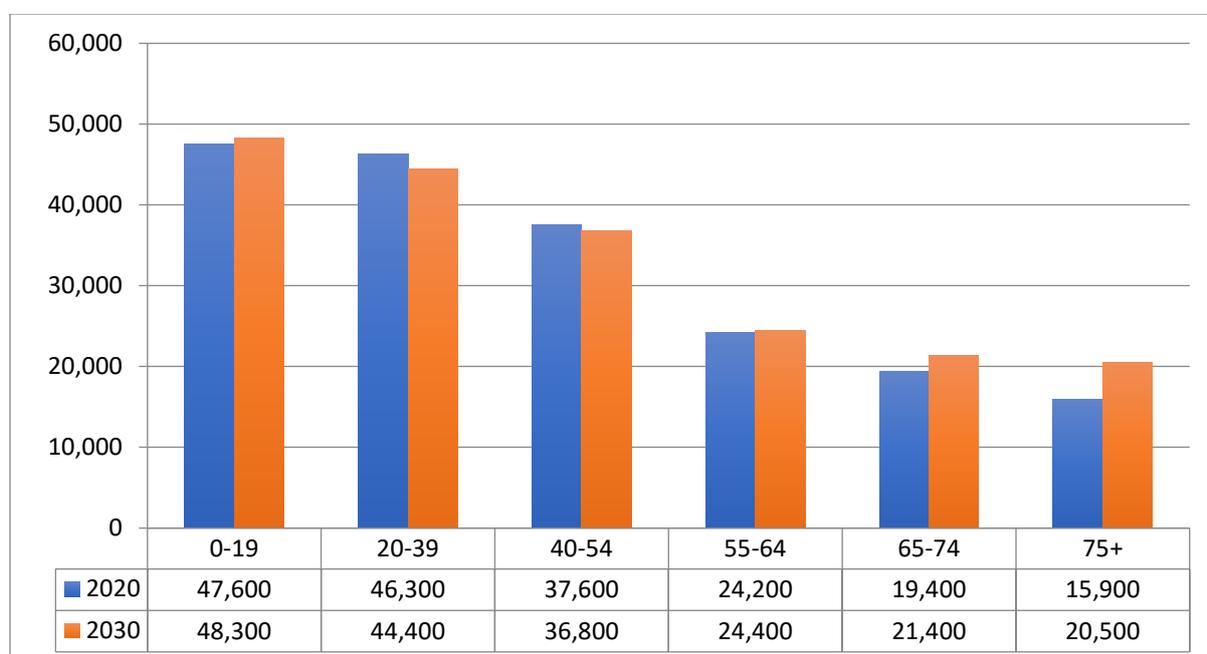


Section 2: New homes for Bury

2.1 Who lives in Bury now? Who will live in Bury in the future?

In 2020, there were 191,841 people living in over 81,000 homes in Bury MBC. The borough’s population is projected to increase to 198,241 by 2030 and to 202,568 by 2037, an overall increase of 5.6% residents. The population aged 65 years and over is expected to increase disproportionately quickly, from 35,225 to 43,635 a rise of 8,410 or almost 24% over the same period.

This population increase equates to 5,109 new households over the period from 2020-2030¹ with many more households expected in the older age groups. The projections also show a decline in the number of people between the ages of 20 and 54 living in the borough.



This analysis is telling us that, at the same time our population is ageing we are not retaining or attracting working age residents. We need to act now to change Bury’s direction of travel and to drive a better balance between our younger and older populations.

A recent economic analysis² revealed that Bury has a diverse and high skilled population. However, Bury did not bounce back well during the years following the last recession in 2008-10 and this suggests that economic recovery following the Coronavirus pandemic could also prove difficult. The demand for housing is high from people who work outside the borough, and whose incomes are generally higher than those who work and live within the borough, many of whom also see Bury as good place to live. This has the effect of pushing house prices up to levels that are a stretch for many people living on Bury-level incomes.

¹ Bury Housing Market Assessment 2020, using 2014-based MHCLG household projections

² Bury Economic Performance, Resilience and Brexit, Cambridge Econometrics 2020

Our Housing Needs Assessment shows that people who earn lower quartile, and even median-level, Bury incomes can struggle to buy a suitable home³.

The actual costs of housing vary significantly across the borough; Prestwich is both more expensive than other townships and popular with commuters while Radcliffe is less expensive and has the potential to offer good quality affordable housing options in a high quality environment, through our regeneration plans.

We need to work harder to provide the right homes both to retain those who commute out for work and to meet the needs of residents working locally; both will help to stabilise spending and support recovery of our local economy. We also need to make sure we can attract the right skills to Bury to drive and fill gaps in our local economy that cannot easily be filled by people already living in the borough. People are persuaded to live in a place when both the housing offer and the place offer is attractive to them. Getting the housing right within our broader plans for regeneration of our town centres is going to be critical to Bury's economic future.

We have an opportunity through the new homes that will be built over the next ten years, and through attention to existing homes and places, to develop a strong 'housing offer' that will both provide for our older population and help to shore up our working age population who will be critical for our economic future.

2.2 How many and what sort of homes will we aim to have built?

Bury is one of the less affordable areas of Greater Manchester with slightly higher than average house prices than the North West generally⁴. The most common size is a 3-bed home and almost 45% of existing homes have three bedrooms. Owner occupation is high at almost 70% while private renting is low at 15.1%. Bury has a notably small proportion of households living in affordable homes with just 15.3% of households renting from the Council or from a housing association. This is almost 20% below the England average and 16% below the North West average.

The 2019 Draft Greater Manchester Spatial Framework (GMSF) proposed a target of an average of 498 new homes in Bury MBC each year to meet needs to 2037. This was on the basis of stepped targets requiring 270 new homes each year from 2018-23 and 580 new homes each year from 2023-27. The next stage of the GMSF will be the Publication GMSF and these figures and housing targets are subject to change. Over the past five years, 383 have been built annually, 25% of which were affordable dwellings.

Our latest Housing Needs Assessment tells us that we have a net shortfall of affordable housing for 448 households each year⁵. It recommends that 75% of all new homes should be

³ Figure 4.8 of Housing Needs Assessment 2020

⁴ Median house prices in Bury MBC were £165,000 in 2019 compared with £158,000 across the North West and £235,000 across England. Housing Needs Assessment, 2020

⁵ Housing Needs Assessment 2020

for sale or rent at market levels and 25% should be affordable homes; 15% rented and 10% affordable home ownership.

The Housing Needs Assessment 2020 identifies six 'stages of life' for which people typically want different things from their housing. This points to the need to deliver a greater range in the type of homes built and it in line with the Greater Manchester Housing Strategy Priority B3: Increasing choices in the housing market is a priority across Greater Manchester.

We will draw on this data and, in addition, we will actively collect more detailed and nuanced information about the features that people within the age groups we want to attract and retain are looking for – those between the ages of 20 and 54. We will work with our five new Community Hubs and other partners who are in touch with residents, such as local employers, to enhance our knowledge of residents' aspirations and will use this to inform and influence what is built and how we will help people to access a home they want.

What might Bury residents want from their housing?

Working with our Community Hubs we will develop a more detailed, nuanced understanding of what people want.

- ***Bury's young residents seeking independence (16-25)*** might be interested in purpose built shared 'co-living' accommodation, a modern super energy efficient micro-home, supported lodgings with an established household or foyer-style accommodation for 16-21 year olds.
- ***Bury's young professionals (26-39)*** might be interested in LiveWork schemes, in purchasing or renting a town-centre apartment or Council owned Build-to-Rent.
- ***People looking to settle in Bury (26-45)*** could be interested in purchasing a new keyworker house or apartment, or in a self-build option through which they learn a range of project management and building skills
- ***Bury's maturing families (35-59)*** may prioritise a garage or off-road parking and may want to have a say in the design of their new home. Some could be interested in being part of an 'intentional community' such as intergenerational cohousing.
- ***Bury's active older people (60-74)*** may be looking to downsize to a smaller home that is more manageable, they may be looking to be within reach of a 'sheltered village' or even to be interested in moving with friends into a cohousing scheme they have helped to design.
- ***Bury's more frail older people (75 and over)*** may also be looking to downsize and may be more inclined towards a model of extra care within a 'natural community'. They would benefit from Lifetime Homes Standards and may want a safe space to park a buggy.

2.2.1 New specialist homes and neighbourhoods to meet particular needs

There are increasing sources of evidence about what makes a good home, and a good neighbourhood, for people with particular housing needs⁶.

In addition to nationally available information, in Bury we are moving towards a system of 'Coproduction Networks' where we explore with different groups what would help them to live a good life. Issues relating to housing and neighbourhoods typically come up frequently and we will endeavour to understand the characteristics of new homes and neighbourhood that would help to meet particular needs well.

Homes suitable and attractive for older people

Our Housing Needs Assessment is telling us that most people over the age of 65 want to continue to live in their current home, with support when needed. However, up to 40% between the ages of 65 and 74 may be interested in moving to a more suitable, more manageable and often smaller home – many thousands of people over the period to 2030. The appetite to consider a move halves to around 20% by the time people reach 75 years of age, but the desire to move into a sheltered or extra care scheme is in fact highest for the 75-84 age group, at around 20% or more.

This is telling us that, so long as we get the model and publicity right, new extra care housing and remodelled sheltered has a significant part to play in housing our older population going forward. Two-bedroom apartments with the right features and in the right locations, are also very popular with older people, as are bungalows. Some of our communities choose to live and be supported within extended family structures; the Council is keen to provide a suitable response to their needs, which might include advice on home extensions or extensions to Council properties.

Building significant quantities of the right new homes attractive to our aging population will help to free up larger homes in all tenures. This will make for a more dynamic housing market as more people find a suitable home in a location they want at different stages of their lives.

Homes for people with a learning disability

Our housing and support options for people with a learning disability are out-dated. We intend to address this by gaining a better understanding of what matters most to people in terms of their housing and location of their homes as well as adopting more enabling, community-based forms of support that enable and maximise peer-support and make it possible for more people to live in a non-specialist house with off-site support (see Section 5).

⁶ Housing LIN has a wealth of information on this: <https://www.housinglin.org.uk/>

Where the housing needs of people with a learning disability can be best met through new housing with particular features, we will build this into our housing development and influencing activity.

“All people with a learning disability should have the opportunity to live in an ordinary street in an ordinary house, just like everybody else”. **Draft Learning Disability Needs Assessment 2020**

Homes for people with a serious mental health problem

Housing is a central part of an effective recovery pathway for people with a serious mental health problem as well as a key element in preventing ill health.

We will seek out and examine best practice from other Council-NHS partnerships to identify the best forms of accommodation and tenancies to provide stability and support and aid recovery. We will work across the Council and CCG, including through the One Public Estates programme, to identify sites and bring forward funding to provide appropriate accommodation.

New homes for people with a physical disability

The Bury 2020 household survey has indicated that residents in 2,141 households (2.6%) require wheelchair adapted dwellings either now or within the next five years. Over the plan period, this number is expected increase by a further 132 resulting in an overall need for 2,274 wheelchair adapted dwellings. This will be achieved through the adaptation of existing properties and through newbuild.

Building regulations mandate that all properties are built to ‘visitable dwelling’ or M4(1) standard. Higher standards are optional and these include:

- Accessible and adaptable dwellings, M4(2)
- Wheelchair user dwellings, M4(3)

National Planning Policy Framework (NPPF) states that: *‘where an identified need exists, plans are expected to make use of the optional technical housing standards to help bring forward an adequate supply of accessible housing’.*

It is proposed that the Council will aim initially for 10-25% of new dwellings at the optional M4(2) standard, which is equivalent to the Lifetime Homes standard, with a larger percentage expected on larger sites. The 2019 Draft GMSF proposes a requirement for all new dwellings to be built to the ‘accessible and adaptable’ standard in Part M4(2) of the Building Regulations. Over time, this will enable better accessibility to more of Bury’s housing stock which will be important for our ageing population. It will also reduce the costs and upheaval when these homes are adapted in the future.

A new refuge for people fleeing domestic violence

Cases of domestic violence have increased significantly through the COVID-19 lockdown. Bury had too little emergency accommodation suitable for families fleeing domestic violence before the pandemic; now we want to develop a safe place for families to be accommodated temporarily. We will do this through a collaborative partnership including the CCG, housing, social care and probation services so that we can provide holistic support for victims while also getting involved in perpetrator intervention.

2.3 How will we influence what sort of homes are built where?

The Council has the most influence over what is built on sites it owns and direct control when it builds those homes itself. It is important for the Council to make good use of this opportunity to develop homes that will help to achieve Bury's future aims within Greater Manchester. This will then set the benchmark for other developers to do the same.

We are exploring how we can work with our residents and partners to develop a common understanding about what sort of new homes will work best in different places to achieve the vision in this housing strategy. Having a clear idea about that will help us to influence and support delivery of the right homes in the right places.

Vehicles for influencing what homes are built in locations across the borough

The Council can exert some influence over what homes are built where:

- By having a strong, persuasive vision for each of the Town Centres and major development sites and for housing to support those visions
- Being clear to developers what we want built in which locations
- Through the planning process, good evidence and aligning planning consents to its strategic vision
- Through negotiations with developers and registered housing providers
- By providing incentives and 'gap funding' to make sites viable or to pay for enhancements to the public realm in new build areas.

The Council has more influence when it enters into delivery partnerships with developers or registered providers. The increased influence comes with increased risk that can be partly mitigated through choice of the right partners and well negotiated contractual agreements.

The Council has more control over what is built on land it owns and other public land through One Public Estate. It has direct control over the types of homes it builds itself.

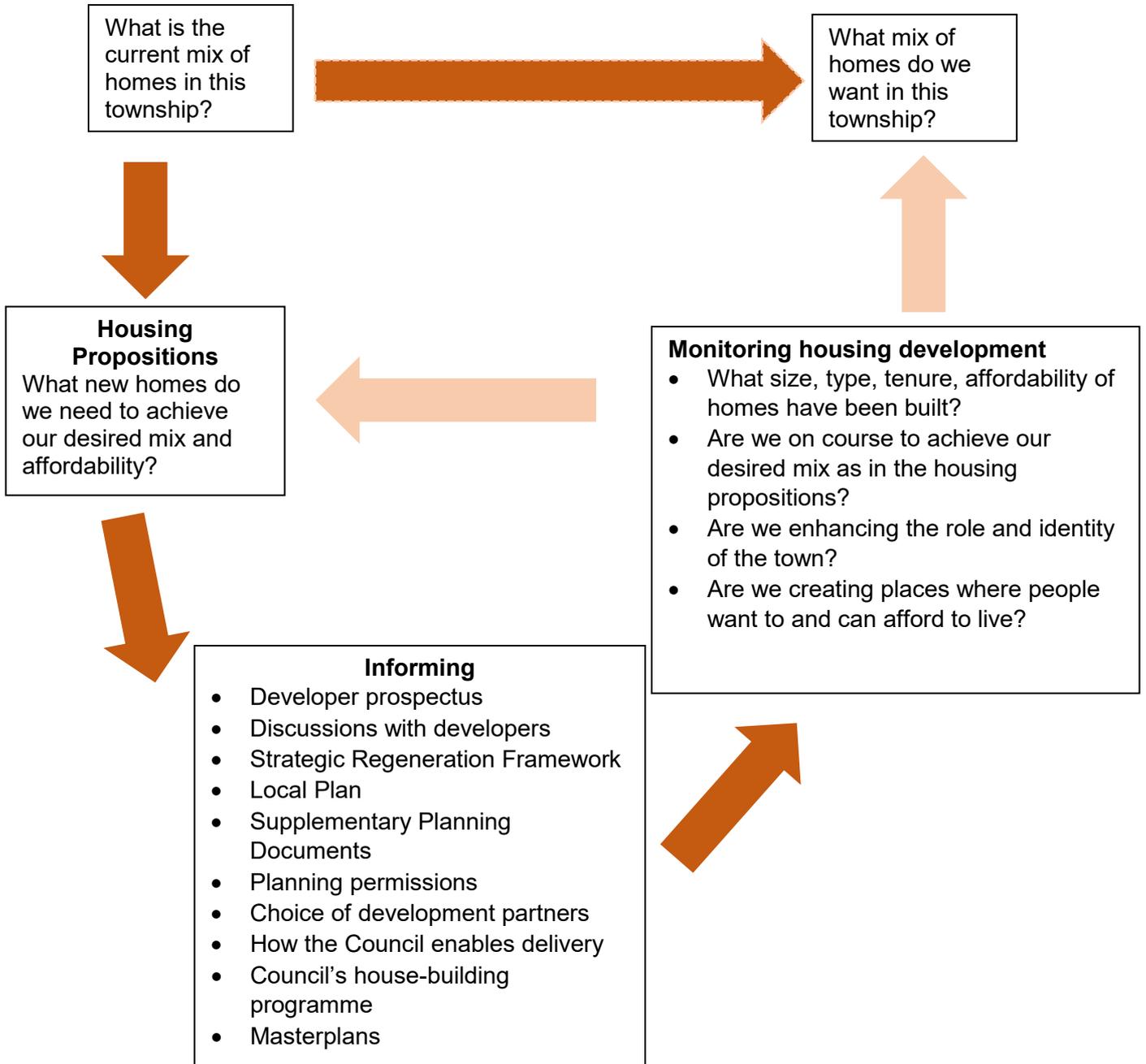
2.3.1 'Housing Propositions' to guide and influence what is built where

To increase our influence over what is built in different places across the borough, we will draw up a 'Housing Proposition' for each of the six township that will be a part of the broader vision for each township.

These propositions will identify the size, type, affordability and tenure of new homes – and how many of each – that are required to balance up and provide the right mix of homes overall to support the vision for each place, informed by the 2020 Housing Needs Assessment. They will also potentially include details of the numbers of new homes needed to be built to specific housing standards to make more homes suitable for particular groups.

These plans will aid discussions in the Town Centre Initiatives and with housing developers – including through the new Developer Forum – and relevant stakeholders and they will help to contribute to the evidence base of our future planning policy documents including Strategic Regeneration Frameworks and the suite of Local Plan documents for the borough that will be subject to future consultation.

The Housing Propositions will inform how the Council and partners may be able to support delivery. They will also inform what sort of homes the Council itself intends to develop as part of the direct delivery programme in each area.



The Draft GMSF housing development sites

The 2019 Draft GMSF identifies the following sites for strategic housing development. These sites are subject to change through the next stage of the GMSF, which will be the Publication of the plan that the ten Greater Manchester authorities intend to submit to the Government for Examination in Public.

Elton Reservoir, Radcliffe and Bury: Plans for 3,500 homes of a range of types, size, tenure and affordability (including affordable housing) at higher densities where there is good accessibility. This development will diversify the type of homes available and will be accompanied by new and improved road infrastructure, a new metro link stop and other public transport investment, cycle and walkways, three new schools including a secondary school for Radcliffe, retail and community facilities and significant areas of public accessible open space / parkland.

Seedfield: Plans for a broad mix of around 140 new houses to diversify the type of accommodation, including affordable homes. While relatively small in number provision will be made to meet the wider needs of new households including increasing school capacity, enhancements to highways and public transport infrastructure and cycle routes and design that allows for effective integration with surrounding communities.

Walshaw: accommodating a mix of around 1,250 homes with accompanying new roads, provision for recreation, accessibility by walking and cycling, new primary school capacity and a new local centre including a range of appropriate retail, community facilities and other services. This site will include green infrastructure corridors focusing on the wildlife corridors.

Northern Gateway: Around 3,500 new homes are planned for a large cross-boundary allocation spanning Bury and Rochdale and comprising employment-led sites to attract high quality business and investment to boost the competitiveness of the northern parts of Greater Manchester. 200 new homes are planned for the Bury side of the Heywood/Pilsworth site, 2700 in Simister/Bowlee and 600 in Whitefield. Development will be supported by significant infrastructure comprising new and upgraded highway networks, routes for walking/cycling connecting to adjoining towns and neighbourhoods, new schools, new and upgraded publicly accessible green spaces. The whole area is expected to be planned through a comprehensive masterplan.

Bury's town centres including Bury, Prestwich, Radcliffe and Ramsbottom are also changing through the Town Centre Initiatives. There are opportunities for new housing on several sites to match the distinctive character of each town.

2.4 Supporting delivery of new homes

2.4.1 Developer Forum

We know there is an appetite among developers and registered providers to build new homes in Bury and we want to work in partnership with them to engender support for the ambitions set out in this strategy and Bury 2030; Let's do it! We see small SME developers as a valuable asset as they can help us to build out smaller sites and help to plug gaps in local provision.

We are also aware that there are several common challenges developers and RPs experience including access to the limited land available, difficulties developing out larger sites in multiple ownership and viability of development in some locations especially when demands, such as zero-carbon standards, are placed on developers.

We intend to up our game in terms of the dialogue we have with RPs and developers of all sizes who have a detailed and nuanced understanding of the different housing markets and land ownership across the borough. We will do this by establishing a Developer Forum. This will be a mechanism for developers to come together with council officers to share information and solve problems together.

We will test out some of our ideas for reducing barriers and supporting delivery and learn from them about what has worked elsewhere and what might work for Bury. In other places, similar forums have led to reduced competition (and reduced prices paid) for sites and have helped the Council to understand how they can best act to reduce barriers.

The Developers Forum might also be able to help inform what is possible in terms of development in each of the townships, through their in-depth knowledge of land ownership and site make up.

2.4.2 Development prospectus

Our regeneration plans for Radcliffe and Prestwich will each inform a prospectus through which we will set out the type and mix of new homes we expect to be built within the town centre, across the sites earmarked in the GM Spatial Framework and other development sites. This will help to provide a clear steer our developer and registered provider partners and it will also guide our own development activity.

We will also develop a small sites prospectus for sites across the whole borough that the Council intends to dispose of to provide SME developers and RPs with the information they require to make decisions about their development interest and activity.

2.4.3 New homes on Council-owned and other public land

The Council also has ambitions to drive forward delivery of new homes on land it owns to help fill gaps in provision across the borough – either directly or in partnership. It is also

working through the One Public Estate programme to identify sites owned by other public bodies, such as the health estate, and work out how best to employ these sites to achieve Bury 2030: Let's do it!

Homes built through our direct delivery programme

The Council has Homes England Partnership status and has previously received grant funding from Homes England for a small development program. Since 2017, the Council has directly developed a small program of new build homes including Mayfair gardens and Radcliffe Times.

We have identified Council-owned sites sufficient for up to 600 new homes across the borough, 230 of which could be built on brownfield sites. The Council has more influence over what is built on these sites than on many other sites owned by others across the borough so we are exploring options for building homes that make the biggest contribution to achieving the outcomes identified within this housing strategy. Our choice of partners will depend partly on their willingness to get behind this strategy and build the homes Bury needs.

We are currently exploring the following options for building around 500 new homes over the next 5 years:

- Direct development by the Council – this would draw us towards specialised housing to avoid sales through the Right to Buy and could work against meeting the boroughs actual needs
- a wholly-owned Local Development Company – through which the Council could build a range of homes exempt from the Right to Buy
- a Joint Venture with an RP or private developer – that would enable sharing of expertise, risks and rewards
- Preparation of Sites for sale – undertaking remediation/infrastructure works and selling the sites, either to the Local Development Company or to an RP or to a Private Developer with conditions over the development characteristics

We are also considering options around management arrangements for those homes that will be rented or leased once they have been built.

One of the outcomes we are seeking from this housing strategy and action plan is to increase the numbers of affordable housing. Another is a broader range of housing tenures and financial products to enable more people to access a suitable home they want at a range of price-points. With this in mind, we are exploring a range of options including:

- Affordable housing
- Shared Ownership – a tenure we already provide in small quantities
- Rent to Buy – providing an active route for households to move into home ownership
- Market Sale – which would enable cross-subsidy into new affordable housing.

2.4.4 Supporting RPs and private developers to deliver Bury’s vision

We are considering a range of ways to support RPs and developers to accelerate delivery in priority areas. Our aim is to support developers to deliver the right sort of housing, with the right features in the right places in line with our emerging township visions and the forthcoming local plan. We are also exploring how we can actively encourage growth in a professionalised private rented sector, including through Build to Rent.

Some approaches we will explore with developers	
Potential support for land assembly	Potential support through strategic financing
<ul style="list-style-type: none"> • <i>Provide clarity on land value:</i> use NPPF ‘benchmark land value’ to help avoid developers over-paying for land • <i>Packaging sites:</i> challenging sites brought forward with viable sites enabling cross-subsidy by a single developer • <i>Invest in site remediation:</i> in partnership with GM Local Enterprise Partnership • <i>Best use of public land:</i> work with One Public Estate to secure buy-in to a more collaborative approach to use of public sector land from statutory bodies such as health trusts, education authority as well as LA operational building at end of life • <i>Identify sites for Council acquisition:</i> where this would facilitate rapid or more innovative development than might otherwise be the case – including potentially COP where required 	<ul style="list-style-type: none"> • <i>Create a Bury Housing Fund:</i> drawn from a range of sources including s106 commuted sums, new homes bonus, prudential borrowing, sale of assets could be used flexibly to address site-specific viability issues e.g. equity stakes, developer loans or gap funding (compliant with State Aid regulations) • Support developers to access funds from the GMCA Housing Investment Loan Fund • <i>Identify sources and bid for infrastructure funding where this is holding back development</i> • <i>Maximise niche funding opportunities:</i> for example, for self-build or community-led housing to support a small but potentially growing appetite among Bury residents
Potential for increasing developer certainty	Revising approach to planning obligations
<ul style="list-style-type: none"> • <i>Up-front investment:</i> on sites to create a development platform for the market • <i>Cash-flow support:</i> support home sales and defer payment for council land until housing sales complete. 	<ul style="list-style-type: none"> • <i>Revise Supplementary Planning Guidance for s106 sites:</i> to embrace the ambitions set out in this strategy • <i>Negotiate broader range of ‘affordable’ homes:</i> including a blend of social rents, affordable rent, discounted market sale, shared equity products, rent to buy, shared ownership, deposit products – in

<ul style="list-style-type: none"> • <i>Streamlining</i>: facilitate dialog between private developers/registered providers to enable affordable housing delivery • <i>Pre-application discussions</i>: Proactive work with developers to speed up complex planning application processes 	<p>line with the Housing Proposition for the area.</p> <ul style="list-style-type: none"> • <i>Undertake viability appraisals on all large sites</i>; to clarify negotiating position. • Monitoring of outcomes from s106 sites including how many and what types of affordable home are delivered through s106 and how the commuted sums are spent to increase affordable housing delivery • <i>Committed sums</i>: us it to support viability on other sites
<p>Being ready for future national and Greater Manchester opportunities</p> <p>Homes England periodically updates the types of funding and support it makes available to councils and registered providers and the conditions of that support. Specific funds usually last for a finite period. We want to be always looking ahead and prepared, with schemes ready to be developed, so that we can bid for gap funding from these funds as well as other sources such as at Greater Manchester level to enable development to go ahead.</p> <p>We will also explore and look to make use of any new government-led initiatives to maintain house building and infrastructure projects through and following the pandemic.</p>	

2.4.5 Management and monitoring of site development

We will put in place systems for actively managing site development and monitoring what is built across all sites in Bury.