

Housing Needs and Demand

Whitefield Neighbourhood Profile

Contents

INTRODUCTION	1
CURRENT DWELLING STOCK	2
HOUSE PRICES AND RENT.....	3
BURY COUNCIL AFFORDABLE HOUSING SCHEME	6
FUTURE REQUIREMENTS.....	7

INTRODUCTION

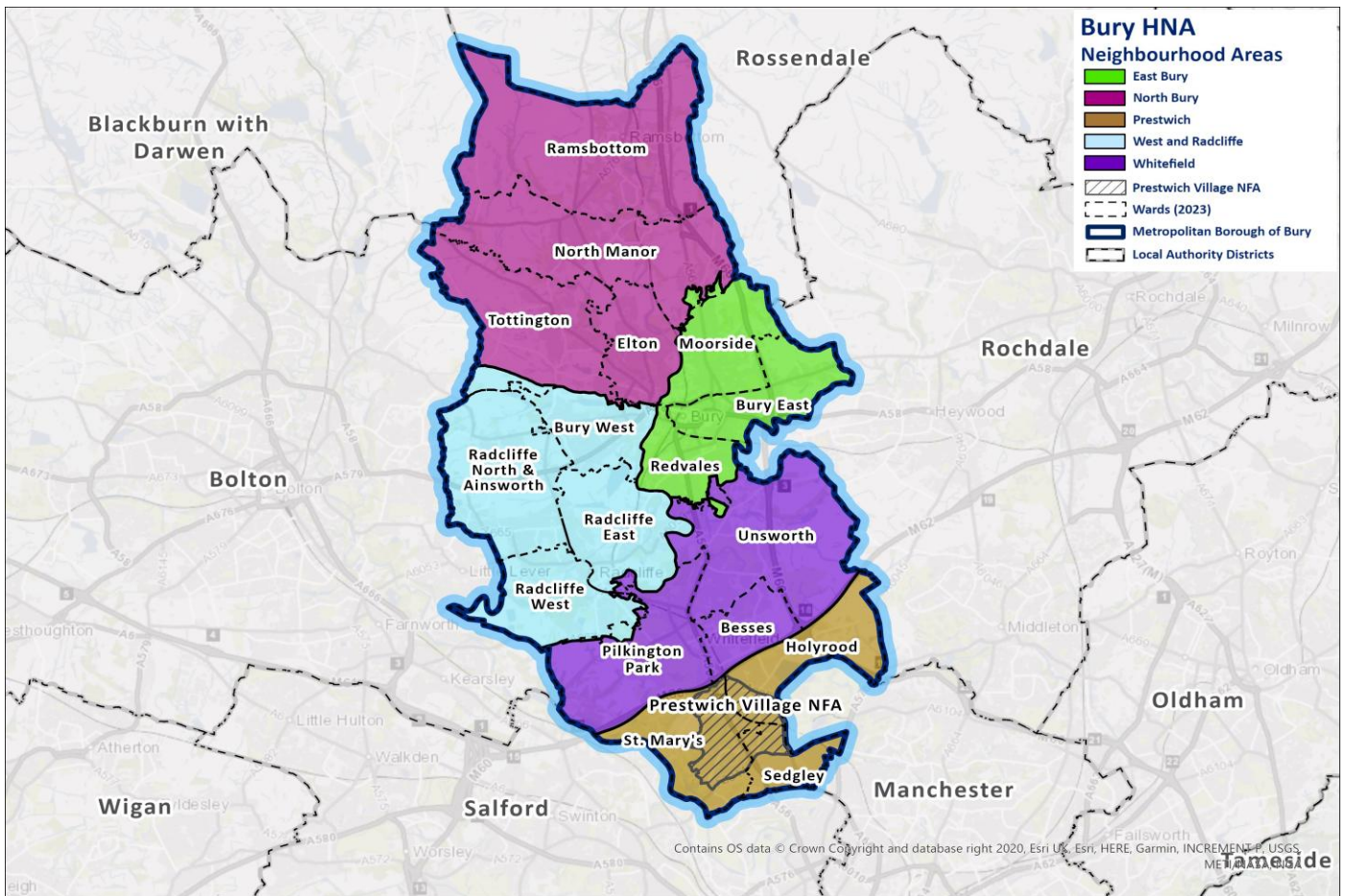
The Housing Needs and Demand Assessment (HN&DA) 2025 provides the most recent evidence to inform future planning and housing policies within the area. It builds on the Greater Manchester Strategic Housing Market Assessment by offering detailed local insights.

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It is important to note that some data may now be outdated, as housing trends and conditions continue to evolve nationally.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 Whitefield (percentage of borough)	
Dwellings	Households (estimate 2024)
14,316 (16.7%)	13,296 (16.8%)

Table 1 shows that in 2024, Whitefield contained 14,316 dwellings and 13,296 households. The neighbourhood had 983 vacant properties, accounting for 15.8% of all vacant homes across the borough. Whitefield also recorded 37 second homes, representing 16.3% of the borough’s total. In addition, the area has 10 licensed HMOs, accounting for 8% of the borough’s total HMOs.

Table 2: Number of dwellings in Whitefield (percentage of neighbourhood) (Source - Valuation Office Agency (excluding annex and unknown))	
Type / Size	Percentage (number of properties)
1- or 2-bedroom house	13.2% (1,947)
3-bedroom house	51.5% (7,582)
4 or more-bedroom house	12.6% (1,859)

1-bedroom flat	5.7% (841)
2- or 3-bedroom flat	10.1% (1,490)
1-bedroom bungalow	1.4% (207)
2-bedroom bungalow	2.8% (413)
3 or more bedroom	2.8% (413)

Table 3: Dwelling type in Whitefield (percentage of neighbourhood)	
Type	Percentage (number of properties)
House	77.2% (11,388)
Flat	15.8% (2,331)
Bungalow	7.0% (1,033)

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

Table 4: Current property tenure split in Whitefield (number of properties)			
Owner Occupied	Private Rented	Affordable*	Base
69.1% (9,975)	15.4% (2,223)	15.5% (2,238)	14,436

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

Table 4 shows that the largest tenure in Whitefield 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
£119,000	£185,000	£144,000	£245,000

Table 5 compares house price changes between 2007 and 2024. Whitefield has experienced an 70% increase in house prices, with prices rising by £66,000. 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 Whitefield compared to the borough overall	
Whitefield	Borough of Bury
£1,001	£949

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

Table 7: Cost of alternative tenure options in Whitefield	
Tenure Option	Cost
Social Rent (average)	£407
Affordable Rent	£801
Market Rent – Lower Quartile	£897
Market Rent – Median	£1,001
Market Rent – Average	£1,084
Market Sale – Lower Quartile	£185,000
Market Sale – Median	£245,000
Market Sale – Average	£294,076
Shared Ownership (50%)	£122,500
Shared Ownership (25%)	£61,250
Discounted Home Ownership (30%)	£171,500
Discounted Home Ownership (25%)	£183,750
Discounted Home Ownership (20%)	£196,000

Table 7 outlines the cost of different tenure options in Whitefield, ranging from £407 per month for a social rented property to £294,076 for a market sale home.

Table 8: Household income required for alternative tenure options in Whitefield (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	£38,438	£36,442
Market Rent – Lower Quartile	£43,056	£39,504
Market Rent – Median	£48,048	£45,552
Market Rent – Average	£52,027	£48,672
Market Sale – Lower Quartile	£47,571	£40,371

Market Sale – Median	£63,000	£56,571
Market Sale – Average	£75,620	£67,862
Shared Ownership (50%)	£46,415	£41,826
Shared Ownership (25%)	£37,403	£33,733
Discounted Home Ownership (30%)	£44,100	£39,600
Discounted Home Ownership (25%)	£47,250	£42,429
Discounted Home Ownership (20%)	£50,400	£45,257

Table 8 shows the estimated household incomes needed for different housing options in Whitefield, 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 Whitefield 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 Prestwich compared to the borough as a whole.

Table 9: Median rents, household incomes and what could be afforded in Whitefield							
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	£1,001	£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 Whitefield					
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	£245,000	£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 Whitefield (£245,000) is not affordable to a median-income household. A household earning £44,616 would need an income multiple of over five and half 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 Whitefield				
	Social Rented	Affordable Rented	Affordable Home Ownership	Total
Annual Need (Gross)	75 (30.5%)	64 (25.9%)	108 (43.6%)	247
Annual Need (Net)	49 (30.5%)	41 (25.9%)	70 (43.6%)	160

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 Whitefield

Type / Size	Annual Need (Gross) Number of properties (percentage)	Annual Need (Net) Number of properties (percentage)
1- or 2-bedroom house	71 (28.6%)	46 (28.6%)
3-bedroom house	32 (13.0%)	21 (13.0%)
4 or more-bedroom house	26 (10.5%)	17 (10.5%)
1-bedroom flat	30 (12.3%)	20 (12.3%)
2 and 3-bedroom flat	30 (12.0%)	19 (12.0%)
1/2-bedroom level access	55 (22.3%)	36 (22.3%)
3+ bedroom level access	3 (1.4%)	2 (1.4%)

Table 13 sets out the gross and net annual housing need across a range of dwelling types and sizes in Whitefield. The data shows strong demand for smaller homes, particularly 1–2 bedroom houses and level-access properties, alongside more moderate requirements for family-sized dwellings.

The largest share of net annual need is for 1–2 bedroom houses, which represent 28.6% of total need (46 homes). This indicates a significant requirement from smaller households, including first-time buyers, young adults, and those looking to downsize.

A further 22.3% of net need (36 homes) relates to 1–2 bedroom level-access homes, highlighting the importance of accessible accommodation for older residents and those with mobility needs.

Flats also form a notable part of future housing need in Whitefield. 1-bedroom flats account for 12.3% of net need (20 homes), while 2–3 bedroom flats represent 12% (19 homes). This suggests steady demand for a range of smaller apartment-based accommodation.

Family-sized housing forms a smaller but still meaningful part of projected need. 3-bedroom houses make up 13% of net need (21 homes), reflecting ongoing demand from households requiring mid-sized properties. 4+ bedroom houses account for 10.5% of net need (17 homes), indicating that demand for larger homes, while not dominant, remains relevant within the area.

The requirement for 3+ bedroom level-access homes is minimal at 1.4% (2 homes), though still important to meet the needs of larger households requiring accessible layouts.

Overall, future housing need in Whitefield is driven primarily by smaller homes and accessible accommodation, with additional demand for both mid-sized and larger family homes. This underlines the need for a varied housing mix that can support residents across different life stages, household sizes, and accessibility needs.