

Bury

Housing Needs and Demand Assessment 2024/25

Bury Metropolitan Borough Council

Final Report
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Executive Summary

Introduction

The Bury Metropolitan Borough Council Local Housing Needs and Demand Assessment (HNDA) 2024/25 provides the latest available evidence to help to shape the future planning and housing policies of the area. The HNDA provides local evidence which builds upon the Greater Manchester Strategic Housing Market Assessment.

The study will help inform the production of the council's Local Plan and the implementation of its Housing Strategy. It considers the affordable housing needs of households, the aspirations/expectations of those households moving in the market, and the need for particular types of dwelling by virtue of age or disability. This research provides an up-to-date analysis of the social, economic, housing, and demographic situation across the area.

The HNDA 2024/25 incorporates:

- Findings from the re-weighted (2021 Census) Household Survey, which was completed by 2,093 households, representing a 12.6% response rate from the sample surveyed;
- An online survey of stakeholders;
- Interviews with estate and letting agents; and
- A review of existing (secondary) data.

The findings from the study provide an up-to-date, robust, and defensible evidence base for policy development, in accordance with government policy and guidance.

Housing market context

House prices

In 2023, lower quartile prices across Bury were £157,000 (Greater Manchester £141,000, North West £125,000 and England £175,000 and median prices across Bury were £220,000 (Greater Manchester £200,000, North West £185,000, and England £275,000).

In 2023, lower quartile private rents across Bury were £823 each month (Greater Manchester £849, North West £693, and England £923) and median rents were £949 (Greater Manchester £1,101, North West £901, and England £1,473).

Dwelling stock

There are 85,193 dwellings (2023 MHCLG) and 80,721 households (2021 Census) across the borough. The dwelling vacancy rate (2023 MHCLG) is estimated to be 3.0% which is slightly higher than the national rate (2.8%). According to the latest 2024 Valuation Office Agency data, most dwellings are houses (77.1%), 15.4% are flats, and 7.5% are bungalows. In terms of number of bedrooms, 9.4% of dwellings have 1-bedroom, 33.0% have 2-bedrooms, 45.3% have 3-bedrooms and 12.4% have four or more bedrooms. In terms of age, 27.6% of dwellings were built before 1919, a further 15.2% were built between 1919 and 1944, 16.4% between 1945 and 1964,

17.8% between 1965 and 1982, 9.2% between 1983 and 1999, and 13.8% have been built since 1999.

The 2021 Census reports that 66.9% of households are owner-occupiers, 17.8% privately rent, and 15.3% live in affordable housing.

Demographic drivers

The population of Bury is estimated to be 193,417 in 2022 (ONS 2018-based projections) and this is projected to increase by 7.1% to 207,091 by 2043. Over the next few decades, there will be a marked increase in the number and proportion of older residents. The population aged 65+ years is expected to increase from 35,965 in 2022 (18.6% of the population) to 43,970 in 2043 (21.2% of the population).

Future dwelling mix and development priorities

The HNDA has carefully considered the future population and household projections over the period 2022 to 2043, the range of dwellings lived in by different households, and their dwelling aspirations (likes) and expectations. This helps to determine an appropriate mix of dwellings to inform future development priorities to better reflect the housing needs of communities across Bury.

Places for Everyone identifies an average overall minimum annual net housing need of 452 dwellings across Bury, but delivery is to be phased over the period 2022 to 2039 (246 average 2022-25, 452 average 2025-30, and 520 average 2030-39). The HNDA shows that there is a considerable annual net shortfall of affordable housing of **1,017** each year. The recommended affordable tenure split is 30% social rent, 30% affordable rent and 40% affordable home ownership. This takes into account the affordable tenure preferences and incomes of existing and newly-forming households and also takes account of the increased government emphasis on delivering social rented affordable housing. The council needs to have a robust affordable housing policy in place to help deliver against this strategic need but is not mandated to meet this need in full. The actual scale of affordable delivery will be linked to availability of Government funding, Registered Provider development programmes, affordable housing contributions from private housebuilders and the economic viability of development sites.

The HNDA analysis includes a detailed analysis of the relationship between households and their current housing circumstances, the future aspirations of moving households, and what households would expect. This helps to set out the range of dwellings by type and size appropriate over the plan period. Table ES1 illustrates the annual range of newbuild dwellings appropriate for Bury over the plan period. Modelling assumes 75% market housing and 25% affordable housing delivery, with the split of 60% social/affordable rented and 40% affordable home ownership. Table ES2 summarises the overall dwelling mix breakdown by neighbourhood and tenure.

The needs of other groups

Particular needs which have been identified in the HNDA are:

- Increasing and diversifying the supply of specialist housing for older people. There is a need for 4,458 more units of accommodation for older people over the period

2022 to 2043. This is broken down to 3,420 additional C3 dwelling units (163 each year), 868 Extra Care units (41 each year) and 170 C2 residential care bedspaces (8 each year). There is a particular need for leasehold sheltered housing, enhanced sheltered, and Extra Care housing for sale. Bury has a good supply of dementia-friendly older persons accommodation through existing provision.

- Based on an assessment of additional needs and longer-term demographics, 4% of new dwellings (18 each year) should be built to M4(3) wheelchair accessible standard and all other new dwellings must be built to M4(2) accessible and adaptable standard in accordance with Places for Everyone (PfE) policy JP-H3 Type, Size and Design of New Housing.

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

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

Table ES1 Overall dwelling type/size mix recommendations by tenure: annual range of new dwellings across Bury boroughwide

Dwelling type/size	Market	Social/ Affordable rented	Affordable home ownership	Overall range
Overall % split>>	75%	15%	10%	100%
1/2-bedroom house	10-15%	15-20%	20-25%	15-20%
3-bedroom house	25-30%	15-20%	35-40%	25-30%
4+ bedroom house	20-25%	2-5%	10-15%	15-20%
1-bedroom flat	2-5%	20-25%	2-5%	5-10%
2+ bedroom flat	5-10%	5-10%	5-10%	5-10%
1/2-bedroom level access	10-15%	25-30%	15-20%	15-20%
3+ bedroom level access	5-10%	2-5%	2-5%	5-10%
Dwelling type	Market	Social/ Affordable rented	Affordable home ownership	Overall range
House	65-70%	35-40%	75-80%	60-65%
Flat	5-10%	30-35%	5-10%	10-15%
Bungalow/level-access	20-25%	30-35%	15-20%	20-25%
Number of bedrooms	Market	Social/ Affordable rented	Affordable home ownership	Overall range
1	2-5%	30-35%	2-5%	10-15%
2	30-35%	40-45%	40-45%	30-35%
3	35-40%	20-25%	40-45%	35-40%
4+	20-25%	2-5%	10-15%	15-20%

Note: These figures are a guide only. Bury Council will confirm requirements on specific schemes during the planning process

Table ES2 Overall dwelling mix breakdown by area and tenure: annual range of new dwellings by sub-area

Neighbourhood Area	Tenure	Dwelling type and size						
		1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom bungalow/level-access	3 or more-bedroom bungalow/level-access
East Bury	Open market	10-15%	25-30%	20-25%	2%	10-15%	25-30%	2%
	Social/affordable rented	10-15%	5-10%	2%	35-40%	15-20%	20-25%	2%
	Affordable Home Ownership	10-15%	40-45%	2%	2%	10-15%	25-30%	2%
North Bury	Open market	10-15%	30-35%	25-30%	2%	2-5%	5-10%	10-15%
	Social/affordable rented	10-15%	20-25%	10-15%	15-20%	5-10%	20-25%	10-15%
	Affordable Home Ownership	10-15%	40-45%	15-20%	5-10%	2-5%	5-10%	5-10%
Prestwich	Open market	20-25%	35-40%	20-25%	2%	2-5%	5-10%	5-10%
	Social/affordable rented	25-30%	5-10%	2%	10-15%	10-15%	30-35%	5-10%
	Affordable Home Ownership	30-35%	35-40%	10-15%	2%	2-5%	5-10%	2%
West and Radcliffe	Open market	10-15%	20-25%	20-25%	5-10%	5-10%	15-20%	10-15%
	Social/affordable rented	20-25%	25-30%	2-5%	10-15%	2%	25-30%	2-5%
	Affordable Home Ownership	25-30%	40-45%	10-15%	2%	2%	15-20%	2%
Whitefield	Open market	10-15%	25-30%	25-30%	2%	5-10%	15-20%	5-10%
	Social/affordable rented	15-20%	5-10%	5-10%	20-25%	10-15%	25-30%	2-5%
	Affordable Home Ownership	40-45%	15-20%	10-15%	2%	5-10%	15-20%	2%
Bury Total	Open market	10-15%	25-30%	20-25%	2-5%	5-10%	10-15%	5-10%
	Social/affordable rented	15-20%	15-20%	2-5%	20-25%	5-10%	25-30%	2-5%
	Affordable Home Ownership	20-25%	35-40%	10-15%	2-5%	5-10%	15-20%	2-5%
Prestwich Village NFA	Open market	20-25%	50-55%	20-25%	2-5%	2-5%	2-5%	2-5%
	Social/affordable rented	35-40%	2-5%	2-5%	5-10%	2%	35-40%	10-15%
	Affordable Home Ownership	45-50%	30-35%	10-15%	2-5%	2-5%	2-5%	2-5%

Note: These figures are a guide only. Bury Council will confirm requirements on specific schemes during the planning process

Summary of policy recommendations

Theme	Data	Action
Overall housing need	452 average each year 2022-2039, as currently set out in Policy JP-H3 of the Places for Everyone Plan Paragraph 1.56 of Places for Everyone states that 'In the event that a Local Plan looks beyond 2039, the minimum requirement figures set out in Policies JP-J3, JP-J4 and JP-H1 should be used to inform local plan target(s).	Housing need figure to be noted.
Affordable housing need	Annual imbalance over the next 10 years of 1,017 which justifies need for robust affordable housing policy and delivery.	Affordable housing policy to maximise delivery on market sites subject to viability and consider new ways of delivering affordable, particularly social rented housing.
	Broad mix of affordable dwelling sizes is required (Social/affordable rented 33.6% 1-bedroom, 41% 2-bedroom, 21.1% 3 bedroom, and 4.3% 4 or more bedroom. Immediate need for 3-bed family properties identified by the Council. Affordable home ownership: 2.9% 1-bedroom, 43.9% 2-bedroom, 42.1% 3 bedroom, and 11.1% 4 or more bedroom).	Range of dwelling sizes to be delivered.
	Affordable tenure mix of 30% social rented, 30% affordable rented and 40% affordable home ownership.	Development of rented needs to focus on social/affordable rented with some affordable home ownership which could include First Homes, Discount Market Housing and Shared Ownership. In line with PfE, the Council should seek to maximise the delivery of additional affordable homes, including through Local Plans setting targets for the provision of affordable housing for sale and rent as part of market-led developments based on evidence relating to need and viability.

Theme	Data	Action
Needs of different groups	4% of new dwellings (18 each year) to be M4(3) wheelchair accessible. All new affordable and market dwellings must be built to M4(2) standard in line with policy JP H3 of the Places for Everyone Plan.	Update relevant policies.
	4,458 additional units of accommodation for older people by 2043 including 170 residential care bedspaces, 868 Extra Care units, and 3,420 other types of accommodation including leasehold sheltered/retirement and conventional sheltered housing.	Diversify range of older persons accommodation including sheltered/retirement and Extra Care leasehold and cohousing. Continue to review need for residential care. Strengthen policies to enable people to live in their own homes for longer with appropriate support and adaptation.
	Care Leavers	Support through the 'Next Chapter' team and seek to provide appropriate accommodation for care leavers transitioning to independent living.
	Other needs groups	Ongoing review of need for specialist housing and build upon the needs evidence in this HNDA.

1. Introduction and Policy Context

Background

- 1.1 The Bury Metropolitan Borough Council Local Housing Needs and Demand Assessment (HNDA) 2024/25 provides the council with up-to-date evidence on housing need across all sections of the community over the period 2022 to 2042/43. The evidence will inform the update of the preparation of the Local Plan, other strategies, policies, and decisions of the council and its partners. The HNDA provides additional and local evidence to support the broader Greater Manchester Strategic Housing Market Assessment.
- 1.2 The HNDA supports the requirements of the 2024 National Planning Policy Framework (NPPF). It is also prepared in compliance with the government's Planning Practice Guidance (PPG).
- 1.3 The HNDA report complements the Places for Everyone Joint Development Plan Document.

National Planning Policy Framework

- 1.4 The evidence base needs to take account of the requirements of the National Planning Policy Framework (NPPF). The latest version was published in September 2024 and is supported by Planning Practice Guidance (PPG). The NPPF 2024 sets out the government's planning policies for England and how these are expected to be applied. Paragraph 11 of the NPPF states that plans, and decisions should apply a *'presumption in favour of sustainable development'*. As part of this, in relation to plan-making, it sets out that this means that *'strategic policies should, as a minimum, provide for objectively assessed needs for housing...'*.
- 1.5 Paragraph 61 provides an important context to the policy for housing delivery, as follows:
'To support the Government's objective of significantly boosting the supply of homes, it is important that a sufficient amount and variety of land can come forward where it is needed, that the needs of groups with specific housing requirements are addressed and that land with permission is developed without unnecessary delay'.
- 1.6 Paragraphs 62 to 64 relate to the evidence base requirements which underpin this study:

Paragraph 62: *"To determine the minimum number of homes needed, strategic policies should be informed by a local housing need assessment, conducted using the standard method in national planning practice guidance. In addition to the local housing need figure, any needs that cannot be met within neighbouring areas should also be taken into account in establishing the amount of housing to be planned for."*

Paragraph 63: *"Within this context of establishing need, the size, type and tenure of housing needed for different groups in the community should be assessed and reflected in planning policies. These groups should include (but are not limited to) those who require affordable housing (including Social Rent);"*

families with children; looked after children; older people (including those who require retirement housing, housing- with-care and care homes); students; people with disabilities; service families; travellers; people who rent their homes and people wishing to commission or build their own homes.”

Paragraph 64: *“where a need for affordable housing is identified, planning policies should specify the type of affordable housing required”.*

Paragraph 66: *“Where major development involving the provision of housing is proposed, planning policies and decisions should expect that the mix of affordable housing required meets identified local needs, across Social Rent, other affordable housing for rent and affordable home ownership tenures” Note that the requirement to deliver a minimum of 25% of affordable housing a First Homes no longer applies. Delivery can continue where local planning authorities that they meet local need.’*

Paragraph 67: *“As part of the ‘Golden Rules’ for Green Belt development set out in paragraphs 156- 157 of this Framework, a specific affordable housing requirement (or requirements) should be set for major development involving the provision of housing, either on land which is proposed to be released from the Green Belt or which may be permitted on land within the Green Belt. This requirement should:*

- a) be set at a higher level than that which would otherwise apply to land which is not within or proposed to be released from the Green Belt; and*
- b) require at least 50% of the housing to be affordable, unless this would make the development of these sites unviable (when tested in accordance with national planning practice guidance on viability).”*

Paragraph 69 requires that: *‘strategic policy-making authorities should establish a housing requirement figure for their whole area, which shows the extent to which their identified housing need (and any needs that cannot be met within neighbouring areas) can be met over the plan period. The requirement may be higher than the identified housing need if, for example, it includes provision for neighbouring areas, or reflects growth ambitions linked to economic development or infrastructure investment. Within this overall requirement, strategic policies should set out a housing requirement for designated neighbourhood areas which reflects the overall strategy for the pattern and scale of development and any relevant allocations.’* For Bury, housing requirement figures are set out in Places for Everyone (PfE).

- 1.7 The Localism Act 2011 introduced the ‘Duty to Co-operate’ as a replacement for Regional Spatial Strategy and this requirement is also established in National Planning Policy (NPPF 2024 Paragraphs 24-27). Section 110 requires local authorities and other bodies, including Local Enterprise Partnerships to co-operate in maximising the effectiveness of strategic matters within development plan documents. The provision of housing development is a strategic priority and the council will have to ensure that it is legally compliant with the Localism Act at Local Plan examination.
- 1.8 The NPPF 2024 sets out affordable housing definitions which are presented in Technical Appendix B.

General housing and planning policy context

New Labour administration

1.9 Labour's manifesto sets out the intention to:

- Update the NPPF, restore mandatory housing targets and introduce effective new mechanisms for cross-boundary strategic planning. Combined authorities will be given new planning powers, freedoms and flexibilities to make better use of grant funding.
- Take action to ensure that planning authorities have up-to-date Local Plans and reform and strengthen the presumption in favour of sustainable development.
- Further reform compulsory compensation rules to improve land assembly, speed up site delivery and deliver housing, infrastructure, amenity and transport benefits in the public interest.
- Ensure local communities continue to shape housebuilding in their area but use intervention powers to build the houses needed.
- Prioritise brownfield development and fast-track approval of urban brownfield sites. Take a strategic approach to greenbelt land designation and release to build more homes in the right places including the release of 'grey belt' land and introduce 'golden rules' to ensure development benefits communities and nature.
- Develop large-scale new communities through new towns, urban extensions and regeneration projects.
- Deliver the biggest increase in social and affordable housebuilding in a generation, with priority given to social rented housing and protecting existing stock with increased protections from Right to Buy.
- Strengthen planning obligations to ensure new developments provide more affordable homes and support councils and housing associations to build their capacity and make a greater contribution to affordable housing supply.
- Building more high-quality, well-designed and sustainable homes and creating places that increase climate resilience and promote nature recovery.
- Working with councils to give first-time buyers the first chance to buy homes through mortgage guarantee schemes to support those who struggle to save for a large deposit, with lower mortgage costs.

1.10 The government has published changes to the **NPPF** in December 2024 which includes a revised approach to establishing a minimum local housing need figure for each local authority.

1.11 The **Planning and Infrastructure Bill** ([click here to read bill](#)) was introduced to parliament in March 2025 and will see significant measures introduced to speed up planning decisions to boost housebuilding and remove unnecessary blockers and challenges to the delivery of vital developments like roads, railway lines, and windfarms. This will boost economic growth, connectivity, and energy security whilst also delivering for the environment.

1.12 Key provisions of the bill for housing delivery include:

- The bill aims to halve the time required for major housing projects to receive planning approval (reducing it from four years to under two).
- More decision-making power will shift from local councillors to planning officials to reduce delays.
- Changes to compulsory purchase rules will make it easier for local authorities and developers to acquire land at lower costs, speeding up housing projects.
- This may also limit landowner compensation, ensuring land values do not inflate project costs.
- A new "first ready, first connected" approach for grid connections will speed up energy access for new housing developments.
- By improving grid capacity, the bill supports the construction of homes in areas previously restricted by power supply issues.
- The bill supports the government's target to deliver 1.5 million new homes during the current parliamentary term.

1.13 Labour's revisions have also reversed some of the controversial alterations made under the previous government in 2023, particularly around the Housing Delivery Test, where Labour aims to ensure that local authorities are held accountable for improving housing delivery, particularly in regions with acute housing shortages and the five-year housing land supply, where Labour's commitment seems to focus on ensuring that Local Plans are not only current but also effective in meeting the housing needs of their communities. These changes are designed to streamline planning processes, ensuring that areas failing to meet housing delivery targets can more easily unlock new sites for development.

1.14 A notable reform is the introduction of "grey belt" land, which allows certain types of development on land that makes only a limited contribution to green belt purposes. This is part of Labour's effort to balance housing growth with environmental considerations. Moreover, the scrapping of the proposed Infrastructure Levy, which was widely criticized, signals a shift back to using Section 106 agreements to secure affordable housing.

1.15 The **Affordable Homes Programme 2021-2026** is a significant housing policy initiative aimed at boosting affordable housing supply. The government committed £11.5 billion over five years to support the construction of up to 180,000 affordable homes by 2026. The funding is targeted at a mix of affordable rent, shared ownership, and social rent homes, with a particular focus on rural areas.

1.16 The government announced a £350 million boost to affordable housing funding on February 12, 2025. This allocation includes £300 million for the Affordable Homes Programme, expected to deliver up to 2,800 additional homes, with half designated for social rent. An additional £50 million is earmarked for the Local Authority Housing Fund to improve temporary accommodation.

- 1.17 This funding supplements the £500 million top-up announced in the autumn Budget, bringing the total investment in housing supply for 2025/2026 to over £5 billion.
- 1.18 The government aims to build 1.5 million homes over the current parliament to address the housing crisis and reduce the number of households in temporary accommodation.

Greater Manchester Combined Authority

- 1.19 Greater Manchester Combined Authority (GMCA) is the strategic regional authority, with powers over various functions including planning.
- 1.20 [The Greater Manchester Strategy 2025-2035](#) sets out the ambition of Greater Manchester to be a thriving city region where everyone can live a good life. Key themes are:
- Growing our economy
 - Making sure our people can live well
 - Fixing the foundations of life and creating a greener, more equal future
- 1.21 Our plans for growth and our people are underpinned by seven workstreams which are designed to fix the five foundations of life: shelter, safety, mobility, opportunity and support. Each and every one will be delivered in a way that ensures a greener, more equal future for all.
- 1.22 To create a thriving city region where everyone can live a good life, we will focus on:
- Healthy homes for all
 - Safe and strong communities
 - A transport system for a global city region
 - A clear line of sight to high quality jobs
 - Everyday support in every neighbourhood
 - A great place to do business
 - Digitally connected places and people

Greater Manchester Housing Strategy

- 1.23 The [Greater Manchester Housing Strategy 2019-2024](#) is the product of a pioneering model of co-production, involving extensive consultation with local authorities, housing associations, academics, architects, builders, and housing activists.
- 1.24 One of the shared commitments in The Greater Manchester Strategy is to provide 'ensure the delivery of safe, decent and affordable housing, with no one sleeping rough in Greater Manchester'. Central to the GM Housing Strategy is a recognition that housing is at the heart of many of the broader issues that Greater Manchester needs to tackle, including health, carbon reduction,

tackling homelessness, providing skills and training to our residents, and growing our economy.

1.25 The housing vision set out:

- That our existing homes receive the investment they need to meet and exceed modern requirements for their safety, security, warmth, and physical accessibility. This includes retrofitting our existing homes to meet our ambitions for net zero carbon homes.
- Those homes will be part of neighbourhoods of choice, connected to economic opportunities and strategic infrastructure, and offering an excellent quality of life for all parts of the community.
- When we rent in either the social or private sector, we can be confident that our homes will be well managed and safe, decent, and affordable.
- That those of us in need, homeless, or at risk of becoming homeless can quickly access social housing or other affordable housing options so we can retain our place in the community.
- That no one will need to sleep rough in Greater Manchester.

Greater Manchester Age Friendly Strategy

1.26 The Greater Manchester Age Friendly Strategy sets out a vision to make Greater Manchester one of the best places to grow up, get on, and grow old ([click here to read strategy](#)).

1.27 It has 12 objectives:

- Establish age-friendly communities across GM, promoting volunteering and bringing generations together
- Build a health and social care system that works for older people
- Increase housing choice to promote social connections and wellbeing in later life
- Create opportunities to maximise the skills and experience of older workers
- Create a transport network that supports older people to stay connected and active
- Develop an age-friendly plan for each local authority area
- Become a world leader in research and innovation for an ageing society
- Campaign for positive change in the way older people are viewed
- Make sure access to entitlements and benefits is easier and simpler
- Show leadership in developing age-friendly initiatives at all levels and across all sectors
- Support more people to be physically active as they age
- Engage and involve older people in arts and cultural activities across Greater Manchester and establish a Centre for Age Friendly Culture – a world first.

The Places for Everyone Plan

- 1.28 The Places for Everyone Joint Development Plan for Bolton, Bury, Manchester, Oldham, Rochdale, Salford, Tameside, Trafford and Wigan came into effect on the 21 March 2024. The plan provides an important opportunity to create the conditions for inclusive economic growth, provide opportunities for provision of much needed homes, and protect and enhance the natural environment [click here to read development plan](#)
- 1.29 Places for Everyone will ensure all new developments are sustainably integrated into Greater Manchester's transport network or joined by new infrastructure. It has been developed alongside Transport for Greater Manchester's (TfGM) Five-Year Transport Delivery Plan, ensuring that new residential and commercial sites are supported by good transport infrastructure, including Metrolink stops and active travel routes.
- 1.30 As a long-term plan for jobs, new homes, and sustainable growth, its focus is to build back from the COVID-19 pandemic in a way that tackles the inequality experienced by so many of Greater Manchester communities.
- 1.31 It has 4 key spatial elements:
- Significant growth in jobs and housing at the core – continuing development in that part of the 'core growth area' encompassing the city centre and beyond to the Etihad in the East, through to the Quays, Trafford Park, and Port Salford in the West. The majority of commercial employment growth is proposed in this area.
 - Inner Area Regeneration of those parts of Manchester, Salford, and Trafford surrounding the Core Growth Area – together with the Core Growth Area, around 50% of overall housing supply is found here.
 - Boosting the competitiveness of the northern districts – addressing the disparities by the provision of significant new employment opportunities and supporting infrastructure and a commitment that collectively the northern districts meet their own local housing need.
 - Sustaining the competitiveness of the southern districts – supporting key economic drivers, for example around Wythenshawe hospital and the airport, and realising the opportunities offered by national infrastructure investment, e.g., HS2, whilst recognising the important green infrastructure assets in the area.
- 1.32 Key housing policies in PfE include:
- Policy JP-H1 on Scale, Distribution and Phasing of New Housing Development, which sets out a target for an annual average of 452 new homes in Bury Borough 2022-2039.
 - Policy JP-H2 on Affordability of New Housing affordable housing which sets out that PfE authorities will seek to maximise the delivery of additional affordable homes, including through Local Plans setting targets for the provision of affordable housing for sale and rent as part of market-led developments based on evidence relating to need and viability.

- Policy JP-H3 on Type, Size and Design of New Housing which states that 'residential developments should provide an appropriate mix of dwelling types and sizes reflecting local plan policies, and having regard to masterplans, guidance and relevant local evidence. All new dwellings must comply with nationally described space standards and be built to the 'accessible and adaptable' standard in Part M4(2) of the Building Regulations M4(2) unless specific site conditions make this impracticable.
- Policy JP-H4 on Density of New Housing with new housing delivered at a density appropriate to the location.

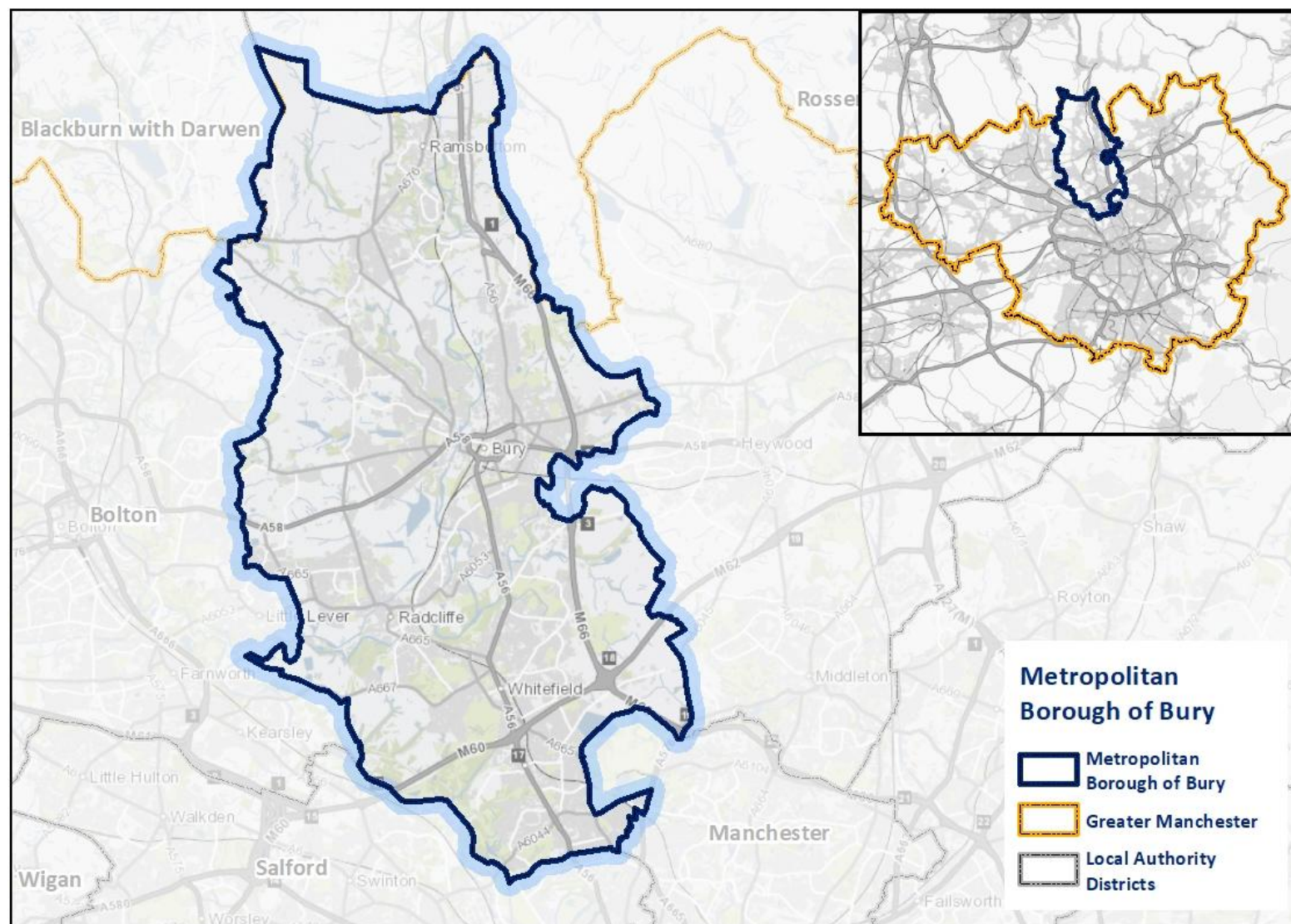
Future housing need

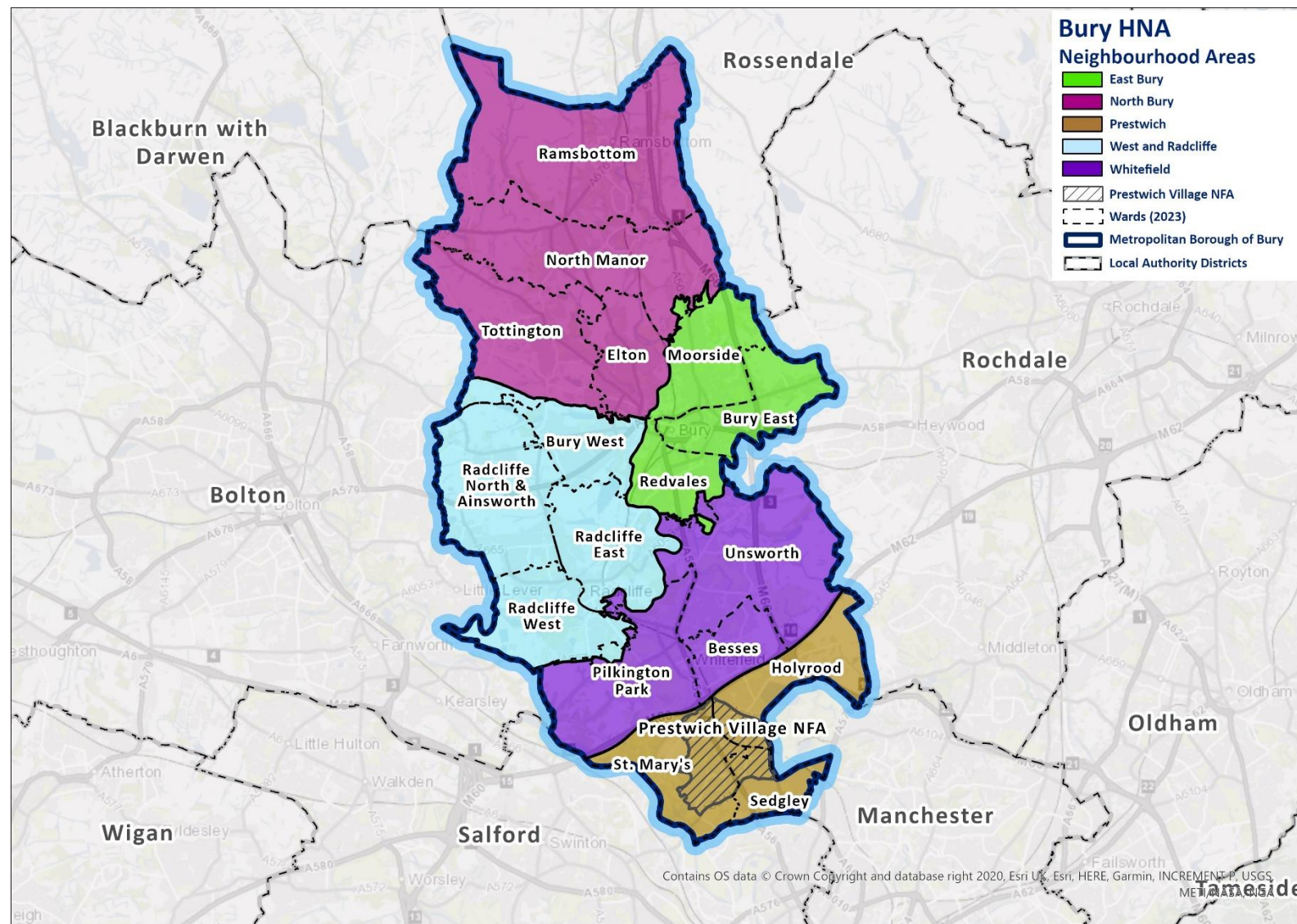
- 1.33 As set out in the Places for Everyone Policy JP-H1, the annual net housing target for Bury is 7,678 over the period 2022 to 2039. The target is phased stepped requirements of 246 homes each year 2022 to 2025, 452 homes 2025 to 2030 and 520 homes 2030 to 2039. The overall annual average is 452 over the period 2022 to 2039. Regarding affordable homes, Policy JP-H2 sets out that PfE authorities will seek to maximise the delivery of additional affordable homes, including through local plans setting targets for the provision of affordable housing for sale and rent as part of market-led developments based on evidence relating to need and viability.

Geography

- 1.34 Bury is a metropolitan borough in Greater Manchester (GM), located in the North West of England. It is positioned on the northern edge of GM. It is situated just to the north of Salford and the major city of Manchester and is bordered to the east and west by Rochdale and Bolton respectively. To the north lies the western Pennines and open landscapes in the county of Lancashire.
- 1.35 Map 1.1 illustrates the geographical context of Bury and the neighbouring local authorities.
- 1.36 The 2021 Census reported a population of 193,880.
- 1.37 The borough is divided into five neighbourhood areas which form the basis of neighbourhood area analysis for the HNDA: East Bury, North Bury, Prestwich, West and Radcliffe and Whitefield (Map 1.2). Data have also been prepared for the Prestwich Village Neighbourhood Forum Area (NFA) which is also illustrated on this map.
- 1.38 For the purposes of the study, where the geographical term Bury or Bury MB is used this should be interpreted as the Bury Metropolitan Borough unless otherwise stated.

Map 1.1 Bury Metropolitan Borough in its geographical context



Map 1.2 Neighbourhood areas and constituent wards within the Bury Council area

Research methodology

- 1.39 To deliver the HNDA 2024/25, a multi-method approach has been adopted, which comprises:
- A random sample survey of households across the borough. 16,664 households were contacted during February 2020 and invited to complete a questionnaire. 2,093 questionnaires were returned and used in data analysis. This represents a 12.6% response rate overall and a sample error of +/-2.1% at borough level; The survey has been re-weighted to the 2021 Census to provide an up-to-date evidence source.
 - A review of secondary data provided by the council including housing register and information on groups with additional needs.
 - Interviews with estate and letting agents operating within the borough.
 - A review of relevant secondary data including the 2021 Census, house price trends, CORE lettings data, and CLG Statistics.
- 1.40 Further information on the research methodology is presented in Appendix A.

Presentation of data

- 1.41 The re-weighted (2021 Census) Household Survey data is available down to postcode level and for the purposes of this report, data is reported for the five neighbourhood areas.
- 1.42 Data presented in this report is based on the re-weighted (2021 Census) Household Survey carried out as part of the HNDA, unless otherwise stated. Where possible, data are 'triangulated' which means several sources are drawn upon to establish robust outputs.
- 1.43 It is important to note that survey responses have been weighted to correct for response bias and then grossed up to reflect the total number of households, and this process is explained in Appendix A. All survey information presented in this report is for weighted and grossed responses which are rounded up where appropriate.
- 1.44 Some information is reported for HRP's which stands for Household Reference Person. This is usually the oldest person in the household and is now used as an alternative to 'Head of Household'.

Report structure

- 1.45 The Bury Council HNDA 2024/25 report is structured as follows:
- **Chapter 1** reviews the national and regional policy context within which the research needs to be positioned;
 - **Chapter 2** considers the main features of the housing market dynamics including house price and rental trends, migration and travel to work patterns;
 - **Chapter 3** reviews current rents, prices, and affordability;

- **Chapter 4** considers household groups with particular housing needs including those with a disability and additional needs;
 - **Chapter 5** sets out an assessment of dwelling type and mix for future housing development within the borough; and
 - **Chapter 6** concludes the report with a summary of findings and a consideration of strategic issues.
- 1.46 The report includes a technical appendix, which provides detailed material that underpins the core outputs of the HNDA. The technical appendix material includes:
- Research methodology (Appendix A)
 - Affordable Housing definitions (Appendix B)
 - Housing need calculations (Appendix C)
 - Dwelling mix calculations (Appendix D)
 - Stakeholder consultation responses (Appendix E)
 - Agent review (Appendix F)
 - Self and Custom Build (Appendix G)
- 1.47 Both the stakeholder responses and agent review provide a wealth of qualitative data which further informs the HNDA.

2. Housing Market and Key Drivers

Introduction

- 2.1 This chapter provides a detailed background to dwelling stock and tenure and the underlying economic, demographic, and household drivers across Bury. Note that income data from the 2020 household survey have been adjusted to reflect changes in median incomes using ONS Annual Survey of Hours and Earnings (ASHE) data.

Dwelling stock, vacant stock, and household estimates

- 2.2 Current estimates of dwelling stock, vacant stock, and households from multiple sources are presented in Table 2.1. For the purposes of the 2024 HNDA, the total dwelling stock base is assumed to be **85,193 (MHCLG 2023)** and the number of households as **80,721 (2021 Census)**. Around 3.0% of dwellings are vacant compared with the national rate of 2.8% based on MHCLG 2023 data. Table 2.2 shows the number of dwellings and household estimates for smaller geographies.

Table 2.1 Dwelling stock and household estimates

Dwelling stock	Dwellings	Source
2024 Valuation Office Agency (all dwellings)	85,250	VOA Table CTSOP3.0
2024 Valuation Office Agency (excluding annex and unknown)	81,750	VOA Table CTSOP3.0
2023 MHCLG Dwelling Stock Estimates	85,193	MHCLG Live Tables
2024 Council Tax data	85,512	Council Tax
Vacant stock	Dwellings	Source
2023 MHCLG Vacancy estimate (all dwellings)	2,558 (3.0%)	MHCLG Table LT_615
2023 MHCLG Long-term vacancy estimate (all dwellings)	1,123 (1.3%)	MHCLG Table LT_615
Households	Households	Source
2014-based ONS Household Projections 2024 figure	84,800	ONS
2018-based ONS Household Projections 2024 figure	82,531	ONS
2021 Census	80,721	ONS

- 2.3 The 80,721 household figure is taken as the total number of households for the purposes of the Household Survey (re-weighted using the 2021 Census) analysis, which is in line with the latest ONS household estimates. Table 2.2 summarises the total number of dwellings and households by neighbourhood area across the borough.

Table 2.2 Dwelling stock, vacants, second homes and household estimates by neighbourhood area

Neighbourhood Area	Dwellings	Households (2021 Census)	Household Estimate (2024)	Second Homes (recorded)	Vacant Properties
East Bury	15,261	14,903	13,926	38	1,297
North Bury	19,574	18,436	18,243	62	1,269
Prestwich	15,040	14,094	13,866	42	1,132
West and Radcliffe	21,321	18,852	19,720	48	1,553
Whitefield	14,316	14,436	13,296	37	983
Bury MB	85,512	80,721	79,051	227	6,234
Neighbourhood Forum Area	Dwellings	Households (2021 Census)	Household Estimate (2024)	Second Homes (recorded)	Vacant Properties
Prestwich Village NFA	8,158	6,283	7,518	18	622

Source: Bury Council and 2021 Census

Dwelling type and size

- 2.4 The 2024 Valuation Office Agency data provides details on overall dwelling stock by type, number of bedrooms, and council tax band. Table 2.3 presents the overall dwelling stock profile of the borough compared with Greater Manchester, the North West, and England. Table 2.4 summarises dwelling type and size data for Bury Borough.
- 2.5 In summary, Tables 2.3 to 2.4 show:
- 58.8% of dwellings in Bury Borough are council tax band A or B properties and 41.2% are band C or above;
 - 77.1% of dwellings are houses (31.7% terraced, 31.6% semi-detached, and 13.8% detached), 15.4% are flats and 7.5% are bungalows; and
 - 9.4% of dwellings have one bedroom, 33.0% two bedrooms, 45.3% three bedrooms, and 12.4% four or more bedrooms.
- 2.6 Map 2.1 illustrates the predominant dwelling type and size by LSOA based on 2024 Valuation Office Agency data.

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

Dwelling type and number of bedrooms	Council Tax Band				Dwelling stock totals			
	A	B	C-E	F+	Bury MB	Greater Manchester	North West	England Total
Bungalow 1-bedroom	1.0%	0.0%	0.0%	0.0%	1.1%	1.0%	1.0%	1.1%
Bungalow 2-bedrooms	0.2%	0.8%	2.6%	0.0%	3.6%	2.8%	4.0%	4.5%
Bungalow 3-bedrooms	0.0%	0.1%	2.3%	0.1%	2.5%	1.9%	2.7%	2.9%
Bungalow 4 or more -bedrooms	0.0%	0.0%	0.3%	0.0%	0.3%	0.5%	0.6%	0.6%
Flat 1-bedroom	7.9%	0.2%	0.1%	0.0%	8.1%	10.6%	8.7%	11.2%
Flat 2-bedrooms	4.6%	1.5%	0.9%	0.0%	7.0%	10.4%	8.2%	10.8%
Flat 3-bedrooms	0.1%	0.0%	0.1%	0.0%	0.2%	0.8%	0.8%	1.8%
Flat 4 or more-bedrooms	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.4%	0.5%
Terraced house 1-bedroom	0.1%	0.0%	0.0%	0.0%	0.1%	0.2%	0.3%	0.5%
Terraced house 2-bedrooms	12.8%	4.8%	0.7%	0.0%	18.3%	15.0%	12.7%	8.7%
Terraced house 3-bedrooms	5.0%	5.5%	1.8%	0.0%	12.4%	15.0%	16.1%	14.6%
Terraced house 4 or more-bedrooms	0.0%	0.3%	0.6%	0.0%	1.0%	1.7%	2.2%	2.4%
Semi-detached house 1-bedroom	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Semi-detached house 2-bedroom	1.9%	1.4%	0.6%	0.0%	3.9%	4.4%	4.0%	3.8%
Semi-detached house 3-bedroom	2.6%	7.5%	14.5%	0.0%	24.7%	22.1%	21.6%	17.4%
Semi-detached house 4 or more-bedrooms	0.1%	0.2%	2.6%	0.1%	3.0%	2.9%	3.0%	2.7%
Detached house 1-bedroom	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Detached house 2-bedrooms	0.0%	0.0%	0.1%	0.0%	0.1%	0.2%	0.4%	0.7%
Detached house 3-bedroom	0.0%	0.0%	5.2%	0.3%	5.5%	4.2%	5.0%	5.9%
Detached house 4 or more-bedroom	0.0%	0.0%	5.7%	2.5%	8.2%	5.7%	8.2%	9.6%
Bury MB	36.4%	22.4%	38.1%	3.1%	100.0%			
Greater Manchester	44.2%	20.0%	32.4%	3.4%		100.0%		
North West	39.8%	20.5%	34.6%	5.0%			100.0%	
England Total	23.3%	19.7%	47.7%	9.3%				100.0%

Base: Bury 81,750; Greater Manchester 1,272,360 ; North West 3,396,910; England 25,049,180 (excludes annex, other and missing)

Source: VOA 2024

Table 2.4 Dwelling type, number of bedrooms, and council tax band summary

Dwelling type	Council Tax Band				Bury MB
	A	B	C-E	F+	Total
Bungalow	1.2%	0.9%	5.2%	0.2%	7.5%
Flat	12.6%	1.7%	1.0%	0.0%	15.4%
Terraced	18.0%	10.6%	3.1%	0.0%	31.7%
Semi-detached	4.6%	9.1%	17.7%	0.1%	31.6%
Detached	0.0%	0.0%	11.0%	2.8%	13.8%
Total	36.4%	22.4%	38.1%	3.1%	100.0%
Number of bedrooms	A	B	C-E	F+	Bury MB Total
1-bedroom	9.0%	0.2%	0.1%	0.0%	9.4%
2-bedrooms	19.5%	8.6%	4.8%	0.1%	33.0%
3-bedrooms	7.8%	13.1%	23.9%	0.4%	45.3%
4-bedrooms	0.1%	0.5%	9.2%	2.6%	12.4%
Total	36.4%	22.4%	38.1%	3.1%	100.0%

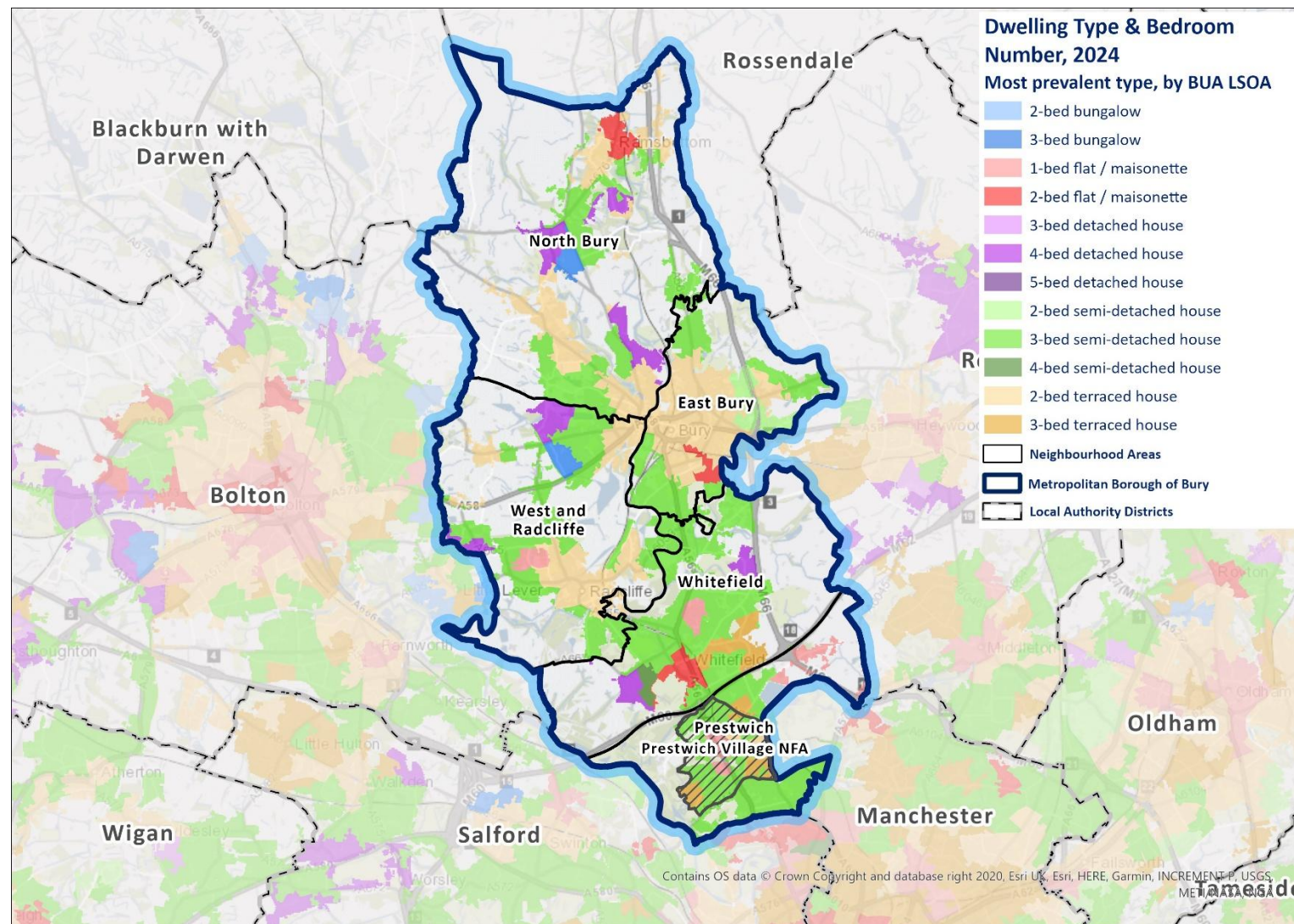
Source: VOA 2024

2.7 How property type and size vary by neighbourhood area is shown in Table 2.5.

Table 2.5 Summary of dwelling type and number of bedrooms by neighbourhood area

	Dwelling type and number of bedrooms									
Neighbourhood Area	1 or 2-bedroom house	3-bedroom house	4 or more-bedroom house	1 bedroom flat	2 or 3 bedroom flat	1 bedroom bungalow	2 bedroom bungalow	3 or more bedroom bungalow	Total	Base
East Bury	36.8%	31.9%	4.9%	13.2%	8.7%	1.2%	2.4%	0.9%	100.0%	15,140
North Bury	27.1%	35.9%	17.3%	4.8%	4.2%	0.2%	5.4%	5.2%	100.0%	18,490
Prestwich	9.0%	55.8%	13.7%	10.8%	9.1%	0.3%	0.7%	0.7%	100.0%	14,410
West and Radcliffe	24.2%	40.5%	11.1%	7.2%	5.5%	2.1%	5.6%	3.7%	100.0%	18,960
Whitefield	13.2%	51.5%	12.6%	5.7%	10.1%	1.4%	2.8%	2.8%	100.0%	14,750
Bury MB	22.5%	42.5%	12.1%	8.1%	7.3%	1.1%	3.6%	2.9%	100.0%	81,750
	Dwelling type and number of bedrooms									
Neighbourhood Forum Area	1 or 2-bedroom house	3-bedroom house	4 or more-bedroom house	1 bedroom flat	2 or 3 bedroom flat	1 bedroom bungalow	2 bedroom bungalow	3 or more bedroom bungalow	Total	Base
Prestwich Village	11.7%	50.2%	10.6%	13.6%	12.0%	0.6%	0.5%	0.6%	100.0%	6,310

Source: 2024 VOA

Map 2.1 Predominant dwelling type and size by LSOAs: Bury

Source: VOA 2024

- 2.8 There are an estimated 123 licenced houses in multiple occupation (HMO) based on Bury Council data (Table 2.6)

Table 2.6 HMO distribution across Bury

Neighbourhood Area	Number of licensed HMOs
East Bury	62
North Bury	6
Prestwich	15
West and Radcliffe	30
Whitefield	10
Bury MB	123
Neighbourhood Forum Area	Number of licensed HMOs
Prestwich Village	10

Source: Council

Property age and condition

The age and condition of housing in Bury

- 2.9 The age profile of the dwelling stock in Bury is summarised in Table 2.7. 42.8% of dwellings were built before 1945, 34.2% between 1945 and 1982 and 23.0% since 1983.

Table 2.7 Age of dwelling

Age of Dwellings	Number	%
pre-1919	51,950	27.6%
1919-44	28,630	15.2%
1945-64	30,810	16.4%
1965-82	33,490	17.8%
1983-99	17,360	9.2%
post 1999	25,980	13.8%
Total	188,220	100.0%

Source: VOA 2024

- 2.10 The English Housing Survey (EHS) produces national data on dwelling condition. The 2020 EHS local authority housing stock condition modelling showed that:
- 12,992 dwellings (15.7%) across Bury were non-decent which is higher than the English rate of 14.6%.
 - 15.2% of owner occupied dwellings, 22.6% private rented and 10.5% social rented properties were non-decent.
 - 9.6% of detached, 11.8% of semi-detached, 12.9% bungalows, 22% of terraced properties and were non-decent

- 2.11 A full definition of what constitutes a decent home is available from MHCLG (source: [click here for MHCLG definition](#) but in summary a decent home meets the following four criteria:
- a. it meets the current statutory minimum for housing;
 - b. it is in a reasonable state of repair;
 - c. it has reasonably modern facilities and services; and
 - d. it provides a reasonable degree of thermal comfort.

House condition and repair problems

- 2.12 The re-weighted (2021 Census) Household Survey reviewed the extent to which households were satisfied with the state of repair of their home. Overall, 79.2% of respondents expressed satisfaction (36.3% were very satisfied and 42.9% were satisfied); 10.6% were neither satisfied nor dissatisfied; a total of 10.3% expressed degrees of dissatisfaction, of whom 7.6% were dissatisfied and 2.7% were very dissatisfied. Note that severe disrepair is a factor considered in assessing affordable housing need.
- 2.13 Table 2.8 explores how the level of dissatisfaction with state of repair varied by neighbourhood area, tenure and property type. Table 2.9 explores how the level of dissatisfaction varied by property age, household income, age group and disability. Note that the data relates to perception and across the private and social rented sectors, this may be more reflective of tenant expectations in landlord responses to repairs.
- 2.14 Households expressing the highest levels of dissatisfaction by characteristics were: households living in Prestwich (12.2%); private renting (18.1%) and living in affordable housing (24.8%) living in maisonettes (59.8%), terraced/town house (14.8%), and flat/apartment (13.3%); living in pre-1919 dwellings (12.0%); and having an income of less than £200 each week (26.0%), and had a young HRP aged 15-24 (66.0%) were dissatisfied.
- 2.15 Households containing someone with an illness/disability were more likely to be dissatisfied (11.2%) compared with 10.3% overall and 9.5% of households with a wheelchair user were dissatisfied with the state of repair.

Table 2.8 Dissatisfaction with quality of accommodation by neighbourhood area, tenure and property type

Neighbourhood Area	No. Dissatisfied	% Dissatisfied	Base
East Bury	1,719	12.1%	14,182
North Bury	1,217	6.7%	18,188
Prestwich	1,699	12.2%	13,928
West and Radcliffe	2,162	11.0%	19,680
Whitefield	1,393	10.3%	13,552
Bury MB	8,189	10.3%	79,530
Prestwich Village NFA	1,040	15.6%	6,652
Missing cases (where tenure was not stated)			1,175
Total (all households)			80,705
Tenure	No. Dissatisfied	% Dissatisfied	Base
Owner Occupier	4,108	6.7%	61,254
Private Rented	1,203	18.1%	6,652
Affordable	2,878	24.8%	11,624
Total	8,189	10.3%	79,530
Missing cases (where tenure was not stated)			1,175
Total (all households)			80,705
Property Type	No. Dissatisfied	% Dissatisfied	Base
Detached house	603	4.4%	13,851
Semi-detached house	2,131	7.9%	27,108
Terraced house / town house	3,119	14.8%	21,116
Bungalow	562	8.9%	6,320
Maisonette	401	59.8%	670
Flat / Apartment	1,246	13.3%	9,331
Other	13	2.0%	635
Total	8,074	10.2%	79,030
Missing cases (where tenure was not stated)			1,675
Total (all households)			80,705

Source: Re-weighted (2021 Census) Household Survey

Table 2.9 Dissatisfaction with quality of accommodation by property age, household income, age group and disability

Property Age	No. Dissatisfied	% Dissatisfied	Base
Pre 1919	1,533	12.0%	12,729
1919 to 1944	1,226	9.2%	13,344
1945 to 1964	1,033	11.1%	9,305
1965 to 1984	632	3.8%	16,813
1985 to 2004	350	3.6%	9,760
2005 onwards	296	5.6%	5,268
Unsure/don't know/missing	2,997	27.5%	10,880
Total	8,068	10.3%	78,098
Missing cases (where tenure was not stated)			2,607
Total (all households)			80,705
Household income	No. Dissatisfied	% Dissatisfied	Base
Up to £200 each week (Up to £867 per month)	1,990	26.0%	7,668
£200 to under £300 per week (£867 to under £1,300 per month)	812	9.1%	8,906
£300 to under £400 per week (£1,300 to under £1,733 per month)	521	6.6%	7,875
£400 to under £500 per week (£1,733 to under £2,167 per month)	1,017	11.6%	8,760
£500 to under £750 per week (£2,167 to under £3,250 per month)	1,238	10.5%	11,829
£750 per week or more (£3,250 or more)	1,463	6.6%	22,029
Total	7,041	10.5%	67,067
Missing cases (where tenure was not stated)			13,638
Total (all households)			80,705
Age group	No. Dissatisfied	% Dissatisfied	Base
15-24	219	66.0%	332
25-34	1431	17.7%	8,075
35-44	1399	12.4%	11,247
45-59	3033	12.7%	23,804
60-84	1668	5.5%	30,367
85+	72	3.7%	1,952
Total	7,823	10.3%	75,777
Missing cases (where tenure was not stated)			4,928
Total (all households)			80,705
Disability	No. Dissatisfied	% Dissatisfied	Base
Household contains someone with illness/disability	4,106	11.2%	36,623
Household contains a wheelchair user	180	9.5%	1,900

Note: Response rate variations result in slight differences between base levels.

Source: Re-weighted (2021 Census) Household Survey

Household tenure

- 2.16 The 2021 Census indicates that across Bury, 66.9% of households are owner-occupiers, 15.3% live in affordable tenures and 17.8% rent privately (Table 2.10). This compares with 65.6% owner-occupier, 16.1% living in affordable tenures, and 18.4% private renting in the 2001 Census. Therefore, since 2001, there has been a general shift in the proportion of households living in owner-occupation to renting.

Table 2.10 Tenure profile by neighbourhood area

Neighbourhood Area	Tenure				Base (number of households)
	Owner occupied %	Private rented %	Affordable %	Total %	
East Bury	51.5%	23.6%	24.9%	100.0%	14,903
North Bury	77.8%	14.2%	8.0%	100.0%	18,436
Prestwich	68.7%	18.6%	12.7%	100.0%	14,094
West and Radcliffe	65.3%	18.1%	16.6%	100.0%	18,852
Whitefield	69.1%	15.4%	15.5%	100.0%	14,436
Bury MB	66.9%	17.8%	15.3%	100.0%	80,721
Neighbourhood Forum Area	Tenure				Base (number of households)
	Owner occupied %	Private rented %	Affordable %	Total %	
Prestwich Village	65.6%	18.4%	16.1%	100.0%	6,283

Source: 2021 Census TS054

Variations in dwelling types and households by tenure

- 2.17 The 2021 Census provides a useful insight into the characteristics of dwellings and households by tenure which are now presented.

Dwelling size – number of bedrooms

- 2.18 Table 2.11 summarises the number of bedrooms by tenure across occupied dwellings in the Bury. Across the owner-occupied sector, 75.4% of dwellings have 3 or more bedrooms; 73.2% of social rented dwellings and 59.7% of private rented dwellings have 1 or 2 bedrooms.

Table 2.11 Dwelling size by tenure

Number of bedrooms	All tenures %	Owned %	Rented: Social rented %	Rented: Private rented or lives rent free %
1 bedroom	8.9%	1.8%	36.6%	12.8%
2 bedrooms	29.1%	22.8%	36.6%	46.9%
3 bedrooms	43.3%	50.0%	24.5%	33.7%
4 or more bedrooms	18.6%	25.4%	2.3%	6.7%
Total	100.0%	100.0%	100.0%	100.0%

Source: 2021 census table RM136

Age profile and household type

- 2.19 Table 2.12 sets out the age profile of residents living in different tenures. It uses a 'row %' figure which indicates the proportion of household reference people (HRP) by age group in different tenures: for instance, 79.7% of all people aged 65 and over live in owner occupied properties, 14.0% live in social rented accommodation and 6.3% live in private rented accommodation.

Table 2.12 Age profile by tenure

Age group	Owned (row %)	Rented: Social rented (row %)	Rented: Private rented or lives rent free (row %)	Total	Base
Aged 16 to 64 years	62.3%	15.3%	22.4%	100.0%	57,556
Aged 65 years and over	79.7%	14.0%	6.3%	100.0%	23,116
Total	67.3%	14.9%	17.8%	100.0%	80,672

Source: 2021 census table RM201

- 2.20 Table 2.13 considers the general profile of household types by tenure. For instance, across the owner-occupied sector, 30.7% are families with children and 26.2% are singles; and 22.5% of social renter households are lone parent families; and 22.6% of households in the private rented sector are couples with children.

Table 2.13 Household type by tenure (column %)

Household types	All tenures %	Owned %	Rented: Social rented %	Rented: Private rented or lives rent free %
Singles	17.6%	12.3%	29.8%	27.4%
Single 66+	13.2%	13.9%	18.8%	6.1%
Couples (no children)	15.8%	18.2%	6.6%	14.6%
Couples (with children)	26.8%	30.7%	14.2%	22.6%
Single family household (66 and over)	9.0%	12.3%	3.2%	1.6%
Lone parent family	11.9%	7.6%	22.5%	19.6%
Other	5.6%	5.1%	4.9%	8.1%
Total	100.0%	100.0%	100.0%	100.0%
Base	80,660	54,273	12,018	14,369

Source: 2021 census table RM135

2.21 Table 2.14 provides household type information in a different way. It considers how different household types are distributed across different tenures. For instance, 91.6% of all single-family households age 66 or over live in owner occupied dwellings and 57.3% of lone parents rent from a social or private landlord.

Table 2.14 Household type by tenure (row %)

Household types	Owned (row %)	Rented: Social rented (row %)	Rented: Private rented or lives rent free (row %)	Total	Base
Singles	47.1%	25.2%	27.7%	100.0%	14,207
Single 66+	70.5%	21.2%	8.3%	100.0%	10,664
Couples (no children)	77.4%	6.2%	16.4%	100.0%	12,745
Couples (with children)	77.1%	7.9%	15.1%	100.0%	21,597
Single family household (66 and over)	91.6%	5.2%	3.2%	100.0%	7,279
Lone parent family	42.7%	28.1%	29.2%	100.0%	9,624
Other	61.4%	13.0%	25.6%	100.0%	4,544
Total	67.3%	14.9%	17.8%	100.0%	80,660

Source: 2021 census table RM135

Economic activity and tenure

2.22 Table 2.15 shows that most owner occupier HRPs are either in employment or retired; 34.7% of social renter HRPS are in employment but 34.0% are economically inactive; and for private renters, most are economically active.

Table 2.15 Economic activity by Household Reference Person and tenure

Economic activity (by household reference person)	All tenures %	Owned %	Rented: Social rented %	Rented: Private rented or lives rent free %
Economically active (in employment)	61.5%	65.0%	34.7%	70.6%
Retired	25.8%	30.8%	23.9%	8.5%
Economically inactive (including looking after home/family and long-term sick/disabled)	9.8%	3.1%	34.0%	14.5%
Student	1.0%	0.3%	2.7%	2.5%
Unemployed	1.9%	0.8%	4.7%	3.9%
Total	100.0%	100.0%	100.0%	100.0%
Base	80,648	54,257	12,040	14,351

Source: 2021 census table RM133

2.23 Table 2.16 illustrates that of all economically active household reference people (HRP), 71.1% own and 20.5% rent privately. 78.6% of economically inactive HRPs and 72.4% of unemployed people rent. 42.8% of student HRPs live in private rented accommodation. 80.3% of retired HRPs are owner occupiers.

Table 2.16 Household type by tenure (row %)

Economic activity	Owned (row %)	Rented: Social rented (row %)	Rented: Private rented or lives rent free (row %)	Total	Base
Economically active (in employment)	71.1%	8.4%	20.5%	100.0%	49,566
Retired	80.3%	13.8%	5.8%	100.0%	20,835
Economically inactive (including looking after home/family and long-term sick/disabled)	21.4%	52.1%	26.5%	100.0%	7,865
Student	18.3%	38.8%	42.8%	100.0%	829
Unemployed	27.6%	36.7%	35.7%	100.0%	1,553
Total	67.3%	14.9%	17.8%	100.0%	80,648

Source: 2021 census table RM133

Overcrowding and underoccupancy

2.24 Table 2.17 shows that 3.8% of all households are overcrowded and this was most pronounced in social rented accommodation. Underoccupancy was most apparent in owner occupied households with 84.4% having at least one spare bedroom.

Table 2.17 Occupancy by tenure (column %)

Occupancy	All tenures %	Owned %	Rented: Social rented %	Rented: Private rented or lives rent free %
Overcrowded	3.8%	2.2%	7.6%	6.5%
Sufficient bedrooms	25.2%	13.4%	61.4%	39.2%
Under occ +1	36.1%	37.5%	24.0%	41.2%
Under occ +2 or more	34.9%	46.9%	6.9%	13.1%
Total	100.0%	100.0%	100.0%	100.0%
Base	80,702	54,319	12,016	14,367

Source: 2021 census table RM099

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

- 2.25 Just over 30% of overcrowded households were in the private rented sector (Table 2.18), which also showed around 39.7% of overcrowded households were owner occupiers and 30.0% social renters. 90.3% of under occupancy with at least 2 spare bedrooms was in the owner-occupied sector.

Table 2.18 Occupancy by tenure (row %)

Occupancy	Owned (row %)	Rented: Social rented (row %)	Rented: Private rented or lives rent free (row %)	Total	Base
Overcrowded	39.7%	30.0%	30.4%	100.0%	3061
Sufficient	35.9%	36.3%	27.7%	100.0%	20297
Under occ +1	69.8%	9.9%	20.3%	100.0%	29172
Under occ +2 or more	90.3%	3.0%	6.7%	100.0%	28172
Total	67.3%	14.9%	17.8%	100.0%	80702

Source: 2021 census table RM099

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

The owner-occupied sector

- 2.26 The 2021 Census identified that 66.9% (53,992) of households across the borough are owner-occupiers. 34.4% of all households (27,752) own outright and 32.5% of all households (26,240) have a mortgage.
- 2.27 The re-weighted (2021 Census) Household Survey provides the following information on owner-occupied housing:

- Most owner-occupied homes are houses (88.1%), with 22.0% detached, 38.8% semi-detached, and 27.3% terraced; a further 7.7% are bungalows, 3.9% flats/maisonettes, and 0.3% other property types.
 - 49.2% of owner-occupied homes have three bedrooms, 26.2% have four or more bedrooms, a further 23.0% have two bedrooms, and 1.6% have one bedroom.
 - 19.2% of owner-occupied homes were built pre-1919, 33.3% were built between 1919 and 1964, 25.8% were built between 1965 and 1984, and 21.7% have been built since 1985.
- 2.28 Over the period 2000 to 2023, Land Registry data reveals that lower quartile, median, and average house prices across the borough have increased dramatically. This is summarised in Table 2.19.
- 2.29 It is interesting to note that in 2000, a household income of £9,257 was required for a lower quartile price to be affordable; by 2023 this had increased to £41,143. In comparison, an income of £13,629 was required for median priced housing to be affordable in 2000 compared with £46,697 in 2023.

Table 2.19 Lower quartile and median price and household income required to be affordable 2000-2023

Year	House Price		Income to be affordable*	
	Lower Quartile	Median	Lower Quartile Price	Median Price
2000	£36,000	£53,000	£9,257	£13,629
2001	£40,000	£59,000	£10,286	£15,171
2002	£48,000	£71,500	£12,343	£18,386
2003	£58,000	£84,950	£14,914	£21,844
2004	£75,498	£107,000	£19,414	£27,514
2005	£88,500	£119,995	£22,757	£30,856
2006	£95,500	£127,500	£24,557	£32,786
2007	£103,000	£132,265	£26,486	£34,011
2008	£99,950	£129,000	£25,701	£33,171
2009	£95,000	£130,000	£24,429	£33,429
2010	£93,000	£125,000	£23,914	£32,143
2011	£90,000	£120,000	£23,143	£30,857
2012	£90,000	£123,000	£23,143	£31,629
2013	£93,500	£124,500	£24,043	£32,014
2014	£100,000	£135,000	£25,714	£34,714
2015	£107,000	£146,995	£27,514	£37,799
2016	£111,000	£150,995	£28,543	£38,827
2017	£118,000	£159,950	£30,343	£41,130
2018	£122,000	£167,950	£31,371	£43,187
2019	£130,000	£175,000	£33,429	£45,000
2020	£137,500	£190,000	£35,357	£48,857
2021	£156,000	£215,000	£40,114	£55,286
2022	£158,000	£223,000	£40,629	£57,343
2023	£160,000	£181,600	£41,143	£46,697

Source: ONS HPSSA

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

- 2.30 A range of socio-economic and demographic information from respondents has been obtained from the re-weighted (2021 Census) Household Survey. Some further insights relating to owner-occupiers include:
- In terms of household type, 19.8% are couples with children under 18, 31.5% of owner-occupiers are older (65 or over) singles and couples, 19.1% are couples (under 65 with no children), 9.0% are couples with adult children (18+), 11.5% are singles (under 65), 2.5% are lone parents with adult children and 2.6% are lone parents with children under 18, and 4.1% are other household types.
 - 59.9% of HRP living in owner-occupied dwellings are in employment and a further 33.4% are wholly retired from work.
 - 22.5% of owner-occupied households receive less than £18,200 gross per year, 18.2% receive between £18,200 and £26,000 per year, 18.9% receive between £26,000 and £39,000 per year, and 40.4% receive more than £39,000 per year.
 - In terms of length of residency, 46.3% of owner-occupiers have lived in the same property for 20-years or more.

The Private Rented Sector (PRS)

- 2.31 The private rented sector has become an important tenure in both meeting people's housing needs and providing flexible housing options for those moving for employment or to respond to changing circumstances and provides a housing option for those on low incomes. Across Bury, the proportion of households renting increased from 8.5% in 2001 to 17.8% in 2021 (ONS Census data). During this period, there has been growth of the rental market for both 'active choice' renters and 'frustrated would-be' homeowners. Tenure reform and less accessible social rented housing are also likely to be an increasing factor to the growth in the private rented sector and the sector clearly now plays a vital role in meeting housing need and affordable need, as well as providing an alternative to homeownership.
- 2.32 Local authorities have an important enabling and regulatory role in ensuring that the private rented sector helps to meet housing need. Balancing good quality supply with demand will help to stabilise rents and encouraging good quality management will improve the reputation of the sector and encourage longer term lets and lower turnover. However, this is a challenging task where existing partners need to be encouraged to participate and new partners and investors need to be identified.

Build to Rent

- 2.33 Build to Rent schemes can have a number of benefits. Schemes can quickly increase supply and provide improved quality and wider choice in housing markets; the accommodation and service offer provide better tenure options for households looking to rent longer term compared to what is available in the current PRS. Standards are expected to be more professional, tenancies longer, and by introducing an affordable offer (minimum 20% below market

rents), these schemes can meet an identified and specific need as affordable rental accommodation.

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

Recommendations for a policy framework

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

- On-site provision to be a priority but, where this is not the requirement by the council, a commuted sum mechanism be developed to reflect the bespoke nature of Build to Rent.
- 2.37 Build to Rent and affordable private rent affords a number of benefits as a product to improve the quality of supply and management of rented accommodation in Bury. To ensure these benefits are realised, the council may wish to consider setting out specific requirements within their planning policy that confirms that Build to Rent, and any affordable associated products, must provide:
- Unified ownership and unified management of the private and affordable private rent elements of the scheme;
 - Longer tenancies (three years or more) to all tenants – these should have break clauses for renters, which allow the tenant to end the tenancy with a month's notice any time after the first six months;
 - Rent certainty for the period of the tenancy, the basis of which should be made clear to the tenant before a tenancy agreement is signed, including any annual increases which should always be formula-linked;
 - For on-site management, this does not necessarily mean full-time dedicated on-site staff, but all schemes need to have a complaints procedure in place and are a member of a recognised ombudsman scheme;
 - No up-front fees of any kind to tenants or prospective tenants, other than deposits and rent-in-advance;
 - A range of unit sizes for affordable private rent in equal proportions of the Build to Rent units based on local market conditions;
 - A bespoke eligibility agreement agreed with the council on all developments;
 - An annual statement to demonstrate how the affordable private rent units are meeting local housing need;
 - For all affordable private rent units to be tenure blind, and physically indistinguishable, and designed to the same high design quality and specification as the market homes; and
 - For affordable private rent homes to be distributed throughout the scheme, to help support a mixed and balanced community.
- 2.38 Eligibility for occupying affordable private rented homes should be agreed locally between the local authority and the scheme operator, but with regard to criteria set out in planning guidance. Final decisions over the occupancy criteria for affordable private rent homes should be made by the Build to Rent scheme operator (which should reference part 6 allocations, the council's allocation policy, and choice-based lettings scheme), working with the authority, taking into account the criteria, the council's Allocation Policy including Local Connection criteria (where applicable and not to the exclusion of those exempt) and other parameters as agreed.
- 2.39 The eligibility criteria for the affordable private rent homes should be set out in the Section 106 agreement.

- 2.40 The re-weighted (2021 Census) Household Survey found that 58.2% of private rented properties were houses, of which 36.5% are terraced, 18.0% are semi-detached, and 3.7% are detached; a further 38.3% were flats/maisonettes, 2.1% were bungalows, and 1.4% other types of housing. 18.8% of privately rented properties have one bedroom/bedsit, 54.2% have two bedrooms, 24.2% have three bedrooms, and 2.8% have four or more bedrooms.
- 2.41 Around 24.8% of private rented stock was built before 1919, 31.8% between 1919 and 1964, 15% between 1965 and 1984, and 28.3% has been built since 1985.
- 2.42 The characteristics of tenants are diverse and the re-weighted (2021 Census) Household Survey revealed that in particular the private rented sector accommodates singles (under 65) (32.6%), couples with children under 18 (17.5%), couples (under 65 with no children) (17.7%), older singles and couples (5.8%), lone parents with children under 18 (19.5%), lone parents with adult children (0.6%), couples with adult children (2.1%), and other household types (4.2%).
- 2.43 Just under two thirds (61.4%) of private renting households have lived in their accommodation for less than three years.
- 2.44 In terms of income, the re-weighted (2021 Census) Household Survey found that 35.4% of households privately renting receive less than £18,200 gross per year, 24.5% receive between £18,200 and £26,000 per year, 24.6% receive between £26,000 and £39,000 per year, and 15.5% receive more than £39,000 per year.
- 2.45 74.1% of Household Reference People (heads of household) living in private rented accommodation are employed, 12.8% are permanently sick/disabled, 5.6% are wholly retired from work, 0.4% are unemployed and 7.1% are other economically inactive such as looking after the home/are caring for someone.

The affordable housing sector

- 2.46 The latest Regulator of Social Housing Statistical Data Return (SDR) 2024 identified a total of 5,275 units of affordable housing across Bury owned by Private Registered Providers. There were 3,981 general needs units, 472 supported housing units, 628 housing for older people units 194 units of low-cost home ownership. In addition, there are 7,716 local authority dwellings (2023 Local Authority Housing Statistics). Around 300 homes are currently occupied as affordable housing (primarily discount market housing) delivered through Section 106 Agreements. The current total affordable dwelling stock is therefore around 13,300 dwellings.
- 2.47 The re-weighted (2021 Census) Household Survey identified that flats/apartments and maisonettes account for 43.4% of occupied affordable accommodation (39.6% flats/apartments and 3.9% maisonettes), 38.1% are houses (of which 18.3% are semi-detached, 17.7% are terraced, and 2.1% are detached), 15.5% are bungalows, and 2.9% other types of housing. In terms of size, affordable dwellings in the borough typically have one bedroom/bedsit (38.5%), two bedrooms (42.0%), or three bedrooms (18.7%), with a further 0.8% having four or more bedrooms.

- 2.48 In terms of household composition, the re-weighted (2021 Census) Household Survey found that 30.7% are singles under 65, 25.7% are older singles and couples (one or both aged over 65 years), 9.1% are couples or lone parents with adult children living at home, 8% are couples under 65 with no children, 12.2% are lone parents with children under 18, 10.5% are couples with children under 18, and a further 3.6% are other household types.
- 2.49 39.7% of Household Reference People living in affordable housing are in employment. A further 22.3% are wholly retired from work, 24.9% are permanently sick/disabled, 3.4% are unemployed, and 9.7% are other economically inactive such as looking after the home/are caring for someone.
- 2.50 Incomes are generally low, with 78.9% of households in affordable housing receiving an income of less than £18,200 gross per year. 13.5% receive between £18,200 and £26,000 per year, 5.9% receive between £26,000 and £39,000 per year, and 1.6% receive more than £39,000 per year. Note that incomes data from the 2022 household survey have been adjusted for inflation.

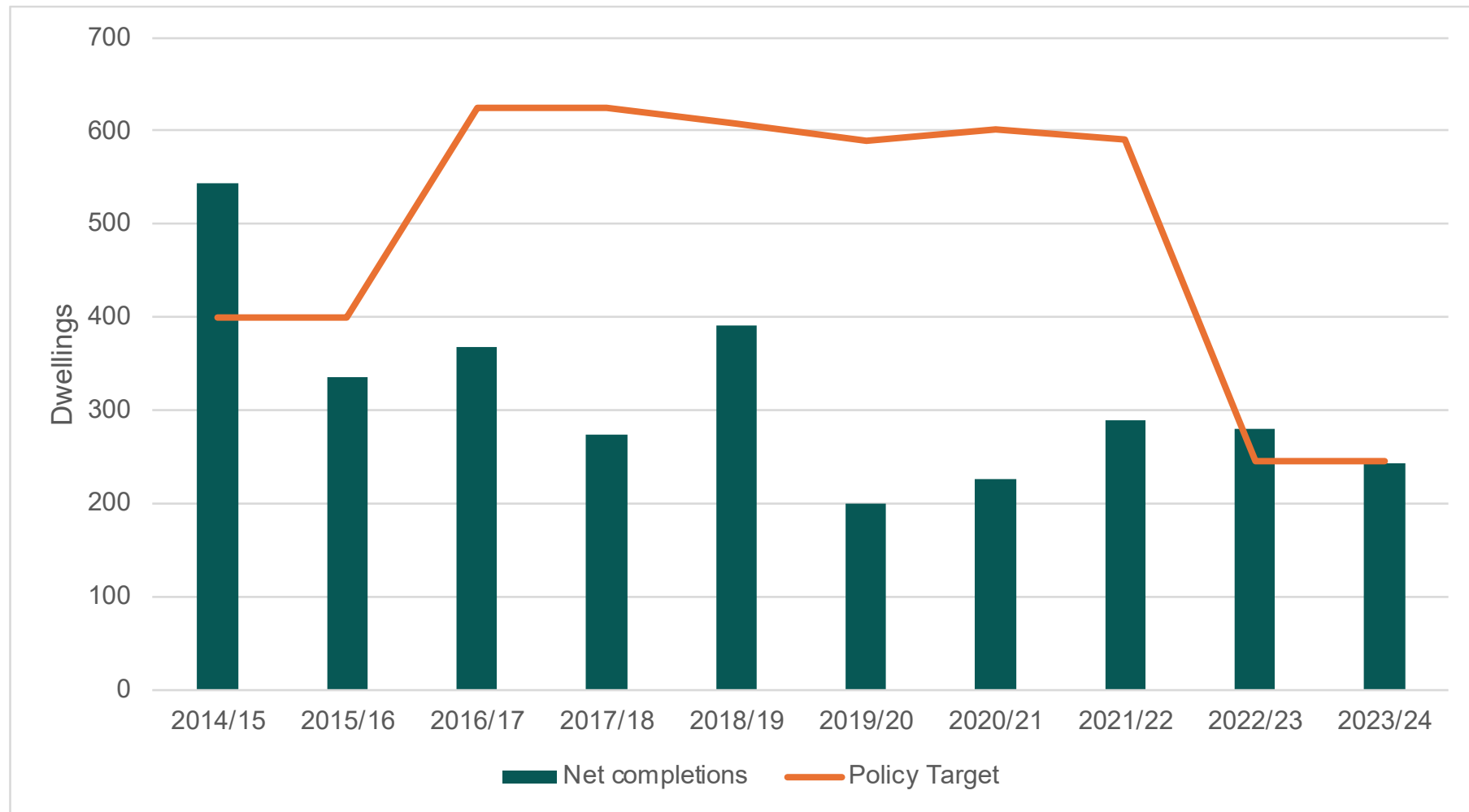
Past trends in housing delivery

- 2.51 Over the past 10 years (2014/15 to 2023/2024) 4,660 net new dwellings have been built across Bury borough (Table 2.20), around a quarter of which have been built in the five years 2019/20 to 2023/24. In the past 5 years, an annual average of 203 net completions has been achieved. A comparison of annual completions with the annual policy target is also presented in Figure 2.1. Note that the change in policy target from 2018/19 reflected outcomes of applying the standard method calculation set out in Planning Practice Guidance. The Places for Everyone housing targets apply from 2022/23.
- 2.52 Over the past 10 years, the overall shortfall of delivery relative to targets has been 828 dwellings. The distribution of newbuild activity since 2007 is shown in Map 2.2.

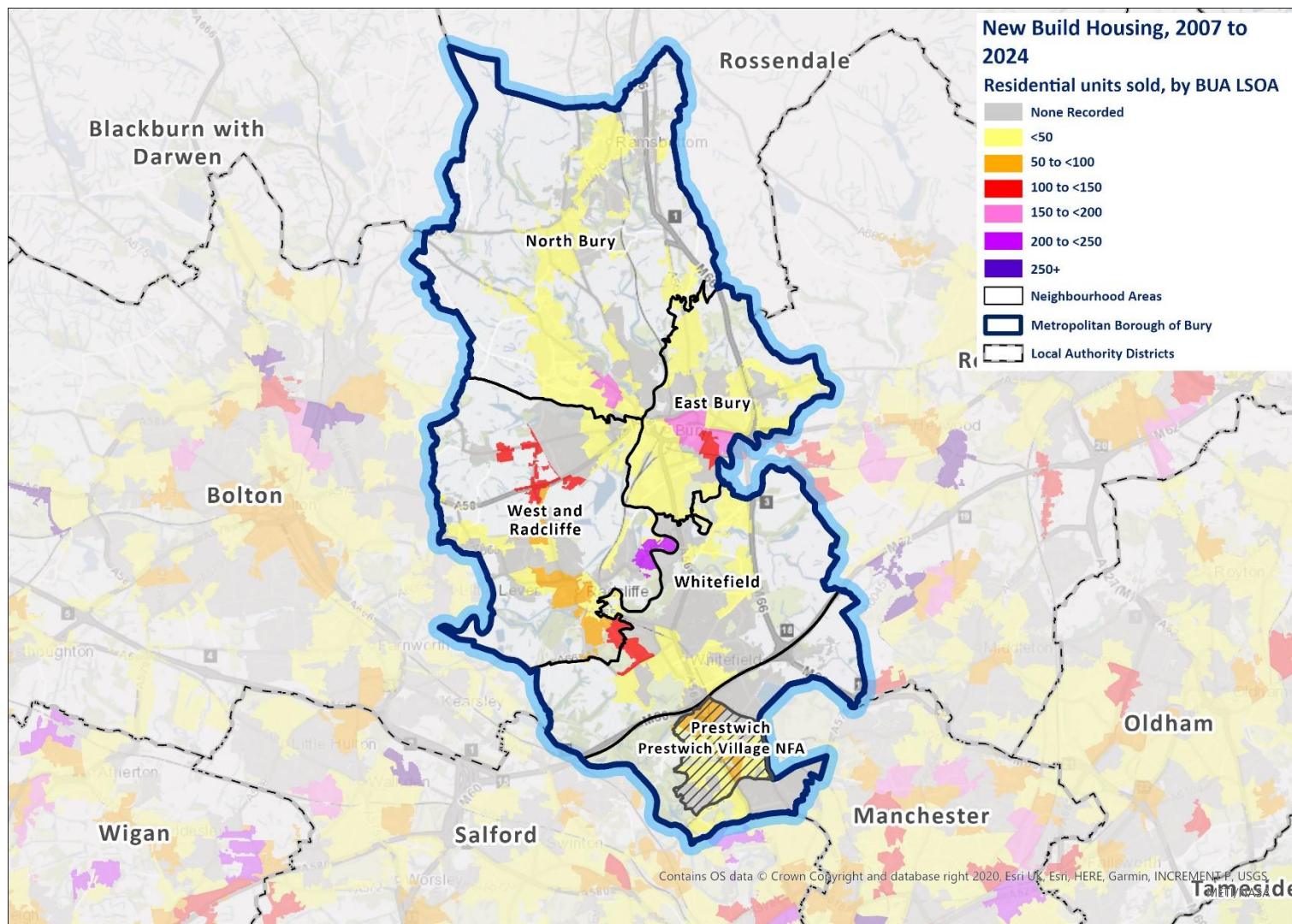
Table 2.20 Dwelling completions 2014/15 to 2023/2024

Year	Total (net)	Affordable (gross)	Market	Policy Target	Surplus/ Deficit against target
2014/15	543	82	461	400	143
2015/16	336	52	284	400	-64
2016/17	368	80	288	625	-257
2017/18	275	79	196	625	-350
2018/19	391	184	207	608	-217
2019/20	200	52	148	589	-389
2020/21	226	33	193	601	-375
2021/22	289	145	150	591	-302
2022/23	280	82	201	246	34
2023/24	244	10	250	246	2
Grand Total (10 years)	3,152	799	2,378	4,931	-1,779
Grand Total (past 5 years)	1,239	322	942	2,273	-1,034
Annual average (past 5 years)	247.8	64.4	188.4	455	-207

Source: Bury MBC Planning Department (completions)

Figure 2.1 Summary of net completions 2014/15 to 2023/24 against policy targets

Source: Bury MBC Planning Department (completions)

Map 2.2 New build dwellings by LSOA over period 2007-2024

Source: Land Registry © Crown copyright 2007 to 2024

Demographic drivers: population, migration, and households

Population projections

- 2.53 National population projections are produced by the ONS. The latest 2018-based projections are shown in Table 2.21. Over the period to 2043, population is expected to increase by around 13,670, with increases across all age groups and in particular the 20-54 age groups (up around 5,600 or 6.5%) and 65+ age groups (up around 8,000 or 22.3%)

Table 2.21 Change in population by age group: short-term, medium-term, and long-term projections

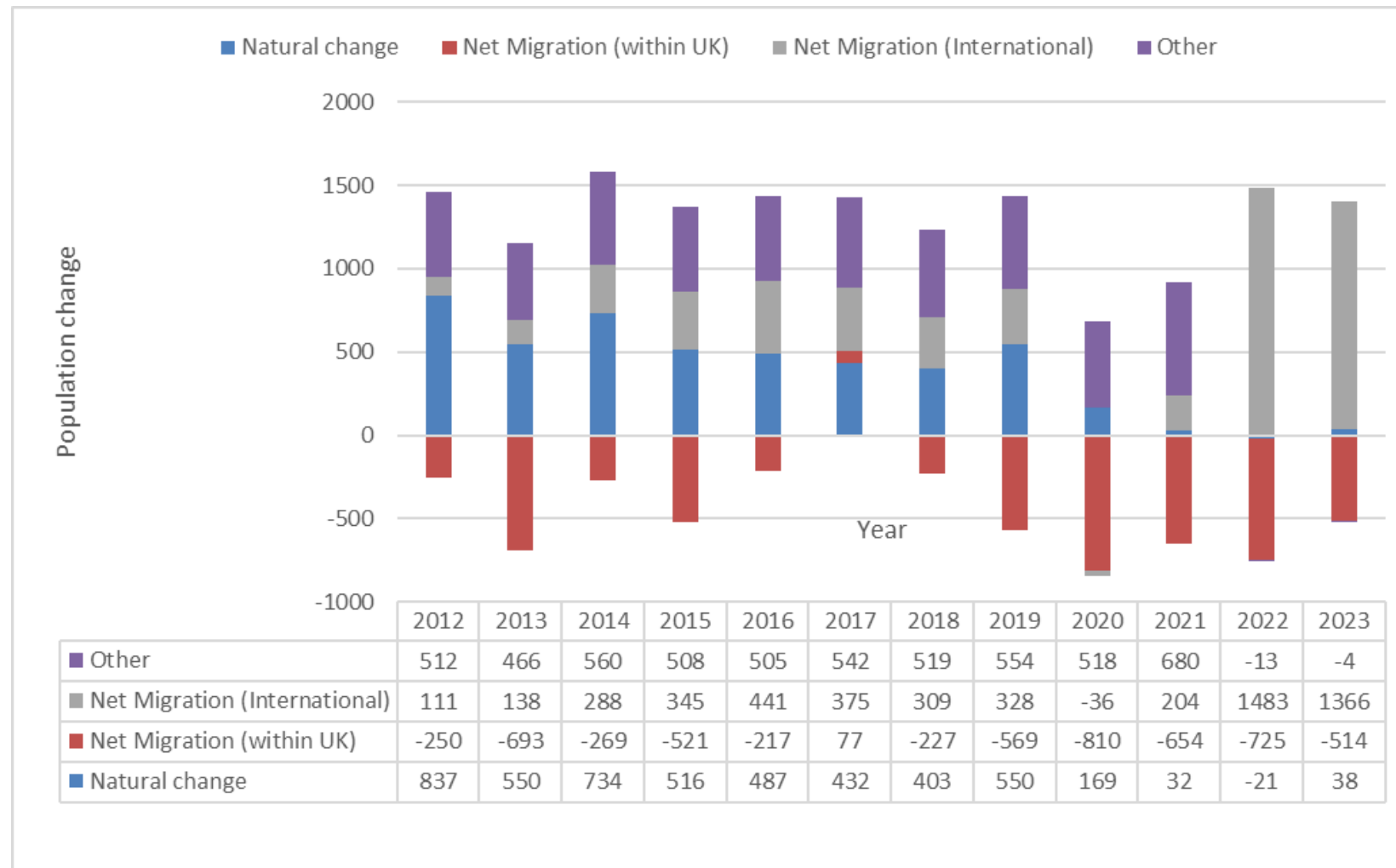
Age groups	2022	2030 (short-term)	2035 (medium-term)	2043 (long-term)	Change 2022-2043
0-19	47,657	47,578	46,977	48,617	961
20-39	47,973	48,391	49,123	50,743	2,770
40-54	37,213	38,145	40,412	40,057	2,845
55-64	24,609	23,776	21,818	23,703	-907
65-74	18,547	20,524	21,748	19,550	1,004
75-84	12,804	14,128	14,071	16,793	3,989
85+	4,615	5,699	7,043	7,627	3,012
All Ages	193,417	198,241	201,192	207,091	13,674
Age groups	2022	2030	2035	2043	Change % 2022-2043
0-19	24.6%	24.0%	23.3%	23.5%	2.0%
20-39	24.8%	24.4%	24.4%	24.5%	5.8%
40-54	19.2%	19.2%	20.1%	19.3%	7.6%
55-64	12.7%	12.0%	10.8%	11.4%	-3.7%
65-74	9.6%	10.4%	10.8%	9.4%	5.4%
75-84	6.6%	7.1%	7.0%	8.1%	31.2%
85+	2.4%	2.9%	3.5%	3.7%	65.3%
All Ages	100%	100%	100%	100%	7.1%

Source: 2018-based ONS population projections

Components of population change

- 2.54 The ONS publish mid-year population estimates at local authority level which includes an analysis of components of population change, that is natural change, national migration, and international migration. The component analysis also includes 'other' change which can include boundary adjustment and military population moves. The data for Bury 2012-2023 is shown in Figure 2.2. Over the period 2012 to 2023, there has been a consistent net out-migration to elsewhere in the UK, the impact of national change has reduced and since 2022 there has been a dramatic increase in net international migration. The Migration Observatory at the University of Oxford notes in a report [Who migrates to the UK and why?](#) that in terms of overall migration to

the UK, non-EU immigration is a major driver of net migration, with work and study being the primary reasons for travel. The fastest growing route between 2021 and 2023 was through the health and care visa route. Migration for humanitarian reasons was also much higher between 2021 and 2024 than in previous periods, with a notable increase due in part to the launch of the Ukraine scheme in 2022.

Figure 2.2 Components of population change 2012 to 2023

Source: ONS Population estimates and components of population change

Further information from the Household Survey on households moving home

- 2.55 Information from the re-weighted (2021 Census) Household Survey relating to **households who moved home in the previous five years** includes:
- A majority (83.6%) moved from a house, 11.2% from a flat/apartment, 5.1% from a bungalow, 0% from a maisonette and 0% from another property type.
 - In terms of tenure, 40.9% of moving households previously lived in an owner-occupied property, 30.7% previously lived in private rented or tied accommodation, around 14.0% had lived in affordable accommodation, 12.9% had been living with family or friends, and around 1.4% stated 'other'.
 - The three main reasons for moving wanting a nicer house (30.8%), to move to a nicer area (27.1%); and wanting a garden/bigger garden (20.3%).
 - 22.2% said they are planning to move again within the next 5 years, with around 7.3% stating they would like to move but are unable to.
 - Of those planning to move again, over 83.6% would like to move to a house, with a further 5.1% wanting to move to a bungalow, and around 11.2% to a flat.
- 2.56 The re-weighted (2021 Census) Household Survey found that 15,411 (22.2%) households **planned to move in the next five years**. A further 5,071 (7.3%) households would like to move but are unable to. Of all the reasons listed for being unable to move, 75.7% said that this is because they cannot afford to move and 32.2% mentioned a lack of suitable accommodation in the area they want to move to.
- 2.57 The re-weighted (2021 Census) Household Survey identified the following characteristics relating to those households planning to move in the next five years, which included an assessment of what people would like and expect to move to:
- In terms of the number of bedrooms, around 62.2% of households would like three or more bedrooms and 38.5% would expect three bedrooms as a minimum in their next property.
 - 36.0% of households would like a detached house, 19.5% a semi-detached house and , and 9.4% a terraced house, 10.8% would consider a flat, 22.2% a bungalow and 2.1% other property types.
 - There is a strong desire for owner-occupation, with around 74.1% of households planning to move stating they would most likely move to this tenure, 15.8% to affordable housing and 10.1% to private renting.
 - The main reasons why households plan to move are to move to a nicer home (35.9%), nicer area (29%), wanting a garden/bigger garden (27.2%) and wanting off-street parking/garage (18.2%).

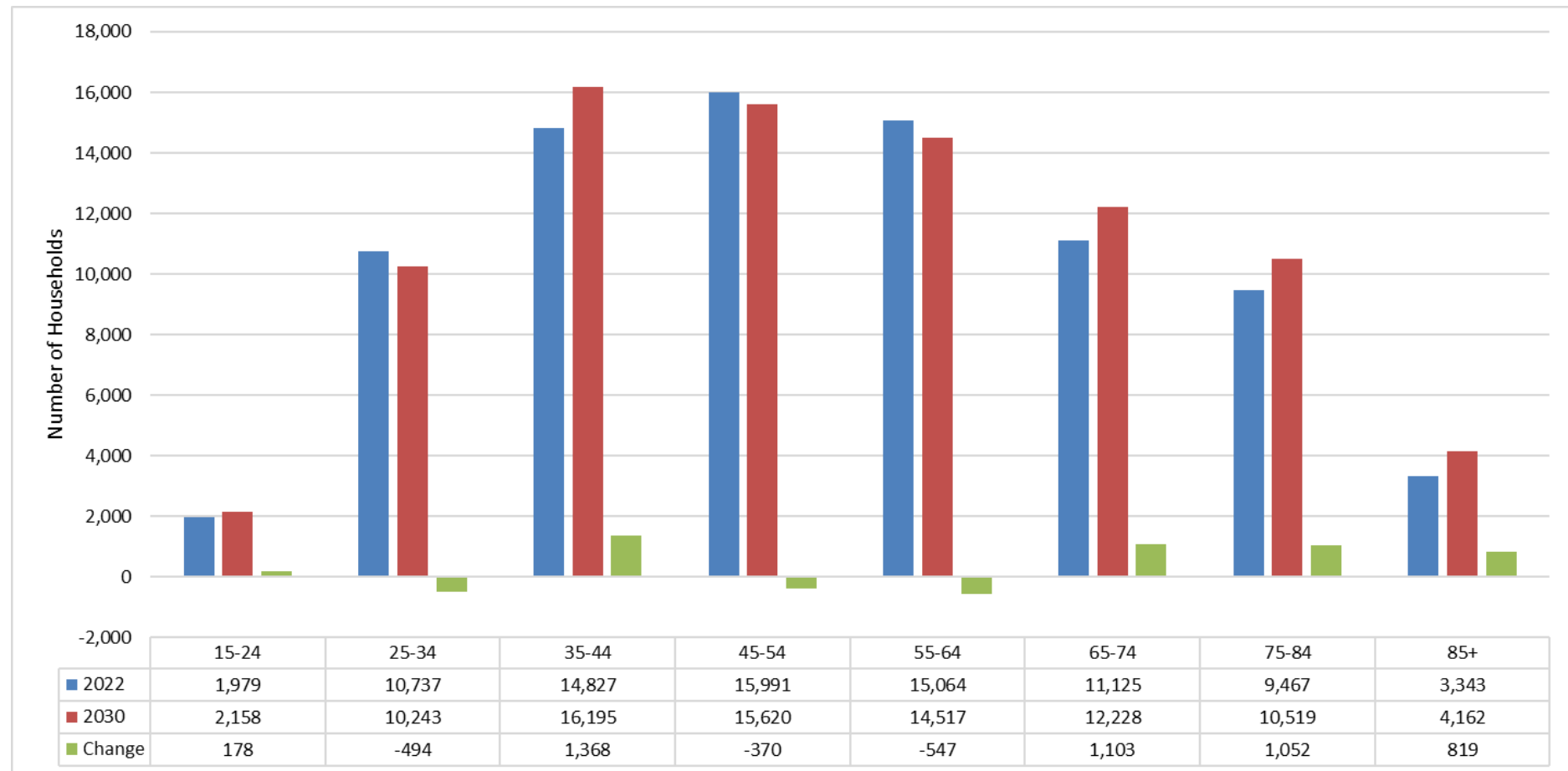
Household projections

- 2.58 The latest ONS 2018-based household projections provide estimates of the proportions of people who are likely to be Household Reference People by age, gender, and household type based on census data. Variant household projections are also produced.
- 2.59 According to the 2018-based projections, the total number of households in 2022 was projected to be 82,531 and expected to increase to 90,916 by 2043.
- 2.60 Table 2.22 provides a breakdown of household type and age of Household Reference Person to 2043 using 2018-based household projections. This shows a slight change in the overall household profile, with increases in the proportion of single person and multi-adult households. More notable is the change in the profile of household reference people, with the proportion aged 65 and over increasing. Figures 2.3a to c provide further detail of the change in HRP by age group over the short-, medium- and longer-term. This shows the marked increase in the number of households where the Household Reference Person is aged 45-54 and 65 or over which accelerates over the longer term.

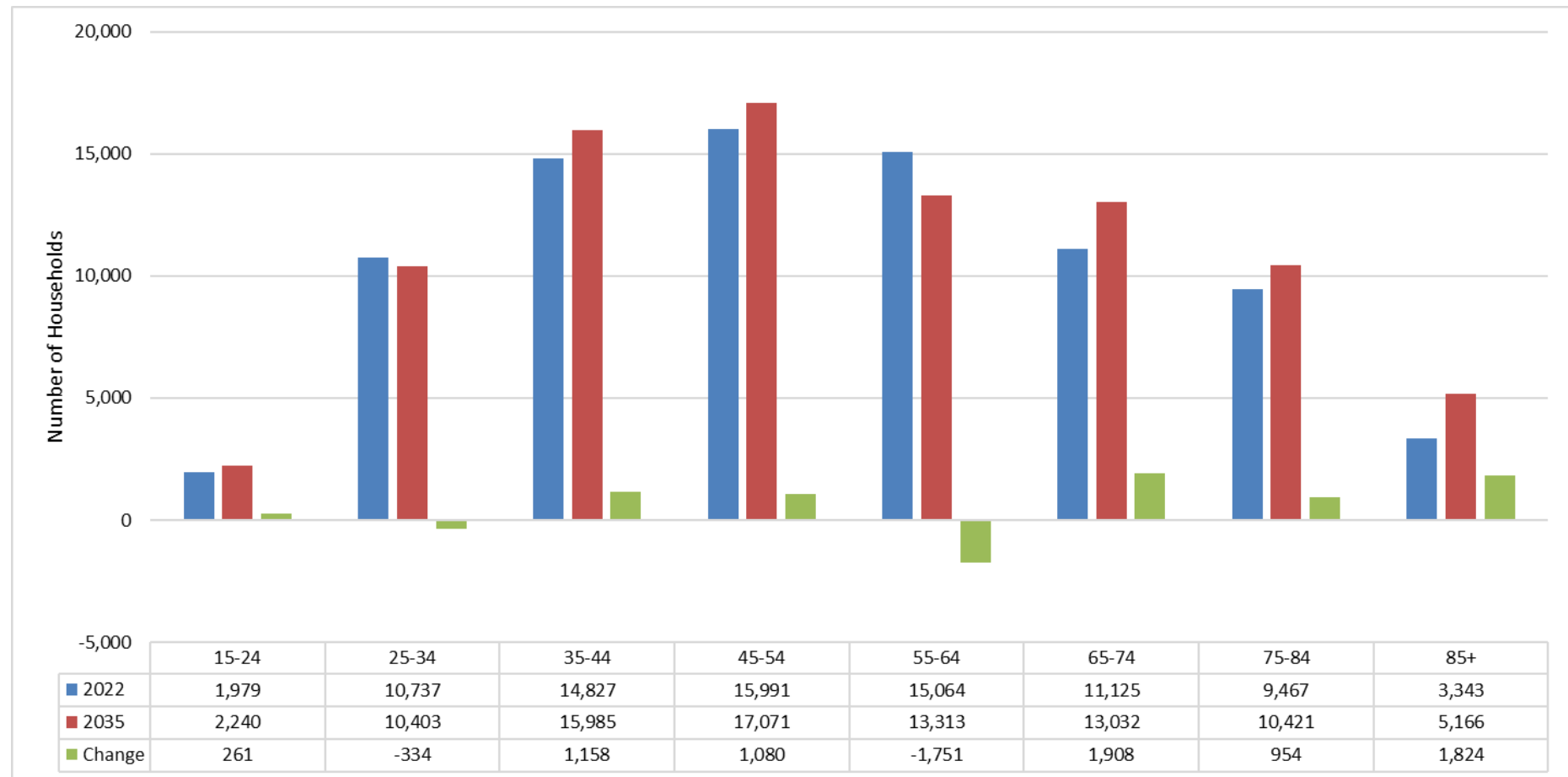
Table 2.22 Household type and change 2022 to 2044

Household type	2022	2030	2035	2043
One person	33.5%	34.0%	34.2%	34.4%
Household with 1 dependent child	13.4%	13.0%	13.0%	12.8%
Household with 2 dependent children	9.8%	9.7%	9.7%	9.5%
Household with 3 or more dependent children	4.8%	4.8%	4.7%	4.7%
Other household with two or more adults	38.5%	38.5%	38.4%	38.6%
Total	100.0%	100.0%	100.0%	100.0%
Age of Household reference person	2022	2030	2035	2043
44 and under	33.4%	33.4%	32.7%	31.9%
45 to under 65	37.6%	35.2%	34.7%	35.3%
65 and over	29.0%	31.4%	32.6%	32.8%
Total	100.0%	100.0%	100.0%	100.0%
Base (number of households)	82,531	85,641	87,632	90,916

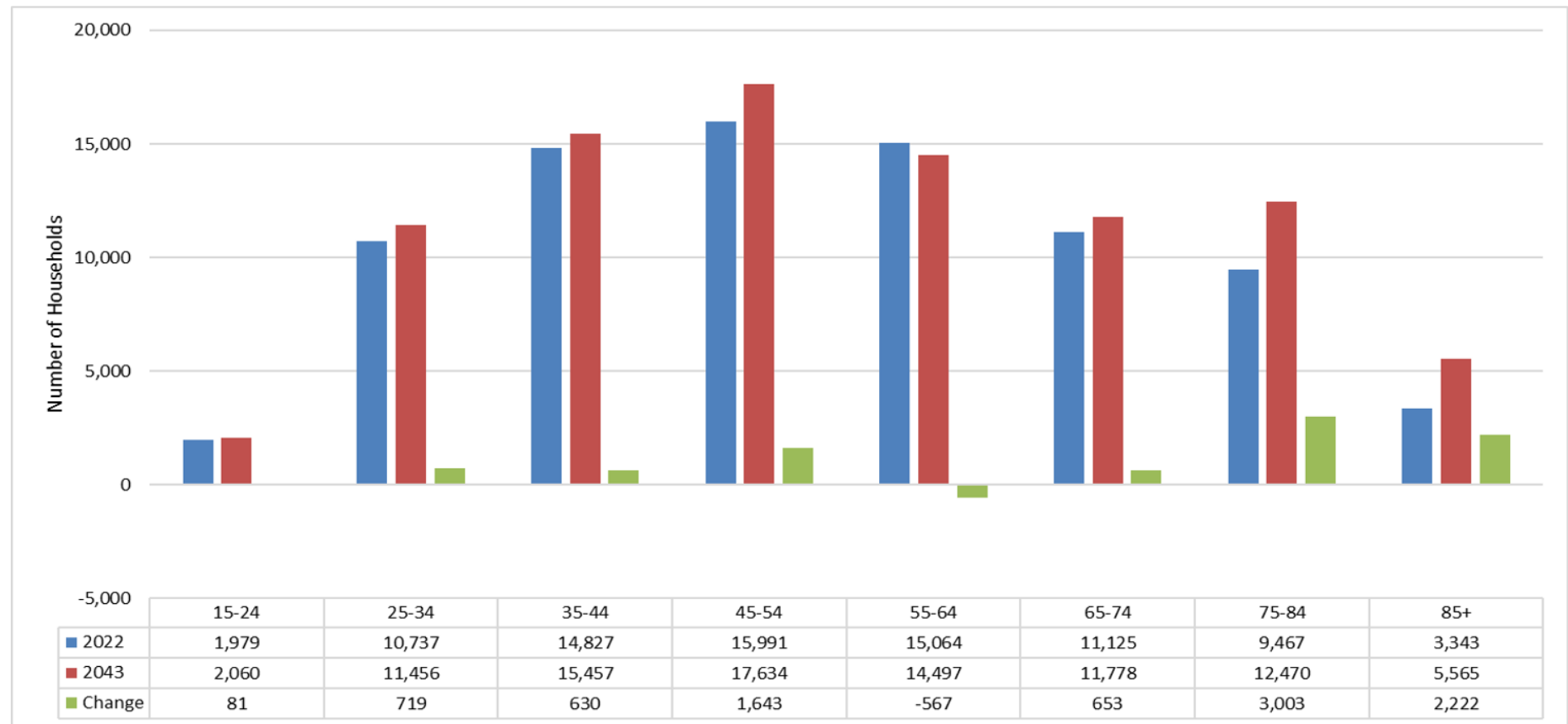
Source: ONS 2018-based household projections (Principal projection)

Figure 2.3a Profile of households by age of Household Reference Person (short-term) 2022 and 2030 projections

Source: 2018-based ONS household projections

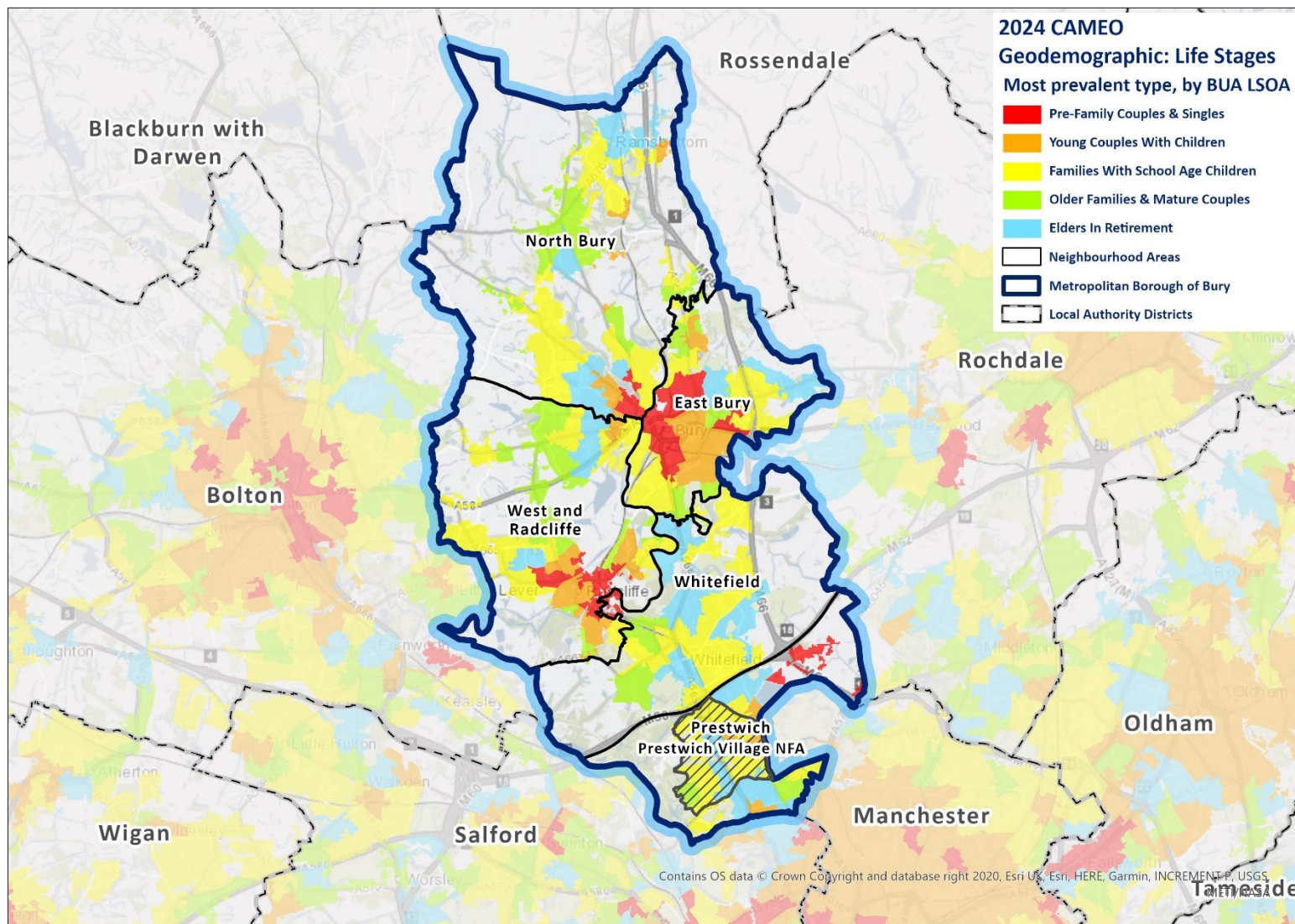
Figure 2.3b Profile of households by age of Household Reference Person (medium-term) 2022 and 2035 projections

Source: 2018-based ONS household projections

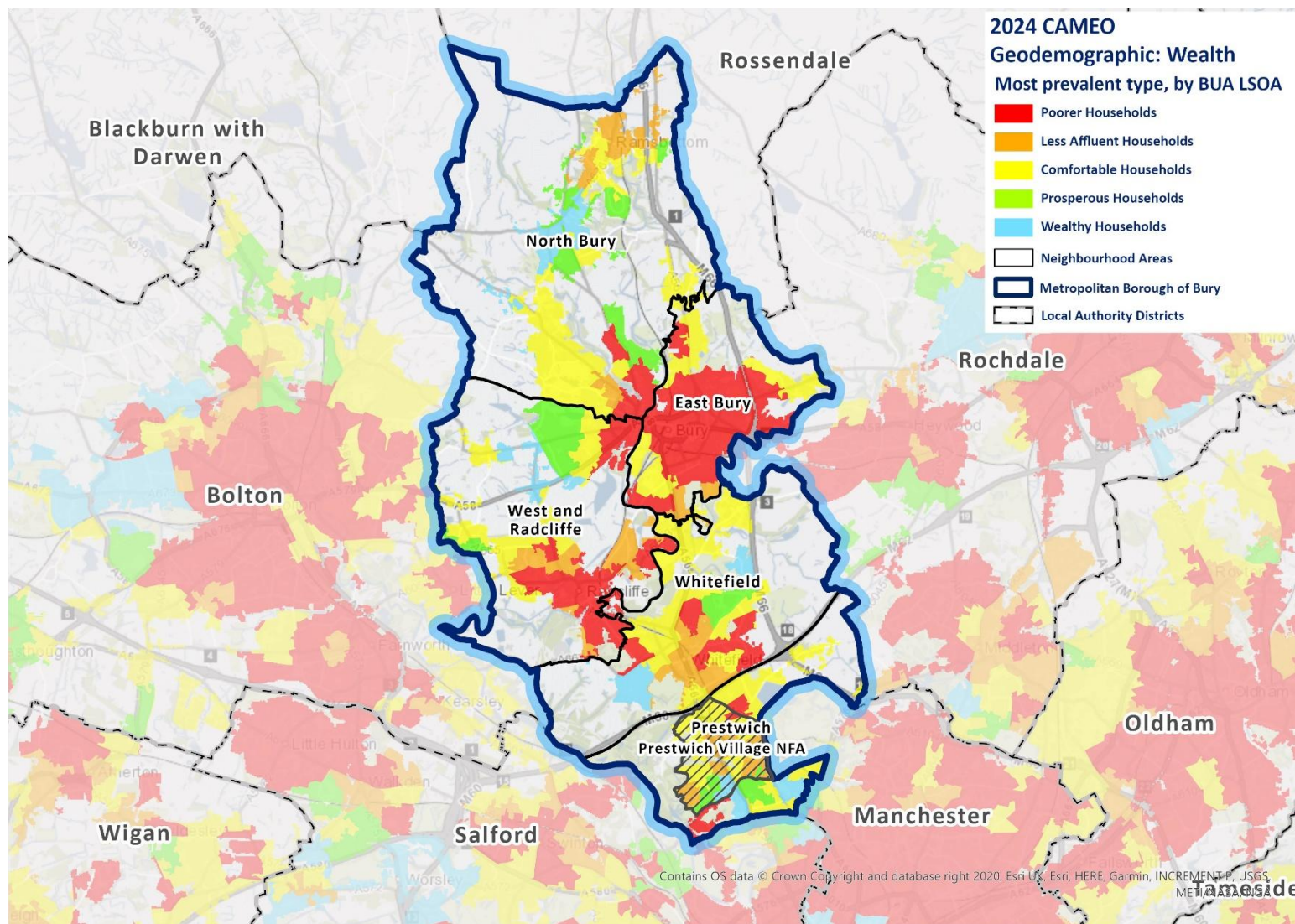
Figure 2.3c Profile of households by age of Household Reference Person (long-term) 2022 and 2043 projections

General household characteristics

- 2.61 The range of households living in Bury is illustrated in Maps 2.3 and 2.4. Map 2.3 illustrates the distribution of key household typologies and indicates the main concentration of pre family households is in East Bury. Similarly, there is a large cluster of households with young couples with children in East Bury with a smaller concentration in West Bury and North Bury. Families with school aged children, older families/mature couples and elders in retirement are in clusters in all neighbourhood areas. North Bury has the largest concentration of older families/mature couples with smaller clusters in West Bury and Prestwich.
- 2.62 Map 2.4 considers income groups, broadly illustrating that lower income households are concentrated in East Bury, West Bury and Whitefield. East Bury has 'poorer', 'less affluent' and 'comfortable' income groups. 'Comfortable' income groups are clustered throughout Bury. The largest concentration of 'prosperous' households are in West Bury and the largest cluster of 'wealthy' households are in North Bury.

Map 2.3 Household characteristics: household type by LSOA, 2024

Source: CAMEO UK

Map 2.4 Household characteristics: income type by LSOA, 2024

Source: CAMEO UK

Income data

- 2.63 There are a range of income data sources available to inform this study which are now summarised. 2024 CAMEO income data provide range, quartile, and average data of gross household income by neighbourhood area. ONS Annual Survey of Hours and Earnings data provides gross earnings of economically active residents at the borough level. These two sources can provide a realistic estimate of earnings and household income across Bury (Table 2.23).
- 2.64 The 2024 Annual Survey of Hours and Earnings resident-based data indicates lower quartile earnings are £28,512, median earnings are £35,195, and average earnings are £41,313 across Bury. Note these are individual earnings from people in employment.

Table 2.23 Annual gross household income by neighbourhood area

Neighbourhood Area	Annual gross household income									Lower Quartile	Median	Average
	<£10k	£10k to <£20k	£20k to <£30k	£30k to <£40k	£40k to <£50k	£50k to <£75k	£75k or more	Unknown	Total			
East Bury	9.6%	48.0%	21.3%	9.0%	3.0%	1.4%	0.3%	7.5%	100.0%	£13,200	£18,400	£20,073
North Bury	0.9%	6.3%	21.3%	26.1%	21.0%	16.4%	2.0%	5.9%	100.0%	£28,400	£38,200	£39,277
Prestwich	1.6%	19.0%	27.8%	24.9%	15.7%	7.6%	0.7%	2.5%	100.0%	£21,600	£30,600	£31,916
West and Radcliffe	4.9%	29.8%	25.0%	15.2%	12.5%	7.5%	1.2%	3.9%	100.0%	£15,800	£25,200	£28,812
Whitefield	5.5%	23.4%	20.5%	23.0%	13.5%	9.7%	0.6%	3.8%	100.0%	£18,300	£30,300	£30,833
Bury MB	4.1%	23.7%	23.2%	20.1%	13.9%	9.2%	1.1%	4.7%	100.0%	£18,800	£29,600	£31,019
Neighbourhood Forum Area	Annual gross household income									Lower Quartile	Median	Average
	<£10k	£10k to <£20k	£20k to <£30k	£30k to <£40k	£40k to <£50k	£50k to <£75k	£75k or more	Unknown	Total			
Prestwich Village	1.4%	21.2%	30.0%	23.0%	16.0%	5.6%	0.7%	2.3%	100.0%	£20,800	£29,100	£30,772

Source: CAMEO UK (refined using linear interpolation)

Summary

- 2.65 Across Bury, there are an estimated 85,512 dwellings and 80,721 households and 3.0% of dwellings are vacant.
- 2.66 In terms of occupied dwelling stock:
- 66.9% of occupied dwellings are owner-occupied, 17.8% are private rented, and 16.1% are affordable (including social/affordable renting and shared ownership);
 - 77.1% of dwellings are houses (31.7% terraced, 31.6% semi-detached, and 13.8% detached), 15.4% are flats, and 7.5% are bungalows; and
 - 9.4% of dwellings have one bedroom, 33.0% two bedrooms, 45.3% three bedrooms, and 12.4% four or more bedrooms.
- 2.67 Over the 10 years 2014/15 to 2023/24, 3,152 net new dwellings have been built across Bury. In the past 5 years to 2023/2024, an annual net average of 1,239 dwellings have been built across the borough.
- 2.68 2018-based projections estimate a population in 2022 of 193,417 and this is projected to increase by 12,912 to 207,091 by 2043, with the largest increases in the 75-84, and 85+ age categories. 2018-based ONS household projections suggest a total of 82,531 households (which is higher than the 2021 Census figure) and this is projected to increase by 8,384 (10.2%) to 90,916 by 2043. Largest increases will be one person and other households with two or more adults, and households with a Household Reference Person aged 65 and over.

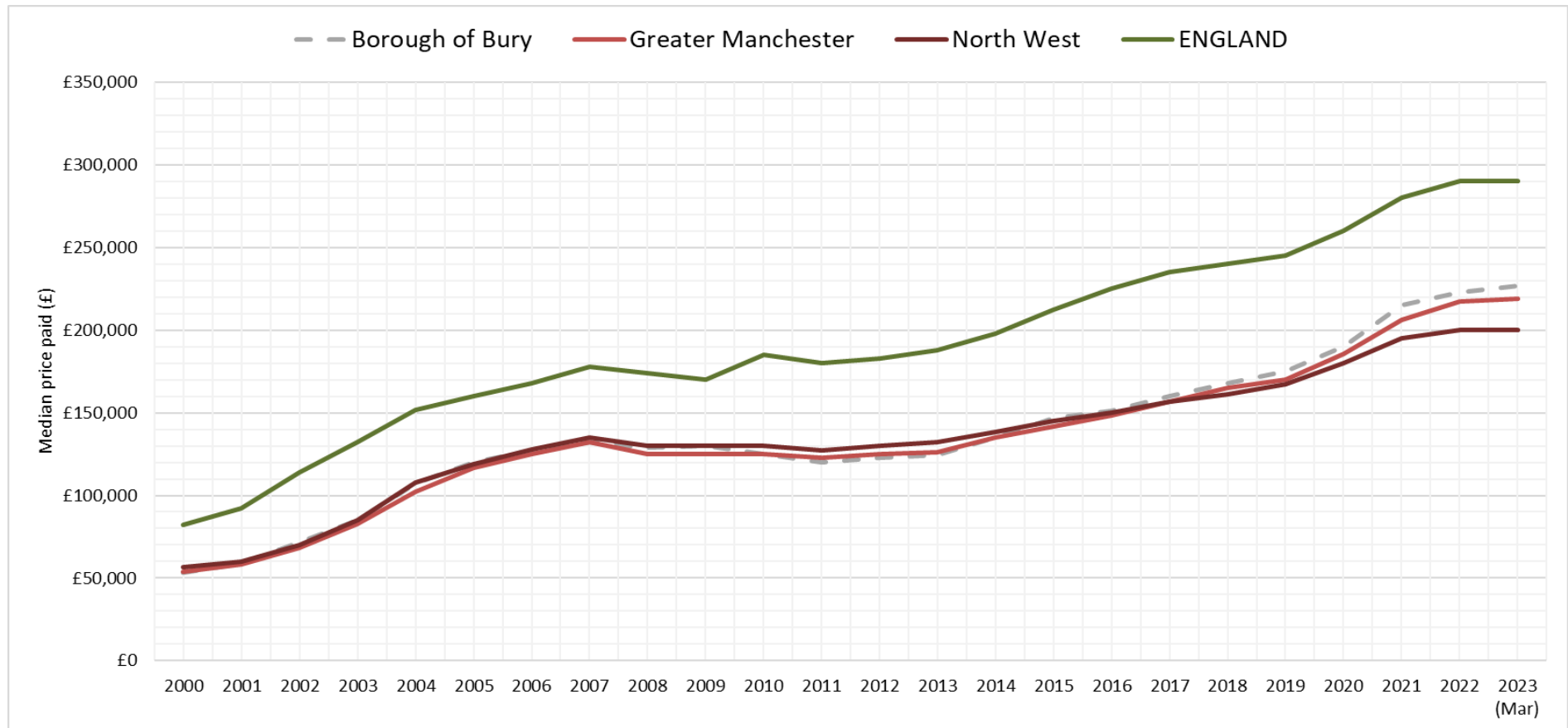
3. Price, Rents, and Affordability

Introduction

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

House price trends

- 3.2 Figure 3.1 shows how house prices in the borough area have changed over the period 2000 to 2023 (March), based on full-year Land Registry price paid data. This is compared with Greater Manchester, the North West, and England.
- 3.3 Median house prices in the borough have been broadly in line with Greater Manchester and the North West but lower than England.
- 3.4 Overall, median prices have increased from £53,000 in the year 2000 to £227,000 in 2023, an increase of 253.7%. Table 3.1 sets out comparative house price change over this period, which indicates that this rate of growth is higher than that experienced across Greater Manchester (305.6%), the North West (+254.0%) and England as a whole (+253.7%). Lower quartile prices shown in Table 3.2 have increased from £36,000 in 2000 to £160,000 in 2023, an increase of 344.4%.

Figure 3.1 Median house price trends 2000 to (March) 2023: Bury, Greater Manchester, the North West, and England

Source: Data produced by Land Registry © Crown copyright 2023

Table 3.1 Comparative house price change 2000-2023 with neighbouring neighbourhood area, Greater Manchester, North West, and England

Location	Median price (£) 2000	Median price (£) 2023	% Change 2000-2023
ENGLAND	£82,000	£290,000	253.7%
North West	£56,500	£200,000	254.0%
Greater Manchester	£54,000	£219,000	305.6%
Bury MB	£53,000	£227,000	328.3%
Bolton	£46,950	£180,000	283.4%
Manchester	£50,450	£231,000	357.9%
Rochdale	£47,950	£181,600	278.7%
Salford	£47,000	£223,000	374.5%
Blackburn with Darwen	£39,950	£137,000	242.9%
Rossendale	£44,000	£170,000	286.4%

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

Table 3.2 Comparative lower quartile house price change 2000-2023 with neighbouring districts, Greater Manchester, North West, and England

Location	LQ price (£) 2000	LQ price (£) 2023	% Change 2000-2023
ENGLAND	£54,000	£190,000	251.9%
North West	£37,000	£140,000	278.4%
Greater Manchester	£34,950	£157,500	350.6%
Bury MB	£36,000	£160,000	344.4%
Bolton	£30,000	£130,000	333.3%
Manchester	£25,950	£172,000	562.8%
Rochdale	£33,000	£139,950	324.1%
Salford	£32,000	£170,000	431.3%
Blackburn with Darwen	£25,500	£95,500	274.5%
Rossendale	£29,950	£128,000	327.4%

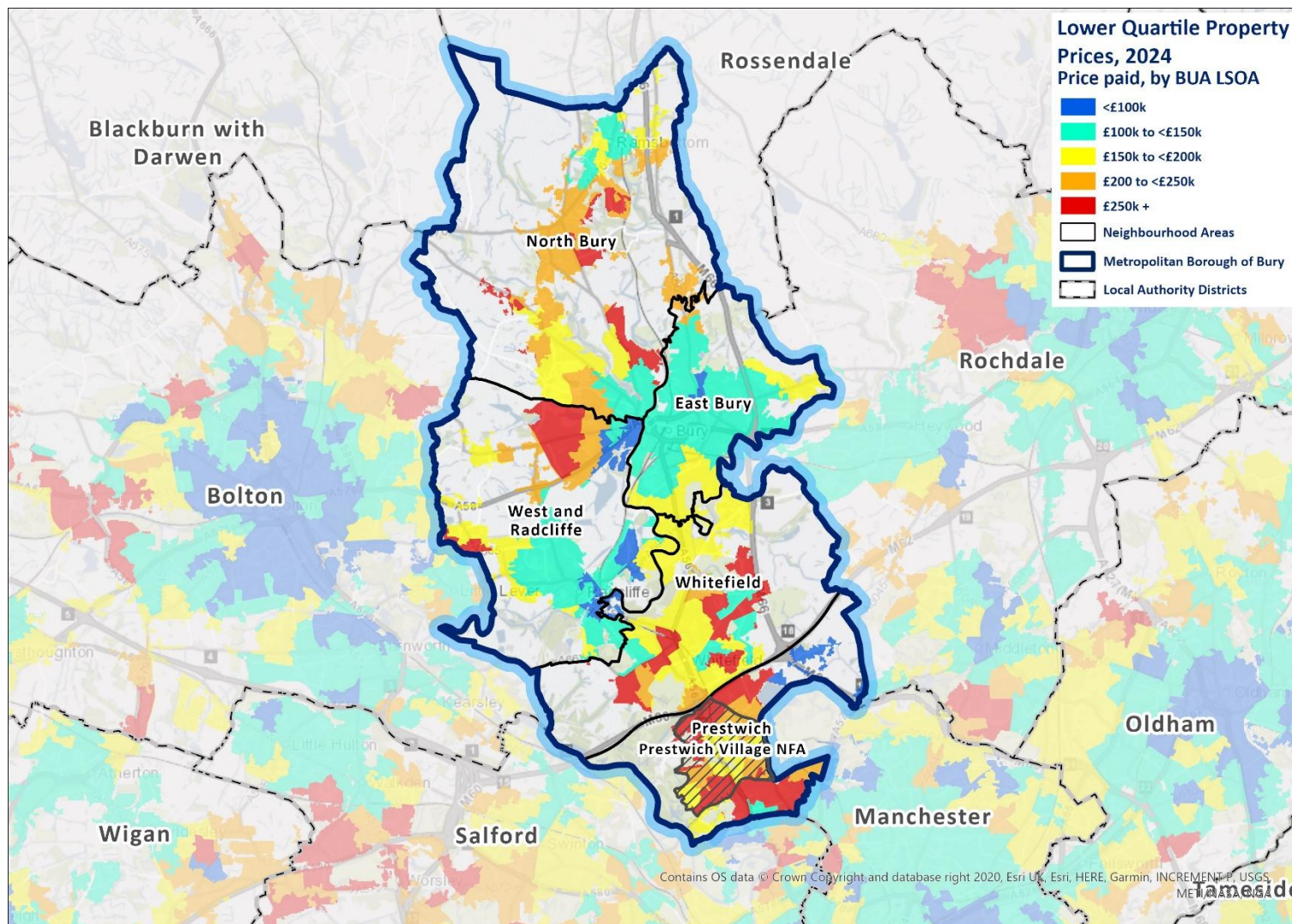
Source: ONS House Price Statistics for Small Areas (HPSSAs) LQ and Median comparator 1995 onwards

- 3.5 Table 3.3 sets out the change in house prices by neighbourhood area over the period 2007 to 2024 (Note: Land Registry ward level analysis is only possible from 2007). During this period, median prices increased by +66.5% overall but varies considerably at neighbourhood area level. The table also sets out the lower quartile data for the same period and shows an overall increase of +52.4% with considerable variation at borough level.

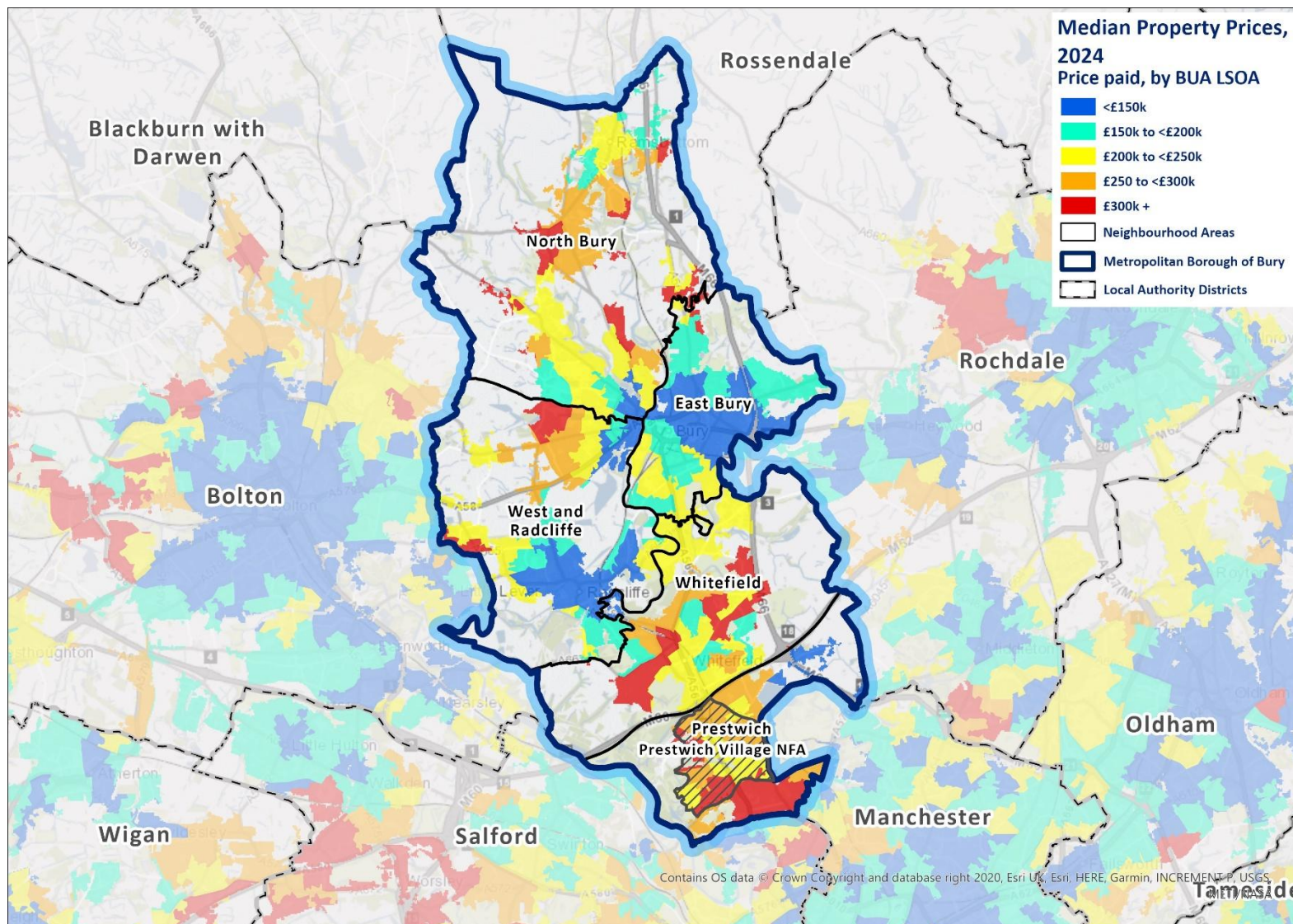
Table 3.3 Comparative lower quartile and median house price change 2007 – 2024 by neighbourhood area

Neighbourhood Area	LQ house price			Median house price		
	2007	2024	% change	2007	2024	% change
East Bury	£86,500	£128,000	48.0%	£107,000	£165,000	54.2%
North Bury	£120,000	£175,000	45.8%	£147,750	£230,000	55.7%
Prestwich	£124,995	£225,000	80.0%	£154,975	£278,000	79.4%
West and Radcliffe	£93,000	£135,000	45.2%	£121,562	£180,000	48.1%
Whitefield	£119,000	£185,000	55.5%	£144,000	£245,000	70.1%
Bury MB	£103,000	£157,000	52.4%	£132,133	£220,000	66.5%
Neighbourhood Forum Area	LQ house price			Median house price		
	2007	2024	% change	2007	2024	% change
Prestwich Village	£124,950	£220,000	76.1%	£147,000	£272,000	85.0%

- 3.6 Maps 3.1 and 3.2 provide an illustration of lower quartile and median prices using Lower Super Output Area. The maps show a range of market prices with the lowest prices clustered across the centre of the borough and the higher prices broadly towards the periphery of the borough and in particular, North Bury, Whitefield and Prestwich.

Map 3.1 Lower quartile house prices by built up areas with the LSOAs of Bury

Source: HM Land Registry data © Crown copyright and database right 2024. This data is licensed under the Open Government Licence v3.0

Map 3.2 Median house prices by built up areas with the LSOAs of Bury

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Private renting

- 3.7 Table 3.4 provides an overview of the cost of renting privately across the borough and compares prices with Greater Manchester, the North West region, and England as a whole. Over the period 2010 to 2024, lower quartile rents have increased by 84.5% and median rents have increased by 92.1%. These increases are above those experienced across the North West and England but lower compared with Greater Manchester.

Table 3.4 Comparative lower quartile and median rental price 2010 – 2024

Location	Lower quartile price by year (£) 2010	Lower quartile price by year (£) 2024	% change 2010-2024
Bury MB	£446	£823	84.5%
Greater Manchester	£490	£949	93.7%
North West	£472	£776	64.4%
ENGLAND	£598	£997	66.7%
Location	Median price by year (£) 2010	Median price by year (£) 2024	% change 2010-2024
Bury MB	£494	£949	92.1%
Greater Manchester	£576	£1,200	108.3%
North West	£546	£997	82.6%
ENGLAND	£893	£1,573	76.1%

Source: © 2024 Zoopla Limited

- 3.8 The amount that can be claimed for assistance with rental costs is capped to a local allowance that varies by area. The cap is estimated by the VOA and published in the form a Local Housing Allowance (LHA) rate for a broad market area (BRMA). Bury is located within both the Bolton and Bury BRMA and the Central Greater Manchester BRMA. Table 3.5 summarises the LHA for the borough BRMA and the variance between lower quartile rents and the LHA.

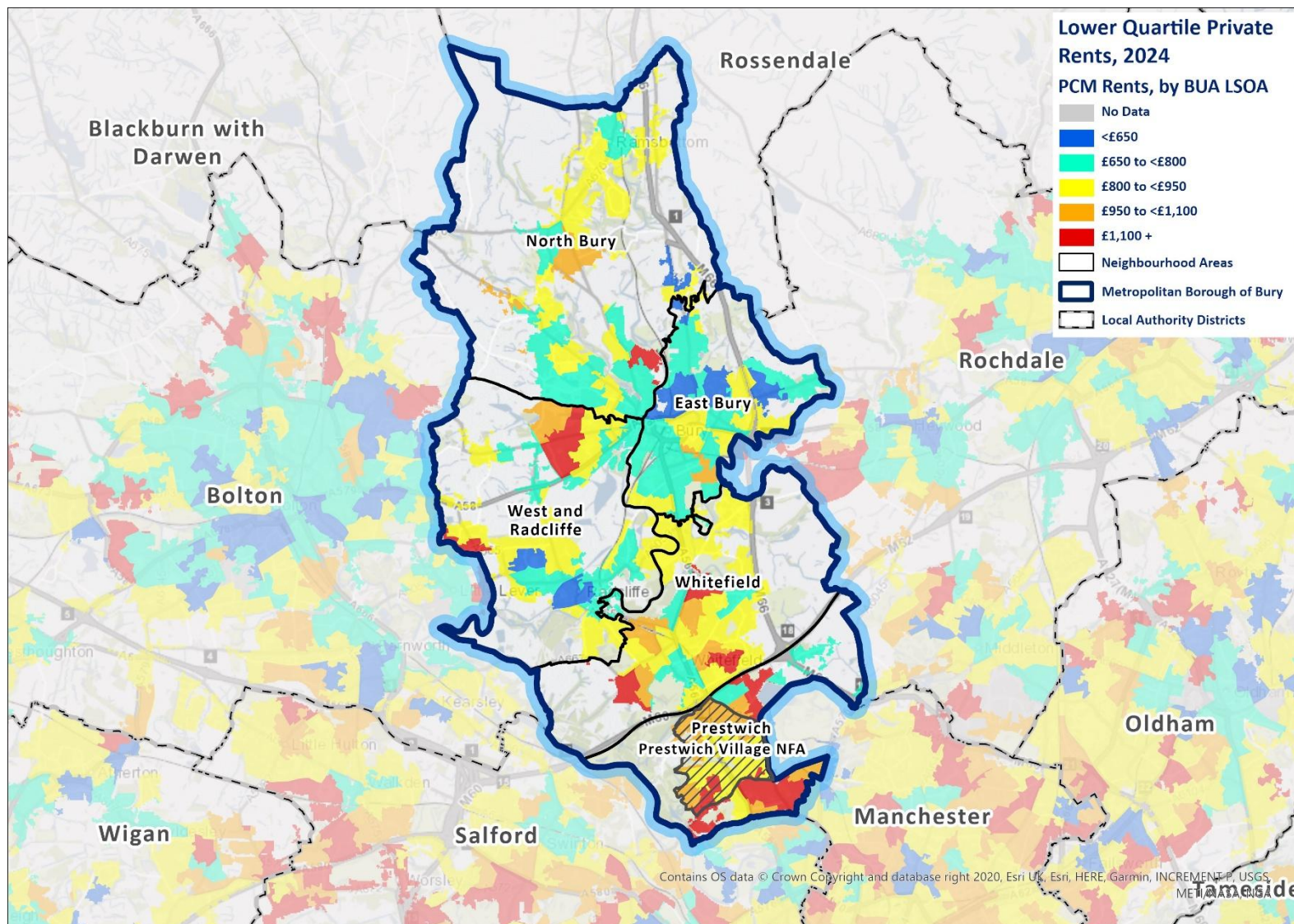
Table 3.5a Broad Rental Market Area Local Housing Allowance Rates (April 2024) – Bolton and Bury BRMA

No. of Bedrooms	Rate per week (£)	Monthly rate	2024 LQ rent	Variance between LQ rent and LHA
Shared Accommodation	£78.59	£341	£650	-£309
1 Bedroom	£109.32	£474	£598	-£124
2 Bedroom	£132.33	£573	£802	-£229
3 Bedroom	£161.10	£698	£997	-£299
4 Bedroom	£218.63	£947	£1,311	-£364

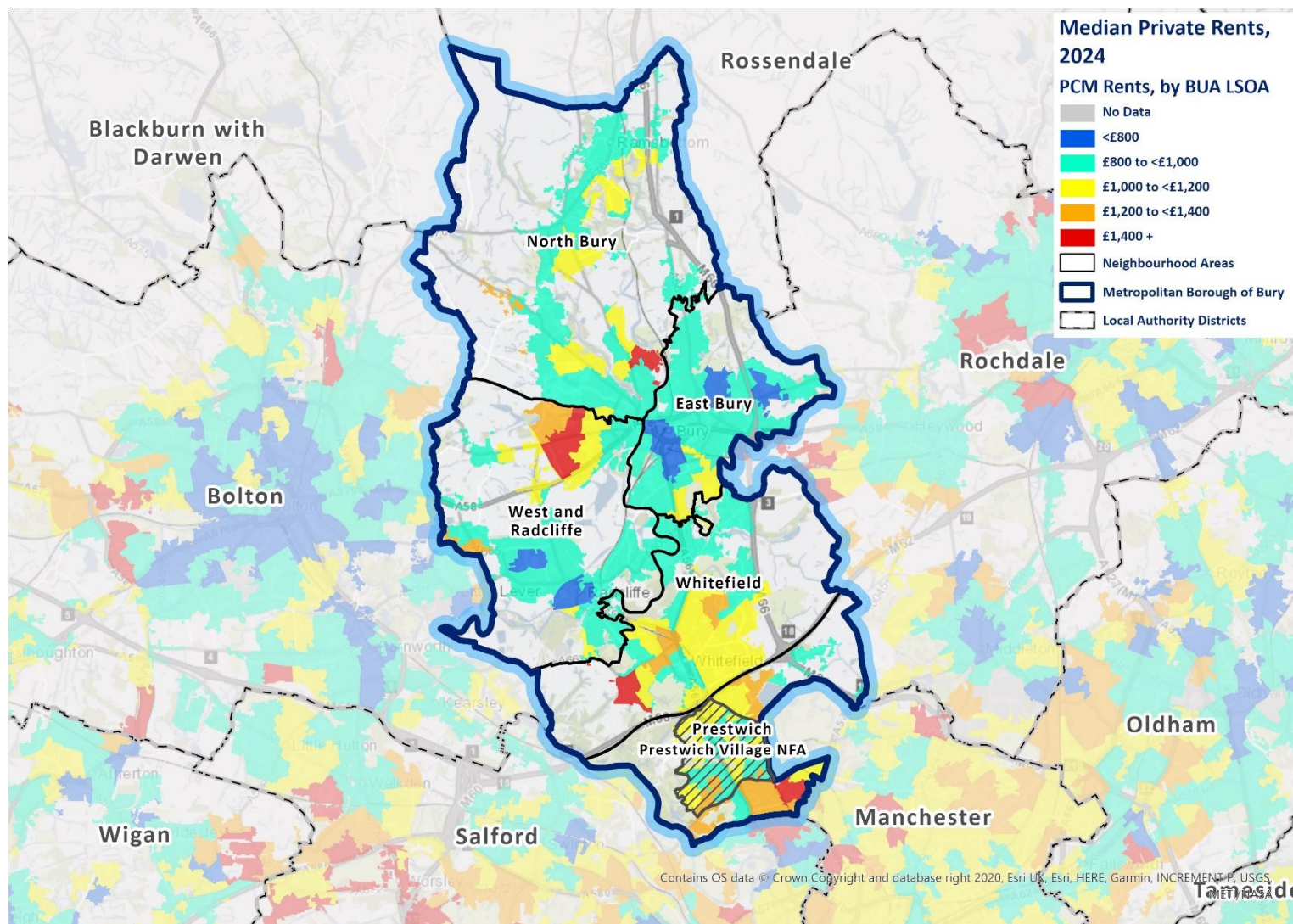
Table 3.5b Broad Rental Market Area Local Housing Allowance Rates (April 2024) – Central Greater Manchester BRMA

No. of Bedrooms	Rate per week (£)	Monthly rate	2024 LQ rent	Variance between LQ rent and LHA
Shared Accommodation	£94.72	£410	£849	-£439
1 Bedroom	£178.36	£773	£724	£49
2 Bedroom	£201.37	£873	£901	-£28
3 Bedroom	£218.63	£947	£1,192	-£245
4 Bedroom	£310.68	£1,346	£1,599	-£253

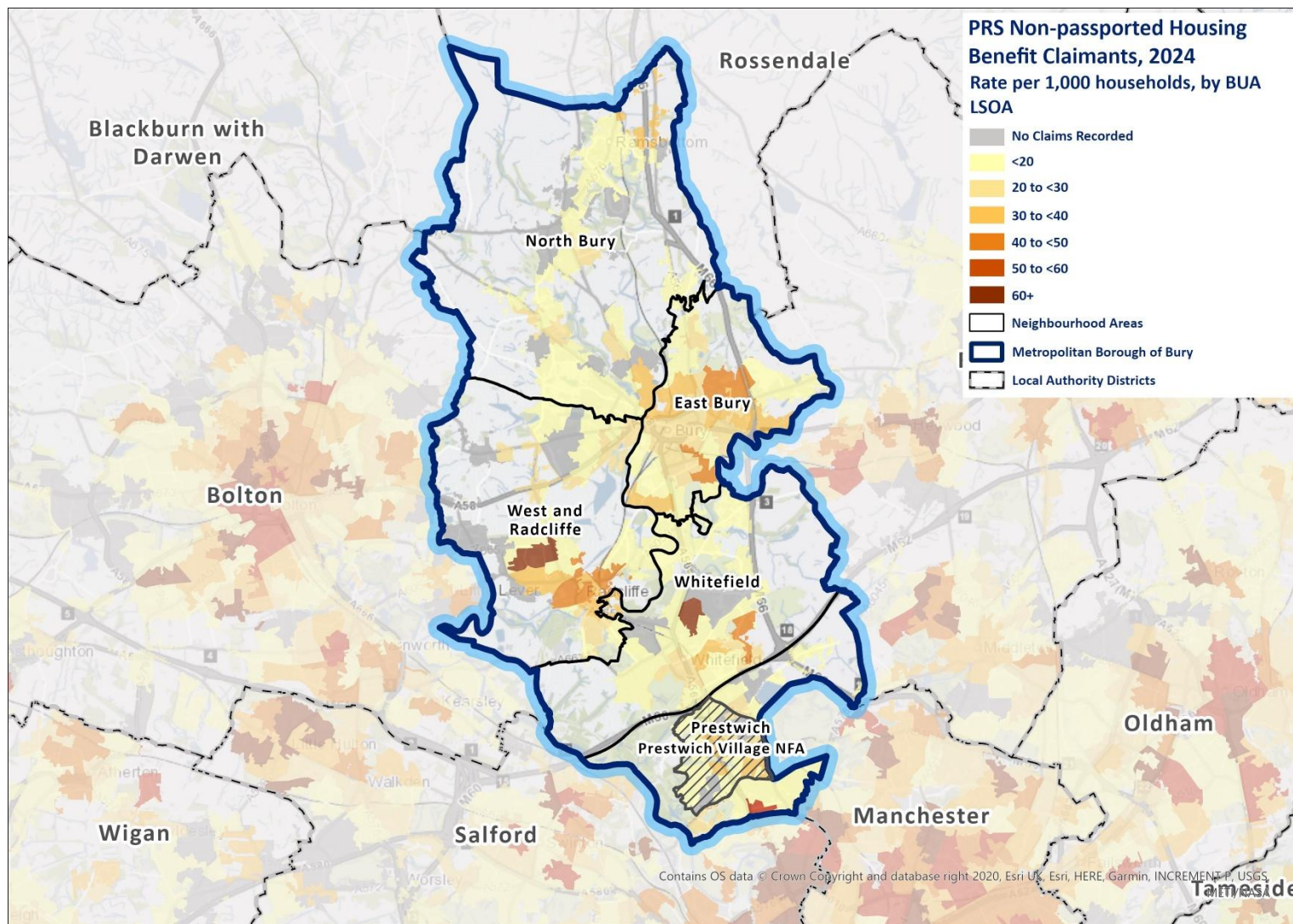
- 3.9 More detailed rental data within built-up areas at a small area level (Lower Super Output Areas) are presented in Map 3.3 (lower quartile) and Map 3.4 (median). This illustrates that rents are generally lower in East Bury and parts of West Bury and higher in the south of the borough in the Whitefield and Prestwich neighbourhood areas.
- 3.10 The private rented sector accommodates a proportion of low-income households that are eligible for assistance with rental costs. Map 3.5 illustrates the proportion of households in receipt of housing benefit assistance across the borough. This shows a particularly high concentration in West Bury and East Bury with a smaller cluster in Whitefield. The data relates to non-passported benefits which means that households are eligible for Housing Benefit irrespective of whether they receive other benefits. Passported benefits are benefits which people are entitled to because of their entitlement to other benefits.

Map 3.3 2024 lower quartile rents across Bury by built up areas within LSOAs

Source: Zoopla Lettings 2024

Map 3.4 2024 median rents across Bury by built up areas within LSOAs

Source: Zoopla Lettings 2024

Map 3.5 Private Rented Sector Non-Passported Housing Benefit 2024

Source: 2024 DWP Stat Xplore

Relative affordability

- 3.11 The relative affordability of open market dwellings in Bury is compared with the other local authorities in Greater Manchester and neighbouring local authorities in Tables 3.6. This table is produced by the MHCLG, based on a ratio of earnings to house prices using Land Registry Price Paid and ONS Annual Survey of Hours and Earnings data.
- 3.12 In terms of relative affordability based on median workplace-based ratios, at 7.3x earnings Bury is higher than the North West (6.1x) and ranks higher than all of its neighbouring authorities.

Table 3.6 Relative affordability of median prices by local authority area, Greater Manchester, North West and England (workplace-based and residence-based)

Locality	2023 Median Workplace-based	2023 Median Residence-based
Bury MB	7.3	6.8
Bolton	6.0	5.7
Manchester	6.2	7.1
Rochdale	5.8	5.8
Salford	6.4	6.8
Blackburn with Darwen	4.3	4.3
Rossendale	6.1	5.6
Greater Manchester	N/A	N/A
North West	6.1	6.1
ENGLAND	8.3	8.3

Sources: ONS Ratio of house price to residence-based earnings

Relative affordability of housing tenure options and defining genuinely affordable housing

- 3.13 The relative cost of alternative housing options across the borough and neighbourhood areas has been considered from two perspectives. Firstly, analysis considers prevailing prices at housing market neighbourhood area level across a range of market and affordable tenures and the incomes required to afford these properties. Secondly, analysis considers what is **genuinely affordable** to households based on local incomes and assumptions around the proportion of income that should be spent on renting and the multiples of income for buying. The analysis of what is genuinely affordable also considers the incomes of selected key workers and those on minimum and living wages.
- 3.14 The starting point for assessing thresholds for what is affordable and not affordable are as follows:
- For renting, 25% of gross household income is used as the 'tipping point' for affordability, with properties not affordable if more than 25% of income is spent on rent. There is no official guidance on what proportion of income should be used. Former CLG SHMA Practice Guidance (2007) recommended 25% and Shelter suggest using 35% of net income; and

- For buying, affordability is based on a 3.5x gross household income multiple. Former CLG SHMA Practice Guidance (2007) recommended a 3.5x multiple for a household with a single earner and 2.9x for a dual earner.
- 3.15 The former 2007 SHMA guidance did note that local circumstances could justify higher figures being used for affordable renting and that allowances should be made for access to capital that could be used towards the cost of home ownership.
- 3.16 Mortgage lending practices would suggest that 4.75x a single or joint income could be considered. This is the maximum single or joint household income multiple offered by First Direct June 2025.
- 3.17 Based on this and to reflect the specific pressures experienced in Bury, the principal assumption considered by arc4 with reference to affordability is:
- For buying up to 3.5x gross household income; and
 - For renting up to 25% gross household income.
- 3.18 Table 3.7 sets out the range of market and affordable tenures considered in analysis and any assumptions relating to the cost of properties. The cost of alternative affordable and market tenure options by neighbourhood area is set out in Table 3.8. Table 3.9 shows the gross household incomes needed to afford the tenure based on the 25% rental and 3.5x income multiples. Table 3.10 considers the impact of deposits on sale price.
- 3.19 This analysis indicates that for open market housing at borough-level, the minimum household income required is £39,504 (for lower quartile or entry-level renting) or £40,371 (for lower quartile or entry-level house prices). These amounts do vary by neighbourhood area, for example income requirements for entry-level renting range between £36,000 in East Bury and £43,248 in Prestwich. For entry-level home ownership, income requirements range between £32,914 in East Bury and £57,857 in Prestwich.
- 3.20 Figure 3.2 summarises in graphical form the relative affordability of alternative tenures at the borough level, setting out the income and deposit required for different options set against prevailing lower quartile and median earnings. It uses lower quartile and median earnings derived from the ONS Annual Survey of Hours and Earnings for 2024.
- 3.21 This indicates that only social renting is affordable for households with lower quartile earners. For households with median income earners, social rent and shared ownership are affordable.

Table 3.7 Summary of tenure (including affordable options), price assumptions, and data sources

Tenure	Tenure price assumptions	Affordability assumptions	Data Source
Social rent	2024 average prices	25% of income	Regulator of Social Housing Statistical Data Return 2024
Affordable rent	80% of median market rent	25% of income	GLA 2024
Market Rent – lower quartile	2024 prices	25% of income	Zoopla 2024
Market Rent – median	2024 prices	25% of income	Zoopla 2024
Market Sale – lower quartile	2024 prices	90% LTV, 3.5x income	Land Registry Price Paid
Market Sale – median	2024 prices	90% LTV, 3.5x income	Land Registry Price Paid
Market Sale – average	2024 prices	90% LTV, 3.5x income	Land Registry Price Paid
Shared ownership (50%)	Total price based on median price and 50% ownership. Mortgage based on 40%. 10% deposit required; annual service charge £395, Annual rent based on 2.75% of remaining equity	90% LTV, 3.5x income for equity and 25% of income for rental element	Assumptions applied to Land Registry Price Paid data
Shared ownership (25%)	Total price based on median price and 25% ownership. Mortgage based on 20%, 5% deposit required, annual service charge £395. Annual rent based on 2.75% of remaining equity	90% LTV, 3.5x income for equity and 25% of income for rental element	Assumptions applied to Land Registry Price Paid data
Discounted home ownership 30%	70% of median price (note this is comparable to the proposed government <u>First Home</u> tenure option). Mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 30%	Assumptions applied to Land Registry Price Paid data
Discounted home ownership 25%	75% of median price mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 25%	Assumptions applied to Land Registry Price Paid data
Discounted home ownership 20%	80% of median price mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 20%	Assumptions applied to Land Registry Price Paid data

Table 3.8 Cost of alternative tenure options by neighbourhood area and Bury

Tenure option	Price / equity requirement (2024)	Neighbourhood Area					Prestwich Village NFA
	Bury MB	East Bury	North Bury	Prestwich	West and Radcliffe	Whitefield	
Social Rent (average)	£407	£407	£407	£407	£407	£407	£407
Affordable Rent	£759	£679	£759	£881	£718	£801	£839
Market Rent - Lower Quartile	£823	£750	£849	£901	£802	£897	£923
Market Rent – Median	£949	£849	£949	£1,101	£897	£1,001	£1,049
Market Rent – Average	£1,014	£875	£1,023	£1,170	£948	£1,084	£1,094
Market Sale - Lower Quartile	£157,000	£128,000	£175,000	£225,000	£135,000	£185,000	£220,000
Market Sale – Median	£220,000	£165,000	£230,000	£278,000	£180,000	£245,000	£272,000
Market Sale – Average	£263,907	£232,370	£264,918	£297,587	£236,754	£294,076	£289,125
Shared ownership (50%)	£110,000	£82,500	£115,000	£139,000	£90,000	£122,500	£136,000
Shared ownership (25%)	£55,000	£41,250	£57,500	£69,500	£45,000	£61,250	£68,000
Discounted Home Ownership (30%)	£154,000	£115,500	£161,000	£194,600	£126,000	£171,500	£190,400
Discounted Home Ownership (25%)	£165,000	£123,750	£172,500	£208,500	£135,000	£183,750	£204,000
Discounted Home Ownership (20%)	£176,000	£132,000	£184,000	£222,400	£144,000	£196,000	£217,600

Table 3.9 Household income required for tenure to be affordable (based on 25% of income for rents and 3.5x income for buying) by neighbourhood area

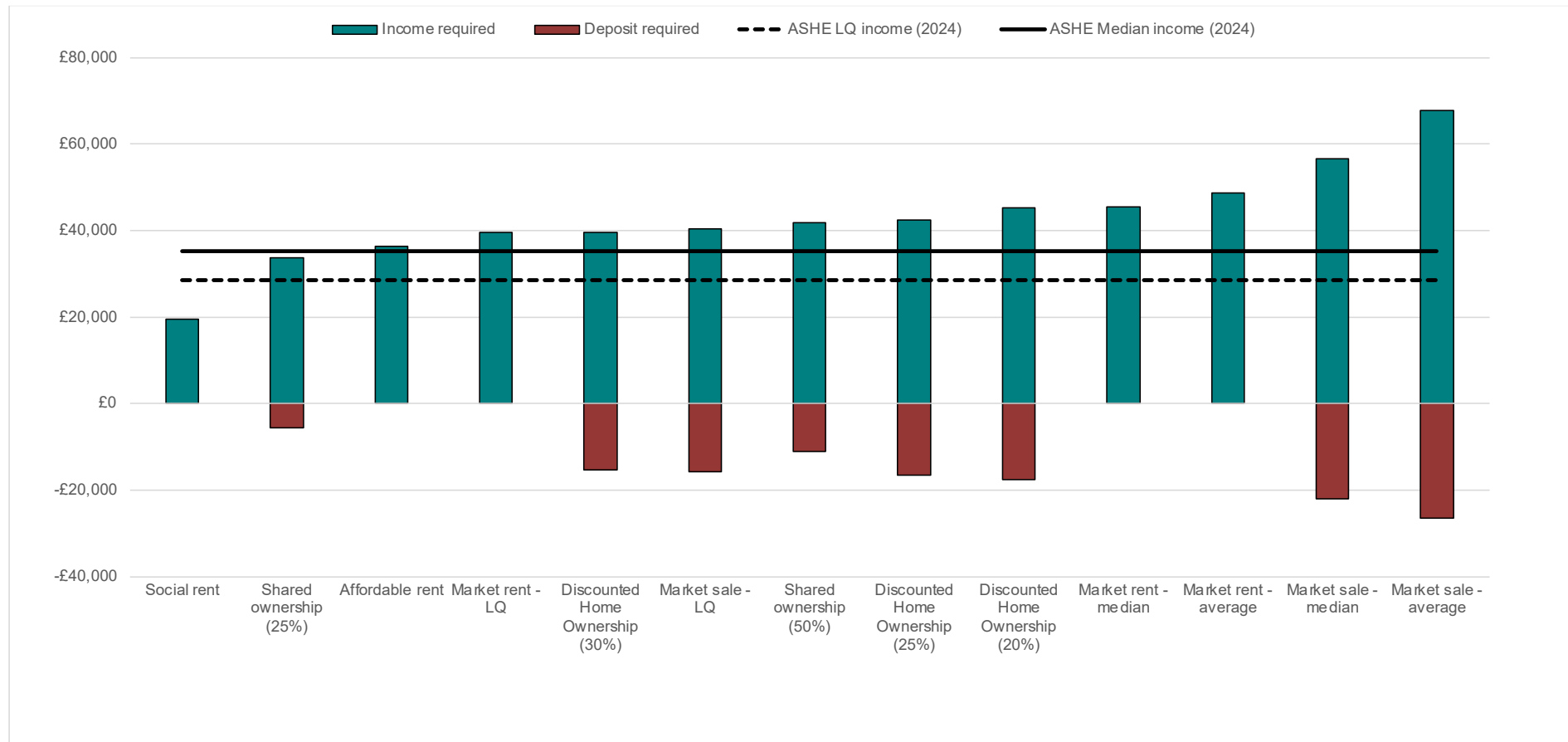
Tenure option	Income required (2024)	Neighbourhood Area					Prestwich Village NFA
	Bury MB	East Bury	North Bury	Prestwich	West and Radcliffe	Whitefield	
Social Rent (average)	£19,527	£19,527	£19,527	£19,527	£19,527	£19,527	£19,527
Affordable Rent	£36,442	£32,602	£36,442	£42,278	£34,445	£38,438	£40,282
Market Rent - Lower Quartile	£39,504	£36,000	£40,752	£43,248	£38,496	£43,056	£44,304
Market Rent – Median	£45,552	£40,752	£45,552	£52,848	£43,056	£48,048	£50,352
Market Rent – Average	£48,672	£42,017	£49,109	£56,146	£45,517	£52,027	£52,497
Market Sale - Lower Quartile	£40,371	£32,914	£45,000	£57,857	£34,714	£47,571	£56,571
Market Sale – Median	£56,571	£42,429	£59,143	£71,486	£46,286	£63,000	£69,943
Market Sale – Average	£67,862	£59,752	£68,122	£76,522	£60,880	£75,620	£74,346
Shared ownership (50%)	£41,826	£31,729	£43,661	£52,473	£34,483	£46,415	£51,371
Shared ownership (25%)	£33,733	£25,660	£35,201	£42,246	£27,861	£37,403	£41,366
Discounted Home Ownership (30%)	£39,600	£29,700	£41,400	£50,040	£32,400	£44,100	£48,960
Discounted Home Ownership (25%)	£42,429	£31,821	£44,357	£53,614	£34,714	£47,250	£52,457
Discounted Home Ownership (20%)	£45,257	£33,943	£47,314	£57,189	£37,029	£50,400	£55,954

Source: Data produced by Land Registry © Crown copyright 2024, Zoopla 2024, CLG

Table 3.10 Impact of alternative deposits on sale price and income required for open market properties

Market sale price	Deposit 10%	Deposit 20%	Deposit 30%	Deposit 40%	Borough Average Price
Market sale - lower quartile	£141,300	£125,600	£109,900	£94,200	£157,000
Market sale - median	£198,000	£176,000	£154,000	£132,000	£220,000
Market sale - average	£237,516	£211,125	£184,735	£158,344	£263,907
Household income required (3.5x multiple)	Deposit 10%	Deposit 20%	Deposit 30%	Deposit 40%	
Market sale - lower quartile	£40,371	£35,886	£31,400	£26,914	
Market sale - median	£56,571	£50,286	£44,000	£37,714	
Market sale - average	£67,862	£60,322	£52,781	£45,241	
Household income required (5x multiple)	Deposit 10%	Deposit 20%	Deposit 30%	Deposit 40%	
Market sale - lower quartile	£28,260	£25,120	£21,980	£18,840	
Market sale - median	£39,600	£35,200	£30,800	£26,400	
Market sale - average	£47,503	£42,225	£36,947	£31,669	

Source: Data derived from Land Registry © Crown copyright 2024

Figure 3.2 Bury MB household income and housing costs

Source: Data produced by Land Registry © Crown copyright 2024, Zoopla 2024, CLG, ASHE 2024

Note: The deposit requirements are shown on the table as a negative number

What is genuinely affordable housing in the Bury context?

- 3.22 Having considered what a household needs to earn to afford alternative tenures, consideration is now given to the actual incomes of households across the borough and how this relates to prevailing prices. This analysis helps to establish what is genuinely affordable based on reasonable income multipliers for renting and buying. The analysis takes into account:
- Lower quartile and median household incomes from the 2024 CAMEO data;
 - 2024 entry-level incomes from a range of key worker occupations;
 - Incomes associated with 2024 minimum and living wages (using single, dual income, and 1.5x income measures);
 - The proportion of income a household would need to spend on rent;
 - The extent to which affordable rental options are genuinely affordable to households; and
 - The extent to which households could afford home ownership based on multiples of household income, with up to 4x being affordable.

Genuinely affordable rents

- 3.23 Having considered what a household needs to earn to afford alternative tenures, consideration is now given to the actual incomes of households across the borough and how this relates to current market prices and rents. The analysis helps to establish the extent to which different tenures are affordable and what are genuinely affordable prices and rents based on local incomes.
- 3.24 Table 3.11 focuses on the affordability of market renting and shows the cost of renting a lower quartile and median priced property by neighbourhood area, how this compares with incomes, and what would be genuinely affordable based on local incomes. For example, lower quartile rents are £823 across Bury where the lower quartile income is £2,789. This means that a household is spending 29.5% of income on rent. To be genuinely affordable, that is, costing no more than 25% of gross income, a lower quartile rent should be £697 each month and median rent should be £930 each month. There are affordability issues across all neighbourhood areas where households on lower quartile incomes are having to spend over 25% and up to 32.3% of their income on lower quartile rents.

Affordable home ownership options

- 3.25 Table 3.12 focuses on the affordability of home ownership and shows the cost of buying a lower quartile and median-priced property. This shows that prices are most affordable in East Bury (less than 5x and broadly in line with the 3.5x recommended figure) and 5x or in excess of 5x household incomes in Whitefield and Prestwich. Boroughwide, a property should cost no more than £130,130 to be affordable to households on lower quartile incomes and £173,507 to households on median incomes. Further analysis of particular products and their affordability is presented in Appendix C Table C13.

Table 3.11 Affordability of private rents by neighbourhood area

	Lower Quartile Rent				Median Rent			
Neighbourhood Area	Actual LQ rent 2024	2024-25 gross monthly income (1.5 x living wage)	% income required to be spent on LQ rent	What would be an affordable rent based on 25% income	Actual Median rent 2024	2024-25 gross monthly income (2 x living wage)	% income required to be spent on median rent	What would be an affordable rent based on 25% income
East Bury	£750	£2,789	26.9	£697	£849	£3,718	22.8	£930
North Bury	£849	£2,789	30.4	£697	£949	£3,718	25.5	£930
Prestwich	£901	£2,789	32.3	£697	£1,101	£3,718	29.6	£930
West and Radcliffe	£802	£2,789	28.8	£697	£897	£3,718	24.1	£930
Whitefield	£897	£2,789	32.2	£697	£1,001	£3,718	26.9	£930
Bury MB	£823	£2,789	29.5	£697	£949	£3,718	25.5	£930
	Lower Quartile Rent				Median Rent			
Neighbourhood Forum Area	Actual LQ rent 2024	2024-25 gross monthly income (1.5 x living wage)	% income required to be spent on LQ rent	What would be an affordable rent based on 25% income	Actual Median rent 2024	2024-25 gross monthly income (2 x living wage)	% income required to be spent on median rent	What would be an affordable rent based on 25% income
Prestwich Village	£923	£2,789	33.1	£697	£1,049	£3,718	28.2	£930

Sources: Zoopla Lettings 2024, living wage from gov.uk

Key

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

Table 3.12 Affordability of owner-occupation by neighbourhood area based on living wage

Neighbourhood Area	Lower Quartile Price				Median Price			
	Actual LQ price 2024	2024-25 gross annual income (1.5 x living wage)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple	Actual median price 2024	2024-25 gross annual income (2 x living wage)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple
East Bury	£128,000	£33,462	3.4	£130,130	£165,000	£44,616	3.3	£173,507
North Bury	£175,000	£33,462	4.7	£130,130	£230,000	£44,616	4.6	£173,507
Prestwich	£225,000	£33,462	6.1	£130,130	£278,000	£44,616	5.6	£173,507
West and Radcliffe	£135,000	£33,462	3.6	£130,130	£180,000	£44,616	3.6	£173,507
Whitefield	£185,000	£33,462	5.0	£130,130	£245,000	£44,616	4.9	£173,507
Bury MB	£157,000	£33,462	4.2	£130,130	£220,000	£44,616	4.4	£173,507
Neighbourhood Forum Area	Lower Quartile Price				Median Price			
	Actual LQ price 2024	2024-25 gross annual income (1.5 x living wage)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple	Actual median price 2024	2024-25 gross annual income (2 x living wage)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple
Prestwich Village	£220,000	£33,462	5.9	£130,130	£272,000	£44,616	5.5	£173,507

Sources: Land Registry © Crown copyright 2024, living wage from gov.uk

Key

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

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

- 3.26 The extent to which borough-wide open market rents are affordable to selected keyworkers and households on minimum and living wages are explored in Table 3.13. All key workers on entry-level grades are having to spend more than 25% of their income on rent.
- 3.27 Table 3.14 considers the income multiples needed to buy a property based on the incomes of selected key workers and households on minimum/living wages. Analysis assumed that a 10% deposit was available and indicates that multiples in excess of 3.5x were generally needed when buying a property.

Table 3.13 Incomes of key workers and households on minimum/living wage and rental affordability

Income/Occupation/ Wage	Gross household income 2024 (Annual £)	Gross household income 2024 (Monthly £)	LQ Rent	Median Rent	LQ Rent	Median Rent
Police officer						
Pay Point 2	£31,164	£2,597	31.7	36.5	£823	£949
Pay Point 4	£33,690	£2,808	29.3	33.8	£823	£949
Nurse						
Band 1	£23,614	£1,968	41.8	48.2	£823	£949
Band 3	£24,071	£2,006	41.0	47.3	£823	£949
Band 5	£29,969	£2,497	33.0	38.0	£823	£949
Fire officer						
Trainee	£28,265	£2,355	34.9	40.3	£823	£949
Competent	£37,675	£3,140	26.2	30.2	£823	£949
Teacher						
Unqualified (min)	£21,731	£1,811	45.4	52.4	£823	£949
Main pay range (min)	£31,650	£2,638	31.2	36.0	£823	£949
Minimum/Living Wage						
Age 21 and over						
Single household	£22,308	£1,859	44.3	51.0	£823	£949
1xFull-time, 1xPart-time	£33,462	£2,789	29.5	34.0	£823	£949
Two working adults	£44,616	£3,718	22.1	25.5	£823	£949
Age between 18 and 20						
Single household	£16,770	£1,398	58.9	67.9	£823	£949
1xFull-time, 1xPart-time	£25,155	£2,096	39.3	45.3	£823	£949
Two working adults	£33,540	£2,795	29.4	34.0	£823	£949

Key

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

Table 3.14 Incomes of households, selected key workers, and households on minimum/living wage and open market prices: Bury MB

Property prices			LQ	Median	Shared Ownership (50%)	Shared Ownership (25%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Price>>			£157,000	£220,000	£110,000	£55,000	£154,000	£165,000	£176,000
Price after deposit/loan>>			£141,300	£198,000	£99,000	£49,500	£138,600	£148,500	£158,400
Income indicator		Annual income	Ratio of house price to income						
Living Wage (2024/25)	Single	£22,308	6.3	8.9	4.4	2.2	6.2	6.7	7.1
	1.5x	£33,462	4.2	5.9	3.0	1.5	4.1	4.4	4.7
	2x	£44,616	3.2	4.4	2.2	1.1	3.1	3.3	3.6
ONS Annual Survey of Hours and Earnings	Lower Quartile	£28,512	5.0	6.9	3.5	1.7	4.9	5.2	5.6
	Median	£35,195	4.0	5.6	2.8	1.4	3.9	4.2	4.5
	Average	£41,313	3.4	4.8	2.4	1.2	3.4	3.6	3.8
Occupation		Wage	Ratio of house price to income						
Police officer									
Pay Point 2		£31,164	4.5	6.4	3.2	1.6	4.4	4.8	5.1
Pay Point 4		£33,690	4.2	5.9	2.9	1.5	4.1	4.4	4.7
Nurse									
Band 1		£23,614	6.0	8.4	4.2	2.1	5.9	6.3	6.7
Band 3		£24,071	5.9	8.2	4.1	2.1	5.8	6.2	6.6
Band 5		£29,969	4.7	6.6	3.3	1.7	4.6	5.0	5.3
Fire officer									
Trainee		£28,265	5.0	7.0	3.5	1.8	4.9	5.3	5.6
Competent		£37,675	3.8	5.3	2.6	1.3	3.7	3.9	4.2
Teacher									
Unqualified (min)		£21,731	6.5	9.1	4.6	2.3	6.4	6.8	7.3
Main pay range (min)		£31,650	4.5	6.3	3.1	1.6	4.4	4.7	5.0
Minimum/Living Wage									
Single household (21 and over)		£22,308	6.3	8.9	4.4	2.2	6.2	6.7	7.1
1xFull-time, 1xPart-time		£33,462	4.2	5.9	3.0	1.5	4.1	4.4	4.7
Two working adults		£44,616	3.2	4.4	2.2	1.1	3.1	3.3	3.6
Single household (18-20)		£16,770	8.4	11.8	5.9	3.0	8.3	8.9	9.4
1xFull-time, 1xPart-time		£25,155	5.6	7.9	3.9	2.0	5.5	5.9	6.3
Two working adults		£33,540	4.2	5.9	3.0	1.5	4.1	4.4	4.7

Key

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

Concluding comments

- 3.28 In 2024, lower quartile house prices were £57,000 and median prices were £220,000 across Bury. Prices across the borough were higher compared with Greater Manchester and the North West. Lower quartile private rents in 2024 were £823 and median rents were £949.
- 3.29 The relative affordability of dwellings to buy or rent was explored at neighbourhood area level. Across Bury, the minimum income required for entry-level/lower quartile renting was around £39,504. For buying an entry-level/lower quartile property, the minimum income required was around £40,371. These calculations assumed that a rent is affordable if no more than 25% of household income is spent on rent and, if buying a property, should cost no more than 3.5x household income.
- 3.30 Analysis considered the affordability of rents and prices at neighbourhood area level based on living wage rates. Overall, households had to spend 29.5% of household income based on 1.5x full-time living wage on a lower quartile rent and 25.5% of household income based on 2x full-time living wage. Rents were relatively more affordable in East Bury and West and Radcliffe. Notable affordability pressures are identified in Prestwich and Whitefield, where the proportion of lower quartile income needed for lower quartile rents was above 30%.
- 3.31 For open market purchase, the ratio of household income based on 1.5x full-time living wage to price across Bury was 4.2x and for household income based on 2x full-time living wage to median price it was 4.4x. Both ratios are above the benchmark of 3.5x income and ratio. Indeed, ratios exceeded 6x in Prestwich but were below 3.5x in East Bury. Without substantial deposits, the ability to buy is a challenge to many households.
- 3.32 Specific analysis of the affordability of renting and buying for key worker incomes and those on minimum/living wages was carried out. Key workers on entry-level grades are generally having to spend more than 25% of their income on rent.
- 3.33 Private renting was generally unaffordable for those in key worker occupations and those on minimum or living wage, with most having to spend more than 25% of income on rent. Single earners on minimum/living wage have to spend in excess of 40% of their income on lower quartile rents.
- 3.34 For buying, analysis assumed that a 10% deposit was available but indicated that income multiples in excess of 3.5x were generally needed to buy on the open market.
- 3.35 Using the evidence presented in this chapter, it is possible to establish what would be a genuinely affordable rent and purchase price across Bury (Table 3.15). This is based on local incomes and assumes that no more than 25% of income is spent on rent and a household income multiple of 3.5x and 4x are applied to local household incomes when testing the affordability of buying. These figures should be considered when considering the extent to which new affordable housing is truly affordable.

Table 3.15 Genuinely affordable rents and purchase prices by neighbourhood area

Neighbourhood Area	LQ rents (25% of income based on 1.5x living wage)	Median rents (25% of income based on 2x living wage)	LQ purchase (3.5x income based on 1.5x living wage))	Median purchase (3.5x income based on 2x living wage)	LQ purchase (4x income based on 1.5x living wage))	Median purchase (4x income based on 2x living wage)
East Bury	£697	£930	£130,130	£173,507	£148,720	£198,293
North Bury	£697	£930	£130,130	£173,507	£148,720	£198,293
Prestwich	£697	£930	£130,130	£173,507	£148,720	£198,293
West and Radcliffe	£697	£930	£130,130	£173,507	£148,720	£198,293
Whitefield	£697	£930	£130,130	£173,507	£148,720	£198,293
Bury MB	£697	£930	£130,130	£173,507	£148,720	£198,293
Neighbourhood Forum Area	LQ rents (25% of income based on 1.5x living wage)	Median rents (25% of income based on 2x living wage)	LQ purchase (3.5x income based on 1.5x living wage))	Median purchase (3.5x income based on 2x living wage)	LQ purchase (4x income based on 1.5x living wage))	Median purchase (4x income based on 2x living wage)
Prestwich Village	£697	£930	£130,130	£173,507	£148,720	£198,293

4. The Needs of Different Groups

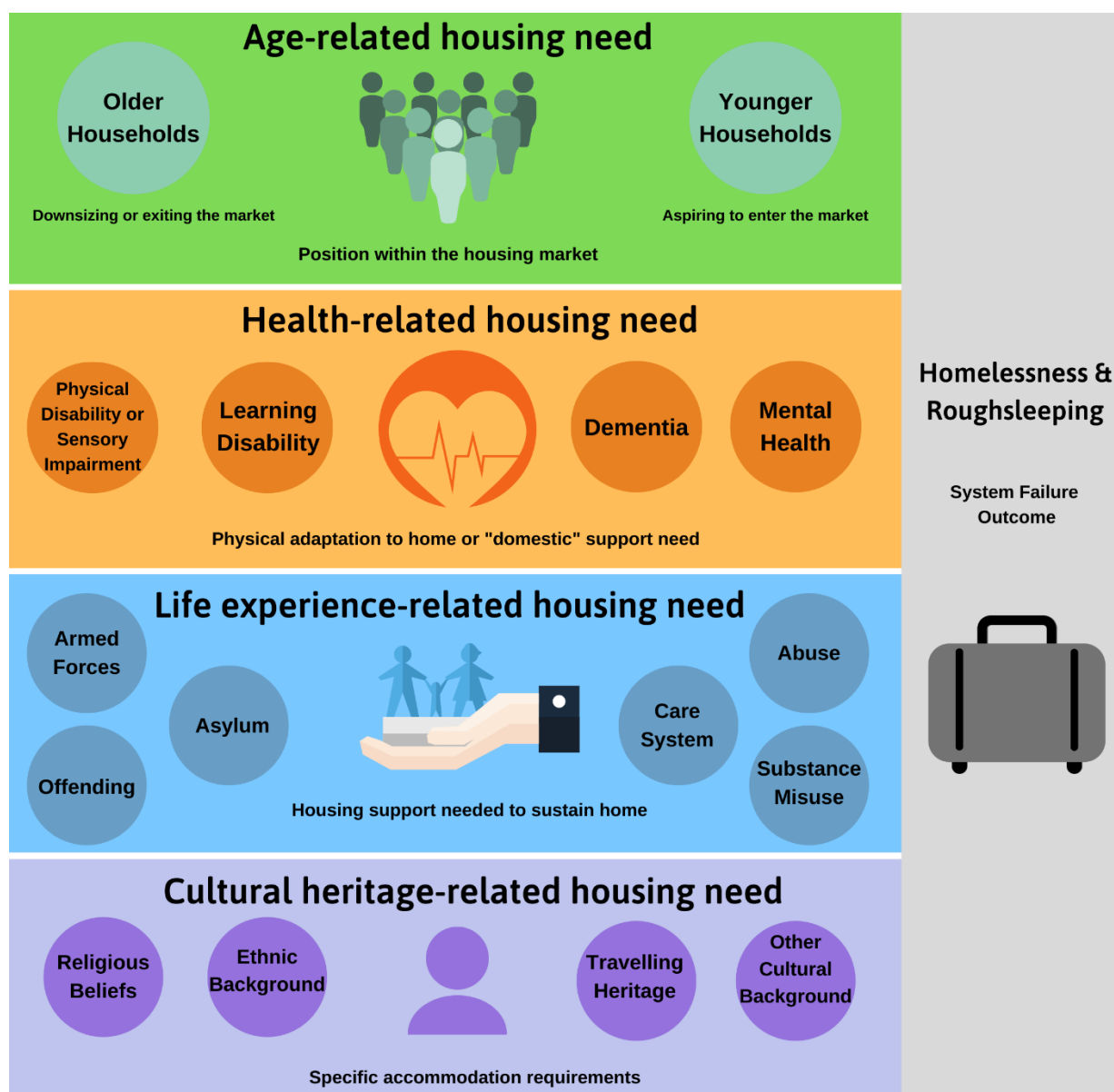
Introduction

- 4.1 Paragraph 63 of the NPPF refers to housing needs for different groups in the community and these fall into two broad groups: housing for people with additional needs and housing for specific household types.

Housing for people with additional needs

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

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



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

Age-related housing need

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

Housing for older people

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

- 4.8 Over the period 2022 to 2043, the number of people aged 65 and over is expected to increase by 21.2% (ONS 2018-based population projections). Similarly, the number of households headed by someone aged 65 or over is expected to increase by 5,878 (24.6%) by 2043 (ONS 2018-based household projections).
- 4.9 The re-weighted (2021 Census) Household Survey indicates that the majority of older people (75.4%) want to remain in their current home with help and support when needed (Table 4.1). There is also interest in a range of options including sheltered accommodation, buying on the open market, renting from the housing association, and renting from the council or Housing Association, Extra Care housing, sheltered accommodation, and co-housing.

Table 4.1 Older persons' housing options

Housing option	65-74 (%)	75-84 (%)	85+ (%)	All 65+ (%)
Continue to live in current home with support when needed	67.2%	82.4%	87.5%	75.4%
Buying a dwelling on the open market	19.6%	8.3%	0.0%	12.9%
Rent a dwelling from a private landlord	2.4%	2.5%	0.0%	2.1%
Rent from housing association	12.8%	12.7%	2.9%	11.5%
Rent from the council	15.2%	15.6%	2.9%	13.7%
Part rent / buy	3.6%	1.9%	4.1%	3.0%
Sheltered accommodation - To rent	21.9%	27.4%	16.0%	23.1%
Sheltered accommodation - To buy	15.7%	16.0%	10.6%	15.2%
Sheltered accommodation - Part rent / buy	3.2%	14.6%	11.6%	8.5%
Extra Care housing - To rent	14.1%	18.1%	14.7%	15.7%
Extra Care housing - To buy	10.8%	8.3%	9.4%	9.7%
Extra Care housing - Part rent / buy	4.6%	2.3%	0.0%	3.2%
Supported housing for people with learning disabilities and autism	0.8%	0.0%	0.0%	0.4%
Supported housing for mental health needs	3.0%	6.1%	12.6%	5.4%
Residential care home	1.6%	5.4%	9.8%	4.1%
Co-housing	13.2%	15.0%	7.4%	13.1%
Go to live with children or other relatives/friends	5.3%	4.0%	5.7%	4.9%
Other	2.6%	2.4%	0.0%	2.2%
<i>Base (total households responding)</i>	4,057	2,963	1,074	8,094

Source: Re-weighted (2021 Census) Household Survey

- 4.10 The re-weighted (2021 Census) Household Survey indicates 56.7% of older people planning to move would like to move to a property with fewer bedrooms, 29.7% would like to move to a property with the same number of bedrooms, and 6.5% would like a larger property (Table 4.2). The general conclusion is that smaller dwellings are needed to accommodate older movers but there are households who would require the same or even an increase in the number of bedrooms in their properties.

Table 4.2 Future housing choices of older households (rightsizing)

Housing choice	Aspiration (%)	Expectation (%)
Downsizing (moving to a smaller property)	56.7%	63.9%
Staying same	31.4%	29.7%
Upsizing (moving to larger property)	11.9%	6.5%
Total	100.0%	100.0%
Base (households responding)	3,373	2,673

Source: Re-weighted (2021 Census) Household Survey

Future need for specialist older person accommodation and residential care provision

- 4.11 Across Bury, latest data would suggest there are around 3,112 units/bedspaces of specialist older persons accommodation comprising 1,464 specialist older accommodation units (C3 planning use class), 231 Extra Care, and 1,417 bedspaces residential care (C2 use class). Map 4.1 and Table 4.3 shows the current number of older persons units of accommodation across the borough using data provided by the Elderly Accommodation Counsel.

Table 4.3 Categories of older person accommodation

Category (and planning use category)	Current number of C3 units/ C2 bedspaces	Description
Age-exclusive housing (C3)	341 (rented) 48 (leasehold)	EAC definition: Schemes or developments that cater exclusively for older people, usually incorporate design features helpful to older people and may have communal facilities such as a residents' lounge, guest suite, and shared garden, but do not provide any regular on-site support to residents. PPG definition: This type of housing is generally for people aged 55 and over and the active elderly. It may include some shared amenities such as communal gardens but does not include support or care services.
Care homes (C2)	607	EAC definition: A residential setting where a number of older people live, usually in single rooms, and have access to on-site care services. Since April 2002, all homes in England, Scotland, and Wales are known as 'care homes', but are registered to provide different levels of care. A home registered simply as a care home will provide personal care only – help with washing, dressing, and giving medication.

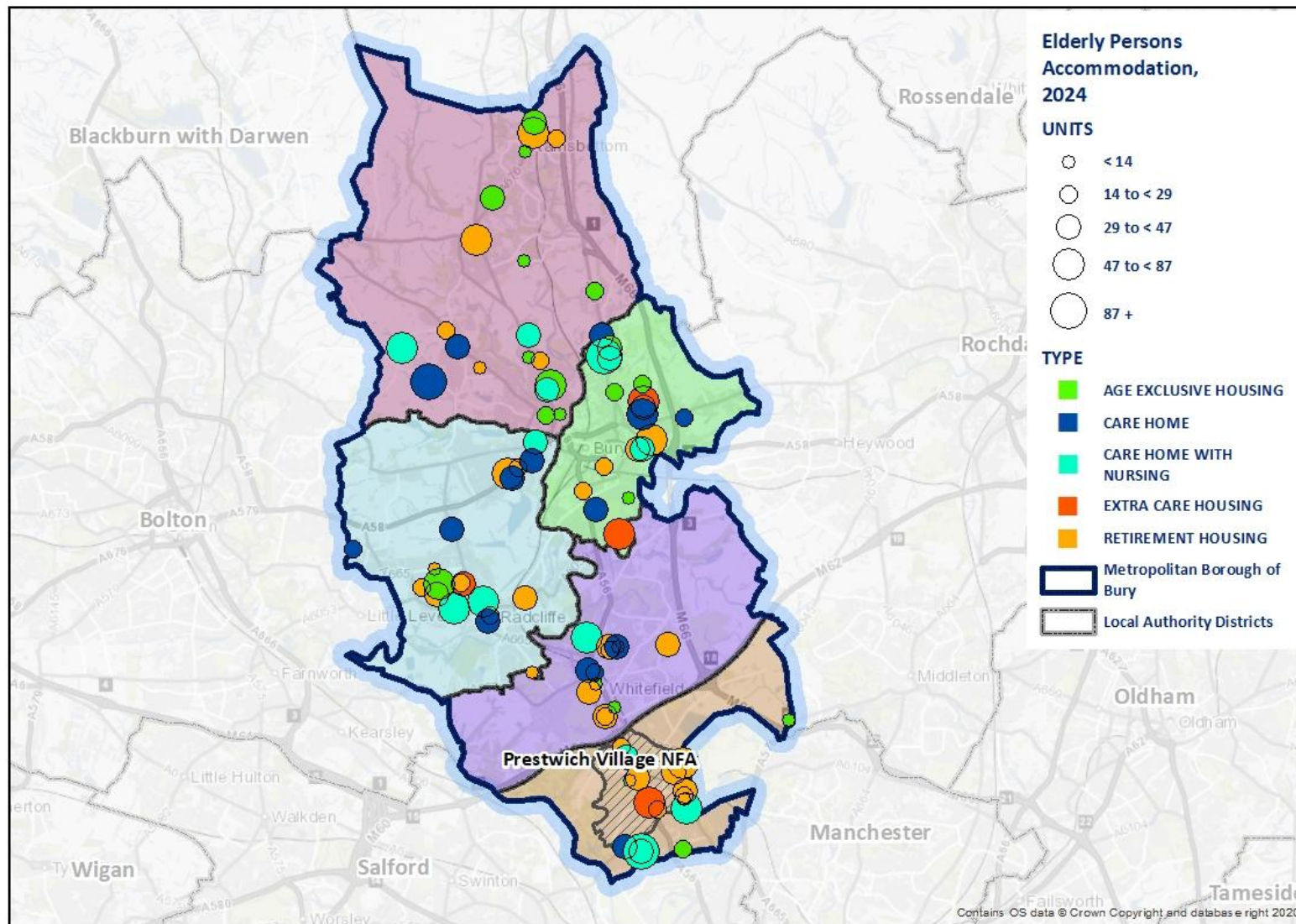
Category (and planning use category)	Current number of C3 units/ C2 bedspaces	Description
		PPG definition: These have individual rooms within a residential building and provide a high level of care, meeting all activities of daily living. They do not usually include support services for independent living. This type of housing can also include dementia care homes.
Care home with nursing (C2)	810	A home registered as a care home with nursing will provide the same personal care but also have a qualified nurse on duty twenty-four hours a day to carry out nursing tasks. These homes are for people who are physically or mentally frail or people who need regular attention from a nurse.
Enhanced sheltered/close care (C3)	0	Sheltered housing that provides more in facilities and services than traditional sheltered housing but does not offer the full range of provision that is found in an Extra Care housing scheme.
Retirement/sheltered housing (C3)	886 rented 189 leasehold	EAC definition: Sheltered housing (S) means having your own flat or bungalow in a block, or on a small estate, where all the other residents are older people (usually over 55). With a few exceptions, all developments (or 'schemes') provide independent, self-contained homes with their own front doors. Retirement housing © means housing developments of a similar type to sheltered housing, but built for sale, usually on a leasehold basis. The term sheltered housing is now largely superseded by retirement housing. PPG definition: This usually consists of purpose-built flats or bungalows with limited communal facilities such as a lounge, laundry room, and guest room. It does not generally provide care services but provides some support to enable residents to live independently. This can include 24-hour on-site assistance (alarm) and a warden or house manager.
Extra Care (EC) housing or housing with care (HC) (C3)	169 EC rented 62 EC leasehold	EAC definition: Extra Care Housing is housing designed with the needs of frailer older people in mind and with varying levels of care and support available on site. People who live in Extra Care Housing have their own self-contained homes, their own front doors, and a legal right to occupy the property.

Category (and planning use category)	Current number of C3 units/ C2 bedspaces	Description
		Extra Care Housing is also known as very sheltered housing, assisted living, or simply 'housing with care'. It comes in many built forms, including blocks of flats, bungalow estates, and retirement villages.
		It is a popular choice among older people because it can sometimes provide an alternative to a care home. PPG definition: This usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required, through an on-site care agency registered through the Care Quality Commission (CQC). Residents are able to live independently with 24-hour access to support services and staff, and meals are also available. There are often extensive communal areas, such as space to socialise or a wellbeing centre. In some cases, these developments are known as retirement communities or villages – the intention is for residents to benefit from varying levels of care as time progresses. Note Extra Care can also provide accommodation for people with additional needs who are not older people.
Total	3,112	

Source: EAC data 2024

- 4.12 This HNDA will help provide evidence of the need for different accommodation options and support needs. Given the ageing of the population, the need for specialist older person accommodation is expected to increase.
- 4.13 Table 4.4 sets out an assessment of need for different types of older persons accommodation based on latest metrics provided by the Housing Learning and Information Exchange (Housing LIN). This establishes:
- A need in 2022 for 1,243 residential care bedspaces increasing to 1,587 by 2043. This compares to a current supply of 1,417 bedspaces.
 - A need in 2022 for 784 Extra Care units increasing to 1,099 by 2043. This compares to a current supply of 231 units.
 - A need in 2022 for 3,484 C3 specialist older person dwelling units rising to 4,884 by 2043. This compares with a current supply of 1,464 units.
- 4.14 Based on the analysis of demographic change and the Housing LIN estimates, Table 4.4 sets out the overall need for older persons specialist accommodation

by type of provision and tenure to 2043. In summary, over the period 2022 to 2043 (21 years) there is a need for 3,420 additional C3 dwelling units (excluding Extra Care) or 163 additional units each year, a need for 868 Extra Care units or 41 additional units each year, and 170 C2 residential care bedspaces or 8 additional units each year. There is a particular need for leasehold sheltered housing, enhanced sheltered, and Extra Care housing for sale. Bury has a good supply of dementia-friendly older persons accommodation through existing provision.

Map 4.1 Current older persons accommodation across Bury

Source: Elderly Accommodation Counsel 2024

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

	Supply	Modelled need	Short-term need	Medium - term need	Long-term need	Change in overall need	Annual need
	2024	2022	by 2030	by 2035	by 2043	2022 to 2043	
	A	B	C	D	E	F=E-A	F/21
Population 75+		17419	19826	21113	24066		
Type of accommodation							
Conventional sheltered housing to rent	1,227	1,045	1,190	1,267	1,465	238	11
Leasehold sheltered housing	237	2,090	2,379	2,534	2,930	2,693	128
Enhanced sheltered housing (divided 50:50 between that for rent and for sale)	0	348	397	422	488	488	23
TOTAL C3 (Excluding Extra Care)	1,464	3,484	3,965	4,223	4,884	3,420	163
Extra Care housing for rent	169	261	297	317	366	197	9
Extra Care housing for sale	62	523	595	633	733	671	32
TOTAL Extra Care	231	784	892	950	1,099	868	41
TOTAL C2 residential care	1,417	1,132	1,289	1,372	1,587	170	8
GRAND TOTAL	3,112	5,400	6,146	6,545	7,570	4,458	212

Source: Housing LIN, 2018-based ONS population projection

Senior cohousing communities

- 4.15 Senior cohousing is specifically mentioned in PPG as a housing option for older people. Senior co-housing communities are created and run by residents, based on the intention to live with a group of people of a similar age. The sites often consist of self-contained private homes as well as shared community space. Some communities offer an additional option for informal care.
- 4.16 This option should be considered by the council as part of a diverse range of accommodation for older people. The re-weighted (2021 Census) Household Survey identified a total of 981 households interested in co-housing, with interest mainly in 2-bedroom (71.9%) dwellings.

People with dementia and early onset dementia

- 4.17 The PPG makes specific reference to dementia and that **‘there should be a range of housing options and tenures available to people with dementia, including mainstream and specialist housing. Innovative and diverse housing models should be considered where appropriate’** (source: June 2019 PPG Paragraph: 019 Reference ID: 63-019-20190626).
- 4.18 The PPG also outlines the characteristics of a dementia-friendly communities:
- Easy to navigate physical environment;
 - Appropriate transport;
 - Communities shaped around the views of people with dementia and their carers;
 - Good orientation and familiarity;
 - Reduction in unnecessary clutter; and
 - Reduction in disorienting visual and auditory stimuli.
- 4.19 2020 POPPI/PANSI data estimates there are 51 people aged 30 to 64 with early onset dementia and 2,560 people aged 65 and over with dementia (Table 4.5). By 2043, the number of people aged 65 and over with dementia is projected to increase by 41.2%, with an increase of 65.3% amongst the 85+ age group. The number with early onset dementia is expected to remain at a similar level.

Table 4.5 People with dementia

Dementia	2022	2030	2035	2043	% change 2022-2030	% change 2022-2035	% change 2022-2043
Early onset dementia (30-64)	51	49	48	51	-3.4%	-5.7%	0.0%
Dementia (65-74)	427	473	501	450	10.7%	17.3%	5.4%
Dementia (75-84)	1,058	1,167	1,163	1,388	10.3%	9.9%	31.2%
Dementia (85 and over)	1,075	1,327	1,640	1,777	23.5%	52.6%	65.3%
Dementia (total 65+)	2,560	2,967	3,304	3,614	15.9%	29.1%	41.2%

Source: POPPI/PANSI applied to 2018-based population projections

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

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

- 4.23 The profile of dwellings occupied by households aged 65 and over by age group, based on the re-weighted (2021 Census) Household Survey, is summarised in Table 4.6. This shows that the majority (68.7%) live in houses, particularly with 3 or more bedrooms, 12.6% live in bungalows, 18.3% in flats, and 0.4% in other dwelling types.

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

Dwelling type and size	65 to 74 (%)	75 to 84 (%)	85+ (%)	Total (%)
1 or 2-bedroom house	16.3%	12.3%	14.6%	14.9%
3 bedroom house	36.6%	34.7%	31.2%	35.6%
4 or-more bedroom house	19.9%	16.0%	14.7%	18.2%
1-bedroom bungalow	7.5%	5.7%	8.1%	7.0%
2 or more-bedroom bungalow	4.4%	8.1%	5.4%	5.6%
1-bedroom flat	3.4%	3.5%	5.0%	3.6%
2 or more-bedroom flat	11.3%	19.7%	20.4%	14.7%
Other	0.6%	0.0%	0.7%	0.4%
Total	100.0%	100.0%	100.0%	100.0%
Base	13,680	6,971	2,072	22,723

Source: Re-weighted (2021 Census) Household Survey

- 4.24 The provision of appropriate adaptations to existing dwelling stock can help people lead independent lives. PPG also asks councils to consider the extent to which existing dwelling stock can help meet the needs of older people (source: PPG 2019 Paragraph: 017 Reference ID: 2a-017-20190220).
- 4.25 Given that the majority of older people want to remain in their own homes with help and support when needed, the re-weighted (2021 Census) Household Survey provides a useful insight into the proportion of households who need care and support, and the extent which properties are adapted (Table 4.7).
- 4.26 Table 4.7 shows that 8.2% of all households require care and support to enable them to stay in their home. This is highest amongst 85+ age group and from households living in affordable housing. Of households with a Household Reference Person aged 85 and over, 21.5% require help and support to enable occupiers to stay in their own home.
- 4.27 61.8% of households have sufficient space for a carer to stay overnight if needed – and this increases to over 65.7% across 75 to 84 age group and 76.6% in the 85+ age group. Owner-occupiers were most likely to have space available, and private and social renters were less likely. Around 29.9% of respondents in affordable housing had sufficient space for a carer.
- 4.28 Around 7.7% of all dwellings had been adapted or purpose-built for a person with a long-term illness, health problem, or disability. This was highest amongst affordable housing occupants (26.2%) and lowest amongst owner-occupiers (4.3%). Older people were more likely to live in an adapted home, with 9.5% of households with a HRP aged 75-84 and 20.9% with a HRP aged 85+ living in adapted homes.

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

	Is there sufficient space in your home for a carer to stay overnight, if this was needed?	Do you, or any other members of your household, require care or support to enable you/them to stay in this home?	Has your current home been adapted or purpose-built for a person with a long-term illness, health problem or disability?
Tenure	Yes (%)	Yes (%)	Yes (%)
Owner Occupied	70.5%	5.1%	4.3%
Private Rented	38.5%	11.4%	7.4%
Affordable	29.9%	27.9%	26.2%
All tenures	61.8%	8.9%	7.7%
Age of household reference person	Yes (%)	Yes (%)	Yes (%)
Under 65	59.2%	8.4%	6.7%
65 to 74	69.7%	7.3%	7.4%
75 to 84	65.7%	12.3%	9.5%
85 and over	76.6%	21.5%	20.9%
All age groups	61.8%	8.9%	7.7%

Source: Re-weighted (2021 Census) Household Survey

Estimating future need for adaptations and home improvement

- 4.29 The re-weighted (2021 Census) Household Survey provides evidence of the range of adaptations and home improvements needs based on the age group of the Household Reference Person (Table 4.8).
- 4.30 More insulation, better heating and double glazing were most frequently mentioned improvements needed.
- 4.31 Regarding adaptations, these were mainly mentioned by older households and most frequently mentioned were bathroom adaptations, internal handrails/grabrails, and stair lift/vertical lift. The need for adaptations was generally highest amongst the 65-74 and 75+ age group.
- 4.32 These requirements are self-determined by residents responding to the re-weighted (2021 Census) Household Survey and may not necessarily reflect actual requirements following an independent assessment in the home.

Table 4.8 Adaptations and home improvements required by age group

Adaptation/improvement required	Age group (% of households)			Total
	Under 65	65-74	75+	
Home improvement				
More insulation (loft, wall cavities)	19.8%	10.2%	8.8%	16.9%
Better heating	17.2%	10.3%	13.5%	15.6%
Double glazing	15.2%	10.4%	8.1%	13.6%
Improved ventilation	7.1%	2.5%	2.1%	5.8%
Downstairs WC	9.1%	12.0%	12.0%	9.9%
Adaptations				
Adaptations to bathroom	10.7%	13.0%	16.5%	11.7%
Adaptations to kitchen	6.9%	5.8%	4.9%	6.5%
External handrails /grab rails	6.2%	7.3%	15.7%	7.4%
Internal handrails /grab rails	6.8%	9.5%	16.4%	8.4%
Stair lift / vertical lift	6.0%	10.3%	13.9%	7.6%
Lever door handles	1.6%	2.1%	2.7%	1.8%
Room for a carer	2.3%	2.4%	1.5%	2.2%
Base (all households)	57,982	13,680	9,044	80,705

Source: Re-weighted (2021 Census) Household Survey

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

Assistance in the home

- 4.34 The re-weighted (2021 Census) Household Survey also provides information on a range of practical assistance required from households by age group (Table 4.9). Overall, the highest level of need is for help with repair and maintenance of the home, gardening, cleaning, and help with other practical tasks. For all types of assistance, the level of need increases with age, which includes the need for company/friendship mentioned by 12.1% of people aged 65-74.

Table 4.9 Type of assistance required age group

Type of help needed now or in next 5 years	% households needing help by age group of HRP			
	Under 65	65-74	75+	All
Help with repair and maintenance of home	28.2%	38.6%	49.9%	32.4%
Help with gardening	20.4%	35.2%	52.5%	26.5%
Help with cleaning home	15.4%	26.3%	42.8%	20.3%
Help with other practical tasks	13.8%	22.7%	39.4%	18.2%
Help with personal care	11.3%	16.2%	25.0%	13.6%
Want company / friendship	11.9%	12.1%	18.4%	12.7%
Base (all households)	57,982	13,680	9,044	80,705

Source: Re-weighted (2021 Census) Household Survey

Health-related housing need

- 4.35 A range of sources can be drawn upon to establish the overall scale of disability/support needs across Bury. In summary:
- The 2021 Census reported that across the borough, 81.2% were in good health and 5.6% were not in good health (particularly across older age groups). Which compares with 17.5% across England. A total of 10,775 residents were in not good health.
 - 18.3% of residents reported that they were disabled, as defined under the Equality Act, with 8.3% saying their daily activities were limited 'a lot' and 10.3% 'a little' which compares with 7.0% and 9.9% respectively across England. This is mainly associated with older age groups.
 - The ONS Family Resources Survey 2018/19 estimates that around 21% of the population nationally has a disability. Based on the age profile of people with disabilities, for Bury an estimated 44,237 people have a disability (22.9%) in 2022, which is projected to increase to around 49,265 by 2043.
- 4.36 The re-weighted (2021 Census) Household Survey data considered illness/disability. The survey estimated a total of 48,203 people or 24.7% had an illness/disability which is similar to the national ONS estimate. Table 4.10 shows the number of people stating an illness/disability and the type of illness/disability. The most frequently mentioned illness/disability was a long-standing illness or health condition (10.1%), physical/mobility impairment (6.2%), and mental health issue (5.5%).

Table 4.10 Number of people stating illness/disability

Illness/disability	Number of people	% of total Population
Physical / mobility impairment	12,024	6.2%
Learning disabilities	2,831	1.5%
Mental health issue	10,755	5.5%
Visual impairment	4,607	2.4%
Hearing impairment	8,438	4.3%
Long standing illness or health condition	19,714	10.1%
Older age related illness or disability	3,411	1.8%
Other	10,908	5.6%
Total population (ONS, 2018-based Proj. for 2024)	194,807	
Total number of people with an illness/disability	48,203	24.7%
Households with at least one person with an illness/disability	Number of households	% of households
Total	37,194	46.1%

Source: Re-weighted (2021 Census) Household Survey

Physical disability

- 4.37 POPPI and PANSI (Projecting Older People Population Information/Projecting Adult Needs and Service Information, Oxford Brookes University/Institute of Public Care) provides data on the likely prevalence in 2022 of a range of physical disabilities and how this is expected to change by 2043 (Table 4.11). In 2022, there were an estimated 13,057 people with mobility issues across all age groups which is projected to increase to 15,404 by 2043, mainly due to an increase in the number of people aged 65 with mobility issues.

Table 4.11 Physical disability prevalence

Disability (age group)	2022	2030	2035	2043	% change 2022-2030	% change 2022-2035	% change 2022-2043
Impaired mobility (18-64)	6,383	6,359	6,178	6,449	-0.4%	-3.2%	1.0%
Mobility (unable to manage at least one activity on own) (65+)	6,674	7,644	8,368	8,955	14.5%	25.4%	34.2%
Moderate or serious personal care disability (18-64)	5,567	5,527	5,522	5,687	-0.7%	-0.8%	2.2%
Serious visual impairment (18-64)	75	76	76	78	1.2%	1.9%	4.3%
Moderate or severe visual impairment (65+)	3,269	3,610	3,668	3,997	10.4%	12.2%	22.3%
Severe hearing loss (18-64)	707	701	685	718	-0.8%	-3.1%	1.6%
Severe hearing loss (65+)	2,829	3,262	3,601	3,932	15.3%	27.3%	39.0%
All with mobility issues (impaired mobility 18-64 and mobility 65+)	13,057	14,002	14,546	15,404	7.2%	11.4%	18.0%

Source: POPPI/PANSI; 2018-based ONS population projections

- 4.38 Regarding visual impairment, the RNIB has prepared [recommendations](#) for managing the home environment to reduce the impact of sight impairment and sight loss. Suggestions include appropriate lighting, anti-glare windows to reduce reflections which can be disorientating, and use of lighter fabrics and furnishings.

Learning disability and autism

- 4.39 A learning disability is the label given to a group of conditions present before the age of 18 that affect how an individual communicates and understands information. Autism is a lifelong developmental condition which affects how people communicate with, and relate to, other people and how they interact with the world around them.
- 4.40 The number of people across all age groups with moderate or severe learning disabilities is estimated to be around 731 in 2022, rising to 776 by 2043 (Table 4.12). There is a notable growth in the number of people aged 65 and over with learning disabilities. Around 1,462 people have autistic spectrum disorders in 2022 and this is expected to increase to 1,570 by 2043.

Table 4.12 Learning disability and autism

Learning disability (age group)	2022	2030	2035	2043	% change 2022-2030	% change 2022-2035	% change 2022-2043
Total (18-64)	2,770	2,802	2,830	2,890	1.1%	2.2%	4.3%
Total (65+)	758	850	901	927	12.2%	18.9%	22.3%
Moderate or severe (18-64)	631	638	647	658	1.1%	2.5%	4.3%
Moderate or severe (65+)	100	112	118	117	12.2%	18.0%	17.4%
Moderate or severe (all ages)	731	750	765	776	2.6%	4.6%	6.1%
People with LD living with a parent (18-64)	228	231	240	240	1.1%	5.2%	5.3%
Downs syndrome (18+)	72	73	73	75	1.2%	1.9%	4.4%
Challenging behaviour (18-64)	51	52	52	53	1.1%	2.0%	4.3%
Autistic spectrum disorders (18-64)	1,123	1,137	1,144	1,171	1.2%	1.9%	4.2%
Autistic spectrum disorders (65+)	339	375	386	399	10.5%	13.7%	17.8%
Autistic spectrum disorders (all ages)	1,462	1,511	1,530	1,570	3.4%	4.6%	7.4%

Source: POPPI/PANSI and 2018-based ONS population projections

4.41 The GM Learning Disability Strategy 2018 included the following action points:

- Expand the Shared Lives provision and the Home Ownership for people with Long-term Disabilities (HOLD) mortgage offer in GM so that more options are available for people with learning disabilities to choose the best living arrangement for them.
- Develop a housing plan for people with learning disabilities and autism.

Mental health

4.42 Mental health refers to an individual's emotional, psychological, and social well-being. 2023 POPPI/PANSI data estimates there are around 21,600 residents with a common mental health disorder (Table 4.13). The number of people aged 18-64 with a common mental health disorder is expected to increase by 4.3% over the period to 2043. Depression amongst people aged 65 or over is expected to increase considerably.

Table 4.13 Mental health prevalence

Mental health 18-64	2022	2030	2035	2043	% change 2022-2030	% change 2022-2035	% change 2022-2043
Common mental disorder	21,569	21,814	21,973	22,494	1.1%	1.9%	4.3%
Borderline personality disorder	2,738	2,769	2,789	2,855	1.1%	1.9%	4.3%
Antisocial personality disorder	3,780	3,823	3,851	3,942	1.1%	1.9%	4.3%
Psychotic disorder	796	805	811	830	1.1%	1.9%	4.3%
Psychotic disorders (2 or more)	8,192	8,285	8,346	8,543	1.1%	1.9%	4.3%
Older people with depression	2022	2030	2035	2043	% change 2022-2030	% change 2022-2035	% change 2022-2043
Depression 65+	3,128	3,511	3,727	3,850	12.2%	19.2%	23%
Severe depression (65+)	1,001	1,130	1,206	1,278	12.9%	20.5%	28%

Source: POPPI/PANSI and 2018-based ONS population projections

Accessible and wheelchair standard housing

4.43 PPG states that **‘where an identified need exists, plans are expected to make use of the optional technical housing standards (footnote 52 of the NPPF). This footnote says ‘Planning policies for housing should make use of the Government’s optional technical standards for accessible and adaptable housing, where this would address an identified need for such properties. Policies may also make use of the nationally described space standard, where the need for an internal space standard can be justified.’**

4.44 To help bring forward an adequate supply of accessible housing. In doing so planning policies for housing can set out the proportion of new housing that will be delivered to the following standards:

- **M4(1) Category 1: Visitable dwellings** (the minimum standard that applies where no planning condition is given unless a plan sets a higher minimum requirement);
- **M4(2) Category 2: Accessible and adaptable dwellings;** and
- **M4(3) Category 3: Wheelchair user dwellings**

‘Planning policies for accessible housing need to be based on evidence of need, viability and a consideration of site-specific factors’ (source: PPG June 2019 Paragraph: 009 Reference ID: 63-009-20190626)

4.45 PPG on Housing: optional technical standards provides further guidance and sets out that planning policies for accessible housing need to be based on evidence of need, viability and consideration of site-specific factors

4.46 Optional accessibility standards for dwellings were introduced by the government in 2015 to provide a mechanism for improving accessibility of housing for those with additional needs. National standards have been established and contained within Part M Volume 1 of the Building Regulations as set out in Table 4.14. Only one accessible housing standard can apply to any dwelling. The M4(2) accessible and adaptable dwelling standard is based on, and in 2015 effectively replaced, the ‘Lifetime Homes’ standard.

Table 4.14 Summary of accessible housing standards

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

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

4.48 In order to establish an appropriate target for M4(3) dwellings, Table 4.15 sets out a series of assumptions regarding wheelchair use from the English Housing Survey and a report by Aspire Housing Association. Applying these assumptions would suggest a target of 4% of newbuild to meet the M4(3)(b) wheelchair accessible standard is required.

- 4.49 According to PPG (source: PPG Paragraph: 009 Reference ID: 56-009-20150327), 'Local Plan policies for wheelchair accessible homes should be applied only to those dwellings where the local authority is responsible for allocating or nominating a person to live in that dwelling.' This would imply that the onus on wheelchair accessible housing delivery (specifically of M4(3)(b) compliant homes) is with the local authority/registered providers, but private developers can also be required to build to M4(3)(a) wheelchair adaptable homes where appropriate. Any final targets should be set within the context of likely levels of delivery.

Table 4.15 Wheelchair use assumptions and resulting annual need

Assumption	% requirement	Number each year (based on 452 annual housing need)
Wheelchair use from the English Housing Survey 2018/19 – households using wheelchair all the time	0.6%	3
Wheelchair use from the English Housing Survey 2018/19 – households using wheelchair either indoors or outdoors	3.0%	14
Bury has 1,900 current users of wheelchairs inside and outside the home based on the re-weighted household survey. This equates to 3.8% of households.	2.4%	11
Aspire report on wheelchair accessible housing (*)	10.0%	45
Average of indicators	4.0%	18

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

- 4.50 Table 4.16 considers the profile of wheelchair accessible or adaptable dwellings needed by number of bedrooms and age group of the Household Reference Person.

Table 4.16 Wheelchair dwellings needed by age group and number of bedrooms

Age group	Number of bedrooms (Table %)			Total
	1	2	3+	
Under 65	4.9%	29.2%	45.9%	80.0%
65 and over	5.7%	1.2%	13.0%	20.0%
Total	10.6%	30.4%	59.0%	100.0%

Age group	Number of bedrooms (needed each year by age group)			Total
	1	2	3+	
Under 65	1	5	8	14
65 and over	1	0	3	4
Total	2	5	11	18

Source: Re-weighted (2021 Census) Household Survey

- 4.51 Given the ageing demographic of Bury and the identified levels of disability amongst the population, it is recommended that a policy to provide new homes built to accessibility standards is included in the Local Plan. On the basis of available evidence which takes into account the requirements of PPG, it is recommended that:
- 4% of new dwellings are built to M4(3) wheelchair user standard (this would imply an average target of around 18 each year); and
 - All remaining new dwellings are built to M4(2) accessible and adaptable standards to take account of the ageing demographics of Bury. This will ensure that new dwellings can be occupied and also visited by people needing accessible/adaptable dwellings. This is a requirement in PfE Policy JP-H3 which sets out that new housing should:
 1. Comply with the nationally described space standards; and
 2. Be built to the 'accessible and adaptable' standard in Part M4(2) of the Building Regulations unless specific site conditions make this impracticable.

Looked-after children

- 4.52 The government believes that every child should have a loving, secure home close to their communities. To achieve this government priority, it is necessary to ensure that there is an appropriate amount and type of accommodation for looked after children, in the right locations, is planned for and provided. The Department for Education's definition of a looked-after child is: 'A child is looked after by a local authority if they are provided with accommodation for a continuous period of more than 24 hours (section 20 Children Act 1989) or are subject to a care order (defined in section 22(1) Children Act 1989)'. To support the provision of this type of housing, there is an explicit reference to looked after children in paragraph 63 of NPPF, which sets out that the housing needs for different groups in the community should be assessed and reflected in planning policies.
- 4.53 Evidence of need for looked after children can be found in the council's Homes for Children in Care strategy 2025-2026. At the end of November 2024 there were 359 children in care in Bury of whom 153 (43%) were in private provision which included foster care. Locally, the sufficiency strategy is four-fold:
1. Bolstering our own supply of foster homes through a reconsideration of the payment and reward system for carers - aimed at keeping the foster carers we already have, while also supporting recruitment of new carers.
 2. Better supporting our own foster carers so that they remain our carers, develop their skills and can provide homes for more of Bury's children in care (Mockingbird constellations, Fostering Service restructure, planned Therapeutic Support Service for children in care).
 3. Moving back into directly providing residential homes for children in care (proposals to open two new residential homes approved by Cabinet in November 2024).

4. Reviewing and strengthening our Commissioning function to enable stronger more intelligence led engagement and management of the market for homes for children.

Care leavers

- 4.54 Bury Council has a comprehensive strategy to support care leavers, focusing on providing stable housing, personalised supply and access to services to help transition to independent living. Next Chapter is the care service for Bury and primarily supports young people in care from 16 and care leavers up to 25. Bury Council is actively seeking to provide new housing specifically for care leavers, with plans to make additional accommodation over the next 5 years through direct lets and local lettings policies to ensure a proportion of homes are reserved for care leavers.

Black and Global Majority (BGM) population and households

- 4.55 Around 17.1% of the population in Bury identify as BGM according to the 2021 census. The distribution of BGM people within the borough is shown in Table 4.17. At least 10% of residents in all areas except for North Bury identify as BGM. Over 40% of residents identify as BGM in East Bury and represents 36.1% of all BGM residents across the borough. The 2011 census reported a total of 27,163 BGM residents in the borough representing 14.7% of the population.

Table 4.17 Distribution of BGM households across Bury MB

Neighbourhood Area	BGM population	% of BGM population in each neighbourhood area	% of population in each area who identify as BGM	All people
East Bury	13,514	40.7%	36.1%	37,447
North Bury	2,748	8.3%	6.4%	43,114
Prestwich	7,267	21.9%	20.2%	35,944
West and Radcliffe	4,585	13.8%	10.5%	43,598
Whitefield	5,053	15.2%	15.0%	33,777
Bury MB	33,167	100.0%	17.1%	193,880
Neighbourhood Forum Area	BGM population	% of BGM population in each neighbourhood area	% of population in each area who identify as BGM	All people
Prestwich Village	2,237	6.7%	15.9%	14,090

Source: 2021 Census

- 4.56 Based on the re-weighted (2021 Census) Household Survey, housing information relating to Black and Global Majority (BGM) households includes:

- Around 72.2% are owner-occupiers, 10.6% rent privately, and 17.2% live in affordable housing (social rented or intermediate tenures).
- 15.3% BGM households were in some form of housing need (compared with 10.5% of all households), with overcrowding the main reason (35.1%) of households in need.
- Of moving BGM households, there were particular aspirations towards larger dwellings (27.8% 4 or more bedroom houses and 36.2% 3-bedroom houses). Expectations were 18.2% 4 or more bedrooms and 41.4% 3-bedroom houses.

Gypsy, Traveller, and Travelling Showperson need

- 4.57 The borough has a small Gypsy and Traveller population. The 2021 Census identified 140 residents and 40 households. The MHCLG Traveller Count reports an average of 14 caravans on sites across the borough.
- 4.58 The MHCLG count of Travelling Showpeople caravans (undertaken annually every January) has recorded no Travelling Showpeople caravans in Bury MBC between January 2014 and 2019. However, there is one yard in Radcliffe with 10 plots.
- 4.59 An updated Gypsy and Traveller Accommodation Assessment (GTAA) was produced for Greater Manchester in 2024. This identified 29 current pitches for Gypsies and Travellers in the borough and a cultural need for 5 additional pitches between 2023/24 and 2041/42. The 2024 GTAA identified a need for 109 pitches over the period up to 2040/41 across Greater Manchester as a whole. The GTAA was published before the 2024 changes to the Planning Policy for Traveller Sites but did take into account needs from all households identifying as Gypsy and Traveller and living on sites in the Borough and not just those with a nomadic habit of life. It is reasonably assumed that the numbers would not increase through the changed PPTS 2024 definition which refers to all other persons with a cultural tradition of nomadism or of living in a caravan.
- 4.60 An updated assessment of Travelling Showperson need has been carried out as part of this Housing Needs and Demand Study.
- 4.61 There is currently one Travelling Showpersons yard. This is a Showman's Guild yard at School Street, Radcliffe with 10 plots. A visit and collection of household data took place during July 2025.
- 4.62 There are 10 households and a total of 16 people living across 9 plots and one plot is currently vacant following the death of the occupant.
- 4.63 The age profile of residents is:
13% under 18, 31% 18 to 24, 6% 35 to 49, 19% 50-64 and 31% 65 and over.
- 4.64 Table 4.18 sets out the updated need analysis for Travelling Showperson plots. This indicates a five-year need 2025/29 to 2029/30 for 3 additional plots. This compares with a 4-plot short-term need in the 2018 GTAA. As there are currently no children on plots under the age of 14, there is no evidence at this time for any longer-term plot need from households currently residing on the yard. It is recommended that the Council has a criteria-based policy in place

through which any applications for yards can be assessed. This analysis does not factor in household dissolution which over the plan period may result in the availability of 3 plots.

Table 4.18 Distribution of travelling showpeople households across Bury MB

CULTURAL NEED			Bury Total
1	Households living on plots	1a. On private yard - Authorised Total	10
2	Estimate of households living in bricks and mortar accommodation	2021 Census estimate	N/A
3	Existing households planning to move in next 5 years	Currently on yards	
		3a. To another plot/same yard (no net impact)	0
		3b. To another plot in district (no net impact)	0
		3c. From plot to bricks and mortar (-)	0
		3d. To plot /bricks and mortar outside district	0
		In-migrant households	
		3e. Allowance for in-migration (+)	0
	3f. TOTAL Net impact (3b-3c-3d+3e)	0	
4	Emerging households (5 years)	4a. Currently on plot and planning to live on current yard	4
		4b. Currently on plot and planning to live on another yard in the district	0
		4c. Currently on plot and planning to live outside the district	0
		4d. Currently in B&M planning to move to a plot in LA (+)	0
		4e. Currently in B&M and moving to B&M (no net impact)	0
		4f. Currently on Site and moving to B&M (no net impact)	0
		4g. TOTAL (4a+4b+4d)	4
5	Total Need	1a+3f+4g	14
SUPPLY			
6	Current supply of authorised plots	6a Current supply of occupied permanently authorised plots	10
		6b. Vacant plots	1
		6c. Total current authorised supply (6a+6b)	11
RECONCILING NEED AND SUPPLY			
7	Total need for plots	5 years (from 5)	14
8	Total supply of authorised plots	5 years (from 6c)	11
5 YEAR AUTHORISED PLOT SHORTFALL 2025/26 TO 2029/30			3

Other groups with particular housing requirements

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

People who rent their homes

- 4.66 Chapter 4 presents a range of data on the characteristics of households who rent their homes, either privately or from a social housing provider.

Self-build and custom housebuilding

- 4.67 The NPPF 2024 set out that the government wants to enable more people to build their own homes and wants to make this form of housing a mainstream housing option. There are currently 201 households on the council's self and custom-build register.
- 4.68 A review of plot searches on the BuildStore website in February 2025 identified 5 plots available in Greater Manchester but none in Bury. Between 1 April 2016 and 30 October 2024 a total of 113 identifiable self build plots have been granted permission in the Borough.
- 4.69 The council has carried out a survey with applicants who had registered their interest with the council for a self/custom-build plot. A total of 38 responses were received and key findings are summarised in Appendix G.

Student housing need

- 4.70 In the 2021 Census there were 9,868 students aged 16 and over in Bury. Of these 81.2% lived in the parental home, 2.6% lived in an all student households, 1.1% in communal establishments and 14.6% in other household settings such as living alone.
- 4.71 Several universities are within a commutable radius such as the University of Bolton, the University of Salford, and the University of Manchester.
- 4.72 Holy Cross College and Bury College University Centre provide higher education qualifications in partnership with Liverpool Hope, Edge Hill and Newman Universities. According to their website student numbers are around 500. Currently there is no unmet need for student accommodation.

Conclusion

- 4.73 This chapter has considered the needs of different groups in line with the NPPF and requirements of the brief. Key findings are now summarised.
- 4.74 In terms of older people, it is evident that the vast majority of older people wish to stay within their existing homes. For most, this is an informed and appropriate choice where current and future housing needs can be addressed through in situ solutions (including adaptations).
- 4.75 There are currently around 3,112 units of specialist older persons' accommodation comprising 1,464 specialist older accommodation units (C3 planning use class), 231 Extra Care, and 1,417 bedspaces residential care (C2

use class). In summary, over the period 2022 to 2043 (21 years) there is a need for 3,420 additional C3 dwelling units or 163 each year, a need for 868 Extra Care units or 41 each year, and 170 C2 residential care bedspaces or 8 each year. There is a particular need for leasehold sheltered housing, enhanced sheltered, and Extra Care housing for sale. Bury has a good supply of dementia-friendly older persons accommodation through existing provision.

- 4.76 A key conclusion is that there needs to be a broader housing offer for older people across the borough and the HNDA has provided evidence of scale and range of dwellings needed.
- 4.77 The HNDA does not specify the precise nature of specialist older person dwellings to be built. This is to allow flexibility in delivery and PPG states that 'any single development may contain a range of different types of specialist housing' (source: PPG June 2019 Paragraph: 010 Reference ID: 63-010-20190626).
- 4.78 A wealth of information has been assembled from various sources which helps to scope out the likely level of disability across the population of the borough. Although it is a challenge to quantify the precise accommodation and support requirements, the HNDA has helped to scope out where needs are arising and has provided indicators of specific needs across various needs groups.
- 4.79 It is estimated there are around 44,237 people with a disability across the borough based on ONS disability estimates and is projected to increase to around 49,265 by 2043. Regarding housing for people with disabilities, the re-weighted (2021 Census) Household Survey suggests around 7.7% of households live in properties which have either been purpose-built or adapted for someone with an illness or disability.
- 4.80 Given the ageing population of the borough and the identified levels of disability amongst the population, it is recommended that 4% of new dwellings are built to wheelchair user M4(3) standard. All remaining new dwellings are built to M4(2) accessible and adaptable standard, to take account of the ageing demographics of the borough.
- 4.81 Regarding self-build and custom housebuilding, 201 people are currently on the council's register. Of the sample who took part in a survey, strongest interest was for houses with 3 or more bedrooms; in various locations most notably Ramsbottom, Tottington and Bury; with similar levels of interest in serviced and unserviced plots and in general reasonable budgets for developing a property.

5. Overall Dwelling Type and Mix

Introduction

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

Overall housing need

- 5.2 Places for Everyone Strategic Plan for Greater Manchester sets out the housing requirements for the Bury MB. Policy JP-H1 Scale, Distribution and Phasing of New Housing Development 2022-2039 establishes an annual net additional average for 452 dwellings across Bury phased as follows:

Table 5.1 Places for Everyone Strategic Plan Housing Requirements

Annual average 2022-39	Annual average 2022-2025	Annual average 2025-2030	Annual average 2030-2039	Total 2022-2039
452	246	452	520	7,678

- 5.3 Paragraph 1.56 of Places for Everyone states that ‘In the event that a local plan looks beyond 2039, the minimum requirement figures set out in Policies JP-J3, JP-J4 and JP-H1 should be used to inform local plan target(s).

Affordable housing need

- 5.4 A detailed analysis of affordable housing need in accordance with PPG is presented in Technical Appendix C. This establishes an overall gross affordable need of 1,735 and, after taking into account affordable lettings and newbuild, the net shortfall is 1,017 each year. Modelling assumes this is the shortfall over a 10 year period to align with the standard method calculation. This is a dramatic increase on the gross need of 1,233 and net need of 448 reported in the 2018 HNDA and reflects the overall increase in need, and the increasing cost of the private rented sector and freezing of housing benefit support since 2020. However, PPG is clear that only a proportion of need is expected to be delivered through the planning process.

Affordable tenure mix

- 5.5 The recommended affordable tenure mix based on latest evidence is 30% social rent, 30% affordable rent and 40% affordable home ownership.

Dwelling type and mix

- 5.6 Dwelling mix analysis is underpinned by a demographic scenario model which takes into account projected household change to 2043 using 2018-based ONS household projections. To support flexibility in delivery, dwelling type and mix by tenure is presented as a broad range which also considers household aspirations and expectations. Table 5.2 summarises dwelling mix by tenure for

the borough and Table 5.3 summarises dwelling mix by neighbourhood area. Further details of analysis are presented in Technical Appendix D.

Table 5.2 Overall annual dwelling type/size and tenure mix boroughwide recommendations

Dwelling type/size	Market	Affordable/ Social Rented	Affordable home ownership	Total
Overall % split>>	75%	15%	10%	100%
1/2 Bedroom House	10-15%	15-20%	20-25%	15-20%
3 Bedroom House	25-30%	15-20%	35-40%	25-30%
4+ Bedroom House	20-25%	2-5%	10-15%	15-20%
1 Bedroom flat	2-5%	20-25%	2-5%	5-10%
2+ Bedroom flat	5-10%	5-10%	5-10%	5-10%
1/2 Bedroom Bungalow/level access	10-15%	25-30%	15-20%	15-20%
3+ Bedroom Bungalow/level access	5-10%	2-5%	2-5%	5-10%
Dwelling type	Market	Affordable/ Social Rented	Affordable home ownership	Total
House	65-70%	35-40%	75-80%	60-65%
Flat	5-10%	30-35%	5-10%	10-15%
Bungalow/level-access	20-25%	30-35%	15-20%	20-25%
Number of bedrooms	Market	Affordable/ Social Rented	Affordable home ownership	Total
1	2-5%	30-35%	2-5%	10-15%
2	30-35%	40-45%	40-45%	30-35%
3	35-40%	20-25%	40-45%	35-40%
4+	20-25%	2-5%	10-15%	15-20%

Note:

Level-access accommodation can include flats and appropriately designed houses where all facilities are on the ground floor.

These figures are a guide only. Bury Council will confirm requirements on specific schemes during the planning process.

Table 5.3 Overall dwelling type/size mix recommendations by tenure by neighbourhood area

Neighbourhood Area	Tenure	Dwelling type and size						
		1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom bungalow/level-access	3 or more-bedroom bungalow/level-access
East Bury	Open market	10-15%	25-30%	20-25%	2-5%	10-15%	25-30%	2-5%
	Social/affordable rented	10-15%	5-10%	2-5%	35-40%	15-20%	20-25%	2-5%
	Affordable Home Ownership	10-15%	40-45%	2-5%	2-5%	10-15%	25-30%	2-5%
North Bury	Open market	10-15%	30-35%	25-30%	2-5%	2-5%	5-10%	10-15%
	Social/affordable rented	10-15%	20-25%	10-15%	15-20%	5-10%	20-25%	10-15%
	Affordable Home Ownership	10-15%	40-45%	15-20%	5-10%	2-5%	5-10%	5-10%
Prestwich	Open market	20-25%	35-40%	20-25%	2-5%	2-5%	5-10%	5-10%
	Social/affordable rented	25-30%	5-10%	2-5%	10-15%	10-15%	30-35%	5-10%
	Affordable Home Ownership	30-35%	35-40%	10-15%	2-5%	2-5%	5-10%	2-5%
West and Radcliffe	Open market	10-15%	20-25%	20-25%	5-10%	5-10%	15-20%	10-15%
	Social/affordable rented	20-25%	25-30%	2-5%	10-15%	2-5%	25-30%	2-5%
	Affordable Home Ownership	25-30%	40-45%	10-15%	2-5%	2-5%	15-20%	2-5%
Whitefield	Open market	10-15%	25-30%	25-30%	2-5%	5-10%	15-20%	5-10%
	Social/affordable rented	15-20%	5-10%	5-10%	20-25%	10-15%	25-30%	2-5%
	Affordable Home Ownership	40-45%	15-20%	10-15%	2-5%	5-10%	15-20%	2-5%
Bury MB Total	Open market	10-15%	25-30%	20-25%	2-5%	5-10%	10-15%	5-10%
	Social/affordable rented	15-20%	15-20%	2-5%	20-25%	5-10%	25-30%	2-5%
	Affordable Home Ownership	20-25%	35-40%	10-15%	2-5%	5-10%	15-20%	2-5%
Prestwich Village NFA	Open market	20-25%	50-55%	20-25%	2-5%	2-5%	2-5%	2-5%
	Social/affordable rented	35-40%	2-5%	2-5%	5-10%	2%	35-40%	10-15%
	Affordable Home Ownership	45-50%	30-35%	10-15%	2-5%	2-5%	2-5%	2-5%

Note: These figures are a guide only. Bury Council will confirm requirements on specific schemes during the planning process.

Conclusions

- 5.7 The Places for Everyone Plan sets out an average net additional housing need for Bury of 452 over the period 2022 to 2039.
- 5.8 The HNDA has established future household change and the implications this has for dwelling type, size, and tenure mix. This helps the council and its partners make informed decisions on the range and size of dwellings to be built to meet need over the period to 2043.
- 5.9 Given the level of net affordable need (1,017 homes each year), the Local Plan needs to maintain a robust affordable housing policy setting out targets and tenure split in order to maximise new supply. An affordable policy should therefore continue to support the ongoing delivery of affordable housing and diversify the affordable products available to local residents to reflect identified needs, although it must be recognised that new affordable supply alone is unlikely to deliver 1,017 new homes every year because of a number of constraints such as land availability and viability of delivery. The actual scale of affordable delivery will be linked to availability of Government funding, Registered Provider development programmes, affordable housing contributions from private housebuilders and the economic viability of development sites.

6. Conclusion: Policy and Strategic Issues

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

Overall housing need

- 6.4 Places for Everyone establishes that the minimum housing delivery across Bury averages 452 over the period 2022 to 2039. This delivery is phased as 246 (2022-2025), 452 (2025-2030) and 520 (2030-2039).

Dwelling type, tenure, and mix

- 6.5 The relationship between household change and dwelling type/size and tenure requirements have been fully explored. The evidence will help the council deliver an appropriate range of dwelling stock for residents over the plan period. It is recommended that future planning policy references the broad mixes evidenced in Table 6.1 and is taken into account when determining future applications. The table assumes 80% of new dwellings will be market and 20% affordable.
- 6.6 Regarding affordable need, there is an annual net shortfall of 1,017 dwellings over the next ten years. A recommended affordable tenure split is 30% social rented, 30% affordable rented and 40% affordable home ownership, which would include First Homes. Delivery of affordable housing is subject to economic viability and the council does not need to plan to meet this number in full but affordable housing delivery should be maximised at every possible opportunity.

Table 6.1 Summary of overall boroughwide dwelling mix

Dwelling type/size	Market	Affordable/ Social Rented	Affordable home ownership	Total
Overall % split>>	75%	15%	10%	100%
1/2 Bedroom House	10-15%	15-20%	20-25%	15-20%
3 Bedroom House	25-30%	15-20%	35-40%	25-30%
4+ Bedroom House	20-25%	2-5%	10-15%	15-20%
1 Bedroom flat	2-5%	20-25%	2-5%	5-10%
2+ Bedroom flat	5-10%	5-10%	5-10%	5-10%
1/2 Bedroom Bungalow/ level access	10-15%	25-30%	15-20%	15-20%
3+ Bedroom Bungalow/ level access	5-10%	2-5%	2-5%	5-10%
Dwelling type	Market	Affordable/ Social Rented	Affordable home ownership	Total
House	65-70%	35-40%	75-80%	60-65%
Flat	5-10%	30-35%	5-10%	10-15%
Bungalow/level-access	20-25%	30-35%	15-20%	20-25%
Number of bedrooms	Market	Affordable/ Social Rented	Affordable home ownership	Total
1	2-5%	30-35%	2-5%	10-15%
2	30-35%	40-45%	40-45%	30-35%
3	35-40%	20-25%	40-45%	35-40%
4+	20-25%	2-5%	10-15%	15-20%

Notes to Table 6.1:

- Level-access accommodation can include flats and appropriately designed houses where all facilities are on the ground floor.
- These figures are a guide only. Bury Council will confirm requirements on specific schemes during the planning process.
- It should be noted that the Council has identified a pressing demand for family housing (e.g. 3-bed houses) at the present time, due to a number of families in temporary accommodation and a shortage of available stock.
- 3+ bedroom properties represent 26% of the Council stock, but have a low turnover, representing only 3% of the Bury Council properties advertised (or 10% of all properties advertised by the Council if Housing Association properties are included). 3-bed properties attracted an average of 140 bids, compared to an average of 60 bids for 1-bed and 54 bids for 2-bed properties.

Meeting the needs of older people and those with disabilities

- 6.7 There is evidence to support a programme of accommodation delivery to help meet the needs of older people and those with disabilities. Although the majority of older people want to remain in their own home with support when needed, there is a need to diversify options available to older people wanting to move to more appropriate accommodation.
- 6.8 There are currently around 3,112 units of specialist older persons' accommodation comprising 1,464 specialist older accommodation units (C3 planning use class), 231 Extra Care, and 1,417 bedspaces residential care (C2 use class). It is estimated there is a need over the period 2022 to 2043 for:
- 3,420 additional C3 dwelling units or 163 each year;
 - 868 Extra Care units or 41 each year; and
 - 170 C2 residential care bedspaces or 8 each year.
- 6.9 The C3 units should be included in the overall housing figure. Delivery of C2 units would be in addition to this figure and is classed as "communal accommodation" for housing delivery test purposes.
- 6.10 A key conclusion is that there needs to be a broader housing offer for older people across Bury and this HNDA has provided evidence of scale and range of dwellings needed.
- 6.11 A range of information has been assembled from various sources which helps to scope out the likely level of disability across Bury's population.
- 6.12 Given the ageing population of the borough and the identified levels of disability amongst the population, it is recommended that 4% of new dwellings are built to M4(3) wheelchair user standard and all remaining new dwellings are built to M4(2) accessible and adaptable standard to take account of the ageing demographics of Bury and to align with Places for Everyone policies.
- 6.13 It is expected that some of this need will be met through the development of C3 accommodation and there is overlap between affordable, specialist older person and M4(3) need. For instance, the development of an older person's level access, wheelchair accessible affordable dwelling would help address three aspects of housing need.
- 6.14 It is also assumed that there will be ongoing adaptation of existing dwellings to support those with additional needs.

Final comments

6.15 The evidence presented in this HNDA suggests that there are three main policy areas that require particular attention from both a planning policy and social policy perspective:

- The challenge of enabling the quantity and mix of housing that needs to be delivered, including an appropriate level of affordable housing.
- The challenge of ensuring that the housing and support needs of older people are met going forward.
- The challenge of ensuring that the needs of people with disabilities is appropriately addressed.

Technical Appendix A: Research Methodology

Overall approach

A.1 A multi-method approach was adopted in order to prepare a robust and credible LNHA for Bury:

- A random sample survey of households across the borough. 16,664 households were contacted during February 2020 and invited to complete a questionnaire. 2,093 questionnaires were returned and used in data analysis. This represents a 12.6% response rate overall and a sample error of +/-2.1% at borough level; Low response rates are expected and the sample errors achieved would be described by ONS as 'Precise' if +/-5% or lower and 'reasonable precise' if between +/- 5% to under +/-10%.The survey has been re-weighted to the 2021 Census to provide an up-to-date evidence source.
- A survey of key stakeholders in 2024/25, including representatives from the council, neighbouring local authorities, housing associations, specialist housing providers, estate agents, adult social care, and developers.
- Interviews with estate and letting agents in 2024/25 operating within the borough.
- A review of relevant secondary data including the 2021 Census, house price trends, CORE lettings data, and MHCLG Statistics.

Table A1 Household survey sample information

Sub-area	HOUSEHOLDS FROM 2020 Address data	SAMPLE SIZE Achieved	SAMPLING ERROR Result
Bury	30,505	317	± 5.5%
Prestwich	13,344	337	± 5.3%
Radcliffe	16,178	309	± 5.5%
Ramsbottom	6,833	407	± 4.7%
Tottington	4,911	444	± 4.4%
Whitefield	9,598	279	± 5.8%
Bury MB	81,369	2,093	± 2.1%

Source: Table A1 Bury 2020 HNDA report

Technical Appendix B: Affordable Housing Definitions

Affordable housing definitions

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

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

a) **Social Rent:** meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for Social Rent; (b) the landlord is a registered provider; and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision.

b) **Other affordable housing for rent:** meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for affordable Rent, or is at least 20% below local market rents (including service charges where applicable); (b) the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).

c) **Discounted market sales housing:** is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.

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

First Homes

In May 2021, Planning Practice Guidance was issued which set out the concept of First Homes and their delivery (<https://www.gov.uk/guidance/first-homes - first-homes-definition-and-eligibility-requirements>). Key points are:

- First Homes are a discounted market sale housing and should be considered to meet the definition of 'affordable housing' for planning purposes.

- They must be discounted by a minimum of 30% against market value. After the discount has been applied, the first sale must be at a price no higher than £250,000 outside London.
- They must be sold to people meeting eligibility criteria which includes first-time buyers and household incomes should not exceed £80,000.
- The discount is passed onto each subsequent purchaser.
- First Homes are the government's preferred discounted market tenure and should account for at least 25% of all affordable housing units delivered by developers.

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

Technical Appendix C: Housing Need Calculations

Introduction

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

Affordability assumptions

- C.5 As part of the affordable needs assessment, the extent to which households in need cannot afford open market prices or rents is considered. PPG does not specify what household income should be spent for a property to be affordable although does state the ‘need to identify the minimum household income required to access lower quartile (entry level) market housing’ PPG 2019 Paragraph 021 Reference ID 2a-021-20190220. The last guidance to consider affordable prices/rents was published in the 2007 DCLG Strategic Housing Market Assessments Practice Guidance Version 2 August 2007, which stated that gross household incomes should be used to assess affordability and:
- A household can be considered able to afford to buy a home if it costs 3.5x the gross income of a single earner or 2.9x the gross income for dual-income households; and

- A household can be considered able to afford market renting where the rent payable was up to 25% of gross household income.
- C.6 The former guidance did note that local circumstances could justify higher figures being used for affordable renting and that allowances should be made for access to capital that could be used towards the cost of home ownership.
- C.7 As of June 2025 several major UK lenders have adjusted their mortgage lending criteria, offering higher loan-to-income (LTI) ratios to support first-time buyers in a challenging market. These include Lloyds Bank (up to 5.5x household income for first-time buyers), Nationwide (up to 6x household income for first-time buyers through the 'Helping Hand' scheme). NatWest has a maximum LTI of up to 5.5x for some borrowers and First Direct offer up to 4.75x income. However, these are maximum multipliers and mortgage lenders may be more cautious with borrowers.
- C.8 Based on this data, the principal assumption considered by arc4 with reference to affordability is:
- For buying up to 3.5x gross household income; and
 - For renting up to 25% gross household income.
- C.9 Note that income data from the 2020 household survey used in needs analysis have been adjusted to reflect changes in median incomes using ONS Annual Survey of Hours and Earnings (ASHE) data.

Step A: Current unmet gross need

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

Table C1 Current gross unmet need (before affordability testing)

Reason for need	Total in need	Comment	Source
A1 Homeless households	605	Number of households identified as homeless 2023/24	MHCLG Live tables
A2 Priority need / temporary accommodation	626	Households identified as threatened with homelessness in 2023/24 plus households living in temporary accommodation (based on quarterly average) in 2023	MHCLG Live tables
A3 Overcrowded	3,081	2021 Census data households	2021 Census TS052
A4 Concealed household	1,129	Census definition refers to couples and lone parents living within another family unit.	2021 Census RM009
A5 Existing affordable tenants in need	876		2021 Census Re-weighted Household Survey
A6 Other tenures in need	1,135		2021 Census Re-weighted Household Survey
A7 Sum of households in A3 to A6 with one or more needs	6,221	Sum of A3 to A6	
A8 Total in A7 adjusted to remove any double counting	6,221	This is the total number of households with one or more needs	
A9 All households in need (A1+A2+A7)	7,452	Represents 9.2% of all households.	

Note: table subject to rounding

Further Notes to Table C1:

A3. Overcrowding

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

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

A4. Concealed households

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

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

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

A7 and A8. Sum of households

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

Affordability of open market options

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

Table C2 Lower quartile house prices and rents by area

Neighbourhood Area	Lower quartile rent 2024	Lower quartile private price 2024
East Bury	£750	£128,000
North Bury	£849	£175,000
Prestwich	£901	£225,000
West and Radcliffe	£802	£135,000
Whitefield	£897	£185,000
Prestwich Village NFA	£923	£220,000
Bury MB	£823	£157,000

Source: Data produced by Land Registry © Crown copyright 2024, Zoopla 2024

- C.13 Table C3 sets out the proportion of households in need who could not afford open market prices or rents. Where no prices/rents are available, borough average prices/rents have been used. The affordability analysis uses data on ward-level lower quartile prices and rents and assumes that a property is affordable if up to 25% of household income is spent on rent and buying costs up to 3.5x household income.
- C.14 It is reasonably assumed that all households in A1 (homeless) and A2 (priority need/in temporary accommodation) cannot afford open market prices or rents given their housing circumstances (and income information is not available from secondary data source).
- C.15 The affordability of open market options is tested on the remaining households in need (rows A3 to A6 in Table C1) based on the re-weighted (2021 Census)

Household Survey which has been adjusted for inflation. This identified that 83.2% of households in need could not afford open market prices or rents.

- C.16 Analysis concludes that **6,410** households across Bury are currently in housing need and cannot afford to buy or rent at lower quartile market prices.

Table C3 Affordability of open market housing for households in need

Needs groups	Number of households	% cannot afford to buy or rent	Number cannot afford to buy or rent
Sum of A1 and A2 households	1,231	100%	1,231
Sum of households in A3 to A6 with one or more needs	6,221	83.2%	5,179
Total cannot afford to buy or rent			6,410

Step B: Future households in need

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

New household formation

- C.18 The most useful data sources for assessing the level of new household formation are:
- MHCLG/ONS household projections, from which an annual net increase in households can be derived; and
 - The English Housing Survey, from which a national gross household formation rate can be derived and referenced as a data source in the PPG.
- C.19 Tables C4a to C4c set out gross household formation rates in the short-, medium- and long-term. Based on the requirements of PPG, the gross annual formation rate used in analysis is the long-term figure of 1,255. This is the household formation rate derived from a range of projections set out in Table C4c. Through the standard method of calculating need, allowance is made for increasing the level of housing delivery to support household formation through the affordability adjustment.

Table C4a Net and gross household formation (short-term) 2022 to 2030

Scenario	Annual household formation	Notes	Source
A. MHCLG 2014-based household projections	507	4,055 NET increase between 2022 and 2030	MHCLG 2014-based household projections
B. ONS 2018-based household projections	389	3,110 NET increase between 2022 and 2030	ONS 2018-based household projections
C. Average gross household formation rate based on applying national rate to total households over the period 2022-2030 (2014-based projections)	1,235	Gross household formation rate of 1.435%	English Housing Survey 3- year average 2017/18 to 2019/20
D. Average gross household formation rate based on applying national rate to total households over the period 2022-2030 (2018-based projections)	1,210	Gross household formation rate of 1.439%	English Housing Survey 3 year average 2017/18 to 2019/20
G. Blended rate of gross household formation (C, D)	1,222		

Table C4b Net and gross household formation (medium-term) 2022 to 2035

Scenario	Annual household formation	Notes	Source
A. MHCLG 2014-based household projections	493	6,404 NET increase between 2022 and 2035	MHCLG 2014-based household projections
B. ONS 2018-based household projections	392	5,100 NET increase between 2022 and 2035	ONS 2018-based household projections
C. Average gross household formation rate based on applying national rate to total households over the period 2022-2035 (2014-based projections)	1,253	Gross household formation rate of 1.435%	English Housing Survey 3- year average 2017/18 to 2019/20
D. Average gross household formation rate based on applying national rate to total households over the period 2022-2035 (2018-based projections)	1,224	Gross household formation rate of 1.439%	English Housing Survey 3 year average 2017/18 to 2019/20
G. Blended rate of gross household formation (C, D)	1,238		

Table C4c Net and gross household formation (long-term) 2022 to 2043

Scenario	Annual household formation	Notes	Source
A. MHCLG 2014-based household projections	473	8,035 NET increase between 2022 and 2039	MHCLG 2014-based household projections
B. ONS 2018-based household projections	400	8,384 NET increase between 2022 and 2043	ONS 2018-based household projections
C. Average gross household formation rate based on applying national rate to total households over the period 2022-2039 (2014-based projections)	1,266	Gross household formation rate of 1.435%	English Housing Survey 3- year average 2017/18 to 2019/20
D. Average gross household formation rate based on applying national rate to total households over the period 2022-2043 (2018-based projections)	1,244	Gross household formation rate of 1.439%	English Housing Survey 3 year average 2017/18 to 2019/20
G. Blended rate of gross household formation (C, D)	1,255		

New households likely to be in affordable housing need

- C.20 Analysis of the incomes of households who have formed in the past 5 years using the 2020 Household Survey (re-weighted using the 2021 Census and uplifted to reflect income changes to 2024) concludes that 66% could not afford buying or renting lower quartile (entry level) properties. Based on a long-term gross formation rate of **1,255**, 828 households are estimated to be in affordable housing need.

Existing households expected to fall into need

- C.21 The re-weighted (2021 Census) Household Survey identified 1,520 households who have fallen into need in the past 5 years and require affordable housing or 304 each year. This is an increase on the previous HDNA and reflects the reduced ability of households falling into need to access open market housing that is affordable to them.

Total newly arising affordable housing need (gross per year)

C.22 Total newly arising need is therefore 1,133 each year over the plan period as summarised in Table C5c. START HERE

Table C5a Total newly-arising affordable housing need (short-term) 2022 to 2030

A.	Number of newly-forming households		1,222
B.	Proportion unable to afford market housing	71.6%	876
C.	Existing households falling into need		327
	Total newly arising affordable need (B+C)		1,203

Table C5b Total newly-arising affordable housing need (medium-term) 2022 to 2035

A.	Number of newly-forming households		1,238
B.	Proportion unable to afford market housing	66.0%	817
C.	Existing households falling into need		304
	Total newly arising affordable need (B+C)		1,121

Table C5c Total newly-arising affordable housing need (long-term) 2022 to 2043

A.	Number of newly-forming households		1,255
B.	Proportion unable to afford market housing	66.0%	828
C.	Existing households falling into need		304
	Total newly arising affordable need (B+C)		1,133

Step C: Affordable housing supply

C.23 PPG Paragraph 022 Reference ID: 2a-022-20190220 notes that 'there will be a current supply of housing stock that can be used to accommodate households in affordable housing need as well as future supply.' There are five aspects to affordable supply to be considered as set out in Table C6.

Table C6 Affordable housing supply

Source of supply/stock loss	Data source	Data
The number of affordable dwellings that are going to be vacated by occupiers that are fit for use by other households in need	RP lettings data over most recent 4-year period	Annual average of 701 affordable dwellings have been let 2020/21 to 2023/24 based on LA CORE data
Suitable surplus stock (vacant properties)	MHCLG vacant dwelling statistics	117 vacant affordable (council and housing association excluding not available for letting) dwellings reported as vacant in 2023 or 0.9% of total affordable stock. This is below the transactional rate of around 2% to allow movement in stock so no suitable surplus stock available
The committed supply of new net affordable homes at the point of assessment (number and size)	Council data	Total of 227 affordable dwellings have been completed between 2021/22 to 2022/23, or an annual average of 113 over the 2 year period. Latest identified permitted supply is 389 which is apportioned across the borough
Supply of affordable home ownership through <u>resale</u>	Council data	32 resales through the Council affordable homes scheme over the past 2 years (average 16 each year)
Units taken out of management	Local authority data	None identified
Total annual supply	Calculation	702 lettings + 0 vacant + 16 AHO resales – 0 units taken out of management = 718 each year

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

- C.24 Overall, the model assumes a total annual affordable housing stock supply of **718** dwellings excluding newbuild. Modelling assumes a pipeline of 389 affordable dwellings at the point of the needs assessment calculation.

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

- C.25 Table C7 summarises the total annual need for affordable housing across Bury. The principal scenario is based on the PPG method to calculate need based on a clearance of backlog need over a 10 year period. The table also presents indicative levels of affordable need based on backlog clearance to be met over the short-, medium- and long-term. The principal scenario establishes a gross annual need of 1,735 and after taking into account supply, a net need of 1,017 affordable dwellings each year. This assumes a clearance of gross unmet need over 10 years. Table C7 also presents alternative assumptions regarding the level of need over the short-, medium- and long-term. However, it is recommended that the principal scenario is considered for policy making

purposes. Table C8 presents the data for individual neighbourhood areas under the principal scenario.

Table C7 Gross and net annual affordable need

Stage	Factor	Principal scenario	Data source/ assumption	Short-term 2022-2030 (8 year clearance)	Medium-term 2022-2035 (13 year clearance)	Long-term 2022-2043 (20 year clearance)
A1	Current gross unmet need (before affordability test)	7,452	Table C1 row A9	7,452	7,452	7,452
A2	Current gross unmet need (after affordability test)	6,410	Table C3	6,410	6,410	6,410
A3	Pipeline supply	389		389	389	389
A4	Current gross unmet need (after affordability test and pipeline supply)	6,021		6,021	6,021	6,021
A5	Annualised need	602	Assume unmet need is cleared over a 10-year period to reflect the standard method 10 year time period	753	463	301
B	Newly-arising annual need	1,133	Table C5c	1,111	1,121	1,133
TGN	Total gross need	1,735	A5+B	1,864	1,585	1,434
C	Affordable annual housing supply	718	Table C6	718	718	718
	Total annual net need	1,017	TGN – C	1,146	867	716

Notes: Table subject to rounding errors

Table C8 Gross and net annual affordable need by neighbourhood area

Stage	Factor	Data source/ assumption	BURY MB	East Bury	North Bury	Prestwich	West and Radcliffe	Whitefield	Prestwich Village NFA
A1	Current gross unmet need (before affordability test)	Table C1 row A9	7,452	2,281	949	1,409	1,825	988	663
A2	Current gross unmet need (after affordability test) and housing register information	Table C3	6,410	2,224	837	1,044	1,491	814	506
A3	Pipeline supply		389	62	19	135	110	63	33
A4	Current gross unmet need (after affordability test and pipeline supply)		6,021	2,163	818	909	1,381	750	473
A5	Annualised need	Assume unmet need is cleared over a 10-year period	602	216	82	91	138	75	47
B	Newly-arising annual need	Table C5c	1,133	294	172	179	315	171	94
TGN	Total gross need	A5+B	1,735	511	254	270	454	247	141
C	Affordable annual housing supply	Table C6	718	209	86	71	264	87	52
	Total annual net need	TGN – C	1,017	302	168	199	189	160	88

C.26 According to the latest Local Authority Housing Statistics data, there are 2,111 households on the housing waiting list. Over the past 4 years, the average has been 1,530. In terms of number of bedrooms needed, the housing register is heavily skewed towards one- and two- bedroom dwellings. In contrast, the affordable needs modelling based on the household survey would suggest a broader range of property sizes are needed (Table C9).

Table C9 Affordable need based on the housing register

Year	Total households on the housing waiting list	How many bedrooms did these households require?			
		1- bedroom	2- bedroom	3- bedroom	4 or more - bedroom
2023/24	2,211	1,184	573	369	85
2022/23	1,413	658	400	291	64
2021/22	1,268	642	328	239	59
2020/21	1,226	644	327	199	56
Average (4 yr)	1,530	782	407	275	66
Average (4 yr) %	100.0%	51.1%	26.6%	17.9%	4.3%
HNDA Affordable Need Modelling		33.6%	41.1%	21.1%	4.3%

Source: MHCLG Local Authority Housing Statistics LAHS

C.27 Table C10 summarises affordable need by number of bedrooms and neighbourhood area based on the 2024 housing register. This indicates a range of dwellings are needed with highest need for 1- and 2-bedroom dwellings across all neighbourhoods. The data relates to the current area of residence for households within Bury on the housing register.

Table C10 Affordable need by number of bedrooms by neighbourhood area based on housing register

Location	1	2	3	4 or more	Base	% of Borough
Bury MB	48.7%	26.9%	20.0%	4.4%	2,475	100.0%
East Bury	49.0%	24.6%	21.7%	4.7%	894	36.1%
North Bury	53.6%	26.8%	15.7%	3.9%	280	11.3%
Prestwich	45.9%	29.1%	19.2%	5.8%	292	11.8%
West and Radcliffe	49.0%	27.3%	19.9%	3.8%	708	28.6%
Whitefield	45.5%	31.2%	19.6%	3.7%	301	12.2%
Prestwich Village NFA	44.4%	32.7%	17.6%	5.2%	153	6.2%

Source: Housing Register

Table C11 Affordable need by number of bedrooms by neighbourhood area based on household survey

Location	1	2	3	4 or more	Base (annual need)
Bury MB	33.6%	41.0%	21.1%	4.3%	
East Bury	62.9%	27.8%	9.3%	0.0%	302
North Bury	25.3%	30.5%	33.6%	10.6%	168
Prestwich	21.0%	63.7%	15.3%	0.0%	199
West and Radcliffe	23.1%	42.7%	29.4%	4.8%	189
Whitefield	30.0%	43.8%	18.4%	7.8%	160
Prestwich Village NFA	19.2%	66.8%	14.0%	0.0%	88

Source: Household survey

First Homes

- C.28 First Homes are described at Appendix B.
- C.29 Table C12 considers the price of First Homes using different discounts based on median prices across the borough. Table C12 shows that based on median prices, the First Home product at borough level is within the £250,000 threshold. The First Home discount should be consistent across a local authority area. Based on house price data for Bury as a whole, First Homes could be delivered at a 30% discount and be affordable to households on median incomes. This assumes that the First Home price is a discount to the overall median price in the borough.

Table C12 First Home prices by borough and neighbourhood

	Price (2024)	Sub-area					
Tenure option	Bury	East	North	Prestwich	West and Radcliffe	Whitefield	Prestwich Village NPA
Market price (median) 2024	£220,000	£165,000	£230,000	£278,000	£180,000	£245,000	£272,000
Discount to median price							
30%	£154,000	£115,500	£161,000	£194,600	£126,000	£171,500	£190,400
40%	£132,000	£99,000	£138,000	£166,800	£108,000	£147,000	£163,200
50%	£110,000	£82,500	£115,000	£139,000	£90,000	£122,500	£136,000
Note To be eligible as a First Home, the maximum price after discount is £250,000							
Income required (10% deposit and 3.5x household income)							
Tenure option	Bury	East	North	Prestwich	West and Radcliffe	Whitefield	Prestwich Village NPA
Discount to median price							
30%	£39,600	£29,700	£41,400	£50,040	£32,400	£44,100	£48,960
40%	£33,943	£25,457	£35,486	£42,891	£27,771	£37,800	£41,966
50%	£28,286	£21,214	£29,571	£35,743	£23,143	£31,500	£34,971
Income required (10% deposit and 4.5x household income)							
Tenure option	Bury	East	North	Prestwich	West and Radcliffe	Whitefield	Prestwich Village NPA
Discount to median price							
Median							
30%	£30,800	£23,100	£32,200	£38,920	£25,200	£34,300	£38,080
40%	£26,400	£19,800	£27,600	£33,360	£21,600	£29,400	£32,640
50%	£22,000	£16,500	£23,000	£27,800	£18,000	£24,500	£27,200
Household income (2024)							
2x full-time living wage	£44,616	£44,616	£44,616	£44,616	£44,616	£44,616	£44,616
Comparison between household income and income required for a First Home							
(Less than 1 or 1 is affordable (green); greater than 1 is not affordable (red))							
Income required (10% deposit and 3.5x household income)							
Tenure option	Bury	East	North	Prestwich	West and Radcliffe	Whitefield	Prestwich Village NPA
Discount to median price							
30%	0.9	0.7	0.9	1.1	0.7	1.0	1.1
40%	0.8	0.6	0.8	1.0	0.6	0.8	0.9
50%	0.6	0.5	0.7	0.8	0.5	0.7	0.8
Income required (10% deposit and 4.5x household income)							
Tenure option	Bury	East	North	Prestwich	West and Radcliffe	Whitefield	Prestwich Village NPA
Discount to median price							
30%	0.7	0.5	0.7	0.9	0.6	0.8	0.9
40%	0.6	0.4	0.6	0.7	0.5	0.7	0.7
50%	0.5	0.4	0.5	0.6	0.4	0.5	0.6

Tenure mix

- C.30 Analysis needs to consider the range of affordable tenures as set out in Annex 2 of the NPPF that may be appropriate for existing households in need and newly-forming households.
- C.31 For need arising from homeless households and those in temporary accommodation, it is assumed they all require social rented accommodation. For newly-forming households and existing households in need, a split between affordable rented and affordable home ownership should be considered. However, there is insufficient household income and savings data available from the housing register to complete this analysis. Therefore, household survey household income data has been used to establish the proportions of households who could afford social rent, affordable rent, and affordable home ownership options.
- C.32 Table C13 summarises the overall tenure split between affordable rented options (social and affordable rent) and affordable home ownership solutions (including shared ownership, discounted for sale and other tenures as set out in Annex 2 of the NPPF).
- C.33 Analysis would suggest an overall tenure split of around 30% social rented, 30% affordable rented and 40% affordable home ownership across Bury. In calculating the tenure mix, analysis has considered the tenure preferences and incomes of existing and newly-forming households. It also recognises the importance of delivering social rented affordable dwellings as part of new affordable housing supply.

Table C13 Affordable tenure split

Neighbourhood area	Social Rented (%)	Affordable Rented (%)	Affordable Home Ownership (%)	Total
East Bury	47.5%	19.6%	32.9%	100.0%
North Bury	29.9%	26.1%	44.0%	100.0%
Prestwich	31.8%	43.1%	25.1%	100.0%
West and Radcliffe	31.1%	25.6%	43.2%	100.0%
Whitefield	30.5%	25.9%	43.6%	100.0%
Prestwich Village NFA	28.5%	43.9%	27.6%	100.0%
Bury MB	30.0%	30.0%	40.0%	100.0%

Affordability of affordable home ownership products

C.34 Table C14 considers the affordability of discounted home ownership products. This shows that products would be reasonably affordable to households with multiple living wage earners, particularly properties with a 30% discount.

Table C14 Affordability of discounted home ownership products

Neighbourhood Area	Lower Quartile Price				Median Price			
	25% discounted LQ price 2024	2024-25 gross annual income (1.5 x living wage)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple (90% LTV)	25% discounted median price 2024	2024-25 gross annual income (2 x living wage)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple (90% LTV)
East Bury	£96,000	£33,462	2.6	£130,130	£123,750	£44,616	2.5	£173,507
North Bury	£131,250	£33,462	3.5	£130,130	£172,500	£44,616	3.5	£173,507
Prestwich	£168,750	£33,462	4.5	£130,130	£208,500	£44,616	4.2	£173,507
West and Radcliffe	£101,250	£33,462	2.7	£130,130	£135,000	£44,616	2.7	£173,507
Whitefield	£138,750	£33,462	3.7	£130,130	£183,750	£44,616	3.7	£173,507
Bury MB	£117,750	£33,462	3.2	£130,130	£165,000	£44,616	3.3	£173,507

Neighbourhood Forum Area	Lower Quartile Price				Median Price			
	25% discounted LQ price 2024	2024-25 gross annual income (1.5 x living wage)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple (90% LTV)	25% discounted median price 2024	2024-25 gross annual income (2 x living wage)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple (90% LTV)
Prestwich Village	£165,000	£33,462	4.4	£130,130	£204,000	£44,616	4.1	£173,507

Key

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

Table C14 Affordability of discounted home ownership products (continued)

Neighbourhood Area	Lower Quartile Price				Median Price			
	30% discounted LQ price 2024	2024-25 gross annual income (1.5 x living wage)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple (90% LTV)	30% discounted median price 2024	2024-25 gross annual income (2 x living wage)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple (90% LTV)
East Bury	£89,600	£33,462	2.4	£130,130	£115,500	£44,616	2.3	£173,507
North Bury	£122,500	£33,462	3.3	£130,130	£161,000	£44,616	3.2	£173,507
Prestwich	£157,500	£33,462	4.2	£130,130	£194,600	£44,616	3.9	£173,507
West and Radcliffe	£94,500	£33,462	2.5	£130,130	£126,000	£44,616	2.5	£173,507
Whitefield	£129,500	£33,462	3.5	£130,130	£171,500	£44,616	3.5	£173,507
By MB	£109,900	£33,462	3.0	£130,130	£154,000	£44,616	3.1	£173,507

Neighbourhood Forum Area	Lower Quartile Price				Median Price			
	30% discounted LQ price 2024	2024-25 gross annual income (1.5 x living wage)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple (90% LTV)	30% discounted median price 2024	2024-25 gross annual income (2 x living wage)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple (90% LTV)
Prestwich Village	£154,000	£33,462	4.1	£130,130	£190,400	£44,616	3.8	£173,507

Key

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

C.35 The re-weighted (2021 Census) Household Survey has provided information on the number of bedrooms needed by households in affordable need and dwelling type aspirations and expectations. This is shown in Table C15 and indicates a broad range of affordable dwellings are needed.

Table C15 Affordable dwelling mix by neighbourhood area, number of bedrooms, and dwelling type

	Neighbourhood area						
Dwelling type/size	East Bury	North Bury	Prestwich	West and Radcliffe	Whitefield	BURY MB	Prestwich Village NFA
1/2-bedroom house	11.7%	10.8%	27.3%	23.6%	22.9%	19.5%	38.4%
3-bedroom house	13.0%	25.8%	10.4%	29.0%	10.2%	18.8%	4.1%
4+ bedroom house	0.0%	11.9%	1.3%	6.5%	8.9%	5.3%	1.5%
1-bedroom flat	34.7%	15.4%	13.4%	10.3%	17.9%	18.2%	8.9%
2 bedroom flat	15.6%	4.5%	11.0%	1.5%	6.4%	7.4%	0.4%
3+ bedroom flat	0.0%	1.3%	0.0%	0.0%	7.3%	1.6%	0.0%
1/2-bedroom level-access	25.1%	20.1%	29.4%	26.2%	24.4%	25.5%	34.7%
3+ bedroom level-access	0.0%	10.2%	7.2%	3.0%	2.0%	3.7%	12.0%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Annual Need (gross)	511	254	270	454	247	1,735	141
Annual Need (net)	302	168	199	189	160	1,017	88

Comparison of current housing stock and current/future needs

- C.36 PPG states that 'strategic policy-making authorities will need to look at the current stock of houses of different sizes and assess whether these match current and future need (PPG Paragraph 023 Reference ID: 2a-023-20190220). Table C16 sets out this comparison with re-weighted (2021 Census) Household Survey information. This suggests the current profile of stock is similar to the gross annual need, with some imbalances including two and four or more bedroom dwellings, although there remains need for all dwelling sizes.

Table C16 Comparison between current affordable supply and annual gross affordable need

Number of bedrooms	Current supply%	Annual gross need %	Variance %
1-bedroom	36.6%	33.6%	3%
2-bedroom	36.6%	41.0%	-4.4%
3-bedroom	24.5%	21.1%	3.4%
4 or more bedroom	2.3%	4.3%	-2%
Total	100.0%	100.0%	

Source: Re-weighted (2021 Census) Household Survey

Comparison with previous study

- C.37 The previous LHNA identified an annual need for 448 affordable dwellings. Table C17 compares key components of modelling of affordable need and shows that the main variance has been the dramatic increase in newly-arising need and there has also been a slight reduction in annual affordable supply. The increase in newly-arising need would also reflect the increase in private rented prices which have resulted in increased pressure on the affordable housing sector.

Table C17 Comparison between affordable housing need outcomes form 2020 and 2025 LHNAs

Affordable housing need component	2020 LHNA	2025 LHNA	Variance
Annual backlog need	603	618	15
Newly arising need	630	1133	503
Total annual need	1233	1751	518
Annual affordable supply	785	744	-41
Net shortfall	448	1007	559

Technical Appendix D: Dwelling Mix and Modelling

Introduction

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

Starting points

- D.2 There are four main data sources which underpin the analysis:
- Household projections;
 - Dwelling stock information;
 - Data identifying the relationships between households and dwellings derived from the re-weighted (2021 Census) Household Survey, and;
 - Data derived from affordable housing need analysis.

Household projections

- D.3 These are used to establish the number of households by Household Reference Persons (HRP) and household type using the 2018-based data, and how this is expected to change over the period 2022 to 2043, with analysis also showing change in the short-term (2022-2030), medium-term (2022-2035) and long-term (2022-2043).
- D.4 The change in the number of households over this period can be established and assuming that the dwelling needs of these households do not change significantly over the plan period, the potential impact on type and number of bedrooms of future dwellings can be determined.

Relationship between households and dwellings

- D.5 The relationship between the age of Household Reference Person, household type, and dwellings occupied by type and size can be derived from the re-weighted (2021 Census) Household Survey.
- D.6 The data available is summarised in Table D1. For each age group, the proportion of Household Reference Persons (HRPs) by household type living in different type/size and size of dwelling has been estimated.
- D.7 The re-weighted (2021 Census) Household Survey also provides data on household aspirations and what households would expect to move to. This data can also be broken down by HRP age group and household type.
- D.8 By combining this range of data, it is possible to model the likely change in dwelling type/size requirements with reference to:
- The current relationship between HRP/household type and dwelling type/size and this remains constant over the plan period (demographic baseline);

- Household aspirations by HRP/household type (aspirations); and
- What households would expect by HRP/household type (expect).

Table D1 Age groups, household type, and dwelling types used

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

Applying the data at authority level

- D.9 Applying the data at authority level is done in a systematic way. Firstly, the change in the number of households by age group and household type is established from household projections. Assuming that the dwelling needs of these households do not change over the plan period, the overall impact on type/size of dwellings can be determined.
- D.10 Tables D2a to D2c present the baseline demographic data for Bury by time period (short-term 2022-2030, medium-term 2022-2035 and long-term 2022-2043). Over the period 2022 to 2043, the total number of households is expected to increase by around 8,384 using 2018-based ONS household projections. Growth is mainly expected across older age cohorts. Figures D1a to D1c illustrate how the number of households by HRP age is expected to change over the short-, medium- and longer-term.

Table D2a Change in number of households by age group and household type (short-term) 2022 to 2030

2022	One person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	569	537	252	129	493	1,979
25-34	2,606	2,409	1,893	1,211	2,618	10,737
35-44	3,818	3,227	3,319	1,722	2,741	14,827
45-54	4,514	3,290	2,136	767	5,284	15,991
55-64	4,967	1,372	456	136	8,133	15,064
65-74	4,416	145	34	9	6,521	11,125
75-84	4,597	63	3	1	4,803	9,467
85+	2,138	5	0	0	1,200	3,343
TOTAL	27,625	11,047	8,093	3,974	31,792	82,531
2030	One person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	619	591	275	140	532	2,158
25-34	2,488	2,301	1,811	1,155	2,489	10,243
35-44	4,167	3,512	3,620	1,885	3,011	16,195
45-54	4,373	3,250	2,166	777	5,054	15,620
55-64	4,803	1,271	416	122	7,905	14,517
65-74	4,851	164	38	10	7,165	12,228
75-84	5,183	69	3	1	5,263	10,519
85+	2,617	7	0	0	1,538	4,162
TOTAL	29,100	11,163	8,329	4,091	32,958	85,641
Change 2022-2030	One person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	50	54	23	12	39	178
25-34	-118	-109	-82	-56	-128	-494
35-44	349	284	301	164	270	1,368
45-54	-141	-40	30	10	-230	-370
55-64	-164	-101	-40	-14	-228	-547
65-74	435	19	4	1	644	1,103
75-84	586	6	0	0	460	1,052
85+	479	2	0	0	338	819
TOTAL	1,476	116	236	117	1,166	3,110

Source: ONS 2018-based household projections

Table D2b Change in number of households by age group and household type (medium-term) 2022 to 2035

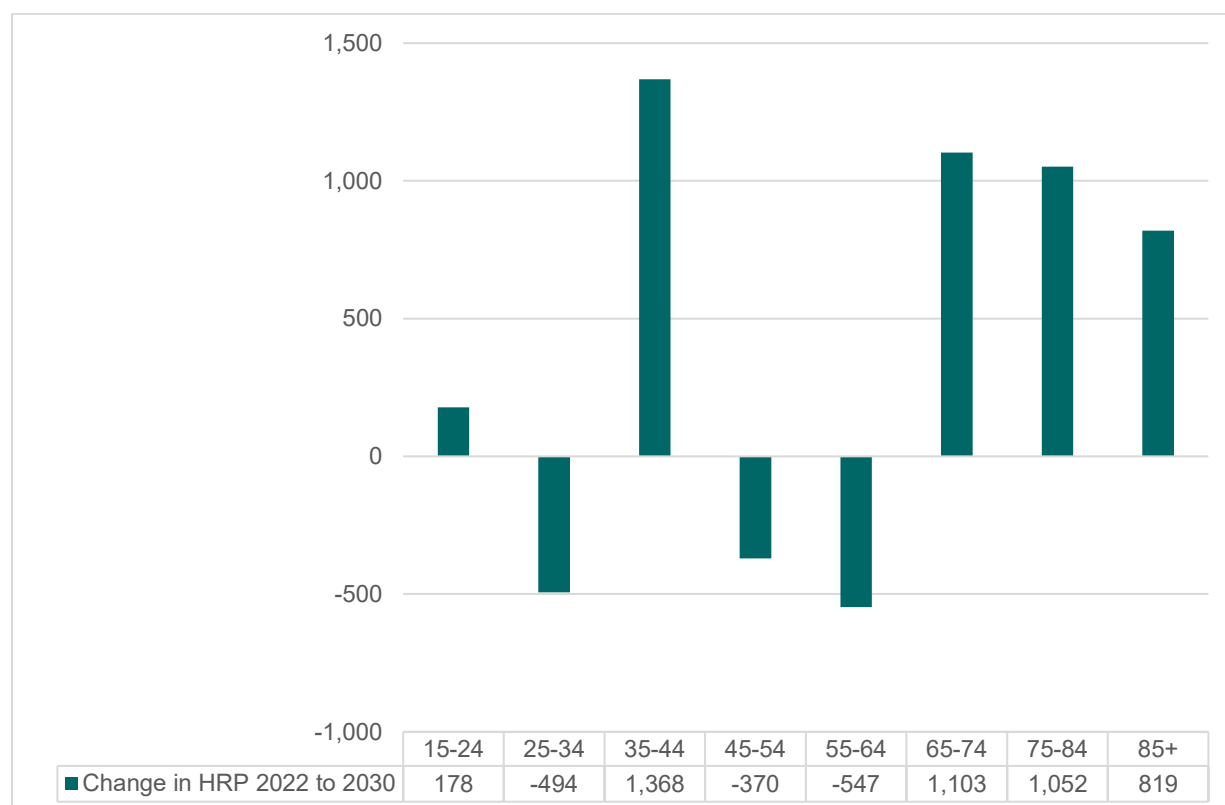
2022	One Person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	569	537	252	129	493	1,979
25-34	2,606	2,409	1,893	1,211	2,618	10,737
35-44	3,818	3,227	3,319	1,722	2,741	14,827
45-54	4,514	3,290	2,136	767	5,284	15,991
55-64	4,967	1,372	456	136	8,133	15,064
65-74	4,416	145	34	9	6,521	11,125
75-84	4,597	63	3	1	4,803	9,467
85+	2,138	5	0	0	1,200	3,343
TOTAL	27,625	11,047	8,093	3,974	31,792	82,531
2035	One Person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	638	612	288	148	555	2,240
25-34	2,527	2,350	1,825	1,163	2,538	10,403
35-44	4,121	3,459	3,575	1,861	2,968	15,985
45-54	4,778	3,544	2,359	848	5,542	17,071
55-64	4,391	1,165	382	110	7,265	13,313
65-74	5,168	171	40	10	7,643	13,032
75-84	5,100	68	3	1	5,250	10,421
85+	3,226	9	0	0	1,932	5,166
TOTAL	29,948	11,378	8,471	4,142	33,692	87,632
Change 2024-2035	One Person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	69	75	36	19	61	261
25-34	-79	-59	-68	-48	-80	-334
35-44	303	232	255	140	228	1,158
45-54	264	254	223	81	258	1,080
55-64	-576	-206	-74	-26	-868	-1,751
65-74	752	26	6	1	1,122	1,908
75-84	503	5	0	0	446	954
85+	1,088	4	0	0	732	1,824
TOTAL	2,324	331	378	168	1,900	5,100

Source: ONS 2018-based household projections

Table D2c Change in number of households by age group and household type (long-term) 2022 to 2043

2022	One Person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	569	537	252	129	493	1,979
25-34	2,606	2,409	1,893	1,211	2,618	10,737
35-44	3,818	3,227	3,319	1,722	2,741	14,827
45-54	4,514	3,290	2,136	767	5,284	15,991
55-64	4,967	1,372	456	136	8,133	15,064
65-74	4,416	145	34	9	6,521	11,125
75-84	4,597	63	3	1	4,803	9,467
85+	2,138	5	0	0	1,200	3,343
TOTAL	27,625	11,047	8,093	3,974	31,792	82,531
2043	One Person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	587	564	264	135	509	2,060
25-34	2,781	2,578	2,024	1,292	2,781	11,456
35-44	3,981	3,344	3,458	1,805	2,869	15,457
45-54	4,951	3,639	2,416	872	5,755	17,634
55-64	4,749	1,299	430	125	7,894	14,497
65-74	4,651	148	35	9	6,935	11,778
75-84	6,103	81	4	1	6,282	12,470
85+	3,480	9	0	0	2,076	5,565
TOTAL	31,283	11,663	8,631	4,238	35,101	90,916
Change 2024-2043	One Person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	18	28	12	6	16	81
25-34	175	169	131	80	163	719
35-44	163	116	139	84	128	630
45-54	437	350	280	105	472	1,643
55-64	-218	-72	-26	-12	-239	-567
65-74	235	3	0	0	414	653
75-84	1,505	18	0	0	1,479	3,003
85+	1,343	3	0	0	876	2,222
TOTAL	3,659	616	538	264	3,309	8,384

Source: ONS 2018-based household projections

Figure D1a Change in HRP age groups (short-term) 2022-2030

Source: 2018-based ONS household projections

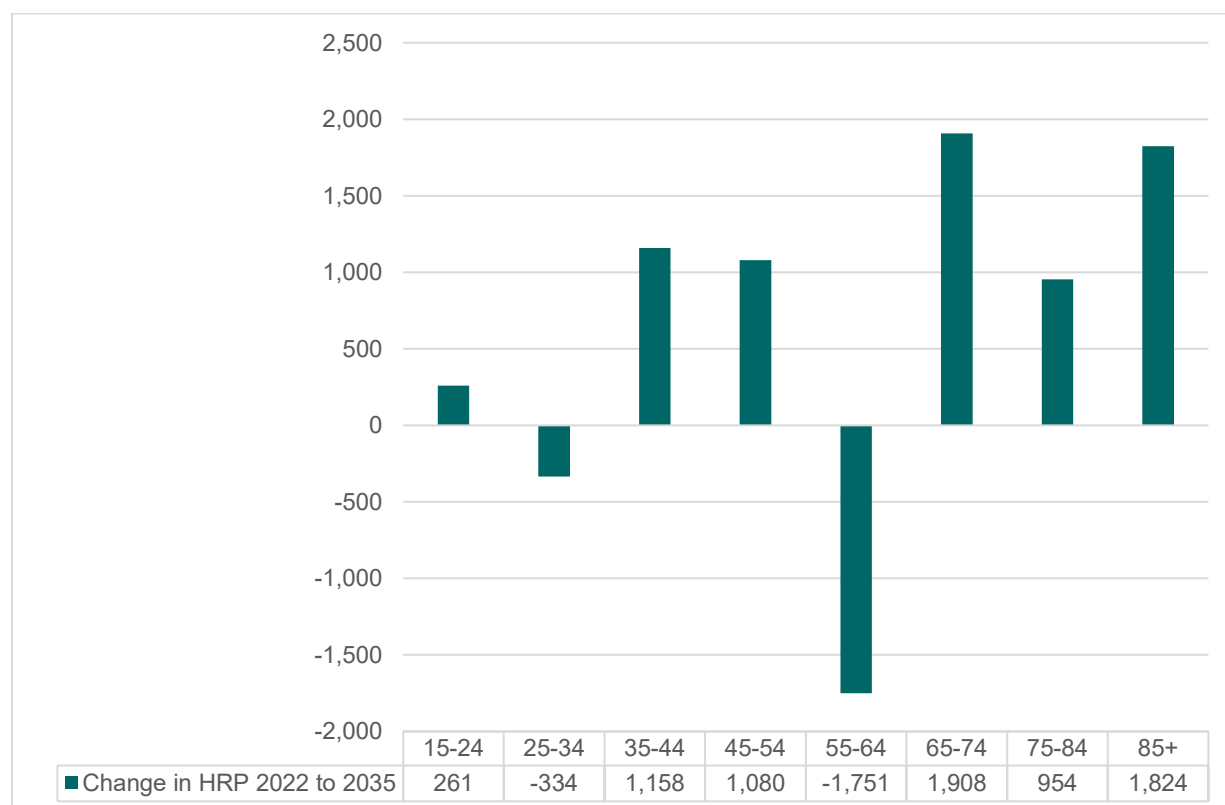
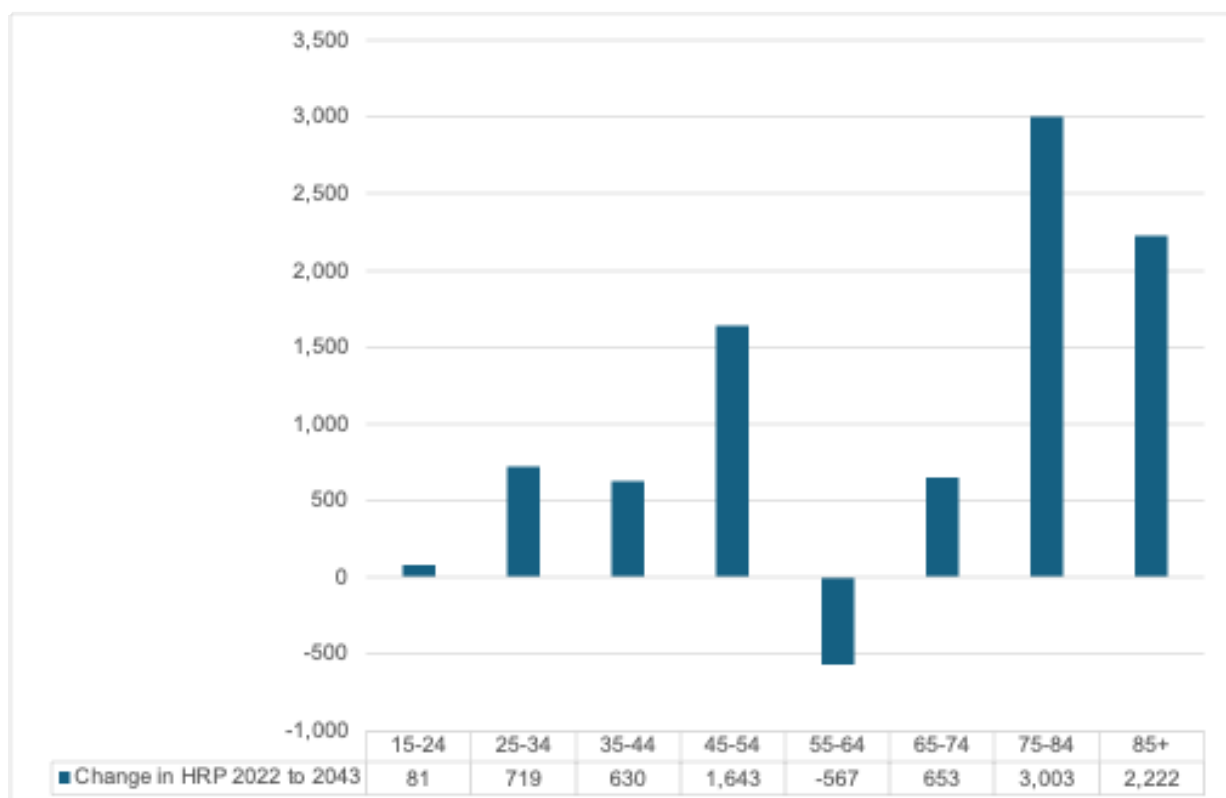
Figure D1b Change in HRP age groups (medium-term) 2022-2035

Figure D1c Change in HRP age groups (long-term) 2022-2043

- D.11 Tables D3a to 3c apply re-weighted (2021 Census) Household Survey data on dwelling occupancy to the demographic profile change over the short-, medium- and long-term in 2043. The two right hand columns indicate the likely change in demand for dwelling types and sizes and how this translates to an overall percentage dwelling requirement.
- D.12 Tables D4a to 4c set out how the profile of dwelling stock changes when aspirations and expectations of households are considered. This indicates a notable shift towards bungalow/level-access accommodation and two-bedroom dwellings.

Table D3a Impact of change in households by age group on dwellings occupied (short-term) by 2030

Dwelling type and size	HRP age 15-24	HRP age 25-34	HRP age 35-44	HRP age 45-54	HRP age 55-64	HRP age 65-74	HRP age 75-84	HRP age 85+	TOTAL	%
1-bedroom bungalow/level access	69	8	59	431	140	423	379	201	1,711	2.0%
1-bedroom flat	544	1,076	302	848	832	969	612	338	5,521	6.4%
1-bedroom house	30	137	225	138	138	60	81	0	808	0.9%
1-bedroom other	4	15	170	20	21	33	36	0	300	0.3%
2-bedroom bungalow/level access	56	165	207	21	276	959	1,303	530	3,516	4.1%
2-bedroom flat	538	869	817	1,169	918	524	838	205	5,877	6.9%
2-bedroom house	481	2,700	4,011	2,734	2,610	1,951	1,286	606	16,379	19.1%
2-bedroom other	26	17	39	562	49	36	66	32	827	1.0%
3-bedroom house	167	4,685	6,640	5,455	5,584	4,451	3,534	1,265	31,782	37.1%
3 or more bedroom bungalow/level access	27	75	168	463	392	418	733	277	2,552	3.0%
3 or more bedroom flat	40	109	55	140	102	29	65	65	605	0.7%
3 or more bedroom other	72	11	25	46	56	41	39	0	289	0.3%
4 or more bedroom house	103	377	3,479	3,594	3,399	2,335	1,547	643	15,476	18.1%
Total	2,158	10,243	16,195	15,620	14,517	12,228	10,519	4,162	85,641	100.0%
Number of bedrooms	HRP age 15-24	HRP age 25-34	HRP age 35-44	HRP age 45-54	HRP age 55-64	HRP age 65-74	HRP age 75-84	HRP age 85+	TOTAL	%
1	647	1,235	755	1,438	1,131	1,485	1,108	539	8,339	9.7%
2	1,101	3,750	5,074	4,485	3,853	3,470	3,492	1,374	26,599	31.1%
3	307	4,881	6,887	6,104	6,134	4,938	4,371	1,606	35,228	41.1%
4 or more	103	377	3,479	3,594	3,399	2,335	1,547	643	15,476	18.1%
Total	2,158	10,243	16,195	15,620	14,517	12,228	10,519	4,162	85,641	100.0%

Note: totals by age group may vary slightly due to rounding errors; Source: ONS 2018-based household projections and re-weighted (2021 Census) Household Survey

Table D3b Impact of change in households by age group on dwellings occupied (medium-term) by 2035

Dwelling type and size	HRP age 15-24	HRP age 25-34	HRP age 35-44	HRP age 45-54	HRP age 55-64	HRP age 65-74	HRP age 75-84	HRP age 85+	TOTAL	%
1-bedroom bungalow/level access	73	8	58	472	128	451	373	249	1,813	2.1%
1-bedroom flat	561	1,093	299	928	762	1,032	603	421	5,699	6.5%
1-bedroom house	31	139	222	151	126	64	80	0	812	0.9%
1-bedroom other	5	15	168	22	19	35	36	0	300	0.3%
2-bedroom bungalow/level access	58	168	204	23	253	1,022	1,291	656	3,675	4.2%
2-bedroom flat	560	885	807	1,277	840	558	828	252	6,008	6.9%
2-bedroom house	498	2,742	3,959	2,987	2,392	2,079	1,273	753	16,684	19.0%
2-bedroom other	28	17	38	614	45	39	65	41	886	1.0%
3-bedroom house	174	4,755	6,553	5,963	5,124	4,745	3,505	1,569	32,387	37.0%
3 or more-bedroom bungalow/level access	28	76	165	505	360	446	728	343	2,651	3.0%
3 or more-bedroom flat	42	111	54	153	93	31	64	81	629	0.7%
3 or more-bedroom other	76	11	24	50	51	43	39	0	295	0.3%
4 or more-bedroom house	107	383	3,433	3,926	3,120	2,487	1,535	802	15,793	18.0%
Total	2,240	10,403	15,985	17,071	13,313	13,032	10,421	5,166	87,632	100.0%
Number of bedrooms	HRP age 15-24	HRP age 25-34	HRP age 35-44	HRP age 45-54	HRP age 55-64	HRP age 65-74	HRP age 75-84	HRP age 85+	TOTAL	%
1	669	1,255	747	1,573	1,035	1,583	1,092	670	8,624	9.8%
2	1,144	3,812	5,009	4,901	3,530	3,698	3,457	1,702	27,252	31.1%
3	320	4,953	6,796	6,671	5,628	5,265	4,337	1,992	35,962	41.0%
4 or more	107	383	3,433	3,926	3,120	2,487	1,535	802	15,793	18.0%
Total	2,240	10,403	15,985	17,071	13,313	13,032	10,421	5,166	87,632	100.0%

Table D3c Impact of change in households by age group on dwellings occupied (long-term) by 2043

Dwelling type and size	HRP age 15-24	HRP age 25-34	HRP age 35-44	HRP age 45-54	HRP age 55-64	HRP age 65-74	HRP age 75-84	HRP age 85+	TOTAL	%
1-bedroom bungalow/level access	67	9	56	490	139	408	447	269	1,883	2.1%
1-bedroom flat	516	1,202	289	962	825	930	722	453	5,899	6.5%
1-bedroom house	28	153	215	156	137	57	96	0	842	0.9%
1-bedroom other	4	17	162	23	21	32	43	0	301	0.3%
2-bedroom bungalow/level access	54	185	197	23	274	925	1,545	707	3,909	4.3%
2-bedroom flat	515	972	780	1,321	912	504	991	272	6,267	6.9%
2-bedroom house	459	3,020	3,827	3,087	2,596	1,876	1,523	811	17,199	18.9%
2-bedroom other	25	19	37	636	49	35	78	44	921	1.0%
3-bedroom house	160	5,240	6,337	6,158	5,581	4,291	4,195	1,690	33,651	37.0%
3 or more-bedroom bungalow/level access	26	84	160	520	391	404	871	370	2,825	3.1%
3 or more-bedroom flat	39	122	52	158	102	28	77	87	664	0.7%
3 or more-bedroom other	69	13	23	51	56	39	47	0	299	0.3%
4 or more-bedroom house	98	422	3,323	4,048	3,415	2,249	1,837	863	16,255	17.9%
Total	2,060	11,456	15,457	17,634	14,497	11,778	12,470	5,565	90,916	100.0%
Number of bedrooms	HRP age 15-24	HRP age 25-34	HRP age 35-44	HRP age 45-54	HRP age 55-64	HRP age 65-74	HRP age 75-84	HRP age 85+	TOTAL	%
1	616	1,381	722	1,631	1,121	1,427	1,307	721	8,925	9.8%
2	1,053	4,195	4,841	5,068	3,831	3,339	4,136	1,834	28,297	31.1%
3	294	5,458	6,572	6,887	6,130	4,763	5,189	2,146	37,439	41.2%
4 or more	98	422	3,323	4,048	3,415	2,249	1,837	863	16,255	17.9%
Total	2,060	11,456	15,457	17,634	14,497	11,778	12,470	5,565	90,916	100.0%

Table D4a Dwelling type and size outcomes under aspiration and expectation scenarios (short-term) 2022 - 2030

Dwelling type and size	Demographic	Aspirations	Expectations	Current stock	BLEND	Variance Current stock vs Blend
1-bedroom house	0.9%	1.7%	1.5%	0.2%	1.1%	0.9%
2-bedroom house	18.9%	10.7%	17.4%	22.3%	17.3%	-5.0%
3-bedroom house	37.0%	25.1%	26.8%	42.5%	32.9%	-9.6%
4 or more bedroom house	17.9%	20.9%	13.5%	12.1%	16.1%	4.0%
1-bedroom flat	6.5%	6.7%	10.8%	8.1%	8.0%	-0.1%
2 or more bedroom flat	7.6%	6.3%	8.5%	7.3%	7.4%	0.1%
1-bedroom bungalow/level-access	2.4%	2.4%	4.4%	1.1%	2.6%	1.5%
2-bedroom bungalow/level-access	5.3%	16.7%	13.0%	3.6%	9.7%	6.1%
3 or more bedroom bungalow/level-access	3.4%	9.5%	4.2%	2.9%	5.0%	2.1%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	
Dwelling type	Demographic	Aspirations	Expectations	Current stock	BLEND	Variance Current stock vs Blend
House	74.7%	58.5%	59.2%	77.1%	64.1%	-13.0%
Flat	14.1%	12.9%	19.3%	15.4%	15.4%	0.0%
Bungalow/level access	11.1%	28.6%	21.6%	7.5%	20.4%	12.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	
Number of bedrooms	Demographic	Aspirations	Expectations	Current stock	BLEND	Variance Current stock vs Blend
1	9.8%	10.8%	16.7%	9.4%	12.4%	3.0%
2	31.1%	32.0%	37.8%	33.2%	33.6%	0.6%
3	41.2%	36.3%	32.1%	45.4%	36.5%	-8.8%
4	17.9%	20.9%	13.5%	12.1%	17.4%	5.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	

Table D4b Dwelling type and size outcomes under aspiration and expectation scenarios (medium-term) 2022 – 2035

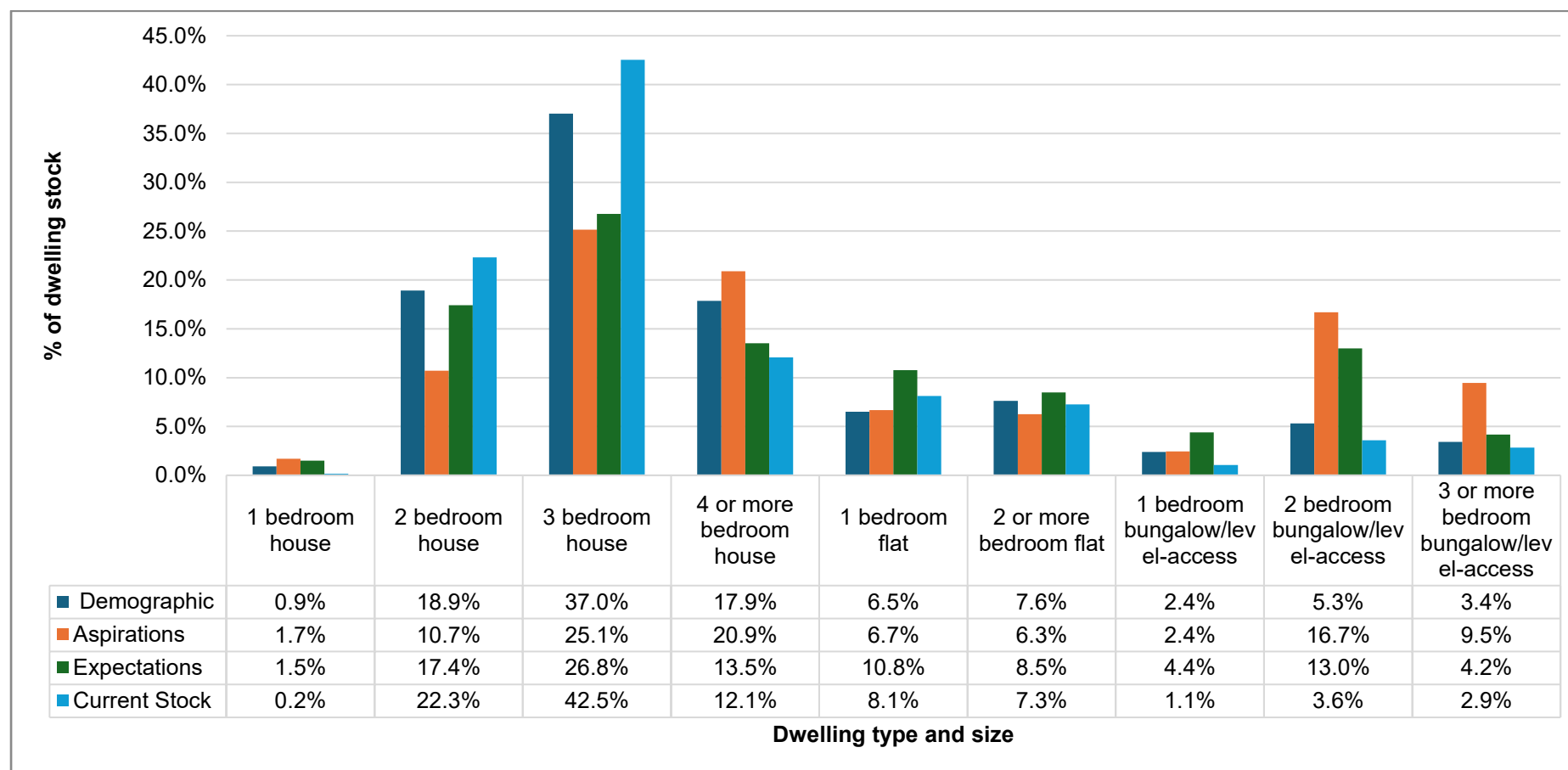
Dwelling type and size	Demographic	Aspirations	Expectations	Current Stock	BLEND	Variance Current stock vs Blend
1 bedroom house	0.9%	1.7%	1.5%	0.2%	1.4%	1.2%
2 bedroom house	19.0%	10.7%	17.3%	22.3%	15.7%	-6.6%
3 bedroom house	37.0%	25.2%	26.9%	42.5%	29.7%	-12.9%
4 or more bedroom house	18.0%	21.1%	13.7%	12.1%	17.6%	5.5%
1 bedroom flat	6.5%	6.6%	10.7%	8.1%	7.9%	-0.2%
2 or more bedroom flat	7.6%	6.2%	8.5%	7.3%	7.4%	0.2%
1 bedroom bungalow/level-access	2.4%	2.4%	4.4%	1.1%	3.1%	2.0%
2 bedroom bungalow/level-access	5.2%	16.6%	13.0%	3.6%	11.6%	8.0%
3 or more bedroom bungalow/level-access	3.4%	9.4%	4.1%	2.9%	5.6%	2.8%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	-
Dwelling type	Demographic	Aspirations	Expectations	Current Stock	BLEND	Variance Current stock vs Blend
House	74.9%	58.6%	59.4%	77.1%	64.3%	-12.8%
Flat	14.1%	12.9%	19.2%	15.4%	15.4%	0.0%
Bungalow/level access	11.0%	28.5%	21.5%	7.5%	20.3%	12.8%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	-
Number of bedrooms	Demographic	Aspirations	Expectations	Current Stock	BLEND	Variance Current stock vs Blend
1	9.8%	10.8%	16.6%	9.4%	12.4%	3.0%
2	31.1%	31.8%	37.6%	33.0%	33.5%	0.6%
3	41.0%	36.3%	32.1%	45.3%	36.5%	-8.8%
4	18.0%	21.1%	13.7%	12.4%	17.6%	5.2%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	-

Table D4c Dwelling type and size outcomes under aspiration and expectation scenarios (long-term) 2022 – 2043

Dwelling type and size	Demographic	Aspirations	Expectations	Current Stock	BLEND	Variance Current stock vs Blend
1 bedroom house	0.9%	1.7%	1.5%	0.2%	1.4%	1.2%
2 bedroom house	18.9%	10.7%	17.4%	22.3%	15.7%	-6.6%
3 bedroom house	37.0%	25.1%	26.8%	42.5%	29.6%	-12.9%
4 or more bedroom house	17.9%	20.9%	13.5%	12.1%	17.4%	5.3%
1 bedroom flat	6.5%	6.7%	10.8%	8.1%	8.0%	-0.1%
2 or more bedroom flat	7.6%	6.3%	8.5%	7.3%	7.5%	0.2%
1 bedroom bungalow/level-access	2.4%	2.4%	4.4%	1.1%	3.1%	2.0%
2 bedroom bungalow/level-access	5.3%	16.7%	13.0%	3.6%	11.7%	8.1%
3 or more bedroom bungalow/level-access	3.4%	9.5%	4.2%	2.9%	5.7%	2.8%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	-
Dwelling type	Demographic	Aspirations	Expectations	Current Stock	BLEND	Variance Current stock vs Blend
House	74.7%	58.5%	59.2%	77.1%	64.1%	-13.0%
Flat	14.1%	12.9%	19.3%	15.4%	15.4%	0.1%
Bungalow/level access	11.1%	28.6%	21.6%	7.5%	20.4%	12.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	-
Number of bedrooms	Demographic	Aspirations	Expectations	Current Stock	BLEND	Variance Current stock vs Blend
1	9.8%	10.8%	16.7%	9.4%	12.4%	3.1%
2	31.1%	32.0%	37.8%	33.0%	33.6%	0.7%
3	41.2%	36.3%	32.1%	45.3%	36.5%	-8.8%
4	17.9%	20.9%	13.5%	12.4%	17.4%	5.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	-

D.13 Figures D2a to D3c summarises the dwelling profiles under the scenarios considered and compares this with current dwelling stock over the short-, medium- and longer-term. Under the baseline demographic scenario, the majority of newbuild should be houses (particularly 3 bedroom and 4 bedroom) and some flats and bungalows/level-access accommodation. Under the aspirations and expectations scenarios, there is an increasing emphasis on flats and bungalows/level-access.

Figure D2a Summary of dwelling types in current stock and under baseline demographic, aspiration, and expectation scenarios (short-term) 2022 - 2030



Source: Re-weighted (2021 Census) Household Survey and 2018-based household projections

Figure D2b Summary of dwelling types in current stock and under baseline demographic, aspiration, and expectation scenarios (medium-term) 2022 – 2035

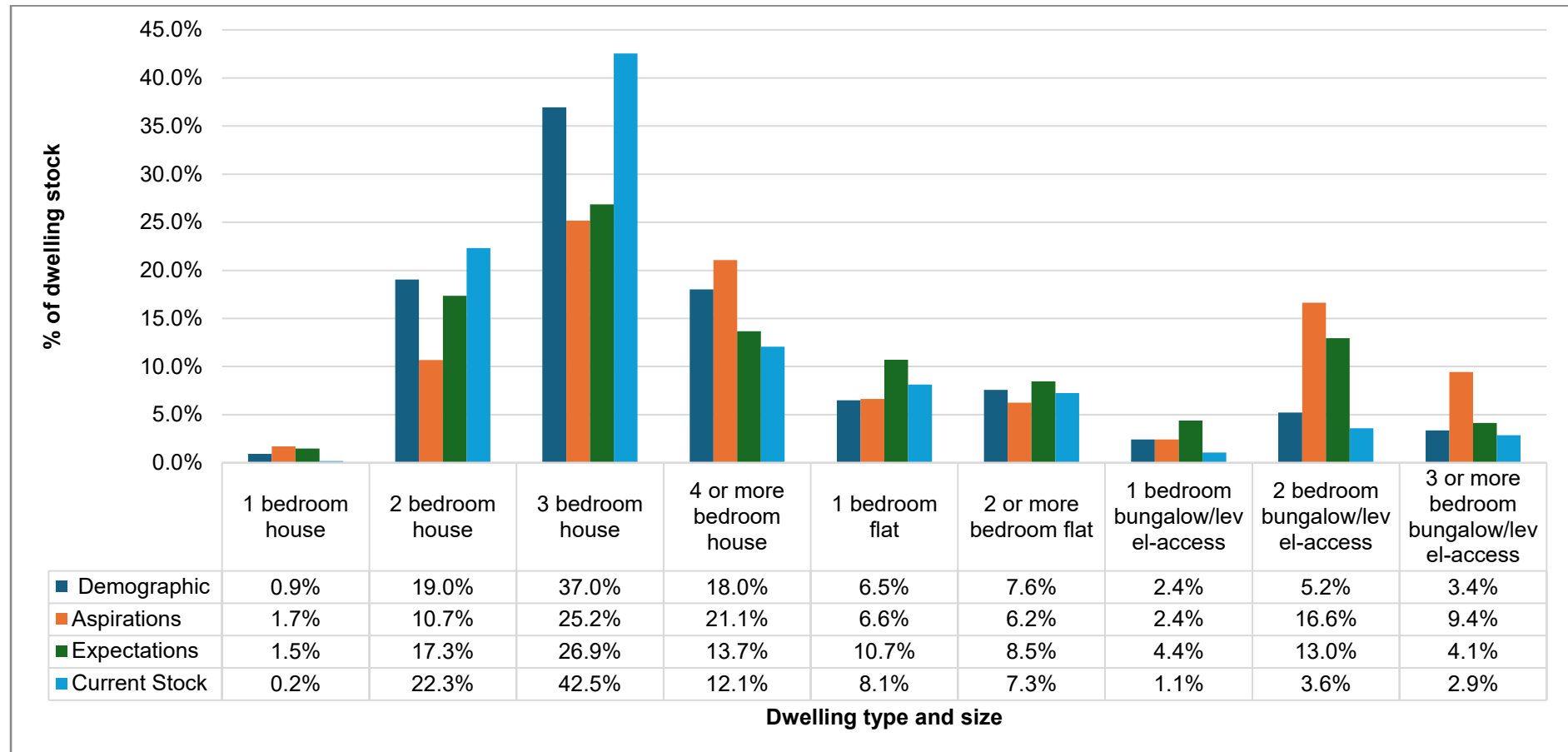
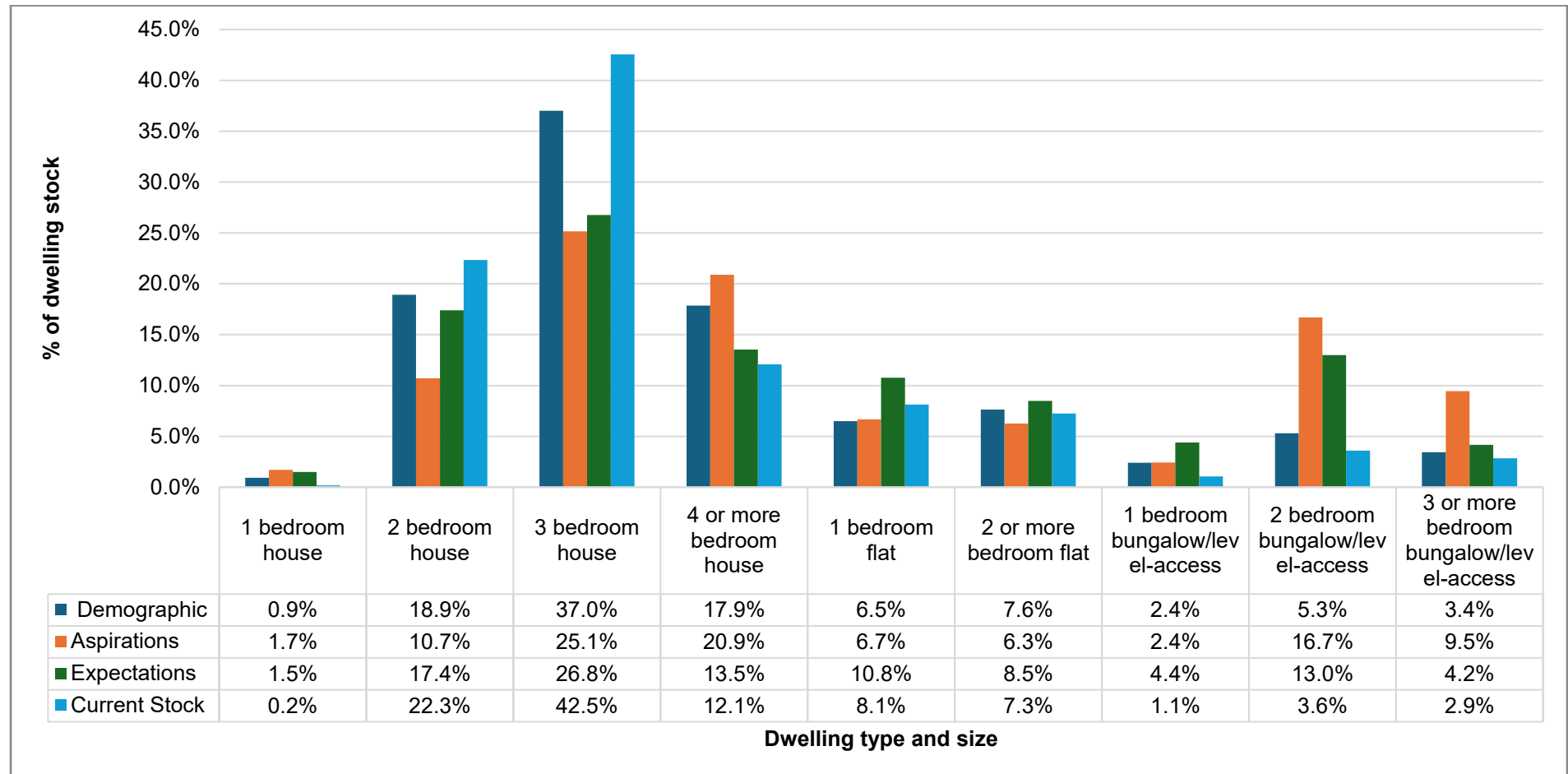


Figure D2c Summary of dwelling types in current stock and under baseline demographic, aspiration, and expectation scenarios (long-term) 2022 – 2043



Overall dwelling mix by tenure

- D.14 Table D5 summarises dwelling type/size mix based on the demographic scenario relating to the period 2022 to 2043. This analysis assumes a minimum 25% affordable housing target and an affordable tenure split of around 60% rented and 40% affordable home ownership. The analysis factors in the dwelling type/size analysis carried out as part of the affordable housing needs calculation and the dwelling type/size choices of households considering affordable home ownership solutions based on the range of dwellings currently available.
- D.15 The analysis can be revised if annual targets and affordable housing delivery targets are updated.

Table D5 Summary of overall dwelling mix boroughwide by tenure

Dwelling type/size	Market	Affordable/ Social Rented	Affordable home ownership	Total
Overall % split>>	75%	15%	10%	100%
1/2 Bedroom House	10-15%	15-20%	20-25%	15-20%
3 Bedroom House	25-30%	15-20%	35-40%	25-30%
4+ Bedroom House	20-25%	2-5%	10-15%	15-20%
1 Bedroom flat	2-5%	20-25%	2-5%	5-10%
2+ Bedroom flat	5-10%	5-10%	5-10%	5-10%
1/2 Bedroom Bungalow/level access	10-15%	25-30%	15-20%	15-20%
3+ Bedroom Bungalow/ level access	5-10%	2-5%	2-5%	5-10%
Dwelling type	Market	Affordable/ Social Rented	Affordable home ownership	Total
House	65-70%	35-40%	75-80%	60-65%
Flat	5-10%	30-35%	5-10%	10-15%
Bungalow/level-access	20-25%	30-35%	15-20%	20-25%
Number of bedrooms	Market	Affordable/ Social Rented	Affordable home ownership	Total
1	2-5%	30-35%	2-5%	10-15%
2	30-35%	40-45%	40-45%	30-35%
3	35-40%	20-25%	40-45%	35-40%
4+	20-25%	2-5%	10-15%	15-20%

Note: Level-access accommodation can include flats and appropriately designed houses where all facilities are on the ground floor.

Overall dwelling mix by neighbourhood area

- D.16 Further analysis considers the range of dwellings by neighbourhood area and tenure. This is based on the need for affordable/social rented dwellings, the need for affordable home ownership, and open market need. This takes account of the dwelling type aspirations and expectations of households and the number of bedrooms needed.

- D.17 Table D6 summaries dwelling mix by tenure and neighbourhood area. Market mix is based on underlying demographics of the borough blended with the expectations of existing and newly-forming households planning on moving in the general market. Social/affordable rented and affordable home ownership mix is informed by the housing need analysis. It is important that both planners and developers maintain a flexible approach to what is built within Bury and helps to determine the relative priorities of development in particular neighbourhood areas.

Table D6 Dwelling mix recommendations for newbuild dwellings each year by neighbourhood area and tenure

		Dwelling type and size						
Neighbourhood Area	Tenure	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom bungalow/level-access	3 or more-bedroom bungalow/level-access
East Bury	Open market	10-15%	25-30%	20-25%	2-5%	10-15%	25-30%	2-5%
	Social/affordable rented	10-15%	5-10%	2-5%	35-40%	15-20%	20-25%	2-5%
	Affordable Home Ownership	10-15%	40-45%	2-5%	2-5%	10-15%	25-30%	2-5%
North Bury	Open market	10-15%	30-35%	25-30%	2-5%	2-5%	5-10%	10-15%
	Social/affordable rented	10-15%	20-25%	10-15%	15-20%	5-10%	20-25%	10-15%
	Affordable Home Ownership	10-15%	40-45%	15-20%	5-10%	2-5%	5-10%	5-10%
Prestwich	Open market	20-25%	35-40%	20-25%	2-5%	2-5%	5-10%	5-10%
	Social/affordable rented	25-30%	5-10%	2-5%	10-15%	10-15%	30-35%	5-10%
	Affordable Home Ownership	30-35%	35-40%	10-15%	2-5%	2-5%	5-10%	2-5%
West and Radcliffe	Open market	10-15%	20-25%	20-25%	5-10%	5-10%	15-20%	10-15%
	Social/affordable rented	20-25%	25-30%	2-5%	10-15%	2%	25-30%	2-5%
	Affordable Home Ownership	25-30%	40-45%	10-15%	2-5%	2-5%	15-20%	2%
Whitefield	Open market	10-15%	25-30%	25-30%	2-5%	5-10%	15-20%	5-10%
	Social/affordable rented	15-20%	5-10%	5-10%	20-25%	10-15%	25-30%	2-5%
	Affordable Home Ownership	40-45%	15-20%	10-15%	2-5%	5-10%	15-20%	2-5%
Bury Total	Open market	10-15%	25-30%	20-25%	2-5%	5-10%	10-15%	5-10%
	Social/affordable rented	15-20%	15-20%	2-5%	20-25%	5-10%	25-30%	2-5%
	Affordable Home Ownership	20-25%	35-40%	10-15%	2-5%	5-10%	15-20%	2-5%
Prestwich Village NFA	Open market	20-25%	50-55%	20-25%	2-5%	2-5%	2-5%	2-5%
	Social/affordable rented	35-40%	2-5%	2-5%	5-10%	2-5%	35-40%	10-15%
	Affordable Home Ownership	45-50%	30-35%	10-15%	2-5%	2-5%	2-5%	2-5%

Source: Re-weighted (2021 Census) Household Survey

Technical Appendix E: Stakeholder Consultation

Introduction

- E.1 arc4 contacted a range of stakeholders to obtain feedback on the housing needs of people living in Bury. The findings from 15 achieved responses are summarised in this appendix.

Strengths of the local housing market

- E.2 Bury benefits from being well located with excellent public transport links into Manchester and the surrounding towns. The borough offers a mix of urban, rural and semi-rural areas, and green open spaces, making it attractive for all.
- E.3 Bury is located only a short distance from central Manchester via the Metrolink and enjoys easy access to the surrounding Lancashire countryside. As a result, the borough has seen a steady rise in rental and sale prices as people look to the more affordable north Manchester boroughs. Bury also benefits from the third highest gross salary levels in Greater Manchester (£33,051), outperforming its neighbours in Bolton and Rochdale.
- E.4 There is a high demand for all tenures – home ownership/owner occupier, private rented and affordable housing including social housing (council housing). Home ownership is high in Bury with relatively few using the private rented sector compared to the rest of the UK.
- E.5 The housing market in Bury is relatively buoyant and the authority has managed to move a number of large brownfield sites forward in the last 2.5 years. Values are reasonably good, although the majority of sites have required a public sector grant subsidy to move to a construction phase.
- E.6 The council has a brownfield land disposal programme which is set to deliver approximately 1,190 new homes (both market and affordable including social rent) over the next few years, comprising of a wide range of house types and tenures. These new homes include specialist accommodation for older people, people with disabilities/mobility issues, people with mental health needs and those with additional needs such as a learning disability.
- E.7 Bury has released a series of large sites for housing via Places for Everyone (PfE) at Elton/Walshaw. Over 6,000 new homes are expected to be delivered in Bury through the PfE Plan with all sites to deliver a minimum 25% affordable housing.
- E.8 Bury Council operate a very successful Affordable Housing Scheme, giving Bury residents affordable access to low cost home ownership.
- E.9 Bury Council Housing Services have undertaken a review of existing council stock and know where they can re-develop or develop new opportunities.
- E.10 Bury continues to have the strongest housing market within the north Manchester LA areas and one of the strongest across GM. This has been evident through the strong competition for development opportunities and popularity of housing association schemes when opportunities are moved forward. Previous successful regeneration initiatives within the town centre have benefitted the wider Bury area, and the borough's attraction through its

leisure, education and improved connectivity have all added to its relative popularity for residential development.

- E.11 Where Onward Homes have recently developed housing, demand has been very strong for all affordable tenures including shared ownership where units were consistently reserved off plan. Whilst the increase in housing numbers through the government's revised standard methodology will see more land for development coming forward, opportunities for registered providers should not wholly be restricted to s106 opportunities where the ability to shape, inform and respond more sensitively to local needs is often lost through the planning process. There should be a balance of future affordable housing opportunities delivered through both the planning system and also through appropriate land and sites for affordable housing development.
- E.12 From a neighbouring borough perspective, the Bury housing market seems to be strong in terms of attractiveness to people from outside the borough and as such appears to perform better than other districts in the north of Greater Manchester (GM). This attractiveness appears to come from the existence of well-established residential areas, good connectivity (Metrolink), vibrant town centres (Bury, Ramsbottom, Prestwich) and well-regarded secondary schools. Bury has a good range of housing types including a good stock of bungalows, terraced and detached houses, plus town centre.

Weaknesses of the local housing market

- E.13 Weaknesses listed by stakeholders include: ageing council stock, impact of enhanced social housing regulation, shortage of affordable rent and affordable home ownership properties, high private rental values increasing due to demand outpacing supply, impact on household spend and economic growth and general affordability barriers increasing market rents compared to average earnings.
- E.14 The Bury Housing Strategy highlights specific needs in terms of type and tenure. Bury town centre is well placed to benefit from housing development with significant land available. However, this will require comprehensive regeneration activity to fully realise potential such as wider Mill Gate investment.
- E.15 Bury has a slightly higher price than comparable areas which may make it harder for first-time buyers to get on the property ladder.
- E.16 Bury Council Housing Services report an under provision of various types of accommodation, particularly two-bedroom apartments, which have declined in availability in recent years and continue to command the highest rental prices. It is estimated that the rental prices for both one and two bedroom properties will continue to rise at around 5% year on year, up to the end of the decade. The provision of more two bedroom rental properties will help make affordability to rent in Bury more attainable to the wider market, rather than purchasing.
- E.17 The sales market for both houses and flats in Bury has also increased at an average of 28% over the past five years, demonstrating the need to supply a varied mix of high-quality housing in the borough. Bury is facing an increasing shortage of housing including affordable housing for its residents whilst the number of long-term empty properties continues to rise. Long waiting lists also

exist for people on the housing register, which is heightened by the limited supply of the appropriate type and size of property to the demand.

- E.18 Demand for rented property in Bury is high and rents have risen considerably over the past few years, which is preventing people from moving into and around the borough. It has also led to an increase in tenants falling behind with their rent and living in arrears, leading to eviction proceedings from private landlords. These people often cannot afford to move to another property once proceedings have started due to the high rents and therefore fall into council service and require temporary/emergency accommodation.
- E.19 Landlords are not able to access the housing benefit side of the service via a portal to check money is being paid or money due to each resident, there is also an issue with payments each April not being implemented quickly enough which means that housing benefit residents have to pay extra to save themselves from going into arrears.
- E.20 There is a shortage of social housing (i.e. council housing) largely due to population growth, net inward migration, asylum and impact of Right to Buy (RTB) sales. However, new government policy on RTB (November 2022) will help to protect the remaining stock. This is evidenced through unprecedented temporary accommodation (TA) and bed and breakfast use.
- E.21 The council are aware they need to look at developing their own properties to have more control over letting and management moving forward but do not have the resources to undertake this. The council need to understand what supported accommodation is required in the borough and want to strengthen the current independent living offer.
- E.22 Biodiversity Net Gain (BNG) is proving to be a challenging abnormal cost to overcome since its implementation and this is particularly affecting viability of the Pyramid Park site.
- E.23 The council housing estate is poor in some areas and in need of improvement.
- E.24 Recent poor educational performance within Bury schools has reduced demand for housing in certain areas.
- E.25 In relation to the sites released for housing via PfE, there is significant political opposition locally, especially for the Elton development.
- E.26 The profile of Bury needs to be raised and potentially incentives offered to attract developers to consider schemes in the area for both the private market and for registered providers (RP). There also needs to be a greater link between housing and health which will have a direct benefit to those people living in the borough and which will drive both good health and efficiencies.
- E.27 From the perspective of neighbouring boroughs, the main weaknesses appear to be the lack of opportunities for further housing and the quality of some of the stock in inner-Bury.

Gaps in the supply of types of housing in Bury

- E.28 Council stakeholders are aware that high demand for all tenures outstrips supply. Delivery of the Brownfield Land Disposal Programme and PfE Plan will significantly increase the number of homes available for market housing (sale

- and rent), social and affordable rent and affordable home ownership, including accommodation for those with additional needs.
- E.29 Council stakeholders also identified a need for more affordable home ownership including discount sale, and more affordable and socially rented properties in the borough, that are accessible and available to those in need. For example, larger properties for larger families, and accommodation for elderly and those with mobility issues. There is also a shortage of general needs affordable housing and social housing (i.e. council housing).
- E.30 Council representatives listed gaps in specialist accommodation for the homeless, specialist accommodation for people with mental health needs, gaps in the private rental sector (PRS), care leaver accommodation, sheltered housing and local authority run children's homes.
- E.31 Housing Service stakeholders within the council identified gaps in specialist housing, supported housing and housing for older people /retirement living, housing for younger people, and care leavers.
- E.32 Jigsaw Housing Group shared their experience of developing affordable housing and working across the north west, and reported high demand for affordable rent and affordable home ownership. Bury has relatively low levels of affordable housing in comparison with other north west local authority areas and is looking to increase levels of both affordable rent and sale and also the same for market housing. With regards to the ageing population, accommodation for older people is generally in demand and this would be expected to feature in any discussions regarding housing supply.
- E.33 Stakeholders from Anchor also indicated a definite need for more accessible older people housing as current housing does not meet the needs for an ageing population. Current properties are dated and require significant investment to maintain a decent homes standard. Supported housing also requires attention. Residents with mental health issues cannot maintain tenancies in sheltered housing and require additional support that is not available in the current climate.
- E.34 The Guinness Partnership Limited reported that more homes for social rent are needed, particularly 3-bedroom homes for families. The lack of family homes being provided is leading to overcrowding in existing homes as customers have limited choice. RP's and the council need to work in partnership to allocate a proportion of new homes on each new development to existing residents to alleviate under/over-crowding and then releasing those existing vacant homes to new customers from the waiting list. This will provide a more sustainable community and lessen the strain on other services.
- E.35 From a Housing Association perspective, there are incredible pressures on the stock, particularly with a recent 'flood of Right to Buy applications' which puts further pressure on organisations such as Spring TMC.
- E.36 Alpha Living report Extra Care developments are needed as there are not enough in the area.
- E.37 Representatives from Onward Homes report that Bury is one of the few north Manchester areas where values have supported the provision of market rent housing. Whilst the future focus for affordable housing will inevitably be on

social and affordable rental products, the local strength of Bury's housing market means that the opportunity exists for the development of all affordable products (including shared ownership, rent to buy and other intermediate affordable products). An appropriate balance of affordable housing needs to be carefully considered to address local need and ensure local people have sufficient access and opportunities to both access housing and enter the housing market.

Registered Providers

Existing and future affordable and specialist housing provision

- E.38 Specialist housing needs to be carefully planned in terms of both design and location for future sustainability purposes according to The Guinness Partnership Limited. Not all specialist housing will be available in perpetuity due to the requirement for revenue funding and the uncertainty as to whether it will continue to be provided. This lack of certainty can put a restraint on Board decisions as to whether to progress schemes leading to lack of facilities for those most in need. Homes also need to be designed to be adaptable as needs change.
- E.39 Anchor representatives reported a definite need for more accessible older person's housing as current housing does not meet the needs for an ageing population. Current properties are dated and requiring significant investment to maintain a decent homes standard. Supported housing also requires attention, and residents with mental health needs cannot maintain tenancies in sheltered housing and require additional support that is not available in the current climate.
- E.40 The experience of Jigsaw Housing Group in developing affordable housing, including supported and specialist accommodation is that demand consistently outstrips supply. This is particularly the case across Greater Manchester where waiting lists for general needs affordable housing are extensive. The main concerns with regards to developing more new affordable homes relates to the current lack of grant funding and potential delays with the announcement of a successor Affordable Homes Programme (AHP), which is now likely to be summer 2025.
- E.41 The main concern from Springs TMC is that there is not enough affordable and specialist housing and it is diminishing rapidly. Current stock is of good quality and customers receive an excellent, tailored housing service with a very responsive repairs service. They questioned if there are appropriate available sites and in the right location?
- E.42 Onward Homes commented with regards to existing affordable housing, particularly in areas where RP's have older stock, much of the focus (and budget) will be targeted towards improving the thermal efficiency of these homes to help them to meet the required standards. Whilst some financial assistance is available to support a large retrofit programme, this type of work is costly and will in some cases limit the amount of funding available to support new affordable housing development.

- E.43 Similarly, the impact of new legislation around fire safety and building standards means that RP's will increasingly need to carefully balance their own resources between ensuring existing housing stock meets these requirements and new build housing opportunities.
- E.44 Whilst the government's push for more social rented housing is welcomed, the required financial support to develop and deliver new affordable housing – whilst homes (at lower rents) will inevitably be greater. Where such homes are required through planning then more focus and emphasis will be placed upon the financial viability of developments and so local planning authorities (LPA) will need to be geared up/resourced to assess and respond.
- E.45 Demand for affordable housing (all tenures) remains very strong across Bury implying that the area is popular but also that supply has been somewhat limited. Strategic housing allocations through PfE and increased housing targets should help deliver more affordable housing across the borough in the future.
- E.46 Muir Group Housing Association report a good amount of interest for their older person's scheme.

Sufficient appropriate sites available and in the right locations to meet growth requirements

- E.47 Location is key for specialist housing in order to ensure that customers are close to amenities and support networks. However, sites should also be part of the community, providing intergenerational living where young and old can co-exist and learn from each other. The "Belong" scheme in Chester is a good example of this.
- E.48 Younger people are finding it increasingly difficult to get on the property ladder. Springs TMC see an increasing demand for properties to rent from all facets of society.
- E.49 Alpha Living stakeholders questioned whether there are available appropriate sites and in the right location. Sites are not always available at an affordable price.

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

- E.50 Affordable sale products remain attractive, particularly as open market rental remains strong according to The Guinness Partnership Limited.
- E.51 One potential area which could alleviate the loss of affordable homes through Right to Buy/Right to Acquire could be to revert back to schemes from the past such as Do-It-Yourself Shared Ownership (DIYSO) where the resident is offered a lump sum equivalent to the discount value of their home to purchase another home. This would leave the affordable home still in the ownership of the council or the RP and not lost to the housing market and would release more homes to those on the waiting list.
- E.52 Jigsaw Housing Group have not developed shared ownership in Bury for over 5 years, so are unable to comment on current demand levels for this product.

However, they are currently developing shared ownership homes across the north west and have experiencing high demand for shared ownership for the last 3 to 4 years. There is no evidence to say this demand will reduce, given current interest rates and a lack of government incentives to encourage home ownership e.g. Help to Buy.

- E.53 Stock numbers is key for Springs TMC; there is not anywhere near enough to meet demand.
- E.54 The last 2 affordable housing developments by Onward Homes (Wheatfields and the former Elizabethan pub – Whitefield, Bury) have been extremely popular with very high levels of interest and take up. The shared ownership in both schemes has proved particularly popular. All shared ownership properties on the Wheatfield scheme were reserved within 3 weeks of release, all off plan and without any cancellations. Onward Homes received over 1,000 enquiries for the 14 shared ownership properties selling to first-time-buyers from either the immediate locality in Whitefield or from across the Bury area. This type of scheme, location and product is very popular and Onward Homes would welcome other similar opportunities.

Improving provision of affordable housing for rent and sale in Bury

- E.55 The Guinness Partnership Limited suggested that as Bury now has a framework of RP partners to help provide affordable homes, Bury Council could look at their own assets (land and buildings for conversion or demolition) and provide these at a discounted cost or nominal sum to members of the framework to develop. A capital receipt is not always a priority, as values can sometimes be low but the value brought into the local authority by disposing of these pieces of land or buildings as affordable homes can bring wider benefits e.g. additional council tax income, use of local amenities, disposable income for use in local shops, council sports facilities, businesses etc. More LA and government funding for social housing, together with the prioritisation of s106 receipts towards the provision of affordable homes will also benefit the area.
- E.56 Jigsaw Housing Group are keen to understand what works well and what have been the challenges to improving provision of new affordable housing in Bury as they are new to the Bury RP partnership.
- E.57 Alpha Living stakeholders suggested that land should be made available to smaller organisations that want to expand rather than to bigger organisations.

Significant housing development proposed in the Bury area

- E.58 Guinness is currently looking at potential opportunities within the Bury Council area but does not have any schemes on site at present. Opportunities will need to fit with their own business plan criteria in terms of timescales for delivery but there is a willingness to expand existing stockholding in the area to become a valued partner.
- E.59 Springs TMC want to concentrate on continuing to provide a first class, bespoke housing service to their customers/members.
- E.60 Alpha Living have 1 building with 33 apartments for over 55 year olds.

- E.61 Despite two recent very successful development schemes in Whitefield, Onward Homes do not currently have any further schemes within their pipeline in Bury. This is perhaps suggestive of the relative attractive nature of the area (and strong competition for land) but also the to-date fairly limited supply of similar development opportunities. Bury remains one of Onward's key growth areas within GM and they are continuing to identify future schemes in this area.

Developers and House Builders

Challenges facing the delivery of new homes that are unique to Bury including affordable homes

- E.62 No response from stakeholders.

Type and size of housing in greatest demand

- E.63 No response from stakeholders.

Typical customers for new homes

- E.64 No response from stakeholders.

Demand for Build to Rent products

- E.65 No response from stakeholders.

Release of serviced plots for self and custom housebuilding into developments

- E.66 No response from stakeholders.

Suggestions about what would help you to deliver new homes across Bury

- E.67 No response from stakeholders.

Current supply and future need for specialist housing

Age-related need

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

- E.68 No response from stakeholders.

Health-related needs

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

- E.69 No response from stakeholders.

Life-experience related needs: Armed Forces Veterans

- E.70 No response from stakeholders.

Life-experience related needs: other groups

This relates to those fleeing domestic violence, offenders, asylum seekers, substance users, and forensic housing needs (for individuals involved in the forensic mental health system).

- E.71 No response from stakeholders.

Other groups

This relates to Black Global Majority (BGM) groups, LGBTQ+, the Travelling community, and those experiencing homelessness and rough sleeping.

- E.72 No response from stakeholders.

Bury Metropolitan Borough Council Staff

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

- E.73 The main challenges facing the local authority in supporting the delivery of new homes includes, the lack of funding, skills/expertise (direct delivery), investment requirements in existing stock, risk of RTB (although the risk has reduced recently with new legislation), and viability challenges from private developers which significantly reduces the amount of affordable housing being built.
- E.74 The lack of resources (staff) was also highlighted. The council only has 3 officers in the housing development team and a small land and property function. It is a challenge to source grant funding and implement projects at the same time. Many staff are externally funded, and their activities are limited by this. Most resources are within the homelessness service to cope with demand pressure. There are limited resources in the development team to bring forwards new schemes and there is a need for a dedicated and experienced team looking at how to build/ increase the council portfolio.
- E.75 The lack of resources (financial) was listed as a challenge. The council is in a difficult financial position and is not able to deploy strategic resources to secure land or take a long-term view. It is dependent on a complex and opaque Combined Authority system for funding which is constrained in its ability to delivered multi-faceted housing led regeneration. There is also a lack of revenue funding to de-risk sites and get them 'development ready'.
- E.76 Access to funding and the right type of funding/loans to unlock sites and overcome cashflow issues to address infrastructure issues preventing sites from coming forwards (as opposed to viability issues) is another challenge. There is a lack of flexibility in the use of the Housing Revenue Account (HRA) and ensuring compliance with Government guidelines.

- E.77 A new Local Plan is required to give developer confidence (now in delivery following PfE adoption) as the current Unitary Development Plan (UDP) was adopted in the 1990s.
- E.78 There is a need to look at shared ownership and more mixed tenure schemes especially sheltered and Extra Care accommodation.
- E.79 There is varying political appetite for housing, particularly, affordable housing, children's homes, care leaver accommodation in certain locations and a negative perception of this.

Main challenges with existing housing stock

- E.80 Council stakeholders listed ageing council housing stock and the need for significant investment, lack of funding to support investment requirements, rental values increasing due to demand outpacing supply and the impact on household spend and economic growth as the main challenges with existing housing stock.
- E.81 The nature of the stock is a particular challenge. There are a lot of pre-1920s terraced stock which perform poorly energy wise and are difficult to retrofit without whole house refurbishments resulting in difficult up-keep and maintenance. With the none existence of grants, some properties and areas have fallen into disrepair due to a lack of regular and routine property maintenance. This has led to an increase in owner occupiers accessing council services as their property falls into disrepair and a constant demand for enforcement from the PRS enforcement team.
- E.82 There is a lack of family housing in Bury town centre. There are a number of communities in Bury with large families and extended families living together in overcrowded conditions. There is not the supply of housing suitable for their needs, which is affordable for them.
- E.83 Social Housing requires investment in some areas and communities have suffered as public sector services have been withdrawn following austerity.
- E.84 There is insufficient funds to deliver new homes at scale and the existing stock has reduced under RTB pressure.
- E.85 The PRS in parts of the borough is underdeveloped, the stock in some areas is of poor quality and the council has very limited resources to regulate.
- E.86 There is not enough specialist provision and therefore over reliance on out of borough placements which are costly.
- E.87 There is a lack of general needs Affordable Housing creating high waiting lists and adds to homeless issues.
- E.88 There is also a lack of supported housing, and it is difficult to create and build sustainability tenancies and communities when applicants are not appropriately housed.

How challenges can be addressed

- E.89 Additional government funding is needed to improve the housing supply.

- E.90 Bury Council want to continue to support new house building in the borough in addition to providing social and affordable rent.
- E.91 The council need to be adequately resourced with regards to their work with enforcement teams and poor landlords. There also needs to be a focus on supporting the most vulnerable owner occupiers with a grant/support fund to carry out maintenance and upgrades to their properties to allow them to continue living in their home.
- E.92 Resources need to be allocated to housing regulation and delivery.
- E.93 Co-locating neighbourhood facilities within high deprivation areas was also suggested.
- E.94 Council stakeholders also suggested partnership working with private sector, use of council's RP framework to discuss issues and challenges and agreeing joint approaches, releasing more sites for 100% affordable and specialist use and a policy commitment to prioritising vulnerable groups e.g. children in care, children leaving care and homeless.
- E.95 Housing Services are keen to understand the demand and look at what provision can be outsourced and what can be managed.

Cross-boundary issues facing Bury housing market areas

- E.96 There is a challenging interface between the LA and the Combined Authority.
- E.97 Housing Services highlighted the issue with demand versus resources. There is also a complexity of customers. Working smarter is only viable with an amount of skilled resources. Prevention is key – less reliance on services.

Significant housing developments proposed near to the boundary with Bury Council

- E.98 The council has a Brownfield Land Disposal Programme which is set to deliver a minimum of 1,190 new homes (both market and affordable – including social rent) over the next few years, comprising a wide range of house types and tenures, including specialist accommodation for older people, people with disabilities/mobility issues, people with mental health needs and those with additional needs such as a learning disability. Over 6,000 new homes are to be delivered in Bury through the Places for Everyone Plan with all sites to deliver a minimum of 25% affordable housing.
- E.99 Council Adopted Local Development Plan (ALDP) disposals have led to significant housing development at: Green Street, Radcliffe, (in construction), School Street, Radcliffe, (in construction), Seedfield, Bury, (in construction), East Lancs Papermill, Radcliffe, (in planning), Fletcher Fold (in construction) and Wheatfields (in construction). The team are currently working through housing proposals at: Fletcher Fold (Bury), William Kemp Heaton (Bury), Humphrey House, Pyramid Park and Spur House.

Neighbouring and Adjacent Local Authorities

Significant housing developments proposed near to the boundary with Bury Council

- E.100 Rochdale Borough Council highlighted that one of the allocations in PfE (JPA1.2) site is a cross-boundary site and is probably the only large site in each district where there is housing next to the borough boundary.
- E.101 Rossendale Borough Council signposted the Rossendale Local Plan (2019 - 2036) for full details. The housing site allocation H66 (land west of Market Street) is estimated to deliver approximately 400 new dwellings as set out in Policy HS2 and the site specific policy H66 of the Rossendale Local Plan (2019 – 2036). The site is located in Edenfield, in proximity to Ramsbottom. Two planning applications have been submitted for 238 dwellings (planning reference 2022/0451) and 50 dwellings (2023/0396) on parts of the site allocation and are currently being considered.

Cross boundary issues between Bury and your local authority area

- E.102 Salford City Council referred to the scale and distribution of new housing as cross boundary issues that were considered as part of PfE. Any other cross boundary issues will be considered through the preparation of local plans in the context of the duty to co-operate.
- E.103 Rochdale Borough Council suggested that there may be some competition between housing developments. Bury has been an attractive pull, particularly for higher-income households.
- E.104 Rossendale Borough Council has an up-to-date Local Plan and will need to consider this if a review is needed before December 2026. A new Green Belt Review Study might be commissioned to address the latest NPPF (December 2024) and assess green belt parcels against the five purposes of the green belt and identify any 'grey belt' land with a view to inform future site allocations. As such, parcels of green belt alongside the boundary with Bury might be reassessed in the future. Rossendale's Local Plan was informed by documents which identified links with Bury in relation to housing markets and Functional Employment Areas. Further details can be found in Rossendale's Strategic Housing Market Area Assessment (SHMAA) and Employment Land Review.

Significant infrastructure developments near to the boundary with the Bury area

- E.105 Salford City Council highlighted the potential for improvements to the M60 but this is still at an early stage of work by National Highways.
- E.106 The large cross boundary allocations at Northern Gateway (JPA1.1 and 1.2) are significant and will deliver infrastructure that will impact on both districts. The potential for tram-train running on the East Lancashire Railway line is also a large, potential infrastructure project that will improve connectivity.
- E.107 In terms of transport, Rossendale Borough Council is supportive of restoring a commuter rail link between Rawtenstall and Manchester - the 'City Valley Rail

Link'. The vision is to transform the East Lancashire Railway heritage trail into a commuter route to better connect Rawtenstall, Ramsbottom, Bury and Heywood. This project would provide great benefits in terms of growing the local economy both in Rossendale and Bury, including the visitor economy, and creating sustainable opportunities for residential developments in close proximity to new train stations, reducing congestion on the A56/M66 and other roads into Manchester, as well as carbon savings. The council is progressing with improvements to extend the cycleway network across the borough. There are a number of new employment allocations located close to the A56 which are expected to come forward in the short- to medium-term.

- E.108 Rossendale Borough Council are keen to discuss how infrastructure requirements are to be addressed and in particular how delivery is being considered within Bury. For example, in terms of school places, there are links between Rossendale and in particular the Ramsbottom area. Rossendale Borough Council requested the latest Local Plan timetable/Local Development Statement or any update Bury Council might make with Rossendale and would like to be kept informed of progress.

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

- E.109 Rossendale Borough Council reported that there are no significant regeneration projects located in Rossendale near to the boundary with Bury Council. However, the council is working on regeneration projects in Haslingden, Rawtenstall, Waterfoot and Bacup. Some of these schemes involve redevelopment of the markets.

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

- E.110 Permission has recently been granted to extend the Lavender Hills Care Home located in Stubbins, near Ramsbottom, which will provide an additional 48 bedrooms and 4 Extra Care apartments.

Working with local authorities to meet housing needs

- E.111 Salford City Council reported that this issue has already been considered through PfE with Bury's requirement being below its local housing need (LHN). Places such as Manchester and Salford have higher requirements than their LHN with redistribution between the 9 districts that make up PfE. This issue will be considered collectively as part of any future review of PfE.
- E.112 Rochdale Borough Council reported that the distribution of housing has recently been agreed through the adoption of PfE. Following the revisions to the NPPF there are likely to be further discussions in terms of housing delivery and distribution but assume this would again be the result of a wider, GM based strategy.
- E.113 Rossendale Borough Council has a housing requirement of 185 dwellings per annum set out in its Local Plan (adopted in 2021). The latest Housing Delivery

Test for 2023 shows that Rossendale delivered 82% of its housing requirement. Prior to this year, Rossendale has been subject to the presumption in favour of sustainable development, applying the tilted balance in relation to decision-making and demonstrates the challenge for delivering housing. In addition, the local housing need calculated using the new methodology from the government sets the starting point at 321 dwellings per annum for Rossendale, a sharp increase from the current housing requirement in the Local Plan. Considering the challenges faced by Rossendale in meeting its current housing requirement and the potential increase in any future requirement, Rossendale Borough Council is not currently in a position to be able to accommodate Bury Council housing needs. Rossendale Borough Council would be interested in further discussions if Bury is in a position to accommodate any of Rossendale's housing needs.

All stakeholders

Key considerations when setting future housing standards for new housing in the borough

E.114 Bury Council listed 5 objectives linked to the implementation of PfE:

- Meeting the housing need, through delivering an increase in dwellings, including affordable homes.
- Creating neighbourhoods of choice, prioritising the use of brownfield land, delivering new homes in the town centre within 800m of a public transport hub, and prioritising sustainable modes of transport.
- Reducing inequalities and improving prosperity, through prioritising development in well-connected locations.
- Promoting the sustainable movement of people, goods and information, through focusing development close to a sustainable transport hub.
- Playing a part in ensuring that Greater Manchester is a more resilient and carbon neutral city-region, through locating development that minimises the need to travel and reduces car dependency.

E.115 Bury Council stakeholders also highlighted the implementation of new NPPF: To increase Bury's Local Housing Need to 1,054 homes per year which will need to be considered in setting future housing requirements. Therefore, it is key that support is sought with regards to the delivery of sustainable brownfield housing developments in order to protect the green belt.

E.116 Bury Council also listed reduced carbon emissions, improved quality and space standards and improved energy efficiency requirements as key considerations when setting future housing standards.

E.117 Bury Council Housing Services highlighted the need to look where at demand and blockages. For example, spending lots of money each year adapting homes and also struggling to move families from temporary accommodation due to not enough 3-bedroom properties available in the borough. The independent living offer also needs to be carefully considered in the borough;

what is the current offer to the aging population and how to bring this offer in line with need and developing current stock.

- E.118 Jigsaw Housing Group suggested that Bury could consider applying nationally described space standard (NDSS) to its planning policy to ensure all new homes developed are built to good space standards. This not only improves the quality of new homes but potentially reduces the need for households to move again if allocated a home that can meet both current and future needs should their households grow. Accessible housing is also important and new apartments should include lifts and where possible provide fully accessible units at ground floor level. Sustainability standards also need to be considered which although are important can also be barriers to development.
- E.119 The Guinness Partnership Limited stated that homes need to be built to NDSS standards (which should also be applied to private developers offering homes under s106). Minimum requirements should be adhered to in terms of size e.g. no less than 79m² for a 2-bedroom/2-storey house, so that longer-term sustainability is maintained. This will help to build sustainable homes, help with overcrowding and potentially reduce the risk of 'churn' in terms of tenancies.
- E.120 Regard needs to be given to the management fees for the maintenance of play areas and open spaces on new developments. These are often required under the planning process to achieve compliance with policy in terms of play and open space but often with little regards to the cost to individual tenants/residents who are required to pay for it through their service charge. This can affect affordability and often these spaces and equipment are used by the wider public and not just the residents of a particular development.
- E.121 Homes need to be developed in the right location which take account of access to shops, schools and other facilities important to family life. Consideration needs to be given to improving energy efficiency, wheelchair accessibility, providing easily adapted bathrooms to accommodate a level access shower and additional ground floor toilets homes with 2-bedrooms or more.
- E.122 There also needs to be a drive towards zero carbon homes and sharing information across the partnership on technologies and even bulk purchasing to reduce costs. The P500 sites being delivered across Manchester are good examples of this approach.
- E.123 Anchor highlighted that accessibility is a key factor along with adapted properties to meet the needs of older people. Technology should be considered to maintain independence in the home. Also, people that do not have access to technology should be carefully considered when looking at the application process.
- E.124 Springs TMC highlighted the need to use data from Housing Needs Assessments and understanding what properties people want/need as they go through their lives as well as the importance of getting onto the housing ladder.
- E.125 Alpha Living suggested that housing should be ready for people to continue to live in them for the future. For example, no small accommodations for elderly people who need space in case they end up needing carers or specialist help to remain in their own home, with services from multi disciplines able to visit more regularly.

- E.126 Onward Homes suggested appropriate size and quality standards should all be considered alongside the range of other planning gain requirements when schemes are being promoted. Whilst the local housing market remains strong, supporting higher comparative values, there should be consideration of the financial planning gain burden placed upon RPs developing 100% affordable housing sites and who are subject to rent caps, needs care.
- E.127 The Muir Group Housing Association highlighted the need for future proofing and taking into account changing needs and the aging population
- E.128 Salford City Council reported that dwellings are required to be M4(2) and meet NDSS as a result of PfE. Overall there should be a mix of new sizes and of a high quality (design, sustainability, efficiency).
- E.129 During the Local Plan examination of Rossendale Local Plan, the council were asked to provide relevant evidence to justify a local policy setting out that 20% of new dwellings should be 'specifically tailored to meet the needs of elderly or disabled residents, or be easily adaptable in line with the Optional Standards M4(2) of the Building Regulations'. As such any information regarding the need of the elderly and disabled gathered through household surveys as part of the Housing Market Assessment could prove useful to justify the creation of local standards on accessibility. Likewise to facilitate the introduction of a policy requiring the application of the NDSS for new dwellings, any information on the percentage of recent planning permissions/constructions of dwellings meeting the standard, or not, might be useful.

Improving the housing market

- E.130 Bury Council suggested improved financial incentives for affordable housing development and retrofitting of existing stock. The council also listed, prohibiting RTB on new build social housing, infrastructure improvements to facilitate new housing developments and more mortgages/better interest rates for first-time buyers (FTB).
- E.131 The council also suggested the need to develop underused/poor areas of social housing, create mixed tenure areas, and secure external grant monies to improve infrastructure and public realm. Large developments such as Northern Gateway will likely create high paid jobs which will increase housing demand in certain areas. Common design standards in areas such as Bury town centre could be implemented through design guides and linked to wider regeneration activity such as Mill Gate/Bury Interchange. More widely Bury Council identified the need to improve school performance which is linked to demand/values.
- E.132 Bury Council stakeholders identified the need to accelerate the empty property programme. There is a need to increase Compulsory Purchase Order (CPO) powers and there needs to be more funding and also a more flexible use of funding e.g. to cashflow infrastructure of projects where there are no viability issues but market cannot bring forwards. Landlords also need incentives.
- E.133 Bury Council Housing Services would like to see greater support for the local economy so local people can afford to live locally with affordable mortgages, shared ownerships and social housing. Currently this offer is not balanced.

- E.134 More social homes need to be provided for rent (either social or affordable rent) was suggested by The Guinness Partnership Limited. There is a need to work in partnership with the RP's on the framework and private developers to unlock development opportunities.
- E.135 Jigsaw Housing Group highlighted the necessity of establishing housing need and priorities. It is important to identify where the local authority can facilitate development through land assets, identify RP partners to work with for affordable and specialist homes provision, identify a range of private developers who are willing to invest in the borough and/or may have land holdings and then work together with partners to reduce competition and increase output including use of s106 monies.
- E.136 Anchor stakeholders would like to see more partnership working with housing providers to address concerns and look at possibilities for new developments. Partnership working should include health professionals and homelessness partners.
- E.137 Building the right properties in the right location, and increased scrutiny on Right to Buy applications would help to improve the housing market according to Springs TMC.
- E.138 Alpha Living would like to see land offered at a heavily discounted price to social landlords with access to build on them.
- E.139 The speed at which housing proposals can be considered, approved and constructed will benefit the market, relieving pressure on supply according to Onward Homes. Additional focus upon constructing in line with net zero targets and supporting local supply chains as well as adding value in the communities in which they are built should be a focus. Making and sustaining the direct link between employment and housing will improve the market further. For example, the construction associated with Atom Valley will support local jobs and also towns that have attracted investment will create opportunities in Bury to work and live that will improve the housing market and sustain communities.
- E.140 Salford City Council suggested the need to increase the supply of new properties compared to recent trends. Apartment developments should be supported in the town centres and other highly accessible locations (including the provision of duplexes, and 3-bedroom apartments to diversify the offer and potentially encouraging families to live within town centres).
- E.141 Rochdale Borough Council highlighted the need to identify and maximise opportunities for residential development. From the outside, the housing market is generally quite strong so the main aim would be to ensure that this remains the case.

Key priorities for organisations

- E.142 The LA must secure additional housing development resources to safeguard delivery over the next 5 years. The LA/GMCA interface must be improved to facilitate better delivery.
- E.143 Bury Council listed promoting sustainable brownfield sites (where possible), taking a place based approach to housing delivery, and supporting sites which have or have the potential for public transport connectivity in sustainable

locations. Joint master planning is needed via strategic partnerships/delivery vehicles on larger sites and attracting greater investment, funding and loans to help unlock sites via HE and GMCA is important. Bury Council also identified the need to gain political support to diversify the housing market and ensuring the right type of housing, quality and tenure can be supported to meet the areas of need.

- E.144 The priority for The Guinness Partnership Limited is the ability to transfer existing tenants into larger new build homes.
- E.145 Key priorities for the Jigsaw Homes Group are the provision of affordable homes for rent and subject to market conditions, shared ownership.
- E.146 Anchor are focusing on easier access to apply for older people housing, and more collaborative working with Bury Council.
- E.147 Onward Homes want to continue to work in partnership with the LA and in doing so maximise any appropriate development opportunities for affordable housing. They want to ensure that engagement with market housing developers is undertaken at as early a stage as possible so that affordable housing provision on and delivered through allocated sites is promoted in partnership with RPs. There is a need to support Bury and the GMCA in the delivery of their priorities assisting with attracting and investing additional/new funding and to continue to support the LA, their advisors and the house builders who will require delivery/management agents to support their development and change aspirations. Onward Homes would particularly welcome earlier discussion with the council and developer partners around the early identification of sites, the continuation and enhancement of communication between the LA, RPs, and developers,
- E.148 The key priority for Alpha Living is to provide affordable homes for elderly residents so they can remain in their own home.
- E.149 The Muir Group Housing Association are focusing on support around adaptations to help their residents to remain in their own home and living independently. They are also keen to gain more information on applicants through the choice-based letting (CBL) scheme.
- E.150 Salford City Council suggested for Bury to deliver its minimum housing requirement as set out in PfE and to continue to deliver a high level of houses therefore contributing to northern competitiveness (consistent with the Spatial Strategy in PfE).
- E.151 Key priorities for Rochdale Borough Council are to deliver the level of housing identified in the PfE plan. Assuming that in the longer-term boosting housing delivery will continue to be a high-priority, then a key priority is to continue to identify a pipeline of sites to meet the range of needs within the borough.
- E.152 The key priority for Rossendale Borough Council is to ensure continuous co-operation with Bury Council to inform the preparation or review of each authority's Local Plan, including Evidence Base documents. In particular, if Bury is to undertake a green belt assessment to inform its Local Plan preparation, Rossendale would welcome the sharing of any information regarding the methodology and outcome of the study to facilitate a consistency of approach should Rossendale Council also decide to commission such a study.

Technical Appendix F: Estate Agent Review

Introduction

- F.1 Eight estate agents from across Bury were contacted to gain a comprehensive understanding of the local property market. All managed both sales and lettings with four of the agents interviewed covering the whole borough. Of the remaining four, two covered Prestwich, Whitefield and West and Radcliffe, and two covered North Bury and East Bury. This gave us a well-rounded and representative sample.
- F.2 Despite differences in property prices across Bury, all participating agents reported observing similar market trends, highlighting consistent patterns in market activity and customer behaviour throughout the area. This suggests that broader market forces are shaping the local property market. Because of this, the agent responses are presented as a whole representation across the borough rather than specific areas, to avoid repetition, with the few exceptions noted.

Market overview

- F.3 Responses from agents indicate a mixed picture of the sales market across Bury MB with both strengths and challenges. The market is generally steady, with properties priced up to £250,000 in especially high demand, selling quickly. In contrast, properties priced above this range tend to move more slowly, with anything above £700,000 much slower. While the market remains relatively active, with a good level of viewings, agents have observed a sense of caution among buyers, likely influenced by ongoing economic uncertainty.
- F.4 An additional factor mentioned is the change in government, with Labour now in power, which some agents believe has impacted market sentiment. They noted fewer enquiries and instances of potential sellers deciding against listing their properties after initial consideration.
- F.5 Some agents are reportedly engaging in the practice of overvaluing properties, with national agents increasingly being noted for this, although some local agents are also involved. This can lead to sellers choosing the agent offering the highest valuation, only to face disappointment when the property fails to sell at the inflated price. As a result, many sellers end up switching agents, often after reducing the asking price. This trend is reflected in the noticeable number of properties on the market that have undergone price reductions.
- F.6 Despite these challenges, agents anticipate more property instructions this year.

Improvements to the housing market

- F.7 Agents suggested several steps that could improve the housing market focusing on increasing affordability and addressing gaps in supply. A recurring recommendation was to provide more shared ownership schemes, particularly for older people, and for the council to actively support developers in delivering these options.

- F.8 Agents emphasised the need to address rising rents, with some suggesting a price cap as a potential solution. Additionally, more incentives and reassurances for landlords were seen as critical to retaining them in the rental market, particularly given the current trend of landlords selling properties. These measures could help balance the supply and demand in the rental sector.
- F.9 Other suggestions put forward by agents included the introduction of more tailored financial products to support first-time buyers, with a specific emphasis on easing the burden of deposit requirements. Given the rising costs of homeownership, agents believe that innovative financial solutions, such as lower deposit schemes or more accessible mortgage options, could make it easier for first-time buyers to enter the market. This could help bridge the affordability gap, especially for those struggling to save large sums for a deposit.
- F.10 Additionally, agents highlighted the importance of policy changes regarding stamp duty. Many suggested that adjusting stamp duty rates or providing specific incentives for investors could help stimulate the market and increase the availability of rental properties, which is particularly needed given the current shortage.
- F.11 Finally, agents called for a more proactive approach to affordable housing. They stressed the need for initiatives that truly make housing accessible to lower- and middle-income families. This could involve a combination of government-backed schemes, affordable housing projects, and policy reforms aimed at reducing the cost of living for families. Ensuring that affordable housing is genuinely affordable—without placing an overwhelming financial strain on residents—is seen to be crucial to meeting the housing needs of the community.

Setting Future Housing Standards

- F.12 When setting future housing standards in the Bury Council area, agents suggested several key considerations which should be taken into account. Firstly, the demand for one-level housing, such as bungalows and appropriately designed flats and ground floors of houses, should be recognised, as this type of accommodation is particularly important for older people or those with mobility issues. Additionally, the integration of sustainable features like solar panels and ground-source heat pumps should be prioritised, as they can contribute to energy efficiency and long-term environmental goals.
- F.13 The location of new developments is another crucial factor. It's important to build homes near existing amenities or to ensure that the necessary infrastructure is planned for future growth. This includes not just housing, but also schools, healthcare facilities, shops, and recreational spaces. As one agent pointed out, in Radcliffe, there are numerous primary schools, but the lack of a high school highlights how infrastructure can be overlooked, potentially making areas less appealing to families.
- F.14 Other considerations include ensuring that homes have decent-sized rooms that meet the modern-day living needs of families, as well as sufficient storage space to avoid cramped living conditions. Overall, agents agreed that future

housing developments should aim to be well-planned, accessible, energy-efficient, and family-friendly, with an emphasis on both environmental sustainability and creating communities with all the necessary facilities.

Right types of dwellings being built

- F.15 Agents generally feel that there is a good mix of dwelling types being built, offering a variety of options to cater to different housing needs. However, concerns were raised about the design and layout of many new developments. Many agents noted that new build estates often appear "soul-less," with a lack of individuality, open spaces, and greenery. This uniformity and the absence of character in the developments were seen as potential factors affecting the well-being of residents, with some suggesting it could impact mental health.
- F.16 While there is a good range of property sizes being built, agents highlighted that there is a need for more three-bedroom homes, rather than two-bedroom properties. Additionally, there is a belief that Bury's excellent transport links to Manchester are underutilised by developers, with more apartments being seen as a viable and affordable option compared to those in Manchester city centre. Despite this, agents noted that new developments are relatively limited, and the current supply doesn't seem to fully take advantage of the town's location and transport accessibility.

Help to Buy and Stamp Duty

- F.17 Agents have noticed an increased sense of urgency among buyers, with many attempting to finalise transactions as quickly as possible. This heightened demand is partly due to the upcoming changes to stamp duty, which have created additional pressure. Both buyers and sellers are keen to close deals before the new tax regulations take effect, fearing potential financial implications or changes in affordability. As a result, there's been a noticeable push to speed up the process and secure property deals before the policy shift occurs.

Rent to Buy

- F.18 There is definitely a market for 'rent to buy' products in Bury. Agents believe this model could greatly benefit those who are looking to get onto the property ladder but are struggling to save for a deposit. All agents expressed strong support for such initiatives, seeing them as a crucial step to make homeownership more accessible. Anything that helps people transition from renting to owning is seen as essential, especially in the current climate where many potential buyers are finding it difficult to save for a deposit.

Build to Rent market

- F.19 There doesn't seem to be a notable "Build to Rent" market in Bury, as most agents are not aware of any significant developments aimed specifically at the rental market. However, one agent did mention that apartments are being built

at the old Radcliffe baths site for rental purposes. Despite this, most agents do not have further knowledge of any such projects in the area.

Conveyancing chains

- F.20 Agents agreed that on average, the conveyancing process takes around ten to twelve weeks. A significant bottleneck is caused by the local searches conducted by the council, which are currently taking between six to eight weeks to complete. Agents believe that if the council could expedite these searches, the overall process would be much quicker, helping to reduce delays and speed up the completion of transactions. This is seen as the main area holding up the process, with little impact from other factors in the chain.

Most popular dwelling type and area

Sales market

- F.21 Agents agreed that the most popular dwelling type across all areas is the three-bedroom semi-detached home. Two-bedroom terraces were a close second and are always in high demand, particularly from investors and first-time buyers.
- F.22 In terms of locations, agents found it difficult to identify “most popular” areas, as it is subjective and depends on the buyer’s individual circumstances and budget. Families often prefer to stay close to one another, which adds to the variability of preferred locations. However, Prestwich is a highly sought-after area, thanks to its vibrant selection of bars, restaurants, and excellent transport links like the Metrolink. Its higher property prices though, can make it out of reach for some buyers. As a result, agents said it was not uncommon to see people opting to move to more affordable areas where they can free up some equity.
- F.23 In contrast, rural areas such as Greenmount, and Edenfield are popular among buyers seeking a more peaceful, countryside lifestyle. Tottington and Ramsbottom are also highly sought-after areas, though not many properties come up for sale. When they do, they tend to attract significant interest and sell quickly.

Lettings market

- F.24 In the rental market agents noted that it is difficult to pinpoint the most or least popular dwelling types due to the overall shortage of available properties. However, two-bedroom houses and flats are in the highest demand, with rents typically ranging between £600 and £1,000 per month. The demand for rental properties remains consistent across various areas, with no significant distinction based on location alone.
- F.25 Prestwich stands out as a particularly sought-after area, increasingly rivalling parts of South Manchester. Its appeal lies in its excellent amenities, including bars, restaurants, and local services, as well as its strong transport links. Additionally, Prestwich offers relatively more affordable rental options compared

to South Manchester, making it an attractive choice for renters looking for a vibrant community at a more accessible price point.

Least popular dwelling types and areas

Sales market

- F.26 Agents agreed that properties priced higher than £500,000 tend to experience longer selling times. This is consistent across the borough, where higher-priced properties often face slower movement relative to other homes in the same neighbourhood. These properties may struggle to attract buyers due to their price point, which may not align with the financial capacity of many prospective buyers in the area.
- F.27 Apartments also face challenges in the market, particularly when there are issues with the management company, lease terms, or ground rent arrangements. These concerns can create hesitation among potential buyers, leading to longer times on the market. The lack of transparency or unfavourable terms with these agreements often contributes to the delays in selling apartments, as buyers seek greater certainty and security in their purchase.
- F.28 Radcliffe is noted as a less desirable location by some agents due to its association with social issues, which can deter buyers looking for a more stable or community-focused environment. These social challenges have an impact on the area's desirability, and while Radcliffe may offer affordable properties, its appeal can be diminished by perceptions of the area.
- F.29 Despite these challenges, agents emphasised that identifying the least popular areas or property types can be subjective. Buyers' preferences vary greatly based on personal needs, lifestyle, and budget. First-time buyers continue to be a strong presence across the borough and their demands tend to be focused on more affordable properties, which can shift the dynamics of the market. As a result, what may be deemed "least popular" for one buyer could be highly sought after by another, highlighting the diverse range of needs and expectations within the local housing market

Rental market

- F.30 In the rental market agents noted that it is challenging to identify the least popular dwelling types or areas, as almost all properties receive plenty of enquiries. However, larger properties priced above £1,500 per month tend to have somewhat less demand compared to smaller units, though even these properties still let relatively quickly due to the overall scarcity of available rental options.
- F.31 With such a high demand for rental properties in the area, people are often willing to take what they can get, regardless of size or location, making it hard to pinpoint any specific types or areas as being particularly unpopular. The primary issue remains the limited supply of properties, which drives interest in virtually all available rental options.

Technical Appendix G: Self and custom-build survey

The council has carried out a survey with applicants who had registered their interest with the council for a self/custom-build plot. A total of 38 responses were received and key findings are now summarised.

The number of responses to each question is indicated in the form n=number or a number of total preferences.

Do you wish to stay on the register? (n=38)

32 said yes and 6 said no.

What is your level of interest in custom and self-build? (n=32)

2 were committed and already had a plot, 29 were very interested (and would do if they could afford it) and 1 was quite interested (would consider it if affordable and depending on what is involved)

When would you expect to start your home (n=33)

Most were anticipating starting work on their home in the next year.

- 22 within next 12 months, 9 within next 2-5 years and 2 longer-term/just exploring

Area preferences (total preferences = 127)

Interest in a range of areas with most frequently mentioned Ramsbottom and Tottington

- Ramsbottom (25)
- Tottington (24)
- Bury (22)
- Radcliffe (13)
- Whitefield (21)
- Prestwich (20)
- Other (2)

Preferred dwelling type (total preferences = 50)

Detached properties were most frequently mentioned

- Terraced (2)
- Semi-detached (6)

- Detached (28)
- Bungalow (10)
- Apartment/flat (1)
- Undecided/other (3)

Number of bedrooms (total preferences = 32)

Larger dwellings were most frequently mentioned

- Two (2), Three (14) and four (16)

Type of plot (total preference = 56)

Highest level of interest in single plots

- Single plot (29), plot on larger scheme (19), community/group-led scheme (16), other (2)

Consideration of a plot / custom home as part of a larger new development (n=32)

Most would consider this

- Yes (22), No (4), Maybe/don't know (6)

Type of project (total preference = 98)

Highest level of interest in either unserviced or serviced plots

- Unserviced plot (to service, design and build own home (26)
- Serviced plot (to design and create entire home including exterior design, interior layout and fittings) (24)
- Customable home (design interior and fitting only) (12)
- Conversion of existing building (13)
- Affordable housing options (7)
- Community/group-led custom or self build (12)
- Community co-housing (4)
- Undecided (2)

Overall budget (n=32)

Respondents tended to have larger budgets for buying plot and building their home

- Up to 200k (3), up to 300k (6), up to £400k (4), up to £500k (9), up to £750k (8), more than £750k (2)

Reason for interest in self/custom-build (n=70)

Most frequently mentioned was lifelong dream and higher environmental performance.

- Lifelong dream (26)
- Higher environmental performance (21)
- Retired and would suit my long-term needs (6)
- Community-led project (6)
- Other reasons (11) including needing property designed for disability (1) and improving/learning building skills (4)