

Housing Needs and Demand

North Bury Neighbourhood Profile

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INTRODUCTION

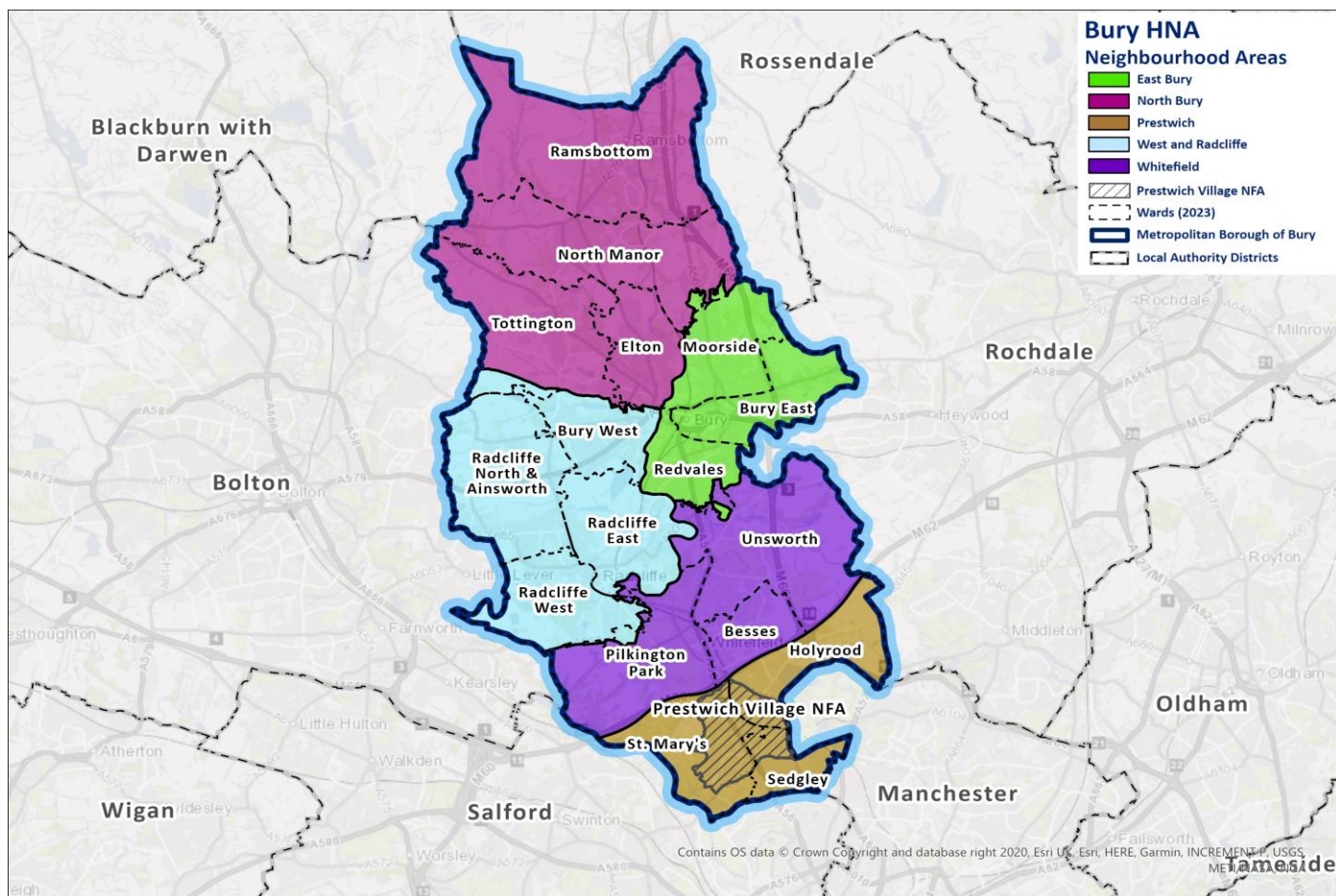
The Housing Needs and Demand Assessment (HN&DA) 2025 provides the most recent evidence to inform future planning and housing policies within the area. It builds on the Greater Manchester Strategic Housing Market Assessment by offering detailed local insights.

This assessment analyses the area’s social, economic, housing, and demographic characteristics. It outlines the current housing stock, identifies existing and projected housing needs, and examines the requirements of different household types. The report specifies the size and type of housing needed by tenure and household composition, considers the demand for affordable housing, and highlights the needs of particular groups within the borough.

It is important to note that some data may now be outdated, as housing trends and conditions continue to evolve nationally.

The full HN&DA can be downloaded from the Council’s website at [Housing needs and demand assessment - Bury Council](#)

Neighbourhood areas and constituent wards within the Bury Council area



In the borough of Bury there are 85,512 dwellings and an estimated 79,051 households.

CURRENT DWELLING STOCK

Table 1: Number of dwellings in North Bury (percentage of borough)

Dwellings	Households (estimate 2024)
19,574 (22.9%)	18,243 (23.1%)

Table 1 shows that in 2024, North Bury contained 19,574 dwellings and 18,243 households. The neighbourhood had 1,269 vacant properties, accounting for 20.4% of all vacant homes across the borough. North Bury also recorded 62 second homes, representing 27.3% of the borough's total. In addition, the area has 6 licensed HMOs, accounting for 5% of the borough's total HMOs.

Table 2: Number of dwellings in North Bury (percentage of neighbourhood)
(Source - Valuation Office Agency (excluding annex and unknown))

Type / Size	Percentage (number of properties)
1- or 2-bedroom house	27.1% (5,011)
3-bedroom house	35.9% (6,619)
4 or more-bedroom house	17.3% (3,199)

1-bedroom flat	4.8% (888)
2- or 3-bedroom flat	4.2% (777)
1-bedroom bungalow	0.2% (37)
2-bedroom bungalow	5.4% (998)
3 or more bedroom	5.2% (961)

Table 3: Dwelling type in North Bury (percentage of neighbourhood)	
Type	Percentage (number of properties)
House	80.2% (14,829)
Flat	9.0% (1,665)
Bungalow	10.8% (1,996)

Table 2 and 3 show the majority of properties in North Bury are 3-bedroom houses.

Table 4: Current property tenure split in North Bury (number of properties)			
Owner Occupied	Private Rented	Affordable*	Base
77.8% (14,343)	14.2% (2,618)	8% (1,475)	18,436

*includes council and housing association rent, shared ownership, shared equity and discounted ownership.

Table 4 shows that the largest tenure in North Bury is owner occupation.

HOUSE PRICES AND RENT

Table 5: Comparative lower quartile and median house price change 2007 – 2024			
LQ house price		Median house price	
2007	2024	2007	2024
£120,000	£175,000	£147,750	£230,000

Table 5 compares house price changes between 2007 and 2024. North Bury has experienced a 46% increase in house prices, with prices rising by £55,000. Since 2019, house prices have continued to climb, and as of April 2024, the median house price for the borough, according to HM Land Registry, was £220,000.

Table 6: Median rents 2024 for North Bury compared to the borough overall	
North Bury	Borough of Bury
£949	£949

Table 6 presents median rents for 2024, showing that North Bury has the same rental costs compared to the borough-wide average.

Table 7: Cost of alternative tenure options in North Bury	
Tenure Option	Cost
Social Rent (average)	£407
Affordable Rent	£759
Market Rent – Lower Quartile	£849
Market Rent – Median	£949
Market Rent – Average	£1,023
Market Sale – Lower Quartile	£175,000
Market Sale – Median	£230,000
Market Sale – Average	£264,918
Shared Ownership (50%)	£115,000
Shared Ownership (25%)	£57,500
Discounted Home Ownership (30%)	£161,000
Discounted Home Ownership (25%)	£172,500
Discounted Home Ownership (20%)	£184,000

Table 7 outlines the cost of different tenure options in North Bury, ranging from £407 per month for a social rented property to £264,918 for a market sale home.

Table 8: Household income required for alternative tenure options in North Bury (based on 25% of income for rents and 3.5x income for buying)		
Tenure Option	North Bury	Borough Wide
Social Rent (average)	£19,527	£19,527
Affordable Rent	£36,442	£36,442
Market Rent – Lower Quartile	£40,752	£39,504
Market Rent – Median	£45,552	£45,552
Market Rent – Average	£49,109	£48,672
Market Sale – Lower Quartile	£45,000	£40,371

Market Sale – Median	£59,143	£56,571
Market Sale – Average	£68,122	£67,862
Shared Ownership (50%)	£43,661	£41,826
Shared Ownership (25%)	£35,201	£33,733
Discounted Home Ownership (30%)	£41,400	£39,600
Discounted Home Ownership (25%)	£44,357	£42,429
Discounted Home Ownership (20%)	£47,314	£45,257

Table 8 shows the estimated household incomes needed for different housing options in North Bury, based on affordability thresholds of 25% of household income for rent and 3.5 times household income for purchasing with up to a 10% deposit. While social rent and affordable rent levels are consistent across the borough, households in North Bury typically need slightly higher incomes than the borough average to access market renting, market purchase, shared ownership or discounted home ownership options. This indicates that the cost of entering these tenures is generally higher in North Bury compared to the borough as a whole.

Table 9: Median rents, household incomes and what could be afforded in North Bury							
Monthly median rent that could be afforded by percentage of income spent on rent						Median Rent and Income	
25% of income	30% of income	35% of income	40% of income	45% of income	50% of income	Actual median rent 2024	Median gross household income (monthly)
£930	£1,115	£1,301	£1,487	£1,673	£1,859	£949	£3,718

Note: Red cells indicate property is not affordable to buy. Green cells indicate property is affordable to buy.

Table 9 illustrates local income levels in North Bury based on median rents to assess affordability. Rent is considered affordable when it accounts for no more than 25% of household income. On this basis, an affordable monthly rent would be approximately £930.

Table 10: Owner-occupation, household incomes and what could be afforded in North Bury					
Monthly median rent that could be afforded by percentage of income spent on rent				Median Price and Income	
3.5 x income	5 x income	7.5 x income	10 x income	Actual median price 2024	Median gross household income (annual)
£156,156	£223,080	£334,620	£446,160	£230,000	£44,616

Note: Red cells indicate property is not affordable to buy. Green cells indicate property is affordable to buy.

Table 10 shows that a median-priced home in North Bury (£175,000) is not affordable to a median-income household. A household earning £44,616 would need an income multiple of more than five times their annual income to purchase such a property, compared with the typical affordability benchmark of 3.5 times income. This indicates that median-income households are increasingly priced out of owner-occupation in the area.

BURY COUNCIL AFFORDABLE HOUSING SCHEME

The Affordable Housing Scheme is designed to improve access to housing and support first-time buyers by offering low-cost homes. Analysis of the waiting list as of March 2025 shows that most applicants prefer to purchase a three-bedroom house, with Bury being their top choice location. The annual median gross household income for single applicants on the Council’s Affordable Housing Scheme is £23,384, while for joint applicants it is £40,717.

Table 11: Median house prices compared with median household income buying capacity on the Affordable Housing Scheme					
Potential buying capacity of median priced properties based on income multiples				Median Price and Income	
3.5 x income	5 x income	7.5 x income	10 x income	Actual median price 2024	Median gross household income (annual)
£156,156	£223,080	£334,620	£446,160	£165,000	£44,616

* average property price at discounted market value is £171,223. All applicants had a minimum 10% deposit which is reflected in the median price.

Table 11 demonstrates that the scheme is effectively providing genuinely affordable routes into home ownership, with median-income households largely able to purchase properties at discounted market values.

FUTURE REQUIREMENTS

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 12: Future need in North Bury				
	Social Rented	Affordable Rented	Affordable Home Ownership	Total
Annual Need (Gross)	76 (29.90%)	66 (26.10%)	112 (44.00%)	254
Annual Need (Net)	50 (29.90%)	44 (26.10%)	74 (44.00%)	168

Annual Need (Gross)

Gross annual housing need represents the total number of homes required before accounting for any supply. It normally includes:

- Households forming each year
- Existing households living in unsuitable housing
- Backlog need (e.g., overcrowding, concealed households, homelessness)
- Units needed to replace losses (e.g., demolitions or conversions)

Annual Need (Net)

Net annual housing need adjusts the gross need by subtracting the number of homes expected to become available, such as:

- Re-lets of existing social housing
- Market homes returning to occupancy
- Pipeline supply already committed

This gives the number of additional homes actually required after accounting for what's already coming back into use.

Table 13: Dwelling type and number of bedrooms for future need in North Bury

Type / Size	Annual Need (Gross) Number of properties (percentage)	Annual Need (Net) Number of properties (percentage)
1- or 2-bedroom house	28 (11.1%)	19 (11.1%)
3-bedroom house	79 (31.0%)	52 (31.0%)
4 or more-bedroom house	35 (13.8%)	23 (13.8%)
1-bedroom flat	31 (12.4%)	21 (12.4%)
2 and 3-bedroom flat	13 (5.1%)	9 (5.1%)
1/2-bedroom level access	42 (16.7%)	28 (16.7%)
3+ bedroom level access	25 (9.9%)	17 (9.9%)

Table 13 sets out the gross and net annual housing need for a range of dwelling types and sizes in North Bury. The data shows a broad and balanced pattern of demand, with particularly strong requirements for 3-bedroom houses and continued need across both smaller and larger homes, as well as accessible accommodation.

The largest proportion of net annual need is for 3-bedroom houses, accounting for 31% of total need (52 homes per year). This highlights substantial and sustained demand for mid-sized family housing in the area.

There is also notable requirement for 1–2 bedroom level-access homes, representing 16.7% of net need (28 homes). This reflects the needs of older residents or those with mobility challenges who require accessible accommodation. A further 9.9% (17 homes) of need relates to 3+ bedroom level-access properties, suggesting a smaller but important demand from larger households with accessibility needs.

General-needs smaller homes remain important. 1–2 bedroom houses account for 11.1% of net need (19 homes), while 1-bedroom flats represent 12.4% (21 homes), indicating continued pressure for affordable smaller homes for singles, couples, or young households.

Demand for mid-sized flats is more limited, with 2–3 bedroom flats making up 5.1% of net need (9 homes), suggesting a relatively small role for this type of accommodation within the area’s future housing requirements.

Larger homes also feature in the profile: 4+ bedroom houses represent 13.8% of net need (23 homes), highlighting ongoing demand from larger families seeking spacious properties.

Overall, North Bury's future housing need is characterised by strong demand across all dwelling sizes, with mid-sized family homes, accessible properties, and smaller general-needs homes each making up significant parts of the overall requirement. This indicates the need for a balanced, mixed housing delivery approach to meet the diverse needs of households across the area.