Swindon Borough Council

Swindon Local Housing Needs Assessment

Update

July 2026

Planning & Development

Important Notice

HDH Planning & Development Ltd has prepared this report for the sole use of Swindon Borough Council in accordance with the instructions under which its services were performed. No other warranty, expressed or implied, is made as to the professional advice included in this report or any other services provided by us. This report may not be relied upon by any other party without the prior and express written agreement of HDH Planning & Development Ltd.

Some of the conclusions and recommendations contained in this report are based upon information provided by others (including the Council and consultees) and upon the assumption that all relevant information has been provided by those parties from whom it has been requested. Information obtained from third parties has not been independently verified by HDH Planning & Development Ltd, unless otherwise stated in the report. The conclusions and recommendations contained in this report are concerned with policy requirement, guidance and regulations which may be subject to change. They reflect a Chartered Surveyor's perspective and do not reflect or constitute legal advice and the Council should seek legal advice before implementing any of the recommendations.

No part of this report constitutes a valuation, and the report should not be relied on in that regard.

Certain statements made in the report may constitute estimates, projections or other forward-looking statements and even though they are based on reasonable assumptions as of the date of the report, such forward looking statements by their nature involve risks and uncertainties that could cause actual results to differ materially from the results predicted. HDH Planning & Development Ltd specifically does not guarantee or warrant any estimate or projections contained in this report.

HDH Planning & Development Ltd
Clapham Woods Farm
Keasden, Nr. Clapham
Lancaster. LA2 8ET
info@hdhplanning.co.uk
015242 51831 / 07989 975 977
Registered in England
Company Number 08555548

Issued 20th July 2026

THIS DOCUMENT HAS BEEN FORMATTED FOR DOUBLE SIDED PRINTING

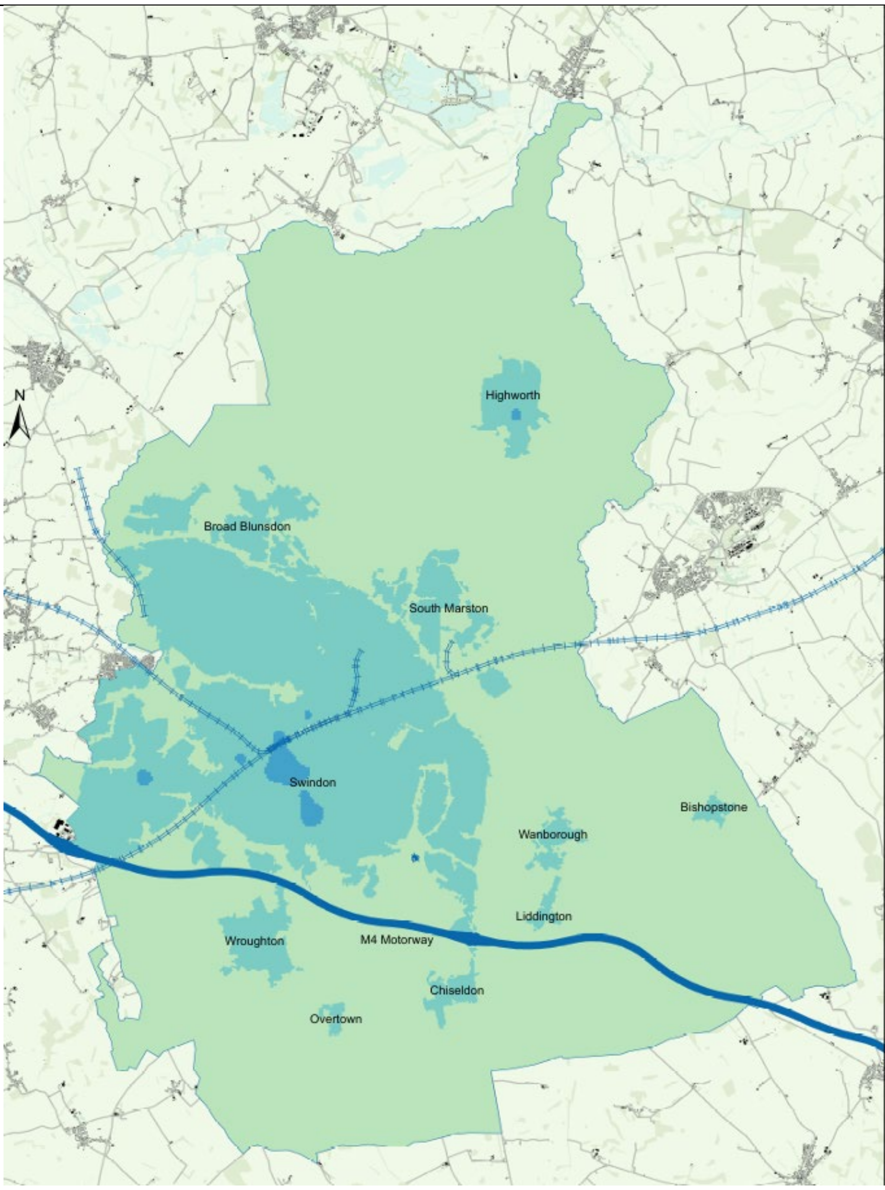
Tables of Contents

1. Introduction

Context

1.1 Swindon is a Borough in southwest England located on the M4 corridor between Reading and Bristol. It contains the historic market town of Swindon. Swindon's good connections by road and rail have meant that the town of Swindon grew notably during the 20th Century. The railway in particular was an important driver of demographic and economic growth in the town. The population growth has continued into the 21st Century and, as discussed in Chapter 2, the Borough's population has grown at an above average rate between the 2011 and 2021 Census.

Figure 1.1 Swindon Borough Council area



Source: Ordnance Survey Open Data contains public sector information licensed under the Open Government Licence v.3.0. Contains OS data © Crown copyright and database right [2024]

1.2 Swindon town lies to the west of the Borough whilst the south, north and east of the authority is largely rural in nature interspersed with numerous villages. The landscape is generally hilly, and the upper Thames runs through the north of the Borough. In the south there are the Marlborough Downs which form part of the North Wessex Downs National Landscape. Figure 1.1 above sets out the geographical context of the Borough.

Purpose

1.3 Swindon Borough Council is preparing a new Local Plan which will propose a number of updated strategies and policies for guiding the housing, employment and other growth required across the Borough to at least 2043. This provides the opportunity to consider how the Plan might be reimagined in a way that is more aligned with current Council priorities for the Borough including town centre regeneration.

1.4 As part of the new Local Plan programme the evidence base is being updated. A Strategic Housing Market Assessment (SHMA) was undertaken in Swindon 2017[1], with a Local Housing Market Assessment produced in partnership with Wiltshire Council in 2019[2] supported by a separate piece of work on the affordable housing need in late 2019. These reports however became dated as new Government guidance had subsequently been published, so the Council has commissioned a new piece of work to reflect the latest market situation, to utilise the most up-to-date data available, and to adhere to the latest guidance.

1.5 A Local Housing Needs Assessment (LHNA) for Swindon Borough Council was published in October 2024[3]. At the time that the report was published the December 2023 National Planning Policy Framework (NPPF) was extant and the principal outputs to the report were produced to align with this version of the NPPF and the Standard Method calculation within the associated Planning Practice Guidance (PPG) (published in December 2020). A consultation on a potential new NPPF and associated Standard Method calculation had begun, and the report therefore also contained outputs based on the Standard Method approach set out in the consultation document.

1.6 At the end of December 2024, the new Government published a new NPPF alongside a new Standard Method within the revised PPG. The final published version of the Standard Method differed slightly from the approach set out in the consultation document. An annex to the 2024 LHNA was published in June 2025[4] which set out the new Standard Method calculation for Swindon and revised the key outputs from the LHNA which are derived from the Standard Method figure.

---

[1] https://www.swindon.gov.uk/downloads/file/5010/swindon_and_wiltshire_strategic_housing_market_assessment_shma_report_2017

[2] https://www.wiltshire.gov.uk/media/5688/Swindon-and-Wiltshire-Local-Housing-Needs-Assessment-April-2019/pdf/.

[3] https://www.swindon.gov.uk/download/downloads/id/11666/0301_local_housing_needs_assessment_2024.pdf

[4] https://www.swindon.gov.uk/download/downloads/id/11661/0302_local_housing_needs_assessment_update_annex_2025.pdf

1.7 This LHNA Update has been produced to provide a single document that contains the full profile of the current housing market area, the latest Standard Method figure for Swindon (in 2026) and the associated outputs derived from this figure (the type and tenure of housing needed, the requirement for specialist accommodation for older people and the requirement for accessible and adaptable housing), a revised assessment of the extent of affordable housing need, and the associated conclusions resulting from these outputs. The Update utilises much of the contextual data that was presented in the original LHNA (including the stakeholder consultation process that took place in 2024). This document is intended to supersede both the 2024 LHNA and the 2025 annex.

1.8 This Update has also added further clarity to certain topics in response to feedback received within the Council's Regulation 18 consultations in 2025. This includes:

- More specifically separating out the requirement for Affordable Rent and Social Rent within the housing requirement modelling.
- Greater detail on the relationship between economic and housing growth within the projected Standard Method household and population growth.
- Clarity around the policy requirements for M4(2) and M4(3) housing.
- Consideration of the requirement for essential local/key workers.
- Explaining how households that aspire to own are accounted for within the affordable housing needs model.
- Further disaggregation of the need for affordable home ownership within the affordable housing needs model.

1.9 **Appendix 1** details the specific feedback received and where the additional detail is included within this report.

1.10 This report provides evidence for the Local Plan. The information presented in this report complies with the current Government guidance as set out in the 2024 National Planning Policy Framework (NPPF) [5], and the Planning Practice Guidance (PPG), described below. In December 2025, the Government published, for consultation, a new iteration of the NPPF. Whilst this includes numerous changes to the planning system, the method for establishing the amount and types of housing to be planning for is largely unchanged.

---

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

Government Guidance

1.11 The framework for undertaking a SHMA is set out in detail in the National Planning Policy Framework (NPPF) and the Planning Practice Guidance (PPG). Both the NPPF and the PPG were updated in December 2024. The updated (2024) NPPF and PPG make some very significant changes to the way that the overall requirement for housing is calculated, however the detail beyond that is largely unchanged.

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

> *61. To support the Government's objective of significantly boosting the supply of homes, it is important that a sufficient amount and variety of land can come forward where it is needed, that the needs of groups with specific housing requirements are addressed and that land with permission is developed without unnecessary delay. The overall aim should be to meet an area's identified housing need, including with an appropriate mix of housing types for the local community.*
>
> *62. To determine the minimum number of homes needed, strategic policies should be informed by a local housing need assessment, conducted using the standard method in national planning practice guidance. In addition to the local housing need figure, any needs that cannot be met within neighbouring areas should also be taken into account in establishing the amount of housing to be planned for.*
>
> *63. Within this context of establishing need, the size, type and tenure of housing needed for different groups in the community should be assessed and reflected in planning policies. These groups should include (but are not limited to) those who require affordable housing (including Social Rent); families with children; looked after children; older people (including those who require retirement housing, housing-with-care and care homes); students; people with disabilities; service families; travellers; people who rent their homes and people wishing to commission or build their own homes.*
>
> *Paragraphs 61 to 63 – 2024 NPPF*

1.13 The requirement for housing is derived through the Standard Method and is then disaggregated into the different types of housing the future population will need. Following which an assessment of the number of households in need of affordable housing must be undertaken. In essence, the first output[6] required by the NPPF, for a study of this type, is to disaggregate the new housing number as derived through the Standard Method. The second task is the assessment of Affordable Need, and the final task is the understanding of the needs of groups with specific housing requirements.

1.14 The NPPF outlines how a Housing Market Assessment fits into the wider housing policy framework and the PPG sets out how the various elements of a Housing Market Assessment

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

should be undertaken, including detailing a comprehensive model for the assessment of affordable housing need (Chapter 6 of this report). The affordable housing need figure is an unconstrained figure set in the current housing market situation. It is not a component of the overall housing need, but is independent, calculated using a different approach and using different data sources.

1.15 This SHMA includes a Long-Term Balancing Housing Markets (LTBHM) model which breaks down the overall housing need into the component types (tenure and size) of housing required. Whilst both the Affordable Needs model and the LTBHM model produce figures indicating an amount of affordable housing required, they are not directly comparable as, in line with the PPG, they use different methods and have different purposes. The affordable housing need figure is calculated in isolation from the rest of the housing market and is used solely to indicate whether a Local Planning Authority should plan for more houses where it could help meet the need for affordable housing. The figure produced by the LTBHM model is based on the population projections and occupation patterns of household groups (considering the trends in how these occupation patterns are changing). This is the mix of housing for which the authority should be planning. How these figures should be used in Swindon is summarised at the conclusion of this report.

1.16 In December 2024, the Government updated the Standard Method calculation. This has resulted in a notable modification to the Standard Method. This report has followed the approach set out in the 2024 PPG.

1.17 In May 2021, the Government published detail on First Homes and their implementation[7]. Footnote 31 of the December 2024 NPPF indicated that the '*requirement to deliver a minimum of 25% of affordable housing as First Homes, ... no longer applies. Delivery of First Homes can, however, continue where local planning authorities judge that they meet local need.'* First Homes therefore still exist as an affordable tenure; however, they are no longer mandatory. This report assesses the potential requirement for First Homes as part of the housing mix to accommodate the future population, however there is no presumption that they must form part of the future tenure profile.

1.18 It is worth noting that the Government is currently consulting on further proposed revisions to the NPPF[8]. The draft changes were published in December 2025, with the consultation closing in March 2026, and the outcome expected in summer 2026. While the proposals do not indicate any significant changes that would materially affect this report, the analysis has been prepared to reflect the direction of travel suggested by the consultation. This includes

[7] https://www.gov.uk/guidance/first-homes

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

modelling relating to the requirement for M4(2) and M4(3) homes and the proposed emphasis on delivering additional social rented housing.

Local housing market boundaries

1.19 This section is a reproduction of what was in the 2024 LHNA. There is no significant data that has been published subsequently that would mean it would be worth reviewing.

1.20 The 2017 SHMA used the latest data available at the time to assess the housing market area in which Swindon exists. That report concluded that, when looking at 'best fit' functional market areas (that consider administrative boundaries), the Borough formed its own housing market area which extended into northeast Wiltshire and also into Vale of White Horse and Cotswold. The 2017 SHMA also showed relatively little strength of connection to other authority areas which are major employment locations – Oxford, Reading and Bristol.

1.21 This section of the report will assess what the most recent data indicates around the housing market area around Swindon. Data on migration and commuting flows from the 2021 Census have recently been published providing an up-to-date and robust data source and allowing a comparison with the equivalent 2011 data to understand how the situation has changed in Swindon.

1.22 This data on population flows will be supported by a comparison of property prices in the Borough and the neighbouring authorities, which uses the most recent Land Registry data to establish the housing market linkages that exist in the region. This evidence presents the functional and geographic context in which the local housing market operates and determines whether Swindon forms its own housing market area. The evidence in this draft considers local authority boundaries and also a more nuanced examination of the housing market boundary looking at smaller geographies. In particular, this will consider how Royal Wootton Basset relates to Swindon.

Commuting flows

1.23 Before the most recent data is discussed, the outputs generated from the 2011 Census data are presented for context. The Office of National Statistics (ONS) used the data on commuting flows collected in the 2011 Census to derive Travel to Work Area boundaries. These outputs were published in 2015. The figure below shows an excerpt of the national map produced in this process, which concentrates on the Travel to Work Areas around Swindon Borough. This shows that, in 2011, the whole of the Borough was located in the Swindon Travel to Work Area, which extended notably beyond the Borough, especially to the west and north. These boundaries were defined according to the criteria and thresholds used by the ONS[9] and they are totally distinct from local authority boundaries. The local authority of Swindon is much smaller in scale than the Travel to Work Area of Swindon.

Figure 1.2 2011 Travel to Work Areas around Swindon

Source: Office of National Statistics, 2015

1.24 The 2021 Census contains a detailed profile of commuting flows occurring at the local level. This indicates that, of the 117,860 usual residents in Swindon aged 16 years and over and in employment the week before the Census, 41.8% have a workplace also in Swindon. A further 43.9% of residents mainly work at or from home or have no fixed workplace. These are also categorised as people working within the Borough. This means that, in total, 85.7% of residents in employment in Swindon in 2021 also worked in the Borough. The equivalent self-containment figure from the 2011 Census for Swindon was 77.5%. It should be noted that the reason for the greater level of self-containment recorded in 2021 is principally due to a substantially larger number of people working at or mainly from home, as a consequence of the impact of COVID-19 and the national lockdown policies in place at that time, but also a more general trend for employees to work from home with better technological solutions available.

[9] The criteria applied by the ONS was that the Travel to Work Areas had to have a working population of at least 3,500 and that at least 75% of an area's resident workforce work within the area and at least 75% of the people who work in the area also live in the area. For areas with a working population in excess of 25,000, self-containment rates as low as 66.7% were accepted.

1.25 The Census is a snapshot at a particular time, but it is also the only data source which collects information on travel-to-work patterns at such geography and such detail. This means that it is not possible to distinguish the impact of the pandemic on the Census travel-to-work results. Within the stakeholder consultation, useful contextual data was presented which suggests that whilst the pandemic was the main reason for a greater level of home-working in 2021, it is a trend that is unlikely to completely reverse:

> '*Passenger numbers at Swindon railway station published by the Office of Rail and Road. 1identify that, in financial year 2020/2021, in which the census was taken, some 652,000 passengers boarded or alighted trains at Swindon station. During the last year, 2022/2023, 2.588 million passengers used the station, and in the pre-pandemic year of 2018/19, passenger numbers at the station totalled 3.756 million. It is clear from this data that the pandemic had a significant effect on the number of commuters and visitors using the railways to get in and out of Swindon, and although the most recent numbers are not at the same level as pre-pandemic, passenger levels are certainly much higher than in March 2021, when the census was taken.*[10]'

1.26 Table 1.1 below shows the 10 authorities in which residents in Swindon most commonly worked in 2021. The table also contains a column that details the equivalent number of workers from Swindon in 2011 that had the same destination – this enables a comparison of the changing relationship between these authorities and Swindon. People working from home or with no fixed work place are considered to work in Swindon as this is how they are classified by the ONS in its Census analysis.

1.27 The data indicates that Wiltshire is the authority to which employed residents from Swindon most commonly travel to for work, followed by Vale of White Horse and Cotswold. West Oxfordshire is the only authority on this list in which more people travelled to work there from Swindon in 2021 than in 2011, the remaining other authorities have seen a reduction in commuting flows. Figure 1.3 shows the scale of the 2021 flows set out in Table 1.1 on a map.

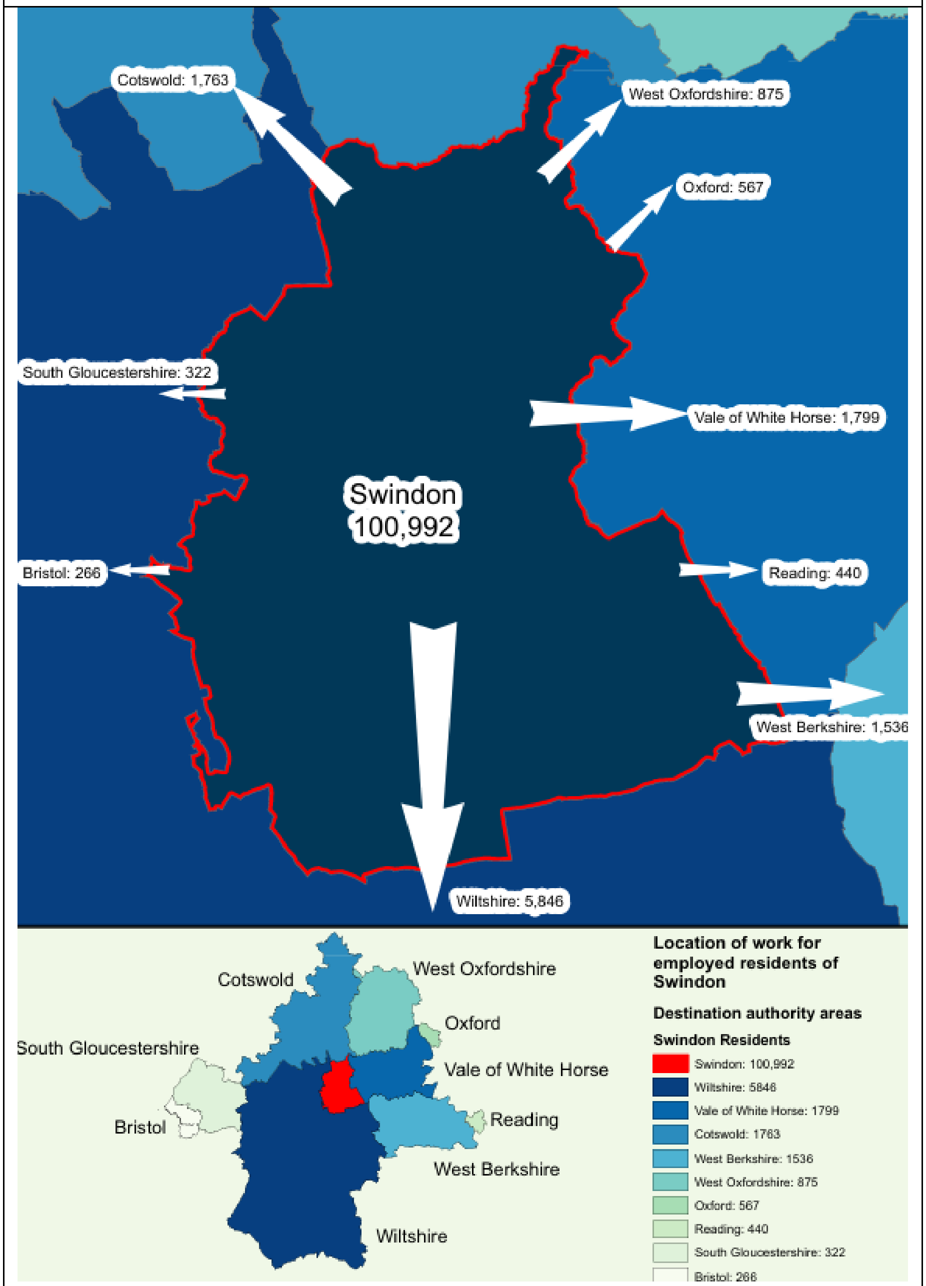
[10] Impact Planning Services consultation response, December 2023

Table 1.1 The ten authorities with which Swindon has the largest outward travel to work flows

Location of work for employed residents of Swindon			
Destination authority area	***2021***		***2011***
	Number of Swindon residents that work there	*Proportion of all residents in work that work there*	*Number of Swindon residents that work there*
Swindon	100,992	85.7%	85,164
Wiltshire	5,846	5.0%	7,174
Vale of White Horse	1,799	1.5%	2,552
Cotswold	1,763	1.5%	1,776
West Berkshire	1,536	1.3%	1,778
West Oxfordshire	875	0.7%	655
Oxford	567	0.5%	658
Reading	440	0.4%	663
South Gloucestershire	322	0.3%	537
Bristol	266	0.2%	545

Source: Census 2011 and 2021

Figure 1.3 Outward travel to work flows, 2021



Source: Office for National Statistics licensed under the Open Government Licence v.3.0. Contains OS data © Crown copyright and database right [2024]

1.28 Although not as significant in terms of determining the self-containment of an area, it is interesting to understand where people that work in Swindon reside. Overall, of the 113,896 people that worked in Swindon in 2021, 88.7% also resided there. The equivalent figure from 2011 was 78.0%, again showing a reduction in the significance of commuting flows into Swindon.

1.29 Table 1.2 below shows the 10 authorities in which those working within Swindon most commonly lived in 2021. The table also contains a column that details the equivalent number of workers within Swindon in 2011 that came from the same origin location. The data indicates that Wiltshire is the authority from which people most commonly commute to Swindon, followed by Cotswold and Vale of White Horse. The commuting flows from Wiltshire have notably reduced since 2011 (by 40.2%), with the number of commuters from all other areas also reducing. Whilst this trend partly reflects the increase in people working from home, there are other areas within England in which the commuting flows have increased between 2011 and 2021, so it also reflective of a specific change in behaviour in Swindon. Figure 1.4 shows the scale of the 2021 flows set out in Table 1.2 on a map.

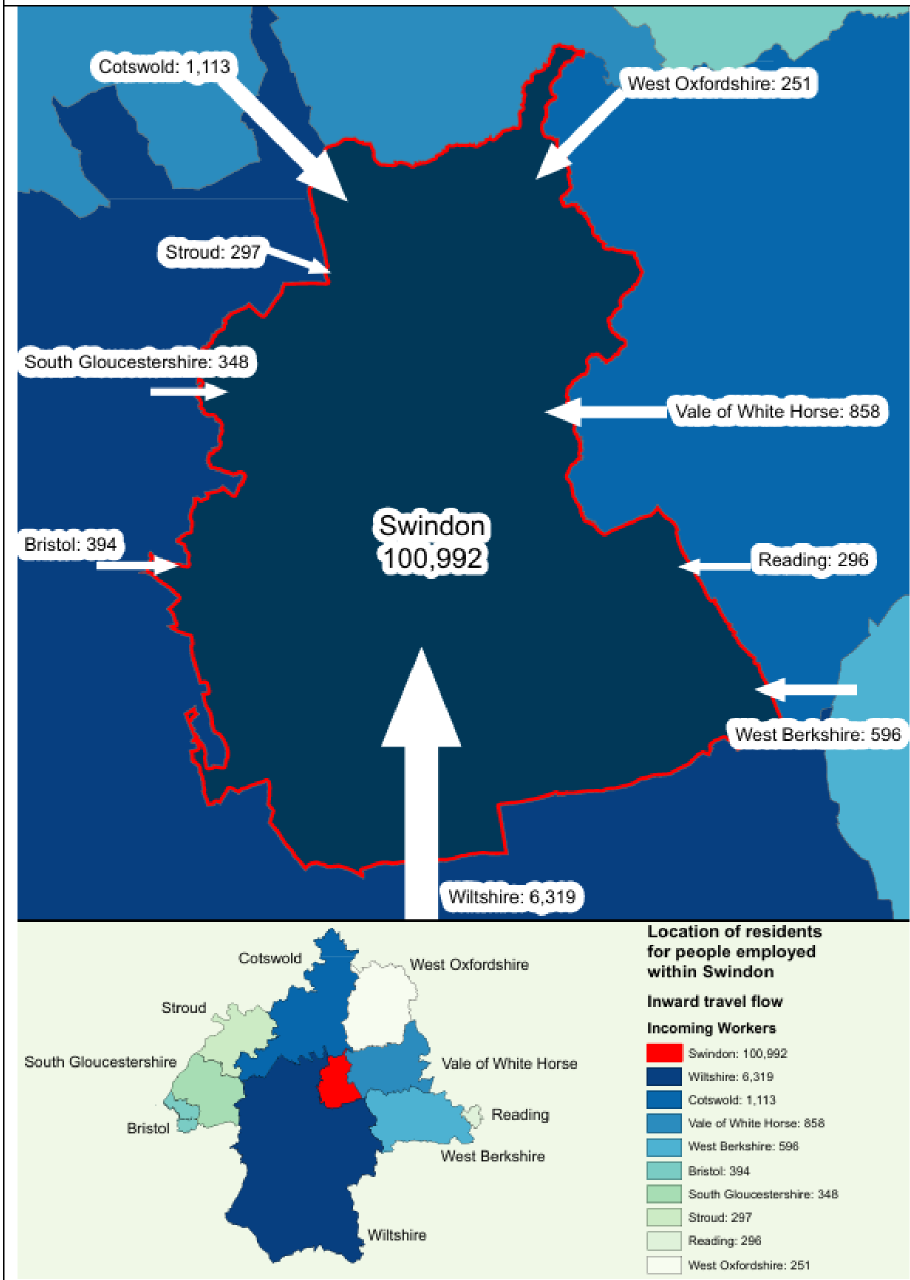
Table 1.2 The ten authorities with which Swindon has the largest inward travel to work flows

Location of residents for people employed within Swindon

Origin authority area	***2021***		***2011***
	Number of people working in Swindon that live in the authority	*Proportion of all workers that live there*	*Number of people working in Swindon that live in the authority*
Swindon	100,992	88.7%	85,164
Wiltshire	6,319	5.5%	10,569
Cotswold	1,113	1.0%	1,915
Vale of White Horse	858	0.8%	1,355
West Berkshire	596	0.5%	772
Bristol	394	0.3%	834
South Gloucestershire	348	0.3%	675
Stroud	297	0.3%	502
Reading	296	0.3%	355
West Oxfordshire	251	0.2%	400

Source: Census 2011 and 2021

Figure 1.4 Inward travel to work flows, 2021



Source: Office for National Statistics licensed under the Open Government Licence v.3.0. Contains OS data © Crown copyright and database right [2024]

Migration trends

1.30 The Census details the migration flows recorded in the year prior to the survey. It provides estimates on all usual residents who were living at a different address one year before the Census. Overall, of the 21,466 residents of Swindon in 2021 that had moved home within the UK in the previous year, some 72.2% had moved from elsewhere in the Borough. The equivalent self-containment figure from the 2011 Census for Swindon was 71.1%.

1.31 Table 1.3 below shows the 10 authorities from which residents most commonly moved into a home within Swindon in the year up to April 2021. The table also contains a column that details the equivalent number of movers to Swindon in the year up to the 2011 Census that originated from the same location.

1.32 The data indicates that Wiltshire is the authority from which people that moved into Swindon most commonly came, followed by Vale of White Horse, Cotswold and Reading. Flows from Wiltshire, Vale of White Horse, Cotswold and Bristol have decreased between 2011 and 2021, whilst flows from Reading, West Berkshire, Hounslow, Hillingdon and Bath & North East Somerset have increased. Of the residents in Swindon that had moved in the year prior to the 2021 Census, Wiltshire is the only origin authority that constituted more than 2% of these moves.

Table 1.3 The ten authorities with which Swindon has the largest inward migration flows

People that moved into a home in Swindon in the preceding year

Original authority area of residence	***2021***		***2011***
	Number of people that moved to a home in Swindon from within the UK	*Proportion of all people moving to a home in Swindon from within the UK*	*Number of people that moved to a home in Swindon from within the UK*
Swindon	15,502	72.2%	16,947
Wiltshire	1,069	5.0%	1,389
Vale of White Horse	281	1.3%	343
Cotswold	212	1.0%	280
Reading	201	0.9%	130
West Berkshire	187	0.9%	175
Bristol	127	0.6%	160
Hounslow	103	0.5%	29
Hillingdon	97	0.5%	33
Bath & North East Somerset	95	0.4%	84

Source: Census 2011 and 2021

1.33 In terms of the new location of people who moved from a home in Swindon in the year prior to the 2021 Census (and remained in the UK), the data shows that 68.2% remained in the Borough. In comparison in 2011, this figure for Swindon was 71.8%. Table 1.4 below shows the 10 authorities to which residents in Swindon most commonly moved to a new home in the year up to the 2021 Census. The table also contains a column that details the equivalent number of movers from Swindon in the year up to the 2011 Census that had the same destination.

1.34 The data indicates that Wiltshire is the authority to which people from Swindon most commonly moved in the year up to April 2021, followed by Vale of White Horse, Cotswold and Bristol. The flows to all of these destinations other than West Berkshire have increased since the previous Census, however Wiltshire is the only authority in which the flows are significant in number.

Table 1.4 The ten authorities with which Swindon has the largest outward migration flows			
People that moved out of a home in Swindon in the preceding year			
Destination authority area	***2021***		***2011***
	Number of Swindon residents that moved there	*Proportion of all residents leaving a home in Swindon that moved there*	*Number of Swindon residents that moved there*
Swindon	15,502	68.2%	16,947
Wiltshire	1,351	5.9%	1,064
Vale of White Horse	410	1.8%	234
Cotswold	330	1.5%	256
Bristol	263	1.2%	248
Bath & North East Somerset	153	0.7%	97
South Gloucestershire	144	0.6%	125
West Berkshire	143	0.6%	163
Cardiff	135	0.6%	121
Bournemouth, Christchurch & Poole	122	0.5%	113

Source: Census 2011 and 2021

Housing market indicators

1.35 It is useful to compare the price of housing in Swindon with the authorities closest to it to see the similarities and differences between the housing markets in the area. Table 1.5 below presents the average property price for dwellings sold in Swindon and the surrounding authorities in 2022. The table shows the overall average price of homes sold as well as the average for each dwelling type categorised by the Land Registry.

1.36 The table indicates that homes in Swindon are notably lower in price than in all other neighbouring authorities. Wiltshire is the next lowest priced area and other than for detached houses, properties in Wiltshire are not markedly more expensive here than in Swindon. Cotswold is the most expensive authority area followed by West Berkshire and West Oxfordshire. In these three areas the cost of housing to buy is substantially different to Swindon.

Table 1.5 Average property prices in 2022 in Swindon and surrounding authorities

Location	Detached	Semi-detached	Terraced	Flat	Overall average price
Swindon	£440,301	£300,728	£245,545	£151,117	£285,846
Cotswold	£824,460	£455,949	£395,992	£260,239	£557,560
Vale of White Horse	£657,440	£392,209	£336,234	£234,885	£460,707
West Berkshire	£721,950	£418,090	£345,511	£235,126	£463,192
Wiltshire	£555,929	£328,697	£289,614	£187,685	£380,777
West Oxfordshire	£702,502	£402,891	£369,330	£220,807	£473,245
England	£529,828	£322,349	£228,618	£318,657	£367,514

Source: Land Registry, 2023

1.37 Table 1.6 below shows the distribution of sales by property type in each of these areas in 2022, which allows comparison of the profile of dwelling stock in each authority. The data indicates that in Swindon sales of terraced houses are most common and sales of flats are least frequent. The data implies that West Berkshire is the authority with the accommodation profile most similar to Swindon, although the profile of Swindon is slightly exceptional, whilst the other authorities are similar to each other.

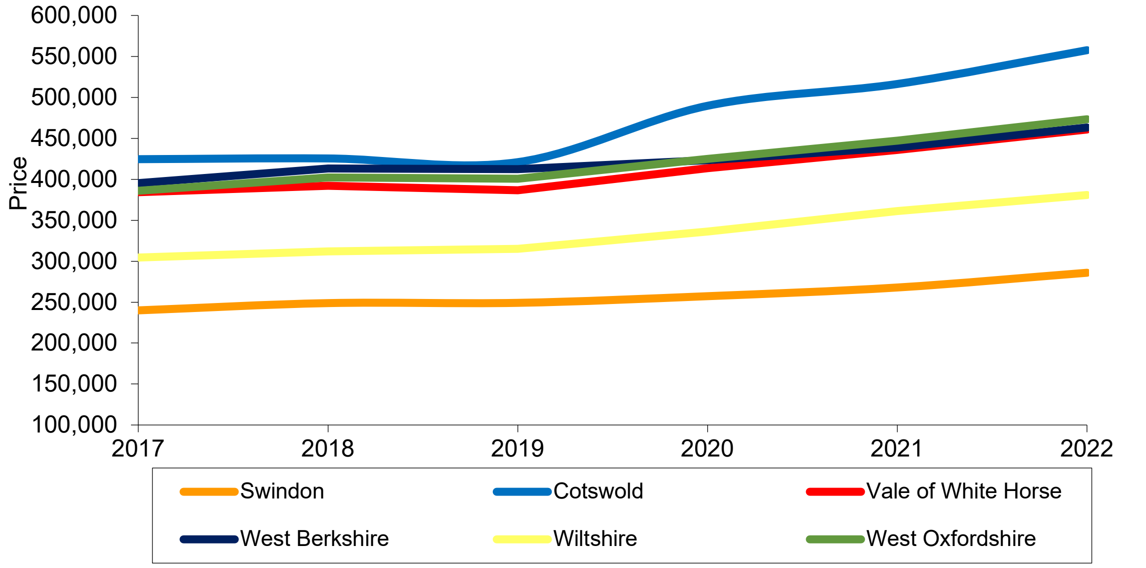
Table 1.6 Distribution of property sales in 2022

Location	Detached	Semi-detached	Terraced	Flat	Total sales
Swindon	21.7%	25.7%	35.4%	17.1%	3,517
Cotswold	39.1%	22.3%	24.5%	14.2%	1,397
Vale of White Horse	39.3%	25.6%	19.1%	16.0%	2,200
West Berkshire	30.8%	29.8%	21.6%	17.9%	2,295
Wiltshire	35.2%	26.7%	25.4%	12.7%	7,568
West Oxfordshire	34.3%	26.3%	26.4%	13.0%	1,667
England	24.4%	28.8%	28.6%	18.2%	799,723

Source: Land Registry, 2023

1.38 Figure 1.5 shows the change in average overall property price in each council area over the last five years. The figure shows that prices have continued to rise in the last few years in most areas, with Cotswold showing an above average increase. Over the last five years, prices have increased the most in Cotswold (by 31.3%) with the smallest increase being recorded in West Berkshire (17.2%). Prices in Swindon have risen by 19.1% between 2017 and 2022, which is most similar to the price rises in Vale of White Horse (19.9%).

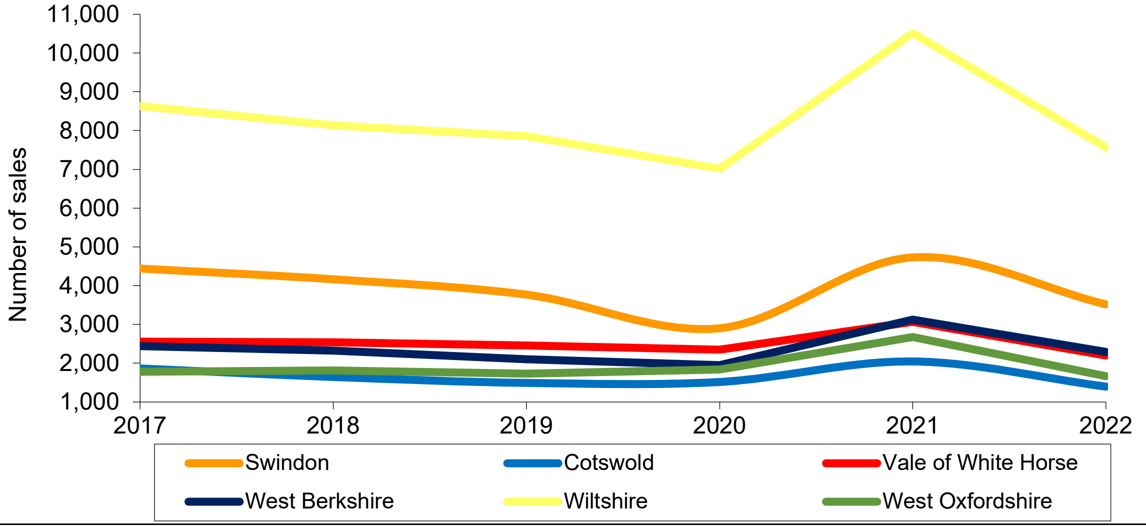
Figure 1.5 Change in overall average price since 2017



Source: Land Registry, 2023

1.39 Figure 1.6 shows the change in the number of property sales in each council area over the last five years. Cotswold has recorded the largest fall in sales (a 25.1% decrease) with Swindon recording the second largest reduction (a 20.8% decrease). West Berkshire has recorded the smallest fall in sales over the time-period (just 6.1%). Overall, the data shows that in most there has been a general slowing of the market in the last 5 years, although the coronavirus pandemic disrupted this trend, with sales reducing in 2020 and then rebounding upwards in 2021, before continuing along the broader trend of decline in activity in 2022.

Figure 1.6 Change in overall sales since 2017



Source: Land Registry, 2023

Conclusion

1.40 The analysis of Swindon and its neighbouring authorities presented above suggests that the most established linkages are those with Wiltshire, both in terms of commuting and migration flows. However, the absolute number of people moving between the two authorities represents a relatively small proportion of the total flows of people in Swindon. The travel to work self-containment for Swindon has increased notably between 2011 and 2021 (although this is influenced by the travel restrictions that were in place around the time of the 2021 Census in response to the coronavirus pandemic), with the self-containment for migration flows also increasing. The housing market suggests that Swindon is unusual in terms of the neighbouring authorities in terms of the market profile and the overall profile of property available. The evidence indicates that Swindon is a distinct housing market area, with links to neighbouring authorities, most notably Wiltshire. Its status as a sub-regional hub means that its influence extends beyond the Borough, but it can be considered a housing market area in its own right.

Sub-Local Authority-level linkages

1.41 The evidence presented thus far has been limited to local authority boundaries. It should be noted that Wiltshire's LHNA[11] defines a 'Swindon HMA' part of which is within Wiltshire. This work was based on the 2011 Census outputs. With the 2021 Census data now available it is possible to review this conclusion. This section will present a more nuanced examination of the housing market boundary looking at smaller geographies. The origin destination Census data (the travel-to-work flows, and migration trends reported above) are also presented at middle super output area (MSOA) level. Wiltshire contains 64 different MSOAs.

1.42 The 2021 Census data on the location of work for employed residents in each of the 64 MSOAs in Wiltshire was examined. This identified 4 MSOAs in which more than 20% of employed residents worked in Swindon: E02006644 : Wiltshire 001, which is the MSOA in the north east corner of Wiltshire and has Cricklade at its centre[12], E02006646 : Wiltshire 003, which is south of the MSOA area listed above and lies to the west of Swindon and has the Purton at its centre[13], E02006649: Wiltshire 006, which covers the urban area of Royal Wootton Bassett[14] and finally E02006650 : Wiltshire 007, which is the rural area that surrounds Royal Wootton Bassett and extends from the boundary of Swindon in the east to Lyneham in the west[15].

---

11 https://www.wiltshire.gov.uk/media/12021/Wiltshire-Local-Housing-Needs-Assessment-Update-Vol-1-2022/pdf/Wiltshire_Local_Housing_Needs_Assessment_Update__Vol_1__2022.pdf?m=638313427892030000

12 The MSOA area broadly corresponds to the Wiltshire ward of Cricklade and Latton

13 The MSOA area broadly corresponds to the Wiltshire ward of Purton

14 The MSOA area broadly corresponds to the Wiltshire wards of Royal Wootton Bassett South & West and Royal Wootton Bassett North

15 The MSOA area broadly corresponds to the Wiltshire wards of Royal Wootton Bassett East and Lyneham

1.43 For the purpose of this discussion these 4 MSOA area shall be known as 'Cricklade', 'Purton', 'Royal Wootton Bassett' and 'Royal Wootton Basset surrounds' respectively. Purton had the strongest links with Swindon (42.9% of employed residents worked in Swindon), followed by Royal Wootton Bassett, (33.6%), Cricklade (25.1%) and Royal Wootton Basset surrounds (22.7%).

1.44 The analysis was repeated but looking at the place of residents of people working in Wiltshire. The same four MSOA areas were the only four in Wiltshire in which more than 20% of employees resided in Swindon. Again, Purton had the strongest connection with Swindon (46.3% of employees in the MSOA area resided in Swindon), followed by Cricklade (40.3%), Royal Wootton Bassett surrounds (31.9%), and Royal Wootton Basset (28.9%).

1.45 In terms of migration trends, analysis of the previous place of residence for people that had moved to a home within Wiltshire in the last year as recorded by the 2021 Census, indicated that of the 64 MSOA areas in Wiltshire there were three in which more than 15% of residents that moved previously lived in Swindon. These three MSOA areas were Purton (41.6% of moving residents previously lived in Swindon), followed by Royal Wootton Bassett (24.8%) and Cricklade (16.0%).

1.46 A similar pattern was found when looking at flows in the other direction. The data showed that there were three MSOA areas in which more than 15% of people that moved home in the previous year moved into Swindon. These three MSOA areas were Purton (31.4% of residents moved to Swindon), followed by Royal Wootton Bassett (17.6%) and Cricklade (15.3%). The results of this study origin-destination analysis for the four MSOAs of interest in set out in Table 1.7 below.

Table 1.7 Origin destination flows with Swindon of key MSOA areas within Wiltshire

MSOA area	***Travel-to-work flows***		***Migration trends***	
	Proportion of employed residents working in Swindon	*Proportion of employees resident in Swindon*	*Proportion of moving residents that came from Swindon*	*Proportion of moving residents that moved to Swindon*
Cricklade	25.1%	40.3%	16.1%	15.3%
Purton	42.9%	46.3%	41.5%	31.4%
Royal Wootton Bassett	33.6%	28.9%	24.8%	17.6%
Royal Wootton Bassett surrounds	22.7%	31.9%	7.5%	8.7%

Source: Census 2021

1.47 The cost of housing in the four MSOAs is presented in Table 1.8. This shows the average property price for dwellings sold in Swindon and the four relevant MSOAs of Wiltshire in 2022. The table shows the overall average price of homes sold as well as the average for each dwelling type categorised by the Land Registry.

1.48 The table indicates that the prices of homes in Royal Wootton Bassett are closest to those in Swindon, with non-detached houses and flats in Purton and Royal Wootton Bassett surrounds also recording a similar average price as the equivalents in Swindon. Prices in Cricklade are most distinct from Swindon, with properties typically 10 to 20% more expensive in Cricklade.

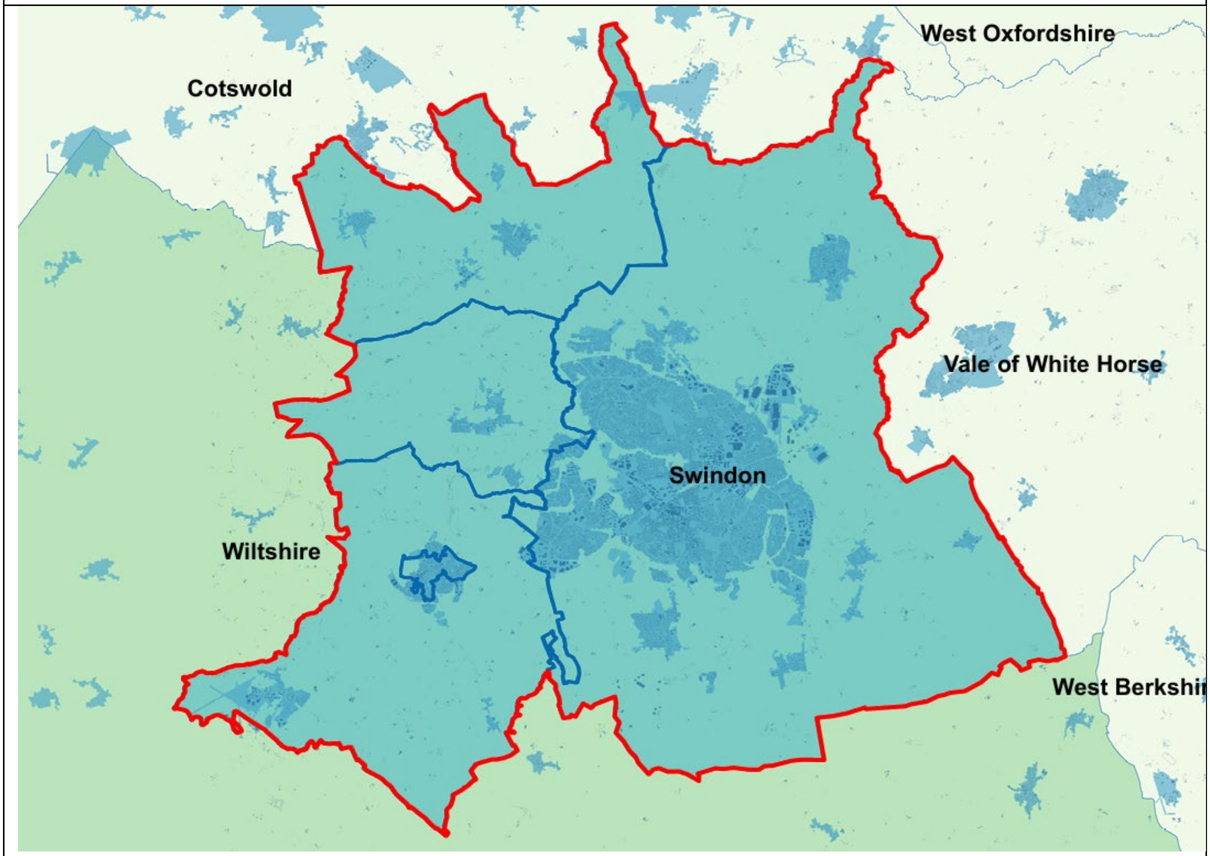
Table 1.8 Average property prices in 2022 in Swindon and linked MSOAs

Location	Detached	Semi-detached	Terraced	Flat	Overall average price
Swindon	£440,301	£300,728	£245,545	£151,117	£285,846
Cricklade	£500,807	£342,851	£322,330	£182,346	£401,379
Purton	£495,294	£296,151	£253,293	£145,472	£336,887
Royal Wootton Bassett	£450,796	£287,095	£264,952	£138,073	£290,735
Royal Wootton Bassett surrounds	£563,368	£321,408	£237,386	£162,775	£399,506

Source: Land Registry, 2023

1.49 It is clear that there is notable interaction between Swindon and the areas of Wiltshire to the west of the Borough. This was also something indicated by stakeholders within the consultation process. The strongest link is between Purton across most measures; however, the evidence suggests that the Swindon housing market area extends across into the four MSOAs. Figure 1.7 shows the effective Swindon housing market area at this geography. The HMA areas crossing administrative boundaries do have importance for plan-making in terms of making sensible allocations over the longer term. The growth of Royal Wotton Bassett within Wiltshire and any investment in employment opportunities around M4 Junction 16, can be best planned through co-operation by both authorities.

Figure 1.7 Local-level housing market area boundary of Swindon



Source: Ordnance Survey Open Data contains public sector information licensed under the Open Government Licence v.3.0. Contains OS data © Crown copyright and database right [2024]

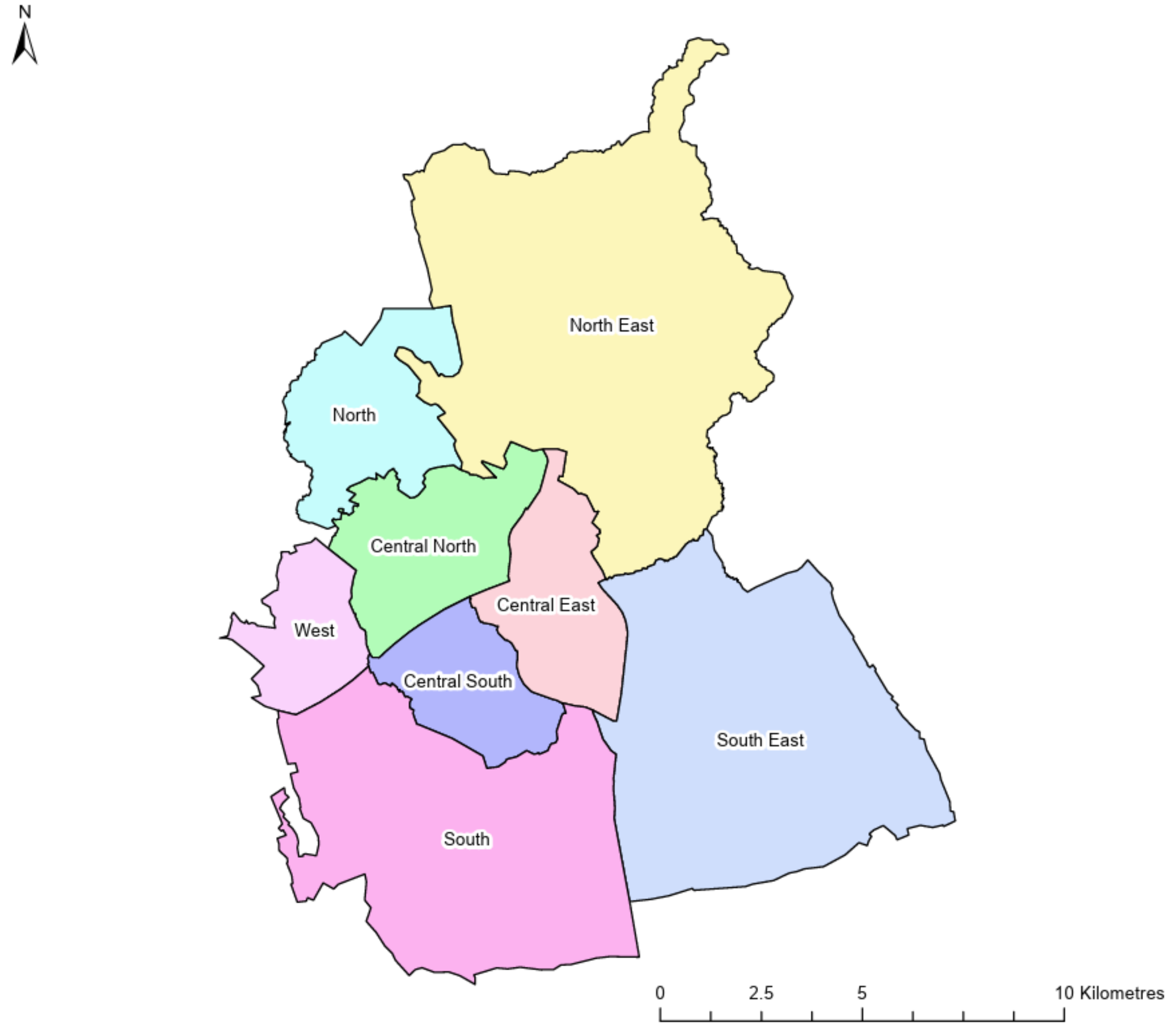
Sub-areas

1.50 The Council has identified eight sub-areas within the Borough based on lower super output areas (LSOAs) and middle super output areas (MSOAs). They are based on groupings of neighbourhoods into a best fit around character, environmental constraints and functional geographies. These sub-areas are also informing other evidence studies that are currently underway. Table 1.9 shows the eight different sub-areas and their constituent components, whilst Figure 1.8 shows the location of the eight sub-areas within Swindon. The sub-areas are not technical market areas, but they are logical boundaries to use from a planning perspective.

Table 1.9 Sub-areas of Swindon	
Sub-areas	Constituent areas
South	MSOA: E02003236 Swindon 025
West	MSOAs: E02003222 Swindon 011, E02003225 Swindon 014, E02003229 Swindon 018, E02003233 Swindon 022
Central North	MSOAs: E02003215 Swindon 003, E02003215 Swindon 004, E02003216 Swindon 005, E02003217 Swindon 006, E02003218 Swindon 007, E02003221 Swindon 010, E02003223 Swindon 012
North	MSOAs: E02006847 Swindon 026, E02006848 Swindon 027, E02006849 Swindon 028 LSOAs: E01033840 Swindon 008E, E01033841 Swindon 008F, E01033842 Swindon 008G, E01033844 Swindon 008I
North East	LSOAs: E01015473 Swindon 008A, E01015519 Swindon 001A, E01015520 Swindon 001B, E01015521 Swindon 001C, E01015522 Swindon 001D, E01015523 Swindon 001E, E01015524 Swindon 001F, E01033843 Swindon 008H
Central East	MSOAs: E02003220 Swindon 009, E02003224 Swindon 013, E02003227 Swindon 016, E02003231 Swindon 020, E02003234 Swindon 023 LSOAs: E01015479 Swindon 017A
Central South	MSOAs: E02003226 Swindon 015, E02003230 Swindon 019, E02002332 Swindon 021, E02003235 Swindon 024 LSOAs: E01015493 Swindon 017B, E01015574 Swindon 017C, E01015576 Swindon 017D
South East	LSOAs: E01015547 Swindon 008C, E01015548 Swindon 008D

Source: Swindon Council

Figure 1.8 Sub-areas of Swindon



Source: Swindon Council © *Crown copyright and database rights [2023] Ordnance Survey [AC0000849936].*

Report coverage

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

Chapter 2 presents an examination of the latest data on the labour market and the resident population in Swindon and the changes that have occurred within them. It also profiles the current housing stock and the changes recorded within it. The majority of this chapter reproduces the 2024 LHNA. However, where more recent data is available—such as on the Borough's socio-economic situation and income levels—the latest figures have been incorporated.

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

Chapter 4 paragraph 008 of the PPG indicates that '*Strategic policy-making authorities will need to calculate their local housing need figure at the start of the plan-making process*[16]*.'* The chapter sets out the calculation of the local housing need figure for the Borough.

Chapter 5 disaggregates the local housing need to show the demographic profile of the future population in the Borough. The chapter uses this information to produce an analysis of the nature of future housing required within the long-term balancing housing markets model (LTBHM).

Chapter 6 sets out the calculation of outputs for the affordable housing needs model strictly in accordance with the PPG approach. The chapter identifies both the type of households in housing need and the tenure of affordable housing that would meet this housing need.

Chapter 7 contains an analysis of the specific housing situation of the particular sub-groups of the population identified within the NPPF. The profiles on looked-after children, students, and people wishing to build their own homes are reproduced from the 2024 LHNA, as no significant new data has been published for these topic areas.

Chapter 8 concludes by summarising the implications of these results.

[16] Reference ID: 2a-008-20190220

2. Local housing market drivers

Introduction

2.1 Two main drivers of the housing market are the resident population and the local labour market. They affect the nature of housing demand, including household formation rates and households' investment in housing. This socio-economic situation is important context to be understood before the level of housing need is calculated. The first half of this chapter uses the most recently available data to document the current demographic profile in Swindon and how it has changed. The current labour market conditions are then discussed in the second half of this chapter.

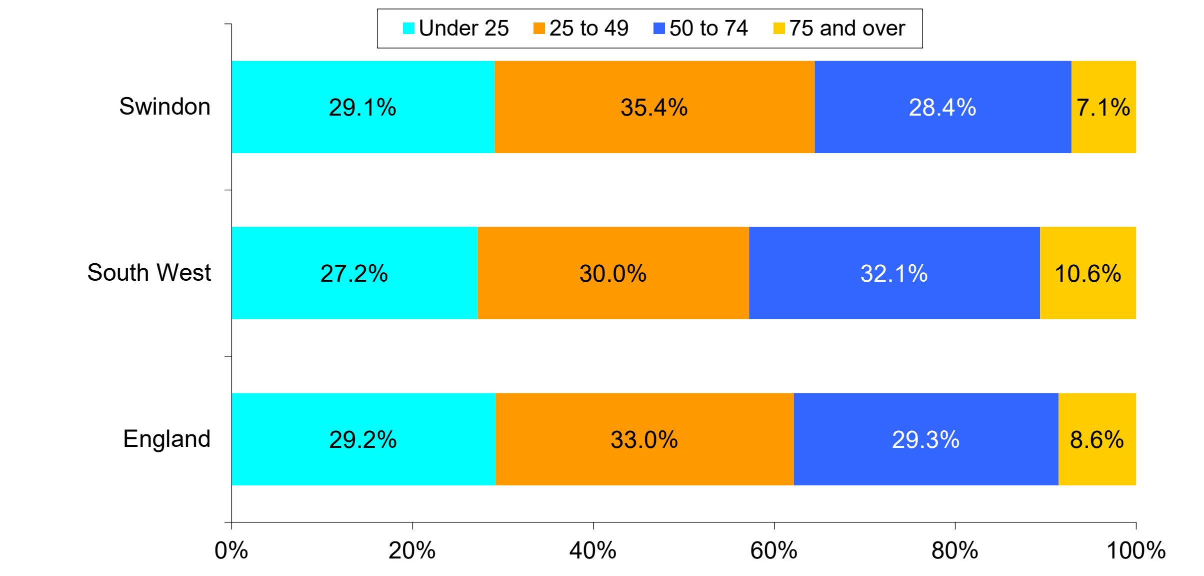
2.2 Analysis of the stock of housing allows an understanding of the current market balance and existing occupation patterns. Data from the 2021 Census is used to provide an overview of the housing stock in Swindon and a comparison to the regional and national situation will be presented. The changes recorded over the last ten years will also be profiled.

Demography

2.3 The 2021 Census indicates that the resident population in Swindon in 2021 was 233,407 and that since 2011 the population had increased by 11.6%, by around 24,250 people. In comparison, the population of the South West region increased by 7.8% over the same period, whilst the population of England grew by 6.6%.

2.4 Figure 2.1 illustrates the age composition of the population of Swindon, the South West, and England in 2021. The data shows that Swindon has a relatively large proportion of 25 to 49 year olds, and relatively fewer people aged 50 and over, particularly compared to the South West population composition.

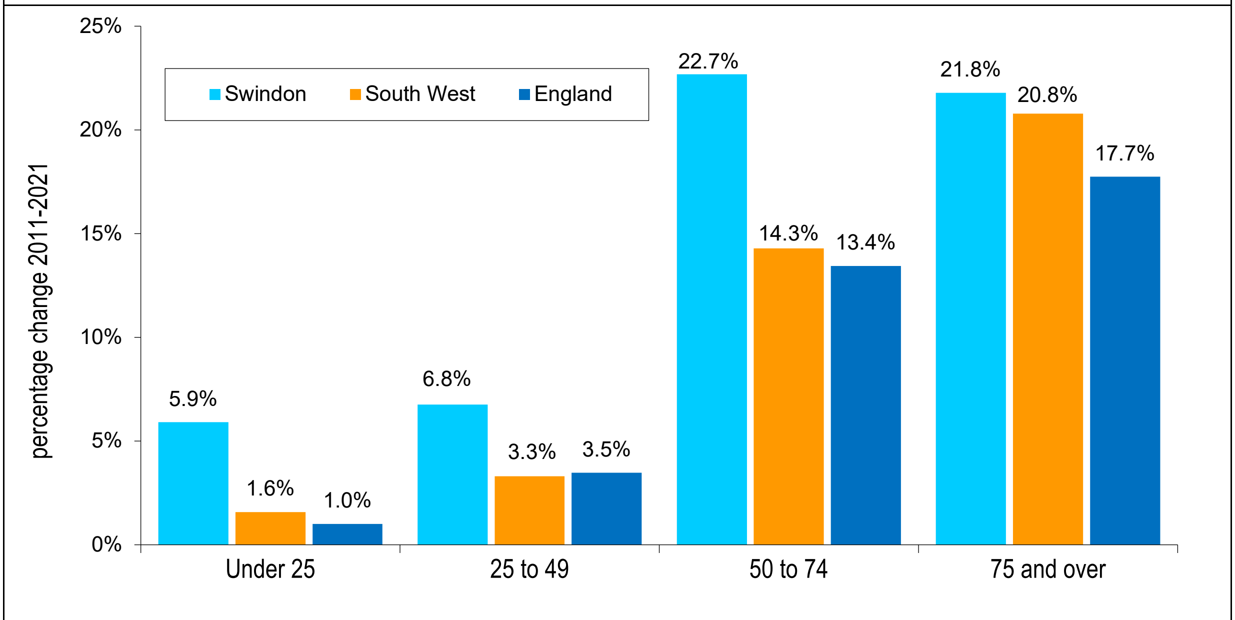
Figure 2.1 Population composition in Swindon 2021



Source: 2021 Census

2.5 Figure 2.2 shows the change in the age profile in Swindon between 2011 and 2021 as recorded by the Census. The regional and national equivalents are presented in addition. The figure shows that in Swindon the number of people aged between 50 and 74 has grown by over 20%, with a notable increase in those also aged 75 and over recorded. The pattern of an ageing population is replicated at a regional and national level, although the increase in those aged 50 to 74 is markedly above average.

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



Source: 2011 and 2021 Census

2.6 Table 2.1 provides a range of demographic details for Swindon, the South West and England, including the average household size, the population density, the proportion of disabled residents and the proportion of people with a non-White ethnicity.

2.7 The population density in Swindon in 2021 was 1,014 people per sq. km according to the 2021 Census, notably higher than the figure for England as a whole (434 people per sq. km) and the South West (239 people per sq. km). In 2021, the average household size in Swindon was 2.42, higher than the national figure of 2.37 and the regional average of 2.28. Swindon recorded 15.9% of the population as disabled under the Equality Act in 2021, lower than the regional and national averages.

2.8 Some 18.5% of the population of the Borough was non-White according to the Census, lower than the national figure of 19.0% but higher than the regional total of 6.9%. The largest non-White ethnic group in Swindon is the Asian, Asian British or Asian Welsh group, which constitutes 11.6% of the population. The 2021 Census indicates that 2.4% of the population of Swindon had moved into the UK from abroad within the last two years, compared to 1.9% across England.

Table 2.1 Demographic profile of Swindon in 2021

Metric	*Swindon*	*South West*	*England*
Total population in households	232,231	5,582,599	55,504,302
Total households	95,863	2,448,881	23,436,090
Average household size	2.42	2.28	2.37
Population density	1,014	239	434
Proportion people disabled under the equality act	15.9%	18.6%	17.3%
Proportion people with a non-White ethnicity	18.5%	6.9%	19.0%
Proportion resident in the UK for less than 2 years	2.4%	1.2%	1.9%

Source: 2021 Census

2.9 Both Censuses collected data on the overall general health of the population. Table 2.2 shows the overall results recorded in 2021 in Swindon, the South West and England for this measure alongside the relative change in the number of people in these different groups since the previous Census.

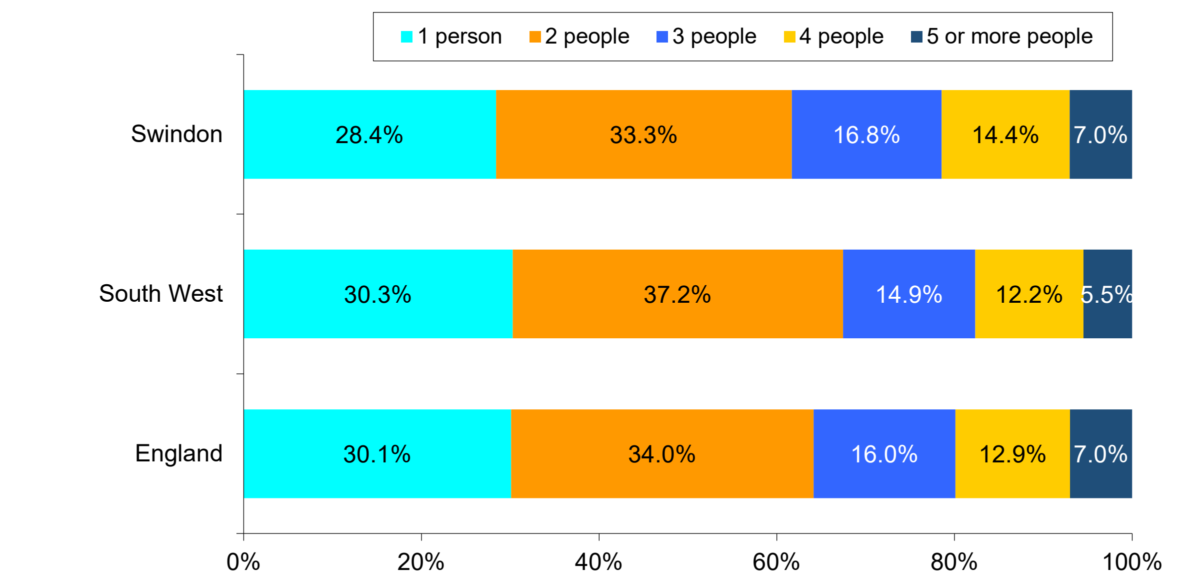
2.10 Overall, Swindon records a higher proportion with good health and a smaller proportion with either bad health or very bad health than is recorded regionally. The biggest change recorded in Swindon between 2011 and 2021 is an increase in the number of people with fair health, whilst nationally and regionally the number of people with very good health increased the most. In Swindon, the second largest growth is number of people with very good health and then people with very good health.

Table 2.2 General health 2021						
General health	*Swindon*	*South West*	*England*	*Change in # in Swindon since 2011*	*Change in # in South West since 2011*	*Change in # in England since 2011*
Very good health	48.1%	47.6%	48.5%	11.2%	9.5%	9.5%
Good health	35.2%	34.2%	33.7%	11.6%	6.7%	5.0%
Fair health	12.3%	13.1%	12.7%	14.4%	5.3%	2.8%
Bad health	3.5%	3.9%	4.0%	8.3%	6.1%	-0.1%
Very bad health	0.9%	1.1%	1.2%	8.3%	6.1%	0.3%
Total	100.0%	100.0%	100.0%	-	-	-

Source: 2011 and 2021 Census

2.11 Figure 2.3 shows the size of households in Swindon, the South West and England. It shows that, in 2021 some 21.5% of households in Swindon contained four or more people, higher than the regional and national figures. The proportion of one and two person households was however lower than the other geographies, although two person households were still the most common within the Borough.

Figure 2.3 Household size in Swindon 2021



Source: 2021 Census

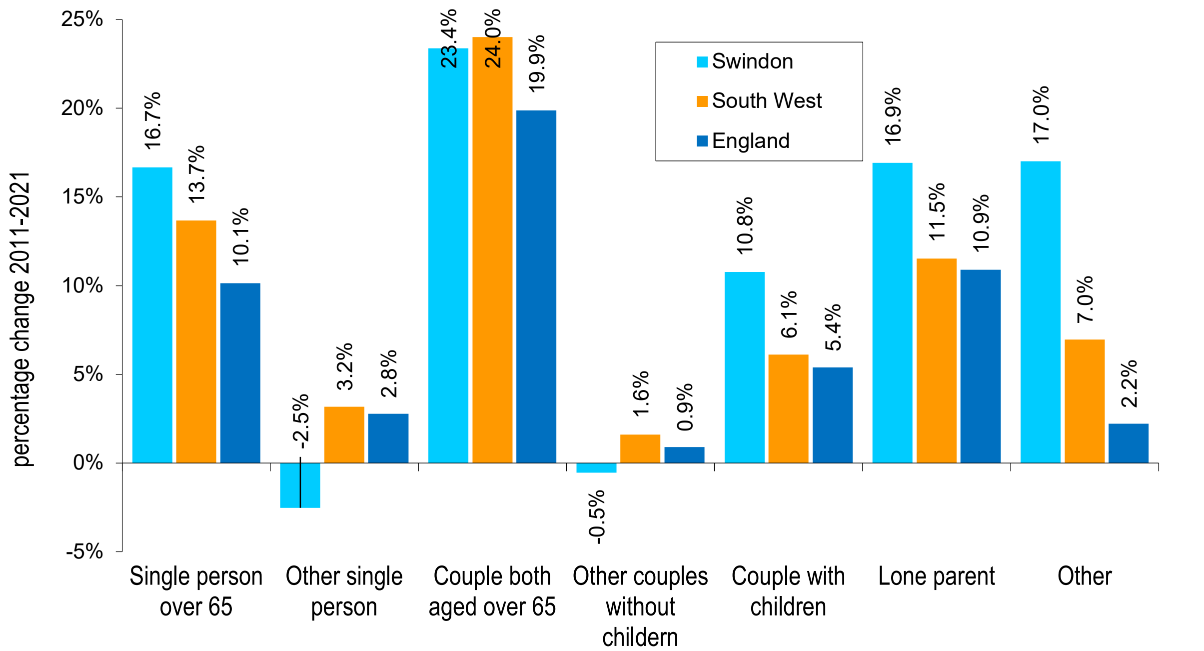
2.12 Table 2.3 shows the composition of households in Swindon. It shows that, in 2021, about a quarter of households (28.0%) in the Borough contained a couple with children and 17.4% of households were non older single people. These figures are both higher than the national and regional equivalents. Swindon does however record a smaller proportion of single older person and older couple households.

Table 2.3 Household type in Swindon in 2021			
Household type	*Swindon*	*South West*	*England*
Single person over 65	11.0%	14.6%	12.8%
Other single person	17.4%	15.7%	17.3%
Couple both aged over 65	8.1%	11.6%	9.2%
Other couples without children	18.0%	18.5%	16.8%
Couple with children	28.0%	23.8%	25.2%
Lone parent	10.1%	9.1%	11.1%
Other	7.4%	6.7%	7.7%
Total	100.0%	100.0%	100.0%

Source: 2021 Census

2.13 Figure 2.4 shows the change in the household composition in Swindon between 2011 and 2021 as recorded by the Census. The equivalent data for the South West and England is also presented. The figure shows that in Swindon, as in the other areas, the number of households containing two or more pensioners has increased the most. There has been a notably larger increase in other households in Swindon than nationally or regionally, partly reflecting the low base of these households in 2011 in the Borough. Single older person households have also grown by an above average rate as have couple households with children and lone parent households.

Figure 2.4 Change in household composition between 2011 to 2021



Source: 2011 and 2021 Census

Economy

2.14 Considerable data is available on the economic context in Swindon, which enables a profile of the current local economy to be presented.

Employment in Swindon

2.15 NOMIS[17] data on 'job density' (this is a measure of the number of individual jobs[18] per person of working age) for 2023 shows that there are 0.80 jobs per working age person in the Borough, compared to 0.88 jobs per working age person across the South West region and 0.87 for England as a whole. The level of job density nationally and regionally has not changed notably over the last five years (from 0.86 to 0.87 nationally and it remained at 0.88 in the South West). In Swindon however, a decrease in job density has been recorded over this period (from 0.86 to 0.80).

2.16 Measured by the ONS Business Register and Employment Survey, there were 113,000 individual employee jobs[19] in Swindon in 2022. This is 2.6% lower than the number recorded in the Borough in 2017. The number of employee jobs in the South West has increased by 5.4% between 2017 and 2022, compared to 4.8% nationally over the same time period. It is worth noting that all the figures produced by this data source are rounded to the nearest thousand so fluctuations will appear larger where there is a lower base population.

2.17 Data is also available from the ONS about the number of businesses in the area and how this has changed. This can provide an indication of the state of the economy as an increase in businesses would suggest either new companies moving to the area or an increase in local entrepreneurship. The ONS indicates that in 2025 there were 7,075 enterprises in Swindon. A slightly higher proportion of enterprises were micro (with 9 or fewer employees) across Swindon (89.8%) compared with the South West (89.0%) and England (89.2%). In Swindon the number of enterprises has decreased by 0.4% between 2020 and 2025 (a fall of 25), whilst nationally an increase of 0.3% was recorded and regionally a reduction of 0.5% was indicated.

Employment profile of residents in Swindon

2.18 Although the overall economic performance of the Borough provides important context, an understanding of the effect of the economic climate on the resident population is more pertinent to this study.

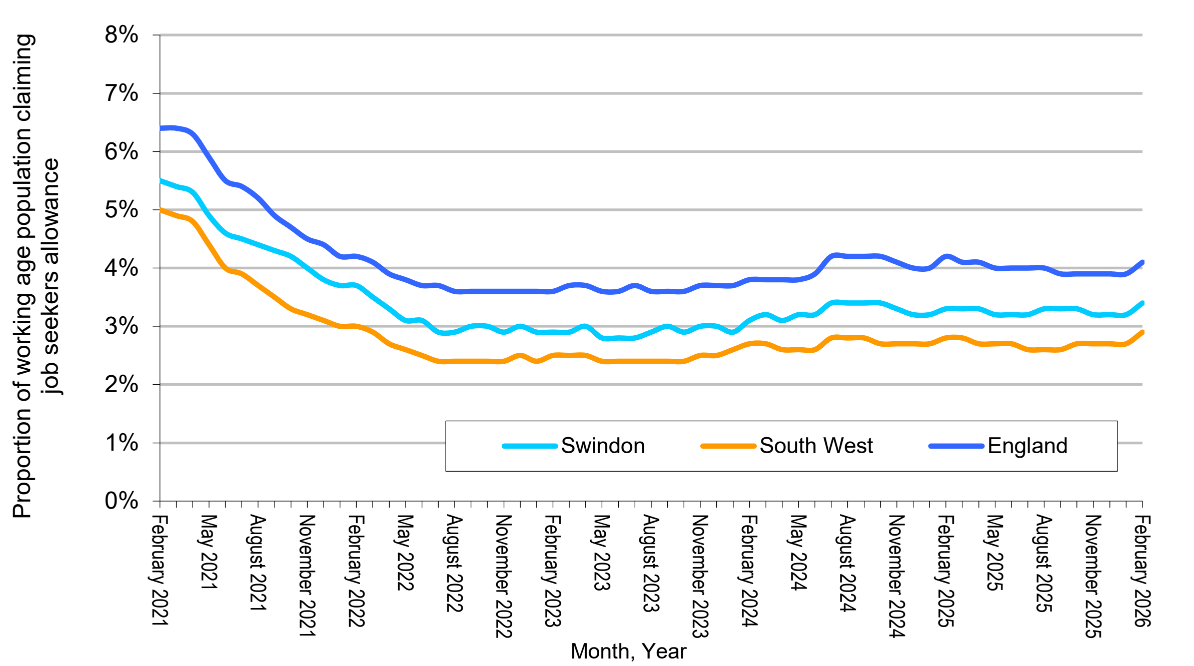
[17] NOMIS is a website provided by the Office for National Statistics that contains a range of labour market data at a local authority level. www.nomisweb.co.uk.

[18] Jobs includes employees (both full and part-time), self-employed, government-supported trainees and HM Forces.

[19] Employee jobs exclude self-employed, government-supported trainees and HM Forces. Employee jobs can be both part-time and full-time. Data also excludes farm-based agriculture.

2.19 The ONS publishes the number of people claiming Job Seekers Allowance on a monthly basis. This provides a very up-to-date measure of the level of unemployment of residents in an area. Figure 2.5 shows the change in the proportion of the working age population claiming Job Seekers Allowance in Swindon, the South West and England over the last five years. The figure indicates that the unemployment level in Swindon, whilst fluctuating, has been lower than the national level but higher than the regional figure. Currently 3.4% of the working age population in Swindon are unemployed, compared to 2.9% regionally and the national average of 4.1%. Over the last year (between February 2024 and February 2025), unemployment has increased in Swindon by 8.3%, compared to a rise of 7.7% in the South West and a growth of 8.5% nationally.

Figure 2.5 Level of unemployment (2018-2023)



Source: ONS Claimant Count, 2026

2.20 The Census presents a 'Standard Occupation Classification' which categorises all residents aged 16 years and over in employment the week before the census into one of nine groups depending on the nature of the skills that they use. These nine groups are graded from managerial jobs (Groups 1-3) to unskilled jobs (Groups 8-9). As Table 2.4 illustrates, some 41.2% of employed residents in Swindon work in Groups 1 to 3, lower than the figure for the South West region and England as a whole. The proportion of people employed in Groups 8 to 9 in Swindon is higher than in the South West and England. Further analysis shows that, since 2011, there has been a considerable increase in the number of people resident in Swindon employed within Groups 1 to 3 and Groups 8 to 9, and a notable fall in the number of people employed within Groups 4 to 5.

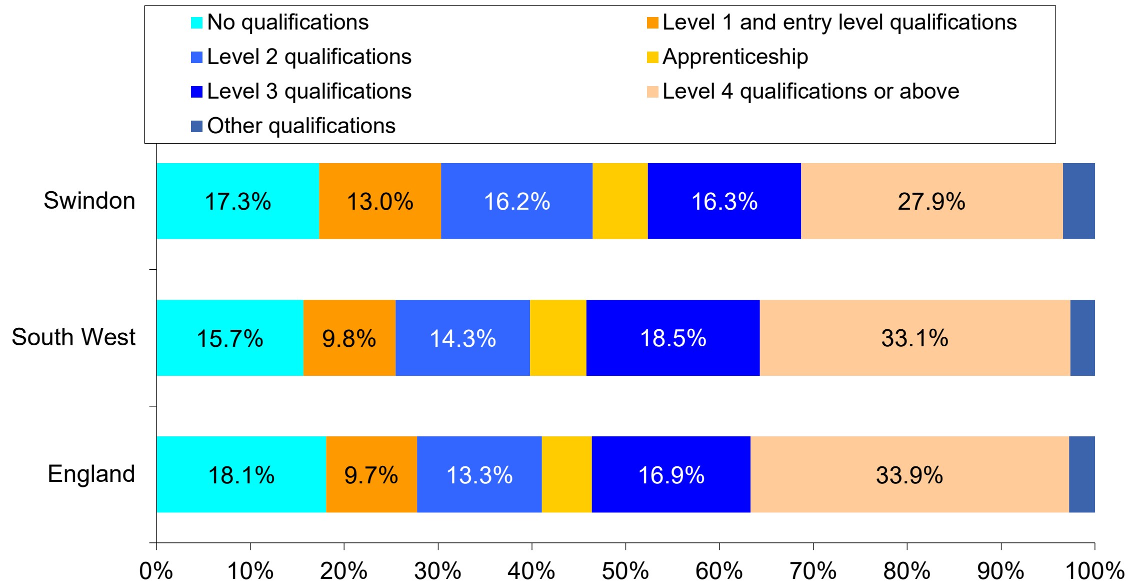
Table 2.4 Occupation structure (2021)				
Occupation Groups	*Swindon*	*South West*	*England*	*Change in # of people employed in Swindon since 2011*
Group 1-3: Senior, Professional or Technical	41.2%	44.7%	46.4%	17.8%
Group 4-5: Administrative, skilled trades	19.4%	21.4%	19.4%	-8.0%
Group 6-7: Personal service, Customer service and Sales	17.0%	17.4%	16.7%	3.5%
Group 8-9: Machine operatives, Elementary occupations	22.4%	16.5%	17.4%	9.7%
Total	100.0%	100.0%	100.0%	-

Source: 2011 and 2021 Census

Qualifications

2.21 An important factor in the ability of any economy to grow is the level of skill of the workforce. Figure 2.6 shows the highest qualification level of the working-age residents of Swindon, compared to the regional and national equivalents as recorded in the 2021 Census. Level 1 qualification is the lowest (equivalent of any grade at GCSE or O-Level) and Level 4 the highest (undergraduate degree or higher). The data indicates that 27.9% of working-age residents in Swindon have Level 4 or higher qualifications, lower than the figures for the South West region (33.1%), and England (33.9%). Swindon has more residents with no qualifications than is found regionally.

Figure 2.6 Highest qualification level of residents (2021)



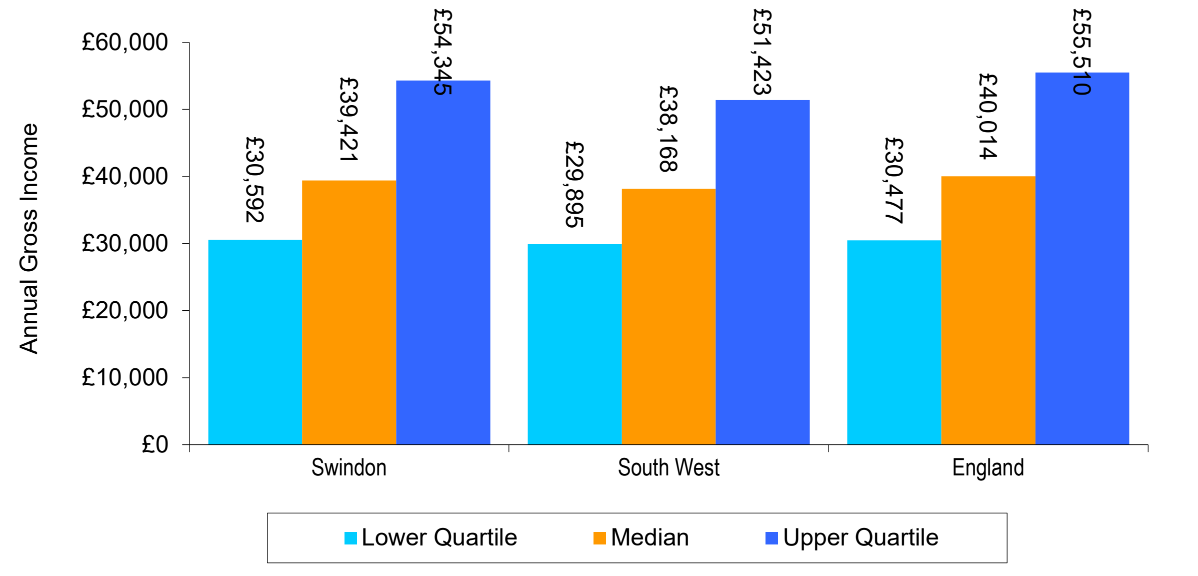
Source: Census, 2021

Income

2.22 Income has a core effect on the level of choice a household has when determining their future accommodation. The mean earned gross income for full-time employees resident in Swindon in 2025 was £45,926, according to the ONS Annual Survey of Hours and Earnings. In comparison, the regional figure was £44,595 and the national average was £48,490. It is important to note that these figures assess individual incomes rather than household incomes. It should also be noted that the median figures (set out in Figure 2.7) provide a more accurate average than the mean figures as they are less influenced by extreme values, however the mean figures detailed above are presented for context.

2.23 Figure 2.7 shows that at all points on the distribution, annual gross income in Swindon is higher than the regional equivalents. In Swindon there is a relatively small difference between higher earners and lower earners (in comparison to nationally).

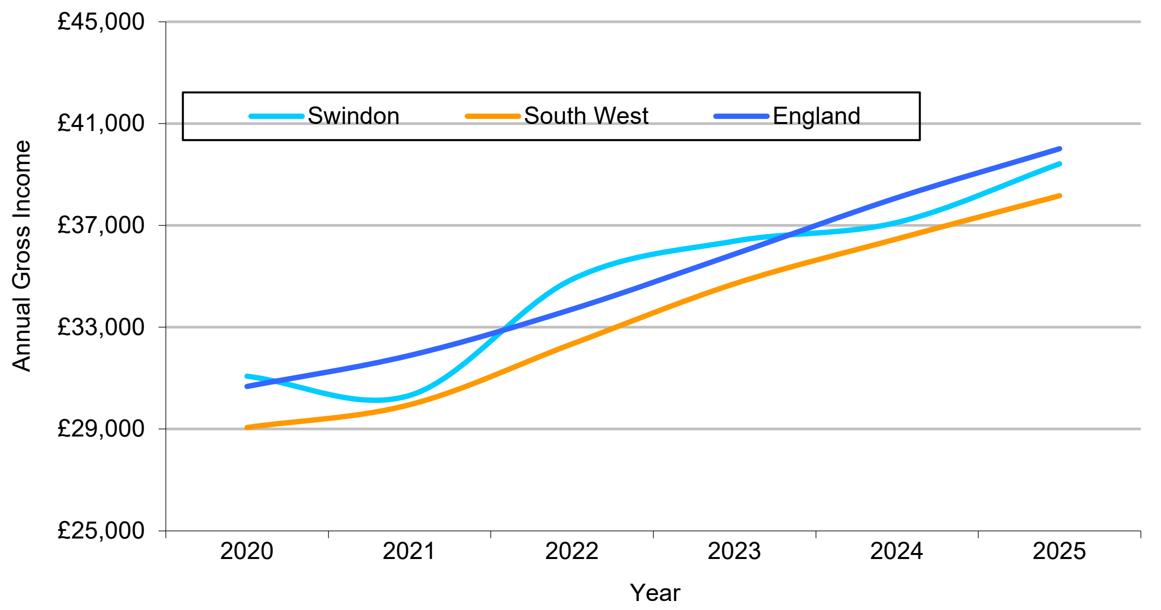
Figure 2.7 Annual gross income of full-time employed residents 2025



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

2.24 Figure 2.8 shows the change in the median income of full-time employees' resident in Swindon, the South West region and England since 2020. Swindon has recorded the smallest increase since 2020 (at 8.3%) followed by the South West (10.0%), then England (11.5%). The data for Swindon fluctuates over this period to a greater degree than the regional and national figures because the sample of data it is based on is smaller. It is therefore more susceptible to year-to-year variation than the national and regional figures where outlying figures are subsumed within a larger sample.

Figure 2.8 Change in median annual income of full-time employed residents 2020-2025



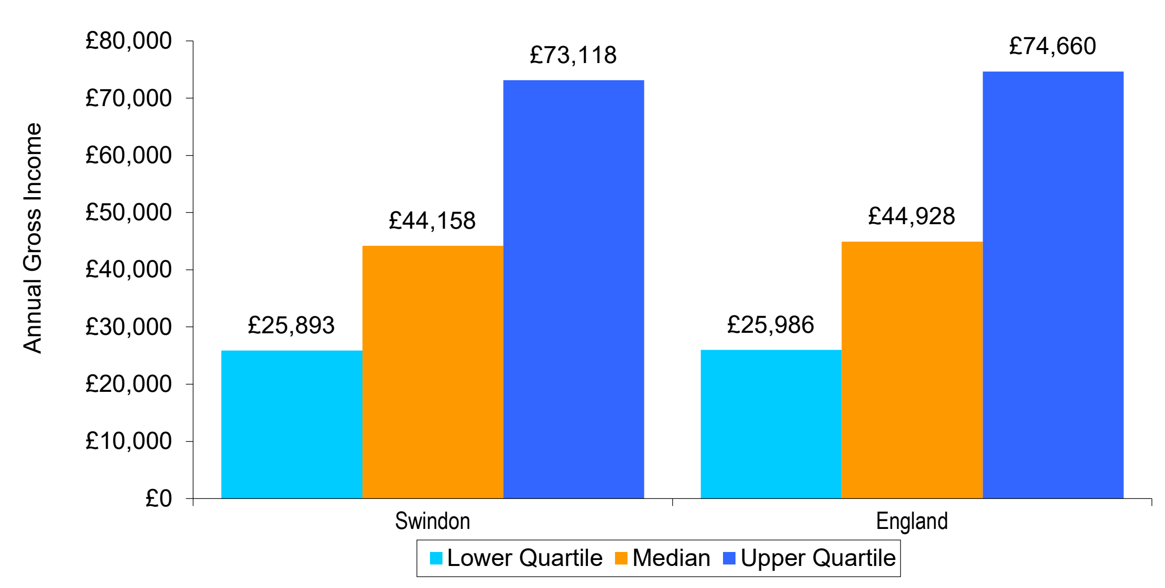
Source: ONS Annual Survey of Hours and Earnings (2020-2025)

Household income

2.25 CACI Paycheck[20] estimates that the mean gross annual household income in Swindon is £52,983 which is 2.1% below the equivalent for England (£54,141). Figure 2.9 shows household income at various points on the income distribution for the Borough alongside the national equivalents. The data indicates that households in Swindon are marginally less affluent than equivalent nationwide households at all points on the income distribution.

[20] CACI is a commercial company that provides household income data.

Figure 2.9 Distribution of annual gross household income, 2026



Source: CACI Paycheck, 2026

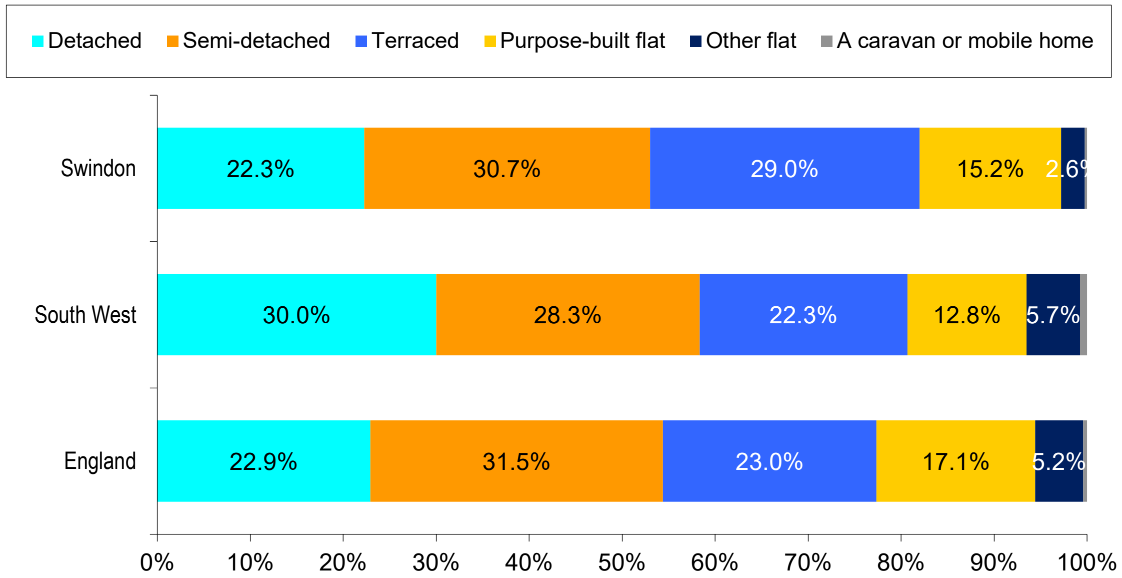
Dwelling stock

2.26 The Census indicates that there were 99,801 dwellings in Swindon in 2021 and that the number of dwellings in the Borough increased by 9.5% since 2011, some 8,763 dwellings. Some 4.0% of these were empty or used as a second home, a lower vacancy rate than recorded for the South West (6.9%) and England (6.0%).

Accommodation profile

2.27 Figure 2.10 compares the type of accommodation in Swindon in 2021 with that recorded for the South West and England. Swindon contains more terraced dwellings (29.0%) than the regional and national averages, with the proportion of semi-detached homes (30.7%) also above the regional figure (28.3%), but below the national average (31.5%). In contrast the proportion of detached houses in Swindon (22.3%) is notably lower than the regional average (30.0%), but slightly higher than the national figure (22.9%). The Borough contains more purpose-built flats (15.2%) than are found regionally (1.8%), but fewer other flats than the South West (2.6% compared to 5.7%). The most common property type in Swindon is semi-detached houses followed by terraced dwellings, reflecting the predominant build types during the key growth periods of Swindon's history.

Figure 2.10 Dwelling type in Swindon, South West and England, 2021



Source: 2021 Census

2.28 Table 2.5 compares the size of accommodation (in terms of bedrooms) in Swindon with the South West and England. The table indicates that Swindon has a greater proportion of three-bedroom homes than the South West and England as a whole. The proportion of one-bedroom homes in Swindon is lower than the regional average but higher than the national figure. Overall, some 41.3% of properties contain three bedrooms.

Table 2.5 Size of dwelling stock in Swindon, South West and England, 2021

Property size	Swindon	South West	England
1 bedroom	10.9%	10.6%	11.6%
2 bedrooms	26.5%	26.8%	27.3%
3 bedrooms	41.3%	39.4%	40.0%
4 or more bedrooms	21.3%	23.3%	21.1%
Total	100.0%	100.0%	100.0%

Source: 2021 Census

2.29 Figure 2.11 shows the change in the number of dwellings by number of bedrooms between 2011 and 2021. The figure shows that, in all areas, the number of four-bedroom homes has increased the most and at a notably greater rate than any other property size[21].

[21] The SHMA 2012, which underpinned the adopted Local Plan, identified that 4 bedroom homes were low in terms of overall proportion and completions (partly reflecting the impact of the recession at that time). There were concerns that low availability of 4 –bed homes could impact on the Borough's aim of self-containment. The relatively high increase of 4-bedroom homes over the last 10 years can be seen as a positive outcome within this context.

2.30 The large growth in four bedroom homes in Swindon since 2011 is partly explained by a relatively low base of this accommodation size in 2011, (18.6% of dwellings in the Borough had four or more bedrooms in 2011), however the base of one bedroom accommodation in 2011 was smaller (11.0% of dwellings in Swindon) and the relative change in this dwelling size is much less pronounced in the inter-Census period than for four-bedroom dwellings. In Swindon, the number of three-bedroom homes recorded the smallest inter-Census growth.

Figure 2.11 Change in the number of homes by dwelling size 2011 and 2021

Source: 2011 and 2021 Census

2.31 Table 2.6 show the occupancy rating (for bedrooms) for households in Swindon, the South West and England. The table indicates that Swindon has a greater proportion of overcrowded households than the South West but a similar level to England as a whole. Overall, households with two or more spare bedrooms are most common in Swindon, as is the case in the South West and England.

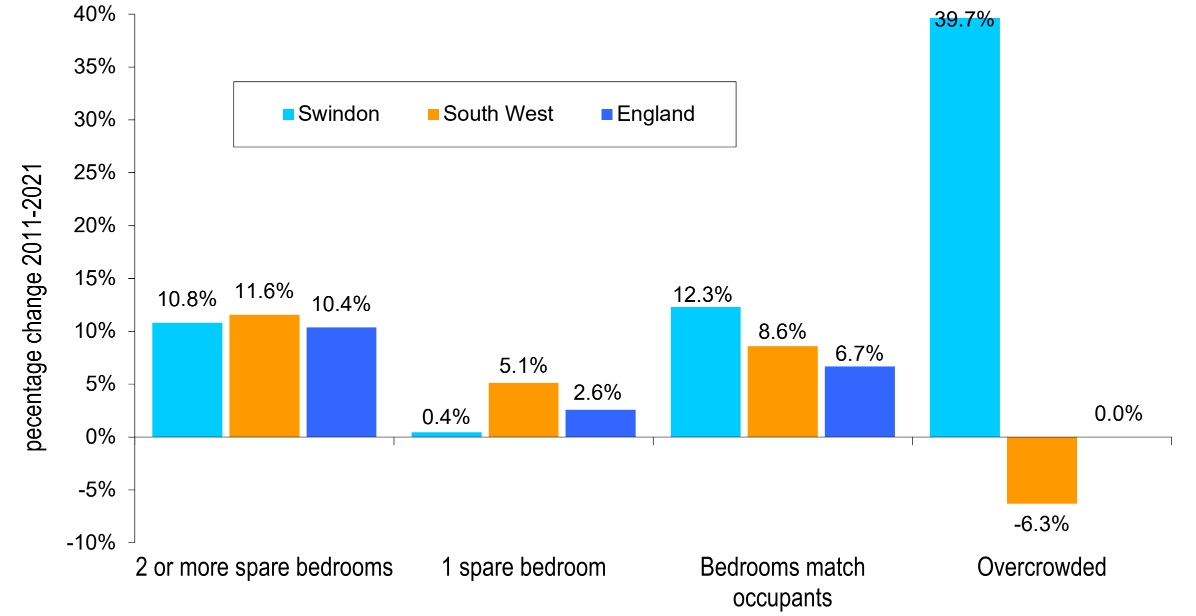
Table 2.6 Occupancy rating for bedrooms in Swindon, South West and England, 2021

Occupation-level	Swindon	South West	England
2 or more spare bedrooms	36.3%	39.9%	35.6%
1 spare bedroom	32.8%	33.7%	33.2%
Bedrooms match occupants	26.7%	24.0%	26.8%
Overcrowded	4.3%	2.4%	4.4%
Total	100.0%	100.0%	100.0%

Source: 2021 Census

2.32 Figure 2.12 shows the change in the number of households by the occupancy rating (of bedrooms) between 2011 and 2021. The figure shows that the number of overcrowded households has increased notably (39.7%) in Swindon, whilst this figure has not changed at a national level and has reduced regionally. The increase in those with 2 or more spare bedrooms recorded in Swindon is very similar to the regional and national equivalents.

Figure 2.12 Change in the occupancy rating (bedrooms) 2011 and 2021

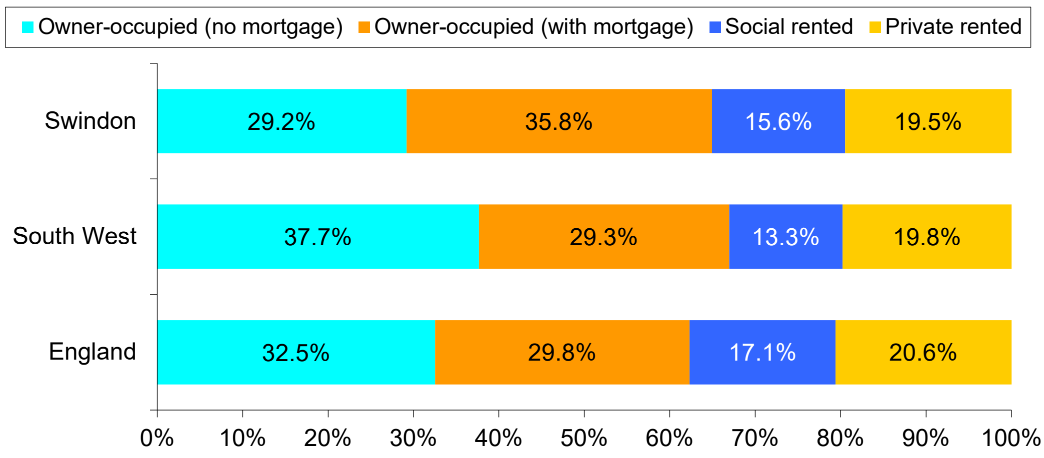


Source: 2011 and 2021 Census

Tenure

2.33 Figure 2.13 compares the tenure of households in Swindon in 2021 with that recorded for the South West and England. The data indicates that 29.2% of households in the Borough are owner-occupiers without a mortgage, compared to 37.7% in the region and 32.5% nationally. The proportion of owner-occupiers with a mortgage in Swindon (35.8%) is however higher than both the regional (29.3%) and national average (29.8%). Some 15.6% of households in Swindon are resident in the Social Rented sector, notably lower than the figure for England but higher than the South West (13.3%). Finally, some 19.5% of households in Swindon live in private rented accommodation, compared to 19.8% in the South West and 20.6% in England.

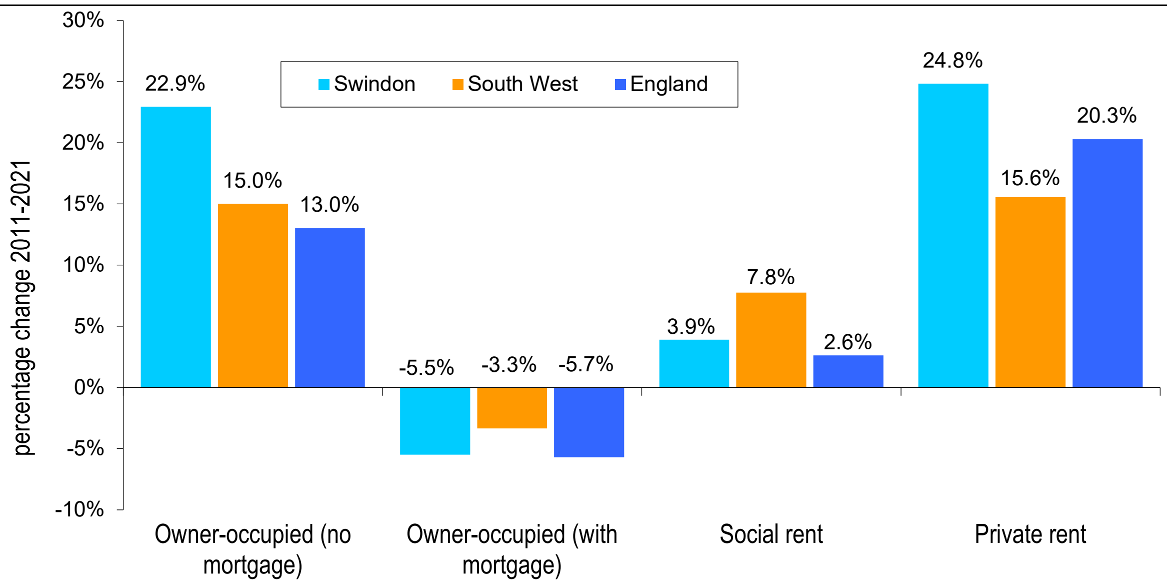
Figure 2.13 Tenure profile in Swindon, South West and England, 2021



Source: 2021 Census

2.34 Figure 2.14 shows the change in the size of each tenure between 2011 and 2021. The figure shows that in all areas the private rented sector has increased dramatically and the number of owner-occupiers with no mortgage has also grown substantially. In comparison, the number of owner-occupiers with a mortgage has decreased slightly. The Social Rented sector has recorded a modest growth. Generally, the trends recorded in Swindon align with the regional and national trends.

Figure 2.14 Change in number of households in each tenure 2011 to 2021

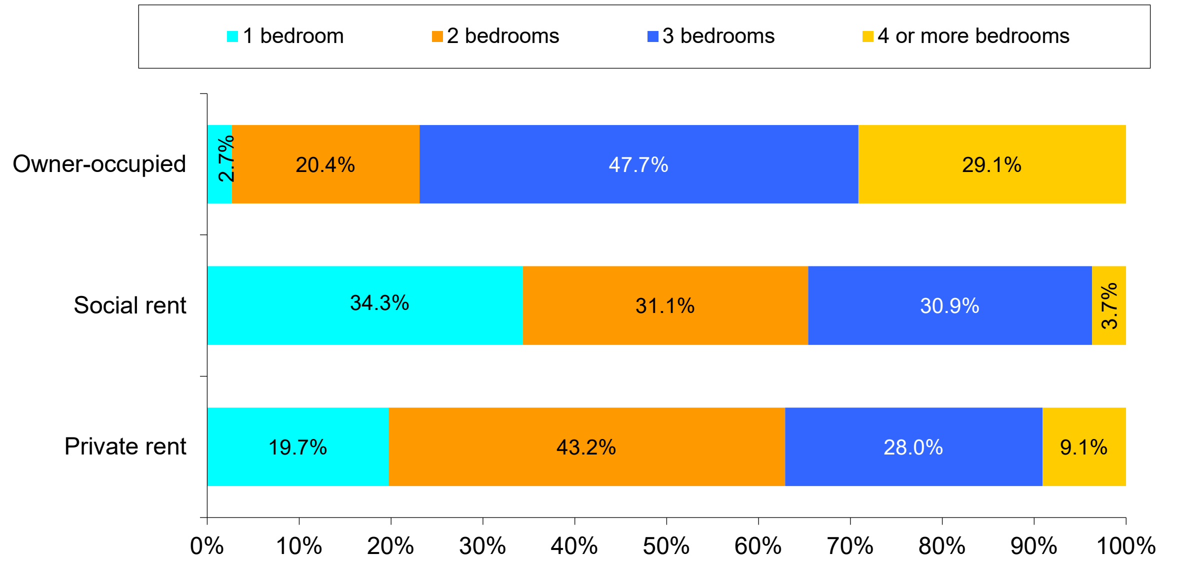


Source: 2011 and 2021 Census

Tenure by bedroom

2.35 Finally, it is useful to understand the size of accommodation within each tenure as recorded by the Census. This is shown in Figure 2.15. The data indicates that, in Swindon, rented accommodation is smaller on average than owned dwellings. This pattern is common across the country and reflects of the profile of dwellings built in each sector alongside the size of homes lost from the affordable stock through Right-to-Buy, rather than the aspirations of those in the different tenures. Generally, the private rented stock is larger than that recorded in the social rented sector.

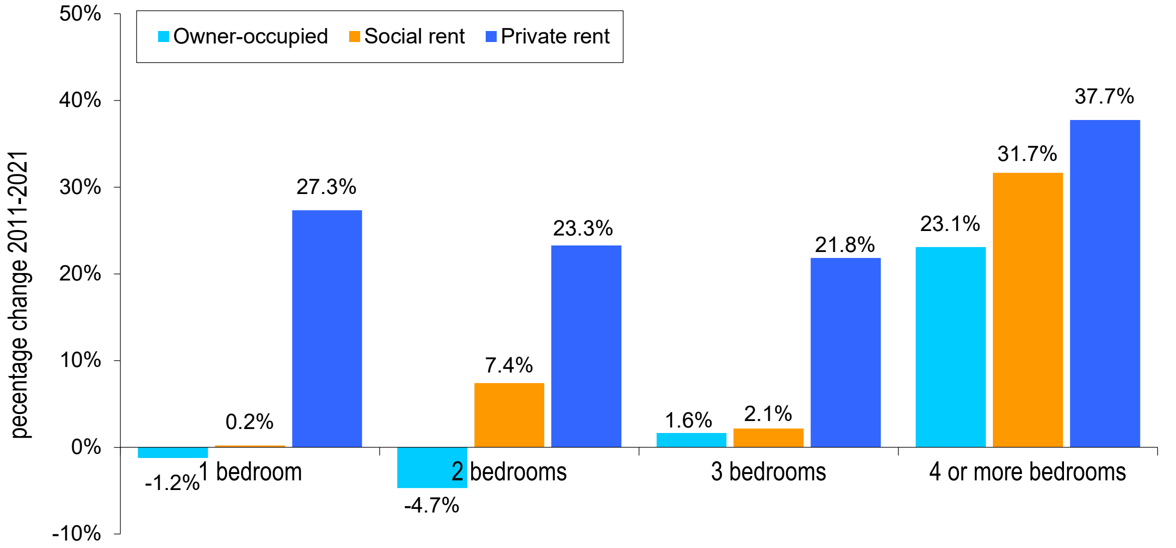
Figure 2.15 Dwelling size within each tenure in Swindon, 2021



Source: 2021 Census

2.36 Figure 2.16 shows the change in the change of the stock profile within each tenure in Swindon between 2011 and 2021. The figure indicates that, whilst almost all the growth in the owner-occupied sector homes has been from homes with four or more bedrooms, there has been a reduction in the number of one- and two-bedroom dwellings in this tenure in Swindon since 2011. The private rented sector has recorded growth across all property sizes, with the biggest increase in four-bedroom accommodation. Growth in the social rented sector has also been concentrated amongst four-bedroom homes (although from a relatively low base), with a notable increase also recorded for two-bedroom homes. The number of one-bedroom social rented homes in Swindon barely changed since 2011.

Figure 2.16 Change in the number of homes in Swindon by tenure and dwelling size 2011 and 2021



Source: 2011 and 2021 Census

3. The cost and affordability of housing

Introduction

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

Relative prices

3.2 Table 3.1 shows the average property price by dwelling type in 2025 in Swindon, the South West and England as a whole as presented by the Land Registry[22]. The data indicates that the overall average property price in Swindon is 17.9% lower than the national figure and 16.4% lower than the figure for the South West. Prices in Swindon are lower across all property types, however, the relative difference is smallest for semi-detached homes.

3.3 The dwelling profile is not the same across the three areas (with Swindon having a greater proportion of sales of terraced houses and a smaller proportion of detached houses and flats than nationally), so a mix adjusted average has therefore been derived to work out what the average price would be, were the dwelling mix in Swindon and the South West to be the same profile as is recorded across England. The mix adjusted average price indicates that equivalent properties in Swindon are around 17.2% lower than those found nationally and 13.6% lower than those across the South West as a whole.

3.4 The Land Registry data shows that the average property price in Swindon has risen by 4.6% over the last three years (2022 was the latest data available in the 2024 LHNA) compared to a decrease of 1.0 nationally and a fall of 1.4% across the region. The number of sales in Swindon over this period has fallen by 16.9% compared to a decrease of 18.1% in England and a fall of 14.5% for the South West. Responses to the stakeholder consultation noted that the growth of house prices in Swindon has led to an increased need to address affordability.

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

Table 3.1 Average property prices* 2025						
Dwelling type	Swindon		South West		England & Wales	
	Average price	% of sales	Average price	% of sales	Average price	% of sales
Detached	£449,295	22.7%	£515,749	29.4%	£507,388	25.4%
Semi-detached	£303,465	28.1%	£332,994	25.7%	£326,865	30.1%
Terraced	£253,538	36.4%	£293,689	30.4%	£305,201	28.3%
Flat	£150,034	12.7%	£213,033	14.4%	£310,684	16.2%
Overall average price	£298,875	100.0%	£357,497	100.0%	£363,969	100.0%
Mixed adjusted overall average price	£301,536	-	£348,872	-	£363,969	-

*This is average price per sold property. Source: Land Registry, 2026

3.5 Table 3.2 shows the average private rents by dwelling size in February 2026 in Swindon, the South West and England as recorded by the Office of National Statistics. The data indicates that the overall average rental price in Swindon is 24.5% lower than the national figure and 12.0% lower than the figure for the South West. The data shows that the average rents in Swindon have risen by 20.9% over the last two and a half years (data from Summer 2023 was the latest data available in the 2024 LHNA) compared to an increase of 16.8% nationally and a growth of 15.2% across the wider region. Responses to the stakeholder consultation noted the high level of private rents in Swindon and the need to provide homes to address the demand within this sector.

Table 3.2 Average private rents in February 2026 (price per month)			
Dwelling size	Swindon	South West	England
One bedroom	£808	£818	£1,170
Two bedroom	£973	£1,049	£1,307
Three bedroom	£1,199	£1,275	£1,456
Four bedroom	£1,639	£1,853	£2,124
Overall average rent	£1,080	£1,227	£1,430

Source: Office of National Statistics, 2026

3.6 The table below shows the average property price by dwelling type in 2025 in the eight sub-areas of Swindon. The data indicates that properties are most expensive in the South East sub-area, followed by the South sub-area and the North East sub-area. The West sub-area records the lowest average price for all dwelling types. Along with the West and Central North, the Central East is also cheaper than the Borough average. Prices in the North and Central South are generally in the middle of the range.

Table 3.3 Average property prices in the sub-areas of Swindon, 2025								
Dwelling type	South	West	Central North	North	North East	Central East	Central South	South East
Detached	£454,781	£348,534	£341,298	£442,948	£443,233	£376,708	£469,682	£694,216
Semi-detached	£353,726	£266,512	£287,183	£316,278	£302,137	£301,146	£331,647	*
Terraced	£291,232	£229,539	£237,146	£271,579	£271,946	£253,674	£247,592	£301,476
Flat	£165,573	£117,058	£141,430	£159,921	£156,267	£136,750	£141,311	*
Overall average price	£363,174	£270,602	£256,943	£314,324	£353,408	£279,235	£275,349	£565,759

*Sample too small to present data, Source: Landmark, 2026

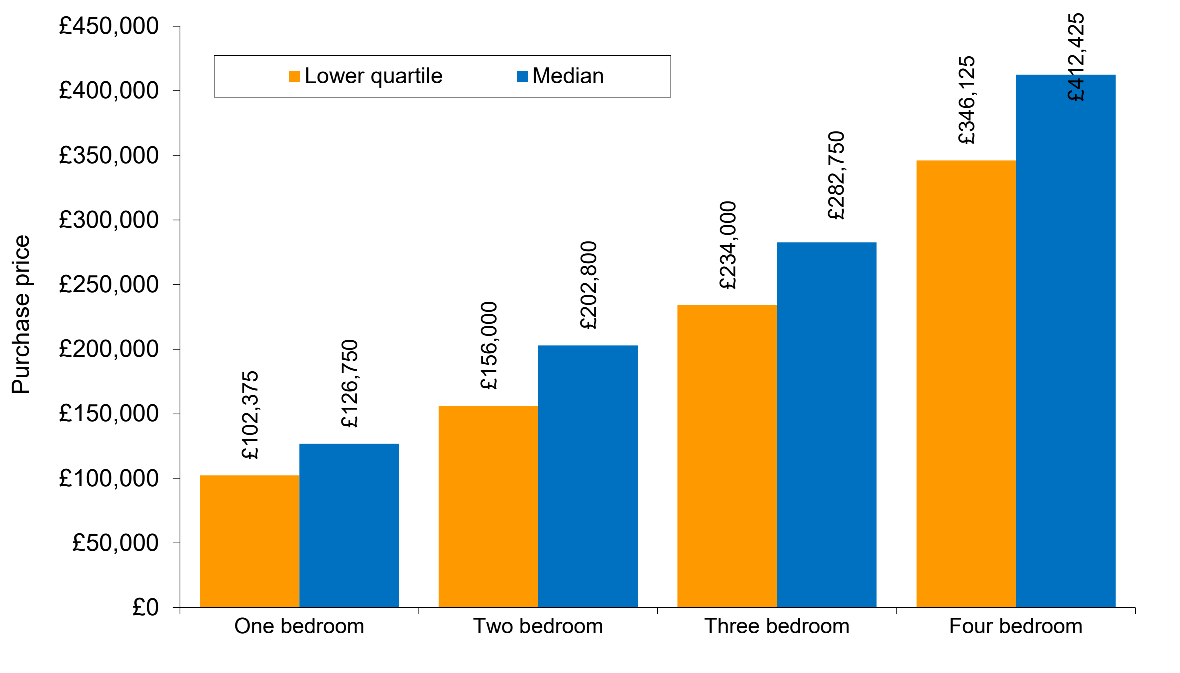
The cost of housing

3.7 To fully understand the affordability of housing within an area, it is necessary to collect data on the cost of housing by number of bedrooms. This ensures that it is possible to assess the ability of households to afford market housing of the size required by that particular household. No published secondary data contains this information at a local authority level. As part of this study a price survey was undertaken to assess the current cost of market (owner-occupied and private rented) and affordable housing in Swindon. At the time of the price survey there were over 1,250 homes advertised for sale, and over 300 properties available to rent in Swindon, providing a suitably large sample size for this process.

3.8 Median property prices by number of bedrooms were obtained in the Borough via an online search of properties advertised for sale during March 2026. The results of this online price survey are presented in Figure 3.1. The prices recorded include a discount to reflect that the full asking price is not usually achieved (with actual sales values typically 2.5% lower).

3.9 Entry-level property prices for are also presented in Figure 3.1. In accordance with the PPG, entry-level prices are based on lower quartile prices (paragraph 021 Reference ID: 2a-021-20190220). This lower quartile price reflects the cost of a home in suitable condition for habitation, some of the properties available in the lowest quartile are sub-standard and will require modernisation and updating which will add further expense to the purchase price. The lower quartile price is therefore reflective of the price of home which is immediately available as a good quality residence and is therefore used as the entry-level cost.

Figure 3.1 Property prices by size in Swindon

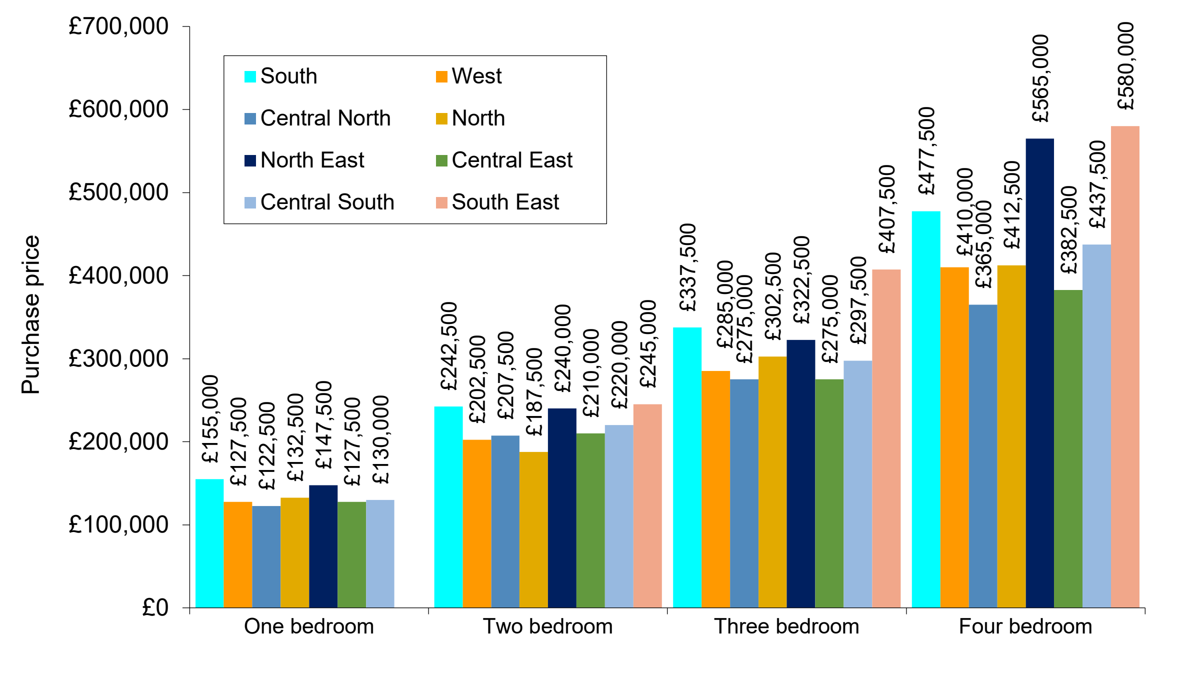


Source: Online estate agents survey March 2026

3.10 The figure indicates that entry-level prices in the Borough range from £102,375 for a one bedroom home up to £346,125 for a four-bedroom property. Entry-level prices in Swindon have reduced since the 2024 LHNA for one, three and four bedroom properties, whilst for two bedroom homes prices are at the same level. Median prices are generally around 20-30% higher than entry-level prices. In terms of market availability, the analysis showed that three-bedroom properties are most commonly available to purchase in Swindon, with two-bedroom homes the next most widely available. The smallest supply is of one-bedroom homes.

3.11 Median property prices by number of bedrooms were obtained in each of the eight sub-areas in the Borough via an online search of properties advertised for sale during March 2026, supported by Landmark data on property sales throughout 2025 and year-to-date 2026. The results of this are presented in Figure 3.2. The figure shows that prices are higher in the three most rural sub-areas, the South, the South East and the North East. Across the remainder of the Borough the differences are less distinct. In the South East sub-area, there are an insufficient number of one bedroom properties for sale/sold in the last year to be able to determine the median price level.

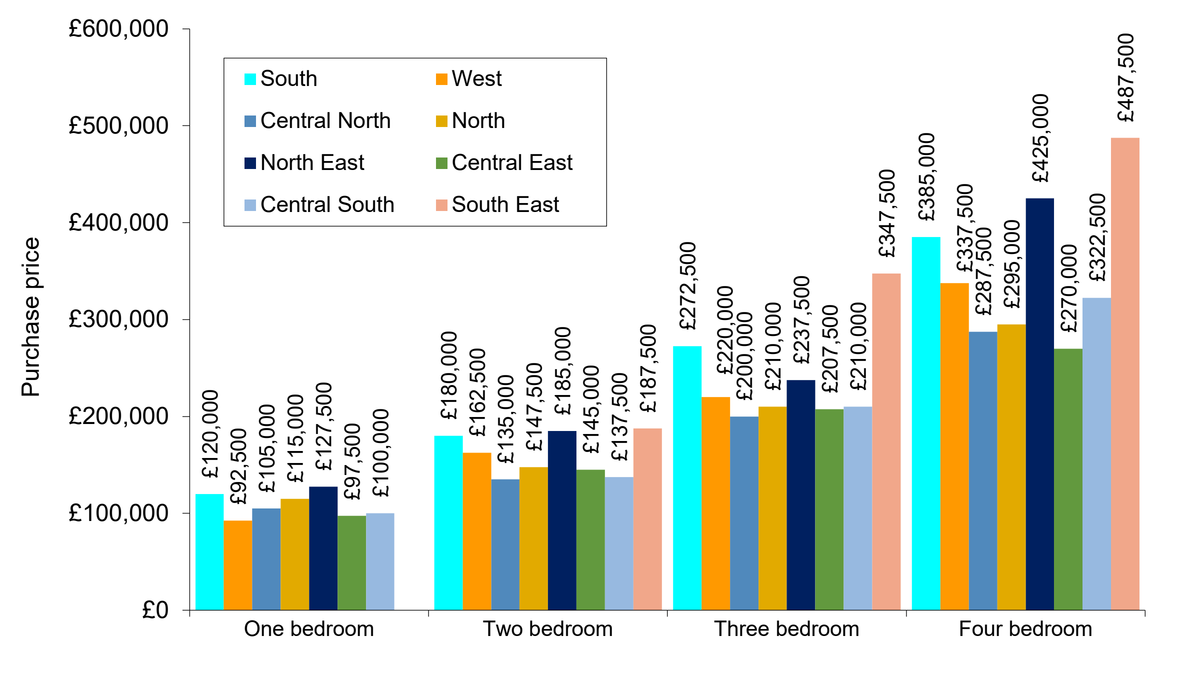
Figure 3.2 Median prices by size and sub-area



Source: Online estate agents survey March 2026, Landmark price data, 2025-26

3.12 Entry-level property prices for each sub-area are presented in Figure 3.3 below. The overall pattern is the same as recorded for the median level.

Figure 3.3 Lower quartile prices by size and sub-area

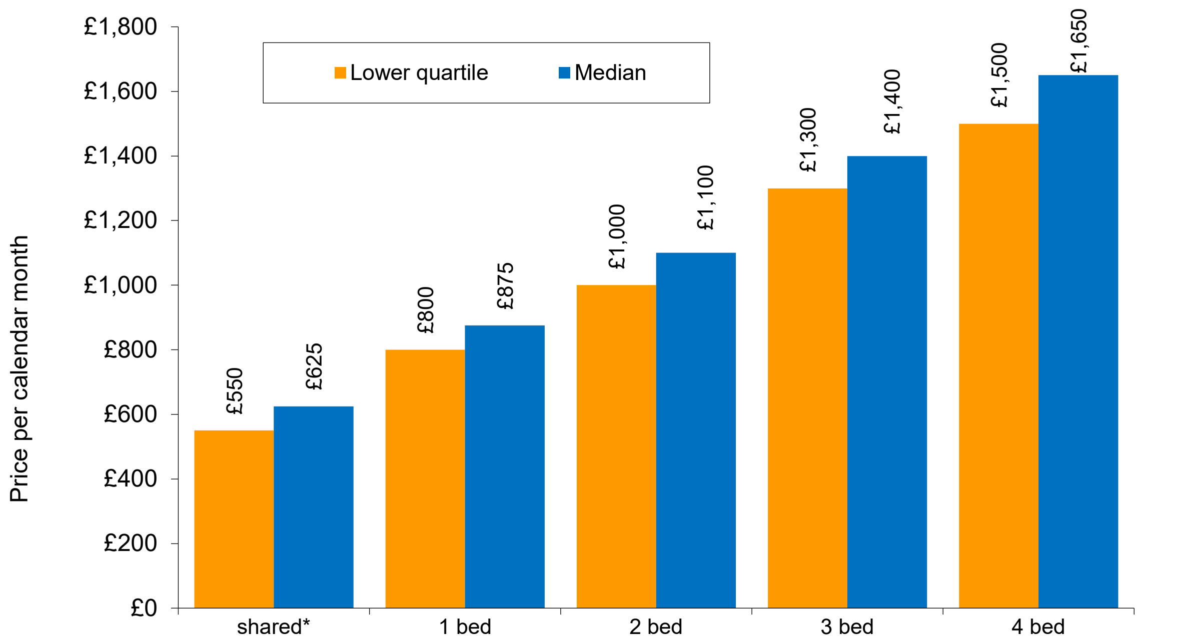


Source: Online estate agents survey March 2026, Landmark price data, 2025-26

Private rents

3.13 Whilst private rent levels vary across the Borough, the distinction between the areas is less marked than with owner-occupation, reflecting that location is not as important a determinant in rent levels as the condition and quality of the property. The median and lower quartile price for private rented accommodation by property size across the whole of Swindon is presented in Figure 3.4. The figure also includes the cost of a shared room within the private rented sector[23]. The figure indicates that entry-level rents range from £800 per month for a one-bedroom home, up to £1,500 per month for a four-bedroom property. Entry-level private rents in Swindon have increased since the 2024 LHNA for all dwelling sizes. The profile of properties available is somewhat different to that for purchase, with a greater proportion of one and two-bedroom homes available to rent in the Borough.

Figure 3.4 Private rents by size in Swindon



* Shared room is a room in a shared dwelling. Source: Online estate agents survey March 2026

[23] The Local Housing Allowance regulations, which indicates that single people 35 or under are only entitled to the shared accommodation rate rather than the rate for a one bedroom home, imply that these individuals are deemed suitable to meet their housing needs within the market in this way. The cost of a room within shared accommodation is therefore included as it represents appropriate accommodation for single person households of 35 or under and this group of households will be tested against its ability to afford this in the affordable housing needs model.

Social and Affordable Rents

3.14 The cost of Social and Affordable Rented accommodation by dwelling size in Swindon can be obtained from the Regulator of Social Housing's Statistical Data Return dataset[24]. Table 3.4 illustrates the cost of Social and Affordable Rented dwellings in Swindon. The costs are significantly below those for private rented housing, particularly for larger homes, indicating a significant gap between the Affordable Rented and market sectors. Generally, Social Rent is priced at 50% below market-entry and Affordable Rent 30% below market-entry. The last column shows the relative difference between Social Rent and Affordable Rent in Swindon

Table 3.4 Average Social and Affordable Rented costs in Swindon (per month)

Bedrooms	*Social Rent*	*Affordable Rent*	*Affordable Rent Premium*
One bedroom	£491	£581	18.2%
Two bedrooms	£555	£710	27.8%
Three bedrooms	£605	£863	42.6%
Four bedrooms	£698	£996	42.6%

Source: HCA's Statistical Data Return 2025

Analysis of housing market 'gaps'

3.15 Housing market gaps analysis has been developed to allow comparison of the costs of different tenures. The figure below shows the housing ladder that exists for different sizes of property. The housing ladder is illustrated by comparing the different types of housing in terms of the income required to afford them.

3.16 To do this, the entry-level property price (set out in Figure 3.5) has been divided by 3.5[25] to get an annual income figure (to reflect the likely minimum income required to be granted a mortgage on the property) and multiplied the annual rent by 2.857 to produce a comparable figure. This latter step was carried out for Social Rents and Affordable Rents (set out in Table 3.3) and market rents (set out in Figure 3.6). These approaches assume a household spends no more than 35% (1/0.35 = 2.857) of gross household income on rent.

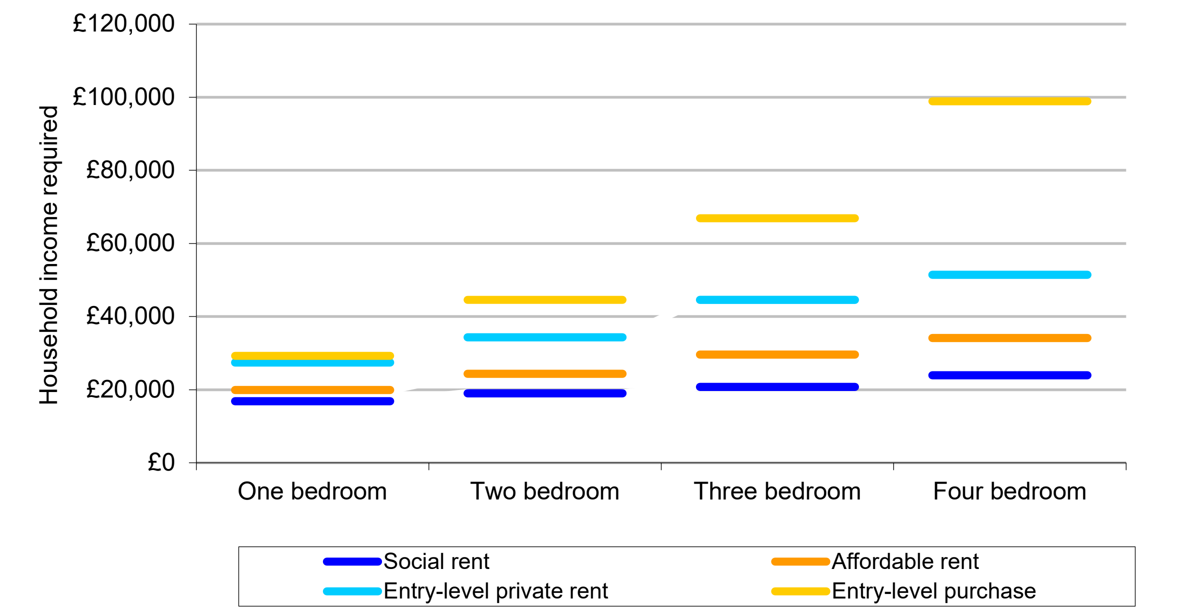
3.17 Figure 3.5 shows a comparison of the indicative income requirements per household for different types of housing. Measurement of the size of the gaps between these 'rungs of the

[24] Registered provider social housing stock and rents in England 2024 to 2025 - GOV.UK

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

ladder' helps assess the feasibility of households moving between the tenures – the smaller the gaps, the easier it is for a household to ascend the ladder.

Figure 3.5 Household income required to access housing in Swindon, by number of bedrooms



Source: Online survey of property prices March 2026; HCA's Statistical Data Return 2025

3.18 The figure indicates that, for all one and two bedroom homes, the gap between Affordable Rent and market rent (entry-level private rent) is larger than the gap between market rent and entry-level home ownership, with the opposite true for three and four bedroom dwellings. The gaps for four-bedroom accommodation are large; an additional £17,000 per year is required to access a four-bedroom private rented home over the cost of a four-bedroom Affordable Rented property, with a further £48,000 in household income required to move to an owner-occupied home (the gap between Social Rent and Affordable Rent is £10,200 in comparison).

3.19 Table 3.5 shows the size of the gaps for each dwelling size in Swindon. The table indicates, for example, that three-bedroom market entry rents in the Borough are 50.6% higher (in terms of income required) than the cost of Affordable Rented. The notable gap recorded between Affordable Rents and market entry rents for most dwelling sizes indicates that intermediate housing could potentially be useful for many households. The very large gap between market entry rents and market entry purchase for three and four bedroom dwellings indicates notable potential demand for part-ownership products for households in this gap, with the demand for part-ownership products for one and two bedroom homes likely to be lower due to the substantially smaller gap between market entry rents and market entry purchase for these property sizes.

Table 3.5 Scale of key housing market gaps			
Property size	*Social Rent < Affordable Rent*	*Affordable Rent < entry-level private rent*	*Entry-level private rent < entry-level purchase*
One bedroom	18.2%	37.8%	6.6%
Two bedrooms	27.8%	40.9%	30.0%
Three bedrooms	42.6%	50.6%	50.0%
Four bedrooms	42.6%	50.7%	92.3%

Source: Online survey of property prices March 2026; HCA's Statistical Data Return 2025

Intermediate products

3.20 A range of intermediate options are potentially available for households in Swindon, the costs of these are profiled below. It should be noted that the prioritisation of First Homes has meant that other intermediate products are not getting as much attention as was the case five years ago.

Intermediate Rent/Rent-to-Buy

3.21 Rent-to-Buy is a route to home ownership where homes are let to working households at an Intermediate Rent (i.e. less than the full market rent) to give them the opportunity to save for a deposit to buy their first home. It is planned that, by landlords providing a discounted rent for tenants for a minimum of five years, they will have sufficient time to acquire a deposit so that they may purchase the home. It is set out that the Intermediate Rent must not exceed 80% of the current market rent (inclusive of service charge), however the product is distinct from Affordable Rent which is available to tenants on the same basis as Social Rent.

3.22 Although the availability of Rent-to-Buy in the area is extremely limited currently, its potential suitability for households can be tested by modelling its theoretical cost. Table 3.6 sets out the costs of Intermediate Rent in Swindon, presuming that the rent is set at 80% of median market rents.

3.23 The table shows that, in all instances, Intermediate Rent is cheaper than market entry rent and can be considered an affordable product. In all cases, it is also more expensive than the Affordable Rent currently charged within Swindon. As, in all instances, Intermediate Rent is more expensive than Affordable Rent (and is therefore serving a separate portion of the housing market), it can be considered a useful alternative form of affordable housing.

Table 3.6 Estimated cost of Intermediate Rent within Swindon (monthly cost)			
Bedrooms	*Intermediate Rent / Rent to Buy*	*Entry-level private rent*	*Affordable Rent*
One bedroom	£700	£800	£581
Two bedrooms	£880	£1,000	£710
Three bedrooms	£1,120	£1,300	£863
Four bedrooms	£1,320	£1,500	£996

Source: Online survey of property prices March 2026; HCA's Statistical Data Return 2025

Discount Home Ownership

3.24 Discounted Home Ownership is based on selling a home for a proportion of the market value with no residual rent to pay. However, the equity level owned is capped and any future re-sale will be at the same proportion of the agreed price. In Swindon the typical proportion of market value sold is 80%. Table 3.7 presents the estimated costs of Starter Homes in Swindon. To ensure that they are separate from First Homes (the new Government initiative discussed below), these are based on the price of median second-hand homes for sale.

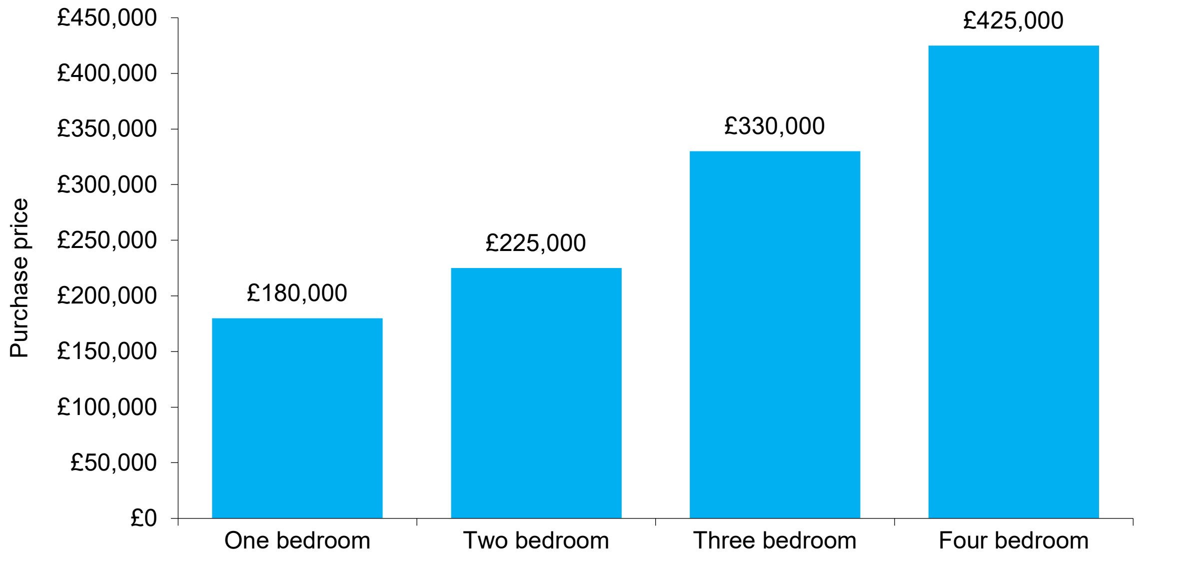
3.25 Discount home ownership properties are slightly cheaper than entry-level purchase prices for one- and three-bedroom homes, notably cheaper for four-bedroom properties and more expensive for two-bedroom dwellings.

Table 3.7 A comparison of the potential price of a Discount Home Ownership with entry-level owner-occupation			
Bedrooms	*Median second-hand prices*	*Median second-hand prices with a 20% discount*	*Entry-level owner-occupation*
One bedroom	£126,750	£101,400	£102,375
Two bedrooms	£202,800	£162,240	£156,000
Three bedrooms	£282,750	£226,200	£234,000
Four bedrooms	£412,425	£329,940	£346,125

Source: Online survey of property prices March 2026

3.26 The remainder of the intermediate products profiled are principally available as a new home (whilst some products are available for resale, this supply is very limited). It is therefore useful to set out the purchase price of newbuild dwellings in Swindon at the time of the price survey. These are set out in Figure 3.6. It should be noted that newbuild properties in Swindon are notably more expensive than second hand housing in the Borough, especially for one, two- and three-bedroom homes. In some other parts of the country this difference is not so substantial, meaning that products based on newbuild housing are able to address a larger part of the intermediate market. This partly reflects that Swindon is a more urban authority, whereas the locations with a smaller difference between newbuild and second hand housing tend to be more rural.

Figure 3.6 Newbuild home prices by bedrooms (Swindon Borough)



Source: Online estate agents survey March 2026

Shared Ownership

3.27 Table 3.8 presents the estimated costs of Shared Ownership housing in Swindon as obtained from the online estate agent survey. The open market values are based on newbuild prices set out above. The monthly costs of purchasing the property with a 40% equity share and a 25% equity share are presented. The monthly costs are based on a 30-year repayment mortgage with an interest rate of 4.55%[26] paid on the equity share owned and a rent payable at 2.75% on the remaining equity (i.e. the part of the house not purchased).

3.28 The table shows that a 25% equity share Shared Ownership home is cheaper than market entry rented housing in all instances. A 40% equity share Shared Ownership is more expensive than market entry rent for one bedroom homes, but cheaper for two, three and four-bedroom dwellings.

Shared Equity

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

[26] This interest rate is available as a five-year fixed product to potential homeowners with a high loan to value ratio as at March 2026. It is also a rate with no additional product fee associated with it. Whilst there are lower interest rates available for those with lower loan to value ratios this report is principally assessing households looking to purchase a home for the first time who are likely to have higher loan to value ratios. Lower interest rates are available for those choosing a shorter fixed-term period, however the use of a five-year period provides a known cost for households becoming owners for a good amount of time.

property with a 75% equity share are set out in Table 3.8. The monthly costs are based on a 30-year repayment mortgage with an interest rate of 4.55%[27] paid on the equity share owned. Shared Equity accommodation with a 75% equity share is more expensive than entry-level market accommodation for all accommodation sizes. It is also more expensive than all sizes of Shared Ownership accommodation.

Table 3.8 Estimated cost of intermediate housing in Swindon (monthly cost)

Bedrooms	*Shared Ownership – 40% equity*	*Shared Ownership – 25% equity*	*Shared equity*	*Entry-level private rent*	*Entry-level owner-occupation**
One bedroom	£614	£539	£688	£800	£550
Two bedrooms	£768	£673	£860	£1,000	£795
Three bedrooms	£1,126	£988	£1,261	£1,300	£1,193
Four bedrooms	£1,451	£1,272	£1,625	£1,500	£1,764

*The monthly cost of entry-level owner-occupation presuming a 30-year repayment mortgage with an interest rate of 4.55%. Source: Online estate agents survey, March 2026

Help to Buy: Equity Loan

3.30 The Help to Buy: Equity Loan was available to help potential homeowners acquire a new home through a lower than usual deposit. Within this scheme the Government lent up to 20% of the cost of a newly built home. The potential homeowner needed to provide a 5% cash deposit and a 75% mortgage to make up the rest (a deposit of at least 10% would typically be required on new build homes without a Help to Buy: Equity Loan from the Government). This scheme is no longer available so will not be profiled further.

First Homes

3.31 In May 2021, the Government concluded the period of consultation on the First Homes policy by publishing the First Homes Guidance[28]. First Homes are a new initiative to help deliver discounted homes to local people. They are intended to be newly built properties sold with a discount of at least 30% below market value. It is anticipated that no interest will be paid on the un-bought equity, rather, when the home is sold on in the future, it will be available at the same proportion of discount for which it was originally bought. First Homes are subject to price caps – outside of London a First Home cannot be sold for more than £250,000 (once the discount has been applied). The cap only applies to the first time that a First Home is sold – it does not apply to subsequent sales of the property.

3.32 Local Planning Authorities can set specific local connection restrictions provided they are evidenced; however, these restrictions should only apply for the first three months the property

[27] See footnote 26.

[28] https://www.gov.uk/guidance/first-homes

is available for sale, to ensure First Homes do not remain unsold[29]. The following local connection restrictions apply in Swindon:

> *i. is ordinarily resident within the Council's administrative borough and has been for a continuous period of not less than 6 consecutive months prior to exchange of contracts for the relevant First Home; and/or*
>
> *ii. who has a close family association within the Council's administrative borough by reason of a parent or child who is ordinarily resident within the Council's administrative borough; and/or*
>
> *iii. has been for a continuous period of not less than 12 consecutive months prior to exchange of contracts for the relevant First Home in permanent continuous employment with the Council's administrative borough.*

3.33 First-time buyers are the target market for this product, and this group is identified using the same definition that is used for Stamp Duty Relief for First-Time Buyers as set out in the Finance Act 2003. However, mechanisms also exist to help prioritise members of the armed forces and key workers.

3.34 Whilst the product is available to those with notable savings levels, First Homes can only be purchased using mortgage finance or equivalent which covers at least 50% of the purchase value. The product is not suitable for investors as a First Home can only be bought if it is the buyer's only home. Outside of London, households acquiring a First Home cannot have an income over £80,000. Whilst the Government does allow Local Planning Authorities to set lower income caps, where the need and viability of this option can be evidenced, these local caps are time limited to the first three months that the property is for sale.

3.35 Under the previous NPPF regime there was an expectation that First Homes would represent a minimum of 25% of all affordable housing units secured through developer contributions. This requirement is no longer in place and there is no preference for any form of affordable accommodation within the current guidance; the proposed mix should represent the need for affordable housing that exists locally. As footnote 31 of the December 2024 NPPF notes *'Delivery of First Homes can, however, continue where local planning authorities judge that they meet local need.'*

3.36 The guidance is clear that 30% is the minimum level of discount applied, however Local Planning Authorities will *'be able to require a higher minimum discount of either 40% or 50% if they can demonstrate a need for this'*[30]. It is useful therefore to understand whether a larger discount would be required in Swindon (until now a discount of 30% has been used on the First Homes that have been delivered). This is presented in Table 3.9.

---

[29] Local connections can be applied to prioritise those currently resident in the Borough, those whose employment is crucial to the Borough's economy and those with family connections or caring responsibilities in the Borough. Local connections should be disapplied to those associated with the Armed Forces.

[30] Paragraph: 004 Reference ID: 70-004-20210524

3.37 The table suggests that a 30% discount will be sufficient to ensure newbuild properties are notably cheaper than entry-level owner-occupation for four bedroom properties and will therefore address a gap in the housing market locally. For three bedroom homes they priced slightly below and will therefore address a gap in the market. For one and two bedroom dwellings, a First Home is more expensive than market-entry to buy. The Council should apply a discount of 35% for two bedroom accommodation to address a larger section of the market whilst a discount of around 45% would be most appropriate for one bedroom homes. In terms of market-entry rent, a First Home is cheaper than entry-level private rent for all dwelling sizes other than four bedroom homes.

Table 3.9 A comparison of the potential price of a First Home with entry-level owner-occupation

Bedrooms	*Newbuild prices*	*Newbuild prices with a 30% discount*	*Entry-level owner-occupation*	*Monthly cost of a First Home**	*Entry-level private rent*
One bedroom	£180,000	£126,000	£102,375	£642	£800
Two bedrooms	£225,000	£157,500	£156,000	£803	£1,000
Three bedrooms	£330,000	£231,000	£234,000	£1,177	£1,300
Four bedrooms	£425,000	£297,500	£346,125	£1,516	£1,500

*The monthly cost of entry-level owner-occupation presuming a 30-year repayment mortgage with an interest rate

Source: Online survey of property prices March 2026

3.38 Four-bedroom homes with a 30% discount are still priced in excess of the cap level of £250,000 set out in the First Homes Guidance (a discount of 41.2% is required for a four-bedroom home to be priced at the cap level of £250,000). It is therefore presumed that the cap will be the limiting factor for four-bedroom homes, rather than the level of discount, and all modelling done on the future demand for four bedroom First Homes will assume that they are available for £250,000.

Local Housing Allowance

3.39 Local Housing Allowance (LHA) is the mechanism for calculating Housing Benefit and the housing element of Universal Credit outside of the Social Rented Sector. It is designed to assist people in their ability to pay for their housing, however there is a limit as to how much financial assistance will be provided dependent on the location and size of the property. The LHA cap sets out what this maximum limit for the Broad Rental Market Area (BRMA) in which the claim is made as determined by the Valuation Office Agency. If the rent charged is in excess of this cap, it is the responsibility of the household to pay the shortfall.

3.40 Table 3.10 sets out the monthly LHA caps that apply in Swindon, which is covered by just one BRMA, the Swindon BRMA. The Swindon BRMA extends beyond the Borough and also includes parts of Wiltshire and the Vale of White Horse[31]. A comparison with the Affordable Rent levels in Swindon (set out in Table 3.3) indicates that the local Affordable Rents are currently cheaper than the LHA caps. A comparison with the entry-level private rents in Swindon (set out in Figure 3.4) suggests that the LHA caps are 15-25% lower than entry-level private rent. This means that households in receipt of the full LHA applicable in the private rented sector are likely to need additional income sources to be able to pay for their rent.

Table 3.10 Local Housing Allowance Cap (per month)

Bedrooms	Swindon BRMA
Shared room	£450
One bedroom	£673
Two bedrooms	£783
Three bedrooms	£947
Four bedrooms	£1,296

Source: Valuation Office Agency 2026

Affordability of housing

3.41 Assessing the affordability of market housing in an area is crucial to understanding the sustainability of the housing market. The affordability ratio is currently 6.95 in Swindon (with a figure over 5 indicating a market adjustment is required). In comparison, the affordability ratio in 2025 in the South West was 8.33, whilst the national figure was 7.63. The affordability ratio in Swindon has decreased from 7.24 since 2020. In comparison, over the same five-year period, the affordability ratio has fallen from 8.74 in the South West and from 7.86 nationally.

Affordability for specific household groups

3.42 The household income distribution referred to in Figure 2.8, differentiated by household type, can be used to assess the ability of households in Swindon to afford the size of home that they require (according to the bedroom standard[32]). The entry-level cost of housing by bedroom size is presented in Figures 3.1 and 3.4 and the test is based on the affordability criteria discussed above.

---

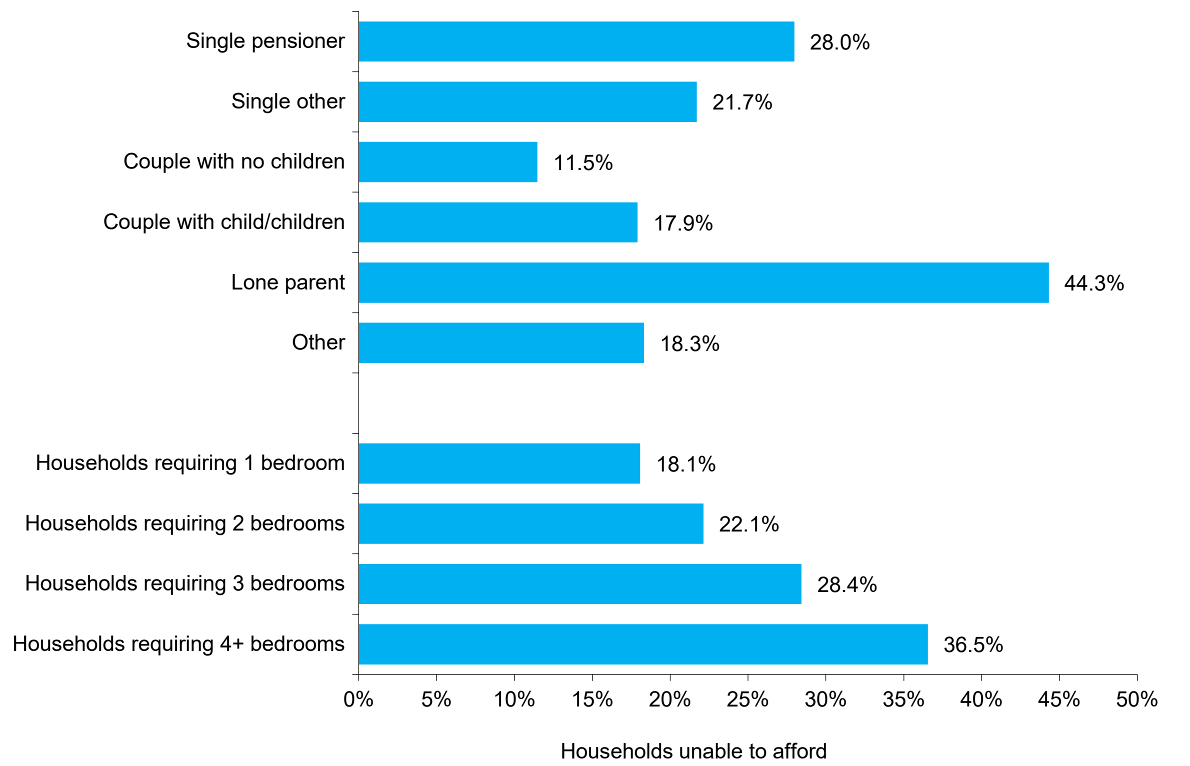
[31] https://lha-direct.voa.gov.uk/DownloadHelper.aspx?file=%2fDocsTemp%2fMAPS%2fMAP%7e43%7eSwindon%7e2010-10-01.pdf

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

3.43 Figure 3.7 shows the current affordability of households in Swindon by household type and number of bedrooms required. This is the theoretical affordability of households, as the analysis considers all households regardless of whether the household intends to move. It is used to demonstrate the comparative affordability of different household groups for contextual purposes and does not represent information that the Council needs to plan against.

3.44 The data indicates that 44.3% of lone parent households in Swindon would be unable to afford market housing (if they were to move home now). Single person households are also relatively unlikely to be able to afford, whilst couple households without children are most likely to be able to afford market housing in the Borough. Households requiring a four-bedroom home are least likely to be able to afford this size of market housing in Swindon.

Figure 3.7 Theoretical unaffordability of market housing* in Swindon



*Unable to afford both entry-level private rent and entry-level home ownership

4. Overall housing need

4.1 The NPPF requires that planning authorities should use the 'Standard Method' to establish the overall need for housing. The Standard Method was introduced in 2018 to allow a simple and transparent assessment of the minimum number of homes needed in an area. The full Standard Method was then set out within the PPG published in February 2019. In December 2024, the new Government published a new Standard Method to ensure the delivery of the Government's ambition for 370,000 new homes per year, nationally. The new method has been designed to provide a figure that is more stable (as it does not fluctuate so much on an annual basis), is simple to calculate, and responds to the locations where housing is least affordable. The approach is still based on a standardised calculation using publicly available data. As set out in Paragraph 001 of the PPG[33], '*assessing housing need is the first step in the process of deciding how many homes need to be planned for.'*

4.2 This chapter describes the steps involved in the Standard Method, following the approach described in the PPG[34]. It is important to note that the use of the Standard Method is required. Unlike under the earlier iterations of the NPPF, the December 2024 NPPF does not include scope to deviate from the Standard Method except in very limited and specific circumstances (such as in a National Park in which not all the source data is available).

4.3 This does not mean that the Council cannot decide to pursue a figure higher than that indicated by the Standard Method, as Paragraph 2 of the PPG[35] indicates the Standard Method identifies *'a minimum annual housing need figure and ensures that plan-making is informed by an unconstrained assessment of the number of homes needed in an area. It does not produce a housing requirement figure.'*

4.4 The latest approach is followed to calculate the housing need figure for Swindon. This chapter sets out the 'policy-off' calculation of the Standard Method figure.

Step 1 – Setting the baseline

4.5 The baseline is set using the total existing housing stock for the area of the local authority sourced from the dwelling stock figures[36] published annually by the Ministry of Housing, Communities and Local Government. The PPG indicates that a baseline annual growth of 0.8% of the existing stock of the area is appropriate, with the total from the most recent

[33] Reference ID: 2a-001-20241212

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

[35] Reference ID: 2a-002-20241212.

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

published data to be used. The most recent figures (published in May 2026) indicate that, as at the end of March 2025, there are 103,570 dwellings in Swindon. Applying the proposed figure of 0.8% gives a baseline figure of 829. The table below sets out the results of Step 1 of the Standard Method.

Table 4.1 Calculating the baseline figure in Swindon

Local authority area	*Totals dwellings in 2025*	*Baseline ratio*	*Baseline annual growth*
Swindon	103,570	0.8%	829

Source: 2024 Dwelling stock figures (2025), Swindon Council, 2026

Step 2 – An adjustment to take account of affordability

4.6 The baseline figure produced in Step 1 is then be adjusted to reflect the affordability of the area using the most recent median workplace-based affordability ratios. Paragraph 006 of the PPG describes that an affordability ratio is applied, to direct more homes to where they are most needed and to ensure that people aren't prevented from undertaking employment opportunities by the prohibitive cost of housing in the area near their proposed workplace.

4.7 The PPG is also absolute that the affordability adjustment also accounts for past under-delivery as described in Paragraph 011 of the PPG[37], which states that '*the standard method identifies the minimum uplift that will be required and therefore it is not a requirement to specifically address under-delivery separately.'*

4.8 An affordability adjustment is only required where the ratio is higher than 5 and *'for each 1% the ratio is above 5, the housing stock baseline should be increased by 0.95%.'* The full formula is detailed in the PPG:

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

4.9 The table below sets out the results of Step 2 of the Standard Method calculation for Swindon. The baseline figure, adjusted to take account of the most recent five-year affordability ratios in the Borough, is 1,203.

[37] Reference ID: 2a-011-20241212

Table 4.2 Adjusting to take account of affordability - Swindon			
Five year average of affordability ratio (2021 to 2025) (a)	*Adjustment factor (((a-5)/5)*0.95)+1*	*Baseline figure*	*Baseline figure adjusted for affordability*
7.38	1.4522	829	1,203

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

Overall level of housing need

4.10 The final housing need in Swindon, as assessed using the Standard Method, is **1,203** dwellings per year based on the current year, 2026. Paragraph 008 of the PPG[38] notes that whilst *'the standard method may change as the inputs are variable…, local housing need calculated using the standard method may be relied upon for a period of 2 years from the time that a plan is submitted to the Planning Inspectorate for examination.'* The need figure will, however, need to be recalculated if the Local Plan is not submitted in the current year.

4.11 As noted in Paragraph 012 of the PPG[39], this approach provides an annual figure which can be applied to a whole plan-period. The NPPF requires strategic plans to identify a supply of sites for 15 years from adoption. The Local Plan for Swindon is intended to run to 2043. The modelling of the Local Housing Need will therefore be presented up to 2043 to facilitate this.

4.12 Paragraph 40 of the PPG[40] makes it clear that the Standard Method output represents a minimum starting point in determining the number of homes needed in an area and that an authority can choose to pursue a higher figure where that is appropriate.

A suitable baseline

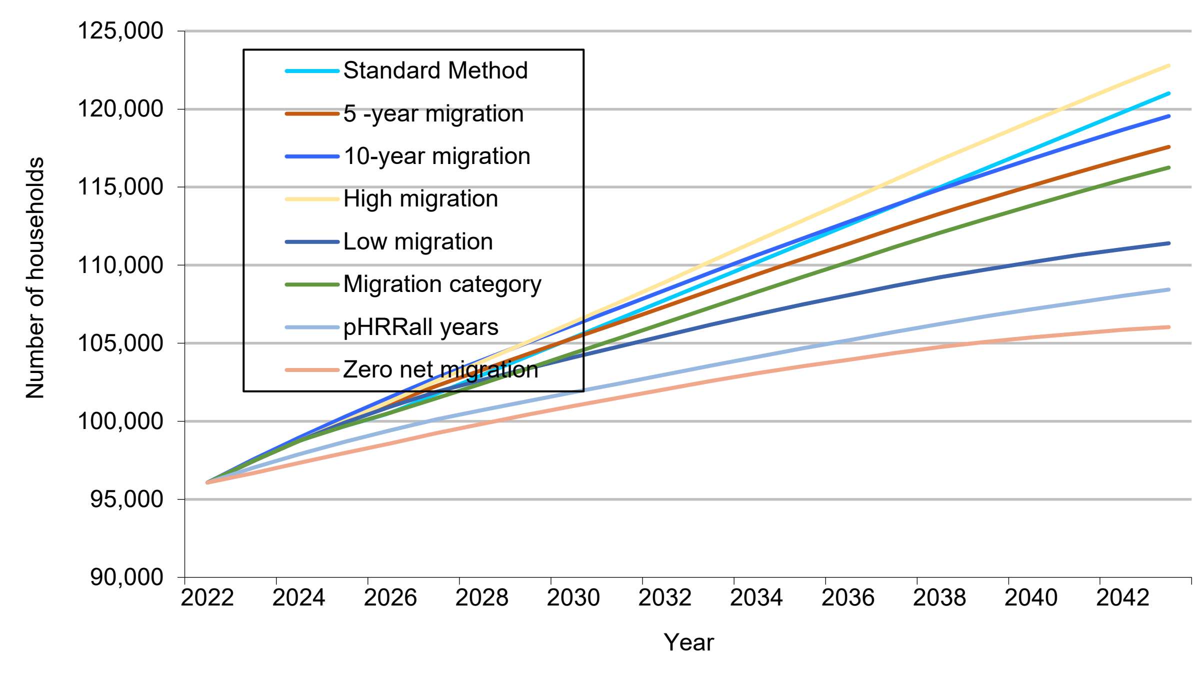
4.13 The figure of 1,203 is the final annual housing need figure in Swindon. However, it is useful to compare the growth trajectory that it produces with the different scenarios in the recently published 2022-based household projections for the Borough. The figure below shows the projected household total in Swindon for every year from 2022 through to the end of the modelling period in 2043. The figure shows the data recorded by the Standard Method is closest to the *10-year migration category* variant projection and is notably in excess of the *migration category* variant which the Office of National Statistics has been using as its baseline scenario. Household growth under the Standard Method is higher than all scenarios other than the *high migration category*. It seems an ambitious but realistic level of growth for which to plan.

[38] Reference ID: 2a-008-20241212

[39] Reference ID: 2a-012-20241212

[40] Reference ID: 2a-040-20241212

Figure 4.1 Projected number of households under different scenarios



Source: ONS 2022 household projections

Conclusion

4.14 The final housing need in Swindon, as assessed using the Standard Method of December 2024, is 1,203 dwellings per year. The Standard Method will result in household growth at the end of the plan period broadly between that recorded in the *high migration category* variant and the *10-year migration category* variant of the recently published 2022-based household projections.

5. Type and tenure of future housing needed

5.1 The requirement within paragraph 63 of the NPPF to disaggregate the local housing need figure to *'assess the size, type and tenure of housing needed for different groups in the community'* is reiterated in Paragraph 17 of the PPG. This chapter describes the Long-Term Balancing Housing Markets (LTBHM) model which determines the future demand for housing by size and tenure based on the profile of the population derived within the local housing need calculation (set out in the previous chapter).

5.2 There are two stages to this process, the first is to disaggregate the local housing need, as derived in Chapter 4, to produce a population profile for the Borough at the end of the modelling period in 2043. The second process uses secondary data to model the future demand for housing arising from this future population and compare it with the current housing stock so that a profile of new accommodation required can be determined.

5.3 The demand modelling is described in more detail subsequently; however, this chapter initially presents the process for disaggregating the future local population. The change in the household composition indicated within these projections drives the size and tenure demand profiles generated by the model.

Disaggregating the local housing need

5.4 The application of the Standard Method local housing need figure of 1,203 for Swindon will result in slightly lower household growth than in the *high migration category* variant of the 2022-based household projections. If these 1,203 homes per year are built, the number of households will be different to any of the official 2022-based household projections variants (as is shown in Figure 4.1). It is necessary to determine the profile of this household growth and disaggregate the total local housing need, using the NMSS model,[41] so that appropriate accommodation can be provided for the whole population of Swindon up to and including 2043.

5.5 The model takes as its starting point the 2024 sub-national population estimates, which are used to inform the population profile and household composition in Swindon in 2026, the start of the modelling period. The 2022-based population projections are re-based to account for the population profile in Swindon recorded in 2026 by the most recent population estimates. The demographic flows within the 2022-based population projections are then used to model the future population within Swindon. The 2022-based household projections are used to convert the population into a household typology, by accounting for the population living in communal housing and disaggregating the household population into household groups based on age of the household head and household composition.

[41] The model is detailed in **Appendix 2.**

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

a. The 2022-based household projections show lower headship rates for those aged under-35 compared with the 2018-based projections, with this especially marked in the 16-18 age group. While the 2022-based rates reflect recent trends and behaviours, the uplift implied by the Standard Method provides scope for higher household formation among younger adults – an outcome that is likely if the national population remains as projected but housing supply increases beyond projected household growth. The ONS notes that the headship rates used in the 2022 based household projections are constant[42] (as were the equivalent 2018 based headship rates). To reflect a more realistic increase in household formation, the model assumes that:

- For those aged 19–24, 25–29, and 30-34 the headship rates rise linearly from the 2026 rate in the 2022-based projections to the 2031 rate in the 2018-based projections, remaining at the 2018-based level thereafter.
- For those aged 16–18, where the gap between the two projection sets is larger, headship rates rise linearly from the 2026 2022-based rate to the average of the 2018- and 2022-based rates by 2031, remaining at this level thereafter.

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

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

- In-migration is increased each year until the Standard Method total is reached.
- The resulting population is then aged forward to the next year, with births, deaths, and migration flows applied.
- In-migration is then increased again as needed to meet the Standard Method requirement for the following year, and so on.

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

5.7 This process creates a demographic model where total household growth in Swindon over the plan-period aligns to the Standard Method figure of 1,203 new households per year.

Total future population in Swindon

5.8 The table below sets out the age profile of the population in Swindon in 2043 according to these population projections, in comparison to the age profile of the Borough at the start of the plan-period (2026). Those aged 75 or over are going to constitute a greater section of the population by the end of the modelling period – those aged 75 or over will rise from 20,078 in 2026 to 32,332 in 2043, an increase of 61.0%. Over a quarter of all people in Swindon in 2043 will be aged 60 or over, with some 30.6% aged under 30.

Table 5.1 Age of projected population in Swindon in 2043 compared with current age profile

Age	*2026 Population*	*2026 Percentage*	*2043 Population*	*2043 Percentage*
0-14	46,506	18.9%	44,487	15.9%
15-29	38,374	15.6%	41,344	14.7%
30-44	54,908	22.3%	58,674	20.9%
45-59	48,608	19.8%	58,606	20.9%
60-75	37,407	15.2%	45,111	16.1%
75+	20,078	8.2%	32,332	11.5%
Total	245,882	100.0%	280,556	100.0%

Economically active population

5.9 The disaggregated Standard Method projections indicate that Swindon's core working-age population (those aged 16–64) will increase by 18,323 people between 2026 and 2043. To translate this population growth into an estimate of the active labour force, the analysis first applies the Office for Budget Responsibility's (OBR) labour market participation rates[43]. As defined by the OBR, the *"participation rate is the proportion of the population that is active in the labour force – that is they are either employed or unemployed and actively looking for work".* The OBR published updated participation rates in May 2025, providing national projections for every single year of age from 16 to 90 for the period 2022–2073.

5.10 To produce a locally relevant set of participation rates for Swindon, these national projections are adjusted using Census 2021 data (Table RM024), which records economic activity by age band at both national and local authority level. The difference between Swindon's 2021

[43] https://obr.uk/forecasts-in-depth/the-economy-forecast/labour-market/#participation

participation rates and the national equivalent is applied to the OBR projections, generating a Swindon-specific set of projected participation rates.

5.11 These adjusted participation rates are then applied to the projected population aged 16–90 across the plan-period. This ensures the modelling captures economic activity among older workers, reflecting national expectations that participation among older age groups will rise as the population ages and state pension ages increase. The modelling indicates that the labour force in 2043 will contain 20,834 more economically active people than in 2026. Of this increase, 16,968 are aged 16–64 (a 13.6% rise) and 3,866 are aged 65 and over (a 72.7% rise), highlighting the growing importance of older workers in the future labour market.

5.12 A final adjustment is made to account for unemployment. Applying Swindon's most recent unemployment rate of 3.4% uniformly across all ages and years of the plan period results in an estimated 20,126 additional people in employment in 2043 compared with the start of the plan-period. It is important to note that this figure does not take commuting patterns into account. Not all of these additional workers will be employed within Swindon, and some residents of neighbouring areas will commute into the Borough. However, as outlined in Chapter 2, commuting is no longer a simple binary choice for most workers. Patterns of travel to work have changed significantly over the past five years, particularly with the rise of hybrid working. These shifts make it increasingly difficult to model future commuting behaviour with precision.

Household profile

5.13 This overall population projection is then converted into a household projection by:

a. Removing from the population projection an estimate of those living in communal establishments such as residential care homes. This is done using the same assumptions as in the official projections. The resulting population is known as the household population.

b. Household formation rates are then applied to the household population to produce a household projection. The household formation rates are taken from the official 2022-based household projections with the adjustment for headship rates for those headed by someone aged under 35 as described above.

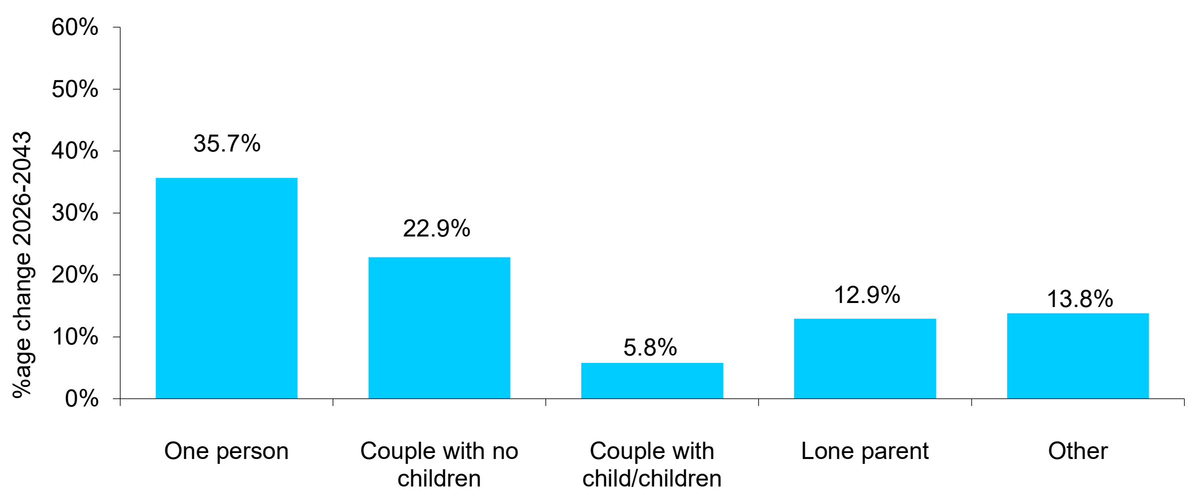
5.14 The table below sets out the number of households that will be resident in Swindon in 2043 disaggregated by broad household type according to these projections. The 2026 household profile is also presented as a reference point, as 2026 is the base date for this model.

Table 5.2 Projected household population in Swindon in 2043 by household type				
Household type	*2026 Number*	*2026 Percentage*	*2043 Number*	*2043 Percentage*
One person	29,096	28.7%	39,473	32.4%
Couple with no children	26,890	26.5%	33,036	27.1%
Couple with child/children	28,247	27.9%	29,890	24.5%
Lone parent	10,219	10.1%	11,541	9.5%
Other*	6,968	6.9%	7,931	6.5%
Total	101,420	100.0%	121,871	100.0%

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

5.15 The figure below indicates the change in these household types that will occur between 2026 and 2043 in Swindon. The data indicates that the largest growth will be in single person households followed by couple households with no children.

Figure 5.1 Change in household structure in Swindon, 2026 – 2043



Methodology of the demand model

5.16 The demand model uses secondary data to determine the future demand for housing by size and tenure as derived from the profile of households resident in the area at the end of the modelling period in 2043. It is based on both an understanding of the current stock of housing in the Borough, and also the occupation patterns of households in Swindon and how they are changing (including the increasing need for a room to be available as a home office amongst the working population). It is driven by the changes projected to the composition of the population over the 17-year period, as set out above.

5.17 The Census provides information on the size (in terms of bedrooms) and tenure of accommodation in Swindon in 2021. This has been adjusted to reflect the changes since 2021 to provide an accommodation profile in 2026.

5.18 The 2021 Census also provides detail on the occupational patterns of different household groups in Swindon, which means that the profile of housing occupied by each household type can be determined. Rather than assuming the current usage patterns for each household type will apply to the future population of that household group, the model assesses the current trends in occupation patterns (recorded by the change in the tenure profile of each household type between the 2011 and 2021 Census in Swindon, with the changes in the size of accommodation occupied within each tenure also accounted for), and models their continuation through to 2043. An affordability check is applied to ensure that this is a sustainable option. This approach is in line with the PPG.

5.19 A further adjustment is made to counter the existence of overcrowding, which the PPG indicates should be addressed. Households currently overcrowded will therefore be housed in adequately sized accommodation within the model[44]. In terms of households where at least one resident is in work, it is presumed that an additional bedroom (beyond that implied by the bedroom standard) is required as a home office in 43.9% of households[45]. This means that the future housing stock will better reflect the requirements of the future population in the area.

5.20 This profile of suitable accommodation for each household type is applied to the size of the household group in 17 years' time. The accommodation profile required in 2043 is then compared to the current accommodation profile and the nature of additional housing required is derived. It should be noted that the model works by matching dwellings to households, so the figures are based on the change in number of households identified within the housing need calculations.

First Homes

5.21 As discussed earlier, First Homes are an intermediate product that have been introduced specifically to help potential first-time buyers access home ownership. It is clear from the cost profile of First Homes, set out in Chapter 3, that their likely price-level will mean that they could be suitable for some households that would otherwise reside in the private rented sector. However, as it is a product that has only recently been introduced into the market, it cannot be modelled using the same trend data as is utilised for the rest of the LTBHM model.

---

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

[45] This reflects the rate of home working recorded in Swindon in the 2021 Census as identified in paragraph 1.23. Whilst theoretically this figure may be expected to increase over the plan period, it is likely that the 2021 Census figure was overinflated due to the fact it took place during the coronavirus pandemic.

5.22 The potential demand for this new product over the modelling period can be derived by making assumptions about the likelihood of different household groups within the private rented sector to try and acquire this form of housing, informed by an affordability analysis of the tenure and the length of time required to save a deposit. It is presumed that over the plan-period the relative difference between newbuild and secondhand property prices reduces, especially for smaller homes, so that First Homes become an option for households requiring all bedroom sizes.

Tenure of housing required

5.23 The tables below show the projected tenure profile in Swindon at the end of the modelling period. The profile in 2026 at the start of the plan-period is also set out for context. The data shows that, in 2043, the housing stock across Swindon should comprise 62.6% owner-occupied accommodation, 18.8% private rented homes, 0.6% First Homes, 2.2% Shared Ownership properties, 2.8% Affordable Rent and 13.1% Social Rented housing[46].

Table 5.3 Current tenure and tenure profile projected in Swindon in 2043

Tenure	*Base tenure (2026)*		*Projected tenure (2043)*	
	Number	*Percentage*	*Number*	*Percentage*
Owner-occupied	64,523	63.6%	76,269	62.6%
Private rented	20,518	20.2%	22,892	18.8%
First Homes	0	0.0%	728	0.6%
Shared Ownership	1,219	1.2%	2,707	2.2%
Affordable Rent	1,693	1.7%	3,355	2.8%
Social Rent	13,467	13.3%	15,920	13.1%
Total	101,420	100.0%	121,871	100.0%

5.24 The table below shows the tenure profile required by households resident in Swindon in 2043, in comparison to the tenure profile recorded in the Borough at the start of the plan-period. The difference between these two distributions is the change required to the housing stock over this period. The results show that 57.4% of new housing in Swindon should be owner-occupied, 11.6% private rented, 3.6% First Homes, 7.3% should be Shared Ownership, 8.1% Affordable Rent and 12.0% Social Rent.

[46] The modelling focuses on First Homes and Shared Ownership within the intermediate sector as these are the two products most likely to be delivered and also represent different parts of the intermediate sector. The demand stated here will include demand for other intermediate products, with discount home ownership demand being included within the First Homes figures.

Table 5.4 Tenure of new accommodation required in Swindon over the 17-year modelling period				
Tenure	*Base tenure profile (2026)*	*Tenure profile 2043*	*Change required*	*% of change required*
Owner-occupied	64,523	76,269	11,747	57.4%
Private rented	20,518	22,892	2,374	11.6%
First Homes	0	728	728	3.6%
Shared Ownership	1,219	2,707	1,488	7.3%
Affordable Rent	1,693	3,355	1,662	8.1%
Social Rent	13,467	15,920	2,453	12.0%
Total	101,420	121,871	20,451	100.0%

Size of housing required within each tenure

5.25 The tables below present the size of owner-occupied accommodation required in Swindon in 17 years' time in comparison to the size profile recorded in the sector at the base date. The implied change to the housing stock is also presented. The data shows that some 34.3% of new owner-occupied housing in Swindon should be homes with four or more bedrooms, with 29.3% being for units of two bedrooms, 17.6% should have three bedrooms and 18.8% should be one bedroom accommodation.

Table 5.5 Size of new owner-occupied accommodation required in Swindon over the next 17 years				
Size of home	*Base size profile (2026)*	*Size profile 2043*	*Change required*	*% of change required*
One bedroom	1,676	3,887	2,212	18.8%
Two bedroom	12,616	16,057	3,441	29.3%
Three bedroom	30,214	32,282	2,068	17.6%
Four or more bedrooms	20,018	24,043	4,026	34.3%
Total	64,523	76,269	11,747	100.0%

5.26 This analysis can be repeated for private rented housing and is presented in the table below. The data indicates that, of the 2,374 private rented homes required within Swindon, 32.9% should be one bedroom accommodation, 31.8% should be properties with four or more bedroom, a further 21.3% should have three bedrooms and 14.1% should be homes with two bedrooms.

Table 5.6 Size of new private rented accommodation required in Swindon over the next 17 years				
Size of home	*Base size profile (2026)*	*Size profile 2043*	*Change required*	*% of change required*
One bedroom	4,080	4,861	781	32.9%
Two bedroom	8,802	9,135	334	14.1%
Three bedroom	5,680	6,186	506	21.3%
Four or more bedrooms	1,956	2,710	754	31.8%
Total	20,518	22,892	2,374	100.0%

5.27 The table below shows the size of First Homes that would be required at the end of the plan-period. The potential market for First Homes is largest for four bedroom properties as the difference between the cost of a First Home and entry-level owner occupation is notably large. Some 50.6% of the requirement for First Homes is for four or more bedroom properties, 25.8% for three bedroom homes, 13.7% for two bedroom dwellings and 10.0% is for one bedroom accommodation.

Table 5.7 Potential demand for First Homes in Swindon over the next 17 years		
Size of home	*Number of households in 2043*	*Proportion of households 2043*
One bedroom	73	10.0%
Two bedroom	99	13.7%
Three bedroom	188	25.8%
Four or more bedrooms	368	50.6%
Total	728	100.0%

5.28 The table below sets out the equivalent analysis for Shared Ownership housing. The data indicates that of the 1,488 Shared Ownership dwellings required within Swindon, 30.2% should be three bedroom properties with a further 28.8% two bedroom accommodation. Some 27.6% should have four or more bedrooms and 13.4% should have one bedroom.

Table 5.8 Size of new Shared Ownership accommodation required in Swindon over the next 17 years				
Size of home	*Base size profile (2026)*	*Size profile 2043*	*Change required*	*% of change required*
One bedroom	170	369	199	13.4%
Two bedroom	342	770	428	28.8%
Three bedroom	439	888	449	30.2%
Four or more bedrooms	268	679	411	27.6%
Total	1,219	2,707	1,488	100.0%

5.29 The table below shows the size of accommodation required in the Affordable Rented sector. Of the 1,662 additional Affordable Rented units required within Swindon over the 17-year modelling period, 55.0% should be three bedroom properties with a further 25.4% as four or more bedroom accommodation. Some 14.5% should have two bedrooms and 5.1% should have one bedroom.

Table 5.9 Size of new Affordable Rent required in Swindon over the next 17 years				
Size of home	*Base size profile (2026)*	*Size profile 2043*	*Change required*	*% of change required*
One bedroom	472	557	85	5.1%
Two bedroom	684	925	240	14.5%
Three bedroom	412	1,326	914	55.0%
Four or more bedrooms	124	547	423	25.4%
Total	1,693	3,355	1,662	100.0%

5.30 The table below shows the size of accommodation required in the Social Rented sector. Of the 2,453 additional Social Rented dwellings required within Swindon until 2043, 37.4% should be properties with one bedroom and a further 28.9% should be two bedroom accommodation. Some 24.8% should have four or more bedrooms and 9.0% should have three bedrooms. The figures shown in the table below represent a net requirement for new Social Rented homes over the modelling period. If there is loss of affordable stock, such as through units being required to be demolished due to being of unsuitable quality, these would also need to be replaced.

Table 5.10 Size of new Social Rent required in Swindon over the next 17 years				
Size of home	*Base size profile (2026)*	*Size profile 2043*	*Change required*	*% of change required*
One bedroom	4,921	5,837	916	37.4%
Two bedroom	4,237	4,947	710	28.9%
Three bedroom	3,836	4,056	220	9.0%
Four or more bedrooms	473	1,079	607	24.7%
Total	13,467	15,920	2,453	100.0%

Sub-area outputs

5.31 The analysis presented here has been repeated for the sub-area geographies to the level of detail permitted by the data sources. Theses outputs are presented in **Appendix 5**.

6. Affordable housing need

Introduction

6.1 As indicated in the PPG, it is necessary to undertake a separate calculation of affordable housing need. Paragraph 18 (Reference ID: 2a-018-20190220) to Paragraph 24 (Reference ID: 2a-024-20190220) of the PPG details how affordable housing need should be calculated. The affordable housing need figure is calculated in isolation from the rest of the housing market and is used solely to indicate whether the Local Planning Authority should plan for more dwellings where it could help meet the need for affordable housing.

6.2 The model outlined in the PPG is an assessment of the housing market at a particular point of time (March 2026), and does not consider likely future changes to the housing market that may impact the results (such as future loss of affordable stock through Right to Buy), i.e. it is based on what is known at the time of the assessment. The PPG (Paragraph 19) defines affordable housing need as *'the current number of households and projected number of households who lack their own housing or who cannot afford to meet their housing needs in the market'*.

6.3 **Appendix 3** presents the results of the three broad stages of the model used to calculate affordable housing need. This chapter sets out the overall annual estimate of the affordable housing need in Swindon[47] as a consequence of following the steps detailed in the appendix, and the tenure of accommodation most appropriate to meet this need is discussed.

Estimate of net annual affordable housing need

6.4 Once all the steps of the calculation of the affordable housing needs model (detailed in **Appendix 3**) have been completed, it is necessary to bring this evidence together to determine the overall net annual affordable housing need. This is set out below.

6.5 Paragraph 024 of the PPG[48] states that the figures in the model need to be converted to annual flows to establish the total need for affordable housing. The first step in this process is to calculate the total net current need. This is derived by subtracting the estimated current affordable housing supply (Stage 3) from the current unmet gross need for affordable housing (Stage 1).

6.6 The second step is to convert this total net current need figure into an annual flow. The PPG indicates that annual flows should be based on the plan-period. For the purposes of this study

[47] This will imply a figure for the amount of affordable accommodation required over the plan-period, however this is derived using a different approach and has a different purpose to the equivalent figure in Chapter 5, as described in Chapter 1, and the two should not be compared.

[48] Reference ID: 2a-024-20190220.

the period of 17 years will be used to fit in with the remaining timeframe of the Local Plan (through to 2043). The final step is to sum the annualised net current need with the total newly arising affordable housing need (Stage 2) and subtract the future annual supply of affordable housing (Stage 4). Table 6.1 sets out this process. It leads to a total need for affordable housing of 342 per year in Swindon. In accordance with paragraph 024 of the PPG, this figure should be compared with the local housing need identified following the Standard Method to determine whether an uplift to the local housing need is required. This is discussed in Chapter 8.

Table 6.1 Results of the affordable housing needs model in Swindon (remaining plan period to 2043)

Stage in calculation	
Stage 1: Current unmet gross need for affordable housing (Total) (Table A3.3)	3,623
Stage 2: Newly arising affordable housing need (Annual) (Table A3.5)	1,080
Stage 3: Current affordable housing supply (Total) (Table A3.6)	2,200
Stage 4: Future affordable housing supply (Annual) (Table A3.9)	822
Stage 5.1 Net current need (Stage 1 - Stage 3) (Total)	1,423
Stage 5.2 Annualise net current need (Stage 5.1/17) (Annual)	84
Stage 5.3 Total need for affordable housing (Stage 2+ Stage 5.2 – Stage 4) (Annual)	**342**
Total gross annual need (Stage 1/17 + Stage 2) (Annual)	1,293
Total gross annual supply (Stage 3/17 + Stage 4) (Annual)	951

Type of affordable home required

6.7 The table below sets out the annual gross need for affordable housing in Swindon, broken down by tenure type – affordable home ownership and Social/Affordable Rent (in the first column containing figures). The need for affordable home ownership housing is based on the cost of Shared Ownership housing with a 25% equity share as Chapter 3 indicated that this product best fills the intermediate gap. Households that aspire to home ownership and cannot afford entry-level market accommodation but can afford a Shared Ownership home with a 25% equity are assigned to this tenure. All other households in affordable housing need are presumed to require Social Rent or Affordable Rent. The need for affordable home ownership therefore represents the need for First Homes, discount home ownership and Shared Ownership in totality.

6.8 The second column with figures in the table below sets out the annual gross supply of affordable housing in Swindon, broken down by tenure type as derived from the data sources in **Appendix 3**. The final column presents the overall net requirement for affordable housing by type which is derived by deducting the gross supply from the gross need. The first three rows of the table show the current need and supply (the figures are annualised by dividing the gross figures by 17), the second three rows indicate the newly arising need and the final three rows show the total annual need and supply.

6.9 Each year, 298 of the 1,293 households in affordable housing need in Swindon are able to afford affordable home ownership products, representing 23.3% of all households in need. The remaining 76.7% require rented affordable housing. In contrast, only 86 of the total supply of 951 affordable homes annually are likely to be affordable home ownership, with 865 units being rented affordable accommodation. Affordable home ownership therefore accounts for just 9.0% of the total supply. The resultant net annual requirement is for 212 units of affordable home ownership housing and 130 units of rented affordable accommodation.

6.10 The relatively high net requirement for affordable home ownership reflects the composition of the affordable housing supply. New affordable homes account for only 4.4% of the gross supply, with 95.6% coming from re-lets within the existing stock. That existing stock is heavily weighted towards rented affordable housing rather than affordable home ownership (92.5% and 7.5% of the existing stock respectively), whilst the new affordable stock will deliver a larger proportion of affordable home ownership (47.3%).

Table 6.2 Type of affordable home required (per annum) in Swindon

		Gross need	*Gross supply*	*Net requirement*
Current need /supply	*Affordable home ownership*	31	24	6
	Social / Affordable Rent	182	105	77
	Total	213	129	84
Newly arising need/ supply	*Affordable home ownership*	268	62	206
	Social / Affordable Rent	812	760	52
	Total	1,080	822	258
Total annual need/ supply	*Affordable home ownership*	298	86	212
	Social / Affordable Rent	995	865	130
	Total	**1,293**	**951**	**342**

7. Requirements of specific groups

Introduction

7.1 Paragraph 59 of the NPPF seeks that *'... that the needs of groups with specific housing requirements are addressed ...'*, and then paragraph 61 requires:

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

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

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

- Older persons
- People with disabilities
- Family households
- Essential local workers
- Looked-after children
- Students

7.4 This chapter will also comment on the level of demand from people wishing to build their own homes and present a detailed profile of the private rented sector. It is important to note that the profiles on looked-after children, students, and people wishing to build their own homes are reproduced from the 2024 LHNA, as no significant new data has been published for these topic areas.

Housing Needs of Older People

7.5 Paragraph: 001 of the PPG[49] recognises that '*the need to provide housing for older people is critical. People are living longer lives and the proportion of older people in the population is increasing.… Offering older people, a better choice of accommodation to suit their changing needs can help them live independently for longer, feel more connected to their communities and help reduce costs to the social care and health systems.'* Page 69 of the NPPF provides the following definition of older people: *'People over or approaching retirement age, including the active, newly retired through to the very frail elderly; and whose housing needs can encompass accessible, adaptable general needs housing through to the full range of retirement and specialised housing for those with support or care needs.'* The analysis of older people presented here will be focused on people aged 65 and over[50].

Current situation

7.6 The 2021 Census data shows that some 15.9% of the population in the Borough were aged 65 or over. This compares to a figure of 22.3% across the South West region and 18.4% nationally. This indicates that the profile of the population in Swindon is currently notably younger than average. According to the 2021 Census, 19.1% of households in Swindon were older person only households (households where all members are 66 and over), compared to 26.2% regionally and 22.0% nationally. Of these older persons only households in Swindon in 2021, 57.6% contained only one person, a figure lower than that recorded in the South West region (55.6%) and England (58.3%).

7.7 Figure 7.1 shows the tenure profile of older person only households in Swindon in 2021 compared to the remainder of the household population. The figure also sets out the occupancy level of these groups. The results show that older person groups record a higher level of owner-occupation than other households. Older person households were also more likely than average to have multiple spare bedrooms in their home.

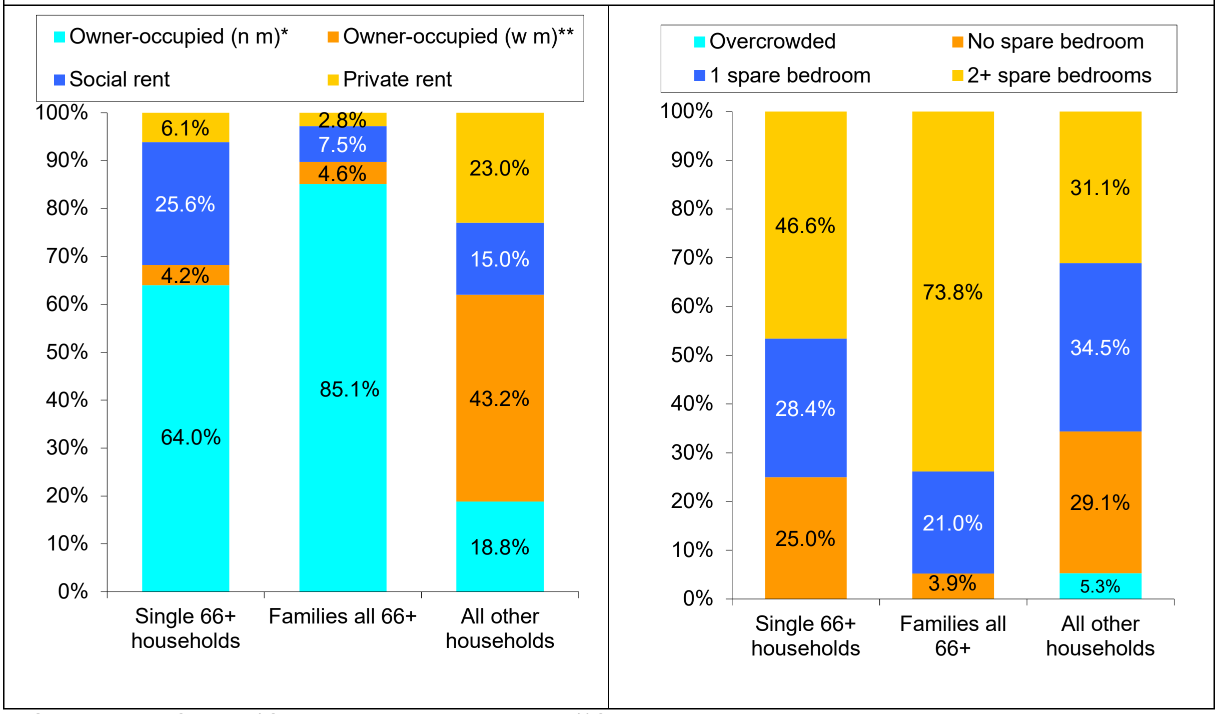
---

[49] Reference ID: 63-001-20190626

[50] Although each person is different, there are three broad groups of older persons:

- Those aged between 65 and 74, where people are largely retired, mainly active and have limited support care needs.
- Those aged between 75 and 84, where there is a greater care need and independent care models are more commonly used for accommodation.
- Those aged 85 and over in which residential accommodation becomes increasingly common.

Figure 7.1 Profile of accommodation for older person households in Swindon

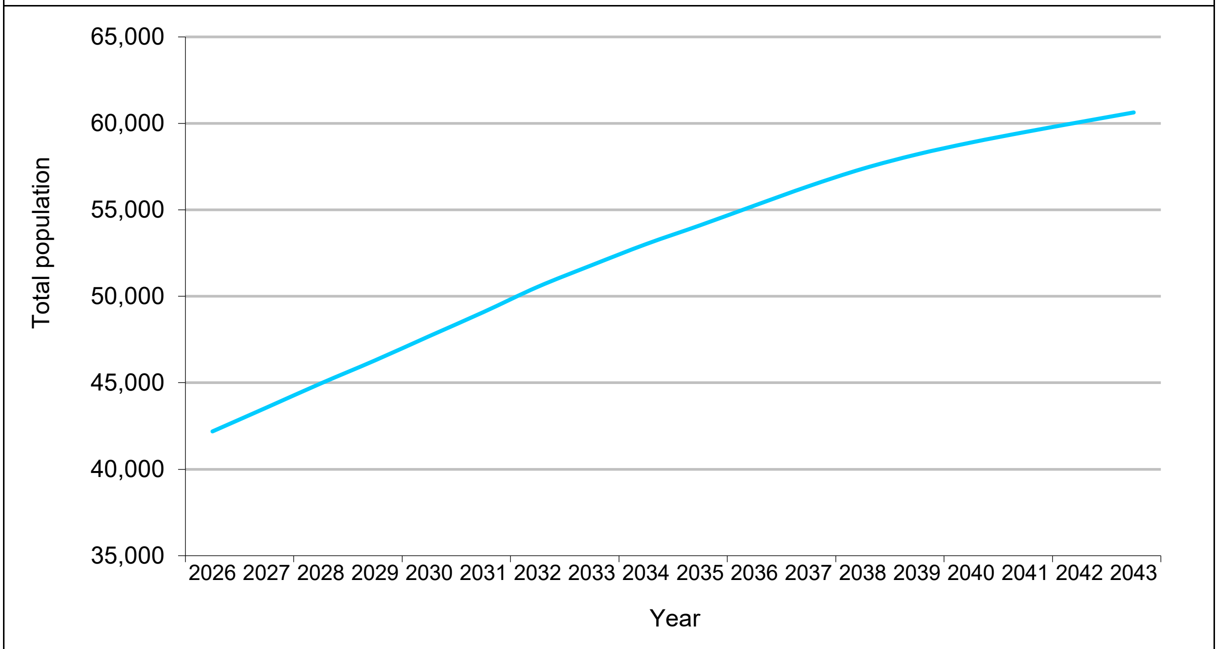


Source: 2021 Census *Owner–occupied no mortgage **Owner-occupied with mortgage, includes shared ownership

Future requirement

7.8 The disaggregated local housing need projections (set out in Chapter 5) indicate that the population aged 65 or over is going to increase notably in Swindon over the modelling period; from 42,188 in 2026, to 60,633 in 2043, a rise of 43.7%. Figure 7.2 shows the projected growth of this population over the plan-period in Swindon.

Figure 7.2 Projected number of people aged 65 and over in Swindon



7.9 The projections also suggest that there will be an increase in the number of households headed by someone over 65 in Swindon from 27,693 in 2026, to 38,887 in 2043, an increase of 40.4%. The projections indicate that the proportion of older persons living alone in Swindon will increase from 46.2% in 2026, to 48.1% in 2043.

7.10 The results of the LTBHM model can be disaggregated into different household groups within the whole population. Table 7.1 shows the projected accommodation profile for older person households in Swindon in 2043 arising from that model.

Table 7.1 Type of accommodation projected for 'older person only' households in Swindon in 2043*

Size of home	*Owner occupied*	*Private rented*	*First Homes***	*Shared Ownership*	*Social/ Affordable Rented*
1 bedroom	1,199	598	5	191	4,522
2 bedroom	9,707	1,102	3	112	1,707
3 bedroom	14,008	371	0	16	141
4+ bedrooms	5,046	100	0	0	59
Total	29,960	2,171	8	319	6,430

*This represents housing demand within the market sector and includes a notable amount of under-occupying within the owner-occupied tenure, reflecting that some older persons households choose to remain in their home rather than downsize to a smaller property. **'Older persons households occupying First Homes at the end of the plan-period are households that will not be old when they purchase the home but will be classified as old by the end of the plan-period.

7.11 In line with the updated PPG that says '*offering older people a better choice of accommodation to suit their changing needs can help them live independently for longer, feel more connected to their communities and help reduce costs to the social care and health systems*' it will be necessary for the Council to consider how the requirements of these groups could be accommodated in the future. It is anticipated that the majority of older person households will reside in the general housing stock in Swindon in 2043 (as they do now) so it is important that new housing is suitable for the widest range of groups.

7.12 There are a range of tools for achieving this, such as following the HAPPI[51] design principles so housing may be suitable for older people (although these design features will appeal more widely across the population), adoption of the Building for Life[52] Standards (these are broad design principles) and adopting the Accessible and Adaptable Standards[53] of construction, as set out in the Building Regulations.

[51] https://www.housinglin.org.uk/Topics/browse/Design-building/HAPPI/

[52] https://www.designcouncil.org.uk/sites/default/files/asset/document/Building%20for%20Life%2012_0.pdf

[53] See paragraph 63-009-20190626 of the PPG and https://www.gov.uk/guidance/housing-optional-technical-standards.

7.13 The Council will need to determine which approach is most suitable for their requirements and this may vary for different sites in the Borough. Feedback from stakeholders provided within the consultation response also highlighted the diversity of offers that is needed with Primegate Properties commenting:

> *'My view is that there is a need for dwellings for the ever-growing elderly in the Borough. They don't all want to live in blocks of flats with very small rooms, which is the norm for the providers of accommodation for the retired. Some of these people live in large homes, and providing single storey accommodation, ie bungalows with small gardens, would encourage them to downsize and make their homes available for larger families. This is currently not available in any new or proposed development.'*

Specialist accommodation

7.14 Given the dramatic growth in the older population, and the higher levels of disability and health problems amongst older people (illustrated in Figure 7.3), there is likely to be an increased requirement for specialist housing options. As Paragraph 004 of the PPG[54] notes *'the future need for specialist accommodation for older people broken down by tenure and type (e.g. sheltered housing, extra care) may need to be assessed'*. This need has been assessed using the approach advocated by the Housing Learning and Improvement Network's (Housing LIN) Strategic Housing for Older People (SHOP) tool, which is the model recommended within Paragraph 004 of the PPG. It should be noted that this tool is only driven by demographic changes and does not consider people's choices or aspirations as to what form of accommodation they would prefer.

7.15 According to the latest information provided by the Council, there are 2,489 units of Sheltered Housing for older people/retirement housing[55] in Swindon currently, alongside 278 Extracare units[56]. It is worth noting that around 82.5% of the Sheltered Housing for older people/retirement housing is in the affordable sector, as is 79.9% of the Extracare housing, despite the overwhelming propensity of older person only households to be owner-occupiers. It should be noted that this balance reflects how both how provision has developed in the Borough and the tenure of those in need.

[54] Reference ID: 63-001-20190626
[55] A collection of self-contained units of accommodation (usual bedsits within a communal block), which have on-site warden support (usually daytime only with on call service at night) and communal social areas and activities. This is very similar to the housing type *'Retirement living or sheltered housing'* as defined in the PPG.
[56] Extracare housing is similar to sheltered accommodation, but with enhanced provision for personal care of frailer older people. On-site support is usually provided on a 24 hour rather than day-time only basis. Extracare housing is often focused on addressing the needs of people with dementia. This is similar to the 'Extra care housing or housing-with-care' definition in the PPG.

7.16 The figures presented in this analysis are summary groups used for modelling purposes in accordance with the PPG norms, a full profile of the current provision of specialist housing in Swindon was published in 2023[57].

7.17 The current prevalence of Sheltered Housing for older people/retirement housing in Swindon is 124 per thousand head of population aged 75 or over, with the prevalence rate for Extracare Housing being 14 per thousand head of population aged 75 or over. The SHOP model helps authorities to plan to deliver more of this type of accommodation in response to the growth of the population that utilizes it (principally those aged 75 or over). The SHOP model uses these prevalence rates as the key variant when modelling future demand.

7.18 For the purposes of this study, it is presumed that the prevalence rate for Extracare housing will rise. This reflects the latest trends in the occupation of this accommodation nationally, where demand has notably expanded as the demand for registered care (discussed below) has reduced. A slight reduction in the prevalence rate for Sheltered Housing for older people/retirement housing is presumed. This is because, at the stakeholder consultation event on older persons accommodation, it was noted that in Swindon *'Demand for sheltered housing is quite low at the moment. Units that become available are generally slow to be let. Sometimes this reflects the perception of sheltered accommodation. Some potential users consider it quite institutional, and it is considered a very big step from living at home, when that is not intended to be the case. Sheltered housing also suffers because of the rules around pets and if there are no individual gardens, that can be a problem.'*

7.19 The target prevalence rates for Swindon are 115 per thousand head of population aged 75 or over for Sheltered Housing for older people/retirement housing and 25 per thousand head of population aged 75 or over for Extracare Housing.

7.20 To establish the potential demand for these accommodation types in Swindon at the end of the modelling period, these target prevalence rates are applied to the total number of people aged 75 or over in Swindon in 2043 according to the disaggregated local housing need projections. The demand that is derived is then compared to the current stock. This process is summarized in Table 7.2. The future tenure profile of this specialist stock takes account of the modelling that indicates that over three quarters of all older person households will live in market accommodation in 2043, as evidenced in Table 7.1.

7.21 To meet likely future demand rates in 2043, the model identifies a requirement for 1,229 additional units of Sheltered housing for older people/ retirement housing and 530 additional Extracare units in Swindon over the modelling period. Of the 1,229 new units of Sheltered Housing for older people/retirement housing, 81% should be market accommodation, with the

57 https://www.swindon.gov.uk/download/downloads/id/10288/swindon_adult_services_market_position_statement.pdf

remainder affordable. Of the 530 new Extracare Housing, 36% should be market and 64% affordable. These are Class C3 dwellings.

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

Type of specialist accommodation	*Tenure*	*Base profile (2026)*	*Profile 2043*	*Additional units required*
Sheltered housing for older people/ retirement housing	Market	436	1,432	996
	Affordable	2,053	2,286	233
	Total	2,489	3,718	1,229
Extracare housing	Market	56	249	193
	Affordable	222	559	337
	Total	278	808	530
All specialist accommodation for older person households	Market	492	1,681	1,189
	Affordable	2,275	2,845	570
	Total	2,767	4,527	1,760

7.22 The requirement for 1,760 additional specialist units for older person households represents 8.6% of the total household growth in Swindon for the period 2026 to 2043. The actual numbers and type of specialist accommodation needed may depend on changes in patterns of demand and expectations. It is therefore appropriate to consider this level of need with the acknowledgement that the form of accommodation delivered should not be too prescriptive. This need for flexibility in the specific type of housing provided was acknowledged during the stakeholder consultation event on older person accommodation where it was suggested that new accommodation types will emerge with technological advancements. It was also discussed that it may become easier for older parents to be accommodated in an annex near the family home in the future, reducing the demand for some care settings.

7.23 It should also be noted that local providers have advised that some of the current stock of affordable specialist accommodation for older people in Swindon is not in good condition and there is a need to upgrade existing stock as well as providing new developments.

7.24 As well as the need for specialist housing for older people, there will also be an additional requirement for Registered Care[58] (these are distinct from the previous type of specialist accommodation and constitute Class C2 dwellings). According to the HCA's Statistical Data Return, 2025 and 2021 Census figures, there are around 1,167 spaces in nursing and

[58] Residential care homes and nursing homes: These have individual rooms within a residential building and provide a high level of care meeting all activities of daily living. They do not usually include support services for independent living. This type of housing can also include dementia care homes. This is the same as the definition in the PPG.

residential care homes in Swindon currently. It is estimated that around 80% of these are in the affordable sector, with the remaining being in market tenure.

7.25 As part of the process of projecting the future household typology within the disaggregation of the overall housing need figure, as described in Chapter 5, the population that will reside in communal establishments is calculated. The model identifies that, in 2043, there will be 1,463 people aged 65 and over in Swindon that will be resident in Registered Care[59]. This implies that there will be a requirement for 296 additional Registered Care spaces between 2026 and 2043, of which 63.6% should be in the affordable sector and 36.4% within a market tenure. The table below details these calculations.

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

Tenure	*Base profile (2026)*	*Profile 2043*	*Additional units required*
Market	244	352	108
Affordable	923	1,111	188
Total	1,167	1,463	296

7.26 The stakeholder consultation event on older person accommodation advised that there has been a slowdown in demand in the last few years for residential care in Swindon, some of it is occupied by people waiting to go to another form of accommodation. Table 7.4 brings together the analysis presented in the previous three tables, to show the full profile of accommodation required by older persons in Swindon in 2043.

[59] This figure is dependent on the communal population rates (separated by age and gender), that have been produced through to 2043 as part of the 2022-based household projections dataset.

Table 7.4 Type of accommodation required for older persons in Swindon in 2043						
Size of home	*Market*			*Affordable*		
	*General housing**	Sheltered housing/ retirement housing	Extra care housing	*General housing**	Sheltered housing/ retirement housing	Extra care housing
1 bedroom	1,159	520	117	2,861	1,470	388
2 bedrooms	9,764	913	132	834	816	172
3 bedrooms	14,379	-	-	157	-	-
4+ bedrooms	5,147	-	-	59	-	-
Total in households	30,449	1,432	249	3,912	2,286	559
Residential care	352			1,111		

*This includes 'age-restricted general market housing' as defined in the PPG (the type of housing is generally for people aged 55 and over and the active elderly) as well as general housing available to all people.

7.27 It should be noted that the general housing that older people aspire to reside in includes age-restricted general market housing (alongside non age-restricted general housing). This is non-specialist housing located on sites that are exclusively used by older people, typically those aged 55 or over. It typically enables those on fixed incomes to live in a form of accommodation which requires less maintenance (such as containing a smaller curtilage) and which is more economical to run.

7.28 The number of households headed by someone aged between 55 and 64 in Swindon is projected to increase from 19,183 in 2026, to 21,013 in 2043, an increase of 9.5%. It would be presumed that around three-quarters of these households would reside in market accommodation in 2043. It is therefore projected that there will be around 46,333 households headed by someone aged 55 and over resident in non-specialist market accommodation in Swindon in 2043[60]. This is the total potential market for age-restricted general market housing in Swindon.

7.29 It is hard to gauge the future demand for this age-restricted general market housing as there is limited evidence of the current supply in Swindon. The stakeholder consultation event on older person accommodation noted that the group of people retiring at a younger age is decreasing in Swindon and that there is limited independent evidence of the extent of demand for this accommodation. Nonetheless, the Council should encourage the provision of accommodation that meets the needs of this group where the demand for this housing can be independently verified.

[60] This is the 30,574 households aged 65 and over in general market housing as identified in Table 7.4 added to 75% of the 15,759 households aged between 55 and 64.

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

People with disabilities

7.31 Paragraph: 002 of the PPG[61] notes that '*The provision of appropriate housing for people with disabilities, including specialist and supported housing, is crucial in ensuring that they live safe and independent lives…. Providing suitable housing can enable disabled people to live more independently and safely, with greater choice and control over their lives'.* Page 70 of the NPPF provides the following definition of disabled people: *'People have a disability if they have a physical or mental impairment, and that impairment has a substantial and long-term adverse effect on their ability to carry out normal day-to-day activities. These persons include, but are not limited to, people with ambulatory difficulties, blindness, learning difficulties, autism and mental health needs.'* Due to a lack of accurate data on the individual groups within this population, the analysis in this section will consider all those with a specific need unless otherwise stated.

Current situation

7.32 As is noted in paragraph 005 (Reference ID: 63-005-20190626) of the PPG, *'Multiple sources of information may need to be considered in relation to disabled people who require adaptations in the home, either now or in the future. The Census provides information on the number of people with a long-term limiting illness'.* The 2011 Census collected data under this definition, however the 2021 Census has collected slightly different data on disability. It identified people who were disabled under the Equality Act[62], separated between those whose day-to-day activities are limited a lot and those whose day-to-day activities are limited a little, and those not disabled under the Equality Act but who have a long term physical or mental health condition that limits their day-to-day activities. The data from the 2021 Census is therefore used as a starting point.

7.33 The Census shows that, in 2021, some 15.9% of the resident population in Swindon are disabled under the Equality Act, compared to 18.6% in the South West and 17.3% nationally. Further analysis shows some 40.1% of all residents disabled under the Equality Act in

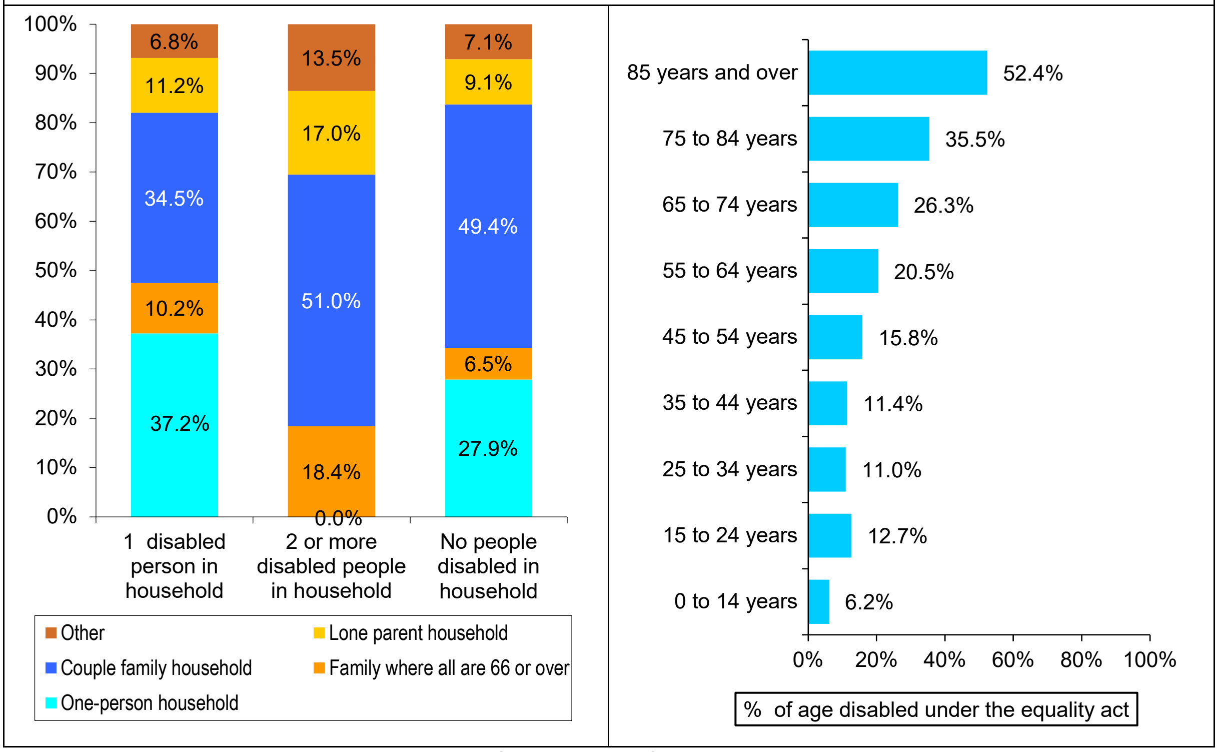
[61] Reference ID: 63-002-20190626

[62] This definition of a disabled person meets the harmonised standard for measuring disability and is in line with the Equality Act (2010). https://www.ons.gov.uk/census/census2021dictionary/variablesbytopic/healthdisabilityandunpaidcarevariablescensus2021/disability

Swindon had a condition that limited day-to-day activities a lot, with 59.9% having a condition that limited activities a little. In the South West, 39.9% of all residents disabled under the Equality Act had a condition that limited day-to-day activities a lot and 60.1% had a condition that limited activities a little, with the equivalent national figures being 42.4% and 57.6% respectively. Finally, the 2021 Census shows that 6.9% of residents in Swindon are not disabled under the Equality Act but have a long term physical or mental health condition but day-to-day activities are not limited, compared to 7.7% regionally and 6.8% nationally.

7.34 Figure 7.3 shows the household profile of people disabled under the Equality Act in Swindon in 2021 compared to the remainder of the population. The figure also sets out the prevalence of a disability in the different age groups of the population. The results show that, in Swindon, some 37.2% of households with a single disabled resident are one person households, whilst households with two or more disabled people are more likely than average to be a family in which every member is 66 and over. The analysis also reveals a strong correlation between age and disability.

Figure 7.3 Household type and age profile of people disabled under the Equality Act in Swindon



Source: 2021 Census

Number of people in receipt of relevant benefits

7.35 The PPG indicates that an up-to-date estimate of the number of people with a disability can be acquired by looking at the number of people in an area that are in receipt of Personal Independence Payment or Attendance Allowance. Personal Independence Payment (PIP) helps with some of the extra costs caused by long-term disability, ill-health or terminal ill-health. Data from the Department of Work & Pensions indicates that, as at January 2026, there were 12,849 people in Swindon in receipt of PIP, which equated to 5.2% of the population in the Borough. In comparison, some 5.7% of the population across the South West and 6.2% of the population of England were in receipt of PIP.

7.36 Attendance Allowance is a benefit for people over the age of 65 who are so severely disabled, physically or mentally, that they need a great deal of help with personal care or supervision. The Department of Work & Pensions data shows that, as at February 2023, there were 5,241 people in Swindon in receipt of Attendance Allowance, which equated to 2.1% of the population in the Borough. In comparison, some 3.1% of the population in the South West and 2.8% of the population nationally were in receipt of Attendance Allowance.

7.37 The PPG notes that *'whilst these data sources can provide a good indication of the number of disabled people, not all of the people included within these counts will require adaptations in the home.'*

Projected health of the future population

7.38 The Projecting Older People Information System (POPPI) website[63] and the parallel Projecting Adult Needs and Service Information (PANSI) website[64] model the current and likely future incidence of a range of health issues for each authority in England. Table 7.5 sets out the number of people estimated to have one of five health conditions currently as determined by these data sources. The table also indicates the number of people projected to have these conditions in 2043, derived by applying the future prevalence rates used by the POPPI and PANSI modelling to the disaggregated future population for Swindon in 2043, as identified within the local housing need calculation. The table then goes on to report the current and future population in Swindon that require assistance with activities. These figures are derived using the same approach as described for the health condition modelling. The data from PANSI and POPPI is based on current and recent prevalence rates and, whilst these may vary in the future, the figures provide a useful baseline estimate.

7.39 The table shows that the number of those aged 65 or over disabled under the Equality Act, is expected to increase by 48.7% between 2026 and 2043 in Swindon. This compares to an increase of 16.7% in the number of people aged 18-64 in the Borough with impaired mobility, a rise of 11.5% in the number of people aged 18-64 in Swindon with a common mental health disorder, an increase of 71.3% in the number of people aged 65 or over with dementia[65], and

[63] https://www.poppi.org.uk/

[64] https://www.pansi.org.uk/

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

an increase of 17.5% in the number of people in Swindon with a moderate or severe learning disability.

7.40 The table also shows that the number of those aged 65 or over that are unable to manage at least one mobility activity on their own, is expected to increase by 139.9% between 2026 and 2043, compared to an increase of 92.2% in the number of people aged 65 and over who need help with at least one domestic task, an increase of 130.1% in the number of people aged 65 and over who need help with at least one self-care activity and an increase of 14.1% in the number of people aged 18-64 with a serious personal care disability. It should be noted that these changes better reflect the projected change in the demographics of the population (an ageing population) rather than a notable change in the overall health of people.

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

Condition	2026	2043	Total change	% change
Health condition				
People aged 65 or over disabled under the Equality Act	13,847	20,590	6,743	48.7%
People aged 18-64 with impaired mobility	11,536	13,467	1,931	16.7%
People aged 18-64 with a common mental health problem	28,566	31,862	3,297	11.5%
People aged 65 and over with dementia	2,884	4,940	2,056	71.3%
People all ages with a learning disability	4,793	5,634	841	17.5%
People requiring assistance with activities				
People aged 65 and over that are unable to manage at least one mobility activity on their own*	4,967	11,916	6,949	139.9%
People aged 65 and over who need help with at least one domestic task**	9,510	18,274	8,765	92.2%
People aged 65 and over who need help with at least one self-care activity***	7,815	17,979	10,164	130.1%
People aged 18-64 with a serious personal care disability****	1,314	1,500	186	14.1%
All people	245,882	280,556	34,674	14.1%

*Activities include going out of doors and walking down the road; getting up and down stairs; getting around the house on the level; getting to the toilet; getting in and out of bed. **These are activities which, while not fundamental to functioning, are important aspects of living independently such as doing routine housework or laundry, shopping for food, doing paperwork or paying bills. ***These are activities relating to personal care and mobility about the home that are basic to daily living. ****Their physical disability means that they require someone else to help from getting in and out of bed, or getting in and out of a chair, dressing, washing, feeding, and use of the toilet. Source: The Projecting Older People Information System and Projecting Adult Needs and Service Information, 2026, disaggregated local housing need figures, 2026.

Accessible and adaptable housing

7.41 The Nationally Described Space Standards (which set out national minimum space standards) published by the Department for Communities and Local Government in 2015[66] detail the minimum gross internal floor areas required in new dwellings and also the size of storage area required. The Nationally Described Space Standards also provide detail on the requirements of dwellings to meet the Accessible and Adaptable dwellings M4(2) and Wheelchair Accessible dwellings M4 (3b) standards[67].

7.42 Paragraph 008 of the PPG[68] sets out that *'Accessible and adaptable housing enables people to live more independently, while also saving on health and social costs in the future.'* The same paragraph then goes onto clarify that *'accessible and adaptable housing will provide safe and convenient approach routes into and out of the home and outside areas, suitable circulation space and suitable bathroom and kitchens within the home. Wheelchair user dwellings include additional features to meet the needs of occupants who use wheelchairs, or allow for adaptations to meet such needs.'*

7.43 The PPG[69] also details the data sources that can be used to provide evidence of the need in local planning authorities for dwellings that meet higher accessibility, adaptability and wheelchair housing standards. All of these have been researched, and whilst some have been used to provide the contextual information presented above, others have been used to model the future requirement for adaptable and accessible housing. The most important data input into the model is the CORE LA Area Lettings Reports which provide details about the accessibility requirements of those that have moved into affordable accommodation – both general needs and specialist homes. The other data sources used in the model include the age profile of people in receipt of Disability Living Allowance in the Borough, the Council's Housing Register, the LTBHM modelling outputs on the current and future tenure profile of different household groups, the POPPI and PANSI projections (set out above) and analysis in the English Housing Survey.

7.44 The steps followed in the model to derive the future requirement for adaptable and accessible housing are set out below:

- The CORE LA Area Lettings Reports for the last three years (2022/23 to 2024/25) were examined and the total number of lettings that required a home to meet a mobility need

---

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

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

68 Reference ID: 63-008-20190626

69 Reference ID: 56-007-20150327

was totalled alongside the total number of lettings (of all types). This was done within the general housing stock and separately within the supported housing[70] stock.

- It is presumed that all of the requirement for adapted housing in the supported housing stock is from older persons households. To determine the requirement for adapted housing within the general stock that arises from households over-65, the proportion of people in receipt of Disability Living Allowance that are aged 65 or over in the Authority as at August 2025 is calculated using the data published by the Department for Work and Pensions[71]. In Swindon this figure is 72.8%. It is therefore presumed that this proportion of the demand for adapted housing within the general stock arises from households over-65, with the remainder arising from younger households.
- The totals of the number of lettings of adapted housing over the last three years to these three groups; (those in sheltered accommodation, older person households in general housing and households under-65 in the general stock) are then compared to the total number of lettings to each of these groups over the last three years, to generate a requirement rate for adapted housing for these three household groups in the affordable sector.
- To produce an equivalent requirement rate for adapted housing amongst the same groups of households resident in the market sector, the rate identified for each of these three groups in the affordable sector is adjusted by the difference between the proportion of affordable homes with adaptations nationally and the proportion of market homes with adaptations nationally as recorded by the Survey of English Housing.
- The requirement rate for these three groups across the two broad tenures are then applied to the total number of households in these groups in 2026 as indicated by the LTBHM model. This provides an estimate of the current requirement for accessible and adaptable housing, differentiated both by the three household groups and the two broad tenures.
- To profile the future requirement, the total number of households under-65 in the general stock that require an adapted home currently is multiplied by the projected change in the number of people aged 18-64 with an impaired mobility as modelled using the PANSI data set out in Table 7.5 above.
- The total number of households aged 65 and over in the general stock that require an adapted home currently is multiplied by the projected change in the number of people aged 65 and over that are unable to manage at least one mobility activity on their own in each authority as modelled using the POPPI data set out in Table 7.5 above. The

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

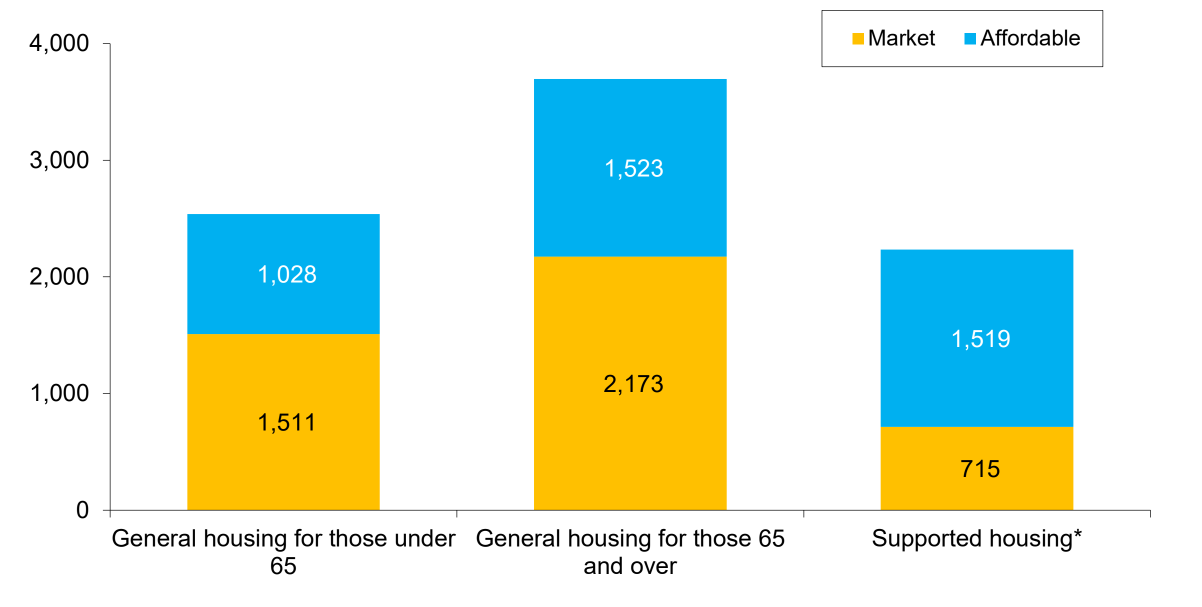
[71] https://stat-xplore.dwp.gov.uk

total number of households in sheltered accommodation that require an adapted home currently is also multiplied by this figure derived from the POPPI modelling.

- This provides a total requirement for accessible and adaptable housing in 2043 in Swindon for the three different household groups. These are then divided by tenure, based on the tenure profile of these groups recorded in 2026, but also taking account of the changes in the tenure profile for each group that are projected to happen by 2043 according to the LTBHM model.

7.45 Figure 7.4 below shows the final results of the LTBHM model.

Figure 7.4 Number of accessible and adaptable homes required in Swindon in 2043



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

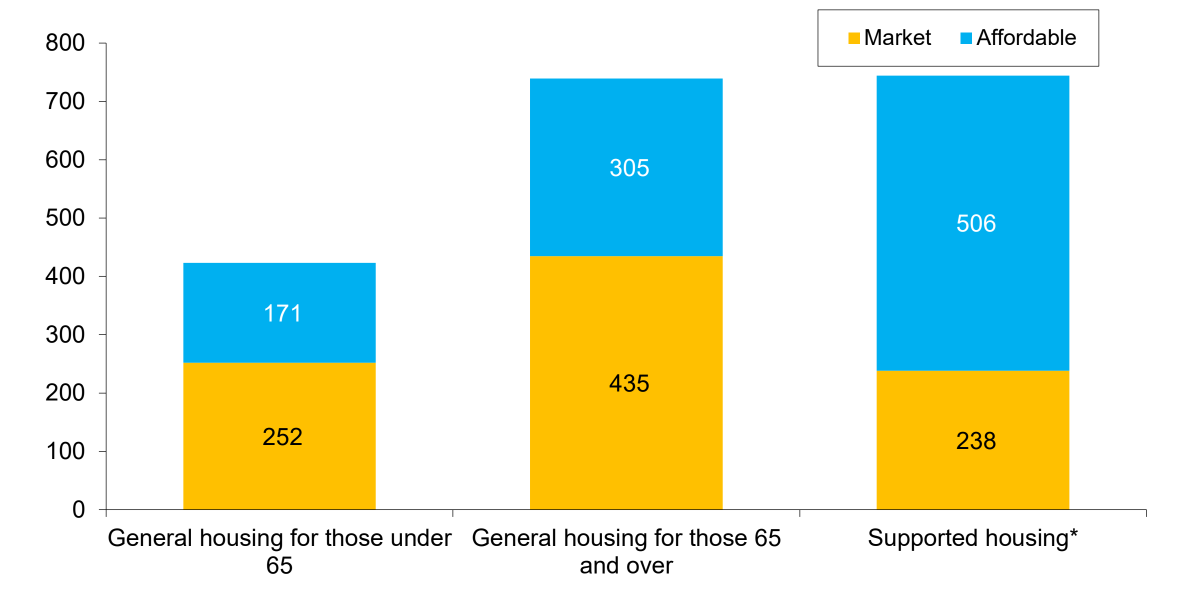
7.46 The figure indicates the requirement for accessible and adaptable homes, in Swindon in 2043, differentiated by setting, age group and tenure. In total 8,469 accessible and adaptable homes are required in 2043 in Swindon, of which 4,399 should be in the market sector and 4,070 in affordable accommodation. Of the 8,469 accessible and adaptable homes required, 6,236 should be in the general housing stock and 2,233 in supported accommodation.

7.47 The outputs of the LTBHM model and the older person accommodation modelling have compared the future requirement with the current stock to identify the net change required to be delivered over the modelling period. Whilst the future requirement for accessible and adaptable homes has been identified, there is limited information on the number of dwellings that fulfill this criterion in Swindon currently, and therefore there is not a detailed profile of the current stock from which to derive a net requirement[72].

7.48 Overall, the requirement for 8,469 accessible and adaptable homes implies that by the end of the modelling period, around about 7.2% of the total stock should be available that meet this criterion. This is an estimated requirement for M4(2) Category 2 Accessible and Adaptable homes.

7.49 There is also a requirement for M4(3) Category 3 homes - Wheelchair Adaptable dwellings. Using the same data sources (but focusing on the requirement for a fully Wheelchair Accessible housing within those that require a property with mobility adaptions as indicated in the Council's Housing Register), it is possible to follow the same method to produce equivalent results that identify the future requirement for a Wheelchair Accessible home in Swindon in 2043.

Figure 7.5 Number of Wheelchair Adaptable dwellings required in Swindon in 2043



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

7.50 Figure 7.5 indicates the requirement for Wheelchair Adaptable dwellings in Swindon in 2043, differentiated by setting, age group and tenure. In total, 1,907 Wheelchair Adaptable dwellings are required in 2043 in Swindon, of which 925 should be in the market sector and 982 in affordable accommodation. Of the 1,907 Wheelchair Adaptable dwellings required, 1,163 should be in the general housing stock and 744 in supported accommodation. Overall, the

[72] Whilst the English Housing Survey could theoretically be used to derive an estimate of housing with adaptations in the existing stock, this is only available at a national level, and it would be unsuitable to apply this figure uniformly across all authorities. In addition, the data source also forms an input in the assessment of the future demand so there is a danger it could lead to double-counting.

requirement for 1,907 Wheelchair Adaptable dwellings will mean that by the end of the modelling period, about 1.6% of the total stock should be available to meet this criterion.

7.51 It is important to note that the PPG[73] is clear that the suitability of these requirements should be assessed to determine whether they are viable, and also that the authority should not impose any further requirements to the building regulations beyond what is set out in the building regulations for M4(2) and M4(3) dwellings.

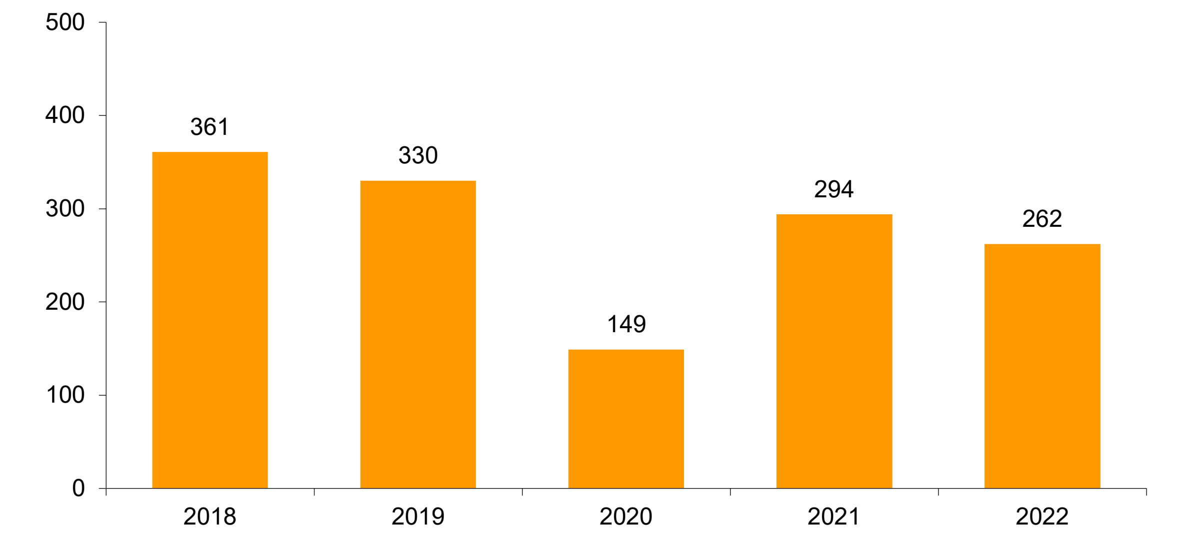
Adaptations and support

7.52 In addition to specialist accommodation, the Council helps people to remain in their current home by providing support and assistance. Any adaptions to dwellings provided through this mechanism could reduce the requirement for new homes meeting the M4(2) standard, depending on the nature of the adaptation work completed.

7.53 Figure 7.6 shows the number of adaptions completed within the Disabled Facilities Grants program within the Council's housing stock over the last five years. Other than a reduction in 2020 related to the coronavirus pandemic, the figures do not fluctuate greatly, but there is a slight decline over time. In addition, there were 308 Disabled Facilities Grants adaptions completed in the RSL stock within Swindon. This data is not available on an annual basis, so 2022 is the most recent data available.

[73] Reference IDs: 56-003-20150327 & 56-008-20160519

Figure 7.6 Disabled Facilities Grant completions in Council housing stock Swindon*



Source: Swindon Council, 2023 *This represents all adaption works which has been completed on Council owned housing stock since 2018. Please note these are works that have been undertaken on adaption contracts and not all these works would constitute adaption projects.

7.54 In this context, paragraph 005 of the PPG[74] notes that '*Applications for Disabled Facilities Grant (DFG) will provide an indication of levels of expressed need, although this will underestimate total need, as there may be a large number of people who would want or need an adaptation, but would not have applied to the DFG.'* The provision of M4(2) homes would reduce the need for these adaptations to be applied to existing dwellings retroactively and make the housing stock more responsive to the evolving needs of the local population.

Families with children

Current situation

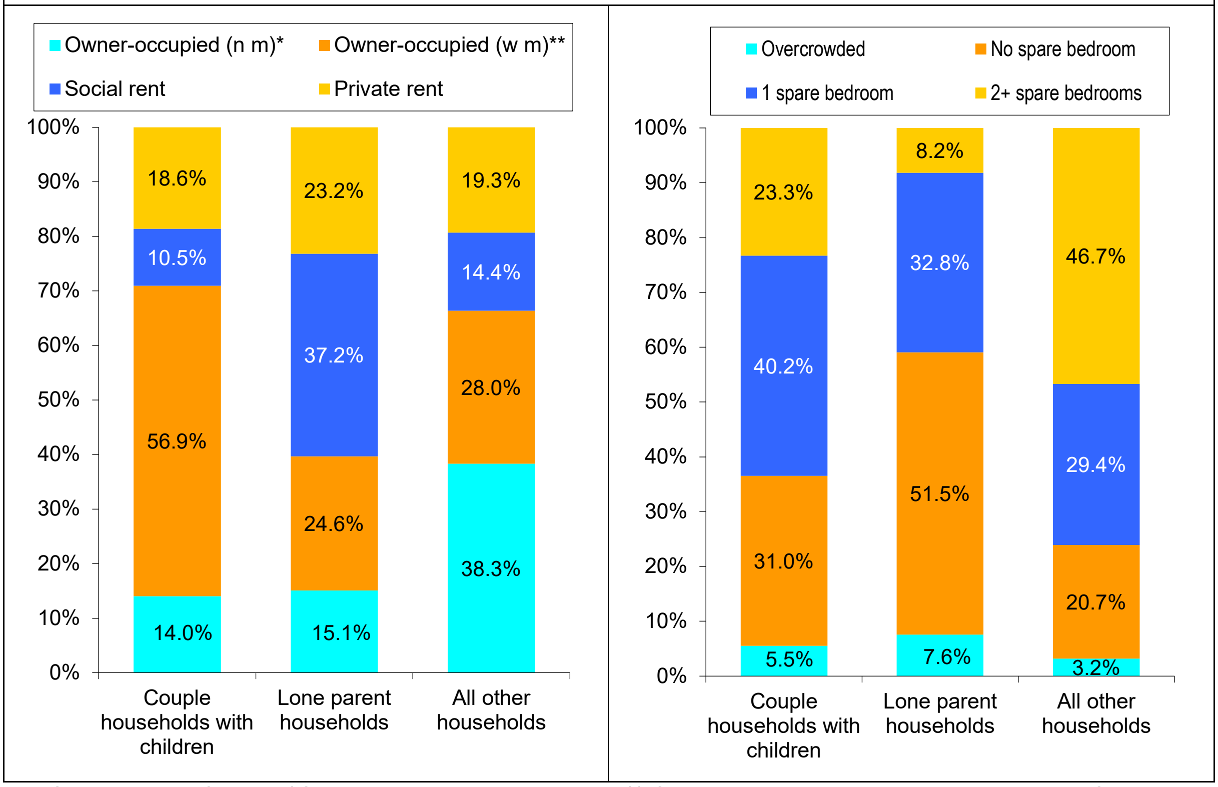
7.55 The Census provides detail on the housing situation of households with children at a local level. It is worth noting that in 2021, according to the Census, 38.1% of households in Swindon were families with children, a figure higher than both the regional (32.9%) and national (36.3%) average.

7.56 Figure 7.7 shows the tenure profile of the two main types of 'family with children' households in Swindon in 2021 compared to the remainder of the household population. The figure also sets out the occupancy level of these groups.

[74] Reference ID: 63-005-20190626

7.57 The data shows that whilst there are notably fewer owner-occupiers with no-mortgage amongst couple households with children than amongst other households in Swindon, the proportion of this group in the Social Rented and private rented sector is lower than recorded for other households. Lone parents, however, are notably more likely than other households to be in both Social Rented and private rented accommodation. Family households with children are also more likely to be overcrowded and less likely to be under-occupied in Swindon.

Figure 7.7 Profile of accommodation for family households in Swindon



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

Future requirement

7.58 The disaggregated local housing need projections indicate that the total population of families with children is going to rise from 38,466 in 2026 to 41,431 by 2043, a growth of 7.7%. It is estimated that the proportion of lone parent families within this group will grow from 26.6% in 2026 to 27.9% in 2043.

7.59 Table 7.6 shows the projected accommodation profile for family households in Swindon in 2043 derived from the LTBHM model, presuming that households do not have to reside in overcrowded accommodation. This identifies that intermediate housing will be particularly useful for family households; it is estimated that, by 2043, 54.6% of Shared Ownership dwellings and 66.2% of First Homes will be occupied by family households.

Table 7.6 Type of accommodation projected for households with dependent children in 2043 in Swindon					
Size of home	*Owner occupied*	*Private rented*	*First Homes*	*Shared Ownership*	*Social/ Affordable Rented*
1 bedroom	0	0	0	0	0
2 bedroom	2,553	1,570	49	318	3,060
3 bedroom	12,894	1,807	136	631	4,226
4+ bedrooms	11,462	891	297	529	1,008
Total	26,909	4,268	482	1,478	8,294

The private rented sector (PRS)

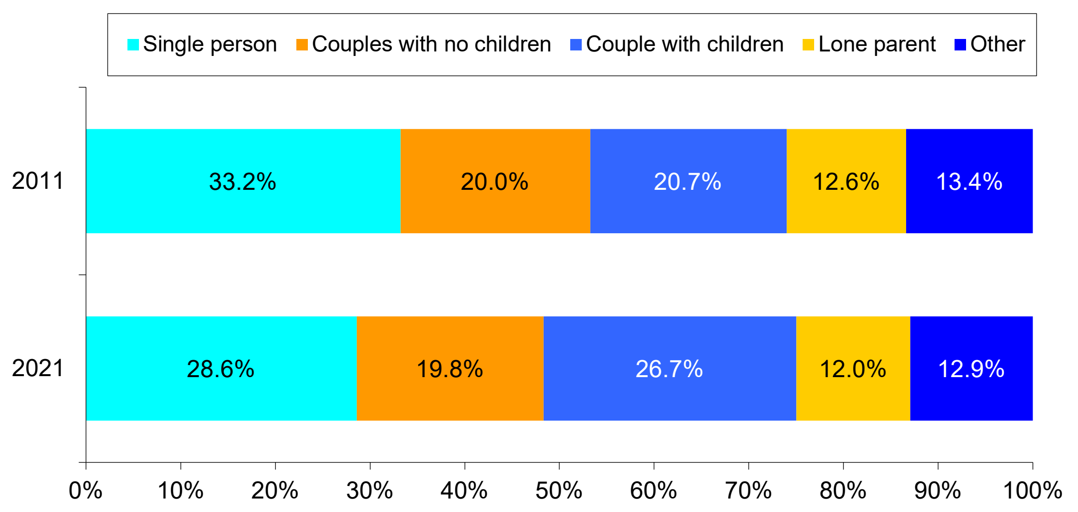
Growth

7.60 The current tenure profile in the Borough was modelled as part of the LTBHM model. This estimated that there were 20,518 private rented households in Swindon in 2026, which represents 20.2% of households in the Borough. The private rented sector (PRS) is becoming increasingly important in Swindon; as shown in Figure 2.10, the data indicates that it increased by 24.8% in the Borough between 2011 and 2021 – at a greater rate than was recorded regionally and nationally.

Those resident in the tenure

7.61 Figure 7.8 compares the household composition of the private rented sector in Swindon in 2021, with the profile of households resident in this tenure in Swindon in 2011. The data shows that not only has the private rented sector expanded, but the households in it have diversified.

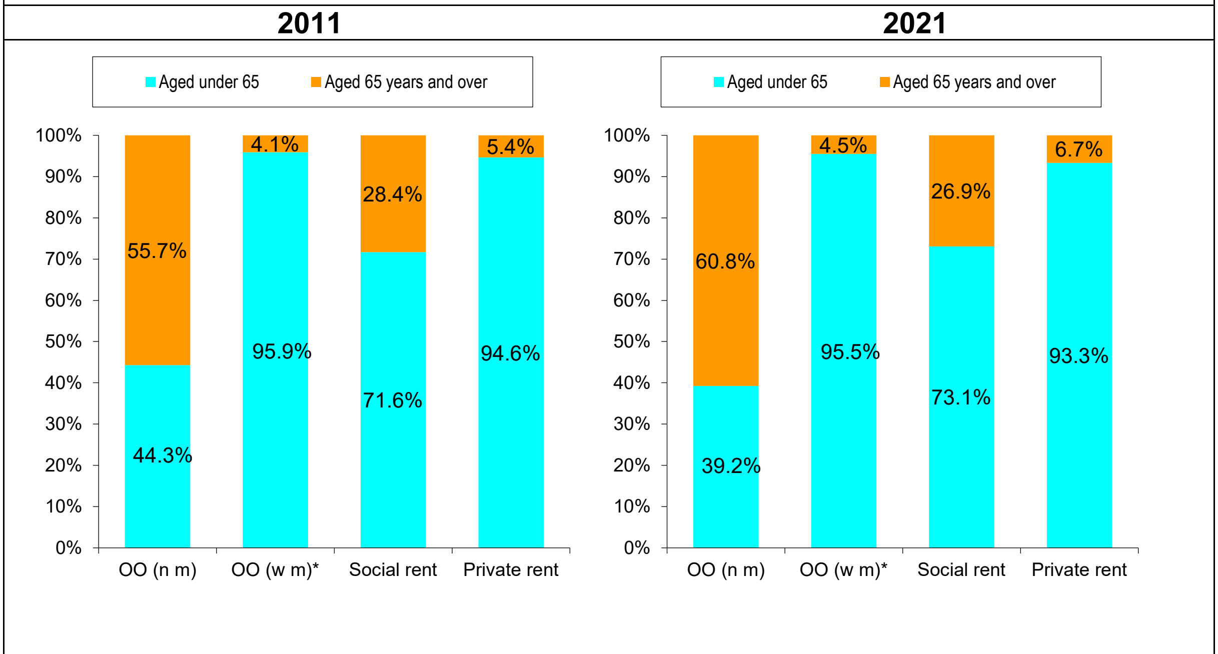
Figure 7.8 Change in the household composition of the PRS in Swindon



Source: 2011 and 2021 Census

7.62 Figure 7.9 shows that whilst the private rented sector has diversified, it is still notably unlikely to be occupied by older households, with over 90% of household reference persons aged 64 or under. The proportion of older households in this tenure has reduced between 2011 and 2021.

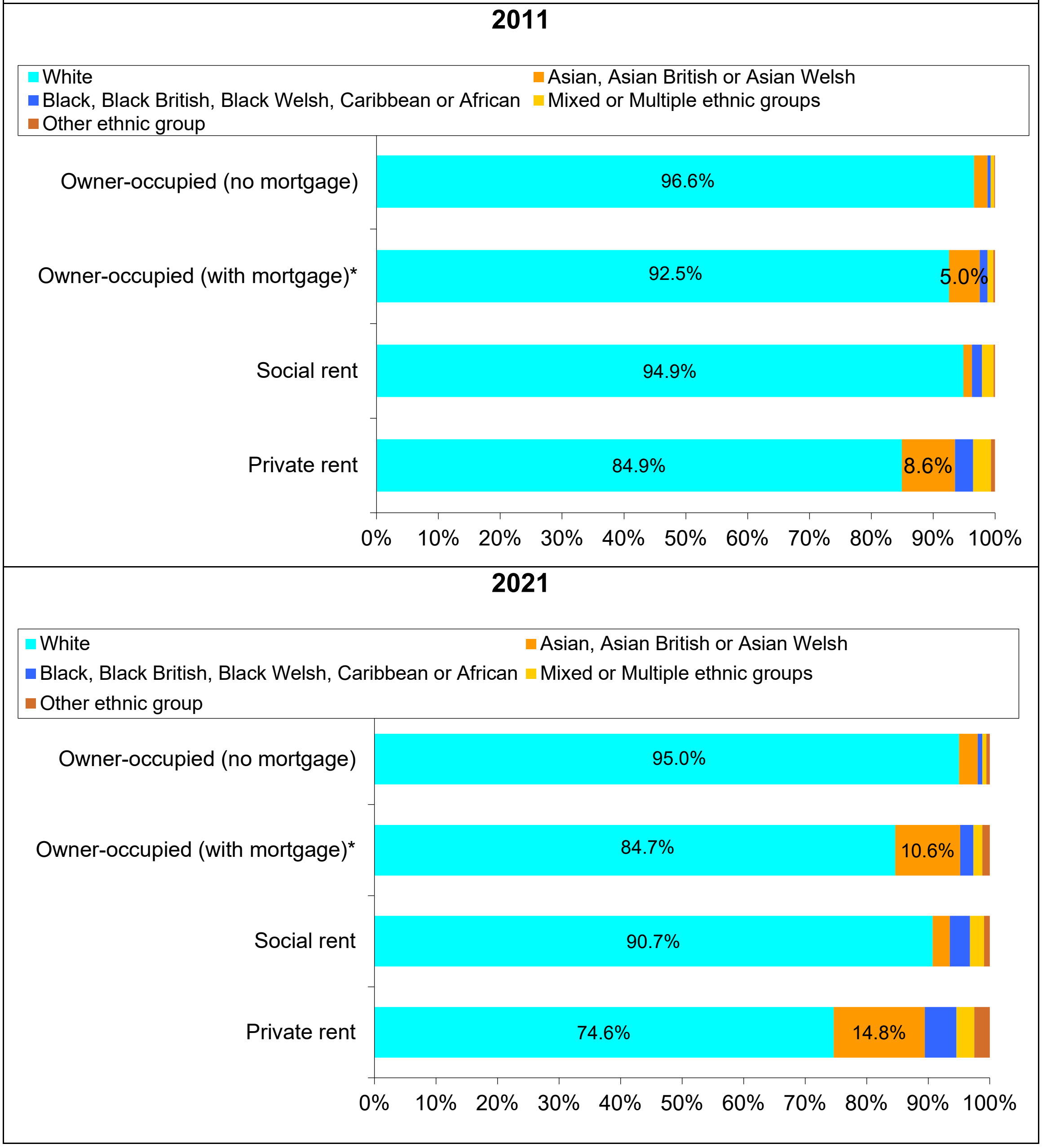
Figure 7.9 Age of household reference person within each tenure in Swindon, 2011 & 2021



*Includes Shared Ownership Source: 2011 and 2021 Census

7.63 Figure 7.10 shows that the private rented sector contains the largest proportion of non-White household heads in Swindon, followed by the owner-occupied with mortgage sector. The private rented sector has shown the largest growth in non-White household heads between 2011 and 2021 in Swindon, with the social rented sector and owner-occupiers with no mortgage recording the least change in terms of the ethnicity of the household head.

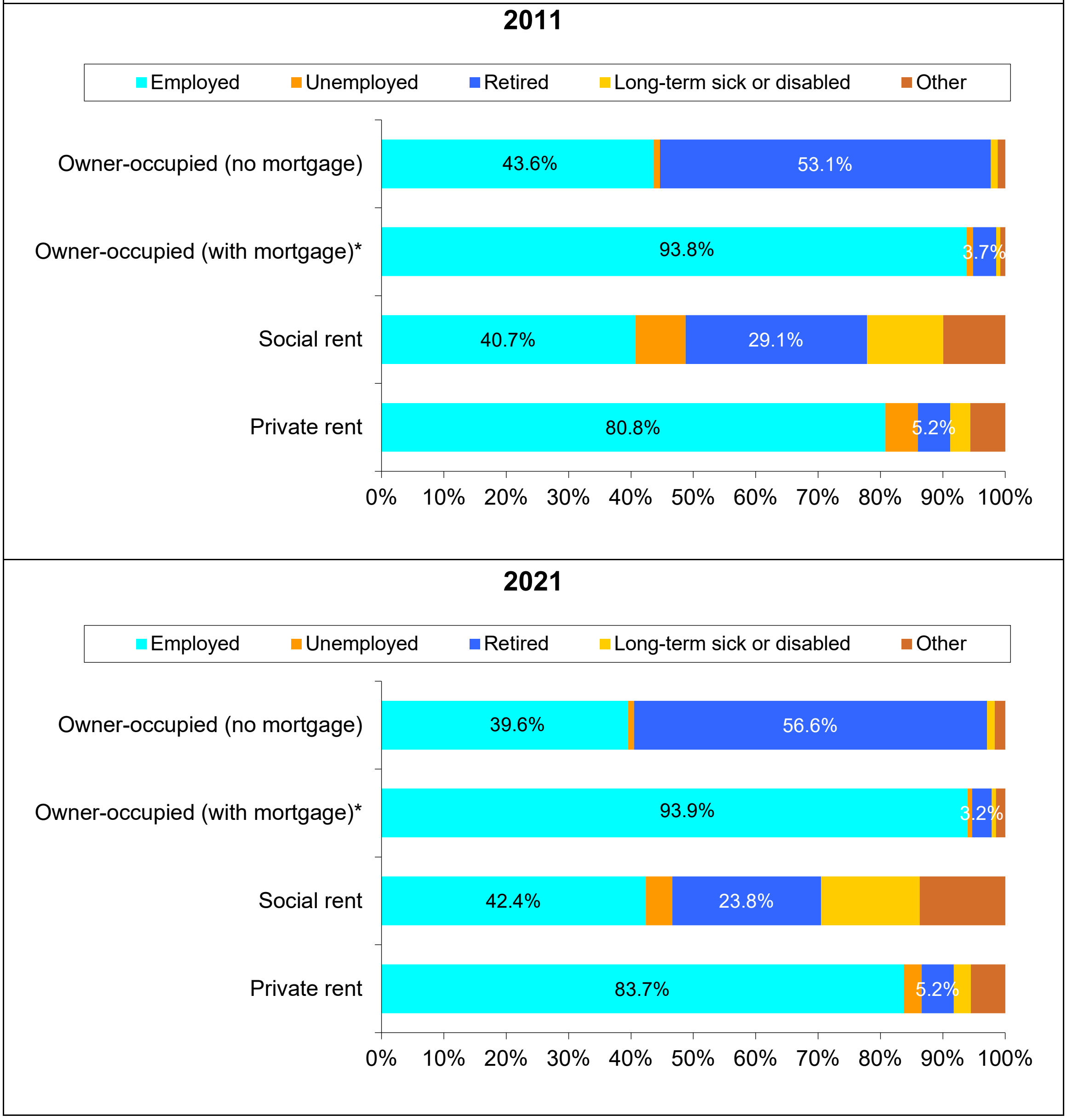
Figure 7.10 Change in the ethnicity of household reference person by tenure in Swindon, 2011 to 2021



*Includes Shared Ownership, Source: 2011 and 2021 Census

7.64 Figure 7.11 shows that whilst the majority of household heads in the private rented in Swindon are in work, there are a number where the household head is unemployed or retired. It is also clear that the proportion of employed household heads in the private rented sector has increased over the last decade.

Figure 7.11 Change in the economic activity of household reference person by tenure in Swindon, 2011 to 2021



*Includes Shared Ownership, Source: 2011 and 2021 Census

7.65 The LTBHM model set out in Chapter 4 has been used to model the future housing market. This indicates that the private rented sector is likely to grow further in importance in Swindon over the plan-period, with the number of homes in the tenure projected to increase to 2,374 households by 2043, a growth of 11.6%. This is a slower rate of growth than has been recorded in Swindon in the past decade and this reflects that First Homes are being introduced to meet some of the demand from households otherwise resident in the tenure, the fact that the tenure expansion is likely to plateau in the future, and that the economic conditions/ interest rates have made the private rented sector a less attractive investment for landlords in the last few years.

Current trends

7.66 The PPG suggests that *'market signals reflecting the demand for private rented sector housing could be indicated from the level of changes in rents.'* Therefore, to assess the stability of the sector currently, it is useful to consider how mean private rent levels have charged since the LHNA report. The table below shows the change in private rents over the last two and a half years. This data is disaggregated by accommodation size and location. The table shows for example that, between 2023 and 2026, mean two bedroom lower quartile rents increased by 21.3% in Swindon.

7.67 Overall, the data suggests that the private rented sector is under a higher than average level of pressure in Swindon, as rent levels have generally risen at a higher rate than recorded regionally and nationally. The data does suggest that one bedroom rents are the most pressurised, as the largest increase has been recorded for this dwelling size.

Table 7.7 Change in mean private rents charged in Swindon, the South West and England between 2023 and 2026

Area	One bedroom	Two bedrooms	Three bedrooms	Four+ bedroom
Swindon	22.6%	21.3%	20.9%	17.9%
South West	17.4%	15.9%	15.4%	12.4%
England	18.4%	17.3%	16.9%	13.5%

Source: Office of National Statistics, August 2023 and February 2026

The benefit-supported private rented sector

7.68 Data available from the Department of Work & Pensions[75] indicates that there were 5,429 households in the private rented sector in Swindon who were either in receipt of Housing Benefit or were receiving the Housing Element of Universal Credit in November 2025. This represents 26.5% of all households in the tenure and is lower than the equivalent proportion of households in the sector both regionally and nationally (some 28.4% of private rented households in the South West were in receipt of one of these benefits as were 33.3% of private rented households across England).

7.69 Further analysis shows that the number of private rented tenants in receipt of assistance with their housing costs in Swindon has increased by 0.3% between May 2023 (the latest data available at the time of the 2024 LHNA) and November 2025, in comparison to a regional decrease of 1.7% and a national rise of 0.3% over the same period.

7.70 It is important to recognise the role that the benefit-supported private rented sector plays in alleviating the pressure on the affordable housing stock, by housing some households that

[75] https://stat-xplore.dwp.gov.uk

would otherwise be resident within the sector; however, it is not an official form of affordable housing as defined by the NPPF. In addition, a comparison of the entry-level private rents with the LHA caps, as set out in Chapter 3, showed there is a notable gap between the two, and the housing costs of households in need would not be fully met if they were to reside in this sector.

Essential local workers

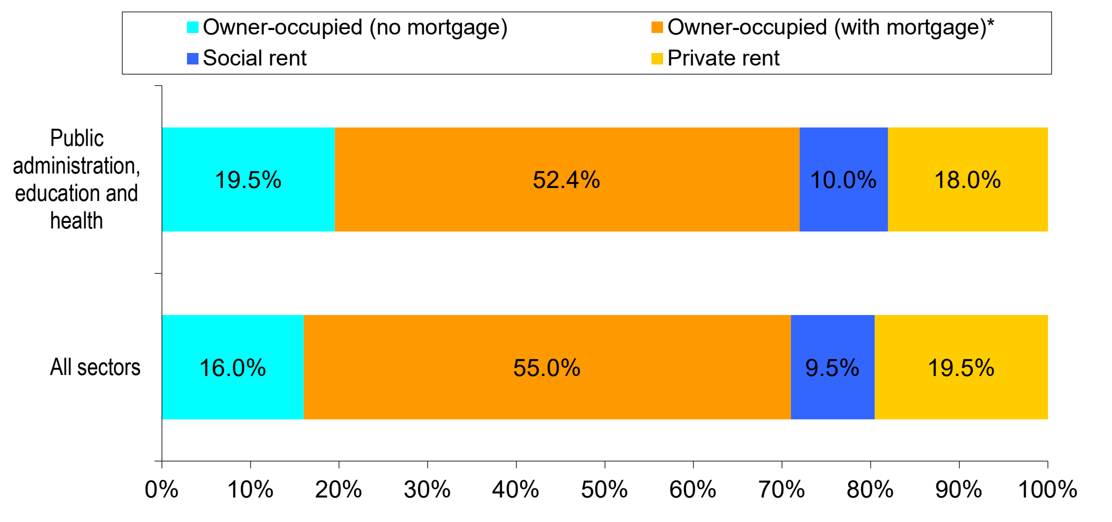
7.71 Essential workers can cover a range of occupations and there is no requirement to consider such needs under the NPPF/PPG. It should be noted that the needs of essential workers will be considered as part of the wider population. NHS stakeholders have however suggested that the Council should consider the availability of suitable housing in Swindon that is affordable to NHS staff, and to those employed by other health and care providers in the local authority area. The sustainability of the NHS is largely dependent on the recruitment and retention of its workforce.

Current situation

7.72 The 2021 Census shows that there were 13,590 people in Swindon that worked in human health and social work activities. This represents 11.5% of all residents over 16 in employment in the Borough, a figure lower than the equivalent for the South West (15.3%) and England (14.6%).

7.73 The figure below compares the tenure profile of households headed by someone in employed in the sectors of ‘Public administration, education and health’ with all households headed by someone in employment in Swindon in 2011 (equivalent data from the 2021 Census is not yet available). This indicates that households in Swindon headed by someone employed in public administration, education and health were marginally more likely to be resident in the social rented sector than average, although the difference between the groups is relatively small.

Figure 7.12 Tenure profile by sector of employment of household head



Source: 2011 Census

Ability to afford local housing

7.74 The LTBHM model does not specifically identify the population that is employed in the health sector so a housing requirement for this group cannot be profiled. However, the ability of an average person working in the health sector to afford housing in Swindon can be tested. Research of online vacancies in these sectors suggests that, in Swindon, the average starting salary for a healthcare support worker is around £24,500, with the average salary for a new registered nurse in the Borough being around £35,700. It should be noted that these figures are useful examples and that there are a variety of roles with a range of salaries in these professions in the Borough depending on level of expertise and experience.

7.75 A comparison of these incomes with the cost of housing set out in Chapter 3, indicates that on £24,500, a healthcare support worker would be unable to afford either a one bedroom private rented home in Swindon or a one bedroom home to buy. A one bedroom Shared Ownership home with a 25% equity share would however be affordable to people on these salaries, if these products are priced in the way suggested in Chapter 3. For a registered nurse with an income of £35,700 per year, a one bedroom entry-level accommodation would be affordable in Swindon (both to buy and to rent) as would a two bedroom private rented home. However, a two bedroom home to buy would be unaffordable. A two bedroom Shared Ownership home with a 25% equity share would be suitable to people on these salaries.

People wishing to build their own homes

7.76 It should be noted that the NPPF specifically refers to people *wishing to build or commission their own homes* within the examples cited in paragraph 61. Swindon launched a list for people interested in undertaking self-build development to register in 2016. There are currently (autumn 2023) 121 applicants on the list and the number of new applicants has decreased recently (an annual average of 19 applications were received in the first five years of the register's existence as compared with an average of 9 per annum in the last three years).

7.77 Households were able to indicate the reason that they wanted to proceed with a self-build development. The most commonly cited reason, mentioned by 56.2% of households on the register, was that the applicant wanted a bespoke dwelling. The second most commonly cited reason (mentioned by 48.8% of applicants), was that it was more affordable than the open market. The applicants on the register were asked to indicate whether they had a local connection, with 95.0% indicating this was the case and 5.0% stating that they have no local connection.

7.78 People interested in self-build generally aspire towards a larger home; 89.5% of self-build applicants that gave details on this topic intend to build a home with at least three bedrooms, with 50.0% aspiring to build a home with four or more bedrooms. Only 10.5% were interested in a home with two or fewer bedrooms. There is also a high level of interest in building a detached home or a bungalow, with 88.4% indicating a preference for only one of these two types of dwelling and just 11.6% of applicants considering another form of accommodation such as a semi-detached house, terraced house or apartment.

7.79 It should be noted that these intentions were not tested to determine whether they are likely to be able to be achieved and it may be that not all of these aspirations are realized. Generally, the Council has noted that the self-build register has a tendency towards 'wishful thinking' with no indication as to whether the planned ambitions are ever likely to be able to be delivered. For this reason, it is not suitable to use the level of interest on the self-build register to try and project the future demand for this form of housing. It is too unreliable a source for this purpose at the moment[76].

7.80 The PPG suggests that data from the Council's self-build register can be supplemented by secondary data where it exists. The Office of National Statistics has recently published the Right to Build Register Monitoring[77] on an annual basis. This presents a limited amount of data on the scale of demand for self-build properties across all authorities in England. This data indicates that, as at the time the data was collected in 2022, there were 110 people on the register, which when compared to the population estimated for the Authority, equates to a demand of 43.7 self-build dwellings per 100,000 people resident in the Authority. Across England, the demand is for 105.5 self-build dwellings per 100,000 people. Overall, of the 307 Local Authorities in England in which sufficient data exists to allow this calculation, Swindon is ranked as having the 205th greatest demand for self-build homes per head.

Looked-after children

7.81 In May 2023, the Ministry of Housing and Planning emphasized that within the requirements of the NPPF that require local planning authorities to assess the size, type and tenure of housing needed for different groups in the community and reflect this in planning policies and decisions (what is now paragraph 63), they should specifically consider whether it is appropriate to include accommodation for children in need of social services care as part of that assessment[78].

7.82 The latest statistics published by the government on looked-after children[79], indicate that as of the 31st March 2023, there were 338 looked-after children in Swindon. This represents around 0.7% of all children in the Borough, which is equal to the national average and marginally higher than the regional figure (0.6%). Table 7.8 shows the age profile of looked-after children in Swindon in comparison to regional and national equivalents. The data shows that there is a notably greater proportion of looked-after children aged between 5 and 9 years old in Swindon than recorded regionally and nationally, and a smaller proportion of younger

---

[76] The Council has made changes to the self-build application process to include further application information and fee schedules to support the costs of running the register but also extract information to further improve the quality of the register.

[77] https://www.gov.uk/government/publications/self-build-and-custom-housebuilding-data-2016-2016-17-2017-18-and-2018-19/data-release-self-build-and-custom-housebuilding-data-2016-to-2020-21

[78] https://questions-statements.parliament.uk/written-statements/detail/2023-05-23/hcws795

[79] https://explore-education-statistics.service.gov.uk/data-catalogue/data-set/28209fd1-9c01-4c44-ad6c-10374fa58a6b

looked-after children than is recorded at these geographies. The most common age band for looked-after children in Swindon is 10 to 15 years old.

Table 7.8 Age of looked-after children in Swindon in 2023			
Age	*Swindon*	*South West*	*England*
Under 1 year	2.4%	4.7%	4.6%
1 to 4 years	8.3%	10.8%	13.3%
5 to 9 years	21.3%	17.0%	17.8%
10 to 15 years	37.9%	39.7%	38.0%
16 years and over	30.2%	27.9%	26.3%
Total	100.0%	100.0%	100.0%

Source: Data set from Children looked after in England, 2023

7.83 Table 7.9 shows the placement location of looked-after children in Swindon in comparison to regional and national equivalents. The data shows that some 49.4% of children are placed within the Authority, whilst nationally 56.3% of placements are within the local authority of origin, and regionally the figure is 60.9%. Where placements are outside the Authority, they are most commonly over 20 miles away, a pattern that is replicated regionally, but not nationally.

Table 7.9 Placement location of looked-after children in Swindon in 2023			
Location	*Swindon*	*South West*	*England*
Placed inside the LA boundary, 20 miles or less from home	44.7%	48.7%	47.6%
Placed outside the LA boundary, 20 miles or less from home	6.5%	9.7%	22.1%
Placed inside the LA boundary, more than 20 miles from home	0.0%	7.7%	4.3%
Placed outside the LA boundary, more than 20 miles from home	37.3%	23.7%	16.8%
Placed inside the LA boundary, distance not known or not recorded	4.7%	4.5%	4.4%
Placed outside the LA boundary, distance not known or not recorded	6.8%	5.7%	4.9%
Total	100.0%	100.0%	100.0%

Source: Data set from Children looked after in England, 2023

7.84 Table 7.10 shows the place providers of looked-after children in Swindon in comparison to regional and national equivalents. The data shows that some 58.0% of children are in private provision, a figure notably higher than the regional and national equivalents. A further 32.8% are in provision provided by the Local Authority, lower than is recorded across the South West and England.

Table 7.10 Place providers of looked-after children in Swindon in 2023			
Place providers	*Swindon*	*South West*	*England*
Parents or other person with parental responsibility	3.8%	4.4%	6.8%
Own provision (by the LA)	32.8%	48.1%	44.5%
Other LA provision	0.6%	2.6%	1.3%
Other public provision (e.g. by a PCT etc)	0.3%	0.4%	0.4%
Placement provider not reported	0.0%	1.0%	1.0%
Private provision	58.0%	38.8%	39.5%
Voluntary/third sector provision	4.4%	4.7%	6.4%
Total	100.0%	100.0%	100.0%

Source: Data set from Children looked after in England, 2023

7.85 The provision profile suggests that extra accommodation is needed within Swindon so that more children can remain within the Borough (where appropriate). The additional accommodation should be within the Local Authority's provision as there is a relatively small number of children in this sector currently. It should be noted that the Ofsted Inspection of Swindon Borough Council Children's Services graded them as inadequate[80], although Inspectors have reported 'steady and positive' progress following the latest in May 2024.[81] Any increased provision would therefore need to be introduced following the improvements identified within the Ofsted report.

7.86 In 2023, the Council published its Looked After Children Placement Sufficiency Strategy[82]. This includes an action plan to increase local sufficiency for homes and housing which will focus on the following areas[83].

- *'Foster carer recruitment, a strategy is being developed by the inhouse fostering service to increase the number of foster carers in Swindon.*
- *Ways to improve the proportion of children in care living within Swindon to provide more local homes for local children.*
- *Engage with the market via market engagement events for local providers and those seeking to expand into Swindon.*
- *Work with Swindon's Housing Department to increase access to semi-independent and permanent housing options for older young people.*
- *An outline of the way in which we will quality assure all commissioned services.'*

---

[80] https://files.ofsted.gov.uk/v1/file/50227724

[81] Ofsted highlights "steady and positive" progress in Children's Services | Swindon Borough Council

[82] Children Looked After Placement Sufficiency Statement | Swindon Borough Council

[83] Page 30 of the document.

Students

7.87 The largest specific non-school educational facility in the Borough is New College Swindon. This is located across two sites within Swindon town and has a significant student population. New College Swindon principally offers further education courses and the vast majority of its students are people already living in Swindon, it does not provide on-site accommodation and it is not envisaged that the students population will have an impact on the local housing market as they are likely to remain where they already live.

7.88 Swindon also contains a satellite campus for Oxford Brookes University at Delta Business Park and a newly established Cultural Heritage Institute for the Royal Agricultural University. Again, the student population is not anticipated to be a disruptive factor in the housing market of the Borough unless new institutions are brought forward. Figure 7.13 below sets out the location of these sites within the Borough.

Figure 7.13 Non-school education facilities within Swindon

Source: Ordnance Survey Open Data contains public sector information licensed under the Open Government Licence v.3.0. Contains OS data © Crown copyright and database right [2024]

8. Conclusions and Summary

8.1 Chapter 1 considered the geographic context in which the local housing market operates using the latest data on commuting flows, migration patterns and housing market linkages. The travel to work self-containment for Swindon has increased notably between 2011 and 2021, with the self-containment for migration flows also increasing. The housing market suggests that Swindon is unusual in terms of the neighbouring authorities in terms of the market profile and the overall profile of property available. The evidence indicates that Swindon is a distinct housing market area, with links to neighbouring authorities, most notably Wiltshire. Its status as a sub-regional hub means that its influence extends beyond the Borough, but it can be considered a housing market area in its own right. Sub-Local Authority analysis indicated that the influence of Swindon extends into the North East of Wiltshire as demonstrated in Figure 1.7.

8.2 Chapter 2 considered the drivers of the local housing market in Swindon. It was shown that the population in the Borough has grown between 2011 and 2021 at a greater rate than the national average and the age profile is slightly younger than that recorded for England. The employment profile of residents in Swindon indicated that unemployment is lower than nationally but there are fewer people employed in the most highly skilled roles. This is reflected in the household incomes recorded across Swindon which are lower than the national average. Finally, the chapter noted that Swindon also has a relatively small affordable stock currently and a larger than average proportion of owner-occupiers with no mortgage. Between 2011 and 2021 the number of four bedroom homes has increased at the greatest rate, this is especially pronounced in the private rented sector.

8.3 Chapter 3 examined the cost of housing in the Borough. Whilst market accommodation in Swindon is cheaper than regional equivalents, lower local incomes mean the affordability of the market housing remains an issue in the Borough. The analysis of the local housing market indicated that there is a notable gap between the cost of Affordable Rent and entry-level home ownership which could potentially be filled by intermediate products including discount home ownership options, such as First Homes. It is important to note that the suitability of these intermediate and sub-market products to meet housing need to the extent identified in the report is contingent on them being priced at the levels set out in Chapter 3.

8.4 Chapter 4 documented the derivation of the overall housing need in Swindon following the revised Standard Method set out in paragraph 004 of the PPG[84]. This indicated that the requirement is for 1,203 dwellings per year which equates to 20,451 new homes over the 17-year plan-period (2026 to 2043).

[84] Reference ID: 2a-004-20201216

8.5 The report has presented two main models, the Long Term Balancing Housing Markets (LTBHM) model (Chapter 5), which disaggregates the revised Standard Method local housing need calculations to identify the tenure and size of housing that should be sought over the plan period to best accommodate the future population, and the Affordable Housing Need model (Chapter 6), an unconstrained estimate of the amount of affordable housing required. The affordable housing need figure is calculated in isolation from the rest of the housing market and is only used to indicate whether the Standard Method local housing need figure should be increased. On completion of the calculation of the need for affordable housing paragraph 024 of the PPG[85] says:

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

8.6 The Planning Authority should consider whether the housing target in its Local Plan should be increased to assist with meeting the need for affordable housing. Once this has been established, the future mix of all housing required over the plan-period should be identified. In accordance with the PPG this is derived using a separate approach.

8.7 The total annual affordable housing need in Swindon of 342 per year (as set out in Chapter 6) represents 28.4% of the annual planned growth in the Borough of 1,203 dwellings per year. It would be reasonable to expect this proportion of new housing as affordable to be delivered on a large housing site in Swindon, where a figure of 30% would be plausible (subject to viability). It should however be noted that this affordable housing need figure is based on an affordability threshold of 35% for those that aspire to home ownership, however, were a threshold of 30% to be used, then the affordable housing need becomes 422 per year. The figure of 422 represents 35.1% of the planned growth of 1,203. The Council could therefore consider an increase in the total housing figures included in the Plan to help deliver an increased number of affordable homes. The Council has however concluded that the 35% affordability threshold is the most justified, and best reflects the current market conditions in the Borough and is therefore the most appropriate to use.

8.8 Certain stakeholders in the consultation process advocated for an uplift to the Standard Method housing need figure to help address pent-up demand for affordable homes alongside helping to meet economic job growth. It should however be noted that the affordability adjustment built into the Standard Method calculation also accounts for past under-delivery of affordable housing as described in Paragraph 011 of the PPG, so a separate adjustment for this is not suitable. In addition, the parallel study on future job growth in the Borough has (subsequent to the stakeholder event) been published, and has shown that the labour supply arising from the Standard Method growth is sufficient to meet all of the projected job growth.

---

[85] Reference ID: 2a-024-20190220

Another stakeholder highlighted that it is necessary to match the increase in houses with an increase in public services and infrastructure.

8.9 To determine the size and tenure of the new housing required within the Standard Method local housing need to accord with the PPG, the LTBHM model outputs are used (the change required between 2026 and 2043). This model provides the profile of housing appropriate to meet the population over the plan-period and is directly derived from the calculations used to determine the Standard Method local housing need.

8.10 Figure 8.1 sets out the size and tenure requirement for the 20,451 dwellings (1,203 per annum) to be delivered between 2026 and 2043. The overall requirement for 20.1% of housing to be Affordable Rented (8.1%) / Social Rented (12.0%) and 10.9% affordable home ownership (of which 7.3% could be Shared Ownership[86] and 3.6% First Homes) reflects the mix of housing that would best address the needs of the local population. It does not take into account the funding that will be available to help provide subsidised housing. The First Homes requirement will only be realised if First Homes are made available at the prices identified in Chapter 3. If this is not possible, then Shared Ownership is a more suitable tenure.

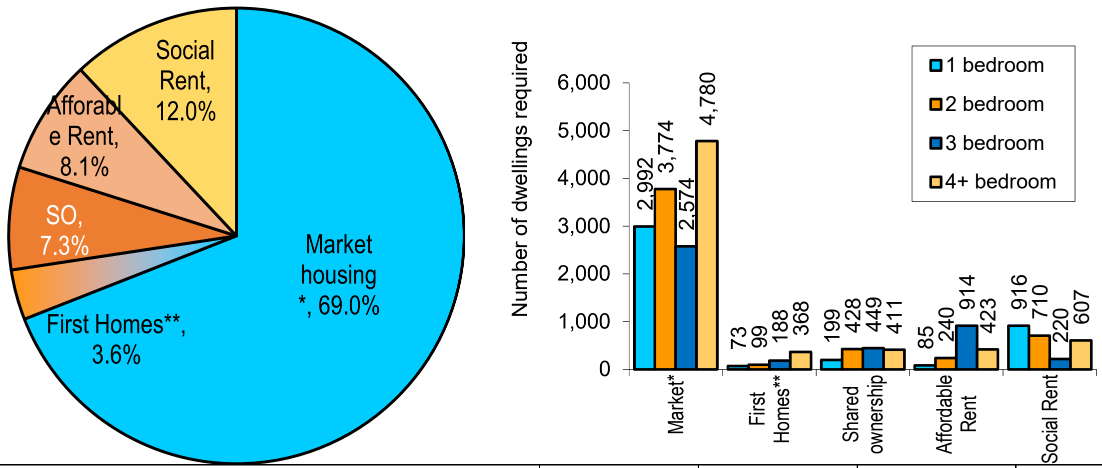
8.11 Within the Affordable Rented/ Social Rented sector it is clear that Social Rented housing is notably cheaper than Affordable Rent. Whilst 40% of the new requirement within this sector is for Affordable Rent and 60% is for Social Rent, it should be noted that around 83% of all affordable housing at the end of the plan-period in 2043 should be Social Rented with the remainder Affordable Rented. Social Rented accommodation is appropriate for the majority of households in this sector.

8.12 The profile set out is a guide to the overall mix of accommodation required in Swindon although it is acknowledged that the Council may wish to divert away from this profile in particular instances. It should also be noted that the potential demand for First Homes is less robustly evidenced than for the other tenures and should therefore be treated with caution.

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

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

Tenure split | **Size profile**



New housing required 2026 to 2043		*1 bed*	*2 bed*	*3 bed*	*4 bed*
Market housing*	**14,121**	2,992	3,774	2,574	4,780
	69.0%	14.6%	18.5%	12.6%	23.4%
First Homes	**728**	73	99	188	368
	3.6%	0.4%	0.5%	0.9%	1.8%
Shared Ownership (SO)	**1,488**	199	428	449	411
	7.3%	1.0%	2.1%	2.2%	2.0%
Affordable Rent	**1,662**	85	240	914	423
	8.1%	0.4%	1.2%	4.5%	2.1%
Social Rent	**2,453**	916	710	220	607
	12.0%	4.5%	3.5%	1.1%	3.0%
Total	**20,451**	4,265	5,252	4,345	6,588
	100.0%	20.9%	25.7%	21.2%	32.2%

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

8.13 Chapter 7 considered the housing requirement of particular groups of the population. Paragraph 006 of the PPG[87] notes that '*Plan-making authorities should set clear policies to address the housing needs of groups with particular needs such as older and disabled people….They could also provide indicative figures or a range for the number of units of specialist housing for older people needed across the plan area throughout the plan period.*'

[87] Reference ID: 63-006-20190626

8.14 In terms of specialist dwellings for older persons (Class C3), it is evidenced that, in Swindon, 1,229 additional units of Sheltered Housing for older people/ retirement housing[88] and 530 additional Extracare units[89] are required over the plan-period within the housing target. Chapter 7 also identifies that an additional 296 Registered Care spaces (nursing and residential care homes) will be required over the next 17 years in Swindon (Class C2). There is also a notable potential demand for age-restricted general market housing.

8.15 In addition, it is calculated that adapted housing M4(2) Category 2 will be required for 8,469 households by 2043 in Swindon, of which around 1,907 dwellings should be M4(3) Category 3 homes - Wheelchair Adaptable dwellings. The figure of 8,469 represents 41.4% of all dwellings due to be built in Swindon over the plan-period and it is therefore recommended that the Council requires a minimum of 40% of new homes to be built to the M4(2) Accessible and Adaptable standard as suggested in the recently published NPPF consultation[90]. The figure of 1,907 amounts to 9.3% of all dwellings due to be built over the plan-period and it is therefore recommended that the Council seeks a proportion of around 5-10% of dwellings that meet the M4(3) standard on suitable sites.

[88] See footnote 55.

[89] See footnote 56.

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

Appendix 1. Stakeholder consultation

Introduction

This appendix describes the stakeholder consultation that occurred during the production of the original 2024 LHNA report. This appendix details the consultation process – who was contacted and the nature of the consultation. It also describes the event that took place, including what was discussed. The appendix then sets out the submissions received in response to the consultation and the actions that they have resulted in. Finally, the appendix details the Regulation 18 consultation responses that were received by the Council in 2025 and related to this study and identifies where the additional detail has been provided in this report.

Stakeholder workshop

A consultation event on the draft report findings, took place on 14th November 2023. Over 100 organisations were invited to attend to observe the preliminary outputs of the study and to discuss the methodological assumptions used to derive the estimates. A range of different organisations were invited including developers, agents, Registered Providers and planning professionals. In total, 59 different stakeholder organisations attended the event. A full list of those that attended the stakeholder event is set out in the table below. Representatives of housing and planning from Swindon Council were also present.

Table A1.1 List of attendees to the stakeholder event

Organisation	*Organisation*	*Organisation*
Aster	Habinteg	Pegasus
Cottsway	Housing 21	National Highways
Places for People	Methodist Homes	marrons
Sovereign	Riverside	Thames Water
Stonewater	Sanctuary	Primegate Properties
Blackbox	Soha	David Lock
Persimmon	Whitehorse	Barratt
Balmoral	Green Square Accord	Inglesham Parish Council
Gladman	Keepmoat	Gary Llewellyn
Hallam Land	Turley	Crest
Impact	Addison Res	Paton
HBF	Packaged Living	CLS Planning
Oxfordshire County Council	Atwell Martin	Ainscough
West Berkshire Council	Ridge	Planred
Ability	Vistry	Savills
Aster	DPDS	NHS
Brighter Places	Wiltshire Council	Elmsbrook
Bromford	Cotswold Council	Hollins Strategic Land
Walsingham	Vale and South Council	Hannick
LQ estates	Reading Council	

The event was a presentation of the relevant national guidance which provides the framework for the study, an overview of the purpose of the report, and the two main models used to obtain the outputs, the assumptions used within the models and the initial study-wide outputs that had been derived. Questions were encouraged throughout.

Written consultation

A copy of the slides used in the presentation alongside a copy of the draft report was sent to all the attendees subsequently, as well as those originally invited that were unable to attend. All recipients were encouraged to feedback their views. The deadline for the consultation responses was 15th December (over a four-week period), with a reminder sent to all after a week.

In total seven submissions were received. The table below sets out the key points within the submissions – those that imply an alteration to the report or require a specific response. The responses and actions taken as a consequence of these points are set out in the final column. Some of the submissions were long and contained notable background information. For ease of presentation only the key points from the submission are set out in the table below.

Table A1.2 Summary of key points in the stakeholder submission and responses to these points		
Organisation marking the submission	Comment that implies alteration to the report or requires a specific response	Action taken, or response to comment
West Berkshire Council	Generally, the methodology, issues and topics outlined in the draft Local Housing Needs Assessment is comparable to West Berkshire's, in the West Berkshire Updated Housing Needs evidence, prepared by Iceni (link above). Therefore, West Berkshire Council has no further comments.	Thanks for the contextual comment, no action required.
	In relation to affordability thresholds the consultant during the workshop asked for feedback on the income percentage put to household expense. The West Berkshire Updated Housing Needs evidence considers an affordability of 30% to be reasonable, but the reality is that the figure may be higher. Cost of living can fluctuate over time, as is evident in recent months.	Will add this to the discussion in the report.
	We suggest that assessment/analysis of topics/issues could be done by sub area, as different areas differ in affordability. In West Berkshire, our Updated Housing Needs evidence is broken down into sub areas as guided by the Local Plan Review: The AONB, the Eastern Area, and Newbury and Thatcham area. It is understood that such analysis in Swindon will be undertaken at a later stage.	Sub-area analysis for eight areas within Swindon has been included in the revised draft.
	Generally, the methodology, issues and topics outlined in the draft Local Housing Needs Assessment is comparable to West Berkshire's, in the West Berkshire Updated Housing Needs evidence, prepared by Iceni. Therefore, West Berkshire Council has no further comments.	Thanks for the feedback.
HSL Hollis Strategic Land	As housing delivery has been supressed for many years in Swindon, we feel the baseline position used to project housing need is skewed and therefore does not provide a true forward projection. The Census 2021 data is effectively based on restrained growth. We believe there should be some further uplift of at least 10-15% to meet economic job growth and aspirational objectives in addition to meeting as much as possible the pent-up demand for affordable homes and homes for over 55s that can be delivered through the open market.	The baseline position is established following the Standard Method and is based on a combination of the 2014-based household projections and the latest affordability ratios. The situation according to the 2021 Census does not form part of the Standard Method. We do not believe that the high threshold required to divert from the Standard Method has been met in Swindon. Any restrained growth shown by the Census does not impact in the identified housing need. The commentary on the need for an uplift to help meet economic growth, affordability and over 55 housing has been added to the discussion in chapter 8.

	The uplift from 831 to 999 (168 dwellings) is not sufficient to meet the minimum annual net 'affordable' need of 236 and a further increase should be applied.	It is not appropriate to compare the uplift to meet affordability within the Standard Method calculation with the affordable housing need figure and this does not form part of the Guidance. Instead, as set out in Paragraph 024 of the PPG, it is necessary to compare the affordable housing need figure against the overall Standard Method local housing need. This is done in chapter 8 of the revised report and the suitability of an uplift is considered here. .
	Acknowledge growth of higher house prices in Swindon and the need to address affordability.	Commentary added to the report.
	Concur on importance of relationship with Wiltshire (jobs, migration and commuting patterns).	Commentary added to the report.
	Acknowledge higher average rents in Swindon. Therefore provision of homes to rent to meet market demands must be understood and acknowledged.	Commentary added to the section on the report that focuses on the private rented sector.
	Reference to older people housing should be specific and refer to age restricted general market housing for over 55s (not over 65s). Homes for over-55s is advocated in national policy and supported in policy guidance Paragraph 010 Reference ID 63-010-20190626 Revision Date 26 June 2019.	Information on older person households (those aged 66 and over) is presented for context as this is the boundary used in the Census to identify older person households. The Housing LIN model uses the number of people 75 or over to derive the likely future demand for specific aged-related accommodation as this group is the most likely user of this type of housing. Those younger are also able to use this accommodation and the ratio used accounts for this. The section on age restricted general market housing for over-55 s has been expanded.
	Concerned with reference to M4 (3b) standard. This relates to wheelchair user housing where lifts are incorporated into new housing and adjustable facilities / kitchens installed. The number of homes required to meet M4 (3b) needs further justification. Reference instead should be made to M4 3(a) standard where new housing provision can be secured and be built to an adaptable standard, making it more straightforward to convert homes to meet wheelchair users needs as and when this arises. The housing market would likely respond more favourably to this criteria.	The definitions relating to this type of housing has been clarified.

Impact Planning Services	The data used within the Swindon Local Housing Needs Assessment was taken from the 2021 Census, which was conducted in March 2021. This data has been used in many of the calculations within the report, and heavily contributed to the final figure of a local housing need of 999 housing units per annum in the Plan Period from 2023 to 2043.	Whilst the 2021 Census has been used in the report, it does not form an input in the calculation of the Local Housing Need figure of 999 (subsequently updated to 1,005) which is established following the Standard Method and is based on a combination of the 2014-based household projections and the latest affordability ratios.
	Due to the nature of the census data collection, in March 2021 – as the UK was coming out of a Covid 19 lockdown – some of the data used to calculate critical numbers, especially in terms of the employment and working from home data, is unlikely to be reflective of either the current situation in Swindon, or indeed the working situation for the next 20 years. Some caution is therefore necessary in placing reliance on this aspect of the data, as working behaviour, patterns of commuting and work locations have most likely changed significantly since the 2021 Census was undertaken. …. Passenger numbers at Swindon railway station published by the Office of Rail and Road 1identify that, in financial year 2020/2021, in which the census was taken, some 652,000 passengers boarded or alighted trains at Swindon station. During the last year, 2022/2023, 2.588 million passengers used the station, and in the pre-pandemic year of 2018/19, passenger numbers at the station totalled 3.756 million. It is clear from this data that the pandemic had a significant effect on the number of commuters and visitors using the railways to get in and out of Swindon, and although the most recent numbers are not at the same level as pre-pandemic, passenger levels are certainly much higher than in March 2021, when the census was taken.	The data on the travel-to-work areas and employment situation is provided for context and is not used to project housing need over the next 20 years. The analysis on the work-patterns presented includes reference to the impact of the pandemic on the data recorded in the Census. The data on rail passengers has been added to the report discussion, thanks for the input. .
	Furthermore, the census data used in paragraph 1.15 of the LHNA identified that 43.9% of Swindon residents work from home full-time. The report identifies that the greater level of self-containment recorded in 2021 is principally due to a substantially larger number of people working at or mainly from home, partly as a consequence of the impact of COVID-19 and the national lockdown policies in place at that time, but also a more general trend for employees to work from home with better technological solutions available. However, this is not reflected in the final presentation of data, which is still based purely on the 2021 census data. It is our view that to entirely rely upon Census data of this nature which was collected during an exceptional pandemic circumstances and periods of lock down is unlikely to reflect the current or future patterns of working and commuting. This matter requires much greater consideration if it is to more accurately inform a Local Housing Needs Assessment.	The final presentation of the data is that based on the 2021 Census with a reference to the likely impact of the pandemic on the figures. There is no post-Census data which details travel-to-work patterns anywhere near as robustly as the Census does (prior to the publication of the 2021 Census data, the 2011 Census was the best data available). It is therefore not possible to provide updated outputs. The Census travel-to-work data does not feed into any projection calculations.

	The economic forecasts for workers in the Borough, in paragraph 2.15, also fail to acknowledge large-scale economic changes and development within the Borough, primarily the final closure of the Honda manufacturing plant in July 2021 and the site's anticipated redevelopment as a logistics park. Due to the closure of the car manufacturing plant, the figure of 22.4% of the Borough's residents employed as machine operatives or similar occupations has likely fallen. The redevelopment of the former Honda site, for example, will lead to the generation of construction jobs, however the extent of employment and origin of the construction workers will largely depend upon the rate of construction across the site. It may also not entirely draw upon the local labour force during the construction stages. The final level of employment across the former Honda site will depend upon the rate of occupation following completions of the buildings. While this is anticipated as 9,000 on completion of the operational phase of the development, there is speculation regarding when this may occur, as no commitment appears to have been made regarding any completion date for the redevelopment of the former Honda site.	Paragraph 2.15 does not present economic forecasts, but the current situation and data on recent trends. The Council have commissioned a separate study to consider the economic needs of the Borough. The separate study report considers the impact of the Honda manufacturing plant, which is outside the scope of this LHNA report. .
	The employment section of the LHNA also fails to show how housing needs would reflect changes to the local economy, for example if the Borough's local economy were to expand or contract over the next 20 years. The final figure is based upon data which is clearly out of date, and does not reflect the current economic situation of the town. It is therefore unhelpful to have not explored a range of employment growth options across the Plan Period which would then enable a range of land allocation and policy responses to these scenarios to be considered. That, in turn ought to inform the housing needs options. It is our view that the relationship between employment growth options and housing needs in response, has still to be fully considered. The absence of this most influential of factors (as historically has been the case in this Borough) in the formulation of the housing needs assessment represents a potentially detrimental flaw in policy formulation.	The Council have commissioned a separate study to consider the economic needs of the Borough using more detailed economic data and with economic projection. We have provided a demographic profile of the population through the plan period for the other consultancy to inform their outputs. This broader discussion sits outside this report, but any key outputs arising from it (such as an uplift to the standard method) will be fed back into this study.

	IPS has identified that the active older persons category has been excluded within the Older People's category for housing within the LHNA. Although the assessment identifies the need for care homes, and Category M4(2) units, an important part of the ageing population in the UK is addressing the active older population in the housing market. The active older age group have specific housing needs which are not dependent upon any supervision, and typically enable independent living which enables those on fixed incomes to live within a form of accommodation which requires less maintenance (such as containing a smaller curtilage) and are more economical to run….. This is reflected within the NPPF, and in particular paragraph 62, which requires local planning authorities to provide housing for different groups within the community including older people. The age range of those regarded as older embraces those within the 55-65 years age range. This cohort has seemingly been ignored within the research. This represents a serious omission as this group will include those wishing to downsize as they approach retirement and which in turn will translate into a housing need.	The active older person population nor those aged 55 to 65 were ignored in the draft report. The analysis that relates to them has been more clearly indicated in the revised report and the extent of analysis dealing with them has been expanded.
	From the draft SHNA it is evident that occupancy rates within the Borough were not analysed. This is an important factor into assessing the current housing stock and how to address the current need of housing. Occupancy rates can help to identify the current status of the housing market, as well as identifying the need for specific form of housing stock. For the older population, there is national evidence of underoccupancy within a large proportion of households, especially those with one or more resident over 55 years of age. There is an estimated 'surplus' of some 15 million bedrooms within the UK, of which half are within properties owned by over 65s. Therefore, this is an important set of data, which is available from the ONS Census 2021 data collection, to be analysed to identify how housing stock is occupied and address under-occupancy in the older and ageing population. Within the Borough of Swindon, some 69.1% of properties were under-occupied, with 36.3% of homes having two or more bedrooms empty. 86.1% of households aged 65 and over in England have at least one bedroom unoccupied. Similarly, the analysis of data within the has focused on the population aged over 65, and this is not necessarily the age group that will be the most significant over the next 20 years of the plan period. The age group of 55 and above should be focused on, as this age group begins to look at downsizing, and approaching a more active future as they approach and enter retirement age. Most research that supports housing for the older population focuses on a population statistic of those aged over 55.	Occupancy rates have been considered in the report and Figure 7.1 of the draft report specifically examines the occupancy rates of older person households in Swindon. The occupancy patterns of households are also a crucial input into the LTBHM modelling. The analysis of those aged over 55 has been more clearly indicated and expanded on in the revised draft. There is no Census table however that shows the occupancy levels of households where all members are over 55.
	…To conclude it is important that underoccupancy rates are analysed to ensure that the current situation of occupancy within the current housing stock is analysed and used to determine the situation for the older population to enable identification of their housing need. Further to this, the active older population should be included whilst acknowledging the types of housing tenure types and ensure they are addressed adequately, as an ageing population will be prominent throughout the proposed plan period.	Underoccupancy rates are considered in the report, however this analysis has been more clearly highlighted in the revised version. Many thanks for the contextual commentary on the subject

DPDS Consulting	We acknowledge that the 'Conclusions and Summary' section of the report is to be added once the consultation period has been completed. However, the document is very statistics-heavy throughout, therefore it is difficult to decipher what points the LHNA is making and how these points will be implemented in the new Local Plan.	The stakeholder consultation is an important input into the report and influences what is presented in the conclusion and summery. For this reason, we have not presented any conclusions in the draft report. It is not a fait accompli, but somethings that is informed by stakeholders alongside the other evidence.
	Paragraph 1.11 refers to the 2017 SHMA concluding that Swindon Borough forms a Housing Market Area which extends into the administrative boundaries of Vale of the White Horse, Cotswold, and Wiltshire Councils. However, the LHNA makes no reference to cross-boundary collaboration with other Councils, which is required nationally under the 'duty to cooperate' (NPPF para 24). A key matter relating to this is the contribution Wiltshire Council could make to the Local Housing Need (LHN) of Swindon, particularly land to the West of Swindon, however this has not been addressed.	More local-level analysis has been undertaken to assess the nature of the housing market area at a sub-local authority level in the revised version of the report. This has included the relationship between West Swindon and Wiltshire.
	DPDS reiterates footnote 1 of the report, whereby the LHNA will need to be adjusted based on the revised plan period of the new Local Plan.	The report outputs have been revised to reflect the longer plan period.
	Section 4 of the report addresses how the Local Housing Need (LHN) has been calculated, resulting in a LHN of 999 dwellings per year. This is a decrease from Swindon's LHNA 2019, which was calculated to be 1040 dwellings per year. Although the LHN has been calculated in line with the national guidance standard method, the report states that the 2021 Census suggests a different population size and household size for Swindon, therefore it needs to be emphasised that 999 is a minimum and the realistic requirement should be greater. Further to this, local employment and economic surveys suggest that there are acute labour and skill shortages in Swindon. Therefore, a higher LHN figure would benefit the Swindon area by encouraging the inward movement of economically active people.	Chapter 8 in the revised draft considers the suitability of an uplift to the standard method figure. The Council have commissioned a separate study to consider the economic needs of the Borough using more detailed economic data and with economic projection. This broader discussion sits outside this report, but any key outputs arising from it (such as an uplift to the standard method) will be fed back into this study.
Dave Tucker	I have no specific comments, apart from "more houses should equal more Hospitals, more Doctors, more Fire stations, more Ambulances etc. and better roads to cater for all the extra cars. It never does though, does it.	Thanks for the feedback. Commentary has been added to the report.
Cottsway	Rental price data seems on the low side to the valuations that we have seen in the past 12 months for newbuild homes. This may be due to the impact of market rent increases in the past year and the 2023 rent settlement.	Many thanks for the feedback, we have reviewed the rent data in the report.
	The demographic table contains an 'other' category at table 6.4. It would be useful to see the make-up of this group.	Clarification on this this has been added to the report

Primegate Properties	The seminar was very informative. My view is that there is a need for dwellings for the ever growing elderly in the Borough. They don't all want to live in blocks of flats with very small rooms, which is the norm for the providers of accommodation for the retired. Some of these people live in large homes, and providing single storey accommodation, ie bungalows with small gardens, would encourage them to downsize and make their homes available for larger families. This is currently not available in any new or proposed development.	Thanks for the feedback. Commentary has been added to the report.
	More affordable homes, and homes for the rental market are certainly much needed. However, the demands of providing all the open space, bio-diversity and eco requirements is putting extra cost on developments making them less viable if they were to supply the normal 30% of affordables required. Developments should be nice places to live, with open space etc, but sometimes, just having a home would be nice.	Thanks for the comment, no action required.
	We have a 12 acre site in west Swindon which would accommodate the type of development described above ie for the downsizers. I included it in the call for sites.	Thanks for the comment, no action required.

Older person accommodation consultation

A separate consultation event was held on 9th February 2024 which focused specifically on *‘specialist housing and accommodation and older peoples housing and care facilities*.’ This event had a different audience to the general stakeholder consultation, with those working in the provision of older person and specialist accommodation invited, including from other Council departments and RSLs.

The event presented some background information to the projected population, highlighting the notable growth of those in the oldest age groups. It went through the model for calculating the requirement for specialist housing for older people and the model for calculating the requirement for accessible and adaptable housing, describing the method, data sources, assumptions, and the outputs. The presentation also discussed the projected change in the health of the population over the plan-period and described the comments on this subject matter received within the comments in the initial stakeholder consultation.

Feedback received during the consultation event

Participants were clear that flexibility in type of provision is required. For example, in some locations in which there is a relative concentration of older people, an Extracare centre that could serve the wider community could be very beneficial. It is also likely that over the plan-period there will be further innovation in the type of housing models delivered - centres that run with a hub and spoke system, and more developments with regard to intergenerational options. The more possibilities that the users have to remain in their community, the more popular they are likely to be.

There has been an increase in proposals for annexes to houses so that the household can have their elderly parent living in the vicinity of their own property but very close to their family. The family then often end up giving some of the care. There has been a suggestion that the planning restrictions on these sorts of developments will be changed at a national level in the near future. These developments would provide an alternative form of provision that would meet some of the need to those identified to required sheltered housing in the future.

It is also likely that technological developments will permit different possibilities that are not yet currently envisaged, so it is important that the numbers presented in the report are considered a guide and the form of provision delivered is flexible. For example, it may be possible to curate a community in local areas in which people with suitable skills are based and are able to administer the care needed to the local population.

In terms of the current stock of Sheltered Housing, there are 33 buildings in the Borough that provide this accommodation type in the affordable sector. They range in size from 40- to 80 units at these sites. Some of these are not currently in good condition and others are not up to the current accessibility standards, so there is also an issue with regard to upgrading existing stock as well as providing new developments.

Demand for Sheltered Housing is quite low at the moment. Units that become available are generally slow to be let. Sometimes this reflects the perception of sheltered accommodation. Some potential users consider it is quite institutional and it is considered a very big step from living at home, when that is not intended to be the case. Sheltered Housing also suffers because of the rules around pets, and if there are no individual gardens, that can be a problem.

The average age of those in Council-run residential care is 88 and there has been a slow reduction in demand in the last few years. The Council has got a 66-bed home and some of the residents are people waiting to go into sheltered accommodation or have recently left hospital and are intending to move back to their own home. It appears that there is a balance to be found as to where the best place is to deliver the care needed, considering both the cost and the requirements of the users.

The Government has indicated that the M42 dwellings requirements will become mandatory in 2025. The full wheelchair requirement can only be required on affordable homes, but a lower-level wheelchair standard can be requested on market homes.

In terms of the early retiree market and the requirement for market homes for those aged 55 and over, it was commented that this seems to be an arbitrarily defined age limit. The group of people retiring at a younger age is decreasing in Swindon. There is very limited data on the supply of these properties but also the demand, with the only data likely to be from companies that provide these units and are practised at marketing them.

Regulation 18 consultation responses

Amongst the Regulation 18 consultation responses received by Swindon Council in Autumn 2025, there were six that provided useful feedback on the previous version of the LHNA. The table below set out the source of the comment, the key point made within the response document and where the report has been modified as a consequence of the feedback.

Table A1.3 Summary of key points in the relevant Regulation 18 consultation responses

Organisation marking the submission	Summary of the key point about the previous LHNA	Location of the additional detail provided in this report
DPP Planning on behalf of Legal and General Affordable Housing Division and Gaming International Ltd	The evidence base summarised under paragraph 6.10 and detailed within report Swindon Local Housing Needs Assessment October 2024 and Swindon Local Housing Needs Assessment Overall Housing Need Update Annex June 2025, considers Affordable Rent and Social Rent as one category. However, Policy HC2 identifies a need solely for social rent to be provided noting a need for 78% of affordable housing. The wording of the draft policy is unclear whether the Council would seek to secure 78% of affordable housing as social rent.	The requirement for Affordable Rent and Social Rent is now presented separately in chapter 5 (tables 5.3, 5.4, 5.9 and 5.10 and surrounding commentary) and in chapter 8 (figure 8.1 and surrounding commentary).
Tetlow King Planning on behalf of South West Housing Association Planning Consortium	Supporting paragraph 6.10 states that "Of the ~30% affordable housing need, some 77.8% of households would require a Social Rented property rather than an Affordable Rented dwelling." This statement is misleading because readers may understand this to be the tenure split required on sites during the plan period. However, paragraph 1.18 of the LHNA (2025) sets out that "The largest requirement within the affordable sector at the end of the plan period in 2043 is still for Social Rented homes, some 77.8% of households in the affordable sector would require a Social Rented property rather than an Affordable Rented dwelling." The indicative tenure split looking at the LHNA 2025 appears to be 55.6% owner-occupied, 14.4% private rented, 11.8% Shared Ownership, 11.4% Affordable Rent and 6.8% Social Rent. If this is the recommended tenure split (as indicated by the policy, as currently drafted) this should be clarified in Policy HC1 or in the supporting text. Paragraph 6.10 should be amended as appropriate in line with the wording of the LHNA (2025).	For clarity the requirement for Affordable Rent and Social Rent is now presented separately in chapter 5 and in chapter 8. In addition, the text in paragraphs 8.10 to 8.12 has been altered to make clear how the figures should be interpreted.
Iceni on behalf of Crest Nicholson Operations Ltd and Vistry Homes	The Local Housing Needs Assessment (LHNA) and its subsequent update fail to account for the need for affordable home ownership homes (such as discounted market sale and First Homes), contrary to the requirements of the NPPF and PPG.	The affordable housing needs assessment has been amended to better account for those in need of for affordable home ownership. This is set out in the last paragraph of page 137 and the first paragraph of page 140 as well as more detail in table A3.10 (and the associated commentary) as well as in table 6.2 and the associated commentary.
	In order to ensure that this is the case, an assessment of the number of homes required to support the planned economic growth is required.	During the production of the 2024 report demographic outputs were

	Indeed, paragraph 5.7 of the Local Housing Needs Assessment, October 2024 (LHNA) suggests that this work has been undertaken.	provided to Iceni to feed into the economic work that they were undertaking for the Council. We are unaware of the status of that work. The labour supply consequences of the demographic changes projected within the Standard Method growth are set out in paragraphs 5.9 to 5.12 of this report and represents a notable expansion of the detail presented in the original report.
Bath and North East Somerset Swindon and Wiltshire Integrated Care Board	In undertaking further work on local housing needs, we suggest the Council consider the need for affordable housing for key workers, and in particular, NHS staff given the levels of affordability in the authority area.	A new section has been added to chapter 7 (paragraphs 7.71 to 7.75).
Pegasus Group on behalf of Catesby Estates	As recognised in the paragraph 1.2 of the Employment Needs and Land Supply Study, March 2025 (ENLSS), Swindon has huge economic potential and the emerging Local Plan seeks to capitalise on this. However, this brings with it certain challenges, including for example, skills and labour shortages and high-levels of in-commuting as has occurred in recent times as acknowledged in paragraph 7.46 of the ENLSS. It is therefore essential that a sufficient number of homes are planned for and provided to ensure that these factors do not act as a barrier to planned economic growth as set out in paragraph 86c of the NPPF.	The labour supply consequences of the demographic changes projected within the Standard Method growth are set out in paragraphs 5.9 to 5.12 of this report and represents a notable expansion of the detail presented in the original report.
	Regrettably the LHNA assesses only part of the need for affordable housing, as it omits any consideration of the need for other forms of affordable home ownership such as discounted market sales. As a consequence, the need for affordable housing will be far greater than suggested in the LHNA.	The affordable housing needs assessment has been amended to better account for those in need of for affordable home ownership. This is set out in the last paragraph of page 137 and the first paragraph of page 140 as well as more detail in table A3.10 (and the associated commentary) as well as in table 6.2 and the associated commentary.
Savills on behalf of Wain Homes Severn Valley Limited	Part 1 of draft Policy HC3 requires all new C3 dwellings to be M4(2) adaptable and a minimum of 2% of all dwellings to meet M4(3) standards on sites of 0.5 hectares or 50 units or more. National policy and guidance only permits such standards to be introduced where appropriate evidence is provided. Taking into account the assessment within the Local Housing Needs Assessment and Update Annex, no justification appears to have been given as to these Policy requirements have been derived, or how the figure of 0.5ha / 50 units has been set for M4(3) requirements.	Further commentary has been added to paragraph 8.15 on the implications of the requirement for M4(2) and M4(3) housing.

Appendix 2. Details of the NMSS model

Overview

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

The model takes as its starting point a set of official population estimates and projections – currently the 2025-based population estimates and the 2022-based projections. It is a 'stepping model' which means it takes one year's population figures and estimates of births, deaths and migration flows in the ensuing 12-month period to produce an estimate of the following year's population. That process is then repeated year by year until the end of the projection period is reached.

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

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

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

Stage 1: Current unmet gross need for affordable housing

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

The PPG sets out four particular categories of unsuitable housing that should be specifically identified. These are presented in the table below for Swindon, which also indicates the number of households in each category and the source of the data. The final column represents the revised total for each of these categories once any double counting between them has been taken into account. Households can be unsuitably housed for more than one reason, so it is important that they are only counted once.

The first table shows that there are 7,232 households currently in unsuitable housing or lacking their own housing in Swindon and the most common reason for unsuitability is overcrowding. This figure of 7,232 represents 7.1% of all households in the Borough.

Table A3.1 Current households who lack their own housing or live in unsuitable housing in Swindon			
Element	*Source*	*Number of households*	*Revised number of households*
Homeless households	The Council's Housing Register as of March 2026.	268	169
Households in temporary accommodation	The Council's Housing Register as of March 2026.	431	233
Overcrowded households	2021 Census modelled to March 2026. This was done by calculating the annual change in the number of overcrowded households recorded in Swindon between the 2011 and 2021 Census by tenure and applying this to the tenure profile for 2026.	4,984	4,984
Concealed households	2021 Census modelled to March 2026. This was done by calculating the annual change in the number of concealed households recorded in Swindon between the 2011 and 2021 Census and applying this the number of concealed households identified in the 2021 Census.	2,465	1,128
Other groups	The Council's Housing Register as of March 2026.Only households that are on the register due to a category of unsuitable housing are included (excluding overcrowded, temporary, concealed and homeless households accounted for above).	718	718
Total		8,866	7,232

Source: 2021 Census data modelled to 2026, the Council's Housing Register

Affordability

Some of these households in unsuitable housing are likely to be able to afford alternative accommodation within their aspired tenure in the market sector without requiring subsidy. Initially, the likely tenure aspiration of households in unsuitable housing was identified. The tenure distribution of newly forming households recorded in the 2023/24 English Housing Survey[91] is used as a proxy for aspirations among current concealed households. This implies that 50.4% of new households aspire to own and 49.6% aspire to rent privately (households accessing affordable housing in the EHS are excluded). For currently overcrowded households and other household groups in unsuitable housing, it is assumed that they aspire to remain within their existing tenure. Homeless households and households in temporary accommodation are assumed to aspire to whatever is the cheaper of entry-level private rent and entry-level owner-occupation. For households assumed to aspire to private renting, an affordability threshold of 35% of gross income is applied.

[91] English Housing Survey data on new households and recent movers - GOV.UK Table FA4301

The ability of these households to afford the cost of entry-level market housing (within their aspired tenure) of the appropriate size (set out in Figures 3.1 and 3.4) is therefore tested. The Housing Register details the size of accommodation required by homeless households, households in temporary accommodation and households unsuitably housed for other reasons. For overcrowded and concealed households, the household composition recorded for these households in the Census is used to determine the size requirement profile.

To test overcrowded households, the income distribution for each dwelling size requirement, identified using the CACI income profile for the Borough, is adjusted to reflect that nationally the income of overcrowded households is 104.6% of the figure for all households (according to the English Housing Survey). Similarly, for homeless, concealed and 'other' unsuitably housed households the income distribution is adjusted to reflect that nationally the income of Social Rented households is 51.7% of the figure for all households (according to the English Housing Survey).

These households in unsuitable housing or lacking their own housing are therefore tested for their ability to afford their aspired tenure of market housing in their authority using an affordability test where the cost of entry-level private rent can constitute up to 35% of gross income and still be affordable in Swindon (for those aspiring to access this tenure). The impact of using other thresholds is examined in the analysis in Chapter 6. The table below shows the number of unsuitably housed households requiring different dwelling sizes and the proportion of these households unable to afford the market-entry point of their aspired tenure. The number of households that are therefore in current need is shown in the final column.

Table A3.2 Affordability of households in unsuitable housing in Swindon

Number of bedrooms required	*Unsuitable housed households*	*Percentage unable to afford entry-level prices to the market tenure to which they aspire*	*Households in current need*
One bedroom	1,413	60.5%	854
Two bedroom	2,299	44.0%	1,012
Three bedroom	1,994	49.4%	985
Four or more bedrooms	1,526	50.6%	772
Total	7,232	50.1%	3,623

Some 50.1% (3,623 households) of unsuitably housed households or households lacking their own housing in Swindon are in current need. For the purposes of the housing needs assessment, households considered to be in housing need have been split into two categories: current occupiers of affordable housing in need that would make the property available when they move (this includes occupiers of Social Rented and Shared Ownership accommodation that are not living with another household currently), and other households. It is estimated that

some 1,484 households in need in Swindon, currently live in affordable housing that would become available for reuse[92].

Total current need

The table below summarises the first stage of the assessment of affordable housing need as set out by PPG. The data shows that there are an estimated 3,623 households in current need in Swindon.

Table A3.3 Stage 1: Current unmet gross need in Swindon	
Component	
Homeless households and those in temporary accommodation	398
Overcrowded and concealed households	2,565
Other groups	660
Total current housing need (gross)	3,623

Stage 2: Newly arising affordable housing need

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

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

Need from newly forming households

One of the outputs produced within the process of disaggregating the total housing need into a future population and household typology (as described in Chapter 4) is the calculation of the number of households that will form over the modelling period in Swindon. This figure is then averaged to provide an annual estimate for the number of newly forming households. Using this methodology, it is estimated that 2,466 new households will form per year in Swindon. This represents a household formation rate of 2.4%, higher than the figure of 1.4% recorded nationally by the English Housing Survey[93].

[92] For those households who lack their own housing or live in unsuitable housing it was also necessary to establish their current tenure.

[93] The relatively high household formation rate reflects that increased household formation is being prioritised within the disaggregation of the local housing need figure as discussed in Chapter 5. It is also worth noting that whilst the

To assess the ability of these households to afford the aspired entry-level market housing it is again presumed that the tenure aspiration reflects that recorded for newly forming households recorded in the 2023/24 English Housing Survey (as described above). The household composition for these new households identified within the disaggregation process are used to determine the appropriate size requirement profile. To test newly forming households' ability to afford market housing, the income distribution for each dwelling size requirement is adjusted to reflect that nationally the income of newly forming households is 89.5% of the figure for all households (according to the English Housing Survey). The table below details the derivation of newly arising need from newly forming households. It shows that 31.1% of newly forming households will be unable to afford their aspired tenure within the market sector in Swindon (either private rent or owner-occupation), which means that there will be an annual affordable housing requirement from 766 newly forming households.

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

Component	
Number of newly forming households	2,466
Proportion unable to afford entry-level market housing (both entry-level private rent and entry-level owner-occupation)	31.1%
Number of newly forming households requiring affordable accommodation	766

Existing households falling into need

The current PPG does not provide detail on how this step should be calculated, however the previous version (of the PPG) recommended that this figure is derived by looking at recent trends in households applying for affordable housing. Analysis of the lettings of affordable accommodation within Swindon over the last three years indicates that there was an average of 314 households that fell into need per year in Swindon, excluding those that were newly forming households (which have featured in the previous step).

Total newly arising need

The table below summarises the second stage of the assessment of affordable housing need as set out by the PPG. The table indicates that 1,080 (766+314) households will be in newly arising need per annum in Swindon.

---

figure of 2.0% may appear high, the household formation rate nationally was above 2% between 1995/96 and 2000/01 (and also in 2004/05) and it is only more recently that it has dropped below 1.8% for a sustained period (it was most recently 1.8% in 2012/13).

Table A3.5 Stage 2 Newly arising need (per annum) in Swindon	
Component	
New household formation (gross per year)	2,466
Proportion of new households unable to buy or rent in the market	31.1%(766)
Existing households falling into need	314
Total newly arising housing need (gross per year)	1,080

Stage 3: Current affordable housing supply

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

Current occupiers of affordable housing in need

It is important when considering net need levels to discount households already living in affordable housing. This is because the movement of such households within affordable housing will have an overall nil effect in terms of housing need. As established when calculating current need, there are 1,484 households currently in need already living in affordable housing in Swindon.

Surplus stock

A certain level of vacant dwellings is normal as this allows for transfers and for work on properties to be carried out. Established good practice suggests that if the vacancy rate in the affordable stock is in excess of 3%, some of the vacant units should be considered as surplus stock which can be included within the supply to offset housing need. Swindon records a vacancy rate in the affordable sector of 2.3%. As the vacancy rate is lower than the 3% benchmark[94], no vacant dwellings are considered available to be brought back into use to increase the supply of affordable housing in Swindon.

Committed supply of new affordable units

The PPG indicates that '*the committed supply of new net affordable homes at the point of the assessment (number and size)*' be taken into account within the model. The Council has provided a list of all sites in which a specific total of affordable housing is committed (or anticipated on the Strategic Sites). In total, there are 716 new affordable homes committed

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

across Swindon currently (although it is acknowledged that these will be delivered over the next few years).

Planned units to be taken out of management

The PPG states that the *'units to be taken out of management'* should be quantified. The Council has indicated that there are no affordable housing replacement schemes that will lead to a net loss of affordable accommodation and so a figure of 0 is used for this stage.

Total current affordable housing supply

Having been through the four components in order to assess the current affordable housing supply, the stage of the model is summarised in the tables below. The data shows that there will be an estimated 2,200 affordable homes available in Swindon.

Table A3.6 Stage 3 Affordable housing supply in Swindon

Component	
Affordable dwellings occupied by households in need	1,484
Surplus stock	0
Committed supply of affordable housing	716
Units to be taken out of management	0
Total affordable housing stock available	2,200

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

The future supply of affordable housing is the flow of affordable housing arising from the existing stock that is available to meet future need[95]. It is split between the annual supply of social re-lets and the annual supply of re-lets within the intermediate sector[96].

The future supply of Social/Affordable Rented housing

This is an estimate of likely future re-lets from the existing RSL rented stock (both Social Rent and Affordable Rent). Data on the affordable accommodation lettings within Swindon over the

[95] Whilst this is not a step that is detailed in the current PPG, it is logically required to reflect that there is a flow of housing becoming available to meet need as well as a flow of households requiring affordable housing (Stage 2 of the model). This stage has also been included in all previous iterations of this model that have been published in Government guidance.

[96] The intermediate sector includes all affordable tenures other than Social Rented and Affordable Rented.

last three years as recorded in the CORE LA Area Lettings tables[97]is used for this figure. The table below sets out the number of rented lettings that have occurred in the last three years, excluding lets made within brand new properties (the figures only include re-lets). The average number of re-lets across the Social and Affordable Rented sector over the three-year period was 760 per annum in Swindon.

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

Year	*Number of re-lets*
2022/23	777
2023/24	756
2024/25	748
Average	760

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

Supply of intermediate housing

In most local authorities, the amount of intermediate housing (mostly Shared Ownership) available in the stock is fairly limited (as is the case in Swindon). However, it is still important to consider to what extent the supply may be able to help those in need of affordable housing. Therefore, an estimate of the number of intermediate units that become available each year is included, based on applying the estimated re-let rate for the Social Rented sector[98] (4.9% in Swindon) to the estimated stock for each form of intermediate housing. This is set out in the table below. It is estimated that around 62 units of intermediate housing will become available to meet housing needs from the existing stock each year in Swindon.

Table A3.8 Estimated intermediate supply in Swindon

Intermediate tenure	*Stock*	*Annual re-lets*
Shared Ownership	1,249	62

Source: HCA's Statistical Data Return 2023

Annual future supply of affordable housing

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

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

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

[98] This is calculated by dividing the average number of relets (760 as set out in the previous step) by the total stock of social and affordable housing as set out in the HCA's Statistical Data Return, 2025.

Table A3.9 Stage 4 Future supply of all affordable housing (per annum) in Swindon	
Component	
Annual supply of Social/Affordable Rented re-lets	760
Annual supply of intermediate housing available for re-let or resale at sub-market levels	62
Annual supply of all affordable housing	822

Sensitivity analysis - affordability threshold

Chapter 6 indicates that the total need for affordable housing of 342 per year in Swindon. This is the need identified following the affordability ratio that reflects current practice in the Borough as agreed during the stakeholder consultation – the model uses an affordability test where the cost of housing for those aspiring to rent privately can constitute up to 35% of gross income and still be affordable in Swindon. The rationale for 35% as the base scenario is set out in **Appendix 4**.

The impact of adjusting this affordability threshold is considered in the table below, which details the results of the PPG affordable housing need model across Swindon where the cost of housing those aspiring to rent privately could constitute no more than 25% of gross household income and 30% of gross household income, as well as the 35% of gross household income base scenario.

In paragraph 020 of the PPG, it is noted that households should be considered against their ability to afford owner-occupation, where that is their aspiration. This has been modelled in all scenarios; however, it is possible that the assumptions around tenure aspiration may underestimate the demand for owner-occupation. Therefore, for reference, a scenario is also included that presumes all households aspire to owner occupation. The final column in the table shows the results of the affordable housing need model if all households were tested for their ability to afford market entry owner-occupation rather than market rents.

The table indicates that the net requirement would increase from 342 to 422 affordable homes per year in Swindon if 30% of gross household income could be spent on housing costs. This would increase further to 517 affordable homes per year if 25% of income could be spent on housing costs. If it was presumed that home ownership was the market access point, then there would be a need for 585 affordable homes per year.

Table A3.10 Impact of different affordability assumptions on affordable housing requirement in Swindon

	For those not aspiring to home ownership, rent payable constitutes no more than:			*Market entry is based only on owner-occupation for all households*
	Affordability threshold: 35% of gross household income	*30% of gross household income*	*25% of gross household income*	
Stage 1: Current gross need	3,623	3,995	4,305	4,571
Stage 2: Newly arising need	1,080	1,140	1,221	1,273
Stage 3: Current supply	2,200	2,234	2,295	2,295
Stage 4: Future supply	822	822	822	822
Stage 5.1 Net current need	1,423	1,761	2,011	2,276
Stage 5.2 Annual net current need	84	104	118	134
Stage 5.3 Total annual need	342	422	517	585

Appendix 4. Evidence to support the affordability threshold used in the report

This appendix replicates what was presented in the 2024 LHNA report unaltered, where the threshold of 35% was determined in consultation with stakeholders.

The affordability threshold

As part of the process of identifying future needs for affordable housing, the Planning Practice Guidance (Paragraph: 021 Reference ID: 2a-021-20190220) states that planning authorities should *'identify the minimum household income required to access lower quartile (entry level) market housing (strategic policy-making authorities can use current costs in this process, but may wish to factor in anticipated changes in house prices and wages)'.* Current cost can be identified as the percentage of household income spent on housing in the local market at the time of the assessment. This can be assessed through both a quantitative and qualitative analysis of the local housing market. The results of this analysis are presented below.

Quantitative analysis

In most regions of England outside of the North East and North West (excluding London) the affordability threshold is currently around 35%, with the range fluctuating between 30% and 40%. Swindon is an area with relatively high private rents, so it would be expected that the affordability threshold would be towards the middle of this range.

A comparison of the median private rent across Swindon ascertained from the housing market price survey (set out in Figure 3.4) with the median household income in the private rented sector in the Borough (using the CACI income profiles summarised in Figure 2.9) shows that, on average, households in the tenure in Swindon spend 33.9% of the household income on rent. When lower quartile household incomes in the private rented sector are compared to lower quartile rents, it can be seen that households at this level in Swindon typically spend 38.7% of their income on rent. The assessment of affordability for those in housing need, typically deals with those on lower incomes, so this report typically gives greater emphasis to the figure at the lower quartile level.

Qualitative research

The affordability thresholds in operation in the market have also been substantiated through discussions with letting agents about the workings of the local market. Overall, 16 estate or letting agents were contacted across Swindon representing the whole of the Borough.

The comments from letting agents were varied. It was clear that multi-person households (either living as couples or just together) spend a relatively greater proportion of their income on housing and that this may be over 40%. Lower down the market, at the level being considered (i.e. the lower quartile point) the general feedback was in the range of 30% to 40% of gross household income was affordable, however the most commonly cited figure was 40%

of household income could be spent on rent (the rule of thumb quoted being 30 times of monthly rent as annual income, which equates to a ratio of 40%), with 35% the next most commonly cited.

An agent indicated that they aspire to an affordability ratio of 30%, but in reality, 35-40% is what occurs. The consensus was that rents had risen relative to incomes in the last decade, but that had not slowed the growth of the sector. It was acknowledged that this growth was not always through choice, with many households aspiring to home occupation, but with the relative cost of other goods falling a greater proportion of income was able to be spent on rent. The agents indicated that they did not feel that the prices paid were unsustainable although a few thought that rent levels would have to plateau soon or the sector would begin to contract.

Stakeholder commentary

In the comments within the presentation to stakeholders there was general consensus that around 35% was quite typical, but not necessarily desirable. One representative felt that 30% was more realistic of the current situation. Within the comments received within the stakeholder consultation period response, Hollis Strategic Land made a general comment that rents are high in Swindon and that there needs to be a response to this, however they gave no direct feedback on the suitable affordability threshold in the Borough. West Berkshire Council indicated that its *'updated Housing Needs evidence considers an affordability of 30% to be reasonable, but the reality is that the figure may be higher'*.

Conclusion

The report is not trying to judge what is affordable, but to reflect how the market currently operates as per the Planning Practice Guidance - it presents a policy-off assessment of the level of affordable housing need. The market analysis presented above indicates that the current threshold in the Swindon is closest to 35%, as this is what is indicated by the statistical analysis of lower income households currently in the sector and the majority of letting agent opinions. Stakeholders were also specifically asked to feedback on this topic, but only one of the seven responses addressed this issue, suggesting either that the baseline of 35% used in the draft is broadly accurate or it is not seen as a priority in the Borough currently (with more feedback received on older person accommodation for example).

Appendix 5. Sub-area results for the type and tenure of new housing

Introduction

Chapter 5 also presents the tenure and size of new accommodation required over the seventeen-year plan-period in Swindon. This appendix sets out the equivalent results for each of the eight constituent sub-areas of the Borough separately. The methodology behind the results is the same as described in Chapter 5. The sub-areas are introduced in paragraph 1.49.

South sub-area

The table below shows the tenure profile required by households resident in the South sub-area of Swindon in 2043 time in comparison to the tenure profile recorded in the sub-area at the start of the plan-period. The difference between these two distributions is the change required to the housing stock over this period. The results show that 49.6% of new housing in South sub-area of Swindon should be owner-occupied, 18.8% private rented, 3.3% First Homes. 7.4% should be Shared Ownership and 20.8% Social Rent/Affordable Rent.

Table 5.4a Tenure of new accommodation required in the South sub-area over the 17-year plan-period

Tenure	*Base tenure profile (2026)*	*Tenure profile 2043*	*Change required*	*% of change required*
Owner-occupied	4,232	4,880	648	49.6%
Private rent	552	798	246	18.8%
First Homes	0	43	43	3.3%
Shared Ownership	56	153	97	7.4%
Social Rent/Affordable Rent	778	1,050	272	20.9%
Total	5,618	6,923	1,305	100.0%

Size of housing required within each tenure

The tables below present the size of owner-occupied accommodation required in South sub-area of Swindon in 17 years' time in comparison to the size profile recorded in the sector at the base date.

Table 5.5a Size of new owner-occupied accommodation required in the South sub-area over the next 17 years				
Size of home	*Base size profile (2026)*	*Size profile 2043*	*Change required*	*% of change required*
One bedroom	108	230	122	18.9%
Two bedroom	758	958	200	30.9%
Three bedroom	1,901	2,027	126	19.5%
Four or more bedrooms	1,466	1,664	199	30.7%
Total	4,232	4,880	648	100.0%

This analysis can be repeated for private rented housing and is presented in the table below.

Table 5.6a Size of new private rented accommodation required in the South sub-area over the next 17 years				
Size of home	*Base size profile (2026)*	*Size profile 2043*	*Change required*	*% of change required*
One bedroom	40	116	76	26.2%
Two bedroom	189	244	55	19.2%
Three bedroom	230	304	74	25.7%
Four or more bedrooms	93	176	83	28.9%
Total	552	841	288	100.0%

This table below sets out the requirement for First Homes.

Table 5.7a Potential demand for First Homes in the South sub-area over the next 17 years		
Size of home	*Number of households in 2043*	*Proportion of households 2043*
One bedroom	5	11.2%
Two bedroom	4	8.5%
Three bedroom	10	22.5%
Four or more bedrooms	25	57.8%
Total	43	100.0%

The table below sets out the equivalent analysis for Shared Ownership housing.

Table 5.8a Size of new Shared Ownership accommodation required in the South sub-area over the next 17 years				
Size of home	*Base size profile (2026)*	*Size profile 2043*	*Change required*	*% of change required*
One bedroom	6	22	15	15.9%
Two bedroom	13	46	33	33.9%
Three bedroom	24	47	23	24.0%
Four or more bedrooms	13	38	25	26.2%
Total	56	153	97	100.0%

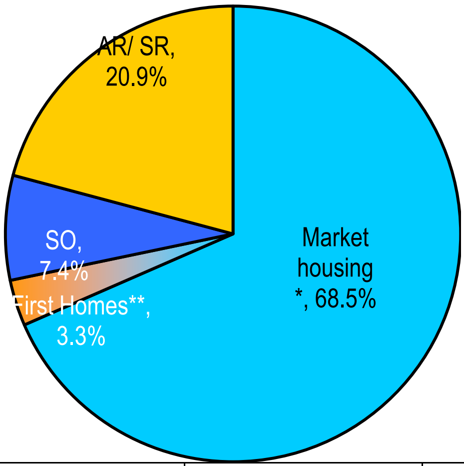
The table below shows the size of accommodation required in the Affordable Rented/Social Rented sector.

Table 5.9/10a Size of new Social Rent/Affordable Rent required in the South sub-area over the next 17 years				
Size of home	*Base size profile (2026)*	*Size profile 2043*	*Change required*	*% of change required*
One bedroom	229	312	83	30.5%
Two bedroom	210	287	78	28.6%
Three bedroom	303	348	45	16.6%
Four or more bedrooms	36	102	66	24.4%
Total	778	1,050	272	100.0%

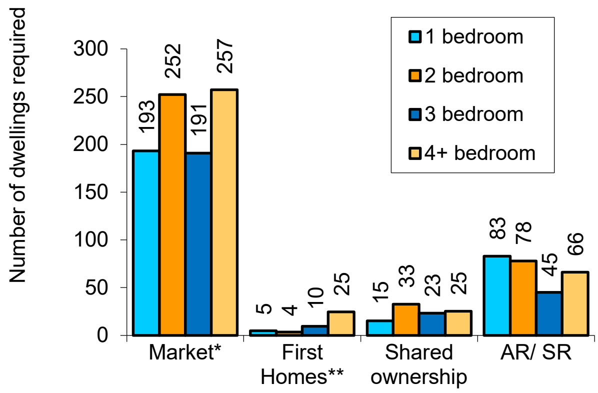
The figure and table below summarises the results for presented for each tenure individually above (with the two market tenures merged) and shows the profile of new housing required in the South sub-area of Swindon over the next 17 years.

Table 5.10a Profile of new accommodation required in the South sub-area

Tenure split



Size profile



Size of home	*Market housing**	*First Homes***	*Shared Ownership*	*Social/ Affordable Rented*
1 bedroom	193	5	15	83
2 bedroom	252	4	33	78
3 bedroom	191	10	23	45
4+ bedrooms	257	25	25	66
Total	893	43	97	272

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

West sub-area

The table below shows the tenure profile required by households resident in the West sub-area of Swindon in 2043 time in comparison to the tenure profile recorded in the sub-area at the start of the plan-period. The difference between these two distributions is the change required to the housing stock over this period. The results show that 56.0% of new housing in West sub-area of Swindon should be owner-occupied, 11.9% private rented, 3.2% First Homes, 7.5% should be Shared Ownership and 21.4% Social Rent/Affordable Rent.

Table 5.4b Tenure of new accommodation required in the West sub-area over the 17-year plan-period				
Tenure	*Base tenure profile (2026)*	*Tenure profile 2043*	*Change required*	*% of change required*
Owner-occupied	7,974	9,533	1,559	56.0%
Private rent	2,399	2,731	332	11.9%
First Homes	0	89	89	3.2%
Shared Ownership	107	316	209	7.5%
Social Rent/Affordable Rent	1,641	2,237	596	21.4%
Total	12,121	14,906	2,785	100.0%

Size of housing required within each tenure

The tables below present the size of owner-occupied accommodation required in West sub-area of Swindon in 17 years' time in comparison to the size profile recorded in the sector at the base date.

Table 5.5b Size of new owner-occupied accommodation required in the West sub-area over the next 17 years				
Size of home	*Base size profile (2026)*	*Size profile 2043*	*Change required*	*% of change required*
One bedroom	298	573	276	17.7%
Two bedroom	1,522	2,016	494	31.7%
Three bedroom	3,097	3,466	369	23.7%
Four or more bedrooms	3,057	3,477	420	27.0%
Total	7,974	9,533	1,559	100.0%

This analysis can be repeated for private rented housing and is presented in the table below.

Table 5.6b Size of new private rented accommodation required in the West sub-area over the next 17 years				
Size of home	*Base size profile (2026)*	*Size profile 2043*	*Change required*	*% of change required*
One bedroom	541	645	105	24.9%
Two bedroom	1,124	1,166	42	10.0%
Three bedroom	559	672	112	26.7%
Four or more bedrooms	175	336	162	38.4%
Total	2,399	2,820	421	100.0%

This table below sets out the requirement for First Homes.

Table 5.7b Potential demand for First Homes in the West sub-area over the next 17 years		
Size of home	*Number of households in 2043*	*Proportion of households 2043*
One bedroom	11	12.6%
Two bedroom	16	17.6%
Three bedroom	19	21.4%
Four or more bedrooms	43	48.3%
Total	89	100.0%

The table below sets out the equivalent analysis for Shared Ownership housing.

Table 5.8b Size of new Shared Ownership accommodation required in the West sub-area over the next 17 years				
Size of home	*Base size profile (2026)*	*Size profile 2043*	*Change required*	*% of change required*
One bedroom	18	41	23	11.0%
Two bedroom	25	95	70	33.5%
Three bedroom	40	100	60	28.9%
Four or more bedrooms	25	80	55	26.5%
Total	107	316	209	100.0%

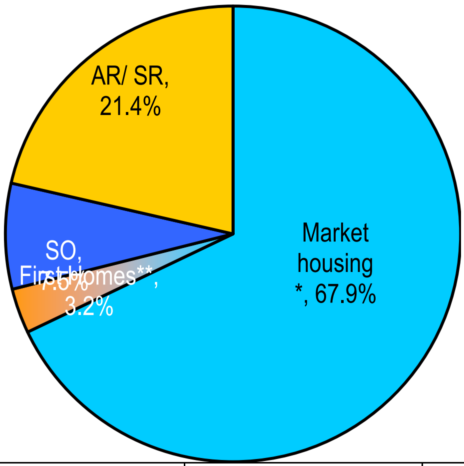
The table below shows the size of accommodation required in the Affordable Rented/Social Rented sector.

Table 5.9/10b Size of new Social Rent/Affordable Rent required in the West sub-area over the next 17 years				
Size of home	*Base size profile (2026)*	*Size profile 2043*	*Change required*	*% of change required*
One bedroom	650	771	121	20.3%
Two bedroom	427	603	176	29.5%
Three bedroom	490	644	153	25.7%
Four or more bedrooms	73	219	146	24.5%
Total	1,641	2,237	596	100.0%

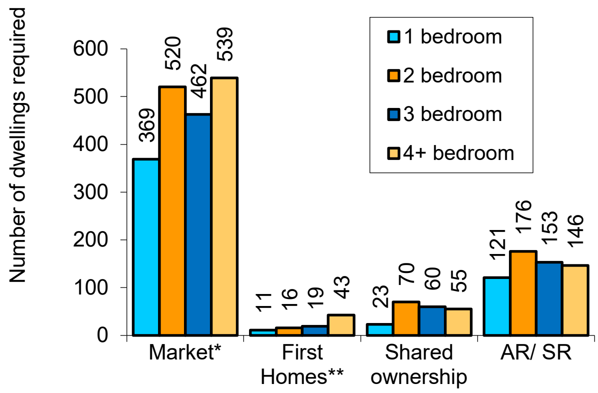
The figure and table below summarises the results for presented for each tenure individually above (with the two market tenures merged) and shows the profile of new housing required in the West sub-area of Swindon over the next 17 years.

Table 5.10b Profile of new accommodation required in the West sub-area

Tenure split



Size profile



Size of home	*Market housing**	*First Homes***	*Shared Ownership*	*Social/ Affordable Rented*
1 bedroom	369	11	23	121
2 bedroom	520	16	70	176
3 bedroom	462	19	60	153
4+ bedrooms	539	43	55	146
Total	1,891	89	209	596

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

Central North sub-area

The table below shows the tenure profile required by households resident in the Central North sub-area of Swindon in 2043 time in comparison to the tenure profile recorded in the sub-area at the start of the plan-period. The difference between these two distributions is the change required to the housing stock over this period. The results show that 59.5% of new housing in Central North sub-area of Swindon should be owner-occupied, 12.6% private rented, 3.5% First Homes, 7.6% should be Shared Ownership and 16.8% Social Rent/Affordable Rent.

Table 5.4c Tenure of new accommodation required in the Central North sub-area over the 17-year plan-period				
Tenure	*Base tenure profile (2026)*	*Tenure profile 2043*	*Change required*	*% of change required*
Owner-occupied	14,857	17,796	2,940	59.5%
Private rent	4,467	5,090	623	12.6%
First Homes	0	172	172	3.5%
Shared Ownership	135	511	376	7.6%
Social Rent/Affordable Rent	5,129	5,957	828	16.8%
Total	24,588	29,526	4,938	100.0%

Size of housing required within each tenure

The tables below present the size of owner-occupied accommodation required in Central North sub-area of Swindon in 17 years' time in comparison to the size profile recorded in the sector at the base date.

Table 5.5c Size of new owner-occupied accommodation required in the Central North sub-area over the next 17 years				
Size of home	*Base size profile (2026)*	*Size profile 2043*	*Change required*	*% of change required*
One bedroom	381	943	561	19.1%
Two bedroom	3,398	4,201	802	27.3%
Three bedroom	8,102	8,436	334	11.4%
Four or more bedrooms	2,975	4,217	1,242	42.2%
Total	14,857	17,796	2,940	100.0%

This analysis can be repeated for private rented housing and is presented in the table below.

Table 5.6c Size of new private rented accommodation required in the Central North sub-area over the next 17 years				
Size of home	*Base size profile (2026)*	*Size profile 2043*	*Change required*	*% of change required*
One bedroom	840	1,044	204	25.7%
Two bedroom	1,879	1,967	88	11.0%
Three bedroom	1,417	1,615	199	25.0%
Four or more bedrooms	331	635	305	38.3%
Total	4,467	5,262	795	100.0%

This table below sets out the requirement for First Homes.

Table 5.7c Potential demand for First Homes in the Central North sub-area over the next 17 years		
Size of home	*Number of households in 2043*	*Proportion of households 2043*
One bedroom	20	11.8%
Two bedroom	29	16.6%
Three bedroom	40	23.2%
Four or more bedrooms	83	48.4%
Total	172	100.0%

The table below sets out the equivalent analysis for Shared Ownership housing.

Table 5.8c Size of new Shared Ownership accommodation required in the Central North sub-area over the next 17 years				
Size of home	*Base size profile (2026)*	*Size profile 2043*	*Change required*	*% of change required*
One bedroom	19	69	50	13.4%
Two bedroom	36	143	107	28.5%
Three bedroom	60	166	106	28.3%
Four or more bedrooms	19	132	112	29.9%
Total	135	511	376	100.0%

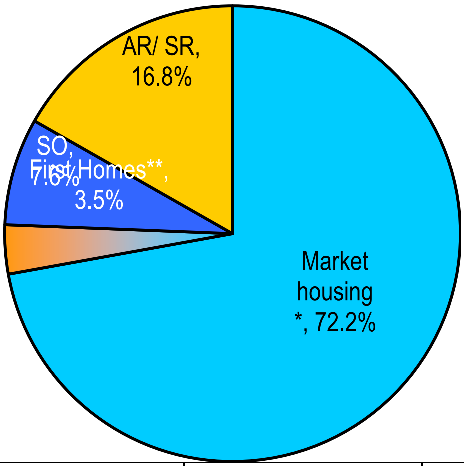
The table below shows the size of accommodation required in the Affordable Rented/Social Rented sector.

Table 5.9/10c Size of new Social Rent/Affordable Rent required in the Central North sub-area over the next 17 years				
Size of home	*Base size profile (2026)*	*Size profile 2043*	*Change required*	*% of change required*
One bedroom	1,855	2,067	211	25.5%
Two bedroom	1,649	1,839	190	22.9%
Three bedroom	1,446	1,652	206	24.8%
Four or more bedrooms	179	400	221	26.7%
Total	5,129	5,957	828	100.0%

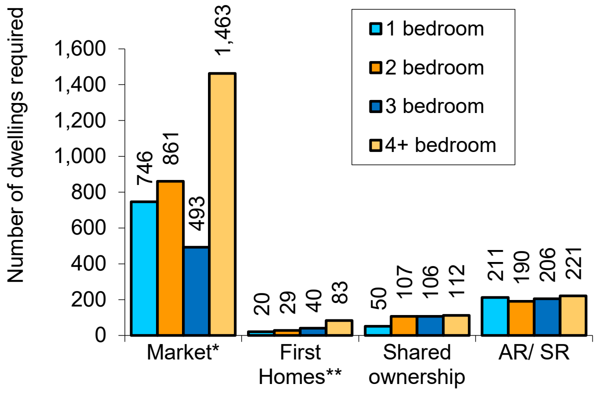
The figure and table below summarises the results for presented for each tenure individually above (with the two market tenures merged) and shows the profile of new housing required in the Central North sub-area of Swindon over the next 17 years.

Table 5.10c Profile of new accommodation required in the Central North sub-area

Tenure split



Size profile



Size of home	*Market housing**	*First Homes***	*Shared Ownership*	*Social/ Affordable Rented*
1 bedroom	746	20	50	211
2 bedroom	861	29	107	190
3 bedroom	493	40	106	206
4+ bedrooms	1,463	83	112	221
Total	3,563	172	376	828

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

North sub-area

The table below shows the tenure profile required by households resident in the North sub-area of Swindon in 2043 time in comparison to the tenure profile recorded in the sub-area at the start of the plan-period. The difference between these two distributions is the change required to the housing stock over this period. The results show that 54.5% of new housing in North sub-area of Swindon should be owner-occupied, 10.4% private rented, 4.1% First Homes, 6.1% should be Shared Ownership and 25.0% Social Rent/Affordable Rent.

Table 5.4d Tenure of new accommodation required in the North sub-area over the 17-year plan-period				
Tenure	*Base tenure profile (2026)*	*Tenure profile 2043*	*Change required*	*% of change required*
Owner-occupied	9,691	10,910	1,220	54.5%
Private rent	3,017	3,251	233	10.4%
First Homes	0	91	91	4.1%
Shared Ownership	417	554	137	6.1%
Social Rent/Affordable Rent	940	1,499	559	25.0%
Total	14,065	16,305	2,240	100.0%

Size of housing required within each tenure

The tables below present the size of owner-occupied accommodation required in North sub-area of Swindon in 17 years' time in comparison to the size profile recorded in the sector at the base date.

Table 5.5d Size of new owner-occupied accommodation required in the North sub-area over the next 17 years				
Size of home	*Base size profile (2026)*	*Size profile 2043*	*Change required*	*% of change required*
One bedroom	192	430	237	19.4%
Two bedroom	1,584	1,980	396	32.5%
Three bedroom	3,431	3,785	354	29.0%
Four or more bedrooms	4,483	4,715	232	19.0%
Total	9,691	10,910	1,220	100.0%

This analysis can be repeated for private rented housing and is presented in the table below.

Table 5.6d Size of new private rented accommodation required in the North sub-area over the next 17 years				
Size of home	*Base size profile (2026)*	*Size profile 2043*	*Change required*	*% of change required*
One bedroom	258	334	76	23.4%
Two bedroom	1,564	1,630	66	20.4%
Three bedroom	766	846	80	24.6%
Four or more bedrooms	428	531	102	31.5%
Total	3,017	3,342	324	100.0%

This table below sets out the requirement for First Homes.

Table 5.7d Potential demand for First Homes in the North sub-area over the next 17 years		
Size of home	*Number of households in 2043*	*Proportion of households 2043*
One bedroom	13	14.1%
Two bedroom	7	7.2%
Three bedroom	21	23.5%
Four or more bedrooms	50	55.2%
Total	91	100.0%

The table below sets out the equivalent analysis for Shared Ownership housing.

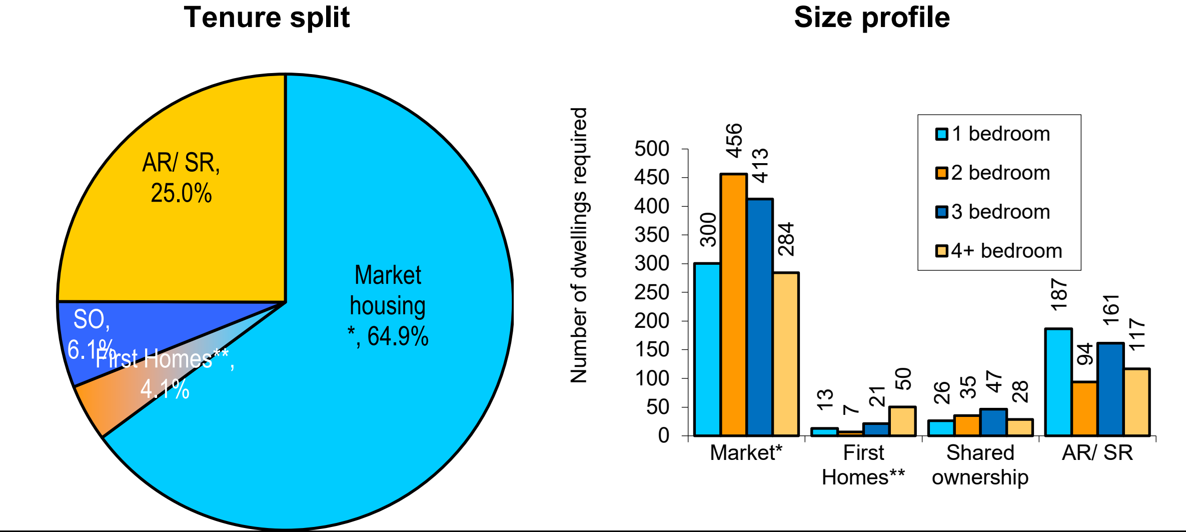
Table 5.8d Size of new Shared Ownership accommodation required in the North sub-area over the next 17 years				
Size of home	*Base size profile (2026)*	*Size profile 2043*	*Change required*	*% of change required*
One bedroom	34	60	26	19.2%
Two bedroom	129	164	35	25.9%
Three bedroom	134	181	47	34.1%
Four or more bedrooms	121	149	28	20.7%
Total	417	554	137	100.0%

The table below shows the size of accommodation required in the Affordable Rented/Social Rented sector.

Table 5.9/10d Size of new Social Rent/Affordable Rent required in the North sub-area over the next 17 years				
Size of home	*Base size profile (2026)*	*Size profile 2043*	*Change required*	*% of change required*
One bedroom	216	402	187	33.4%
Two bedroom	398	492	94	16.8%
Three bedroom	251	412	161	28.9%
Four or more bedrooms	76	193	117	20.9%
Total	940	1,499	559	100.0%

The figure and table below summarises the results for presented for each tenure individually above (with the two market tenures merged) and shows the profile of new housing required in the in North sub-area of Swindon over the next 17 years.

Table 5.10d Profile of new accommodation required in the North sub-area



Size of home	*Market housing**	*First Homes***	*Shared Ownership*	*Social/ Affordable Rented*
1 bedroom	300	13	26	187
2 bedroom	456	7	35	94
3 bedroom	413	21	47	161
4+ bedrooms	284	50	28	117
Total	1,453	91	137	559

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

North East sub-area

The table below shows the tenure profile required by households resident in the North East sub-area of Swindon in 2043 time in comparison to the tenure profile recorded in the sub-area at the start of the plan-period. The difference between these two distributions is the change required to the housing stock over this period. The results show that 50.2% of new housing in North East sub-area of Swindon should be owner-occupied, 17.1% private rented, 3.0% First Homes, 7.7% should be Shared Ownership and 22.0% Social Rent/Affordable Rent.

Table 5.4e Tenure of new accommodation required in the North East sub-area over the 17-year plan-period				
Tenure	*Base tenure profile (2026)*	*Tenure profile 2043*	*Change required*	*% of change required*
Owner-occupied	3,964	4,620	656	50.2%
Private rent	688	912	224	17.1%
First Homes	0	39	39	3.0%
Shared Ownership	31	132	101	7.7%
Social Rent/Affordable Rent	677	966	288	22.0%
Total	5,361	6,668	1,308	100.0%

Size of housing required within each tenure

The tables below present the size of owner-occupied accommodation required in North East sub-area of Swindon in 17 years' time in comparison to the size profile recorded in the sector at the base date.

Table 5.5e Size of new owner-occupied accommodation required in the North East sub-area over the next 17 years				
Size of home	*Base size profile (2026)*	*Size profile 2043*	*Change required*	*% of change required*
One bedroom	123	243	120	18.3%
Two bedroom	626	843	217	33.0%
Three bedroom	1,727	1,864	137	20.9%
Four or more bedrooms	1,488	1,670	182	27.8%
Total	3,964	4,620	656	100.0%

This analysis can be repeated for private rented housing and is presented in the table below.

Table 5.6e Size of new private rented accommodation required in the North East sub-area over the next 17 years				
Size of home	*Base size profile (2026)*	*Size profile 2043*	*Change required*	*% of change required*
One bedroom	93	182	89	33.8%
Two bedroom	265	305	40	15.3%
Three bedroom	256	298	42	15.8%
Four or more bedrooms	73	165	92	35.1%
Total	688	951	263	100.0%

This table below sets out the requirement for First Homes.

Table 5.7e Potential demand for First Homes in the North East sub-area over the next 17 years		
Size of home	*Number of households in 2043*	*Proportion of households 2043*
One bedroom	1	3.6%
Two bedroom	5	12.4%
Three bedroom	13	32.3%
Four or more bedrooms	20	51.7%
Total	39	100.0%

The table below sets out the equivalent analysis for Shared Ownership housing.

Table 5.8e Size of new Shared Ownership accommodation required in the North East sub-area over the next 17 years				
Size of home	*Base size profile (2026)*	*Size profile 2043*	*Change required*	*% of change required*
One bedroom	4	20	16	15.8%
Two bedroom	9	37	28	28.2%
Three bedroom	11	43	33	32.4%
Four or more bedrooms	8	32	24	23.6%
Total	31	132	101	100.0%

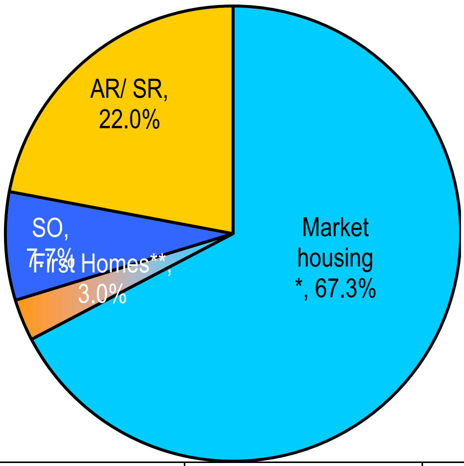
The table below shows the size of accommodation required in the Affordable Rented/Social Rented sector.

Table 5.9/10e Size of new Social Rent/Affordable Rent required in the North East sub-area over the next 17 years				
Size of home	*Base size profile (2026)*	*Size profile 2043*	*Change required*	*% of change required*
One bedroom	197	286	89	30.8%
Two bedroom	250	304	54	18.7%
Three bedroom	207	279	72	25.0%
Four or more bedrooms	23	97	74	25.5%
Total	677	966	288	100.0%

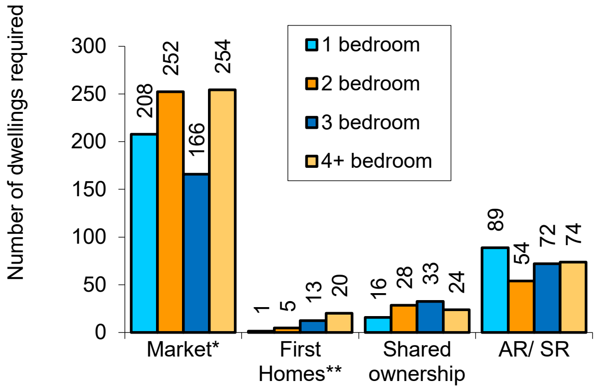
The figure and table below summarises the results for presented for each tenure individually above (with the two market tenures merged) and shows the profile of new housing required in the North East sub-area of Swindon over the next 17 years.

Table 5.10e Profile of new accommodation required in the North East sub-area

Tenure split



Size profile



Size of home	*Market housing**	*First Homes***	*Shared Ownership*	*Social/ Affordable Rented*
1 bedroom	208	1	16	89
2 bedroom	252	5	28	54
3 bedroom	166	13	33	72
4+ bedrooms	254	20	24	74
Total	880	39	101	288

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

Central East sub-area

The table below shows the tenure profile required by households resident in the Central East sub-area of Swindon in 2043 time in comparison to the tenure profile recorded in the sub-area at the start of the plan-period. The difference between these two distributions is the change required to the housing stock over this period. The results show that 57.3% of new housing in Central East sub-area of Swindon should be owner-occupied, 15.3% private rented, 4.2% First Homes, 7.3% should be Shared Ownership and 15.8% Social Rent/Affordable Rent.

Table 5.4f Tenure of new accommodation required in the Central East sub-area over the 17-year plan-period				
Tenure	*Base tenure profile (2026)*	*Tenure profile 2043*	*Change required*	*% of change required*
Owner-occupied	12,568	14,828	2,260	57.3%
Private rent	2,665	3,270	605	15.3%
First Homes	0	167	167	4.2%
Shared Ownership	204	492	288	7.3%
Social Rent/Affordable Rent	4,411	5,032	622	15.8%
Total	19,847	23,789	3,942	100.0%

Size of housing required within each tenure

The tables below present the size of owner-occupied accommodation required in Central East sub-area of Swindon in 17 years' time in comparison to the size profile recorded in the sector at the base date.

Table 5.5f Size of new owner-occupied accommodation required in the Central East sub-area over the next 17 years				
Size of home	*Base size profile (2026)*	*Size profile 2043*	*Change required*	*% of change required*
One bedroom	239	683	444	19.7%
Two bedroom	2,129	2,840	711	31.5%
Three bedroom	7,353	7,543	190	8.4%
Four or more bedrooms	2,847	3,762	915	40.5%
Total	12,568	14,828	2,260	100.0%

This analysis can be repeated for private rented housing and is presented in the table below.

Table 5.6f Size of new private rented accommodation required in the Central East sub-area over the next 17 years				
Size of home	*Base size profile (2026)*	*Size profile 2043*	*Change required*	*% of change required*
One bedroom	321	576	255	33.1%
Two bedroom	1,021	1,130	109	14.1%
Three bedroom	1,139	1,249	110	14.3%
Four or more bedrooms	184	481	297	38.5%
Total	2,665	3,436	772	100.0%

This table below sets out the requirement for First Homes.

Table 5.7f Potential demand for First Homes in the Central East sub-area over the next 17 years		
Size of home	*Number of households in 2043*	*Proportion of households 2043*
One bedroom	11	6.8%
Two bedroom	24	14.1%
Three bedroom	41	24.9%
Four or more bedrooms	90	54.3%
Total	167	100.0%

The table below sets out the equivalent analysis for Shared Ownership housing.

Table 5.8f Size of new Shared Ownership accommodation required in the Central East sub-area over the next 17 years				
Size of home	*Base size profile (2026)*	*Size profile 2043*	*Change required*	*% of change required*
One bedroom	24	69	45	15.6%
Two bedroom	52	129	77	26.7%
Three bedroom	97	181	84	29.0%
Four or more bedrooms	31	113	83	28.7%
Total	204	492	288	100.0%

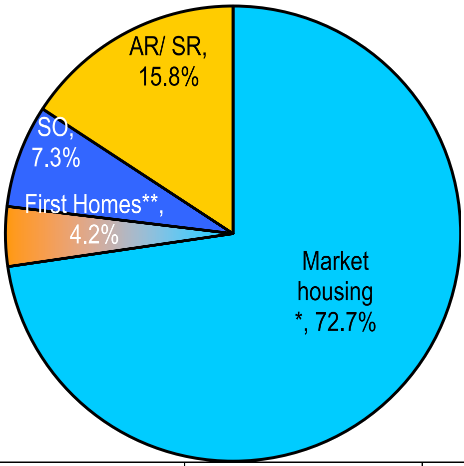
The table below shows the size of accommodation required in the Affordable Rented/Social Rented sector.

Table 5.9/10f Size of new Social Rent/Affordable Rent required in the Central East sub-area over the next 17 years				
Size of home	*Base size profile (2026)*	*Size profile 2043*	*Change required*	*% of change required*
One bedroom	1,406	1,580	174	28.0%
Two bedroom	1,469	1,608	138	22.2%
Three bedroom	1,391	1,540	149	24.0%
Four or more bedrooms	144	304	160	25.7%
Total	4,411	5,032	622	100.0%

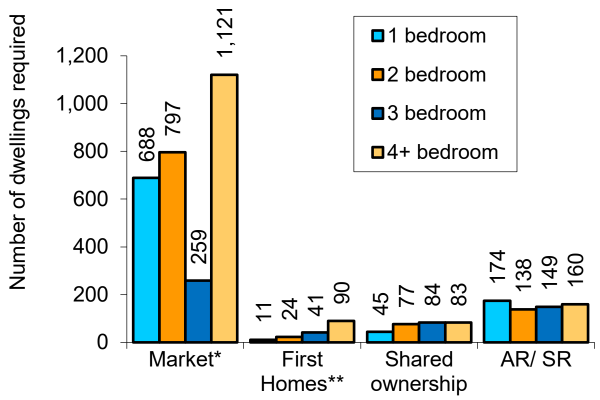
The figure and table below summarises the results for presented for each tenure individually above (with the two market tenures merged) and shows the profile of new housing required in the Central East sub-area of Swindon over the next 17 years.

Table 5.10f Profile of new accommodation required in the Central East sub-area

Tenure split



Size profile



Size of home	*Market housing**	*First Homes***	*Shared Ownership*	*Social/ Affordable Rented*
1 bedroom	688	11	45	174
2 bedroom	797	24	77	138
3 bedroom	259	41	84	149
4+ bedrooms	1,121	90	83	160
Total	2,865	167	288	622

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

Central South sub-area

The table below shows the tenure profile required by households resident in the Central South sub-area of Swindon in 2043 time in comparison to the tenure profile recorded in the sub-area at the start of the plan-period. The difference between these two distributions is the change required to the housing stock over this period. The results show that 63.5% of new housing in Central South sub-area of Swindon should be owner-occupied, 2.1% private rented, 3.1% First Homes, 7.1% should be Shared Ownership and 24.2% Social Rent/Affordable Rent.

Table 5.4g Tenure of new accommodation required in the Central South sub-area over the 17-year plan-period				
Tenure	*Base tenure profile (2026)*	*Tenure profile 2043*	*Change required*	*% of change required*
Owner-occupied	10,065	12,433	2,368	63.5%
Private rent	6,581	6,660	79	2.1%
First Homes	0	116	116	3.1%
Shared Ownership	266	532	265	7.1%
Social Rent/Affordable Rent	1,487	2,388	901	24.2%
Total	18,399	22,128	3,729	100.0%

Size of housing required within each tenure

The tables below present the size of owner-occupied accommodation required in Central South sub-area of Swindon in 17 years' time in comparison to the size profile recorded in the sector at the base date.

Table 5.5g Size of new owner-occupied accommodation required in the Central South sub-area over the next 17 years				
Size of home	*Base size profile (2026)*	*Size profile 2043*	*Change required*	*% of change required*
One bedroom	324	758	434	18.3%
Two bedroom	2,507	3,098	591	25.0%
Three bedroom	4,252	4,780	529	22.3%
Four or more bedrooms	2,983	3,797	814	34.4%
Total	10,065	12,433	2,368	100.0%

This analysis can be repeated for private rented housing and is presented in the table below.

Table 5.6g Size of new private rented accommodation required in the Central South sub-area over the next 17 years				
Size of home	*Base size profile (2026)*	*Size profile 2043*	*Change required*	*% of change required*
One bedroom	1,963	1,998	34	17.6%
Two bedroom	2,731	2,756	25	12.8%
Three bedroom	1,252	1,318	65	33.6%
Four or more bedrooms	634	704	70	36.1%
Total	6,581	6,775	194	100.0%

This table below sets out the requirement for First Homes.

Table 5.7g Potential demand for First Homes in the Central South sub-area over the next 17 years		
Size of home	*Number of households in 2043*	*Proportion of households 2043*
One bedroom	9	7.8%
Two bedroom	13	11.4%
Three bedroom	42	36.2%
Four or more bedrooms	52	44.6%
Total	116	100.0%

The table below sets out the equivalent analysis for Shared Ownership housing.

Table 5.8g Size of new Shared Ownership accommodation required in the Central South sub-area over the next 17 years				
Size of home	*Base size profile (2026)*	*Size profile 2043*	*Change required*	*% of change required*
One bedroom	65	86	20	7.7%
Two bedroom	78	151	73	27.5%
Three bedroom	72	163	91	34.2%
Four or more bedrooms	51	132	81	30.6%
Total	266	532	265	100.0%

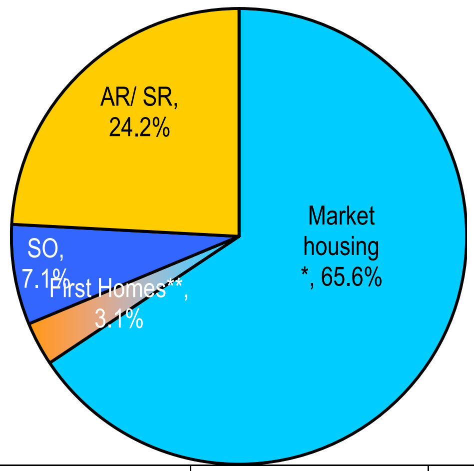
The table below shows the size of accommodation required in the Affordable Rented/Social Rented sector.

Table 5.9/10g Size of new Social Rent/Affordable Rent required in the Central South sub-area over the next 17 years				
Size of home	*Base size profile (2026)*	*Size profile 2043*	*Change required*	*% of change required*
One bedroom	823	942	119	13.2%
Two bedroom	478	689	211	23.4%
Three bedroom	126	462	336	37.3%
Four or more bedrooms	61	295	234	26.0%
Total	1,487	2,388	901	100.0%

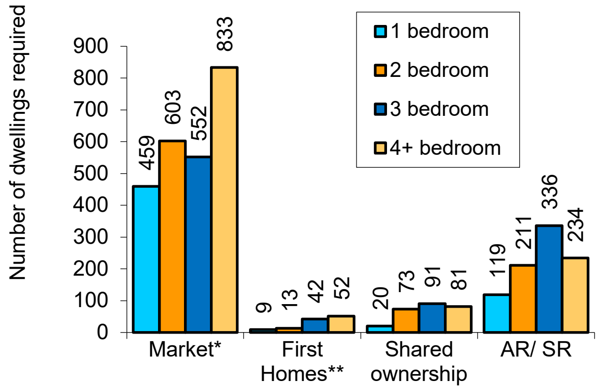
The figure and table below summarises the results for presented for each tenure individually above (with the two market tenures merged) and shows the profile of new housing required in the in Central South sub-area of Swindon over the next 17 years.

Table 5.10g Profile of new accommodation required in the Central South sub-area

Tenure split



Size profile



Size of home	*Market housing**	*First Homes***	*Shared Ownership*	*Social/ Affordable Rented*
1 bedroom	459	9	20	119
2 bedroom	603	13	73	211
3 bedroom	552	42	91	336
4+ bedrooms	833	52	81	234
Total	2,447	116	265	901

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

South East sub-area

The table below shows the tenure profile required by households resident in the South East sub-area of Swindon in 2043 time in comparison to the tenure profile recorded in the sub-area at the start of the plan-period. The difference between these two distributions is the change required to the housing stock over this period. The results show that 46.3% of new housing in South East sub-area of Swindon should be owner-occupied, 16.0% private rented, 6.2% First Homes, 8.0% should be Shared Ownership and 23.6% Social Rent/Affordable Rent.

Table 5.4h Tenure of new accommodation required in the South East sub-area over the 17-year plan-period				
Tenure	*Base tenure profile (2026)*	*Tenure profile 2043*	*Change required*	*% of change required*
Owner-occupied	1,173	1,268	95	46.3%
Private rent	150	182	33	16.0%
First Homes	0	13	13	6.2%
Shared Ownership	2	18	16	8.0%
Social Rent/Affordable Rent	97	146	48	23.6%
Total	1,422	1,627	206	100.0%

Size of housing required within each tenure

The tables below present the size of owner-occupied accommodation required in South East sub-area of Swindon in 17 years' time in comparison to the size profile recorded in the sector at the base date.

Table 5.5h Size of new owner-occupied accommodation required in the South East sub-area over the next 17 years				
Size of home	*Base size profile (2026)*	*Size profile 2043*	*Change required*	*% of change required*
One bedroom	12	28	16	17.3%
Two bedroom	91	121	29	30.6%
Three bedroom	352	380	28	29.2%
Four or more bedrooms	718	740	22	23.0%
Total	1,173	1,268	95	100.0%

This analysis can be repeated for private rented housing and is presented in the table below.

Table 5.6h Size of new private rented accommodation required in the South East sub-area over the next 17 years				
Size of home	*Base size profile (2026)*	*Size profile 2043*	*Change required*	*% of change required*
One bedroom	24	38	14	31.6%
Two bedroom	28	36	8	18.3%
Three bedroom	61	72	11	24.8%
Four or more bedrooms	37	49	12	25.3%
Total	150	195	46	100.0%

This table below sets out the requirement for First Homes.

Table 5.7h Potential demand for First Homes in the South East sub-area over the next 17 years		
Size of home	*Number of households in 2043*	*Proportion of households 2043*
One bedroom	1	5.9%
Two bedroom	2	17.2%
Three bedroom	3	23.3%
Four or more bedrooms	7	53.6%
Total	13	100.0%

The table below sets out the equivalent analysis for Shared Ownership housing.

Table 5.8h Size of new Shared Ownership accommodation required in the South East sub-area over the next 17 years				
Size of home	*Base size profile (2026)*	*Size profile 2043*	*Change required*	*% of change required*
One bedroom	0	4	4	22.4%
Two bedroom	0	5	5	32.5%
Three bedroom	1	7	6	34.4%
Four or more bedrooms	1	3	2	10.8%
Total	2	18	16	100.0%

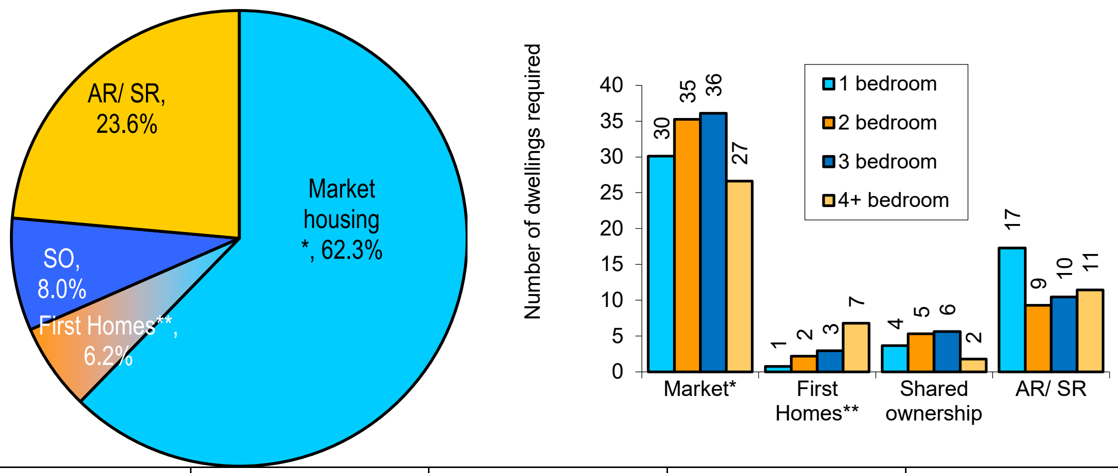
The table below shows the size of accommodation required in the Affordable Rented/Social Rented sector.

Table 5.9/10h Size of new Social Rent/Affordable Rent required in the South East sub-area over the next 17 years				
Size of home	*Base size profile (2026)*	*Size profile 2043*	*Change required*	*% of change required*
One bedroom	18	35	17	35.6%
Two bedroom	41	51	9	19.2%
Three bedroom	33	44	10	21.5%
Four or more bedrooms	5	17	11	23.6%
Total	97	146	48	100.0%

The figure and table below summarises the results for presented for each tenure individually above (with the two market tenures merged) and shows the profile of new housing required in the South East sub-area of Swindon over the next 17 years.

Table 5.10h Profile of new accommodation required in the South East sub-area

Tenure split | **Size profile**



Size of home	*Market housing**	*First Homes***	*Shared Ownership*	*Social/ Affordable Rented*
1 bedroom	30	1	4	17
2 bedroom	35	2	5	9
3 bedroom	36	3	6	10
4+ bedrooms	27	7	2	11
Total	128	13	16	48

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

Appendix 6. Sub-area socio-economic profile

Introduction

This appendix sets out the socio-economic situation in each sub-area alongside a profile of the housing stock.

Table A6.1 Demographic profile in the sub-areas of Swindon, 2021

Measure	South	West	Central North	North	North East	Central East	Central South	South East
Total population	12,795	26,854	55,618	35,169	11,635	45,148	42,774	3,423
Under 25	26.7%	27.8%	28.9%	35.2%	23.7%	28.3%	28.2%	25.8%
25 to 49	30.3%	34.3%	34.4%	42.1%	27.0%	31.6%	40.3%	26.9%
50 to 74	31.2%	32.6%	28.8%	19.9%	37.5%	31.1%	25.2%	38.2%
75 and over	11.8%	5.2%	7.8%	2.8%	11.9%	9.0%	6.2%	9.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Population density	280	3,059	4,129	3,087	1,980	4,035	6,030	69
Proportion people disabled	17.2%	16.2%	18.8%	10.9%	16.9%	18.4%	12.9%	13.3%
Proportion people non-white	9.9%	14.8%	15.8%	15.0%	4.9%	18.0%	35.1%	6.7%
Proportion resident in the UK for less than 2 years	0.6%	5.7%	13.9%	8.9%	4.4%	9.8%	44.3%	0.5%
Total population in households	12,962	29,893	59,615	38,126	13,537	48,959	48,387	3,424
Total households	5,309	11,451	23,238	13,291	5,070	18,762	17,405	1,345
Single people	25.6%	29.1%	30.1%	21.4%	27.9%	29.2%	31.8%	19.2%
Couple	31.5%	27.6%	25.0%	24.2%	34.1%	25.9%	23.4%	36.8%
Couple with kids	29.0%	27.9%	26.1%	38.1%	25.6%	25.8%	25.0%	33.0%
Lone parent	8.9%	9.9%	11.2%	10.6%	7.8%	12.1%	7.6%	6.4%
Other	5.0%	5.5%	7.6%	5.7%	4.6%	6.9%	12.2%	4.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Average household size	2.44	2.61	2.57	2.87	2.67	2.61	2.78	2.55

Census, 2021

Table A6.2 Economic profile in the sub-areas of Swindon, 2021								
Measure	South	West	Central North	North	North East	Central East	Central South	South East
Qualification level								
All usual residents aged 16 years and over	10,447	21,720	44,688	26,145	9,806	36,621	34,890	2,839
No qualifications	15.4%	15.6%	21.9%	9.2%	16.1%	21.7%	15.6%	10.3%
Level 1 and entry level qualifications	10.5%	13.0%	14.6%	10.7%	10.9%	15.2%	12.1%	7.8%
Level 2 qualifications	15.0%	17.3%	16.5%	17.8%	15.5%	16.7%	14.0%	14.5%
Apprenticeship	6.3%	5.5%	6.6%	4.6%	6.6%	6.4%	5.2%	5.0%
Level 3 qualifications	17.5%	17.7%	15.2%	20.9%	18.0%	15.2%	13.9%	16.1%
Level 4 qualifications or above	32.8%	27.8%	21.7%	34.6%	30.0%	21.1%	34.6%	44.7%
Other qualifications	2.5%	3.2%	3.5%	2.2%	3.0%	3.6%	4.7%	1.6%
No qualifications	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Total	10,447	21,720	44,688	26,145	9,806	36,621	34,890	2,839
Occupation								
All usual residents aged 16 years and over in employment the week before the census	6,152	13,731	26,703	19,788	5,621	21,058	23,033	1,793
Group 1-3: Senior, Professional or Technical	52.0%	42.4%	33.4%	51.2%	45.9%	32.9%	42.8%	64.1%
Group 4-5: Administrative, skilled trades	19.9%	20.3%	21.1%	18.0%	23.1%	21.5%	15.1%	17.5%
Group 6-7: Personal service, Customer service and Sales	15.2%	16.8%	19.3%	15.8%	15.7%	19.2%	14.8%	10.5%
Group 8-9: Machine operatives, Elementary occupations	12.9%	20.5%	26.2%	15.1%	15.3%	26.3%	27.3%	8.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Economic activity								
All usual residents aged 16 years and over	10,447	21,720	44,688	26,145	9,806	36,621	34,890	2,839
In employment/self employed	60.3%	64.9%	60.8%	79.1%	58.0%	58.7%	68.6%	65.3%
Unemployed	0.6%	0.4%	0.4%	0.8%	0.5%	0.5%	0.4%	0.3%
Retired	27.4%	19.7%	20.6%	10.4%	30.0%	23.2%	15.9%	25.5%
Long-term sick or disabled	3.1%	3.8%	4.9%	1.9%	3.0%	4.6%	3.1%	1.8%
Other	8.6%	11.3%	13.3%	7.8%	8.5%	13.0%	11.9%	7.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Census, 2021

Table A6.3 Accommodation profile in the sub-areas of Swindon, 2021								
Measure	South	West	Central North	North	North East	Central East	Central South	South East
Accommodation type								
All dwellings	5,308	11,450	23,235	13,291	5,062	18,759	17,405	1,345
Detached	29.4%	35.5%	13.1%	35.9%	40.0%	13.9%	14.0%	63.6%
Semi-detached	46.9%	24.4%	35.7%	23.8%	28.0%	38.2%	22.0%	23.4%
Terraced	14.3%	27.3%	33.7%	22.6%	22.7%	30.8%	34.5%	9.5%
Purpose-built flat	6.8%	11.2%	15.1%	16.5%	7.3%	16.1%	22.0%	1.2%
Other flat	1.1%	1.5%	2.3%	0.7%	1.8%	1.0%	7.4%	2.2%
A caravan or mobile home	1.6%	0.0%	0.2%	0.5%	0.1%	0.0%	0.0%	0.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Bedroom size								
All households	5,309	11,451	23,238	13,291	5,070	18,762	17,405	1,345
1 bedroom	7.0%	12.3%	12.3%	4.8%	8.0%	9.8%	16.7%	3.6%
2 bedrooms	20.8%	26.4%	28.4%	26.0%	21.2%	23.8%	31.9%	11.3%
3 bedrooms	43.6%	35.1%	46.7%	33.2%	41.0%	52.1%	32.7%	31.3%
4 or more bedrooms	28.6%	26.2%	12.6%	36.0%	29.8%	14.3%	18.7%	53.8%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Tenure								
All households	5,309	11,451	23,238	13,291	5,070	18,762	17,405	1,345
Owner-occupied (no mortgage)	38.5%	30.9%	29.1%	18.2%	42.3%	32.7%	25.0%	42.8%
Owner-occupied (with mortgage)	37.7%	35.9%	31.8%	54.2%	32.2%	31.2%	31.8%	40.1%
Social rented	14.4%	14.1%	21.7%	7.0%	13.2%	23.1%	8.7%	7.1%
Private rented	9.4%	19.1%	17.5%	20.6%	12.4%	13.0%	34.4%	10.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Census, 2021

Table A6.4 Accommodation size by tenure in the sub-areas of Swindon, 2026

Measure	South	West	Central North	North	North East	Central East	Central South	South East
Owner-occupied								
All households	4,288	8,081	14,991	10,108	3,996	12,772	10,331	1,175
1 bedroom	2.7%	3.9%	2.7%	2.2%	3.2%	2.1%	3.8%	1.0%
2 bedrooms	18.0%	19.1%	22.9%	16.9%	15.9%	17.1%	25.0%	7.8%
3 bedrooms	44.9%	38.8%	54.4%	35.3%	43.5%	58.3%	41.9%	30.1%
4 or more bedrooms	34.5%	38.1%	20.0%	45.5%	37.4%	22.5%	29.4%	61.2%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Private rent								
All households	552	2,399	4,467	3,017	688	2,665	6,581	150
1 bedroom	7.3%	22.5%	18.8%	8.6%	13.5%	12.0%	29.8%	15.8%
2 bedrooms	34.2%	46.9%	42.1%	51.8%	38.5%	38.3%	41.5%	18.8%
3 bedrooms	41.7%	23.3%	31.7%	25.4%	37.3%	42.7%	19.0%	40.6%
4 or more bedrooms	16.8%	7.3%	7.4%	14.2%	10.6%	6.9%	9.6%	24.8%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Social rent								
All households	778	1,641	5,129	940	677	4,411	1,487	97
1 bedroom	29.5%	39.6%	36.2%	22.9%	29.1%	31.9%	55.3%	18.1%
2 bedrooms	27.0%	26.0%	32.2%	42.3%	36.9%	33.3%	32.1%	42.6%
3 bedrooms	39.0%	29.9%	28.2%	26.7%	30.6%	31.5%	8.5%	34.0%
4 or more bedrooms	4.6%	4.4%	3.5%	8.1%	3.4%	3.3%	4.1%	5.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

LTBHM modelling

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

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

HDH Planning and Development have clients throughout England and Wales.

HDH Planning and Development Ltd
Registered in England Company Number 08555548
Clapham Woods Farm, Keasden, Nr Clapham, Lancaster. LA2 8ET
info@hdhplanning.co.uk / 015242 51831

Planning & Development