

# Housing Needs and Demand

## West and Radcliffe Neighbourhood Profile

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### INTRODUCTION

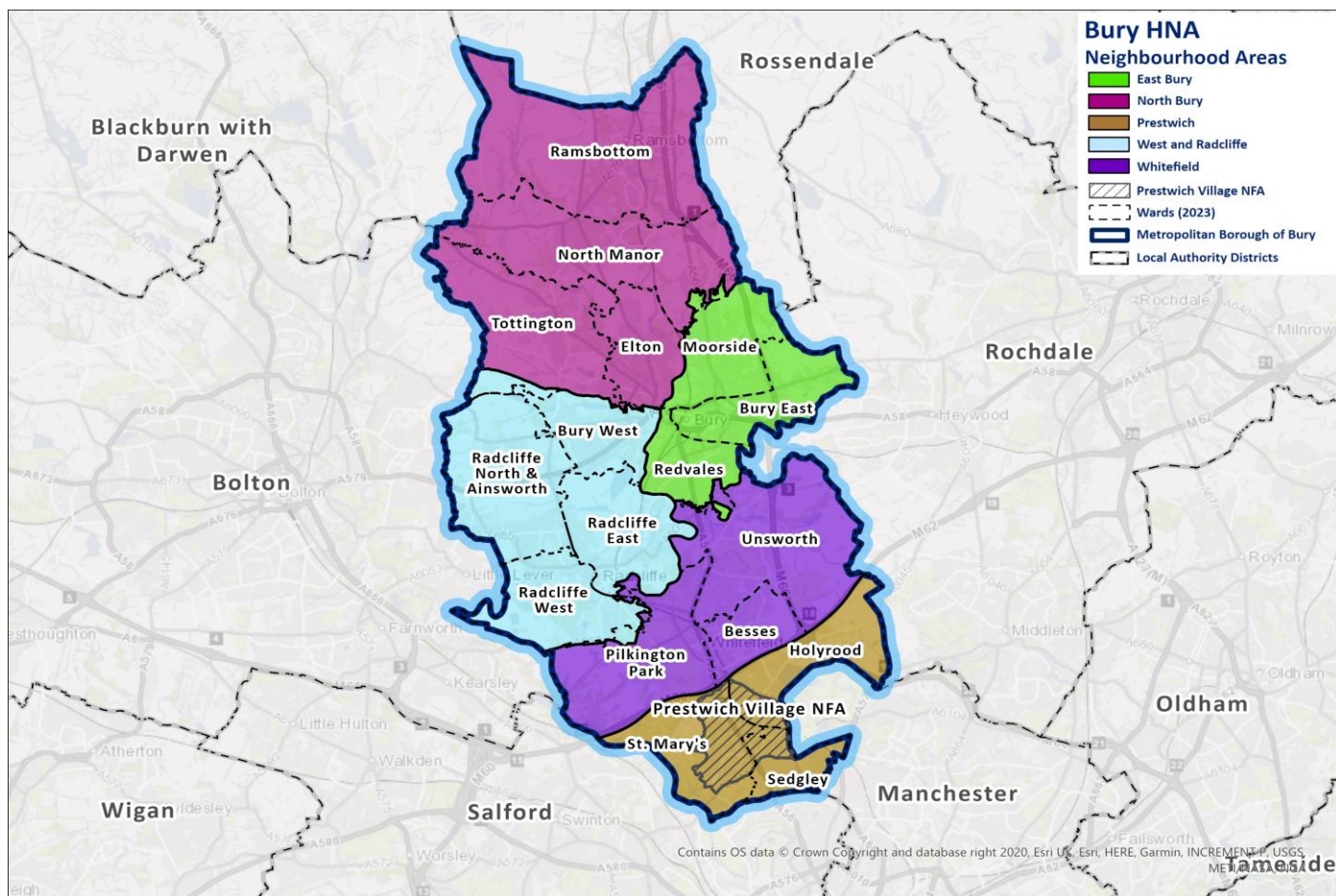
The Housing Needs and Demand Assessment (HN&DA) 2025 provides the most recent evidence to inform future planning and housing policies within the area. It builds on the Greater Manchester Strategic Housing Market Assessment by offering detailed local insights.

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It is important to note that some data may now be outdated, as housing trends and conditions continue to evolve nationally.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 West and Radcliffe (percentage of borough)**

Dwellings	Households (estimate 2024)
21,321 (25%)	19,720 (24.9%)

Table 1 shows that in 2024, West and Radcliffe contained 21,321 dwellings and 19,720 households. The neighbourhood had 1,553 vacant properties, accounting for 24.9% of all vacant homes across the borough. West and Radcliffe also recorded 48 second homes, representing 21.1% of the borough's total. In addition, the area has 30 licensed HMOs, accounting for 24% of the borough's total HMOs.

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

Type / Size	Percentage (number of properties)
1- or 2-bedroom house	24.2% (4,607)
3-bedroom house	40.5% (7,679)

4 or more-bedroom house	11.1% (2,105)
1-bedroom flat	7.2% (1,365)
2- or 3-bedroom flat	5.5% (1,043)
1-bedroom bungalow	2.1% (398)
2-bedroom bungalow	5.6% (1,062)
3 or more bedroom	3.7% (702)

Table 3: Dwelling type in West and Radcliffe (percentage of neighbourhood)	
Type	Percentage (number of properties)
House	75.9% (14,391)
Flat	12.7% (2,408)
Bungalow	11.4% (2,161)

Table 2 and 3 show the majority of properties in West and Radcliffe are 3-bedroom houses.

Table 4: Current property tenure split in West and Radcliffe (number of properties)			
Owner Occupied	Private Rented	Affordable*	Base
68.7% (9,683)	18.6% (2,621)	12.7% (1,790)	14,094

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

Table 4 shows that the largest tenure in West and Radcliffe 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
£93,000	£135,000	£121,562	£180,000

Table 5 compares house price changes between 2007 and 2024. West and Radcliffe has experienced an 45% increase in house prices, with prices rising by £42,000. 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 West and Radcliffe compared to the borough overall**

West and Radcliffe	Borough of Bury
£897	£949

Table 6 presents median rents for 2024, showing that West and Radcliffe has lower rental costs compared to the borough-wide average.

**Table 7: Cost of alternative tenure options in West and Radcliffe**

Tenure Option	Cost
Social Rent (average)	£407
Affordable Rent	£718
Market Rent – Lower Quartile	£802
Market Rent – Median	£897
Market Rent – Average	£948
Market Sale – Lower Quartile	£135,000
Market Sale – Median	£180,000
Market Sale – Average	£236,754
Shared Ownership (50%)	£90,000
Shared Ownership (25%)	£45,000
Discounted Home Ownership (30%)	£126,000
Discounted Home Ownership (25%)	£135,000
Discounted Home Ownership (20%)	£144,000

Table 7 outlines the cost of different tenure options in West and Radcliffe, ranging from £407 per month for a social rented property to £236,754 for a market sale home.

**Table 8: Household income required for alternative tenure options in West and Radcliffe (based on 25% of income for rents and 3.5x income for buying)**

Tenure Option	West and Radcliffe	Borough Wide
Social Rent (average)	£19,527	£19,527
Affordable Rent	£34,445	£36,442
Market Rent – Lower Quartile	£38,496	£39,504
Market Rent – Median	£43,056	£45,552
Market Rent – Average	£45,517	£48,672

Market Sale – Lower Quartile	£34,714	£40,371
Market Sale – Median	£46,286	£56,571
Market Sale – Average	£60,880	£67,862
Shared Ownership (50%)	£34,483	£41,826
Shared Ownership (25%)	£27,861	£33,733
Discounted Home Ownership (30%)	£32,400	£39,600
Discounted Home Ownership (25%)	£34,714	£42,429
Discounted Home Ownership (20%)	£37,029	£45,257

Table 8 shows the estimated household incomes needed for different housing options in West and Radcliffe, 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 West and Radcliffe typically need slightly lower 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 lower in West and Radcliffe compared to the borough as a whole.

Table 9: Median rents, household incomes and what could be afforded in West and Radcliffe							
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	£897	£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 West and Radcliffe 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 West and Radcliffe**

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	£180,000	£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 West and Radcliffe (£180,000) is not affordable to a median-income household. A household earning £44,616 would need an income multiple of over six 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 West and Radcliffe				
	Social Rented	Affordable Rented	Affordable Home Ownership	Total
Annual Need (Gross)	141 (31.1%)	116 (25.6%)	196 (43.2%)	454
Annual Need (Net)	59 (31.1%)	48 (25.6%)	82 (43.2%)	189

### 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 West and Radcliffe**

Type / Size	Annual Need (Gross) Number of properties (percentage)	Annual Need (Net) Number of properties (percentage)
1- or 2-bedroom house	111 (24.6%)	46 (24.6%)
3-bedroom house	152 (33.6%)	64 (33.6%)
4 or more-bedroom house	40 (8.9%)	17 (8.9%)
1-bedroom flat	32 (7.1%)	13 (7.1%)
2 and 3-bedroom flat	5 (1.0%)	2 (1.0%)
1/2-bedroom level access	103 (22.7%)	43 (22.7%)
3+ bedroom level access	9 (2.1%)	4 (2.1%)

Table 13 outlines the gross and net annual housing need for different dwelling types and sizes in West and Radcliffe. The data shows strong demand for family-sized homes, alongside considerable need for smaller properties and accessible accommodation.

The largest share of net annual need is for 3-bedroom houses, which account for 33.6% of total need (64 homes per year). This highlights continued and significant demand for mid-sized family homes across the township.

There is also substantial requirement for 1–2-bedroom houses, representing 24.6% of net need (46 homes). This points to strong demand from smaller households, including young adults, couples, and small families.

Accessible homes form another major part of future need. 1–2-bedroom level-access properties make up 22.7% of net need (43 homes), reflecting demand among older residents or those with mobility issues. A smaller but important need exists for 3+ bedroom level-access homes, accounting for 2.1% (4 homes), indicating that some larger households also require accessible accommodation.

Demand for flats varies markedly. 1-bedroom flats account for 7.1% of net need (13 homes), while 2–3-bedroom flats represent just 1% (2 homes), suggesting that flat-based accommodation—particularly larger flats—is a relatively minor part of future housing requirements in this area.

Larger general-needs homes also feature in the need profile. 4+ bedroom houses account for 8.9% of net need (17 homes), indicating that while not dominant, there remains meaningful demand for larger family accommodation.

Overall, West and Radcliffe's future housing need is characterised by strong demand for family houses, particularly 3-bedroom properties, alongside a significant requirement for smaller homes and accessible accommodation. This highlights the need for a balanced housing supply that meets the needs of diverse household types across the area.