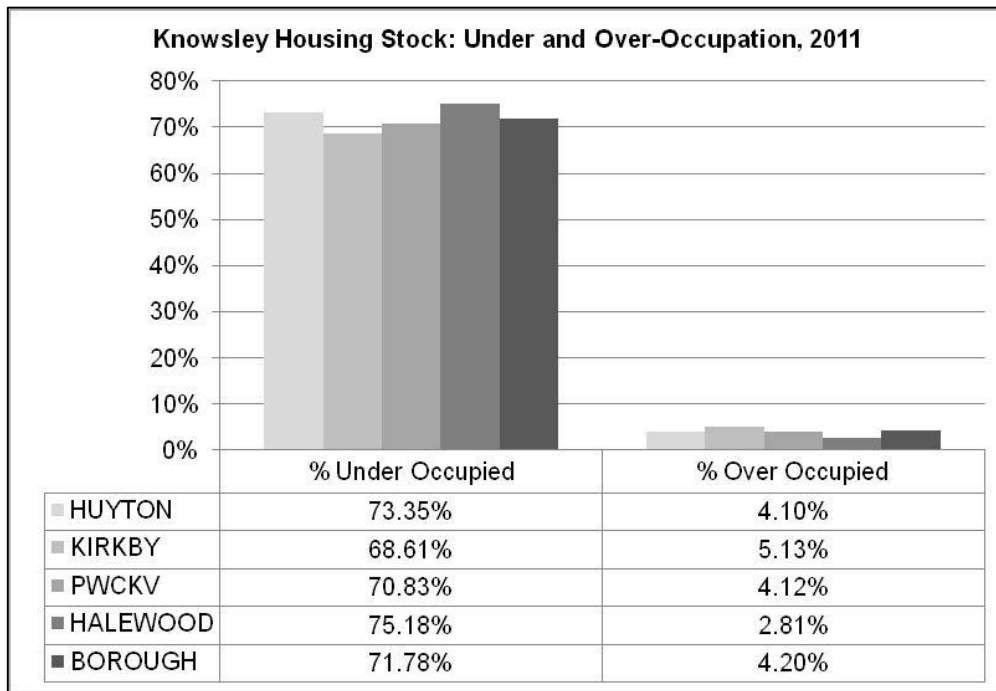
Nb. Figures differ from previous records for this year due to the inclusion of hospitals

7.6 Occupancy

7.6.1 Figure 7.7 uses information from the Census regarding occupancy of Knowsley housing in 2011. The occupancy rating provides a measure of whether a household's accommodation is overcrowded or under occupied. There are two measures of occupancy rating, one based on the number of rooms in a household's accommodation, and one based on the number of bedrooms. The ages of the household members and their relationships to each other are used to derive the number of rooms/bedrooms they require, based on a standard formula. The number of rooms/bedrooms required is subtracted from the number of rooms/bedrooms in the household's accommodation to obtain the occupancy rating. An occupancy rating of +1 implies that a household has one fewer room/bedroom than required, whereas -1 implies that they have one more room/bedroom than the standard requirement. Figure 7.7 indicates the proportion of housing stock which are under-occupied (i.e. an occupancy rating of -1 or less) and over-occupied (i.e. an occupancy rating of +1 or more), using the information from the Census relating to all rooms within a dwelling (rather than bedrooms)³³. It can be assumed that the remaining proportion of housing stock is balanced in terms of its occupancy, around a quarter of Knowsley's housing stock. This data replaces previously reported levels of under- and over-occupancy, as set out within the Knowsley SHMA.

³³ Further information regarding the use of this measure can be found within the ONS Census data release entitled "Rooms, bedrooms and central heating, local authorities in England and Wales" (ONS, 2013)

Figure 7.7: Knowsley Housing Stock: Under- and Over-Occupation, 2011



Source: 2011 Census: Rooms, bedrooms and central heating, local authorities in England and Wales (ONS, 2013)

7.6.2 Figure 7.7 illustrates the position in Knowsley in terms of overall percentage of under- and over-occupied housing stock. It is clear from this dataset that there are a large proportion of houses in Knowsley that are technically under-occupied, and also a smaller significant number that are over-occupied. Table 7.6 compares the figures for under- and over-occupancy in 2001 and 2011. This shows that in Knowsley, under-occupancy has reduced by 0.3%, while over-occupancy has dramatically reduced by 3%. This is in contrast to the regional and national averages, which show small increases in the percentages of housing stock registered as technically over-occupied. This change could be attributable to several factors within the Knowsley housing market, including a reduction in average household size, or changes within the type of housing stock available (i.e. larger or remodelled dwellings).

Table 7.6: Knowsley Housing Stock: Under and Over-occupancy, 2001 and 2011

%	Underoccupied 2001	Underoccupied 2011	Overoccupied 2001	Overoccupied 2011
Knowsley	72.1	71.8	7.2	4.2
Northwest	77.5	76.5	5.4	6.3
England	74.7	72.6	7.1	8.7

Source: Source: 2011 Census: Rooms, bedrooms and central heating, local authorities in England and Wales (ONS, 2013)

Changes Since 2010	<ul style="list-style-type: none">• Knowsley's housing stock continues to have a high proportion of social rented dwellings and family homes• Longer term housing vacancy in Knowsley has reduced, while shorter term vacancy rates have more than doubled• Under and over-occupancy in Knowsley have reduced, which is against the national trend for an increase in over occupied dwellings
Conclusions	<ul style="list-style-type: none">• Knowsley's housing stock remains different from the national average in many respects. This sets a challenge to re-balance the housing market to better meet needs

8 Market Indicators

8.1 Market Housing Sector

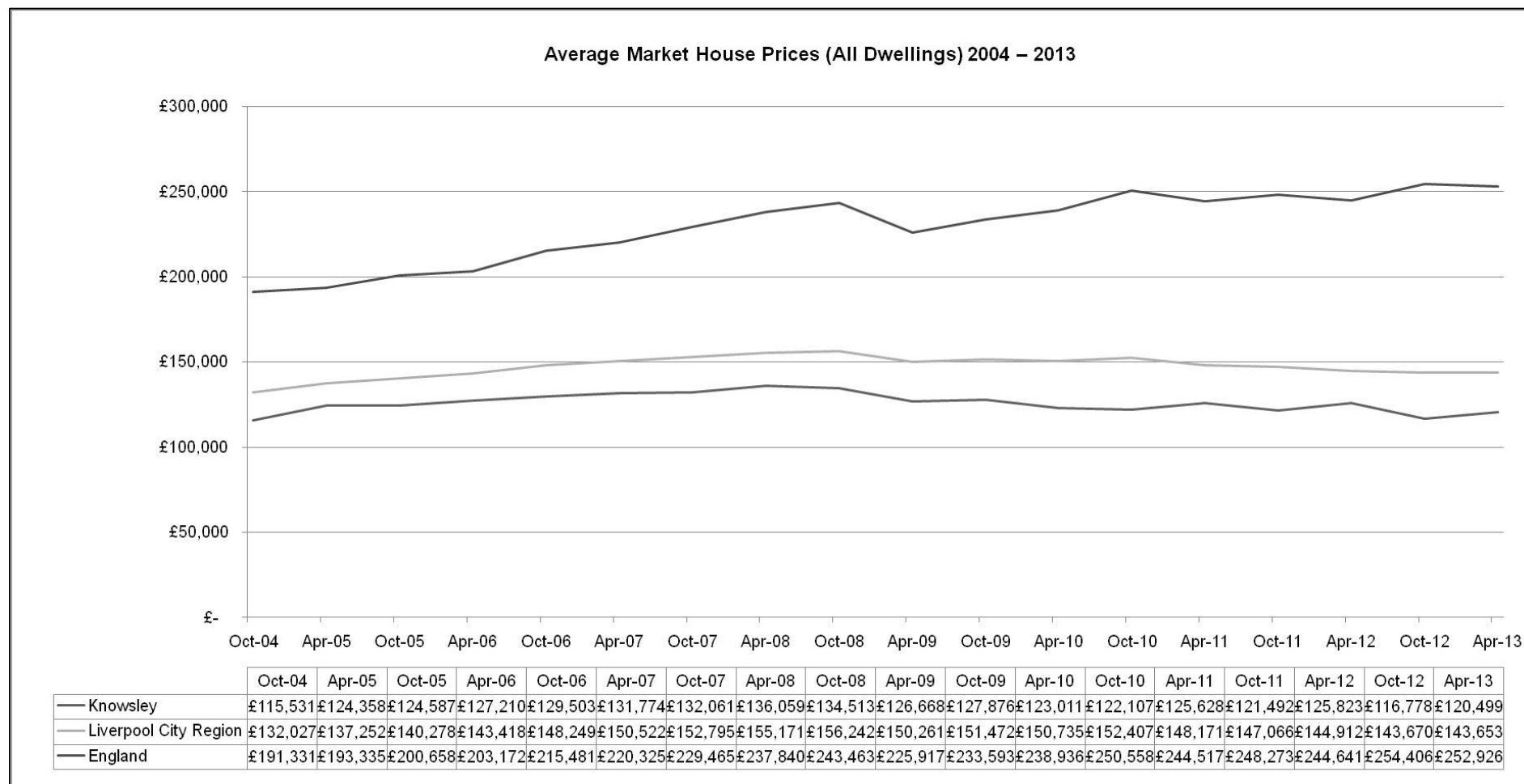
- 8.1.1 As discussed in Section 3 of this update report, Knowsley's housing market is under the influence of a range of economic, social and political influences which can impact on house and rental prices, and affordability. In turn average house price expectations can influence decisions by the private sector to invest in the housing market through construction or renovation. Therefore, this section considers in detail recent changes in house prices achieved in Knowsley within the market sector, including homes to buy and to rent.
- 8.1.2 The majority of data for this section is gained from Hometrack³⁴, a leading agent for housing market statistics. Hometrack draws on a range of third party primary and secondary data to inform detailed analysis of current and past housing market trends, with a particular focus on the cost of housing and its affordability. Hometrack use data from two sources to generate house price data, actual property sales from Land Registry and data from valuations for mortgage applications. When referring to average prices for market housing, the measures used roll over a three (for specific house types) or six month period (for all dwelling averages and lower quartile figures).
- 8.1.3 Figure 8.1 sets out the average house prices achieved for all dwellings in Knowsley for the period between 2004 and 2013 on a six monthly basis. This shows a slightly fluctuating level of sales price within Knowsley, centring on an average of approximately £120,000. This is in contrast to the Liverpool City Region average, which is approximately £40,000 greater in value. The sub-regional market demonstrates a slight downwards trend, moving towards the £150,000 mark. The higher prices in the sub-region are reflective of the influence of the more valuable housing stock in affluent areas of the sub-region, for example in South Liverpool, West Wirral and North Sefton. In comparison to the England average, the prices in the Liverpool City Region and in Knowsley are very low, falling £132,000 short of the national average house price of £252,926 at April 2013.
- 8.1.4 Figures 8.2 to 8.5 break down this average across the different house types of terraced, semi-detached, detached and flats / maisonettes. These figures focus on a shorter term period from 2010 to 2013. A similar stable trend can be demonstrated across these house types over the last three years, albeit with some variation between the different types of housing.
- 8.1.5 **Terraced houses** in Knowsley have seen a slight decline in values achieved, moving from £94,000 to approaching £81,000 over the period. This is in contrast to the average prices in England, which have increased to just under £215,000. This shows the dramatic disparity between the value of terraced stock in Knowsley compared to that located elsewhere in the country. It is likely that some of this disparity can be attributed to differences in the

³⁴ See Hometrack website at www.hometrack.co.uk

relationship between demand and supply for this type of housing in Knowsley compared to England as a whole. The terraced stock in Knowsley also contains a high proportion of post war 1960s and 1970s social housing and relatively few period style historic properties (with a few exceptions for example in Prescott and South Huyton).

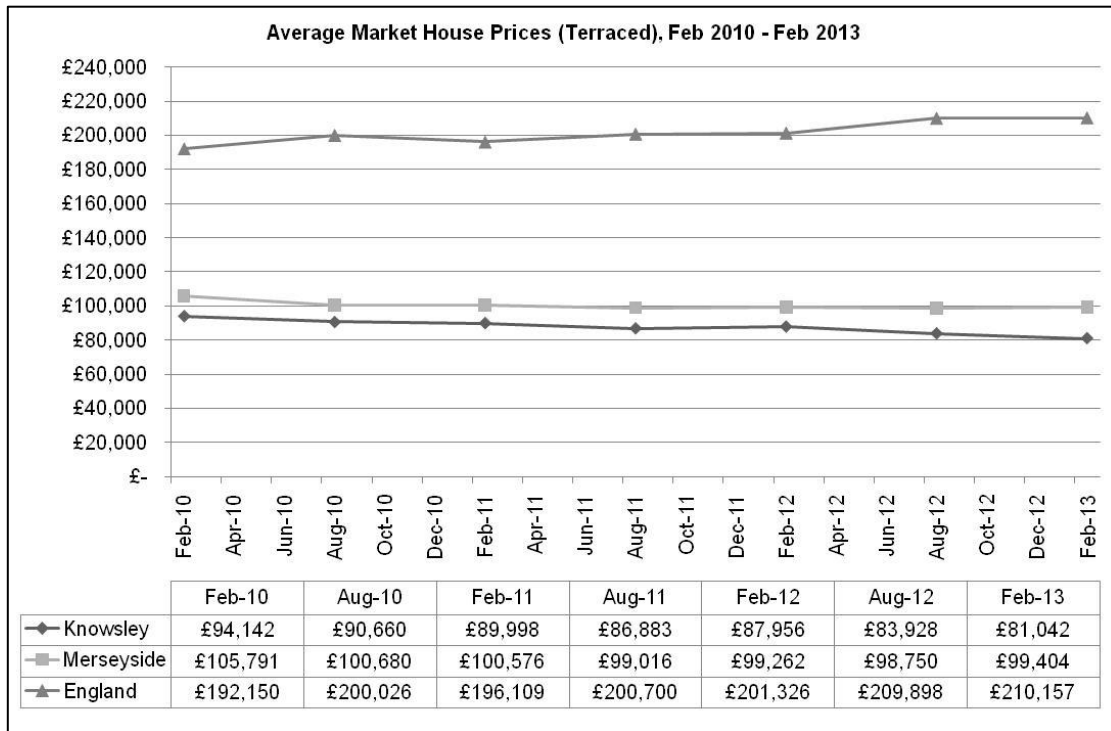
- 8.1.6 **Semi-detached houses** in Knowsley have decreased in value slightly over the period, from around £129,000 to £120,000. Again, this is in contract to the national level, which has seen an increase of £10,000 in the value of semi-detached housing over the period. Values across Merseyside have also decreased over this period by approximately £6,000. Semi-detached houses in Knowsley however are still much lower in value than the sub-regional average.
- 8.1.7 **Detached houses** in Knowsley make up a small proportion of the dwelling stock, and are the most expensive types of housing in Knowsley, averaging at £184,000 in February 2013. This represents a dip in the maximum values achieved over the period from 2010, which reached a peak of £202,000 in February 2012. Merseyside's detached houses have declined in value since 2010, while the national average has risen to £354,000, which is substantially higher than the localised figures.
- 8.1.8 **Flats and maisonettes** remain the least expensive market housing option on average in Knowsley, with values in February 2013 dipping to a three year low of £62,000. There is a massive discrepancy between Knowsley values for flatted dwellings and the national average, which peaked at £244,000 in February 2013 after a period of continual increase in value. Knowsley has a limited proportion of flats within its housing stock, many of which are smaller and less valuable ex-social rented stock, in contrast to the range of higher value flats and apartments available in towns and cities across England.
- 8.1.9 Figure 8.6 shows the lower quartile (i.e. bottom 25%) house prices in Knowsley, North West and England since 2004. This demonstrates the longer term trend for entry level properties across these areas. This shows that lower quartile properties in Knowsley over this period from 2004-2013, have fluctuated in value from around £80,000 to £100,000. This is at a slightly lower level than the variance seen across the Liverpool City Region, which since 2008 has been approximately £10,000 higher in value than the equivalent Knowsley properties. In comparison to the lower quartile property prices at the national level however, both Knowsley and the sub-regional averages are much lower. The lower quartile prices for England in April 2013 are at £132,000 – this is £12,000 higher than the average value for all Knowsley properties. This shows that average entry level properties in England are significantly higher in price than the average prices for homes in Knowsley.

Figure 8.1 – Average Market House Prices (All Dwellings) 2004 – 2013



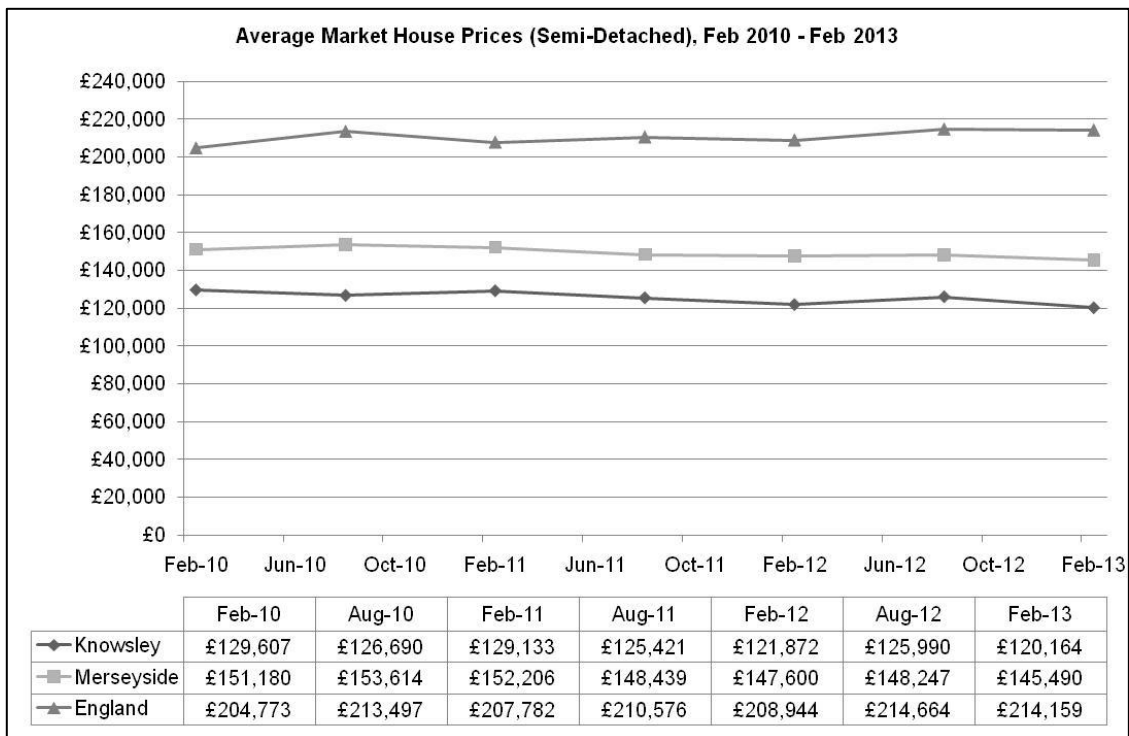
Source: Hometrack Intelligence 2013

Figure 8.2: Average Market House Prices (Terraced), 2010 - 2013



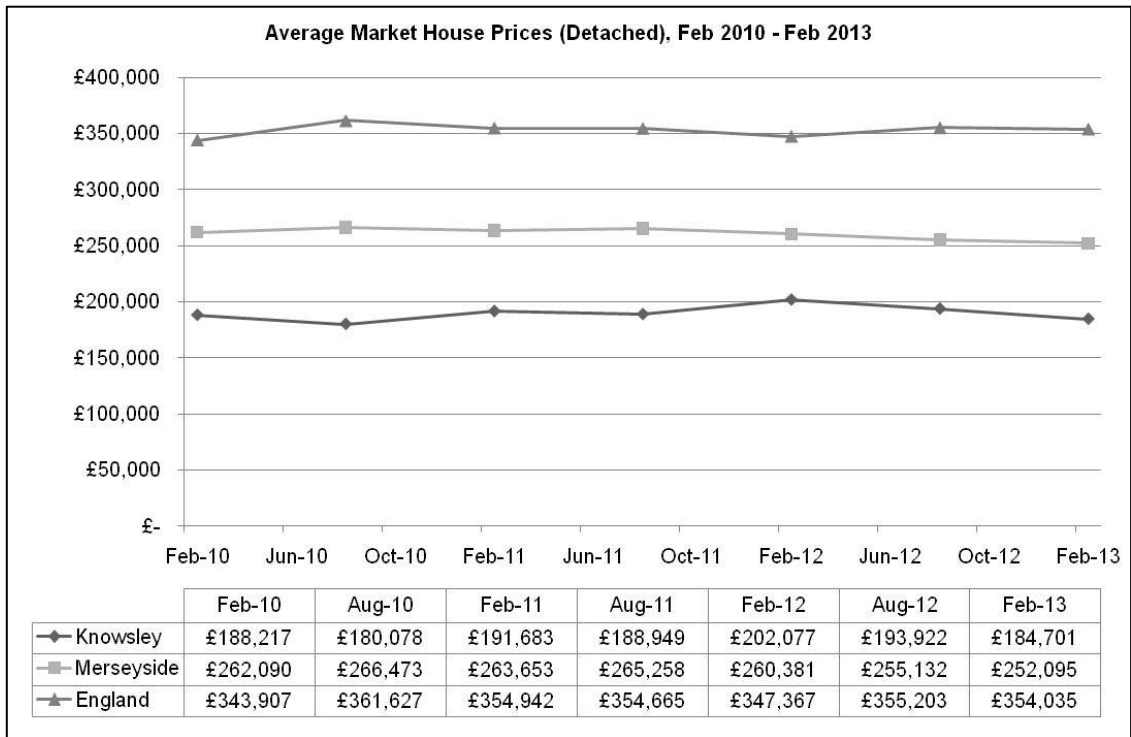
Source: Hometrack Intelligence 2013

Figure 8.3: Average Market House Prices (Semi-Detached), 2010 – 2013



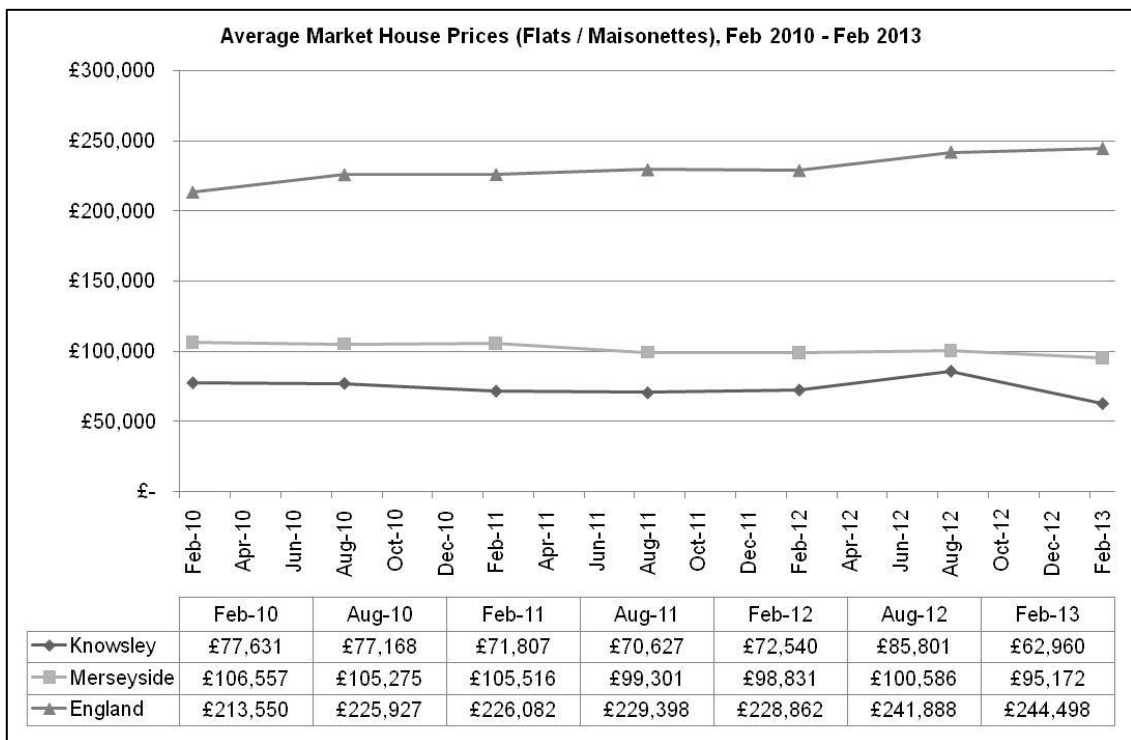
Source: Hometrack Intelligence 2013

Figure 8.4: Average Market House Prices (Detached), 2010 – 2013



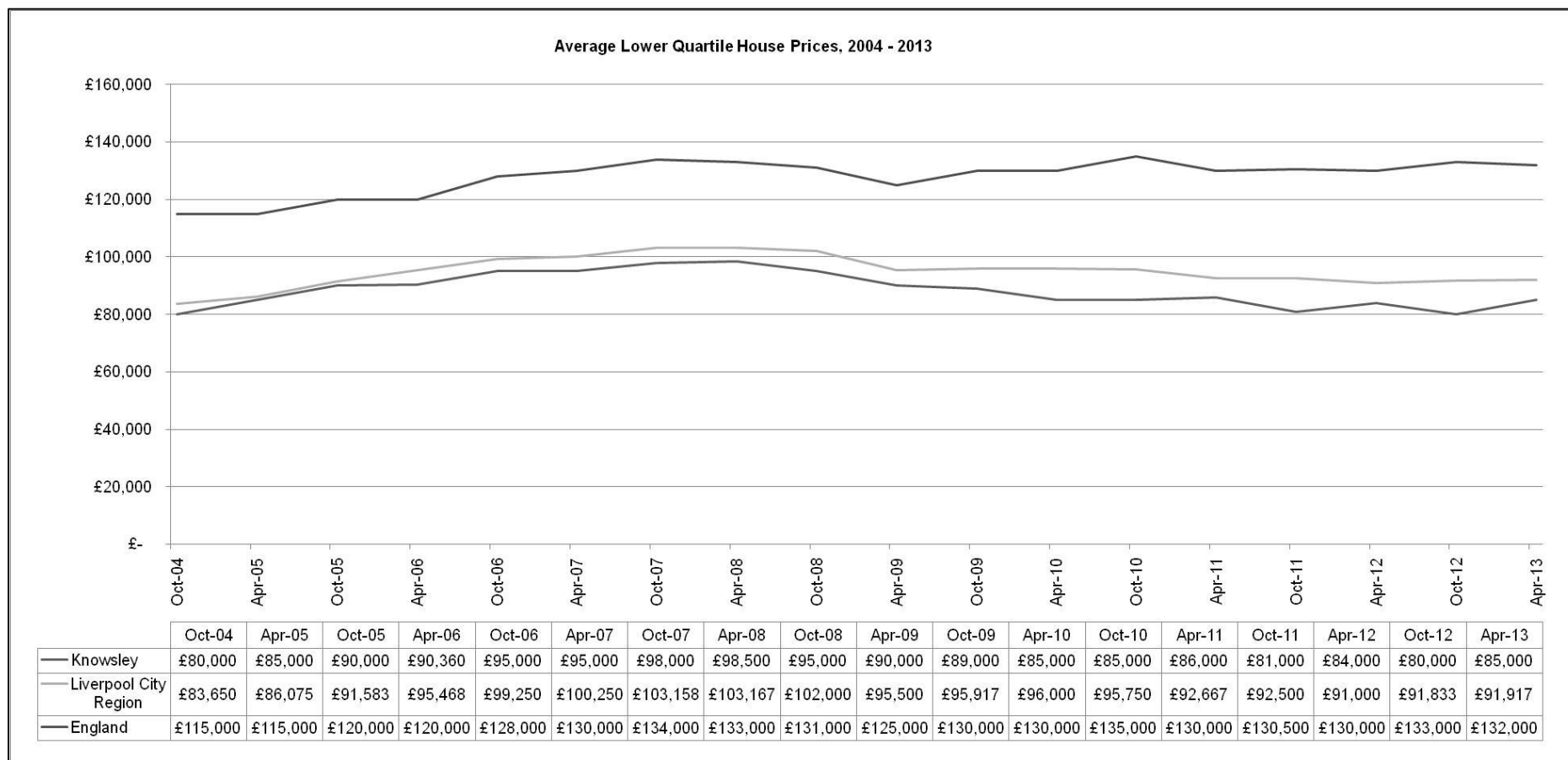
Source: Hometrack Intelligence 2013

Figure 8.5: Average Market House Prices (Flats / Maisonettes), 2010 – 2013



Source: Hometrack Intelligence 2013

Figure 8.6: Average Lower Quartile Market House Prices (All Dwellings) 2004 – 2013

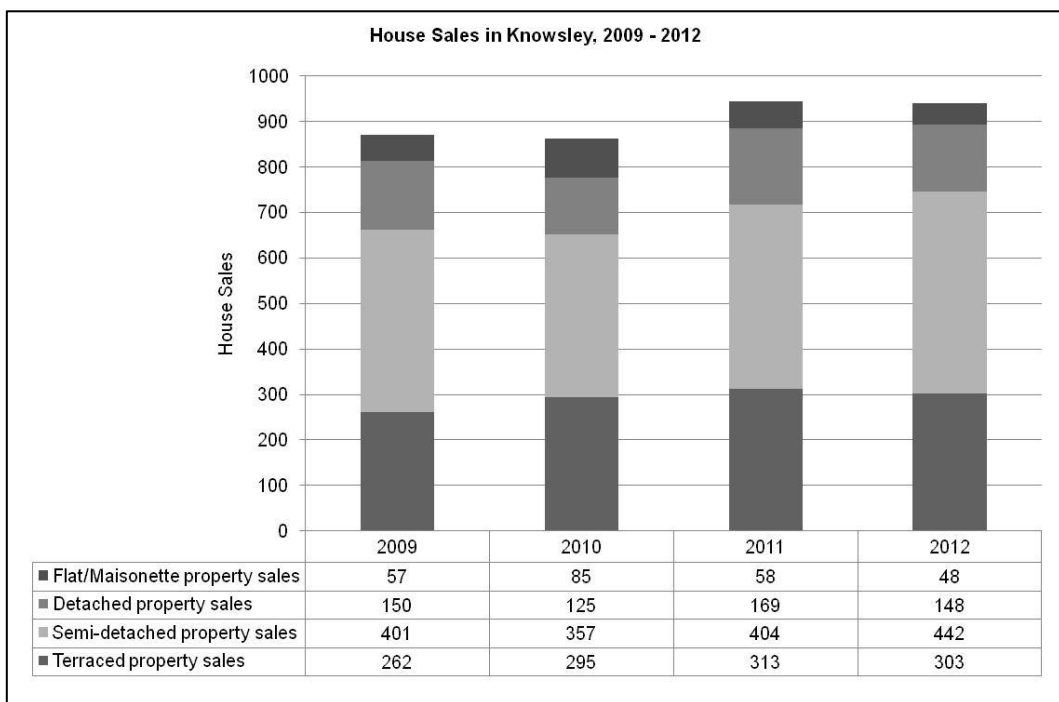


Source: Hometrack Intelligence 2013

8.1.10 Figures 8.1 to 8.6 demonstrate that Knowsley’s market housing values are comparatively low when considering Merseyside and England averages. With values being low, particularly when considering the lower quartile values, this means that individual dwellings are lower cost to purchase, including in terms of deposit and finance required to buy. Sections 8.6 and 8.7 of this report consider this issue and the wider influences over affordability in Knowsley.

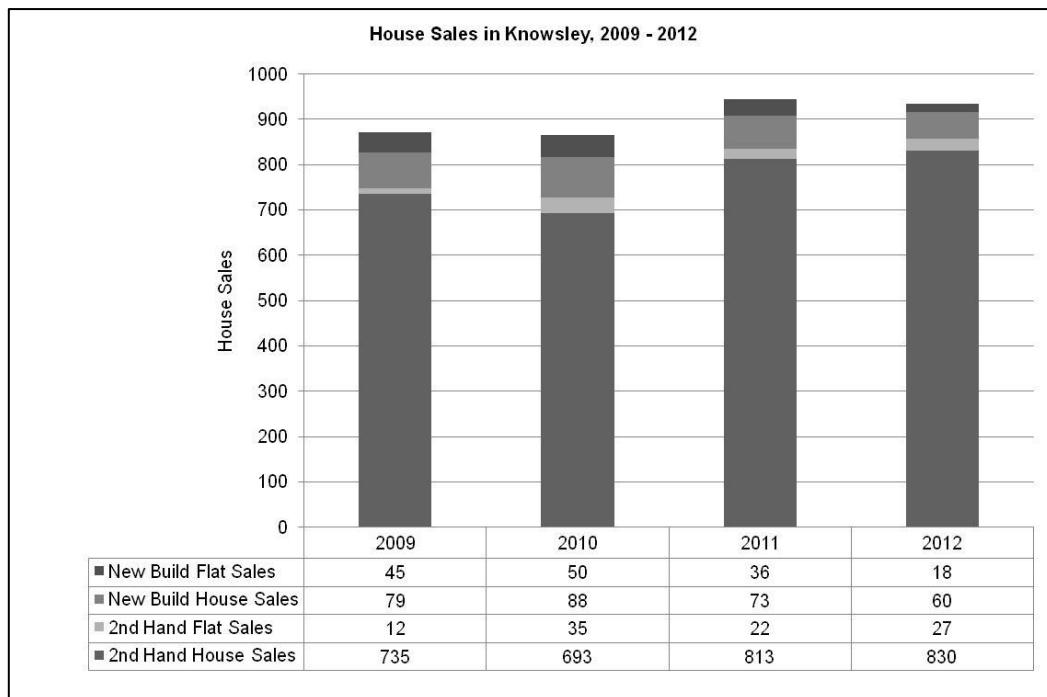
8.1.11 Figure 8.7 demonstrates the volume of housing sales in Knowsley from 2009 to 2012, including the breakdown of sale by house type. It is clear that across the period, the majority of house sales are of terraced and semi-detached properties, reflecting their dominance of the Knowsley housing market. A lesser number of sales are recorded for detached houses and flats or maisonettes, as they are relatively scarce within the borough. It is likely that the level of detached property sales has been influenced by the sale of new build dwellings which have been recently completed. There appears to be a moderate trend towards an increasing volume of house sales in Knowsley per annum over the years in question, however the levels are stable year on year.

Figure 8.7: Housing Sales in Knowsley, 2009 - 2012



Source: Hometrack Intelligence 2013

8.1.12 Figure 8.8 considers sales volumes per annum in Knowsley in terms of the type of housing being sold. This demonstrates that the vast majority of sales are of 2nd hand (i.e. not new build) houses, accounting for 89% of all sales in 2012. As previously noted, sales of flats (whether new or second hand) are low in comparison. Sales of new build houses are relatively substantial across the period in question, demonstrating that the new build dwellings in Knowsley are predominantly of family housing type homes.

Figure 8.8: Housing sales by new build / 2nd hand houses / flats

Source: Hometrack Intelligence 2013

8.2 Private Rented Sector

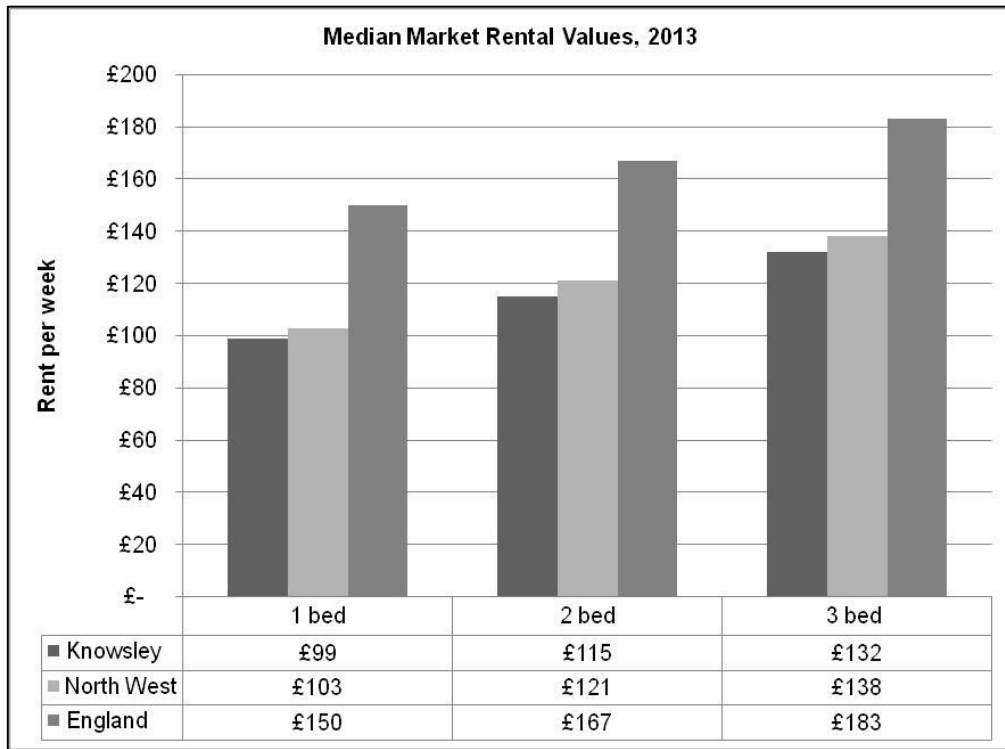
8.2.1 As noted previously in this report, Knowsley's private rented sector is comparatively small when compared to national and regional averages. Recent data rates Knowsley as 292 out of 380 local authorities for rental market activity³⁵. However, it is acknowledged that this sector can play an important role in a balanced housing market, and therefore it is worth considering in more detail the costs of renting accommodation privately within Knowsley.

8.2.2 For rental values, data has also been drawn from Hometrack Intelligence. This gives data for the average rental values for Knowsley, as well as North West and England averages. For rental values, Hometrack uses the median average rather than the rolling means used to calculate average market house prices.

8.2.3 Figure 8.9 demonstrates the average weekly rental values for Knowsley, North West and England as at May 2013. This shows that private rental values in Knowsley are slightly lower than the average at the North West level, but considerably lower than the England average, across all sizes of property. For a two bed home, it would cost on average £115 per week in Knowsley, but £167 per week on average nationally, a difference of over £50 per week.

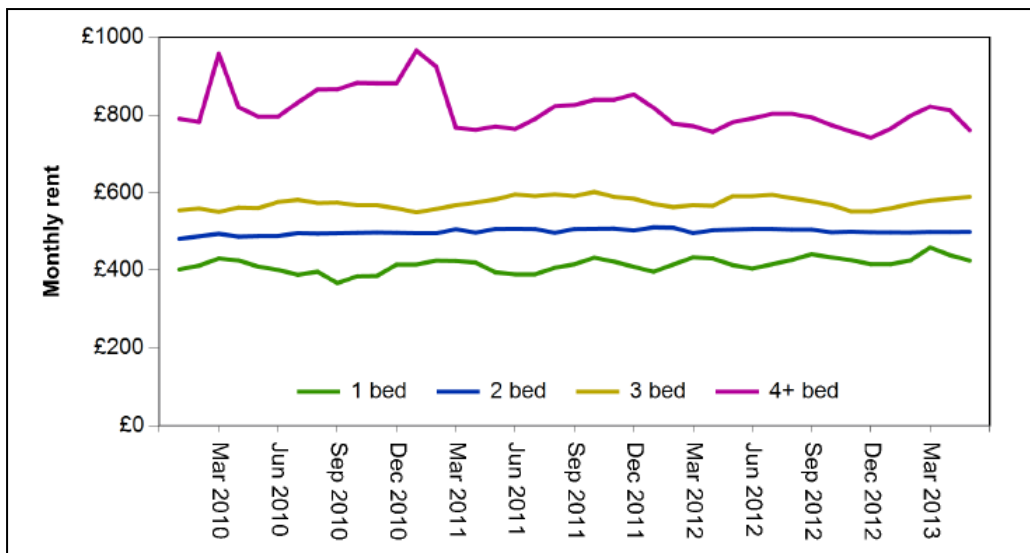
³⁵ Homtrack Knowsley Rental Market Report 2013 (Hometrack, 2013)

Figure 8.9: Median Market Weekly Rental Values, 2013



Source: Hometrack Intelligence

Figure 8.10: Median Monthly Market Rental Values in Knowsley, 2010 - 2013



Source: Hometrack Intelligence, Rental Market Report, 2013

8.3.4 Figure 8.10 shows the historic changes in median monthly private rental values for properties in Knowsley between 2010 and 2013. This shows that over time rental values in Knowsley have been relatively static. Hometrack include the caveat that data for four bedroom properties is relatively volatile

due to the very small proportion of stock of this size and hence a limited sample.

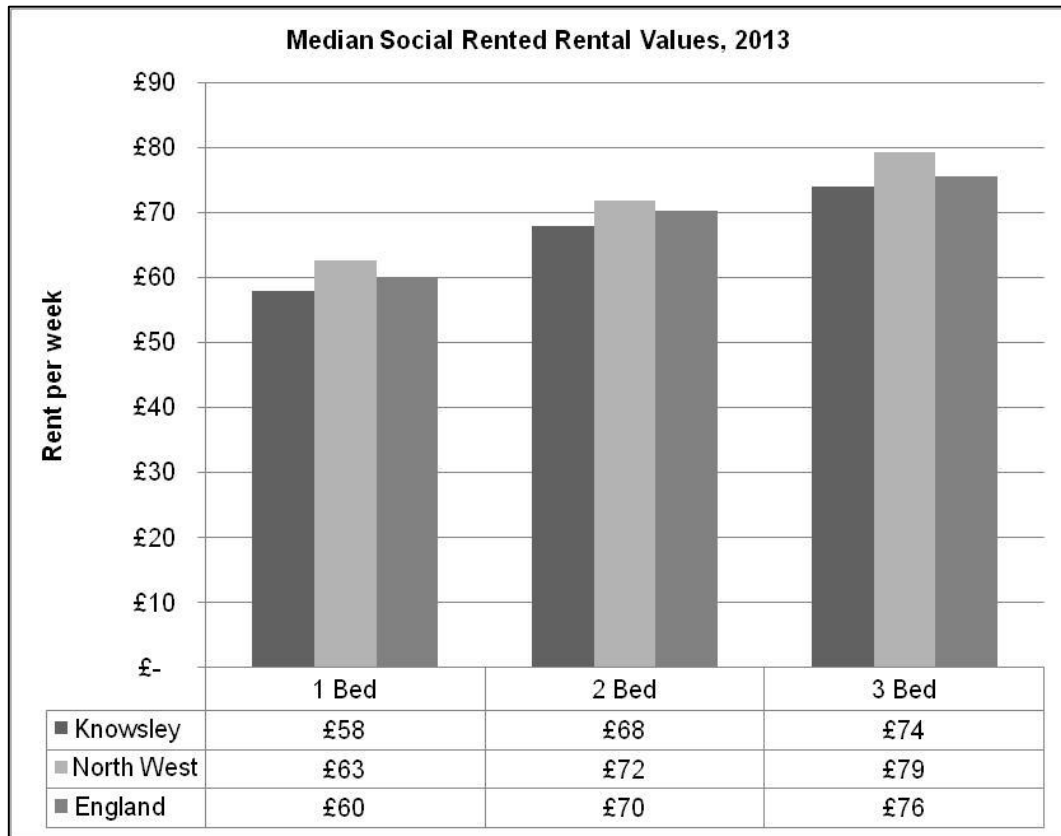
- 8.3.5 Table 8.1 shows the lower quartile (bottom 25%) values for renting a market property within the private rented sector in Knowsley. The figures given are rents per month. This shows that lower quartile rents for two bedroom properties in Knowsley are approximately £25 less expensive per month than the median values.

Table 8.1: Monthly Market Rental Values in Knowsley, 2010 - 2013

	Average (mean)	Average (median)	Lower Quartile
1 bed	£422	£425	£395
2 bed	£505	£500	£475
3 bed	£591	£575	£526
4 bed +	£848	£784	£725

8.4 Social Rented Sector

- 8.4.1 The cost of renting social rented accommodation has traditionally been more affordable than renting privately. In Knowsley, there is an extremely large proportion of dwellings within this tenure, meaning that consideration of average social rent costs is a good reflection of what a large number of Knowsley households outlay in terms of housing costs. Social Rent levels are fixed according to the relevant local authority's housing policy and the amount of money received from central government.
- 8.4.2 Figure 8.11 demonstrates that social rents across all Registered Providers in Knowsley are less than those in operation on average across the North West region and in comparison with the England average. However, the gap between the levels is much less pronounced than the comparison of private sector housing costs in Knowsley with elsewhere (both to buy and rent). For example, renting a two bedroom social rented property costs only £2 less per week in Knowsley than the England average, whereas renting a two bedroom property in the private sector in Knowsley costs almost £50 per week less than the England average.
- 8.4.3 Table 8.2 demonstrates the changing average weekly rental prices in the social rented sector in Knowsley from 2010 onwards. Data is taken only from Knowsley Housing Trust, which is by far the largest provider of social rented properties in Knowsley. The figure for 2013 is slightly lower than that shown in Figure 8.11 due to the discrepancy in the data sets used (i.e. Figure 8.11 uses averages across all Registered Providers in Knowsley). This compares the changes to rates recorded for England on average. This shows that in line with the national trend, social rents in Knowsley have increased over the past four years by £5 per week. This is a lower increase than the national average increase of £10 per week over the same period, but still a substantial issue for affordability of rents.

Figure 8.11: Median Social Rented Rental Values, 2013

Source: Hometrack Intelligence 2013

Table 8.2: Average weekly Social Rented rents for 2010 - 2013

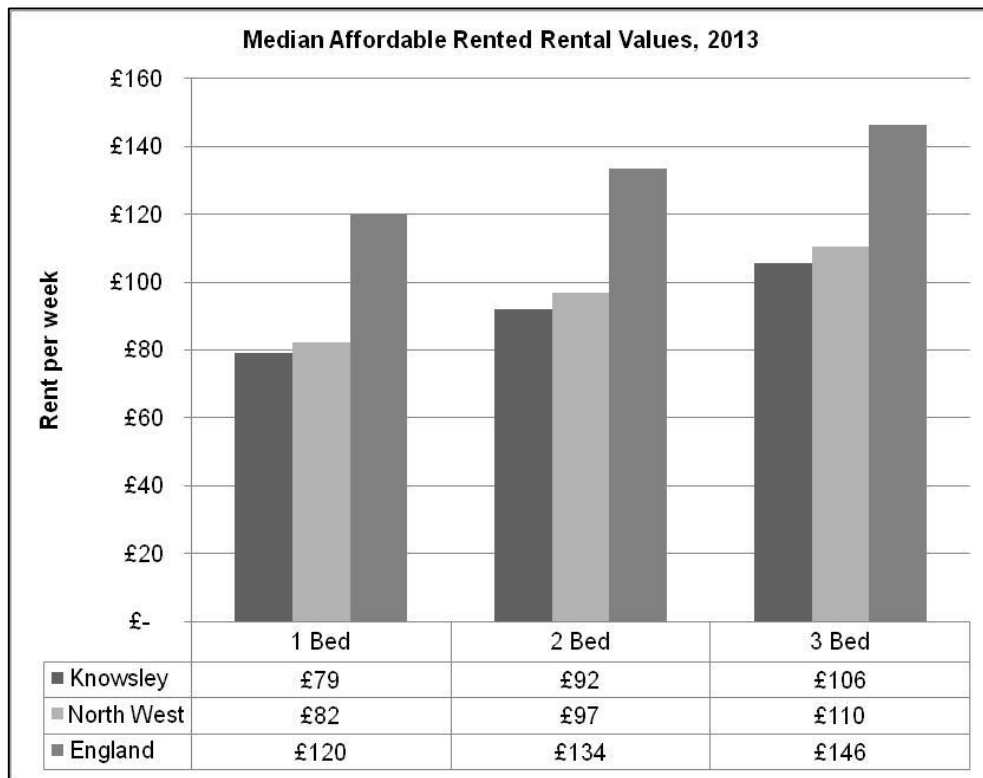
Year	2010	2011	2012	2013
Knowsley Housing Trust	£70.00	£69.00	£72.00	£75.00
England	£75.00	£76.00	£80.00	£85.00

Source: CORE Strategic Summary – Quarter 2 (Knowsley Housing Trust, 2013)

8.4.4 Since 2012, Registered Providers of Social housing nationally have an additional Affordable Rent option to offer households who need support. Affordable Rent properties have been designed to give flexibility, to offer fixed term tenancies to new tenants at a rent level higher than social rent, with landlords able to set rents at up to 80 per cent of local market rents.

8.4.5 Figure 8.12 estimates median affordable rent values by considering 80% of market rental values in these areas. This shows that affordable rented levels in Knowsley would be around £90 per week for a two bedroom property, while in England this rises to £134 per week. These values are considerably higher than the social rented values quoted in Figure 8.11. This means that should Registered Providers seek to move to this tenure, and charge the maximum 80% rate of market values, this would lead to a considerable uplift in the rents paid by tenants of social housing in Knowsley.

Figure 8.12: Estimated Median Affordable Rented Rental Values, 2013



Source: Hometrack Intelligence 2013

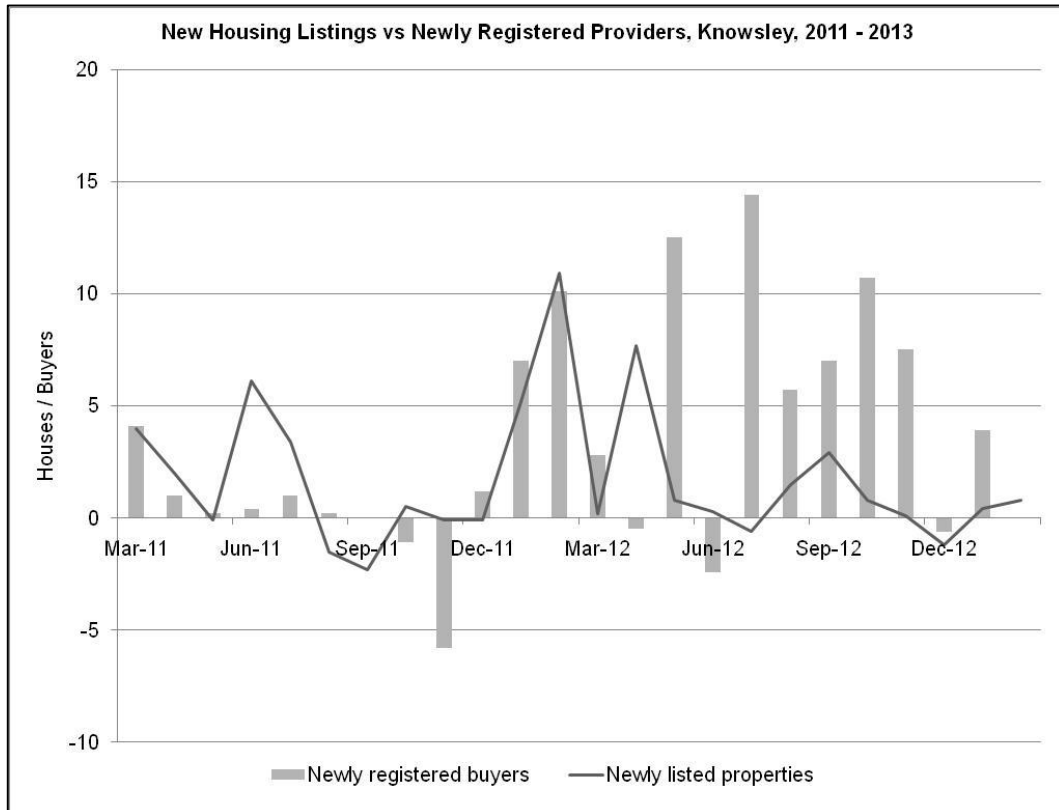
8.4.6 The majority of Knowsley’s affordable housing stock remains within the social rent tenure. However, in Knowsley, for the financial year 2012/13, 23 Affordable Rented Units were delivered through the HCA’s Affordable Homes Programme (AFHP) by two Registered Providers (KHT and Chester & District Housing Trust Limited). 22 of these units were for New Build, completed across a variety of sites, with the remaining unit being an Empty home returned to use. Three Knowsley Registered Housing Providers (KHT, LHT and Plus Dane Housing Group) are planned to deliver over 400 Affordable Rented units through the HCA’s AFHP over the coming 3 years (2013 – 2016). These units will be delivered on flexible tenancies which are tailored to the housing needs of the individual households.

8.5 Demand for Accommodation

8.5.1 Figure 8.13 compares the percentage change in the number of new properties being registered for sale each month against the percentage change in the number of new buyers registering. The data comes from Hometrack’s monthly survey of estate agents and is based at postcode district level. The levels of newly registered buyers have fluctuated greatly since 2011, stagnating with little growth through the summer months of 2011, dropping to a -7% decline in November 2011 and recovering with a percentage growth through 2012. Although, the number of newly registered buyers has shown some growth throughout 2012, there is a negative correlation with the number of newly

registered homes for sale. This indicates a level of demand for market housing which outstrips supply within the Knowsley housing market. The number of newly registered buyers could also be an increase in the ability to gain appropriate finance to purchase a home.

Figure 8.13: New Housing Listings vs. Newly Registered Buyers, Knowsley, 2011 - 2013



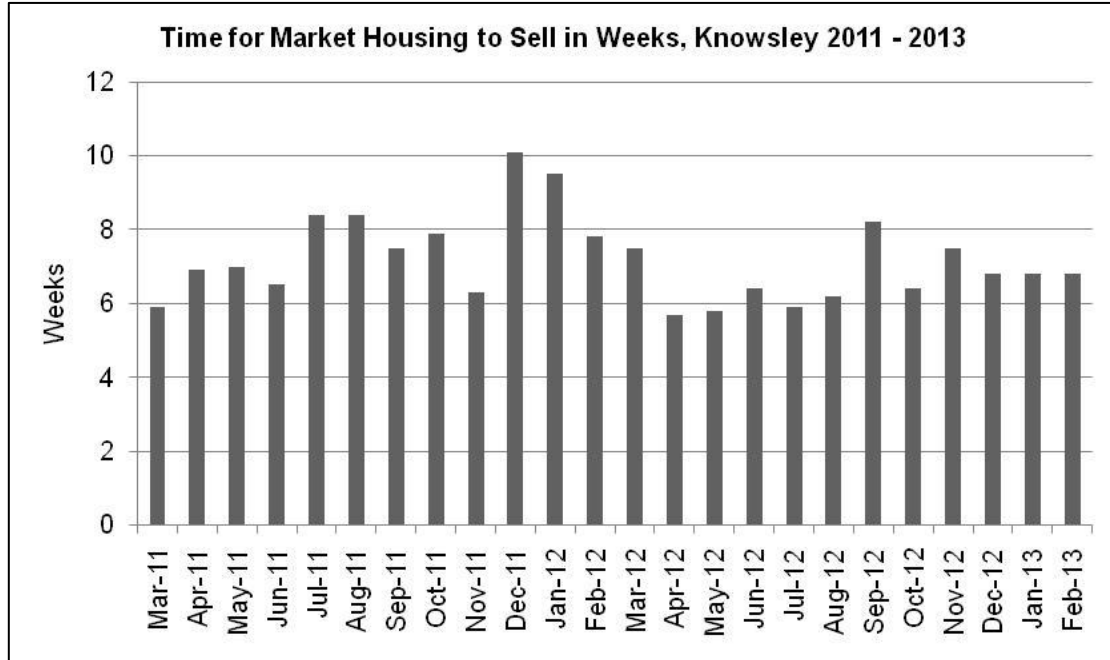
Source: Hometrack Intelligence 2013

8.5.2 Figure 8.14 shows the average length of time a property is for sale in weeks in Knowsley before it is purchased and taken off the market. Properties in Knowsley have consistently sold quicker (on average within 7 weeks) over the two year period when compared with the Merseyside average (9.74). The quantity of weeks to sell has remained consistent throughout the period from 2011 – 2013. When analysing the speed at which a property sells, it is important to cross reference with the level of newly registered properties and buyers (Figure 8.13). With the level of properties for sale on the market at a low level in early 2013, the relatively quick time taken to sell is most likely to be a result of a shortage of houses for sale rather than an increase in residents looking to purchase.

8.5.3 Knowsley has achieved a high percentage level of sales to asking price over the last three years, as demonstrated in Figure 8.15, reaching peaks of 95% in early 2012, meaning that almost all housing for sale sold at the requested price. There has been a gradual trend towards an increase in the percentage of homes achieving asking price over the period from early 2011, indicating

either potentially that asking prices are becoming more realistic, and/or that finance such as mortgage products are increasing the ability of buyers to offer asking prices to purchase.

Figure 8.14: Time for Market Housing to Sell in Weeks, Knowsley 2011 – 2013



Source: Hometrack Intelligence 2013

Figure 8.15: Percentage of Market Housing Sales to Asking Price in Knowsley, 2011 to 2013



Source: Hometrack Intelligence 2013

8.6 Earnings

8.6.1 As noted, Knowsley has some of the least expensive housing stock in the country. Even within the Merseyside area, homes in Knowsley have lower values. Lower house prices mean that homes are more affordable. However, in order to assess affordability, we must also consider the average gross earnings of residents seeking to purchase a home in Knowsley. Table 8.3 and 8.4 show the average (median) earnings levels for those resident in Knowsley and those employed (as employees only) in Knowsley. These figures cover average weekly earnings for full time workers only.

8.6.2 Table 8.3 shows that Knowsley residents who are employed earn less per week on average than averages for those living in the wider region and nationally. The discrepancy is particularly significant when compared to the national average, which shows residents of Knowsley earn £50 less per week on average than residents in Great Britain. Table 8.4 shows that those employed in Knowsley earn more than the regional average per week, but less than the national average. Overall, earnings for those working in Knowsley are higher than those living in the Borough on average, implying that the Borough "imports" higher earners from surrounding districts to work within its higher paid positions.

Table 8.3: Earnings by Residence, 2012

(pounds per week, gross)	Knowsley (residents)	North West	Great Britain
Full-time workers	450.8	472.5	508
Male full-time workers	502.4	509.6	548.8
Female full-time workers	387.2	419.5	449.6

Source: ONS Annual Survey of Hours and Earnings - Resident Analysis (ONS, November 2012) – *n.b. covers only Knowsley residents who are employees*

Table 8.4: Earnings by Workplace, 2012

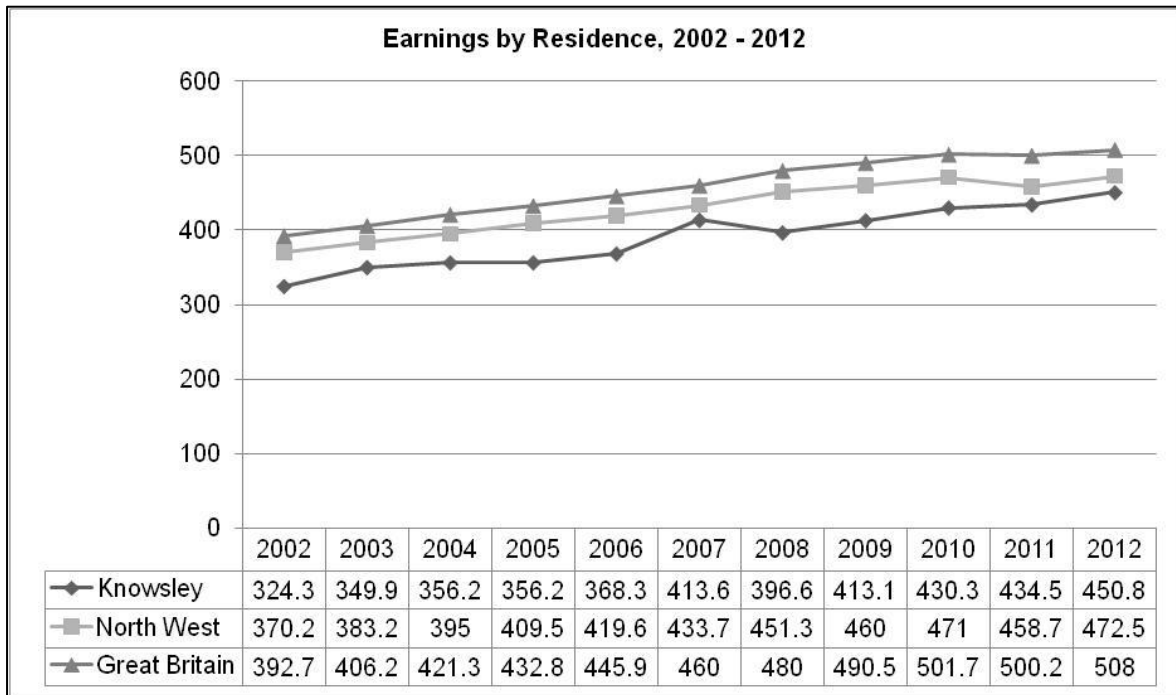
(pounds per week, gross)	Knowsley (employees)	North West	Great Britain
Full-time workers	491.8	469.9	507.6
Male full-time workers	551.5	505.8	548.1
Female full-time workers	413.3	420.3	449

Source: ONS Annual Survey of Hours and Earnings – Workplace Analysis (ONS, November 2012)

8.6.3 Figure 8.16 shows the historic trend for resident employee earnings in Knowsley, North West and Great Britain, for full time workers. This shows a significant increase in weekly earnings for Knowsley residents between 2002 and 2012. This trend mirrors the increase in resident earnings shown for the region and nationally, albeit with Knowsley earnings consistently being at a lower level than these comparator areas.

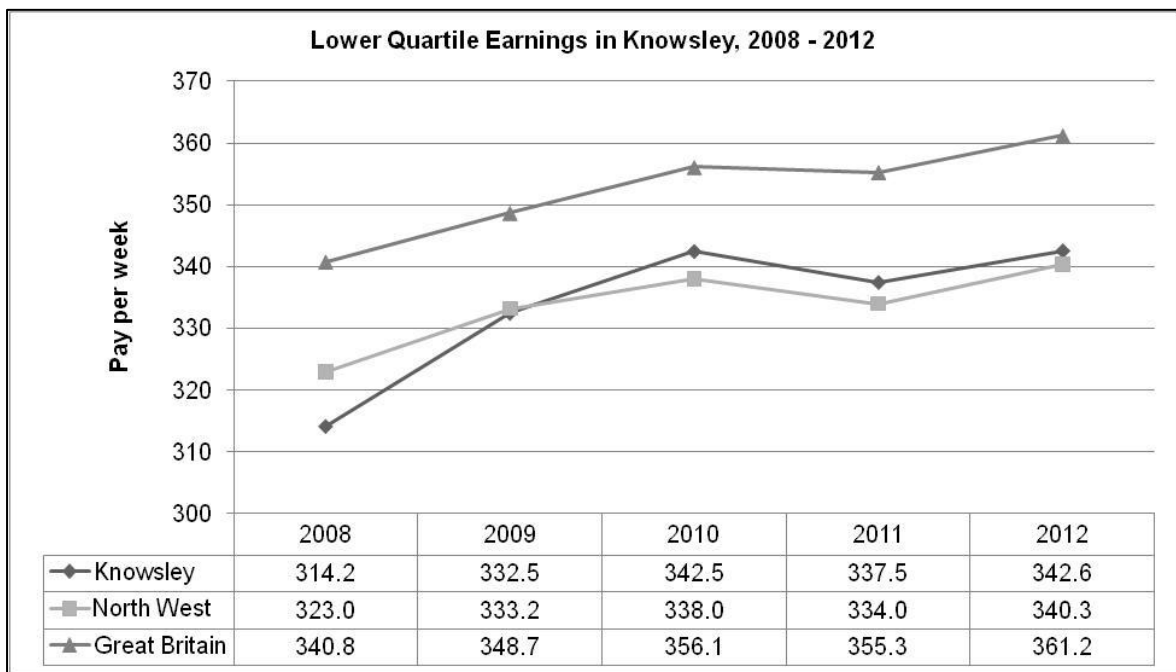
- 8.6.4 Figure 8.17 shows this data for the lowest 25% of earners in Knowsley (lower quartile), demonstrating how weekly full time pay has varied since 2008. This shows a general trend towards an increase in weekly pay for the lowest earners. However there is a significant discrepancy between the lower quartile earners on average and the median average earnings in Knowsley of over £100 per week. The lower quartile earners in Knowsley earn slightly more than the lower earners across the North West region, but significantly lower than the average lower quartile across Great Britain as a whole.
- 8.6.5 Since lower quartile earners are often younger residents, this group can be considered more likely to be first time buyers. First time buyers do not have the benefits of equity and are less likely and able to purchase higher value properties. Therefore, in terms of affordability at the entry level to the housing market, it is appropriate to focus on lower quartile earners and lower quartile house prices. The following section also considers the ability of owner occupiers to purchase average house prices.

Figure 8.16: Earnings by Residence, 2002 - 2012



Source: ONS Annual Survey of Hours and Earnings - Resident Analysis (ONS, November 2012) – *n.b. covers only residents who are employees*

Figure 8.17: Lower Quartile Earnings in Knowsley, 2008 – 2012



Source: ONS Annual Survey of Hours and Earnings - Resident Analysis (ONS, November 2012) – *n.b. covers only residents who are employees*

8.7 Affordability - Earnings to Price Ratios

- 8.7.1 Having reviewed house and rental prices as well as average earnings in the Borough, it is appropriate to turn to the impacts of these factors on the affordability of housing in Knowsley. This means considering the ability of Knowsley residents and households to provide the financial resources required to either buy or rent a home. The 2010 SHMA gave a range of indicators regarding housing affordability in Knowsley, drawing from a wide number of information sources. This section and section 8.8 update selected indicators to give an update on current affordability issues in Knowsley. Due to the differences in datasets used, and the changing availability of information, it has not always been possible to directly identify historic trends in affordability.
- 8.7.2 Table 8.5 and Table 8.6 compare the average and lower quartile house prices in Knowsley with the average and lower quartile income of Knowsley households. These ratios have been formulated using Hometrack's standard approach for this statistic. This involves using average and lower quartile house prices from Hometrack and household earnings drawn from CACI Paycheck, again sourced by Hometrack. Due to the methodology used for this product, the values differ from those reported for house prices and earnings earlier in this chapter. However it is still useful to use the statistics provided in this third party product as it contains comparators with trends at the national and regional levels.
- 8.7.3 These tables demonstrate that as there are lower house prices in Knowsley compared to the North West and England as a whole, Knowsley's households have lower ratios of house price to earnings than those which exist in these comparator areas. However, there are still significant affordability issues for the Borough's residents, and difficulty in accessing average mortgage products from lenders. For lower quartile earners, the recorded low incomes mean that homes with average lower quartile values are still seven times the household income. This emphasises the need for higher levels of deposits, and also higher pressures on incomes proportionally to meet repayments.

Table 8.5: Average House Price to Income Ratios, 2013

	2012 Mean House Prices (£) April 2013	2012 Median Income (£ per annum) Jan 2013	Ratio
Knowsley	119,253.17	22,780.90	5.23
North West	165,942.20	26,450.00	6.27
England	253,744.34	28,788.20	8.81

Source: Hometrack Intelligence, 2013

Table 8.6: Lower Quartile House Prices to Income Ratios, 2013

	2012 Lower Quartile House Prices (£) April 2013	2012 Lower Quartile Earnings (£) Jan 2013	Ratio
Knowsley	84,000.00	11,801.80	7.12
North West	97,000.00	13,401.30	7.24
England	132,500.00	14,509.20	9.13

Source: Hometrack Intelligence, 2013

8.8 Affordability – Priced Out of the Market

8.8.1 This section considers the proportion of households who are considered to be priced out of the market. The analysis differentiates between house types and whether or not the purchasers are first time buyers or owner occupiers looking to move up the housing ladder. The analysis in this section draws on a range of data made available through Hometrack and drawing on a wide array of third party data resources. The basic purpose of this analysis is to calculate the proportion of households who can access housing in the Knowsley housing market, based on assumptions about their earnings, average house prices, and a range of factors influencing the ability to access finance for a home. This includes consideration of single and joint households, reflected in the income multipliers used by Hometrack³⁶.

8.8.2 Appendix A of this report sets out the assumptions and findings of Hometrack in relation to this exercise. Table 8.7 sets out the results in terms of the percentage of households who are unable to purchase a property and hence can be considered to be “priced out of the market”. This table demonstrates that a very high proportion of Knowsley residents who are first time buyers are priced out of the market, particularly when looking to purchase traditional larger family homes (i.e. semi-detached and detached houses). Similarly, a high proportion of owner occupiers are priced out of this market, with over half being unable to afford this larger housing. However, the affordability for owner occupiers is boosted by the level of equity assumed in their homes.

³⁶ 3x income represents the amount that lenders will lend to single income households, while 3.5x represents the amount lent to households with more than one income.

Table 8.7: First time Buyers and Owner Occupiers priced out of the Market, Knowsley, 2013

Property type	First time Buyers (3 times income)	First time Buyers (3.5 times income)	Owner Occupiers (3 times income)	Owner Occupiers (3.5 times income)
Flats	45.23%	34.15%	34.15%	34.15%
Terraced houses	45.23%	34.15%	34.15%	34.15%
Semi-detached houses	61.09%	53.81%	53.81%	53.81%
Detached houses	73.26%	67.36%	67.36%	61.09%

Source: Hometrack Intelligence 2013

8.8.3 Hometrack's Rental Market Report for Knowsley calculated the minimum gross household incomes required to purchase or privately rent a home in Knowsley. This is reproduced in Table 8.8. The calculations are made assuming a repayment mortgage, with a 25 year term and a 4.24% annual rate. They also assume that a maximum of 35% of net income can be spent on mortgage costs/renting and that net income is 74% of gross income (accounting for tax). The calculation method and assumptions are in line with guidance on calculating affordability issued by the Homes and Communities Agency. This demonstrates the problem of affordability of entry to the private sector for many Knowsley residents particularly when considering options to purchase or rent a larger home.

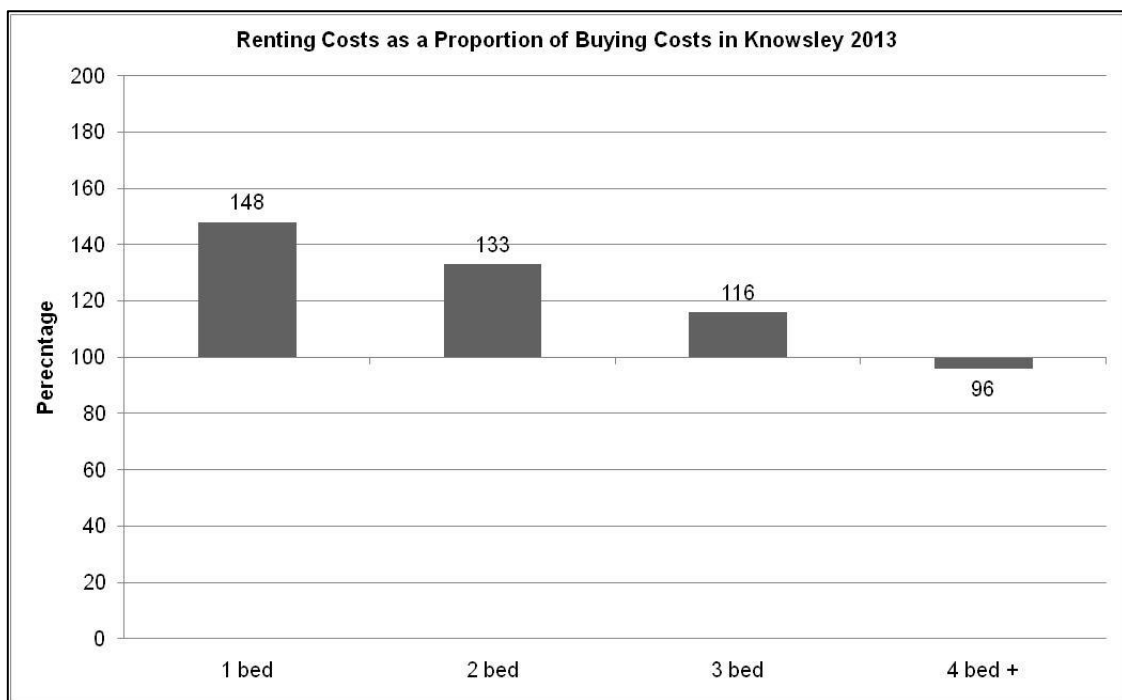
8.8.4 Calculating the cost of renting as a percentage of buying shows the relative position of the two tenures in affordability terms for a given market, as shown in Figure 8.18. If this measure is above 100% renting is more expensive than buying, if it is below 100% renting is cheaper than buying. For Knowsley, this chart shows that for one, two and three bedroom homes, buying represents a more expensive option than renting. However for four bedroom homes, buying represents a slightly lower cost than renting (albeit 96% of this cost). This illustrates a number of issues for the Knowsley housing market, particularly given the relative infancy of the private rented market in the Borough.

Table 8.8: Affordability by Gross Income for Purchasing and Renting

Property Type	Average price	Gross income to buy	Median rent	Gross income to rent
1 bed	£65,603	£13,159	£422	£19,552
2 bed	£87,069	£17,485	£502	£23,258
3 bed	£115,884	£23,245	£585	£27,104
4 bed +	£199,385	£39,994	£830	£38,455

Source: Hometrack Rental Market Report for Knowsley 2013

Figure 8.18: Renting Costs as a Proportion of Buying Costs in Knowsley 2013



Source: Hometrack Rental Market Report for Knowsley 2013

8.9 Affordable Housing Allocations and Turnover

8.9.1 As noted, Knowsley’s area currently contains a large number of social rented dwellings. Knowsley Council is now a member of a new Sub Regional Choice Based Lettings Scheme, known as Property Pool Plus. The overall aim of this Scheme is to ensure that all social housing in the Merseyside Area is allocated fairly and objectively to those most in need, having regard to any law, official guidance and good practice. A Common Allocations Policy is now in place that replaces the Borough’s Social Housing Waiting List.

8.9.2 The information from the Property Pool system demonstrated below is a snapshot of the registered client list across the Merseyside area at 31st May 2013, who are seeking a property within Knowsley. This is calculated through

selecting those individuals whose choice for location of house is within Knowsley (three out of six locational choices listed as in the Borough).

8.9.3 Table 8.9 shows that the majority of demand arises from smaller households of single persons, couples or small families. There is much less demand arising from larger households with 3 or more children. Table 8.10 demonstrates that in accordance with the above, demand is generally for smaller houses of one or two bedrooms, with the majority of demand for these smaller units coming from new applicants to the Property Pool system.

Table 8.9: Choice-based Lettings Housing Demand by Household Type

Household type	New	Transfer	Waiting List RP	Total	%
Single person	918	591	4	1513	41.86%
Household with 1 child or expecting 1st child	461	275	1	737	20.39%
Household with 2 children	272	202		474	13.12%
Couple	269	111		380	10.51%
Household with 4 or more children	91	132		223	6.17%
Household with 3 children	108	71		179	4.95%
Household with access to children	29	17		46	1.27%
Two single adults	22	24		46	1.27%
Three or more adults with no children	3	4		7	0.19%
Other	0	0		9	0.25%
Total	2,173	1,427	5	3,614	100%

Source: Property Pool Plus, as at 1st May 2013 (Knowsley Council, 2013)

Table 8.10: Choice-based Lettings Housing Demand by Size

	Minimum Bed Size						Total
	1	2	3	4	5	6	
New	1,326	628	185	31	3		2,173
Transfer	760	423	179	55	9	1	1,427
Waiting List RP	4	1					5
Other	3	4	2				9
Total	2,093	1,056	366	86	12	1	3,614

Source: Property Pool Plus, as at 1st May 2013 (Knowsley Council, 2013)

8.9.4 Table 8.11 shows the split of demand on the Property Pool Plus system, by existing residence of client. This shows that the majority of demand for housing in Knowsley is arising from existing tenants of Registered Providers (i.e. Housing Associations) across the Merseyside area. There is also significant demand arising from those currently within private rented

accommodation, or those currently sharing with family and friends. The latter could indicate pressure from concealed households (i.e. adults living with their parents or other family members while awaiting their own home).

Table 8.11: Choice-based Lettings Applications by Current Residency

Current Residency	Percentage
Armed Forces accommodation	0.11%
Council Tenant	1.61%
Housing Association tenant	50.31%
In a hostel	1.33%
In prison	0.06%
In supported accommodation	1.66%
In temporary accommodation	0.55%
Lodger	0.67%
Other	1.28%
Owner occupier or with a mortgage	4.71%
Private tenant	17.25%
Shared ownership	0.28%
Tied tenancy	0.06%
With family/friends	20.13%
Total	100.00%

Source: Property Pool Plus, as at 1st May 2013 (Knowsley Council, 2013)

8.9.5 Prior to the application of the Choice Based Lettings scheme, the Council's major Registered Providers kept waiting lists of those seeking social rented housing in Knowsley. Table 8.12 shows the waiting lists of Knowsley Housing Trust (which is by far the largest provider of social housing in Knowsley) and Villages Housing Trust. This shows that the waiting list has been consistently over 2000 entries, with major peaks over 3000 entries between 2005 and 2007.

Table 8.12: Social Housing Waiting Lists in Knowsley

Year	04 - 05	05 - 06	06 - 07	07 - 08	08 - 09	09 - 10
Waiting Lists - Total	2,425	3,026	3,075	2,158	2,143	2,218

Source: Policy Impact and Intelligence Team, Knowsley MBC

8.9.6 Like private sector housing, social housing has a stock turnover rate, caused by moves within the social sector, and vacancies, including caused by those moving from the social sector to the private sector. Combined with demolitions of social rented housing and the impact of right-to-buy, as indicated in Table 8.13, this demonstrates a significant churn in the availability of social rented housing options in Knowsley. Since 2009, completions of Right to Buy contracts in Knowsley have reduced to an average of below 20 per year from both KHT and Villages. However, both providers have seen significant increases in enquiries since the extra discount for Right to Buy was

announced on 2nd April 2012³⁷, resulting in a tripling of the rate of completions of the process in 2012/13.

Table 8.13: Vacancies, Demolitions and Right-to-buy in Knowsley, 2006/07 – 2012/13

Year	06 - 07	07 - 08	08 - 09	09 - 10	10 - 11	11 - 12	12-13
Vacancies	1,366	2,422	2,583	2,375	2,041	2,020	2,311
Right to Buy	146	79	90	5	15	15	45

Source: Knowsley SHMA, 2010, CORE³⁸, 2011 and Knowsley Housing Trust / Villages Housing Trust (June 2013)

8.10 Repossessions

8.10.1 Shelter has conducted research³⁹ to create a national picture of England's repossession hotspots. These hotspots are identified as areas with the highest proportion of private homes on which possession claims have been issued by mortgage lenders. The issuing of a mortgage possession claim is the first step in a legal process which can result in a homeowner losing their home, thus all the households receiving these claims can be described as 'at risk'. The results reveal distinct clusters of hotspots, with an almost unbroken band stretching over the north of England, from Merseyside in the North West to Humberside in the east. Table 8.14 shows that the Northwest of England for 2011 – 2012 was the second highest region for the number of claims per 1000 private homes (4.52), and above the national average of 3.5. Only the North East had a higher rate (4.55).

Table 8.14 Possession Claims by Region 2011 – 2012

Region	Number of claims 2011/12	Rate of claims per 1000 private homes
North East	4,055	4.55
Northwest	11,440	4.52
Yorkshire & Humberside	7,775	4.17
West Midlands	7,525	3.96
East Midlands	5,875	3.58
London	8,860	3.53
East of England	6,560	3.1
South East	8,460	2.67
South West	4,875	2.35
England	65,425	3.5

Source: Repossession Hotspots (Shelter, 2012)

³⁷ For further information, see: <http://www.communities.gov.uk/housing/homeownership/righttobuy/>

³⁸ Continuous Recording of Lettings and Sales in Social Housing in England available online at <https://core.tenantservicesauthority.org/>

³⁹ Repossession Hotspots (Shelter, 2012)

http://england.shelter.org.uk/_data/assets/pdf_file/0003/571620/Repossession_Hotspots_2012.pdf

8.10.3 Table 8.15 demonstrates that in 2012, Knowsley had a significantly higher rate of Possession claims at 7.2 claims per 1000 private homes than that which applied across the North West and the Liverpool City Region as a whole. Knowsley is ranked as the second highest authority in England for possession claims per thousand private dwellings. Higher rates of possession claims are strongly associated with issues of housing affordability, and with higher and increasing rates of unemployment. This data illustrates the ongoing issues for Knowsley homeowners in seeking to maintain payments for their homes.

Table 8.15 Possession Claims by Liverpool City Region 2011 – 2012

National Rank	LA	Number of claims 2011/12	Rate of claims per 1,000 private homes
2	Knowsley	325	7.2
22	Halton UA	220	5.54
27	Liverpool	805	5.39
65	St. Helens	290	4.62
80	Wirral	515	4.3
83	Sefton	445	4.23

Source: Repossession Hotspots (Shelter, 2012)

8.11 Homelessness

8.11.1 Knowsley's Housing Options Service delivers a key service, including advice and practical assistance, for those who may face becoming homeless within the Borough. This service is run on the basis of discussion of individual circumstances, triage and presentation of options. Demands for homelessness services commonly increase in times of economic difficulty, and there has been a notable national trend for increase in homelessness cases since 2010. In comparison to the national trend, Knowsley has not seen the same level of increases for the same period. However, during 2012/13 it has become clear that demand for the Housing Options Service is increasing, as illustrated by data which monitors demand for the service. Table 8.16 compares data for the first part of 2011 with the first part of 2012, which shows an increase across all indicators of demand for the Housing Options Service in Knowsley. This demonstrates that there has been a recent increase in the number of Knowsley residents identifying themselves as homeless, and who therefore require assistance from the service.

Table 8.16: Housing Options Performance 2011 – 2013

Indicator	Q1 - 3 11/12	Q1 - 3 12/13	Increase
Number of Customers accessing the service	1214	1415	+201 (17%)
Number of cases progressing from triage to full options interview	586	700	+114 (20%)
Number of homelessness applications	125	177	+52 (42%)
Cases accepted as homeless	37	41	+4 (11%)

Source: Knowsley Housing Options Contract Monitor (Housing Options Service, 2013)

8.11.1 It is possible that increasing pressure will be placed on homelessness services run by the Council and partners in the future. This is due to the impacts of welfare reform measures on households, such as "bedroom tax", universal credit, and reductions in housing allowance for some households.

8.12 House Price Forecasts

8.12.1 Due to the ongoing volatility in the national housing market linked to wider economic issues, forecasting future house prices remains very difficult. However, it is widely expected that the housing market will stage a recovery over the next few years. Research by Savills provides forecasts for national and regional trends as demonstrated in Table 8.17. This shows the forecast increases in house prices over the period 2013 – 2017. Savills predict that the national housing market will have increased by 11.5% in value, compared to only 6% forecast increase for the North West region. Since Knowsley falls within this region, and has similar low value characteristics, it can be assumed that the recovery for Knowsley's housing market will be closer to the regional figure than the national one.

Table 8.17: Housing Market Forecast Values, 2013 - 2017

	2013	2014	2015	2016	2017	5 year gain
Nominal price growth (UK)	0.5%	1.5%	2%	3.5%	3.5%	11.5%
Nominal price growth (North West)	0%	0%	0.5%	2.5%	3%	6%

Source: Savills UK House Price Predictions (Savills, 2012)

8.12.2 The predicted increase in house values has negative implications for affordability of housing in Knowsley, as it is unlikely that resident wages will increase at the same rate as house prices. This is likely to exacerbate issues of lack of affordability in the short to medium term.

Changes Since 2010	<ul style="list-style-type: none"> • Average house prices in Knowsley are comparatively low, and average earnings are also low • Knowsley has one of the highest repossession rates for private dwellings in the country • Housing demand for affordable housing centres on requirements for smaller dwellings • There are recent positive signs in the market housing sector with regard to sales and interest in buying.
Conclusions	<ul style="list-style-type: none"> • Affordability of market housing continues to be an issue for Knowsley residents, with a high proportion of first time buyers and owner occupiers priced out of the market • There are signs that market housing buoyancy may be returning to Knowsley, including increased newly registered potential purchasers

9 Housing Supply Summary

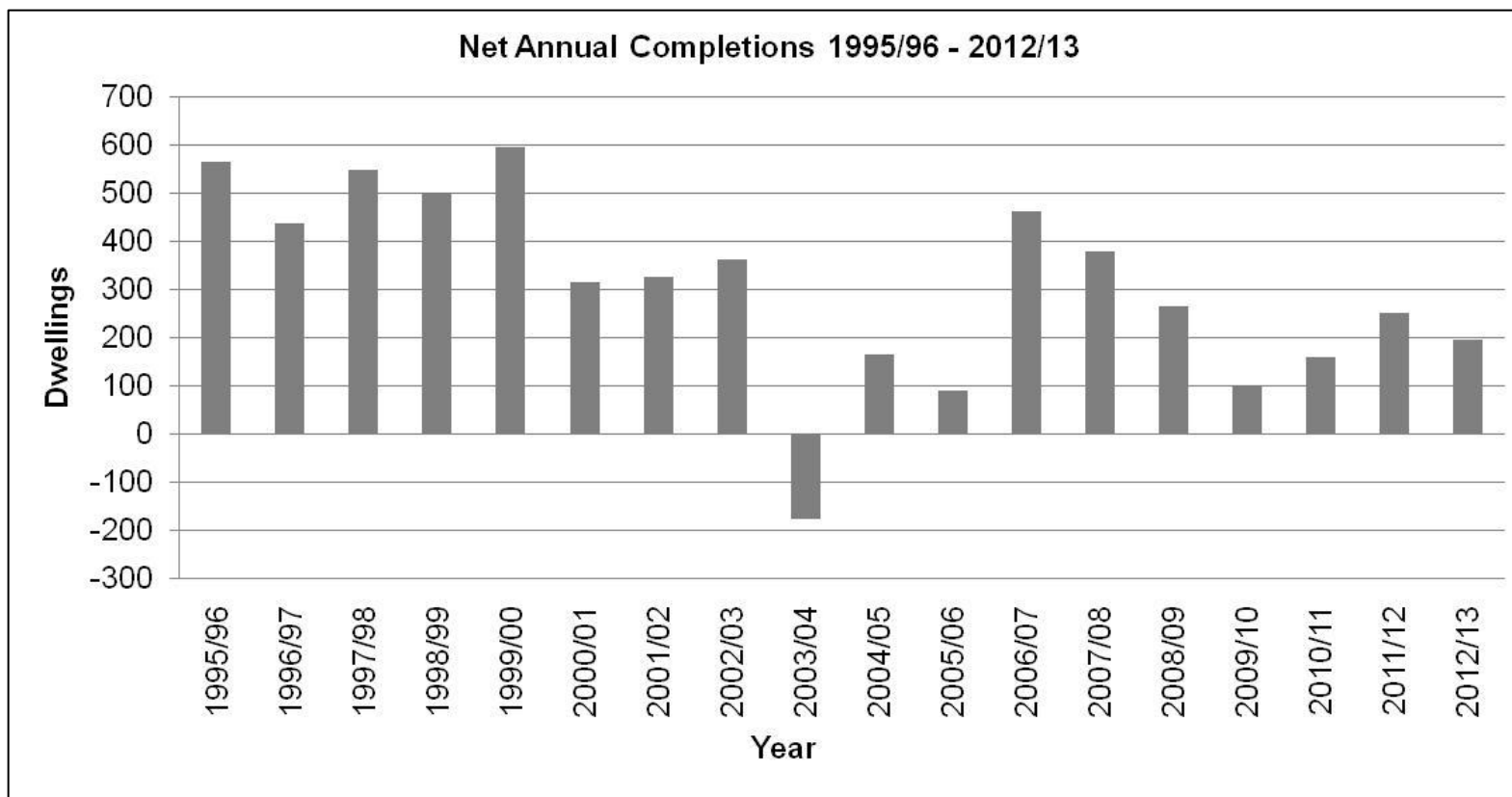
9.1 Previous Delivery

- 9.1.1 The completion of new housing in the Borough is a good indicator of the health of the housing market. A high level of completions indicates developer activity in the locality, which reflects local market buoyancy and a confidence in the ability of houses to sell to the market.
- 9.1.2 The Housing Position Statement and Monitoring Reports sets out past completions of housing achieved in Knowsley. It is helpful to take a long term view over the past 18 years to establish longer term trends, as this covers both peaks and troughs in housing markets. Over an 18 year period from 1995/96 to 2012/13, there have been a highly inconsistent number of houses delivered per annum (net of demolitions).
- 9.1.3 Figure 9.1 shows that completions have varied dramatically, from a maximum of approximately 600dpa (in 1995/96 and 1999/00), to a minimum of a negative completions figures of nearly -200 in 2003/04. The average number of dwellings completed per annum during the last 15 year period (1998/99 to 2012/13) is 260dpa. Over the last five years (i.e. 2008/09 – 2012/13), the average net completions per annum has been approximately 194 dwellings.
- 9.1.4 It is clear from the figures for net completions, and in particular the negative net figure for the year 2003/04, that demolitions or reductions through conversion and change of use must have had an impact on overall levels of completions. Demolitions can be attributed in the main to the activities of Registered Providers of Social Housing in clearing unsuitable housing stock. In some areas, this has involved wholesale clearance, such as that associated with the North Huyton New Deal for Communities Programme, which led to the large amounts of demolition (detailed in Table 3.1) from the mid-1990s onwards. Additional losses of housing have been created through remodelling of existing social rented stock (e.g. changing 3 storey flats into 2 storey houses) and the impact of conversions and changes of use of properties in the Borough. The Housing Position Statement contains more details regarding the breakdown of this.

9.2 Land Supply

- 9.2.1 Availability of an appropriate supply of housing land is a key issue for the housing market. This should include a range and choice of sites, in different areas, to enable development of new housing in Knowsley. A lack of housing land and hence development options will lead to a shortage of new housing.

Figure 9.1: Net Annual Completions of Dwellings in Knowsley, 1995 – 2013



Source: Knowsley Annual Monitoring Report 2005 (Knowsley MBC, 2006) and Housing Position Statement (Knowsley MBC, 2013)

- 9.2.2 The Technical Report: Planning for Housing Growth discusses at length how much housing will need to be provided in Knowsley in the future, and justifies the level of provision to be set within the policies of the Knowsley Local Plan. Land supply is a key element of this. The Knowsley Strategic Housing Land Availability Assessment has historically assessed the availability of land in Knowsley to deliver housing in the future, including from housing developments with permission, sites that are allocated for residential use, and additional sources identified through a site search and call for sites methodology. This data has recently been updated through the Council's Housing Position Statement, assessing housing land availability in Knowsley as at 1 April 2013. This clearly explains the methodology for producing this information.
- 9.2.3 Table 9.1 summarises the housing land position at this date. This includes land identified within the current urban area of Knowsley from the aforementioned sources, but excludes any land currently within the Knowsley Green Belt. The supply is broken down into three five year phases, in total covering the period from April 2013 until March 2018. The total identified supply is 5681 dwellings. Further information regarding the annual phasing of this supply, and how it compares to emerging targets for housing growth in Knowsley can be found within the Technical Report: Planning for Housing Growth in Knowsley.

Table 9.1: Urban Housing Land Supply 2010/11 – 2027/28

Time Period	Years	Housing Supply (Urban Area)
Years 0-5 (2013/14 – 2017/18)	5 years	3017
Years 6-10 (2018/19– 2022/23)	5 years	2192
Years 11-15 (2023/24 – 2027/28)	5 years	472
Total Supply 2013/14 – 2027/28	15 years	5681
16 years and beyond (2028/29 onwards)	n/a	129

Source: Housing Position Statement (Knowsley MBC, 2013)

9.3 Affordable Housing Programme

- 9.3.1 As part of the affordable housing programme for Knowsley, the Council and its Registered Provider partners have put together a delivery schedule, outlining the schemes, including some with planning permission, that are expected to be delivered over a four year period. This is to be shared with the Homes and Communities Agency. Those units marked as “confirmed” have finances secured through HCA, Registered Providers and developer and on site or awaiting planning permission. Those marked with “subject to confirmation”

represent schemes for which applications for HCA grant assistance have been submitted but where planning permission has yet to be granted.

9.3.2 Table 9.2 summarises the delivery of new homes anticipated as part of the affordable housing programme (not tenure-specific).

Table 9.2: Summary of Knowsley Affordable Housing Programme 2013/14 – 2016/17

Year	Units		Total
	Confirmed / Awaiting Planning	Subject to Confirmation	
2013 - 2014	68		68
2014 - 2015	202	57	259
2015 - 2016		70	70
2016 - 2017		40	40
Unknown	5	94	99
Total	275	261	536

Source: Policy Impact and Intelligence Team, Knowsley MBC

Changes Since 2010	<ul style="list-style-type: none"> • Since April 2010, 607 new dwellings (net) have been completed in Knowsley • At April 2013, Knowsley's fifteen year housing land supply was 5681 dwellings • The Affordable Housing Programme outlines up to 536 new affordable homes to be completed in Knowsley
Conclusions	<ul style="list-style-type: none"> • Supply and delivery of new housing is a good estimate of the health of the housing market • Knowsley's recent housing delivery has been low compared to net annual completions achieved in earlier years • Knowsley has a land supply within its current urban areas sufficient to provide 5681 dwellings of which over 3,000 of which is deliverable between 2013/14 and 2017/18

10 Conclusions

10.1 Changes to the Housing Market in Knowsley

10.1.1 This Housing Market Update report seeks to outline the key changes to the housing market in Knowsley since the 2010 Strategic Housing Market Assessment was completed. This Update focuses on secondary data from a range of sources.

10.1.2 Many of the key housing market indicators for Knowsley have remained at a similar level in recent years. There have been no significant or dramatic changes in the housing market since this point. Knowsley, like all other areas, continues to feel the impact of the wider economic recession in terms of housing growth and affordability.

10.1.3 This Update concludes that it is still appropriate to consider Knowsley as part of the Liverpool City Region Northern Housing Market. Knowsley still continues to show very strong links with directly neighbouring authorities, particularly Liverpool.

10.1.4 Key changes to the Knowsley housing market include:

- Population estimates show a slightly reduced population compared to previous estimates. The population is however projected to increase over the next decade. The older population is, in accordance with previous trends, expected to increase significantly up to 2021.
- Household estimates show a continuing trend towards smaller households and households headed by older people. The number of households overall is expected to increase over the next decade, due to the trend towards smaller households and the increasing population in Knowsley.
- Knowsley's housing stock continues to have a high proportion of social rented dwellings and a small proportion of private rented homes.
- Knowsley continues to cater well for three bed and semi-detached and terraced dwellings. However the proportions of 1 or 2 bedroom dwellings and 4 bedroom family dwellings remain lower than in other areas.
- Under and over-occupancy in Knowsley have reduced, which is against the national trend for an increase in over occupied dwellings. Longer term housing vacancy in Knowsley has reduced, while shorter term vacancy rates have more than doubled.
- Knowsley's house prices are stable and remain considerably lower than the regional and national average across all housing types. Wages for Knowsley residents are also comparatively low. Housing affordability remains a key issue, including ability for residents to afford entry level properties. This issue is likely to be exacerbated through the impacts of welfare reform and projected increases in house prices.
- Demand for Knowsley's affordable housing accommodation continues to be significant, in particular demand for smaller dwellings. Homelessness service use and instances of repossession in Knowsley have seen recent increases, reflecting major issues for some Knowsley residents in securing their homes.

10.2 Key Issues for the Borough

10.2.1 Arising from this update, there are several key issues for Knowsley to address. Some of these issues are explored in more detail through other evidence base documents held by Knowsley Council and its partners, including the Knowsley Local Plan evidence base. It is expected that these issues will be explored in greater detail as part of evidence base collation for revision to Knowsley's housing strategies. Several of these key issues are summarised as follows:

- Population increases aligned with changes to household sizes are projected to result in a large scale need for additional housing in Knowsley in the long term. Further details on the scale of future provision which is considered to be required are set out in the Technical Report: Planning for Housing Growth
- The projected increase in the number of older people means that provision must be made for appropriate accommodation solutions to meet their specific needs.
- Recent levels of reported house building will need to be increased to better meet the requirements of Knowsley's emerging households.
- Action is required to rebalance Knowsley's housing stock with a better mix of tenures, types and sizes of dwellings.
- On-going issues with affordability indicate the need to provide new affordable homes, potentially incorporating a range of products.
- Knowsley's residents are likely to continue to need additional housing support to combat the risks of homelessness and housing repossession.

Appendix A: Hometrack Affordability Model

A.1 Explanatory notes

The results arising from in the *Hometrack Affordability Model* for Knowsley are contained in Figure M. This shows the percentage of households priced out of purchasing a home in Knowsley. This is replicated in the main body of this report.

The analysis differentiates between house types and whether or not the purchasers are first time buyers. This is a modelled figure which is derived from the house price and income assumptions in the 'graph' section of this analysis (Figures: A to L).

Please note. The figures displayed are simply derived from incomes and house prices and do not account for the existing tenures of Knowsley residents.

A.2 Assumptions

The assumptions used in the *Hometrack Affordability Model* are based on the following data and sources:

- **Household Income** – Household incomes are measured using the CACI Paycheck Data 2012 -2013⁴⁰. This shows the count of households that falls into each income bracket from £0-100k+ incomes.
- **House Price data** - Data derived from the combined Hometrack data (Land Registry Sales & Mortgage Lenders Valuation data) May 2013. The data used is for Lower Quartile prices.
- **First Time buyers** - Assumes an 80% Loan to Value (20% Deposit) and where the diagonal line crosses the house price line is the point of affordability based on the typical mortgage ratios of 3x and 3.5x income. **Please note.** Loan to Value figures are based on data from the Bank of England⁴¹ for March 2013 contained in Figure N.
- **Owner occupiers** - assumes a 70% Loan to Value (30% Deposit/Equity) and where the diagonal line crosses the house price line is the point of affordability based on the typical mortgage ratios of 3x and 3.5x income. **Please note.** Loan to Value figures are based on data from the Bank of England⁴² for March 2013 contained in Figure N.
- **Interest Rates** – The Interest Rate used in the assumptions are based on the national Standard Variable Rate (SCR) of March at 4.34% (Figure O).
- **Income Multipliers** - Income multiples are used by financial lenders as one calculation in determining how much they are prepared to lend on a mortgage

⁴⁰ CACI Paycheck – 2012 (Hometrack, 2013) <http://www.caci.co.uk/paycheck.aspx>

⁴¹ Bank of England- Loan to Value Rate (Hometrack 2013)

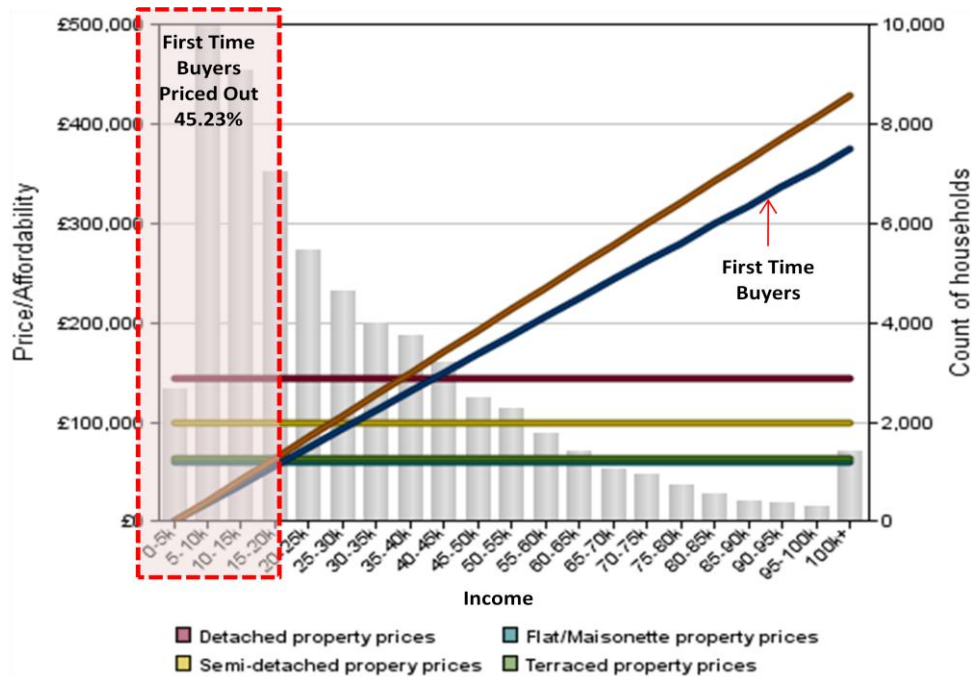
http://www.bankofengland.co.uk/statistics/Pages/iadb/notesiadb/household_int.aspx

⁴² Ibid.

or remortgage.. 3 x and 3.5 mortgage multipliers are as standard in Hometrack affordability calculations. This is felt to be appropriate as this gives flexibility in assessing both single and joint income households.

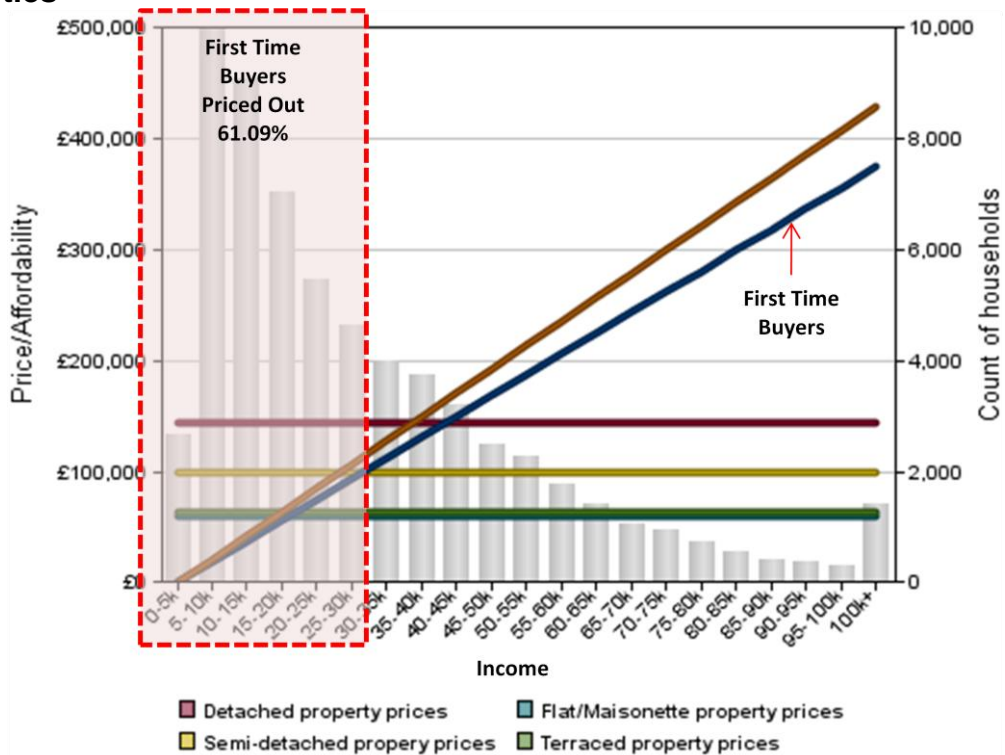
A.3 First Time Buyers – 3 Times Income

Figure A: First Time Buyers – % priced out of the Market – Flat / Maisonette and Terraced properties



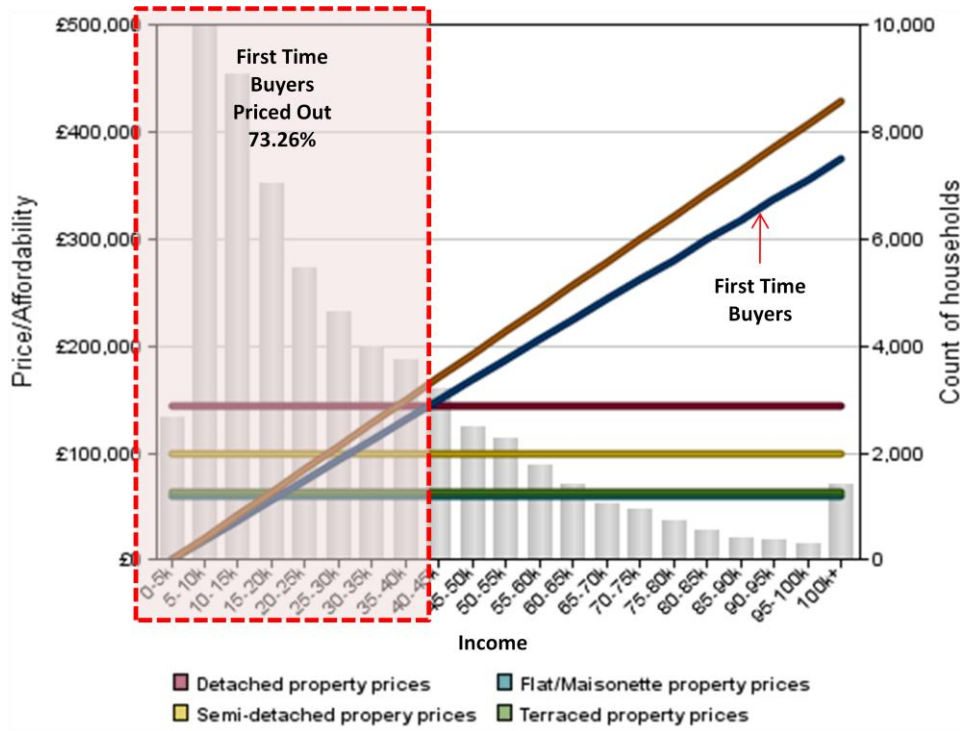
Source: Hometrack Automated Valuation Model, (Hometrack Intelligence, May 2013)

Figure B: First Time Buyers – % priced out of the Market – Semi detached properties



Source: Hometrack Automated Valuation Model (Hometrack Intelligence, May 2013)

Figure C: First Time Buyers – % priced out of the Market – Detached



Source: Hometrack Automated Valuation Model (Hometrack Intelligence, May 2013)

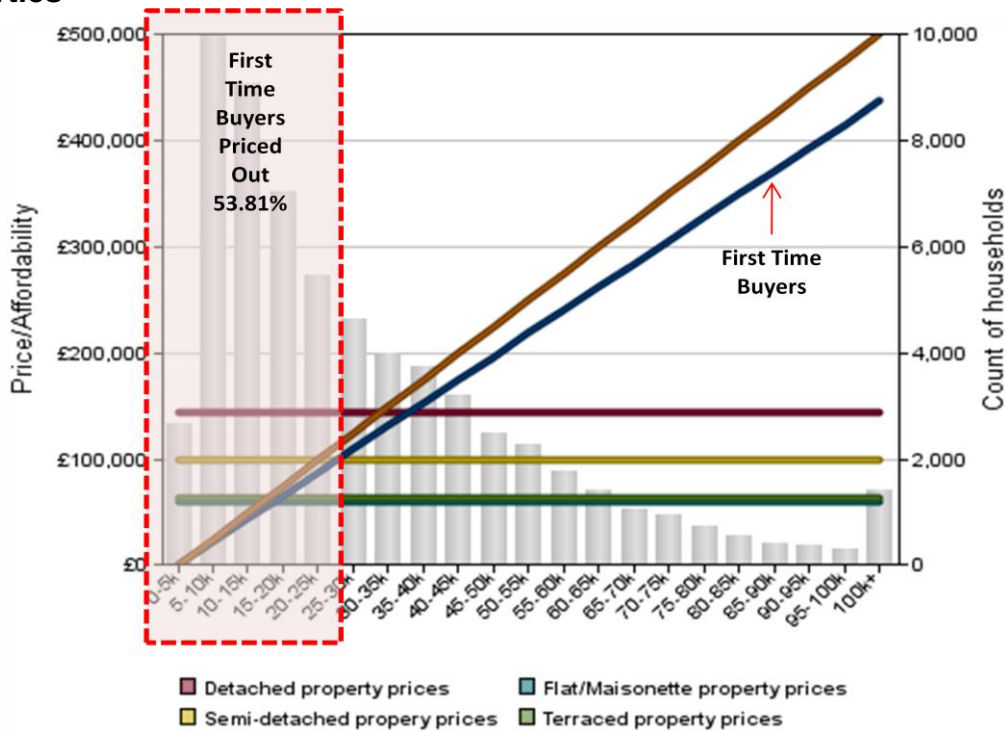
A.4 First Time Buyers – 3.5 Times Income

Figure D: First Time Buyers – % priced out of the Market – Flat / Maisonette and Terraced properties



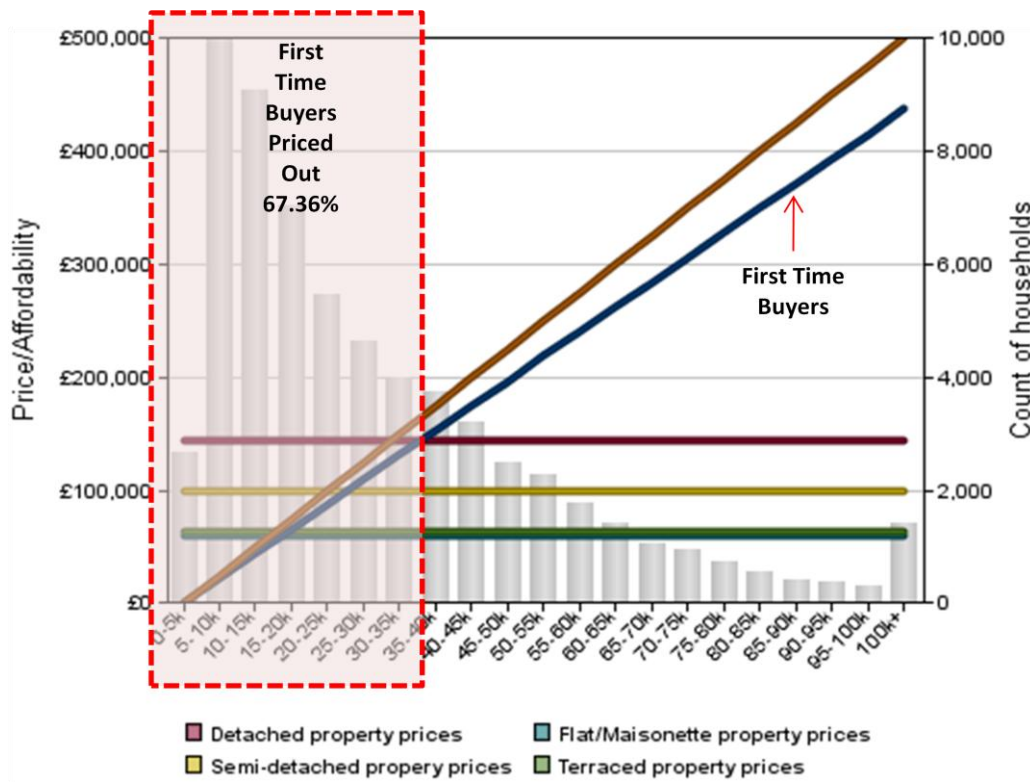
Source: Hometrack Automated Valuation Model (Hometrack Intelligence, May 2013)

Figure E: First Time Buyers – % priced out of the Market – Semi detached properties



Source: Hometrack Automated Valuation Model (Hometrack Intelligence, May 2013)

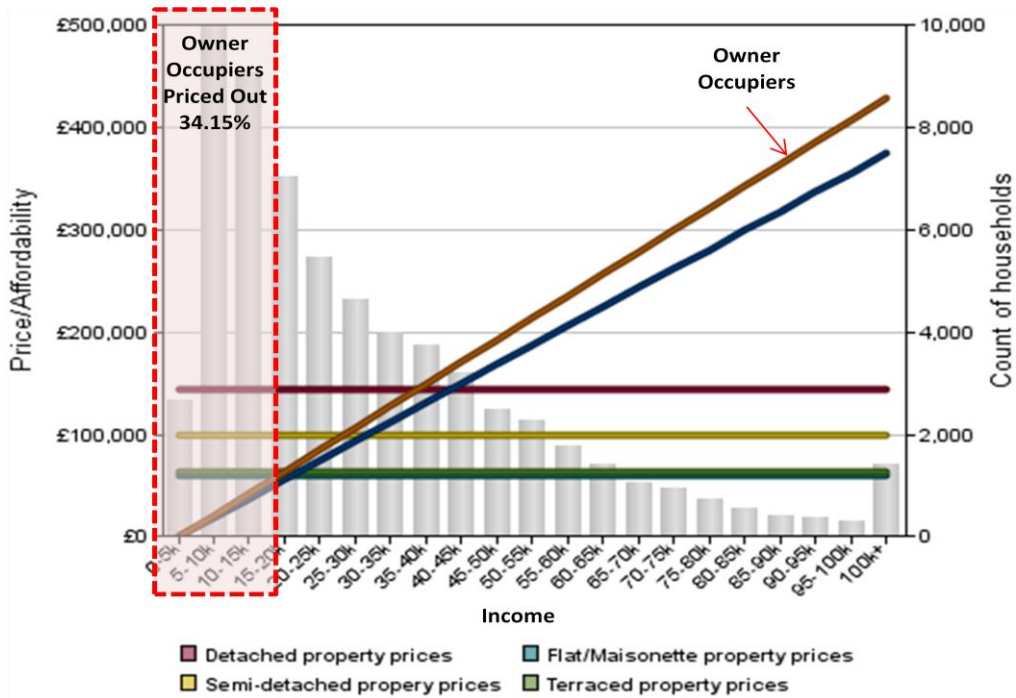
Figure F: First Time Buyers – % priced out of the Market – Detached



Source: Hometrack Automated Valuation Model (Hometrack Intelligence, May 2013)

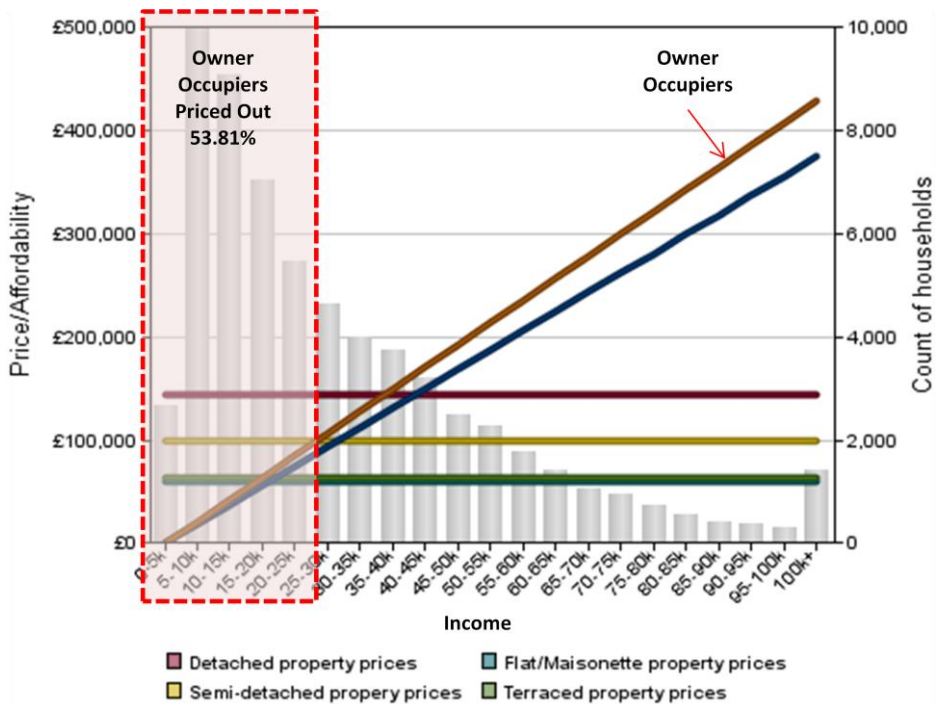
A.5 Owner occupiers – 3 Times Income

Figure G: Owner occupiers – % priced out of the Market – Flat / Maisonette and Terraced properties



Source: Hometrack Automated Valuation Model (Hometrack Intelligence, May 2013)

Figure H: Owner occupiers – % priced out of the Market – Semi detached properties



Source: Hometrack Automated Valuation Model (Hometrack Intelligence, May 2013)

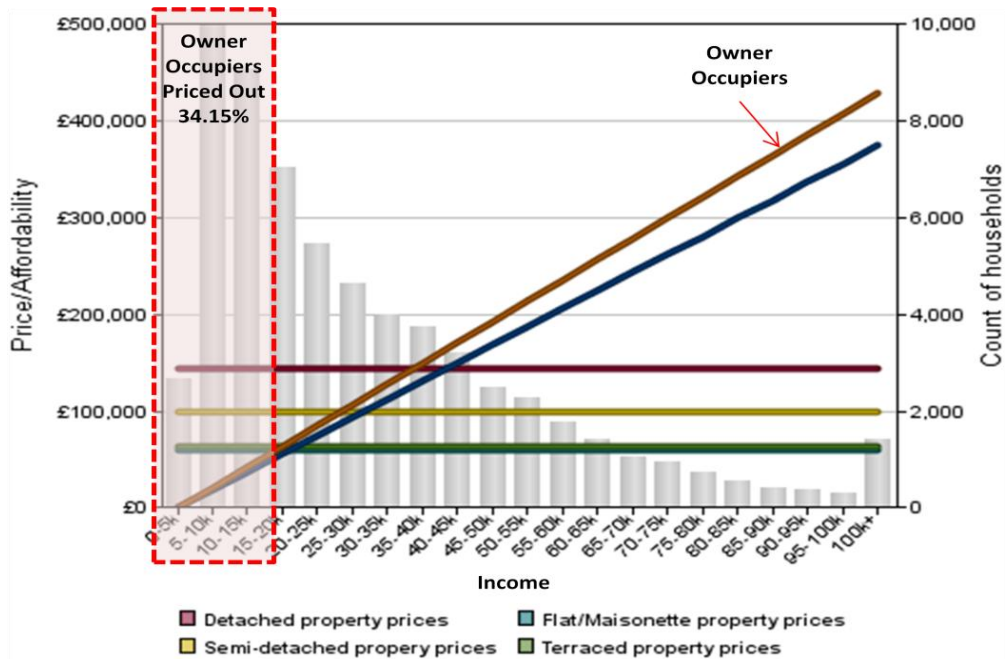
Figure I: Owner occupiers – % priced out of the Market – Detached



Source: Hometrack Automated Valuation Model (Hometrack Intelligence, May 2013)

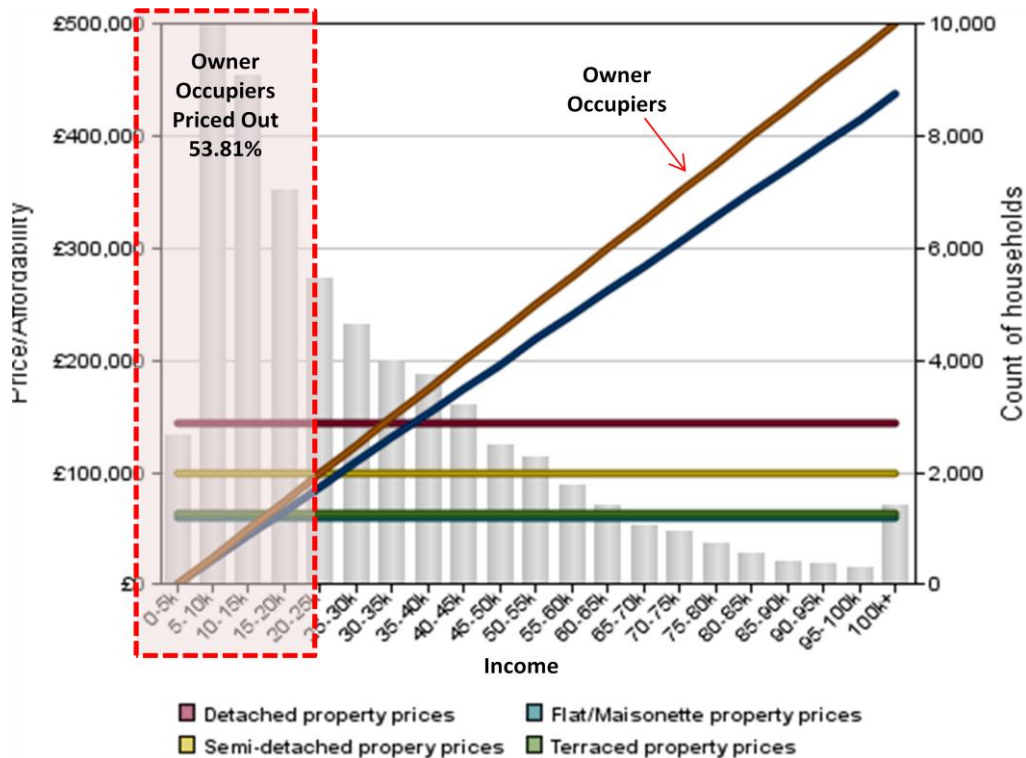
A.6 Owner occupiers – 3.5 Times Income

Figure J: Owner occupiers – % priced out of the Market – Flat / Maisonette and Terraced properties



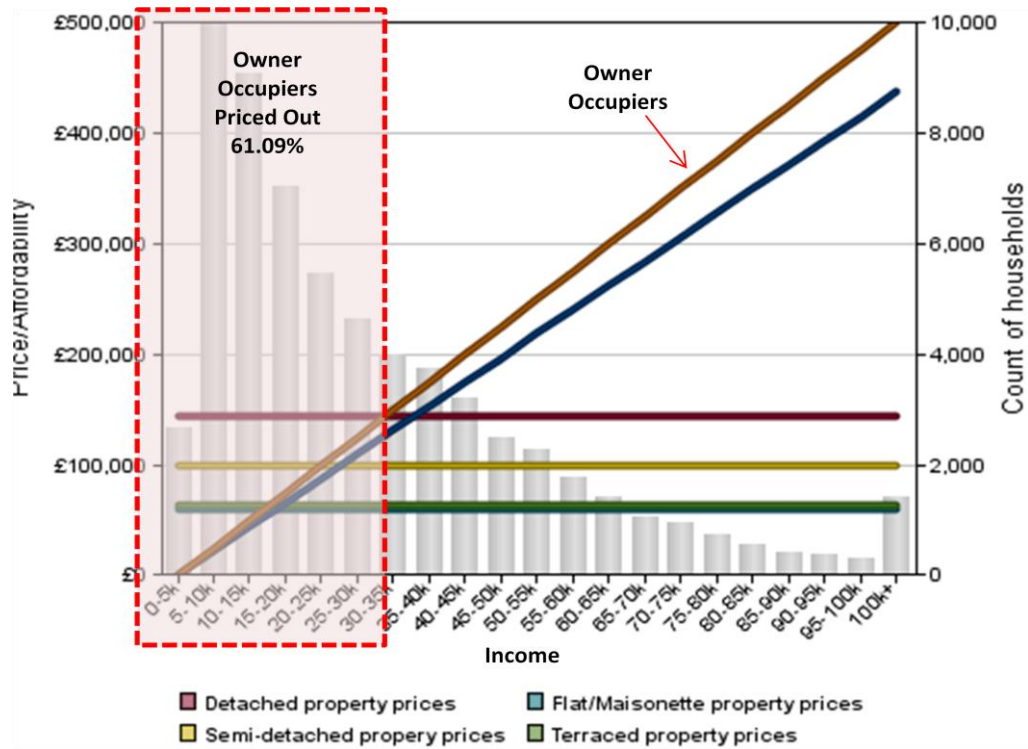
Source: Hometrack Automated Valuation Model (Hometrack Intelligence, May 2013)

Figure K: Owner occupiers – % priced out of the Market – Semi detached properties



Source: Hometrack Automated Valuation Model (Hometrack Intelligence, May 2013)

Figure L: Owner occupiers – % priced out of the Market – Detached



Source: Hometrack Automated Valuation Model (Hometrack Intelligence, May 2013)

Figure M: % of Households Priced out of purchasing – Hometrack Intelligence, 2013

	% households priced out of market	
	3 x income	3.5 income
First Time Buyers		
FTB households - Flats	45.23%	34.15%
FTB households - Terraced houses	45.23%	34.15%
FTB households - Semi-detached houses	61.09%	53.81%
FTB households - Detached houses	73.26%	67.36%
Owner Occupiers		
Owner occupier - Flats	34.15%	34.15%
Owner occupier - Terraced houses	34.15%	34.15%
Owner occupier - Semi-detached houses	53.81%	53.81%
Owner occupier - Detached houses	67.36%	61.09%

Source: Hometrack Automated Valuation Model (Hometrack Intelligence, May 2013)

Figure N: Loan to Value March 2012 – March 2013, (Bank of England, 2013)

	Loan to Value – Bank Of England - Mar 2012 to Mar 2013	
	National	
	Median advance for first-time buyers	Median advance for owner-occupiers
Mar-12	80.00%	70.00%
Apr-12	80.00%	69.00%
May-12	80.00%	70.00%
Jun-12	80.00%	70.00%
Jul-12	81.00%	69.00%
Aug-12	81.00%	70.00%
Sep-12	80.00%	69.00%
Oct-12	80.00%	70.00%
Nov-12	80.00%	70.00%
Dec-12	80.00%	70.00%
Jan-13	80.00%	70.00%
Feb-13	80.00%	70.00%
Mar-13	80.00%	70.00%

Source: Hometrack Intelligence, May 2013

Figure O: Interest Rates - March 2012 – March 2013, (Bank of England, 2013)

	Banks Base Rate	Bank Rate Tracker (75% Itv)	Discounted Rate (2yr, 75% Itv)	Fixed Rate (2yr, 75% Itv)	Fixed Rate (3yr, 75% Itv)	Fixed Rate (5yr, 75% Itv)	Standard Variable Rate
Mar-12	0.50%	3.57%	3.26%	3.44%	3.91%	4.19%	4.10%
Apr-12	0.50%	3.60%	3.41%	3.66%	4.03%	4.29%	4.10%
May-12	0.50%	3.60%	3.53%	3.68%	4.10%	4.28%	4.16%
Jun-12	0.50%	3.65%	3.53%	3.74%	4.09%	4.30%	4.22%
Jul-12	0.50%	3.62%	3.51%	3.67%	3.97%	4.18%	4.24%
Aug-12	0.50%	3.64%	3.54%	3.69%	4.01%	4.11%	4.27%
Sep-12	0.50%	3.59%	3.52%	3.67%	4.05%	4.07%	4.29%
Oct-12	0.50%	3.64%	3.49%	3.49%	3.88%	3.96%	4.32%
Nov-12	0.50%	3.63%	3.44%	3.44%	3.75%	3.90%	4.34%
Dec-12	0.50%	3.64%	3.42%	3.35%	3.67%	3.89%	4.37%
Jan-13	0.50%	3.57%	3.36%	3.11%	3.41%	3.71%	4.38%
Feb-13	0.50%	3.59%	3.09%	2.92%	3.28%	3.62%	4.38%
Mar-13	0.50%	3.56%	3.08%	2.91%	3.30%	3.63%	4.34%

Source: Hometrack Intelligence, May 2013

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