Housing Needs and Demand Assessment

Bury Metropolitan Borough Council

Final Report
August 2020

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Please note that in this report some of the tables include rounded figures. This can result in some column or row totals not adding up to 100 or to the anticipated row or column 'total' due to the use of rounded decimal figures. We include this description here as it covers all tables and associated textual commentary included. If tables or figures are to be used in-house then we recommend the addition of a similarly worded statement being included as a note to each table used.

Executive Summary

Introduction

The Bury Metropolitan Borough Council (MBC) Housing Needs and Demand Assessment (HN&DA) 2020 provides the up to date evidence to inform the strategies, policies and decisions of Bury Council and its partners. It will inform the production of the council's new housing strategy and support the development of the Local Plan.

This research provides an up-to-date analysis of the social, economic, housing and demographic characteristics of the area. The HN&DA presents the current stock of housing, current and future housing need and the housing requirements of different households. It identifies the type and size of housing needed by tenure and household type. It considers the need for affordable housing and the size, type and tenure of housing need for specific groups within the borough.

The HN&DA (2020) method incorporates:

- an extensive review, analysis and modelling of existing (secondary) data;

- a comprehensive household survey (2,093 responses were received representing a 12.6% response rate, with data provided for 2.6% of households with a sample error of +/-2.1%); and

- an online survey of stakeholders.

The evidence base for the HN&DA has been prepared in accordance with the requirements of the February 2019 National Planning Policy Framework (NPPF) and associated Planning Practice Guidance (PPG) and the findings provide an up-to-date, robust and defensible evidence base for policy development, in accordance with Government policy and guidance.

Two time periods are considered; 2020 to 2030 for the housing strategy and 2020-2037 for the Local Plan. For the purpose of clarity, the term 'Bury MBC' used in this report refers to the Bury Metropolitan Borough Council local authority area. The term 'Bury' is only used to refer to the sub-area of this name.

Housing market context

House prices

Median house prices in Bury MBC were £165,000 in 2019 compared with £158,000 across the North West and £235,000 across England. Over the period 2000 to 2019, prices have tended to mirror regional price change.

Dwelling stock and household profiles

This HN&DA assumes a total of 84,139[1] dwellings. There are 2,770[2] vacant dwellings (3.3%). This is higher than the national vacancy rate of 2.5%[3] yet exactly at the

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[1] 2020 Council data

[2] 2020 Council data

[3] 2017 MHCLG dwelling stock estimates and 2018 MHCLG vacant stock estimates

'transactional vacancy level' of 3%, which is the proportion of stock normally expected to be vacant to allow movement within the market. The HN&DA uses a base of 81,369 households across Bury MBC[4].

Based on the 2020 household survey[5] the tenure profile of the borough is:

- 69.6% owner-occupied;

- 15.3% affordable (10.1% rented from the council, 4.7% rented from a housing association and 0.5% affordable home ownership tenures (shared ownership, shared equity, discounted for sale and low cost home ownership)); and

- 15.1% private rented or living rent free.

The Valuation Office Agency (2019) reports that the profile of Bury MBC by housing type and number of bedrooms is:

- 22.5% 1 or 2-bedroom houses;

- 41.9% 3-bedroom houses;

- 12.8% 4 or more-bedroom houses;

- 14.4% 1 or 2-bedroom flats;

- 0.3% 3 or more-bedroom flats;

- 4.9% 1 or 2-bedroom bungalows; and

- 3.3% 3 or more-bedroom bungalows.

Demographic drivers

The population of the borough is projected to increase over both periods under analysis, from 191,841 in 2020 to 198,241 in 2030[6], an overall increase of +3.3%; and to 202,568 in 2037, an overall increase of +5.6%. The population projections reveal a marked increase in the number and proportion of older residents living in Bury MBC. The population ages 65+ is expected to increase, from 35,225 in 2020 by 5,126 (+14.6%) by 2030[7] and by 8,410 (+23.9%) between 2020 to 2037[8]. Population projections feed into household projections which form the basis of the standard method for calculating future housing need. However, these figures do not take account of policy interventions which may lead to higher population and household growth.

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[4] 2020 Council Tax data

[5] Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

[6] ONS 2018-based Subnational Population Projections for 2020

[7] ONS 2018-based Subnational Population Projections

[8] ONS 2018-based Subnational Population Projections

Economic drivers

Across Bury MBC, the household survey[9] (2020) indicated that 60.5% of households are in employment and a further 26.4% are retired from work. 1.4% are unemployed, 0.4% are students and 11.3% are economically inactive.

According to the 2011 Census, 49.6% of residents in employment work within the borough. Residents have strong travel to work linkages with the wider Manchester City region, the strongest being Manchester, Salford and Trafford.

The ONS identifies that across Bury MBC, residents' incomes are above regional but lower than national averages. Full-time lower quartile earnings in 2019 were £21,066, compared with £20,700 in the North West region and £22,014 for England. Median incomes were £29,650 compared with £28,487 in the North West region and a national median income of £30,661.[10]

Dwelling need, type and mix

The housing delivery targets for the borough as set out in the Greater Manchester Spatial Framework (revised draft)[11] are:

- 2018-2023 270 dwellings each year; and
- 2023-2037 580 dwellings each year.

The annual average target for 2018-2037 is 498. The published version of the GMSF is scheduled for the summer and will set a new target for Bury MBC from 2020 to 2037. This target is still to be confirmed.

Over the period 2007/08 to 2018/19 there has been an average of 383 completions (net) each year across Bury MBC over the past five years. Delivery in 2018/19 was above target with 391 completions compared to the 270 target in the draft GMSF. Over the five years 2014/15 to 2018/19, 25% of completions have been affordable dwellings.

Affordable housing need

The scale of **affordable housing requirements** has been assessed using household survey[12] evidence. Modelling has been employed in accordance with Planning Practice Guidance (PPG).

For house purchase, modelling assumes a 3.5x household income multiple and any savings/equity available and compares this with the cost of a dwelling priced at the average lower quartile price point across the borough. For private renting, modelling has considered the affordability of lower rents and assumes that a household should spend no more than 25% of household income on rents.

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[9] Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

[10] ONS 2019 Annual Survey of Hours and Earnings

[11] https://www.greatermanchester-ca.gov.uk/media/1710/gm_plan_for_homes_jobs_and_the_environment_1101-web.pdf

[12] Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

On this basis, there is currently an annual flow of 1,233 households in affordable need which is referred to as 'gross' need. Once annual supply through sales, lettings and additional dwellings in the construction pipeline is taken into account, there is a net shortfall of affordable housing for **448** households each year. There is therefore an overall affordable imbalance between the scale of affordable housing that is needed and the scale of supply on an annual basis. This imbalance justifies the need for a robust affordable housing policy to meet this annual level of unmet need. For the figures quoted, the quota to reduce the backlog is assumed to be 20% over five years. The difference in clearing the backlog by 10% over 10 years gives a net annual imbalance of **146**.

Sensitivity analysis has modelled the impact of assuming that no more than 30% of income is spent on rent. This reduces the gross shortfall to 876 and the net shortfall to 91 each year.

Gross and net affordable need by sub-area and bedrooms required is summarised in Table ES1. Overall, at borough level, the bedroom mix needed to meet the unmet need of households is that 33.4% of new affordable dwellings should have one-bedroom, 28.3% two-bedrooms, 35.4% three-bedrooms and 2.9% four or more-bedrooms.

Table ES1	Annual affordable imbalance (%)						
Number of bedrooms	**Sub-area**						
	Bury	Prestwich	Radcliffe	Ramsbottom	Tottington	Whitefield	Bury MBC
One	25.9	56.0	28.1	50.1	32.7	28.5	33.4
Two	29.8	18.3	37.6	24.6	29.5	27.6	28.3
Three	41.5	20.7	34.3	17.5	29.5	43.9	35.4
Four	2.8	4.9	0.0	7.8	8.3	0.0	2.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Gross Need	529	174	267	81	70	112	**1,233**
Net Need	235	45	111	15	22	20	**448**

Source: 2020 household survey[13] - table may have minor rounding errors due to the complex calculations

The actual scale of affordable delivery will be linked to government funding, housing association development programmes, affordable housing contributions from private housebuilders and the economic viability of development sites.

The dwelling type and size breakdown of affordable need is summarised in Table ES2. This takes into account existing and newly forming household future requirements by sub-area, and those who cannot afford to buy on the open market.

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[13] Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

Table ES2 Annual affordable housing need by dwelling size and type							
Dwelling type/size	Bury	Prestwich	Radcliffe	Ramsbottom	Tottington	Whitefield	Bury MBC
1-bedroom house	3.9	0.0	0.0	0.0	0.0	0.0	2.9
2-bedroom house	10.8	7.6	28.8	13.5	7.3	7.4	12.0
3-bedroom house	38.8	18.1	26.2	17.5	26.6	40.0	30.7
4 or more-bedroom house	2.8	4.9	0.0	7.8	8.3	0.0	2.9
1-bedroom flat	18.2	56.0	16.9	50.1	32.7	28.5	24.1
2-bedroom flat	14.8	7.7	3.6	8.6	9.9	7.0	10.6
3 or more -bedroom flat	2.0	0.0	5.9	0.0	0.0	0.0	3.0
1 -bedroom bungalow	0.0	0.0	11.2	0.0	0.0	0.0	3.6
2-bedroom bungalow	4.2	3.0	5.2	2.6	12.3	13.1	5.7
3 or more-bedroom bungalow	0.7	2.6	2.3	0.0	2.9	3.9	1.8
Other	3.9	0.0	0.0	0.0	0.0	0.0	2.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: 2020 household survey[14]; table may have minor rounding errors

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[14] Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

PPG asks councils to compare their current supply of affordable housing with future need. As Table ES3 shows, there is a particular shortfall of 3-bedroom affordable dwellings.

Table ES3	Comparison between current supply and annual gross need			
Number of bedrooms	Current supply	%	Annual gross imbalance need %	Variance
1-bedroom	4,803	39.3	33.4	5.9
2-bedroom	4,387	35.9	28.3	7.6
3-bedroom	2,900	23.7	35.4	-11.7
4 or more -bedroom	124	1.0	2.9	-1.9
Total	12,224	100.0		

Source (current supply): Regulator of Social Housing Statistical Data Return 2019, Local Authority Housing Statistics 2018/19

The latest evidence on an appropriate tenure split is presented in Table ES4. Based on this evidence and to conform to national policy, an overall target of 60% social and affordable rented housing and 40% affordable home ownership should be applied, subject to viability. Within the borough, the proportion of affordable home ownership tenures could range between 25.8% and 52.0% in specific sub-areas.

Table ES4	Affordable tenure split by sub-area		
	Tenure (%)		
Settlement	Affordable/social rented	Affordable home ownership tenures	Total
Bury	61.9	38.1	100.0
Prestwich	74.2	25.8	100.0
Radcliffe	66.9	33.1	100.0
Ramsbottom	48.0	52.0	100.0
Tottington	54.1	45.9	100.0
Whitefield	55.1	44.9	100.0
Bury MBC	64.6	35.4	100.0

Source: 2020 household survey[15]

Overall mix of housing

The overall market mix by dwelling type, size and tenure is summarised in Tables ES5. This table breaks down the mix into annual percentage requirements which can be applied to housing targets. Analysis is based on a detailed assessment of the relationship between households and dwellings and how this is expected to change which is explained fully in the main report and also takes into account analysis of the type and number of bedrooms of affordable housing. The table illustrates the mix based upon an overall target of 498 over the period 2018-2037 and assumes that 75%

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[15] Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

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are market and 25% are affordable (15% rented and 10% affordable home ownership tenures.

Analysis indicates the following overall dwelling mix: 1-bedroom (12.6%), 2-bedroom (34.1%), 3-bedroom (32.1%) and four or more-bedroom 21.1%. Regarding dwelling type, analysis suggests a broad split of 65.7% houses, 15.2% flats, 15.9% bungalows (or level-access accommodation) and 3.2% other.

Table ES5 Overall dwelling type/size and tenure mix (% by tenure) under baseline demographic scenario 2020-2037				
	Tenure			
Dwelling type/size	**Market (75%)**	**Social/ Affordable rented (15%)**	**Affordable home ownership (10%)**	**Total (%)**
1 -bedroom house	-0.3	2.9	0.0	0.2
2--bedroom house	16.2	12.0	36.2	17.6
3 -bedroom house	25.0	30.7	34.4	26.8
4 or more-bedroom house	25.6	2.9	15.1	21.1
1-bedroom flat	5.8	24.1	2.6	8.3
2-bedroom flat	6.9	10.6	2.1	7.0
3 or more-bedroom flat	-0.7	3.0	0.0	0.0
1-bedroom bungalow	3.2	3.6	0.5	3.0
2-bedroom bungalow	8.4	5.7	5.3	7.7
3 or more-bedroom bungalow	6.6	1.8	0.4	5.3
1-bedroom other	1.0	2.7	0.1	1.2
2-bedroom other	2.1	0.0	3.0	1.9
3 or more-bedroom other	0.1	0.0	0.3	0.1
Total	100.0	100.0	100.0	100.0
Dwelling type	**Market (75%)**	**Social/Affordable rented (15%)**	**Affordable home ownership (10%)**	**Total (%)**
House	66.5	48.5	85.7	65.7
Flat	12.1	37.7	4.6	15.2
Bungalow	18.2	11.1	6.2	15.9
Other	3.2	2.7	3.4	3.2
Total	100.0	100.0	100.0	100.0
Number of bedrooms	**Market (75%)**	**Social/Affordable rented (15%)**	**I Affordable home ownership (10%)**	**Total (%)**
1	9.7	33.3	3.3	12.6
2	33.6	28.3	46.5	34.1
3	31.1	35.5	35.1	32.1
4	25.6	2.9	15.1	21.1
Total	100.0	100.0	100.0	100.0

Note: table may have minor rounding errors

The needs of other groups

According to MHCLG 2014-based household projections the number of households[16] headed by someone aged 60 and over is expected to increase by 19.2% between 2020 and 2030 and 26.6% between 2020 and 2037.

According to household survey[17] data the majority of older people aged 65 and over (70.7%) wanted to continue to live in their current homes with help and support when needed. 14.9% were planning to move in the next five years. Information from the household survey[18] reveals a need to build smaller dwellings, particularly flats for older people in the general market and specialist older persons housing provision.

Reasons for older people wanting to move include health problems, which increases as a reason with ageing, or the house or garden in their existing property is too big.

The preference of older people varies across the borough. Two-bedroom flats are a popular choice for all older households and particularly for those wanting to move to Whitefield and Radcliffe. There is a clear preference for 3-or more-bedroom flats in Tottington. Two-bedroom bungalows are a popular choice for those wanting to move to Ramsbottom and Prestwich.

Across the borough, there are currently around 3,041 units of specialist older persons accommodation. It is estimated that an additional 578 units of specialist older person (planning use class C3) and 518 units of residential care (use class C2) will be required by 2037; 1,096 in total. For the period 2020-2030 the need is 372 (C3), 334 (C2); 706 in total. The HN&DA 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'*[19].

Regarding housing for people with a health or disability related need, the 2020 household survey[20] indicates that 25.2% of all residents have an illness or disability. This compares with 19.1% residents having bad/very bad health reported in the 2011 Census. Around 7.6% of households live in dwellings that have either been purpose-built or adapted for someone with an illness or disability. There is expected to be an increase of around 403 dwellings needing major adaptation across all households to 2030.

Given the ageing population of the borough and the identified levels of disability amongst the population, it is recommended that a minimum of 2.7% of new dwellings are built to wheelchair accessible M4(3) standard and all remaining dwellings are built to M4(2) accessible and adaptable standard in line with the GM-wide policy.

Although it is a challenge to quantify the precise accommodation and support requirements, the HN&DA has helped to scope out where needs are arising and has provided indicators of specific needs across various needs groups.

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[16] CLG 2014-based household projections have been quoted as these are used to inform overall housing numbers

[17] Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

[18] Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

[19] PPG June 2019 Paragraph: 010 Reference ID: 63-010-20190626

[20] Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

1. Introduction

Background, aims and objectives

1.1   The Bury Metropolitan Borough Council (MBC) Housing Needs and Demand Assessment (HN&DA) 2020 provides the council with up to date evidence of the housing needs and demands in the borough. It will inform the strategies, policies and decisions of Bury Council, its partners and other agencies in addressing housing, accommodation and related issues. Specifically, the HN&DA will be used to inform the production of the borough's Housing Strategy and future reviews of the Affordable Housing Policy (including any supplementary planning documents).

Aims

1.2   The aims of the HN&DA are to bring the evidence together and provide analysis and estimates on the following:

- the current stock of housing;

- current and future housing need; and

- housing requirements of different households including BME/faith communities' housing needs and other vulnerable groups.

1.3   Data will be presented for the council area as a whole and broken down into six defined sub-areas, known as townships. For the Bury MBC HN&DA, two time periods are being considered: 2020 to 2030 for the housing strategy and 2020-2037 for the Local Plan. For the purpose of clarity, the term 'Bury MBC' used in this report refers to the Bury Metropolitan Borough Council local authority area. The term 'Bury' is only used to refer to the sub-area of this name.

Geography

1.4   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.

1.5   The resident population of the borough was estimated to be **190,108**[21] in 2018.

1.6   The diverse borough includes six distinct townships:

- 1 Bury

- 2 Tottington

- 3 Ramsbottom

- 4 Radcliffe

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[21] ONS 2018 mid-year population estimate

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- 5 Whitefield

- 6 Prestwich

1.7   These have formed the basis of outputs for the HN&DA (Map 1.1) and will be referred to as sub-areas for the rest of the report.

1.8   The HN&DA also presents some data at Lower Super Output Area (LSOA) to provide a fine-grained analysis of selected household and housing market data.

Map 1.1   Bury MBC and sub-areas[22]
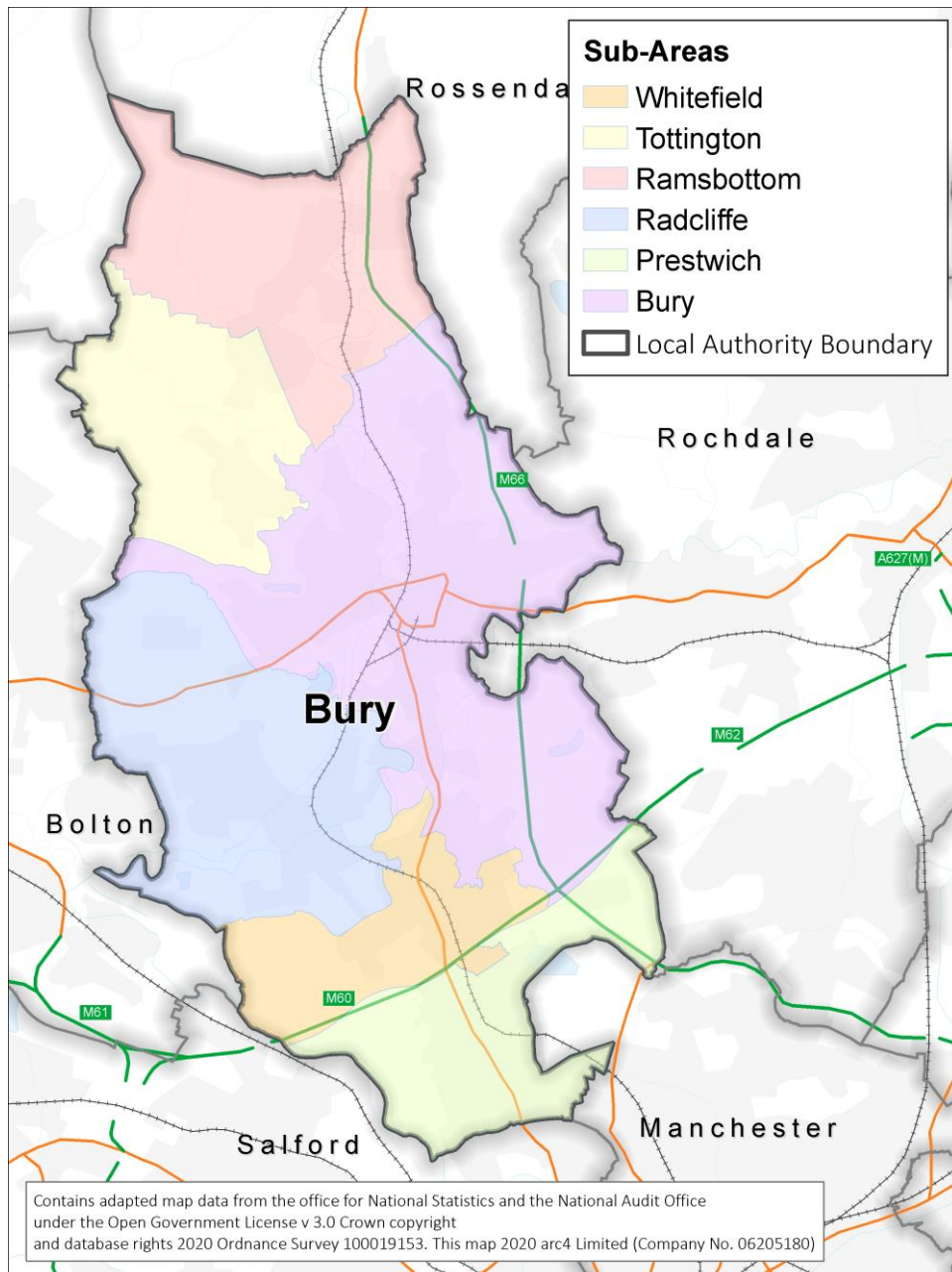
Research methodology

1.9   A multi-method approach has been adopted, which comprises:

- a 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;

- an online survey of stakeholders which included 52 representatives from the council, neighbouring councils, private companies and housing providers;

- a review of relevant secondary data including the 2011 Census, house price trends, ONS sub-national population projections and 2014 MHCLG household projections, CORE lettings data and MHCLG statistics;

- modelling of data; and

- a review of particular client groups relevant to NPPF Paragraph 61, including hard to reach and vulnerable groups.

1.10   Further information on the research methodology is presented at Appendix A.

Presentation of data

1.11   Data presented in this HN&DA will be based on the 2020 household survey[23] unless otherwise stated. Where possible, data are 'triangulated' which means several sources are drawn upon to establish a robust output.

1.12   It is important to note that survey responses are weighted to correct for response bias and then grossed up to reflect the total number of households[24] and this process is explained in Appendix A. All survey information in this report is for weighted and grossed responses which are rounded up where appropriate.

Housing targets

1.13   The housing targets for the borough as set out in the Greater Manchester Spatial Framework (revised draft)[25] are:

- 2018-2023 270 dwellings each year; and

- 2023-2037 580 dwellings each year.

1.14   The annual average target for 2018-2037 is 498. The published version of the GMSF is scheduled for the summer and will set a new target for Bury MBC from 2020 to 2037. This target is still to be confirmed.

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[23] Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

[24] The Office for National Statistics defines a household as 'one person living alone or a group of people (not necessarily related) living at the same address who share cooking facilities and share a living room sitting room or dining area

[25] https://www.greatermanchester-ca.gov.uk/media/1710/gm_plan_for_homes_jobs_and_the_environment_1101-web.pdf

Report structure

1.15   The Bury MBC HN&DA 2020 report will be structured as follows:

- **Chapter 2** reviews the national and regional policy context within which the research needs to be positioned;

- **Chapter 3** considers the main features of the housing market dynamics including house price and rental trends, migration and travel to work patterns;

- **Chapter 4** reviews the current housing stock and provides a detailed analysis of the main tenures;

- **Chapter 5** considers the need for affordable housing in the borough;

- **Chapter 6** considers household groups with particular housing needs including those with a disability and additional needs;

- **Chapter 7** sets out an assessment of dwelling type and mix for future housing development within the borough; and

- **Chapter 8** concludes the report with a summary of findings and a consideration of strategic issues.

1.16   The report includes a technical appendix, which provides detailed material that underpins the core outputs of the HN&DA. The technical appendix material includes:

- Research methodology (Appendix A);

- Policy review (Appendix B);

- Affordable housing need calculations (Appendix C);

- Dwelling type and mix modelling (Appendix D);

- Stakeholder consultation responses (Appendix E); and

- Affordable housing definitions (Appendix F).

2. Policy and strategic review

2.1   The purpose of this chapter is to set out the policy and strategic context for housing delivery in Bury MBC.

National context

2.2   Since 2010 there has been a radical and sustained programme of reform of welfare, housing and planning policy, set within a context of national austerity and an economic policy of deficit reduction and public spending cuts. The Housing and Planning Act 2016 was intended to provide the legislative basis for a number of Conservative Manifesto commitments, including the flagship Starter Homes scheme. The Act also made provisions for other aspects of housing policy such as Pay to Stay, Right to Buy, high value sales and ending lifetime tenancies. The Neighbourhood Planning Act 2017 was passed with the intention of strengthening neighbourhood planning by ensuring that decision-makers take account of well-advanced neighbourhood development plans and giving these plans full legal weight at an earlier stage.

2.3   Following the General election of June 2017, the Government published a White Paper "Fixing our broken housing market". This sets out how the Government aims to reform the housing market in order to significantly increase the supply of new homes which nationally has consistently fallen below the levels needed in order to meet increasing demand (with an annual housing delivery target of 300,000 by the mid-2020s). The White Paper focuses on planning for the right homes in the right places, building homes faster, and diversifying the housing market, which specifically includes supporting housing associations, and local authorities to build more homes. The White Paper also proposed some immediate measures, for instance supporting people to buy their own home, making renting fairer for tenants, and preventing homelessness by earlier interventions.

2.4   A detailed national policy review is presented at Appendix B.

National Planning Policy Framework

2.5   The latest National Planning Policy Framework (NPPF) was published in February 2019 which is supported by Planning Practice Guidance (PPG). The NPPF 2019 sets out the Government's planning policies for England and how these are expected to be applied. Paragraph 10 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…'*.

2.6   Paragraph 59 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'

2.7   It goes on to state (Paragraph 60) that:

'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 guidance – unless exceptional circumstances justify an alternative approach which also reflects current and future demographic trends and market signals. 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.'

2.8   The NPPF 2019 (Paragraph 61) states that:

'the size, type and tenure of housing need for different groups in the community, should be assessed and reflected in planning policies including but not limited to:

- *those who require affordable housing;*

- *families with children;*

- *older people;*

- *students;*

- *people with disabilities;*

- *service families;*

- *travellers;*

- *people who rent their homes; and*

- *people wishing to commission or build their own homes.'*

2.9   In addition, the NPPF 2019 Paragraph 62 sets out that:

'*where a need for affordable housing is identified, planning policies should specify the type of affordable housing required…'.*

2.10   The NPPF 2019 (Paragraph 65) 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. 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.'

2.11   The Localism Act 2010 introduced the 'Duty to Co-operate' as a replacement for Regional Spatial Strategy and this requirement is also established in National Planning Policy (NPPF 2019, 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.

2.12   The NPPF 2019 sets out definitions relating to affordable housing which can be found at Appendix F of the HN&DA.

Funding for new housing

2.13   In October 2018 the Government announced the "geographical targeting" of five Homes England programmes to direct 80% of their funding to high affordability areas as defined by house prices to household income ratios. These funding streams which are targeted at land assembly, infrastructure, estate regeneration and short-term housebuilding will spatially focus £9.740bn of public sector investment across England in the period up to 2024. This announcement followed an earlier statement in June by the Ministry of Housing Communities and Local Government (MHCLG) which stated that a newly available grant for approximately 12,500 social rented houses outside of London should be targeted at local authority areas which exhibited high affordability issues when measuring the gap between market and social rents across England.

2.14   An important context to the debate about the spatial targeting of housing resources is the development of the National Productivity Investment Fund. This lists five housing funds:

- Accelerated Construction Fund;

- Affordable Housing;

- Housing Infrastructure Fund;

- Small Sites Infrastructure Fund; and

- Land Assembly Fund.

2.15   Collectively these funds account for £12.185bn of investment over the period 2017-18 to 2023-24. The spatial targeting of the Social Housing Grant announced by MHCLG was based on a simple formula which compared average social housing rents with average private sector rents, with eligibility being restricted to those areas where there was a difference of £50 per week or more between the two tenures. The decision made by MHCLG to target resources on the basis of house prices, rents and incomes produces very different outcomes compared to targeting on the basis of measurements of need. Bury MBC did not qualify for this funding.

2.16   Unless new funding is provided which focuses on the growth and renewal issues of the North then we would expect to see the relative share of public sector investment in housing fall sharply in the medium term.

Regional Context

2.17   The Greater Manchester Combined Authority (GMCA) was established on 01 April 2011. The 2014 devolution agreement for the GMCA was the first of six devolution deals for the region. The elected mayor and cabinet represent the 10-local councils in the region, the NHS, transport, police and the fire service and 2.8 million residents. Their vision is *'to make Greater Manchester one of the best places in the world to grow up, get on and grow old.'*

2.18   The GM Strategy (2017), *'Our People, Our Place'*, expands on the GMCA's vision with six additional statements. In relation to housing, the strategy states that the vision is to make GM; *'A place where people are proud to live, with a decent home, a fulfilling job, and stress-free journeys the norm. But if you need a helping hand, you'll get it.'*

2.19   The strategy contains ten priorities and priority 6 relates to safe, decent and affordable housing and contains the following detail:

Priority 6: Outcomes	Priority 6: Targets
High quality housing, with appropriate and affordable options for different groups	By 2020, more than 10,000 net additional dwellings will be built per annum, up from 6,190 in 2015/16
No one sleeping rough on Greater Manchester's streets	End rough sleeping by 2020, from an estimated 189 rough sleepers in 2016

Source: The Greater Manchester Strategy (2017)

2.20   The Greater Manchester Spatial Framework[26] (GMSF) is the region's plan for homes, jobs and the environment. It provides an overarching planning policy framework to provide the right homes in the right places across the city region, including Bury, up to 2037. It is also about creating jobs and improving infrastructure to ensure the future prosperity of Greater Manchester. The January 2019 draft was a revised document taking into account concerns raised during three informal consultations on previous drafts dating back to 2014. The consultation on the draft ended in March 2019, and a summary report was published in October 2019. The next round of consultation is expected to take place in autumn 2020 with submission by January 2021.

2.21   The draft GMSF sets a minimum target of around 201,000 net additional dwellings and 50,000 additional affordable homes, to be provided over the plan period. The annual average is around 10,580.

2.22   In total the GMSF sets out the need in Bury MBC to deliver broadly 9,470 new homes during the plan period: 498 each year (average for 2018-2037). Four strategic allocations are proposed for Bury MBC, which will provide the land for almost 5,500 homes.

2.23   The GM Strategic Housing Market Assessment[27] was published in January 2019 and formed the evidence base for the Spatial Framework. The annual housing need for GM was calculated at 10,583 new homes per year and for Bury MBC, 608 new homes per year using the Government's standard method as set out in national planning guidance.

2.24   A GM Housing Strategy, 2019-2024, *'Doing Housing Differently'*, was published in June 2019. The strategy objectives cover three main elements; the connections between housing people and place, homes that already exist and

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[26] https://www.greatermanchester-ca.gov.uk/media/1710/gm_plan_for_homes_jobs_and_the_environment_1101-web.pdf

[27] [27] https://www.greatermanchester-ca.gov.uk/media/1733/gm-shma-jan-19.pdf

homes that are needed. Actions are centred around two strategic priorities and related policies:

- **Priority A**: A safe, healthy accessible home for all:
  - Tackling homelessness and rough sleeping;
  - Making a positive difference to the lives of private tenants;
  - Developing Health Homes Services to support vulnerable households;
  - Improving access to social housing for those who need it; and
  - Identifying pathways to volume domestic retrofit and reducing fuel poverty.

- **Priority B**: Delivering the new homes we need:
  - New models of delivery;
  - Investing in truly affordable housing; and
  - Increasing choice in the housing market for Greater Manchester households.

Local Policy Context

2.25   A Bury MBC Local Plan is being developed to set out the framework for future growth and development and will contain a range of locally specific planning policies. The Local Plan Policy Directions[28] document was published in October 2018. The future timescales for the progress of the plan will reflect the GMSF timetable.

2.26   The overall vision of the Local Plan is:

By 2037 the borough will have embraced sustainable growth in a managed way and become a well-connected place with:

- *a strong and competitive local economy;*
- *strong, vibrant and healthy communities; and*
- *a high quality natural and built environment that is resilient to the effects of climate change.*

2.27   The broad objective for housing is to *'deliver an appropriate supply of well-designed housing to meet needs'*. In terms of affordable housing, the Bury MBC Unitary Development Plan and supplementary guidance on affordable housing (SPD5) requires *'25% of new properties on sites developing 25 or more units to be affordable'.* In accordance with the NPPF, the Council currently requires schemes of 10-24 dwellings to provide 10% of homes for affordable home ownership. The Council intends to update its planning policy requirements for affordable housing as part of preparation of the Bury Local Plan and review of SPD5.

2.28   Bury MBC does not currently have an adopted annual housing target. As outlined in paragraph 2.22 above, the draft Greater Manchester Spatial

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[28] https://www.bury.gov.uk/CHttpHandler.ashx?id=19614&p=0

Framework (GMSF 2019) proposes a local housing requirement of around 201,000 across Greater Manchester, which, when adopted would yield an annual housing requirement in Bury MBC of 498 homes (average for 2018-2037). The GMSF will address how the housing need and GMSF housing targets will be met.

2.29   The council's current housing strategy[29] (2014-2024), sets a long-term vision for housing in the borough; -

"To encourage a sustainable mix of quality housing in the borough that is suitable and sufficient to meet the needs of our residents."

2.30   A new Housing Strategy for Bury MBC is currently being developed for the period to 2030. It will be informed by the evidence of this HN&DA.

Conclusion

2.31   The main purpose of this chapter has been to consider the general policy and strategic context within which this research needs to be positioned. The Government has established its housing and planning priorities within the context of local decision-making and accountability, reduced capital expenditure on housing, fundamental changes to welfare, a changing role for social rented housing, and a need for future housing investment to support economic growth.

2.32   The importance of having robust and up-to-date information to help inform decision making at local authority level is evermore essential. In a challenging economic climate, this HN&DA provides the council with an excellent range of material to inform the strategies, policies and decisions of Bury MBC.

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[29] https://www.bury.gov.uk/CHttpHandler.ashx?id=14659&p=0

3.   Understanding Bury MBC Market Dynamics

Introduction

3.1   The purpose of this chapter is to assess the geographical context of the housing market in Bury MBC and its inter-relationships with other areas.

3.2   This chapter considers house price trends, relative affordability, household migration, travel-to-work patterns and dwelling completions data for the borough. This review provides a picture of the dynamics of the Bury MBC local housing market.

House price trends

3.3   Figure 3.1 shows how house prices in the borough have changed over the years 2000 to 2019, based on full-year Land Registry price paid data. This is compared with the North West and England.

3.4   Overall, median prices have increased from £52,850 in 2000 to £165,000 in 2019, an increase of +212.2%. Tables 3.1 and 3.2 show how price change in Bury MBC compares with its neighbouring areas, the region and England.

Figure 3.1   Median house price trends 2000 to 2019: Bury MBC, North West and England
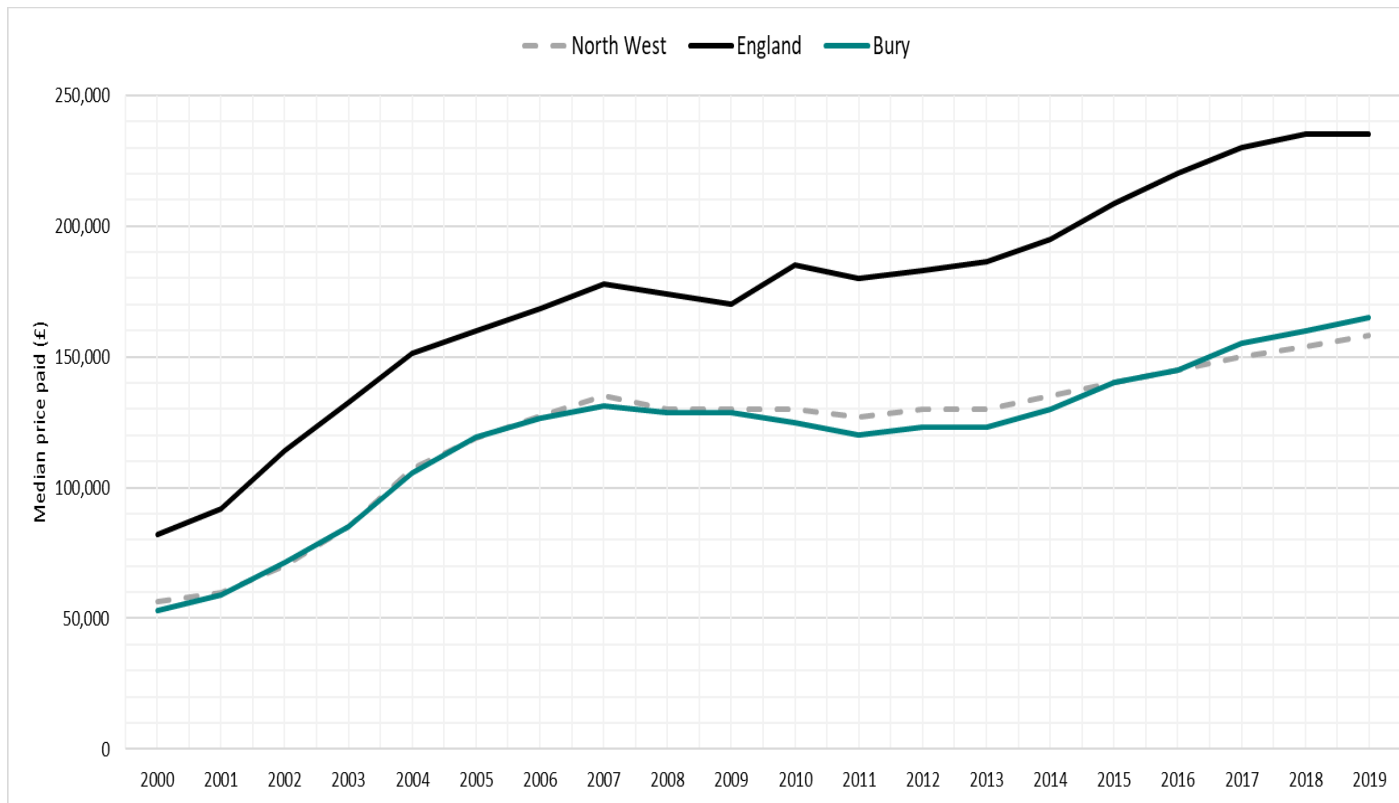
Source: MHCLG (to 2010) and Land Registry Price Paid © Crown copyright 2019 (2011 onwards)

Key messages

Median house prices in Bury MBC have been consistently below England and similar to the region since 2000 .

For the previous three years local house prices have been above the region. The absolute gap between the two was £7,000 in 2019, the highest since the baseline year of 2000.

In 2019 local median prices were -42% below England. The gap was narrowest in 2009 at -32%.

2000 to 2007

Over the period 2000-2007, median house prices increased by x2.5 rising from £52,850 in 2000 to £131,419 in 2007.

2008 to 2012

The next five years saw prices fluctuate, with prices between £128,500 and £123,000. An overall price decline was more noticeable in Bury MBC compared to the regional and national trends.

2013 to 2019

There has been growth each year since 2013, from £123,000 to £165,000.

3.5   Tables 3.1 and 3.2 show how price change in Bury MBC compares with its neighbouring areas, the region and England. Overall, median prices have increased from £52,850 in 2000 to £165,000 in 2019, an increase of +212.2%. Bury MBC has the fourth largest percentage increase amongst the comparison areas; the top three ranked authorities are Salford, Manchester and Trafford. The local increase is larger than those experienced in the North West and England as a whole.

Table 3.1 Comparative median house price change 2000-2019 with Manchester City Region/neighbouring boroughs, the North West and England			
Location	**Median price (£)**		**% Change 2000-2019**
	2000	2019	
Salford	46,000	160,000	247.8
Manchester	50,000	172,000	244.0
Trafford	82,973	267,000	221.8
Bury	**52,850**	**165,000**	**212.2**
Oldham	42,000	129,350	208.0
Tameside	47,500	145,000	205.3
Stockport	73,000	220,000	201.4
Rossendale	44,000	130,000	195.5
Blackburn with Darwen	39,950	117,000	192.9
England	**82,000**	**235,000**	**186.6**
North West	**56,500**	**158,000**	**179.6**
Rochdale	47,000	131,000	178.7
Bolton	47,000	130,540	177.7
Wigan	49,000	135,000	175.5

Source: MHCLG (2010) and Land Registry Price Paid © Crown copyright 2019 (2019)

3.6   Table 3.2 examines lower quartile (LQ) prices. Overall, LQ prices more than triple. The increase from £36,000 in 2000 to £120,000 in 2019, is a growth of +233.3%. Again, Bury MBC is ranked fourth in terms of the largest percentage increase amongst the comparison areas. In the top three, compared with the median ranking, Oldham is ranked in the top three in place of Trafford, along with Manchester and Salford again. The local increase is larger than those experienced in the North West and England as a whole.

Table 3.2 Comparative lower quartile (LQ) house price change 2000-2019 with Manchester City Region/neighbouring boroughs, North West and England			
Location	**LQ price (£)**		**% Change 2000-2019**
	2000	2019	
Manchester	25,000	126,000	404.0
Salford	31,000	129,950	319.2
Oldham	27,000	91,000	237.0
Bury	**36,000**	**120,000**	**233.3**
Stockport	49,425	158,000	219.7
Tameside	34,950	111,000	217.6
Trafford	59,995	185,000	208.4
Blackburn with Darwen	25,500	78,000	205.9
Bolton	30,000	90,000	200.0
North West	**37,000**	**108,870**	**194.2**
Rossendale	29,950	87,500	192.2
England	**54,000**	**153,500**	**184.3**
Rochdale	32,500	92,000	183.1
Wigan	33,000	92,500	180.3

Source: Data produced by Land Registry © Crown copyright 2019

3.7   Table 3.3 examines the changes in house prices over the past 19 years and what this means in terms of income to service a mortgage. 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 2019 this had increased to £30,857. In comparison, an income of £13,590 was required for a median priced property to be affordable in 2000 compared with £42,429 in 2019.

Table 3.3 Lower quartile and median price and income required to service a mortgage				
Bury MBC	**House price (£)**		**Income* required (£)**	
	2000	2019	2000	2019
Lower quartile	36,000	120,000	9,257	30,857
Median	52,850	165,000	13,590	42,429

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

Source: Data produced by Land Registry © Crown copyright 2019

3.8   Table 3.4 sets out the change in house prices by sub-area over the period 2007 to 2019[30]. Median prices increased by +27.1% overall. All six sub-areas experienced an increase ranging between +15.6% (Radcliffe) and +33.6% (Prestwich). Table 3.4 also sets out LQ data for the same period, with an overall increase of +18.9%. Again, all six sub-areas saw an increase in LQ prices over this period with Prestwich experiencing an increase of over 33% and Radcliffe experiencing the smallest increase (+4.4%).

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[30] Note Land Registry ward-level analysis is only possible from 2007

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Table 3.4   Comparative lower quartile and median house price change 2007-2019 for Bury MBC and sub-areas

Sub-areas	LQ house price (£)			Median house price (£)		
	2007	2019	% change	2007	2019	% change
Bury	95,000	106,750	12.4	122,950	143,000	16.3
Prestwich	124,000	165,000	33.1	153,500	205,000	33.6
Radcliffe	91,000	95,000	4.4	120,000	138,746	15.6
Ramsbottom	124,950	150,000	20.0	155,000	180,000	16.1
Tottington	125,000	150,500	20.4	158,000	193,000	22.2
Whitefield	118,250	145,000	22.6	144,000	190,000	31.9
Bury MBC	**103,000**	**122,500**	**18.9**	**132,133**	**168,000**	**27.1**

Source: Data produced by Land Registry © Crown copyright 2019

3.9   Maps 3.1 and 3.2 provide an illustration of LQ and median prices using Lower Super Output Areas. The maps show two notable blocks of the lowest priced dwellings. The first block is in East Ward and extends into Moorside Ward and the second block is in Radcliffe East Ward. The two blocks create a band of lower priced areas which run from the mid-east of the borough, diagonally south west down to Radcliffe West Ward. In the north and south of the borough, higher prices dominate, particularly at the LQ level. Prices increase as you travel closer to Bury MBC's southernmost borders with Salford and Manchester, reaching a peak in the ward of Sedgley.

3.10   Map 3.3 explores real house price change over a 12-year period, 2007 to 2019, in the borough. It uses the Treasury Gross Domestic Product (GDP) deflator which takes account of the impact of inflation on house prices. The map indicates that most areas have experienced a relative decline in prices, with many areas experiencing a relative decline of -10% or more. The majority of areas which have experienced increases above 0% are in the south of the borough. The small number of 'hot spots' where prices have increased by over 25% in real terms, are geographically spread across the borough although Sedgley Ward has the highest concentration.

Map 3.1   Lower quartile house prices 2019 by built-up areas within the LSOAs of Bury MBC

Contains adapted map data from the Office for National Statistics and the National Audit Office under the Open Government Licence v 3.0
Crown copyright and database rights 2019 Ordnance Survey 100019153. This map 2019 arc4 Limited (Company No. 06205180)
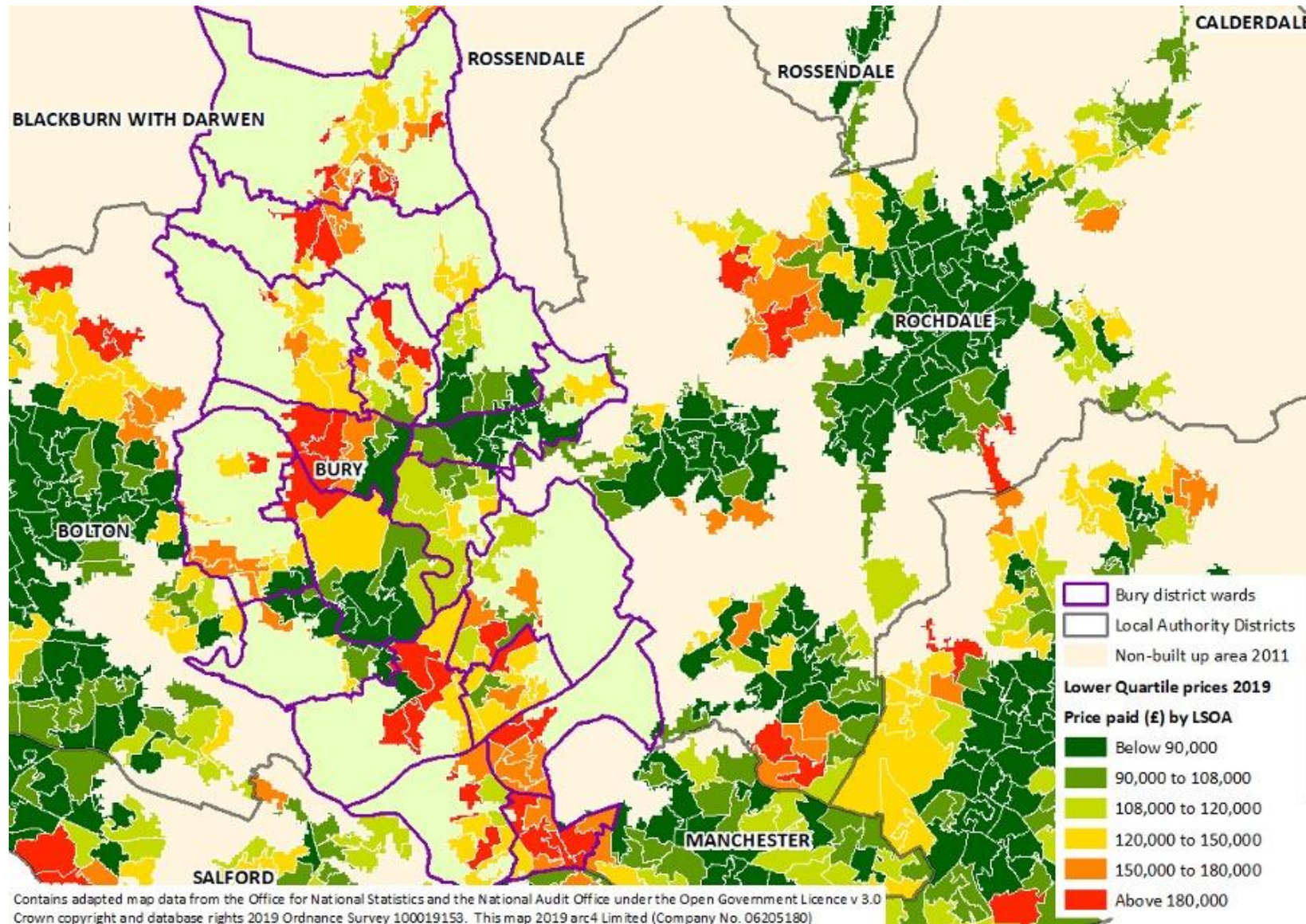
Map 3.2   Median house prices 2019 by built-up areas within the LSOAs of Bury MBC
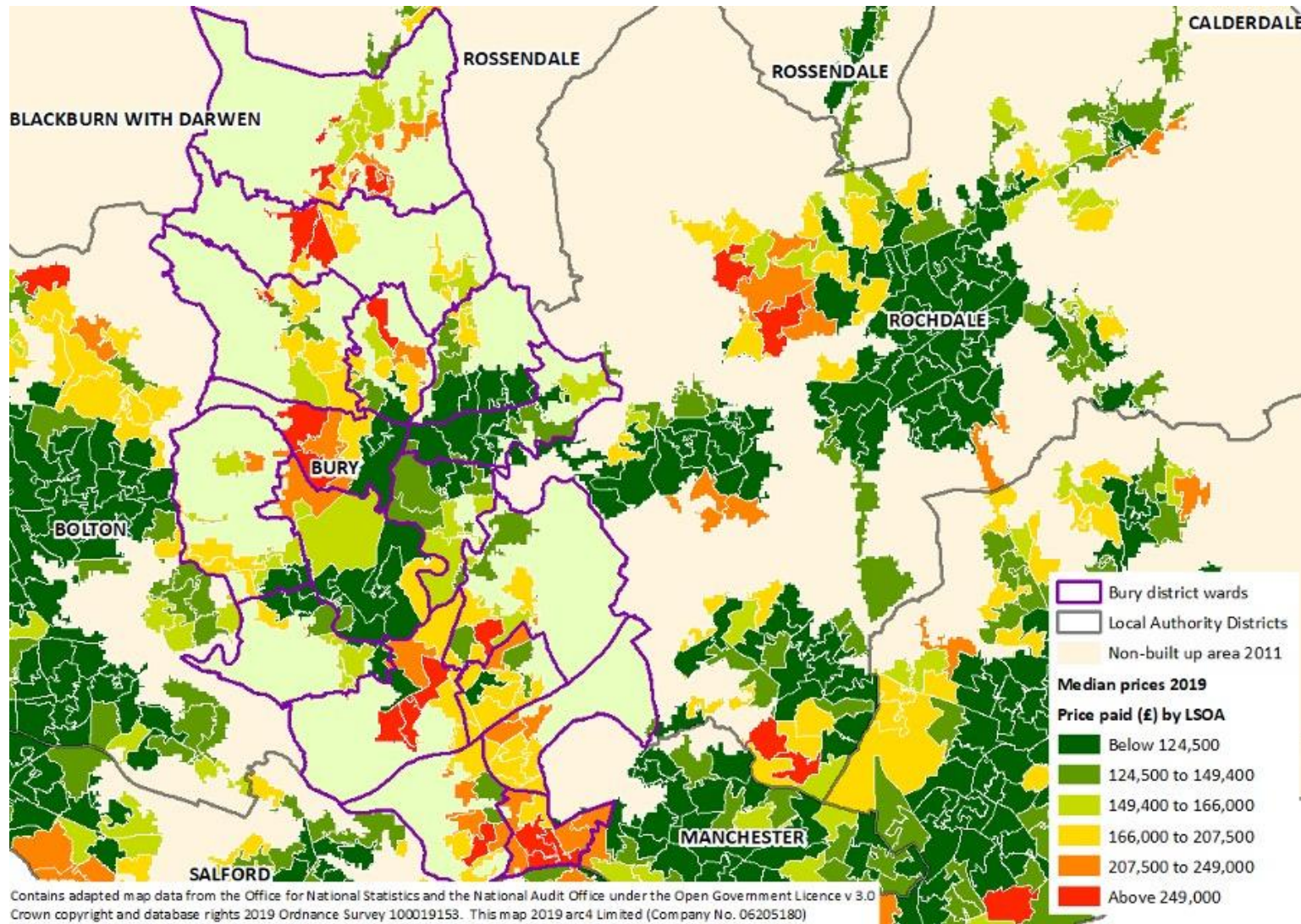
Map 3.3   Median real house price percentage change, 2007 to 2019, by built-up areas within the LSOAs of Bury MBC
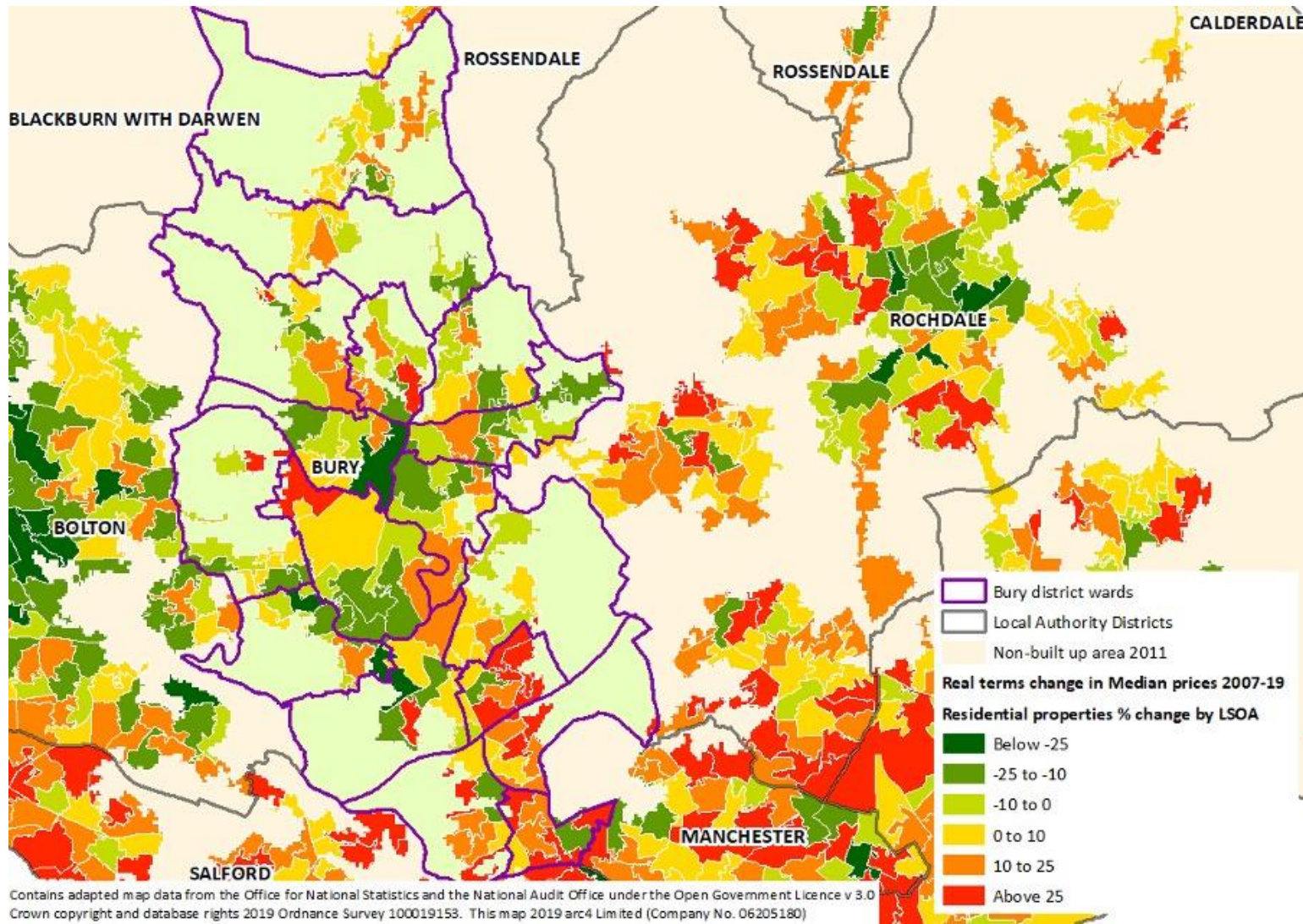
Relative affordability

3.11   The ONS produces national data on the ratio of earnings to house prices. Two sets of data are available: workplace-based and resident-based. For each, lower quartile and median ratios are produced. The data are based on Land Registry Price Paid data and ONS Annual Survey of Hours and Earnings data.

3.12   Table 3.5 sets out the lower quartile affordability ratios for Bury and compares these with Greater Manchester authorities, other neighbouring local authorities (Blackburn with Darwen and Rossendale), the North West and England. Table 3.6 sets out the median ratios. Using workplace-based ratios to illustrate the data, Bury is the third most expensive borough in Greater Manchester behind Trafford and Stockport based on both lower quartile and median earnings.

Table 3.5 Relative affordability of lower quartile and median prices by local authority area, North West and England (workplace-based and residence-based)				
	2019 Lower Quartile		2019 Median	
Locality	**Workplace-based**	**Residence-based**	**Workplace-based**	**Residence-based**
Bolton	5.14	5.01	5.32	5.13
Bury	**6.45**	**6.03**	**6.82**	**5.83**
Manchester	6.05	6.91	5.87	6.80
Oldham	5.05	4.94	5.36	5.33
Rochdale	5.10	4.87	5.52	5.32
Salford	6.05	6.42	5.67	6.07
Stockport	7.74	7.35	7.74	7.01
Tameside	5.97	5.70	6.27	5.72
Trafford	9.30	7.92	9.58	8.08
Wigan	5.34	5.28	5.74	5.32
Blackburn with Darwen	4.09	4.22	4.64	4.78
Rossendale	4.65	4.67	5.63	5.23
NORTH WEST	7.27	5.56	5.86	5.79
ENGLAND	5.58	7.27	7.83	7.83

Household migration and travel to work

3.13   Previous PPG guidance asked councils to consider the extent to which their local authority area was a self-contained housing market area. This remains an important consideration for the council as the degree of interaction may require policy responses.

3.14   Figures 3.2 and 3.3 present the characteristics of households who have moved home in the previous five years and who plan to move in the next five years.

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Figure 3.2   Characteristics of households who have moved in the previous five years

Household Migration

The 2020 household survey indentified that

30.7% of households had lived at their address for less than five years.

51% previously lived in an owner-occupied dwelling

33% previously lived in private rented accommodation

16% had rented from the council

The main reasons* for moving were:

69% to stop sharing and get a place on own

20% forced to move

10% to reduce distance to work

10% family was overcrowded

*Respondents could select more than one reason

34% said they are planning to move again within the next 5 years

14% stated they would like to move but are unable to

100% of those planning to move again would like to move to a house.

57% said they were most likely to move to an owner-occupied dwelling

29% said they were most likely to move to affordable accommodation (including renting from HA, shared equity and discounted sale)

13% said they were most likely to move to private rented accommodation

The 2011 Census reported that 63% of people living in Bury, and had moved in the previous year, had originated in the borough, indicating a moderate degree of self-containment.

Figure 3.3   Characteristics of households who are considering moving in the next five years

The 2020 household survey asked households if they plan to move in the next five years.

- 24% Plan to move
- 8% Would like to but unable to
- 67% Not planning on moving

72% of those who intend to move want to stay in Bury Borough

The main reasons* for being unable to move were:

80% cannot afford to

35% lack of dwellings in the area wanted

30% lack of type of dwellings wanted

The main reasons* for wanting to move were:

20% to get a nicer house

13% to live in a nicer area

12% family is overcrowded

*Respondents could select more than one reason

42% would like 3-bedrooms in their next home

29% would like 2-bedrooms in their next home

24% said they would like 4 or more-bedrooms and 5% would like 1-bedroom

70% said they were most likely to move to an owner-occupied dwelling

18% said they were most likely to move to affordable accommodation

12% said they were most likely to move to private rented accommodation

Those planning to move in the next five years said they would like the following types of dwelling:

35% Detached house   **25%** Semi-detached house   **9%** Terraced house   **21%** Bungalow   **9%** Flat / apartment   **1%** Other

3.15   The 2011 Census identified 82,130 economically active residents in Bury MBC. 49.6% lived and worked in Bury MBC (including working from home) and 47.2% worked elsewhere in the North West, the remainder 3.2% worked elsewhere in the UK. The borough experiences notable economic linkages with Manchester with over 12,000 residents commuting to work there. There is a net loss of 9,640 workers to Manchester. There is also a net loss of around 3,500 workers to Salford and around 2,000 to Trafford.

3.16   In terms of defining market areas, the ONS provides a definition of Travel to Work (TTW) areas as follows:

'The current criterion for defining TTWs is that generally at least 75% of an area's resident workforce in the area and at least 75% of the people who work in the area also live in the area…however, for areas with a working population in excess of 25,000, self-containment rates as low as 66.7% are accepted'[31]

3.17   This would suggest that the borough is not a self-contained travel to work area and the borough experiences notable economic interaction with the wider Manchester City Region and Lancashire.

Past trends in housing delivery

3.18   Over the period 2008/09 to 2018/19 there has been an average of 307 completions (net) each year across Bury MBC and 383 annually over the past five years. Delivery in 2018/19 was above target with 391 completions compared to the 270 target in the draft GMSF. Over the five years 2014/15 to 2018/19, 25% of completions have been affordable dwellings.

3.19   The statutory housing target for Bury MBC was set at 500 by the Regional Spatial Strategy for the North West and was revoked in May 2013. As a result the Council has not had an adopted statutory housing target since 2013. For the period 2013/14 to 2015/16 the target of 400 is taken from the 2011/12 Housing Need and Demand Assessment[32]; with the targets from 2016/17 onwards, being based on 2016 Draft GMSF figures for 2016/17, 2017/18 and the 2019 Draft GMSF for 2018/19. Delivery has been below target for 9 out of the 11 time periods presented.

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[31]https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/articles/commutingtoworkchangestotraveltoworkareas/2001to2011

[32] The latest Local Housing Need figure for Bury MBC is 378 per annum (Local Plan Housing Topic Paper, October 2018)

Table 3.6	Dwelling completions 2008/09 to 2018/19			
Year	Market	Affordable	Net	Target
2008/09	231	42	273	500
2009/10	156	42	198	500
2010/11	202	33	235	500
2011/12	151	69	220	500
2012/13	187	87	274	500
2013/14	207	59	266	400
2014/15	461	82	543	400
2015/16	284	52	336	400
2016/17	288	80	368	625
2017/18	196	79	275	625
2018/19	207	184	391	270
Grand total (11 years)	2,570	809	3,379	5,220
Annual average (past 11 years)	234	74	307	475
Grand total (past 5 years)	1,436	477	1,913	2,320
Annual average (past 5 years)	287	95	383	464

Sources:

Completions   Bury MBC Planning Department

Targets -   North West RSS 2008, Bury Housing Need and Demand Assessment 2011/12, GMSF 2019 Draft, Bury MBC email communication

3.20   A comparison of annual completions with annual targets is presented in Figure 3.4.

3.21   Map 3.4 shows where new build sales activity has taken place over the period 2007-2018 by Lower Super Output Area. The most notable area of new build activity has been across the three Radcliffe Wards (North, East and West) and into Pilkington Park Ward. A section of Bury MBC's border with Rochdale in East Ward has mirrored activity in Rochdale.

Figure 3.4   Net dwelling completions, compared with the policy target, 2007/08 to 2018/19
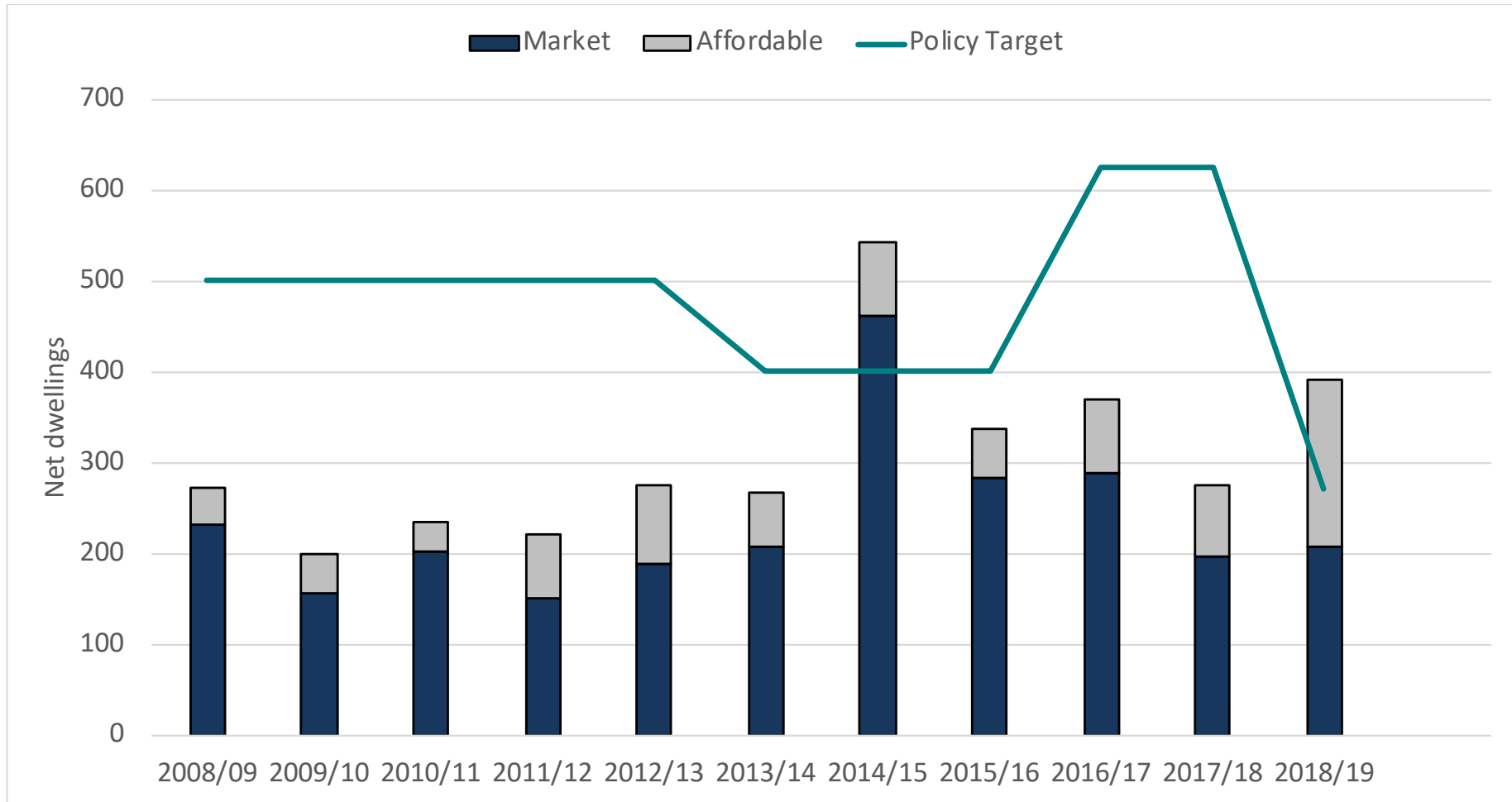
Sources:

Completions   Bury MBC Planning Department

Targets   North West RSS 2008, Bury Housing Need and Demand Assessment 2011/12, GMSF 2016 Draft, Bury MBC email communication

Map 3.4 New build development in Bury MBC 2007-2018

Source: HM Land Registry. Contains adapted data from ONS under the Open Government Licence v3.0.
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Legend:
- Local authority area
- Bury borough ward

New build housing 2007 to 2018
Residential units sold by LSOA
- Above 200
- 100 to 200
- 50 to 100
- 25 to 50
- 1 to 25
- None recorded

Stakeholder views on the market

3.22   All stakeholders responding to the survey were asked to give their opinion in regard to the strengths and weaknesses of the borough's housing market. A full report is provided in Appendix E. Stakeholders gave a range of views on this, with the main strengths being that Bury MBC has:

- a strong housing market for sales and rents. The market is diverse in terms of property types and is relatively affordable;

- a good location for employment and transport. Within the borough there are good facilities and amenities. The location in relation to Manchester, Greater Manchester and proximity to countryside also make it an attractive place to live;

- better land values than comparator North Manchester towns, so development opportunities may be more viable. There is a keenness by housing providers and developers to build in the borough;

- an attractive apartment market in the town centres of Bury and Prestwich;

- council housing stock which meets the Decent Homes Standard; and

- some good quality private rentals.

3.23   The main weaknesses identified were:

- the strong housing market can cause affordability challenges for young first-time buyers;

- rent levels have increased due to lack of supply and are outside both the Local Housing Allowance and affordable levels;

- the numbers of social housing for general needs have declined over time;

- not enough social housing for the most vulnerable and complex. Specific types mentioned include mental health and substance misuse supported accommodation, and also with elderly mental illness (EMI) nursing care;

- new builds are not built to a high enough energy efficiency standard to meet the 2030 carbon neutral target. Work to retrofit the existing housing market is not ambitious enough due to limited grant funding / incentives;

- limited development land for housing and the lack of availability of strategic sites is slowing housing delivery. There are few opportunities for new build housing, and this is pushing prices up; and

- there are weaker areas of the housing market around Bury Town Centre, as well as parts of Radcliffe and Whitefield.

Concluding comments

3.24   The purpose of this chapter has been to consider the general housing market context of the borough and its inter-relationships with other areas. By reviewing house prices, relative affordability, migration, travel to work patterns and dwelling completions, a picture of the market dynamics of the borough emerges.

3.25   Median house prices across the borough have been below England and similar to the region since 2000. During 2019, median prices across the borough were £165,000, compared with £158,000 across the North West and £235,000 across England.

3.26   Bury MBC has one of the highest lower quartile and median affordability ratios compared with its neighbouring/city region authorities. However, this is not consistent across the borough. Prices are significantly higher in the north and south of the borough.

3.27   Over the past five years an average of 383 new dwellings have been built each year. The total built has been 1,913 which compares with a total target of 2,320 over the period 2014/15 to 2018/19.

3.28   Based on migration and travel to work data, the borough cannot be described as a highly self-contained housing market area. There are strong economic interactions with the wider Manchester City Region and Manchester and Salford in particular. As set out in the Greater Manchester SHMA 2019, Greater Manchester can be reasonably defined as a housing market for planning purposes.

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4. Housing stock and household review

Introduction

4.1   The purpose of this chapter is to explore the characteristics of the borough's housing stock and households including the current stock profile, house condition and tenure characteristics. This includes a detailed analysis of the major tenures: owner occupation, private rented sector and affordable housing. The range of households living in the borough is also considered. The chapter concludes with an analysis of relative affordability in terms of the various tenure options in the borough.

Estimates of current dwellings in terms of size, type, condition, tenure

4.2   There are several sources of information which can be used to establish the overall number of dwellings and households in the borough. The most recent data available for Bury MBC is reported in Table 4.1.

Table 4.1	Dwelling stock and household estimates	
Data	**Dwellings**	**Source**
2019 Valuation Office Agency (all dwellings)	83,950	VOA Table CTSOP3.0
2019 Valuation Office Agency (excluding annex and unknown)	82,690	VOA Table CTSOP3.0
2018 MHCLG Dwelling Stock Estimates	83,700	MHCLG Live Tables on Dwelling Stock Table 100
2020 Council Tax Address File	**84,139**	Bury MBC
Data	**Households**	**Source**
2014-based DCLG Household Projections 2020 figure	82,726	DCLG (now MHCLG)
2016-based ONS Household Projections 2020 figure	81,276	ONS
2020 Council Tax Address File (occupied dwellings only)	**81,369**	Bury MBC

4.3   This 2020 HN&DA uses a base of **84,139** dwellings and **81,369** households across Bury MBC.

4.4   According to council statistics, there are an estimated 2,770 vacant dwellings (representing 3.3% of the total dwelling stock). This is higher than the national rate of 2.5%). The vacancy rate in the borough is above the 'transactional vacancy level' of 3%, which is the proportion of stock normally expected to be vacant to allow movement within the market. The council statistics also show that 1,111 of the vacant dwellings (40.1%) have been unoccupied for at least 6 months.

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4.5   Baseline dwelling and household statistics for each of the sub-areas is set out in Table 4.2.

Table 4.2 Dwelling stock by sub-area		
Sub-area	**Dwellings**	**Households**
Bury	31,543	30,505
Prestwich	13,798	13,344
Radcliffe	16,729	16,178
Ramsbottom	7,066	6,833
Tottington	5,078	4,911
Whitefield	9,925	9,598
Bury MBC	**84,139**	81,369

Source: Households – 2020 household survey[33], Dwellings – 2020 Council Tax Address File

Dwelling size and type

4.6   Map 4.1 illustrates the predominant dwelling type and size by LSOA based on 2019 Valuation Office Agency (VOA) data.

4.7   Based on the 2019 VOA:

- the majority (76.8%) of dwellings are houses, of which:

  - 13.8% are detached;

  - 31.5% are semi-detached;

  - 31.4% are terraced/town houses;

- 14.9% are flats/apartments/maisonettes; and

- 8.3% are bungalows.

4.8   How dwelling type and size vary by sub-area is set out in Figure 4.1 and Table 4.3 respectively, based on the 2019 VOA data. Figure 4.1 shows dwelling type information for the each of the sub areas and the borough as a whole. The figure shows that several sub-areas have above-average concentrations of particular property. Of particular note:

- 22.1% and 21.0% of dwelling stock in Ramsbottom and Tottington is detached houses, respectively;

- 45.8% of dwelling stock in Prestwich is semi-detached houses;

- 21.1% of dwelling stock in Prestwich is terraced housing (the only sub-area with a proportion below 30%);

- 20.7% of dwelling stock in Prestwich is flats; and

- 14.4% of dwelling stock in Tottington is bungalows.

4.9   Of all dwellings, 9.0% have one bedroom, 32.8% two bedrooms, 44.9% three bedroom and 13.3% four or more bedrooms.

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[33] Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

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Map 4.1   Predominant dwelling type and size by built-up areas within LSOAs: Bury MBC
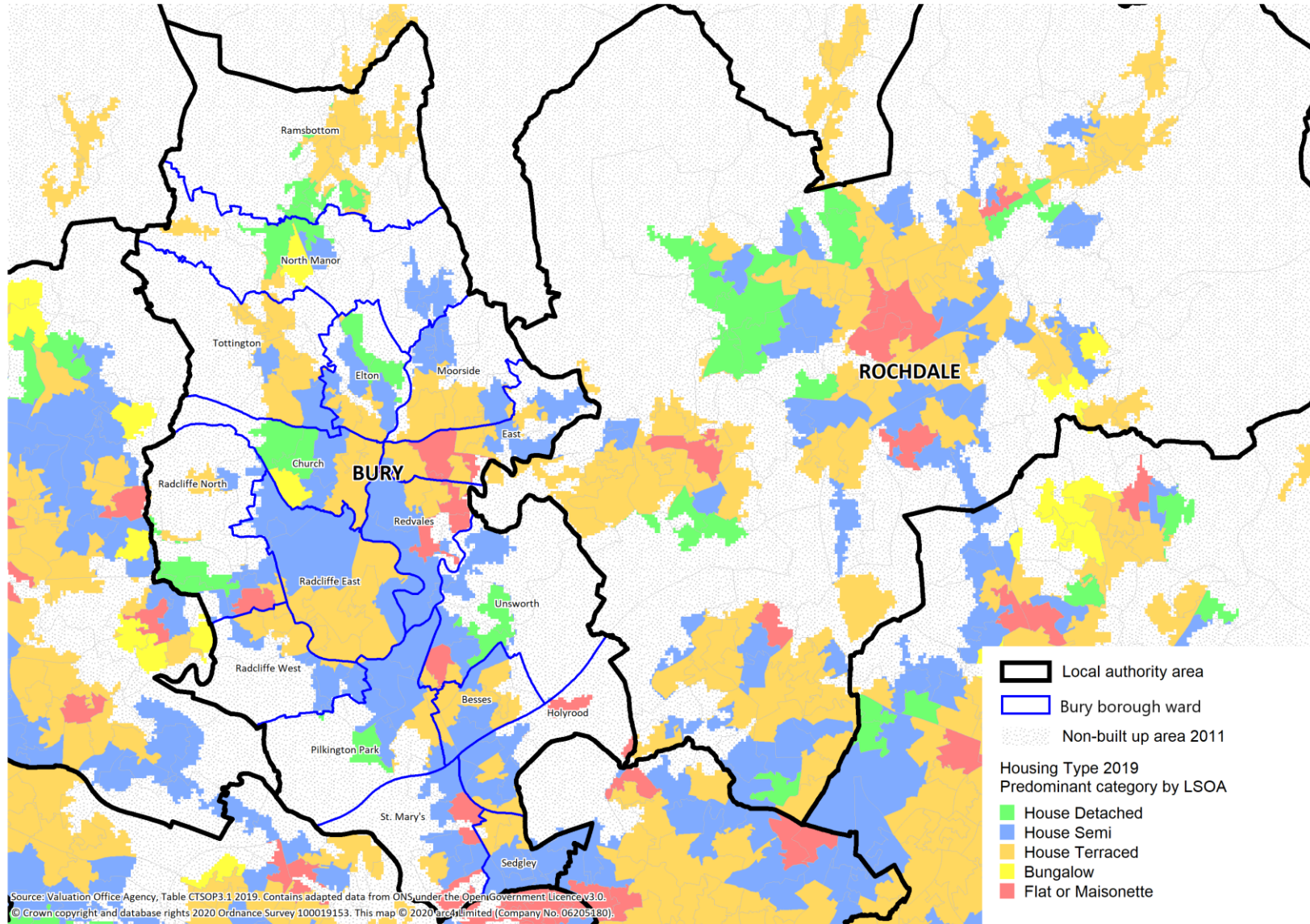
Figure 4.1   Dwelling type by sub-area

	Bury total	Bury	Prestwich	Radcliffe	Ramsbottom	Tottington	Whitefield
■ Bungalow	8.3	8.9	2.5	9.4	12.9	14.4	6.1
□ Flat	14.9	15.0	20.7	13.8	10.1	5.5	17.0
□ Terraced House	31.4	32.7	21.1	35.9	35.5	34.3	30.0
■ Semi-Detached House	31.5	29.8	45.8	28.0	19.3	24.8	35.0
■ Detached House	13.8	13.7	9.8	12.8	22.1	21.0	11.9

Source: 2019 VOA
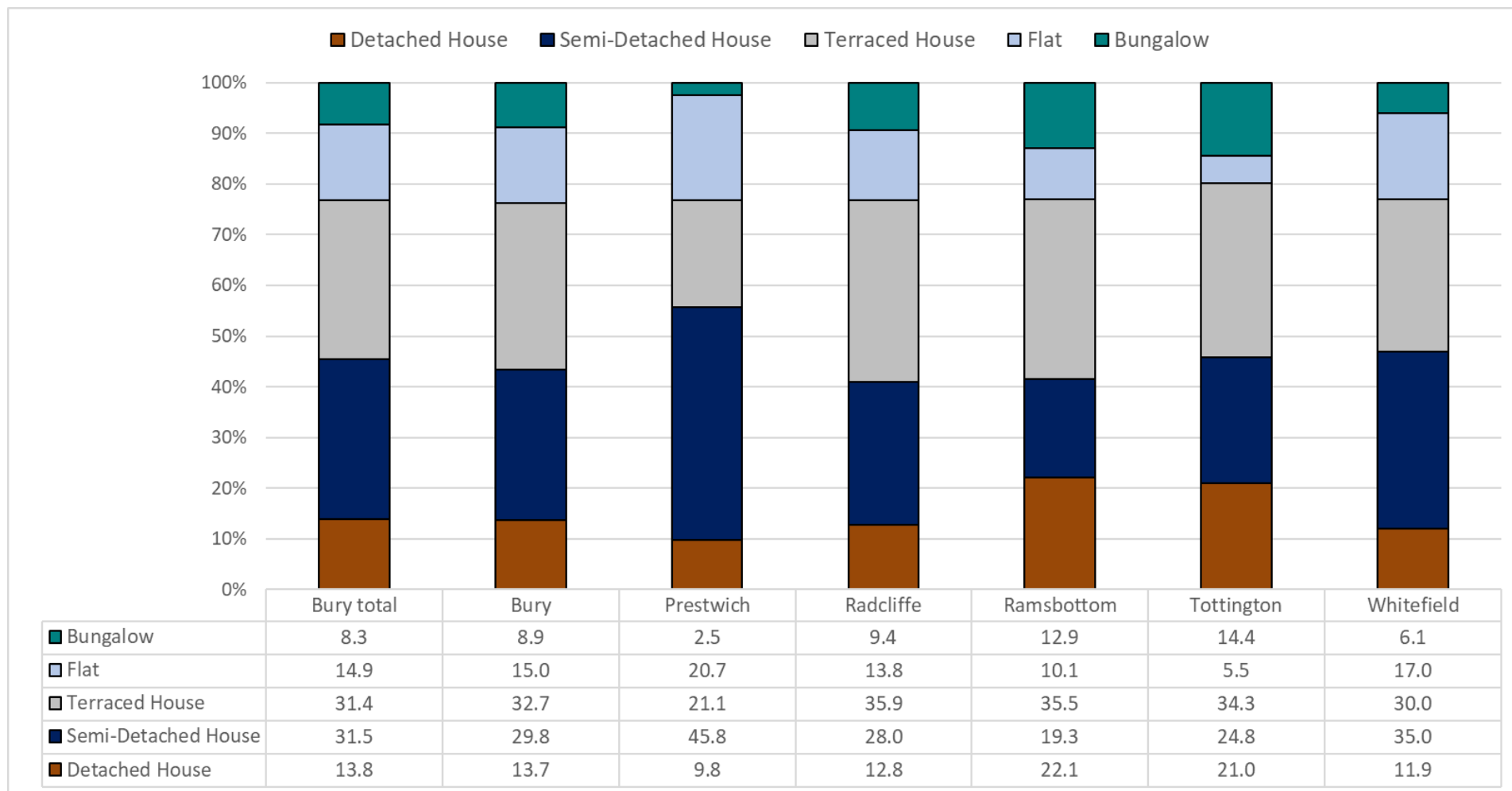
Table 4.3	Number of bedrooms (% by sub-area)					
Sub-areas	1-bedroom	2-bedrooms	3-bedrooms	4-bedrooms	Total	Total count
Bury	9.7	37.1	40.4	11.8	100.0	31,075
Prestwich	11.5	19.6	54.3	14.6	100.0	13,674
Radcliffe	9.4	36.5	43.6	10.5	100.0	16,208
Ramsbottom	5.5	40.2	35.5	18.8	100.0	6,964
Tottington	3.0	33.9	42.3	20.8	100.0	4,980
Whitefield	8.1	24.0	55.2	12.7	100.0	9,749
Bury MBC	9.7	37.1	40.4	11.8	100.0	82,650
Unknown/missing data						1,300
Grand Total						83,950

Source: VOA 2019

The age and condition of Bury MBC's housing

4.10 The age profile of the dwelling stock in the borough is summarised in Table 4.4. Almost one in four dwellings (23.2%) were built before 1919. The lowest proportion built has been between 1999 and the present day (8.4%).

Table 4.4	Age of dwelling	
Age of Dwellings	Number	%
pre-1919	19,300	23.2
1919-44	17,930	21.5
1945-64	12,050	14.5
1965-82	17,630	21.2
1983-99	9,380	11.3
post 1999	7,000	8.4
Total	83,290	100
Unknown	660	
Bury MBC	83,950	

Source: VOA 2019

4.11 Estimates relating to stock condition can be derived from the English Housing Survey which produces national data on dwelling condition. Applying national trends to the stock profile of Bury MBC would suggest that around 21.9% of dwelling stock is non-decent, which is above the national average of 20.6% (Table 4.5). The number of dwellings likely to fail the minimum standard of decent homes criteria is estimated to be 13.0% which is above the national figure (11.9%).

4.12   A full definition of what constitutes a decent home is available from MHCLG[34] 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.

Table 4.5	Dwelling stock condition estimates							
Bury MBC			**Fails decent homes criteria (estimate of number)**				**All dwellings**	
Dwelling age (ehs)	**Dwelling age (voa)**	Non-decent	Minimum standard	Repair	Modern facilities	Thermal comfort	In group (number)	% dwellings
pre-1919	pre-1919	7,743	5,537	2,162	744	2,303	19,300	23.2
1919-44	1919-44	4,313	2,349	1,354	307	1,362	17,930	21.5
1945-64	1945-64	2,005	960	439	235	689	12,050	14.5
1965-80	1965-82	3,080	1,546	323	335	1,335	17,630	21.2
1981-90	1983-1992	958	257	*	51	733	5,440	6.5
post 1990	Post 1992	160	160	*	*	*	10,940	13.1
Total		**18,259**	**10,809**	**4,277**	**1,673**	**6,421**	**83,290**	100.0
% of all stock		**21.9**	**13.0**	**5.1**	**2.0**	**7.7**		
National %		**20.6**	**11.9**	**4.6**	**1.9**	**7.5**		

Source: English Housing Survey 2013 data applied to 2019 Valuation Office Agency dwelling stock age

Note '*' indicates sample size too small for reliable estimate

House condition and repair problems

4.13   The 2020 household survey[35] reviewed the extent to which households were satisfied with the state of repair of their accommodation. Overall:

   • 77.4% of respondents expressed satisfaction (35.0% were very satisfied and 42.4% were satisfied);

   • 10.6% were neither satisfied nor dissatisfied; and

   • 12.0% expressed degrees of dissatisfaction, of whom 8.6% were dissatisfied and 3.4% were very dissatisfied.

4.14   Table 4.6 explores how the level of dissatisfaction with the quality of accommodation varies by tenure, type and age of property. Note that the data relates to perception and across the private and affordable rented sectors and this may be more reflective of tenant expectations in landlord responses to repairs. Key findings are:

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[34] https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/7812/138355.pdf

[35] Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

- More than one in four (29.1%) of households in affordable housing are dissatisfied with their accommodation compared 6.7% of owner occupiers;

- Excluding data for maisonettes and caravans based on small sample sizes, dissatisfaction was highest amongst households living in terraced housing (18%) and flats/apartments (14.8%); and

- Of those who know the age of their property, dissatisfaction is highest amongst the properties built before 1965. For households in homes built pre-1919 more than one in ten are dissatisfied (10.6%).

Table 4.6 Dissatisfaction with quality of accommodation by tenure, property type and property age			
Tenure	**No. dissatisfied**	**% of tenure dissatisfied**	**Base (households)**
Owner occupier	3,808	6.7%	56,641
Private rented	2,192	17.9%	12,253
Affordable (including affordable home ownership)	3,633	29.1%	12,475
Total	**9,633**	**11.8%**	**81,369**
Property Type	**No. dissatisfied**	**% of type dissatisfied**	**Base (households)**
Detached house	567	4.0%	14,335
Semi-detached house	2,670	10.0%	26,786
Terraced house / town house	3,915	18.0%	21,716
Bungalow	455	7.6%	5,999
Maisonette	369	52.0%	710
Flat / apartment	1,564	14.8%	10,564
Caravan / park home	8	24.2%	33
Other	0	0.0%	572
Missing cases	85		654
Total (all households)	**9,633**	**11.8**	**81,369**
Property Age	**No. dissatisfied**	**% by age dissatisfied**	**Base (households)**
Pre 1919	1,531	10.6	12,096
1919 to 1944	1,181	7.2	12,990
1945 to 1964	1,373	8.4	10,315
1965 to 1984	643	5.3	16,443
1985 to 2004	427	2.0	9,694
2005 onwards	222	4.8	4,837
Missing cases/don't know	4,256		14,994
Total (all households)	**9,633**	**11.8**	**81,369**

Source: 2020 household survey[36]

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[36] Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

4.15   Table 4.7 explores how the level of dissatisfaction with the quality of accommodation varies by the economic activity of the head of household. Households where the HRP is unemployed or is a carer or volunteer have the highest levels of dissatisfaction; 39.3% and 32.5% respectively.

Table 4.7 Dissatisfaction with quality of accommodation by economic activity			
Economic activity	No. dissatisfied	% Dissatisfied	Base (households)
Employed	5,858	12.8	45,649
Unemployed	407	39.3	1,036
Retired	706	3.5	19,947
Student	33	10.7	309
Permanently sick/disabled	663	14.8	4,466
Looking after home/children	412	23.4	1,759
Carer or volunteer	677	32.5	2,081
Missing cases/don't know	877		6,122
Total	**9,633**	**11.8**	**81,369**

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

Source: 2020 household survey[37]

4.16   The 2020 household survey[38] asked residents to rate their satisfaction towards the borough as a place to live and secondly towards their home as a place to live. Figures 4.4 and 4.5 present the results by sub-area. Satisfaction is consistently higher for the home than it is for Bury MBC as a place to live.

4.17   Households living in Radcliffe have the highest levels of dissatisfaction with the borough as a place to live; 22.9% are fairly or very dissatisfied compared with 12.5% for Bury MBC as a whole. In Ramsbottom and Prestwich, only 0.8% of households reported feeling 'very dissatisfied' with the borough as a place to live.

4.18   Almost half of households are 'very satisfied' with their homes as a place to live, 45.8%. In Ramsbottom and Tottington the proportion 'very satisfied' is over 60%. Radcliffe is the only sub-area where more than 10% of households are 'fairly or very dissatisfied' (11.4%).

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[37] Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

[38] Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

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Figure 4.2   Satisfaction with Bury MBC as a place to live by sub-area
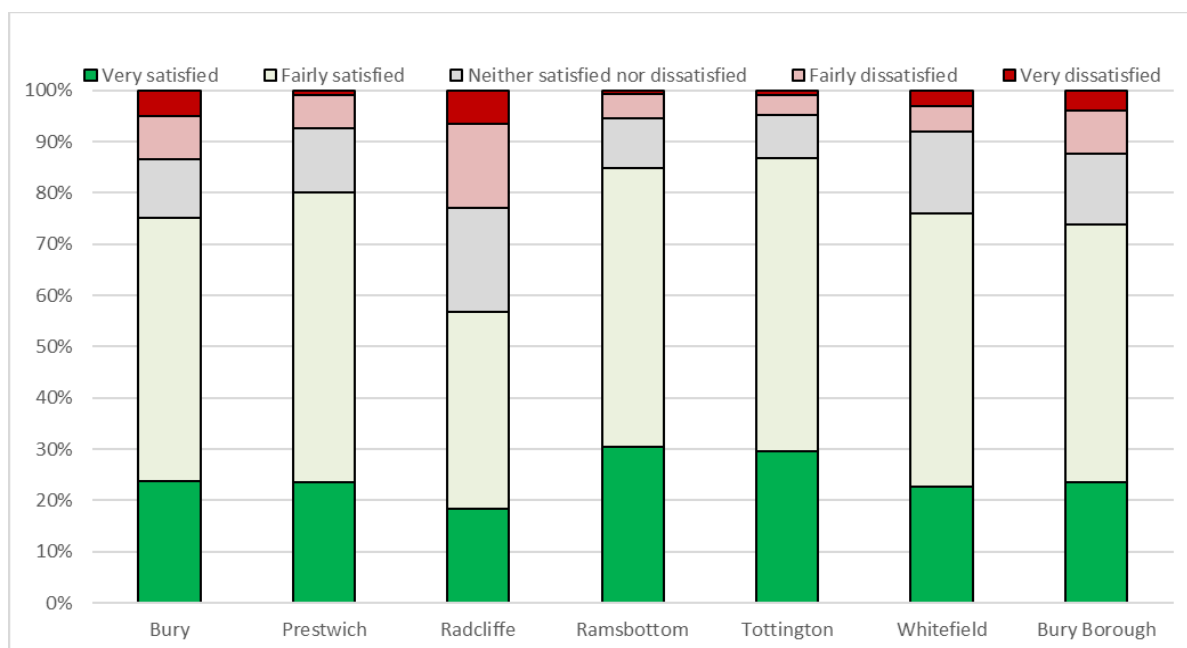
Source: 2020 household survey[39]

Figure 4.3   Satisfaction with the home by sub-area

Source: 2020 [40]

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[39] Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

[40] Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

Household income

4.19   There are a range of income data sources available to inform this study which are now summarised. The 2020 household survey[41] and CAMEO income data provide range, quartile and average data of gross household income by township. ONS Annual Survey of Hours and Earnings (ASHE) data provides gross earnings of economically active residents and the ONS publishes average household income estimates at the MSOA level[42]. To clarify:

- Income data reported in the household survey relates to the gross income of principal and any second earner in the household;

- CAMEO income data is based on gross income from all sources; and

- ASHE data is based on the incomes of economically active single earners.

4.20   Table 4.8 summarises gross income by township from the 2020 household survey[43] and indicates a Bury-wide lower quartile household income of £16,900 and a median of £32,500[44]. Table 4.9 summarises gross income by township using CAMEO UK data and indicates a Bury-wide lower quartile household income of £15,000 and a median of £25,000. This is gross income from all sources for all households.

4.21   The 2020 household survey[45] indicates a broader range of household incomes, particularly higher income groups, compared with the CAMEO UK data.

4.22   The ONS small area average household income data[46] reports an average gross income of £40,281 and net income of £32,012 across Bury.

4.23   The 2019 Annual Survey of Hours and Earnings resident-based data (for individuals rather than households) indicates lower quartile earnings are £21,066 and median earnings are £29,650 across Bury.

4.24   For the purposes of data analysis, 2020 household survey[47] income data have been used to consider the relative affordability of different tenure options

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[41] Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

[42] ONS income estimates for small areas 2017/2018

[43] Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

[44] Gross income of principal and any second earner in the household

[45] Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

[46]https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/datasets/smallareaincomeestimatesformiddlelayersuperoutputareasenglandandwales

[47] Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

Table 4.8	Gross household income by township (2020 household survey data)						
	Township (%)						
Gross household income (annual)	Bury	Prestwich	Radcliffe	Ramsbottom	Tottington	Whitefield	Total
Under £10,400	14.5	9.1	12.9	6.7	4.5	10.6	11.6
£10,400 to under £20,800	26.9	19.4	26.8	14.8	18.9	23.5	23.8
£20,800 to under £26,000	15.3	11.4	13.6	12.7	9.1	12.3	13.4
(£26,000 to under £39,000	19.4	21.4	15.5	19.6	25.7	13.3	18.6
£39,000 to under £49,400	8.3	8.7	10.2	12.3	11.7	12.2	9.7
£49,400 to under £59,800	4.1	7.2	4.7	7.9	8.8	5.6	5.5
£59,800 or more	11.4	22.7	16.2	26.0	21.3	22.3	17.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	Township (£)						
Gross household income (annual)	Bury	Prestwich	Radcliffe	Ramsbottom	Tottington	Whitefield	Total
Lower quartile	£14,300	£19,500	£14,300	£22,100	£22,100	£16,588	£16,900
Median	£24,700	£32,500	£24,700	£32,500	£32,500	£32,500	£32,500
Average	£30,425	£39,544	£33,843	£43,177	£41,841	£38,323	£35,258
Note: Survey asked to indicate the total Gross Income of the highest income earner (and second earner if applicable)							
This is income from all sources before tax and National Insurance							

Source: 2020 household survey[48]

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[48] Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

Table 4.9   Gross household income by township (CAMEO UK data)

Gross household income (annual)	Township (%)						Total
	Bury	Prestwich	Radcliffe	Ramsbottom	Tottington	Whitefield	
Less Than £10,000	5.4	1.6	6.2	1.4	0.6	6.8	4.3
£10,000 to under £20,000	30.1	19.8	33.7	4.8	3.8	28.9	24.4
£20,000 to under £30,000	25.4	28.9	26.2	22.7	14.7	21.2	24.6
£30,000 to under £40,000	19.6	24.6	15.0	28.9	27.2	20.7	21.2
£40,000 to under £50,000	12.5	16.1	11.9	20.0	27.9	11.3	14.7
£50,000 to under £75,000	6.7	8.2	6.5	20.5	21.2	10.2	9.8
£75,000 to under £100,000	0.3	0.8	0.4	1.7	4.5	0.7	0.9
£100,000 or more	0.0	0.0	0.1	0.0	0.0	0.2	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Gross household income (annual)	Township (£)						Total
	Bury	Prestwich	Radcliffe	Ramsbottom	Tottington	Whitefield	
LQ (midpoint)	£15,000	£25,000	£15,000	£25,000	£35,000	£15,000	£15,000
Median (midpoint)	£25,000	£35,000	£25,000	£35,000	£35,000	£25,000	£25,000

Source: CAMEO UK (income data is based on gross income from all sources)

Housing tenure

4.25   Based on the 2020 household survey [49], the tenure profile of the borough is:

- 69.6% owner occupied;

- 15.3% affordable (10.1% rented from the council, 4.7% rented from a housing association and 0.5% affordable home ownership tenures (including shared ownership, shared equity and discounted for sale); and

- 15.1% private rented/living rent free.

4.26   Figure 4.4 below displays the breakdown of each tenure category in the borough.

Figure 4.4   Bury MBC: tenure profile of occupied dwellings

	Owned (no mortgage)	Owned (with mortgage)	Rented privately (unfurnished)	Rented from the council	Rented from a housing association	Rented privately (furnished)	Tied accommodation	Shared ownership, shared equity, discounted for sale, low cost home ownership
Tenure	37.6%	32.0%	13.2%	10.1%	4.7%	1.3%	0.6%	0.5%
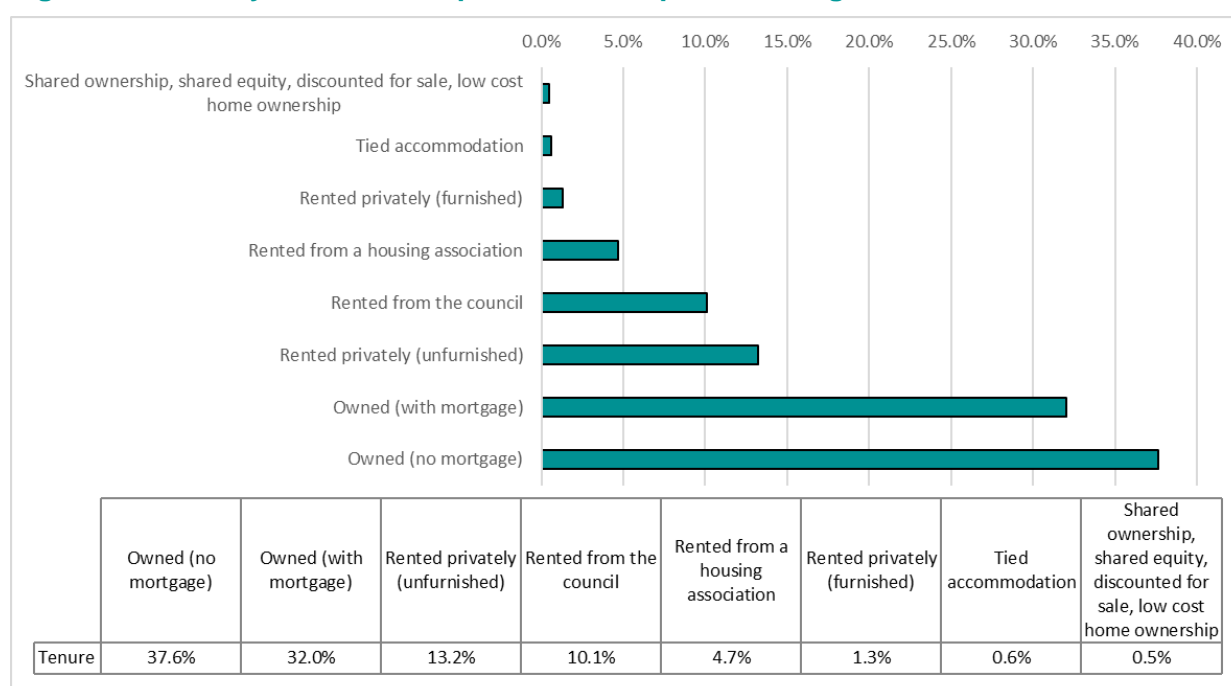
Source: 2020 [50]

4.27   Table 4.10 shows how the tenure profile of occupied dwellings varies by sub-area. Key findings are:

- Tottington contains the highest proportion of owner-occupation in the borough, 86.0%;

- Tottington is the only sub-area with less than 10% of households in private rented dwellings (9.8%); and

- the two sub-areas with the highest proportions of owner-occupation have the lowest proportions of households living in affordable housing, Tottington at 4.2% and Ramsbottom at 8.2%.

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[49] Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

[50] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

Table 4.10	Property tenure split by sub-area				
	Tenure (%)				arc4
Sub-area	Owner occupied	Private rented	Affordable	Total	Base
Bury	67.0%	15.4%	17.5%	100.0%	30,504
Prestwich	69.4%	17.9%	12.7%	100.0%	13,344
Radcliffe	65.0%	15.6%	19.4%	100.0%	16,178
Ramsbottom	78.6%	13.2%	8.2%	100.0%	6,833
Tottington	86.0%	9.8%	4.2%	100.0%	4,912
Whitefield	71.0%	13.2%	15.8%	100.0%	9,599
Bury MBC	69.6%	15.1%	15.3%	100.0%	81,370

Source: 2020 [51]

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[51] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

The owner-occupied sector

4.28   Figure 4.5 sets out the general characteristics of owner-occupier households and dwellings across Bury MBC.

Figure 4.5   Characteristics of owner-occupied households and dwellings
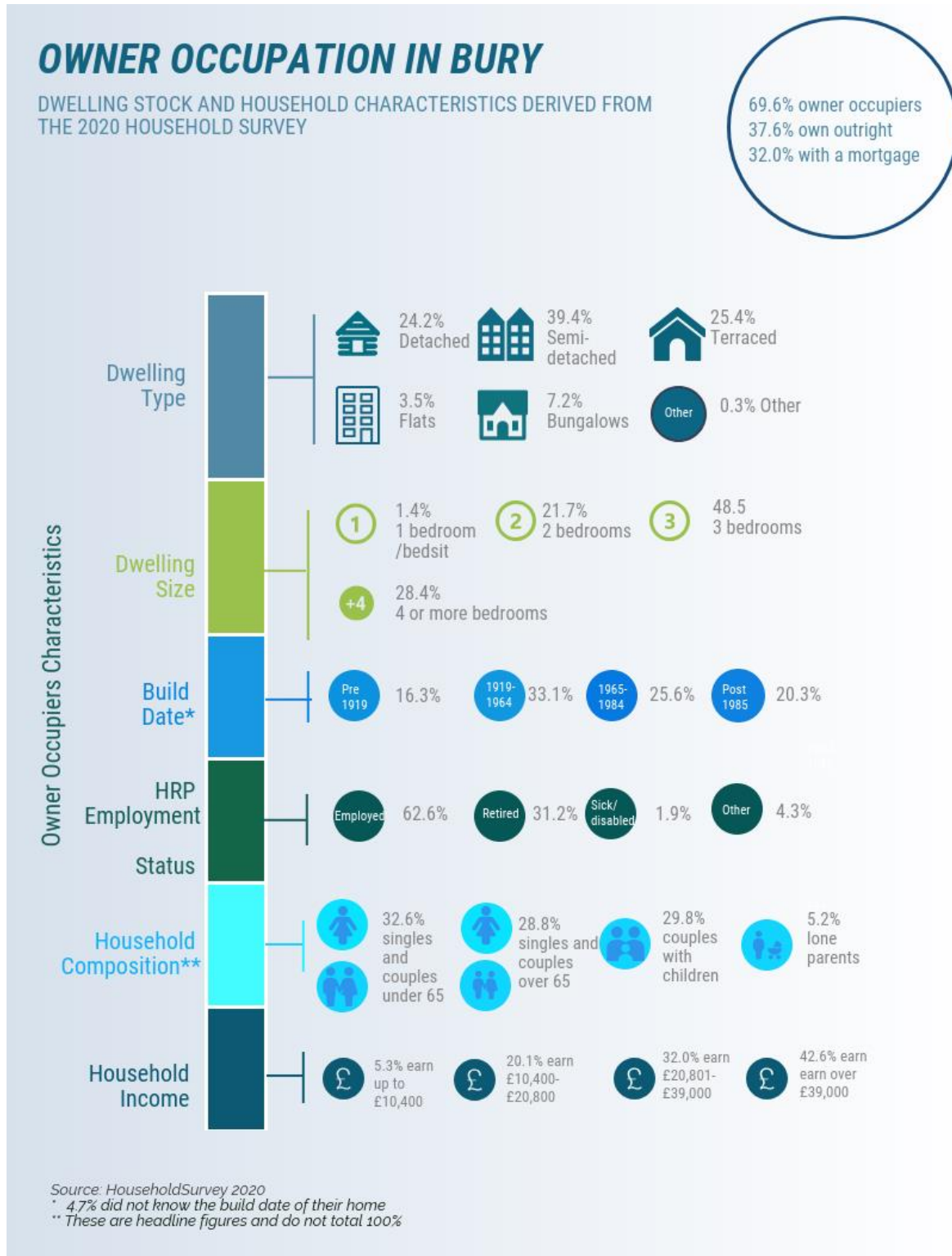
Note: achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

Stakeholder views on the owner-occupied sector

4.29 A full analysis of the findings of the online stakeholder survey is set out in Appendix E. A short summary for the owner-occupied sector is provided here. Note this excludes affordable home ownership.

4.30 Stakeholders commented that the borough has a good variety of homes in various price ranges and in good supply, providing a cross-section of affordability. In terms of gaps in the market, stakeholders mentioned higher quality family homes, particularly in the south of the borough to the east of Whitefield. Other gaps include more flats/starter homes and more mid-price housing needed to stimulate the market. It was stated that sites for these need to be close to transport infrastructure, the economic centre and employment nodes.

4.31 Developers and housebuilders believed their customers were equally looking to purchase and rent in Bury MBC. Customers for new homes were mainly second and third stage movers followed by first-time buyers, and then downsizers. They commented that downsizers and first-time buyers may be priced out or not be able to find a suitable sized product. Low-rise, family housing with 3 or 4-bedrooms are the types of housing in greatest demand along with smaller, first time buyers' homes. There was less certainty about accommodation for the elderly. A key theme which emerged on what was needed to deliver more new homes in the borough was more land/sites and investment in infrastructure. It is clear that green belt land is felt to be a constraint on new development.

The private rented sector

4.32 The Government's Housing Strategy (November 2011)[52], set out the Government's plans to boost housing supply. It recognised an increasingly important role for the private rented sector, both in meeting people's housing needs and in supporting economic growth by enabling people to move to take up jobs elsewhere and to respond to changing circumstances.

4.33 The private rented sector in England is growing; the census figures for 2011 confirmed that the sector now totals 16.8% of the dwelling stock, an increase from 8.8% in 2001. Increasing house prices pre-2007 and the struggling sales market when the downturn came are both factors that have underpinned the 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, affordable need as well as providing an alternative to homeownership.

4.34 Local authorities have an important enabling and regulatory role in ensuring that the private rented sector meets these requirements. 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

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[52] *Laying The Foundations*; A Housing Strategy for England, 2011

partners need to be encouraged to participate and new partners and investors need to be identified.

4.35   Figure 4.6 sets out the general characteristics of private rented households and dwellings across the borough based on the 2020 household survey.

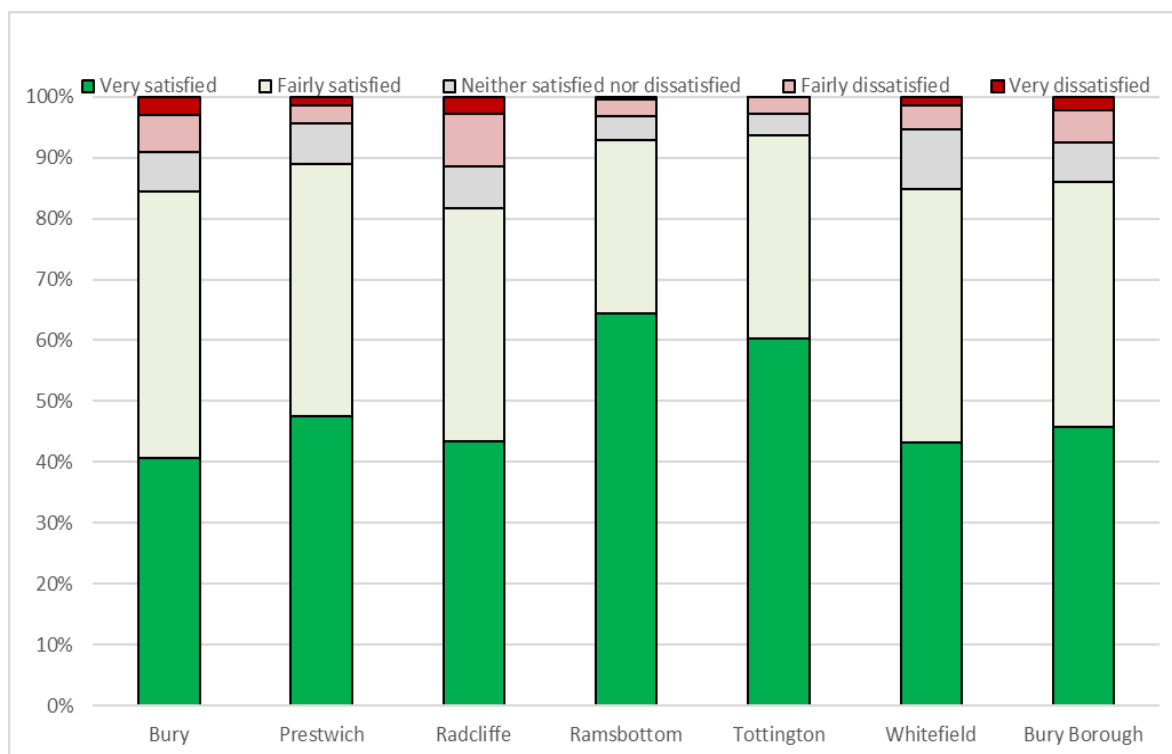**Figure 4.6   Characteristics of private rented households and dwellings**
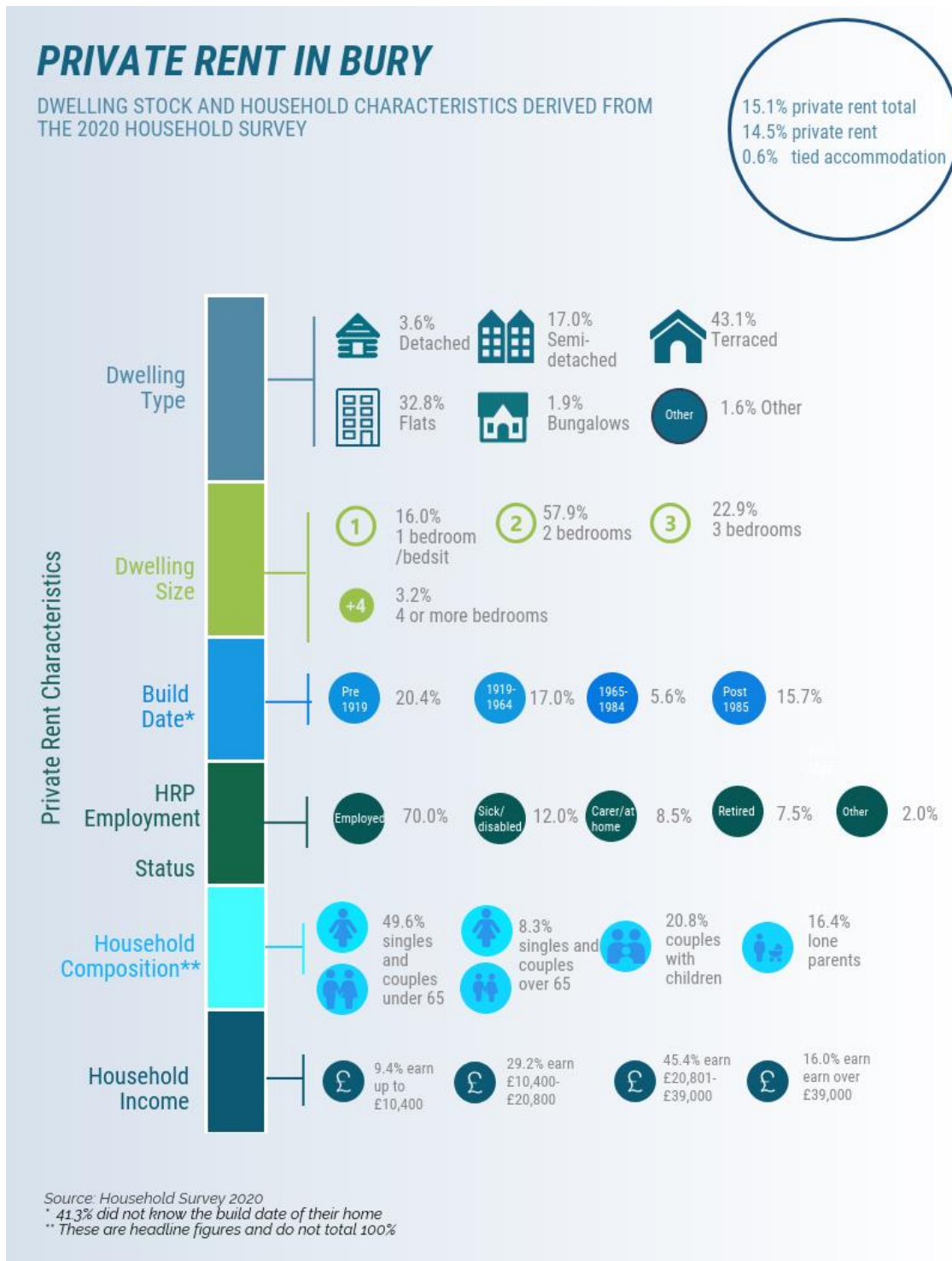
Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

4.36   In terms of the cost of renting, Table 4.11 sets out the rents for Bury MBC in 2010 and 2019. The table indicates that lower quartile, median and upper quartile rental prices have all increased by more than +20% over the ten-year period examined. Lower quartile prices have seen the smallest increase at +21.5%.

Table 4.11	Comparative median rental price 2010-2019		
	Price by year (£)		% change 2010-2019
Location	2010	2019	
Upper Quartile	594	750	+26.3
Median	494	624	+26.3
Lower Quartile	446	542	+21.5

Source: Zoopla PPD 2019

4.37   In terms of the six sub-areas, Table 4.12 shows lower quartile and median rents in 2019 alongside percentage change since 2010. The data indicates that Prestwich and Whitefield experienced the highest rents in the area at both the lower quartile and median level. Ramsbottom experienced the largest percentage increase in LQ rents (+29.1%) however the increase in median rents (+19.1%) is below the borough average (+26.3%). Radcliffe has the lowest monthly rental prices in Bury MBC at both the LQ and median levels and has experienced the smallest increases over time

Table 4.12	Lower quartile and median rents by sub-area, 2019			
	Lower Quartile		Median	
Sub-area	£ each month	% change (2010-2019)	£ each month	% change (2010-2019)
Bury	524	+23.3	594	+25.8
Prestwich	624	+26.3	750	+26.3
Radcliffe	498	+17.2	550	+16.5
Ramsbottom	576	+29.1	624	+19.1
Tottington	594	+25.8	650	+30.5
Whitefield	624	+26.3	693	+26.9
Bury MBC	**542**	**+21.5**	**624**	**+26.3**

Source: Zoopla PPD 2019

4.38   Further details on LQ and median rents within built-up areas at a small area level (Lower Super Output Areas) can be found in Maps 4.2 and 4.3 below. This illustrates a diagonal band in the centre of the borough of relatively low rental values running from East and Moorside Wards, south west to Radcliffe West Ward. Church Ward contains the most notable concentration of high values at both the LQ and median levels.

Map 4.2   2019 lower quartile rents across Bury MBC by built up areas within LSOAs
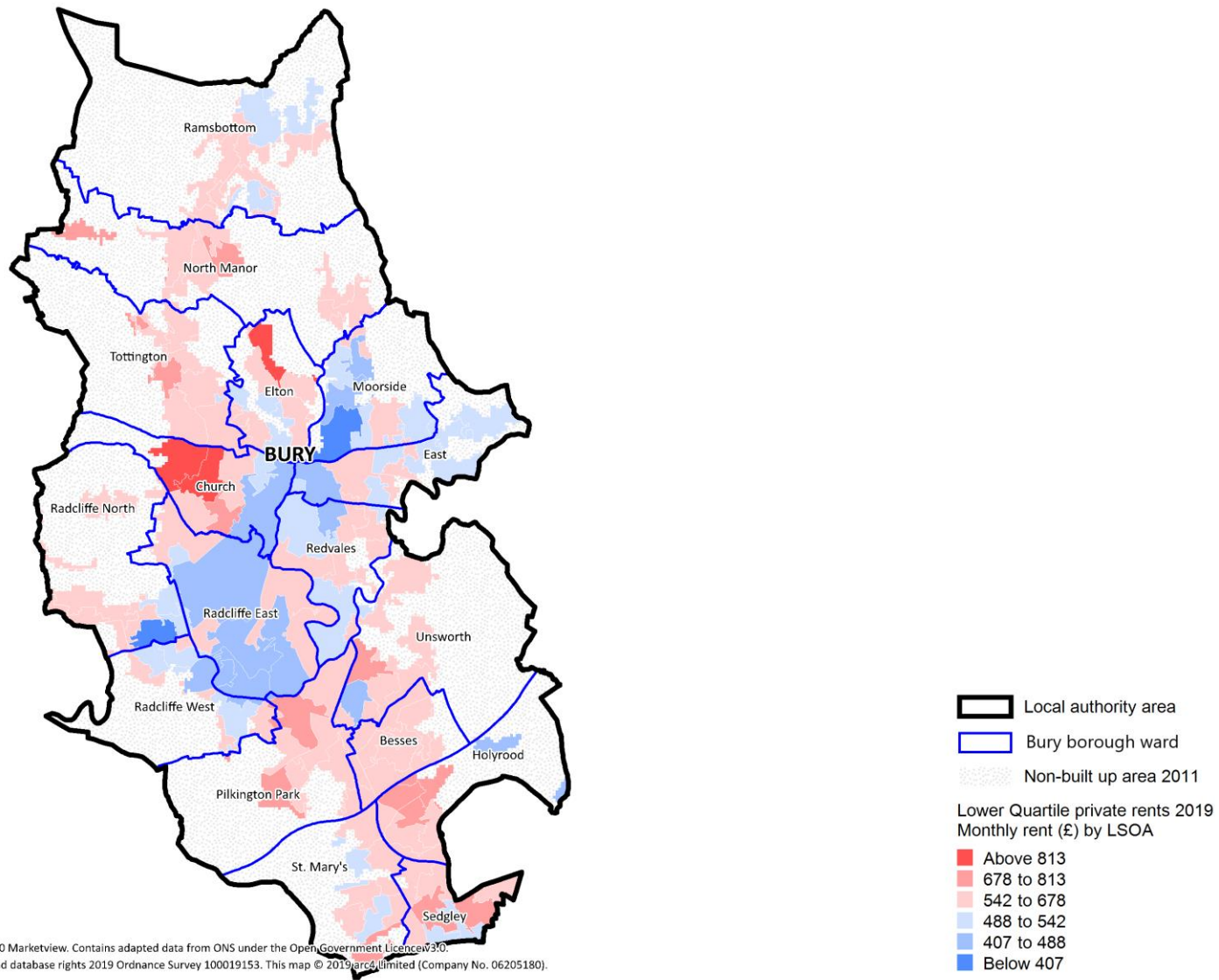
Legend:

- Local authority area
- Bury borough ward
- Non-built up area 2011

Lower Quartile private rents 2019
Monthly rent (£) by LSOA

- Above 813
- 678 to 813
- 542 to 678
- 488 to 542
- 407 to 488
- Below 407

Source: © Zoopla 2020 Marketview. Contains adapted data from ONS under the Open Government Licence v3.0.
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Map 4.3   2019 median rents across Bury MBC by built up areas within LSOAs

Source: © Zoopla 2020 Marketview. Contains adapted data from ONS under the Open Government Licence v3.0.
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Legend:
- Local authority area
- Bury borough ward
- Non-built up area 2011

Median private rents 2019
Monthly rent (£) by LSOA
- Above 936
- 780 to 936
- 624 to 780
- 562 to 624
- 468 to 562
- Below 468
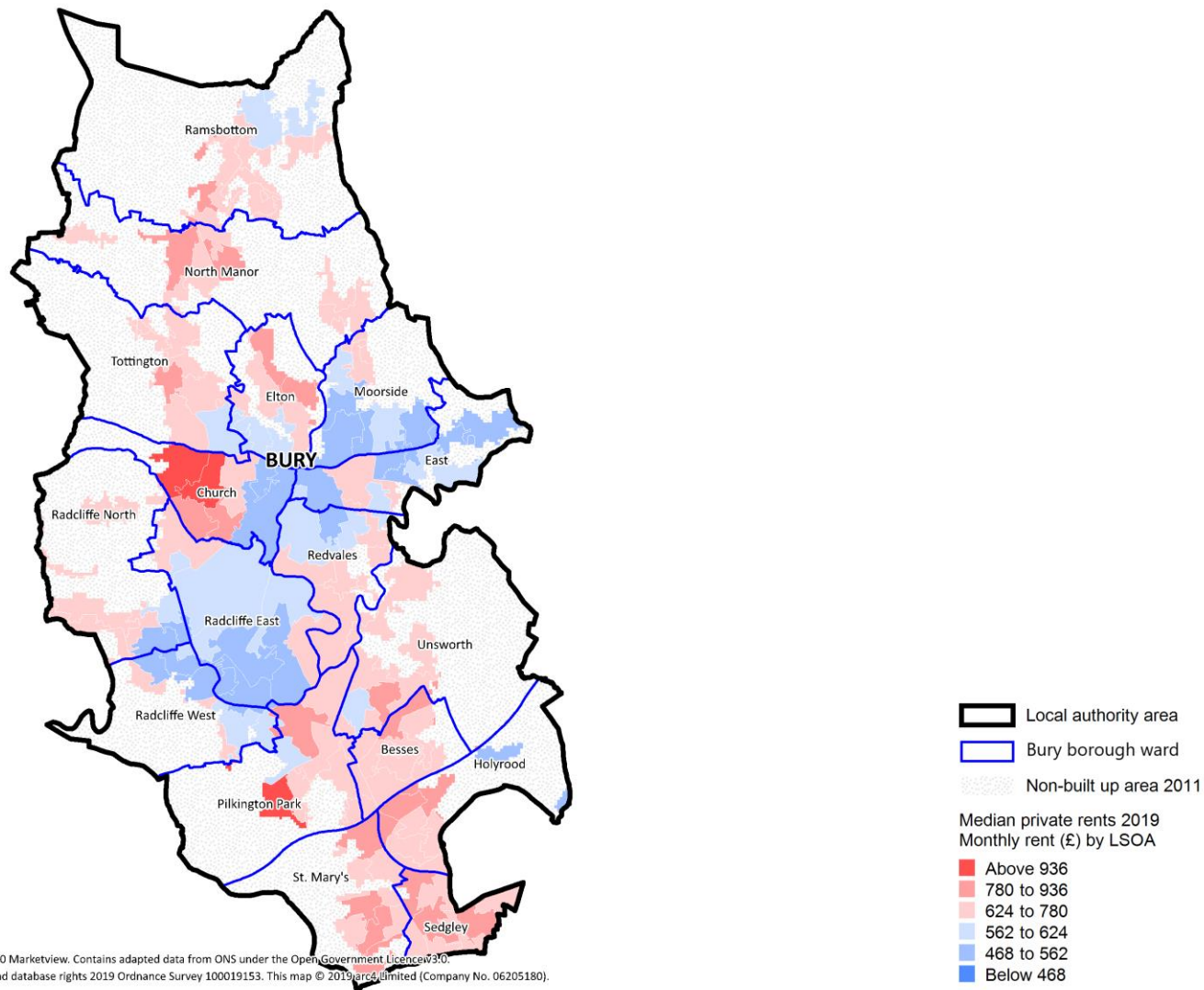
4.39   The private rented sector houses a proportion of low-income households that are eligible for assistance with rental costs. The amount that can be claimed is capped to a local allowance that varies by area. The cap is estimated by the VOA and published in the form of a Local Housing Allowance (LHA) rate for a broad market area (BRMA). Two BRMAs areas apply to Bury MBC.

4.40   The Local Housing Allowance rates for each BRMA (April 2020) are:

Bolton and Bury BRMA

- Shared accommodation rate - £66.74 per week

- 1-bedroom rate - £90.90 per week

- 2-bedroom rate - £110.47 per week

- 3-bedroom rate - £136.96 per week

- 4-bedroom rate - £184.11 per week

Central Greater Manchester BRMA

- Shared accommodation rate - £77.50 per week

- 1-bedroom rate - £138.08 per week

- 2-bedroom rate - £149.59 per week

- 3-bedroom rate - £166.85 per week

- 4-bedroom rate - £218.63 per week

Stakeholder views on private rented sector

4.41   A full analysis of the findings of the online stakeholder survey is set out in Appendix E. A short summary for the private rented sector is provided here.

4.42   Stakeholders considered there to be a strong demand for private rented sector housing, but supply of suitable dwellings does not match demand. Rent levels were thought to be high and thus creating demand for social and affordable housing.

4.43   Developers and housebuilders believed their customers were equally looking to purchase and rent in Bury MBC.

4.44   One stakeholder reported a geographically specific problem of poor private rented properties in the east of the borough.. They stated that the tenants do not complain rather, they are found via proactive work. There is a very limited staffing capacity to police this sector and there is a lot of vulnerable people out there living under the radar. They suggest that selective licencing could be an option.

4.45   Local Authority staff were asked what the main challenges are with the existing housing (private rented) stock. These challenges were identified as:

- affordability and being accessible for low income people and families and helping meet the challenges of homelessness in the borough;

- some run down areas, areas of overcrowding and under occupation;

- energy efficiency retrofitting of private sector homes to meet carbon neutral targets and minimum energy efficiency standards are difficult when the national grants available are limited and there is a lack of incentive for residents due to costs being prohibitive; and

- adaption of properties is at a high cost for disabled residents. There is not enough funding available and sometimes it is not feasible to install measures due to the technicalities of adapting certain types of older and non-traditional build type properties.

4.46   Private landlords were asked, based on their experience, what type of dwellings are most in demand and in which areas. Their response was one, two and three-bedroom dwellings.

4.47   In relation to advantages of investing in or letting properties, private landlords mentioned:

- high level of professional people living in Bury MBC; and

- rental prices are increasing along with property prices.

4.48   Developer and housebuilder views on build to rent (BTR) were mixed. Opinions included:

- BTR would probably be a good tenure to deliver more of within the borough but for houses not apartments;

- The borough does not have the same potential for land value as Trafford, Stockport and Manchester so may form a small portion of Bury MBC's overall housing supply but should not be overly relied upon;

- If the balance between rents and capital values are not aligned the rental yield will be insufficient and development will be difficult; and

- BTR requires the provision of larger housing developments from which a proportion of new properties are likely to be acquired by investors.

Affordable housing

4.49   There are around 13,293 affordable dwellings across Bury MBC. The 2019 Statistical Data Return[53] (SDR) reports a total of 5,039 affordable dwellings across Bury MBC (4,903 affordable/social rented and 136 low cost home ownership tenure) which are owned by housing associations. The 2018/19 Local Authority Housing Statistics54 (LAHS) reports 7,939 council dwelling across the borough. There are also 315 discount market housing, shared ownership and intermediate rent under the Council's Affordable Housing Scheme.

4.50   Figure 4.7 sets out the general characteristics of affordable housing households and dwellings across the borough based on the 2020 household survey[55].

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[53] The Statistical Data Return is an annual online survey completed by all private registered providers of social housing in England. It is a National Statistics product and is published by the Regulator of Social Housing

[54] https://www.gov.uk/government/statistical-data-sets/local-authority-housing-statistics-data-returns-for-2018-to-2019

[55] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

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Figure 4.7   Characteristics of affordable housing households and dwellings

AFFORDABLE HOUSING IN BURY

DWELLING STOCK AND HOUSEHOLD CHARACTERISTICS DERIVED FROM THE 2020 HOUSEHOLD SURVEY

15.3% affordable total
10.1% rented from council
4.7% rented from HA
0.5% other tenures

Affordable Housing Characteristics

Dwelling Type
- 2.1% Detached
- 20.3% Semi-detached
- 17.8% Terraced
- 43.8% Flats
- 13.9% Bungalows
- 2.1% Other

Dwelling Size
- 35.1% 1 bedroom /bedsit
- 45.0% 2 bedrooms
- 19.1% 3 bedrooms
- 0.8% 4 or more bedrooms

Build Date*
- Pre 1919 5.3%
- 1919-1964 23.8%
- 1965-1984 12.5%
- Post 1985 11.4%

HRP Employment Status
- Employed 41.6%
- Retired 22.5%
- Sick/disabled 20.9%
- Carer/at home 11.2%
- Other 3.8%

Household Composition**
- 33.7% singles and couples under 65
- 26.7% singles and couples over 65
- 15.0% couples with children
- 19.3% lone parents

Household Income
- 44.0% earn up to £10,400
- 35.6% earn £10,400-£20,800
- 18.9% earn £20,801-£39,000
- 1.5% earn earn over £39,000

Source: Household Survey 2020
* 47.0% did not know the build date of their home
**These are headline figures and do not total 100%

Note: Household survey achieved 2,093 responses, representing2.6% of all households and a borough sample error of +/-2.1%

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Stakeholder views on affordable housing

4.51   A full analysis of the findings of the online stakeholder survey is set out in Appendix E. A short summary for the affordable sector is provided here.

4.52   The main theme on the topic of affordable housing was a limited supply and a low volume Planning Practice Guidance does not define what is affordable of delivery. The main barrier identified was the allocation of suitable sites.

4.53   Registered Providers (RPs) responding to the survey believed that there is not enough affordable housing (AH) in Bury MBC. Concerns include:

●   volume of new build affordable housing within the borough is limited.

●   majority of AH scheme are s106 led so subject to development led applications, plans and often, unit standards. RPs can often have a limited effect upon tenure, mix, size, quality if not involved until late in the development process[56]; and

●   whether it is really affordable and are developers interested.

4.54   In relation to demand for affordable home ownership products, RPs believed that there is demand for these products. One stakeholder said that the local market is more than capable of supporting shared ownership products and future funding rounds are likely to continue to support such. Demand for shared ownership houses (not apartments) remains strong and has strengthened over the past 12 months. This may strengthen further in view of right-to-buy changes.

4.55   Registered providers were asked what they think needs to happen to improve the provision of affordable housing for rent and sale in the borough. Responses included:

●   secure the provision of 'traditional' affordable housing through s106 on developer sites (not discount market sale) - promotion of the importance of affordable housing provision - utilisation of the council's land assets for the provision of affordable housing - further collaborative working to find ways for developers to deliver more than policy requirements of affordable housing; and

●   developers' approach and attitudes need to change in terms of planning of the locations and not just part of a larger private housing development. Extra care schemes for over 55's such as Red Bank or Peachment Place but look at what affordable means.

Relative affordability of housing tenure options and defining genuinely affordable housing

4.56   The relative cost of alternative housing options across the borough and sub-areas has been considered from two perspectives. Firstly, analysis considers prevailing prices at sub-area level across a range of market and affordable

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[56] In response to this comment, the Council has stated 'for most of the Bury schemes with RP involvement they have been for 100% affordable housing, with applications submitted by the RP, so they have control over the scheme. Bury's s106 schemes are predominantly discount market housing with no need for RP involvement.

tenures and the incomes required to afford these properties. Secondly, analysis considers what is <u>genuinely affordable</u> 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.

4.57   The 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.. Former CLG SHMA Practice Guidance (2007) recommended 25% and Shelter suggest using 35% of net income;

- 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.

4.58   Table 4.13 sets out the range of market and affordable tenures considered in analysis and any assumptions relating to the cost of properties.

Key findings – relative affordability

4.59   The cost of alternative affordable and market tenure options by sub-area is set out in Table 4.14. Table 4.15 then shows the household income required to afford a particular tenure option and the deposit required for open market or affordable home ownership purchase.

4.60   Table 4.16 considers the impact of alternative deposits on the income required for buying (using a 3.5x income multiple) based on the Bury MBC prices. Using the borough-wide lower quartile price of £122,500, if the deposit is 10%, the gross household income required would be £31,500; if the deposit is 30%, the household income required would be £24,500.

4.61   Figure 4.8 summarises the relative affordability of alternative tenures at the borough level, setting out the incomes and deposits required for different options set against a lower quartile income of £16,900 and median household incomes of £32,500 based on the 2020 household survey income data[57].

4.62   This indicates that households on lower quartile incomes can afford social rent but not any other tenure option/product at the current borough prices.

4.63   For households on median incomes (£32,500), affordable rental options and lower quartile market rents are affordable along with lower quartile and median house prices and some affordable home ownership products.

This comparison of local incomes with the cost of local house prices and rents illustrates the affordability challenge faced by residents generally within the borough. It shows the particular problem faced by households who do not have either existing equity or savings.

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[57] This is gross income of principal and any second earner in the household

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Tables for relative affordability analysis

Table 4.13	Summary of tenure (including affordable options), price assumptions and data sources	
Tenure	**Tenure price assumptions**	**Data Source**
Social rent	2019 prices	Regulator of Social Housing Statistical Data Return 2019
Affordable Rent	Based on 80% of median market rent	Zoopla 2019
Market Rent – lower quartile	2019 prices	Zoopla 2019
Market Rent – median	2019 prices	Zoopla 2019
Market Rent – upper quartile	2019 prices	Zoopla 2019
Market Sale – lower quartile	2019 prices, 10% deposit	Land Registry Price Paid
Market Sale – median	2019 prices, 10% deposit	Land Registry Price Paid
Market Sale – average	2019 prices, 10% deposit	Land Registry Price Paid
Shared ownership (50%)	Total price based on median price and 50% share. Mortgage based on 50%, minus 5% deposit on share bought. Annual service charge £395. Annual rent based on 2.75% of remaining equity.	Assumptions applied to Land Registry Price Paid data
Shared ownership (25%)	Total price based on median price and 25% share. Mortgage based on 25% minus 5% deposit on share bought. Annual service charge £395. Annual rent based on 2.75% of remaining equity.	Assumptions applied to Land Registry Price Paid data
Help to buy	Total price based on median price. Mortgage based on 80% equity minus 5% deposit on full market price. 20% loan, loan fee of 1.75% in year 6 of outstanding equity loan increasing annually from yr7 at RPI+1%	Assumptions applied to Land Registry Price Paid data
Discounted home ownership 30%	70% of median price (note this is comparable to the proposed government FirstHome tenure option). Mortgage based on discounted price, minus 10% deposit on discounted price.	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.	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.	Assumptions applied to Land Registry Price Paid data

Table 4.14	Cost of alternative tenures by sub-area						
Tenure option	**Price (2019)**						
	Bury	**Tottington**	**Ramsbottom**	**Radcliffe**	**Whitefield**	**Prestwich**	**Bury**
Social Rent (average monthly)	£352	£352	£352	£352	£352	£352	£352
Affordable Rent (monthly)	£475	£520	£499	£440	£554	£600	£499
Market rent - lower quartile	£524	£594	£576	£498	£624	£624	£542
Market rent – median	£594	£650	£624	£550	£693	£750	£624
Market sale - lower quartile	£106,750	£150,500	£150,000	£95,000	£145,000	£165,000	£122,500
Market sale – median	£143,000	£193,000	£180,000	£138,746	£190,000	£205,000	£168,000
Market sale – average	£165,838	£224,504	£222,960	£160,024	£225,012	£224,646	£191,249
Shared ownership (50%)	£71,500	£96,500	£90,000	£69,373	£95,000	£102,500	£84,000
Shared ownership (25%)	£35,750	£48,250	£45,000	£34,687	£47,500	£51,250	£42,000
Help to buy	£114,400	£154,400	£144,000	£110,997	£152,000	£164,000	£134,400
Discounted home ownership 30%	£100,100	£135,100	£126,000	£97,122	£133,000	£143,500	£117,600
Discounted home ownership 25%	£107,250	£144,750	£135,000	£104,060	£142,500	£153,750	£126,000
Discounted home ownership 20%	£114,400	£154,400	£144,000	£110,997	£152,000	£164,000	£134,400
Household income (2020 household survey)[58]							
LQ gross household income	*£14,300*	*£19,500*	*£14,300*	*£22,100*	*£22,100*	*£16,588*	*£16,900*
Median gross household income	*£24,700*	*£32,500*	*£24,700*	*£32,500*	*£32,500*	*£32,500*	*£32,500*
LQ gross household income	*£15,000*	*£25,000*	*£15,000*	*£25,000*	*£35,000*	*£15,000*	*£15,000*
Median gross household income	*£25,000*	*£25,000*	*£25,000*	*£35,000*	*£45,000*	*£25,000*	*£25,000*

Source: Data produced by Land Registry © Crown copyright 2019, Zoopla 2019, MHCLG, RSH SDR 2019.

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[58] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

Table 4.15	Household income required for alternative tenure options by sub-area[59]						
Tenure option	**Income required (2019)**						
	Bury	**Tottington**	**Ramsbottom**	**Radcliffe**	**Whitefield**	**Prestwich**	**Bury**
Social Rent (average monthly)	£16,900	£16,900	£16,900	£16,900	£16,900	£16,900	£16,900
Affordable Rent (monthly)	£22,810	£24,960	£23,962	£21,120	£26,611	£28,800	£23,962
Market Rent - Lower Quartile (monthly)	£25,152	£28,512	£27,648	£23,904	£29,952	£29,952	£26,016
Market Rent - Median (monthly)	£28,512	£31,200	£29,952	£26,400	£33,264	£36,000	£29,952
Market Sale - Lower Quartile	£27,450	£38,700	£38,571	£24,429	£37,286	£42,429	£31,500
Market Sale – Median	£36,771	£49,629	£46,286	£35,678	£48,857	£52,714	£43,200
Market Sale – Average	£42,644	£57,730	£57,333	£41,149	£57,860	£57,766	£49,178
Shared ownership (50%)	£28,952	£38,488	£36,009	£28,141	£37,916	£40,776	£33,720
Shared ownership (25%)	£23,181	£30,699	£28,744	£22,541	£30,248	£32,503	£26,940
Help to buy	£30,643	£41,357	£38,571	£29,731	£40,714	£43,929	£36,000
Discounted Home Ownership 30%	£25,740	£34,740	£32,400	£24,974	£34,200	£36,900	£30,240
Discounted Home Ownership 25%	£27,579	£37,221	£34,714	£26,758	£36,643	£39,536	£32,400
Discounted Home Ownership 20%	£29,417	£39,703	£37,029	£28,542	£39,086	£42,171	£34,560
Tenure option	**Deposit required(2019)**						
	Bury	**Tottington**	**Ramsbottom**	**Radcliffe**	**Whitefield**	**Prestwich**	**Bury**
Market Sale - Lower Quartile	£10,675	£15,050	£15,000	£9,500	£14,500	£16,500	£12,250
Market Sale – Median	£14,300	£19,300	£18,000	£13,875	£19,000	£20,500	£16,800
Market Sale – Average	£16,584	£22,450	£22,296	£16,002	£22,501	£22,465	£19,125
Shared ownership (50%)	£3,575	£4,825	£4,500	£3,469	£4,750	£5,125	£4,200
Shared ownership (25%)	£1,788	£2,413	£2,250	£1,734	£2,375	£2,563	£2,100
Help to buy	£7,150	£9,650	£9,000	£6,937	£9,500	£10,250	£8,400
Discounted Home Ownership 30%	£10,010	£13,510	£12,600	£9,712	£13,300	£14,350	£11,760
Discounted Home Ownership 25%	£10,725	£14,475	£13,500	£10,406	£14,250	£15,375	£12,600
Discounted Home Ownership 20%	£11,440	£15,440	£14,400	£11,100	£15,200	£16,400	£13,440

Source: Data produced by Land Registry © Crown copyright 2019, Zoopla 2019, MHCLG, RSH SDR 2019

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[59] Table 4.14 sets out the indicative incomes required based on rental property being affordable if up to 25% of household income is spent on rent; and owning being affordable based on a 3.5x household income multiple This is household income from all sources and people within the household who would be included in a mortgage application. The analysis also assumes deposits of up to 10%.

Table 4.16	Impact of alternative deposits on income required[60] for open market properties				
Market sale price	**Amount of deposit**				**Bury MBC price**
	10%	20%	30%	40%	
Market Sale - Lower Quartile	£110,250	£98,000	£85,750	£73,500	£122,500
Market Sale - Median	£151,200	£134,400	£117,600	£100,800	£168,000
Market Sale - Average	£172,124	£152,999	£133,874	£114,750	£191,249
Household income required (3.5x multiple)	10%	20%	30%	40%	
Market Sale - Lower Quartile	£31,500	£28,000	£24,500	£21,000	
Market Sale - Median	£43,200	£38,400	£33,600	£28,800	
Market Sale - Average	£49,178	£43,714	£38,250	£32,786	
Household income required (5x multiple)	10%	20%	30%	40%	
Market Sale - Lower Quartile	£22,050	£19,600	£17,150	£14,700	
Market Sale - Median	£30,240	£26,880	£23,520	£20,160	
Market Sale - Average	£34,425	£30,600	£26,775	£22,950	

Source: Data produced by Land Registry © Crown copyright 2019

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[60] This is household income from all sources and people within the household who would be included in a mortgage application

Figure 4.8   Bury MBC household income and housing costs
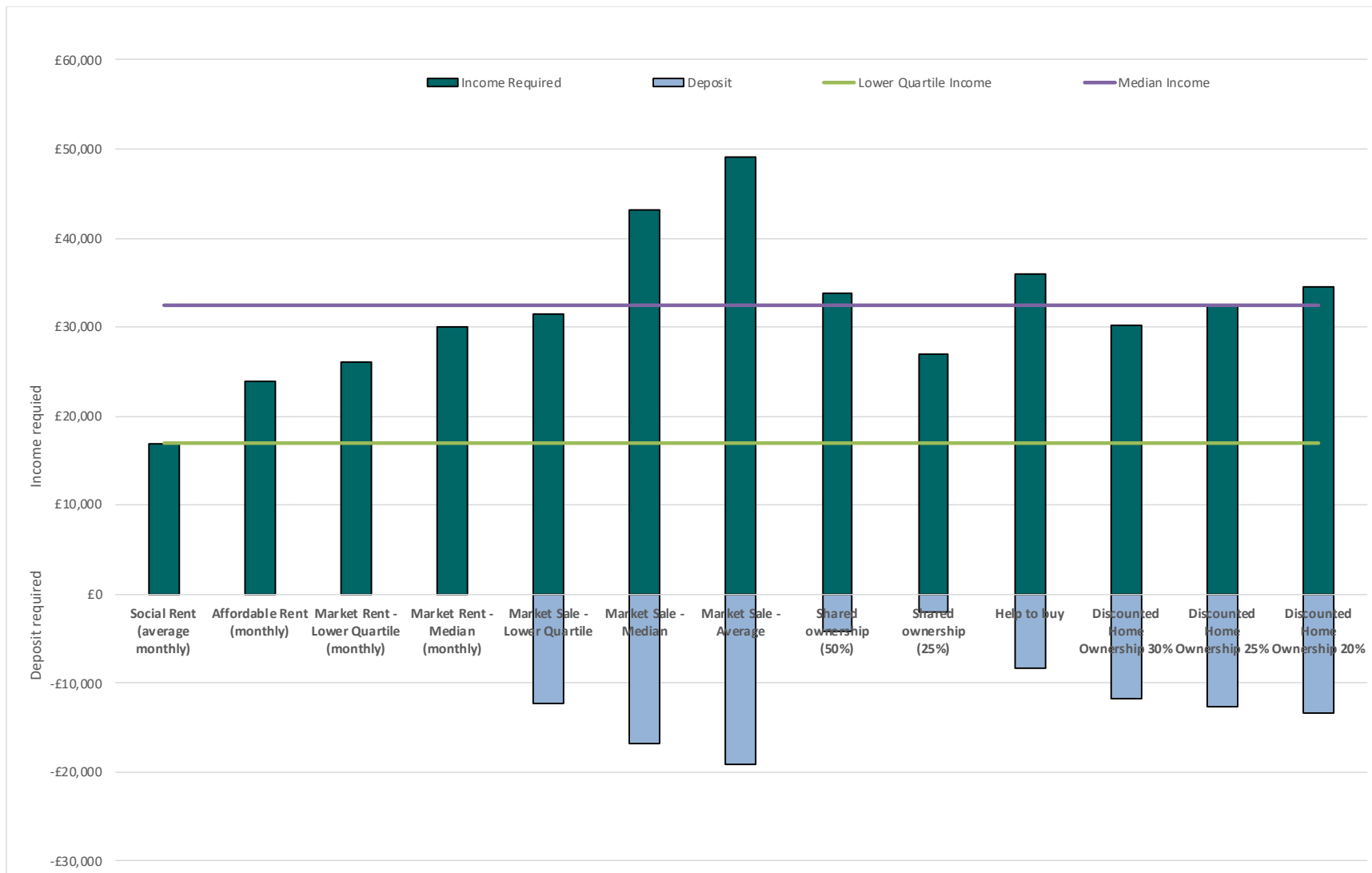
Source: Data produced by Land Registry © Crown copyright 2019, Zoopla 2019, MHCLG, RSH SDR 2019, 2020 household survey income data (gross income of principal and any second earner in the household

Genuinely affordable housing in the Bury MBC context

4.64   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:

- sub-area lower quartile and median household incomes from 2020 household survey data;

- 2019/20 entry-level incomes from a range of key worker occupations;

- incomes associated with April 2020 minimum and living wages (using single, dual income and 1.5x income measures[61]);

- how much households could afford to spend on market rents by considering the percentage of income spent on housing. To do this, analysis considers what rent a household could afford if it spent 25%, 30%, 35%, 40%, 45% and 50% of income on rent. This is then compared with what lower quartile and median market rents actually were in 2019 to determine what is affordable to households;

- 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[62] starting at 3.5x. The analysis does go up to a 7.5x income multiple (to illustrate the affordability challenges of home ownership although it is recognised that obtaining a mortgage would not be possible on such a multiple of income).

Genuinely affordable rents by sub-area

4.65   Table 4.17 sets out the lower quartile (LQ) rent that could be afforded based on the percentage of LQ income used to pay the rent by sub-area. For instance, in Ramsbottom, the lower quartile rent in 2019 was £576 each month and lower quartile gross household incomes were £2,083 each month. If LQ income earners spend 25% of their income on housing, the Ramsbottom LQ rent is not affordable. Rents would be affordable if 30% of income is spent on rent. [See table 4.17 for the full data].

4.66   LQ rental prices are affordable at the 25% level in Tottington due to the relatively high LQ incomes; and Prestwich and Ramsbottom at the 30% level. In all three of these areas LQ household income is above £2,000 each month.

4.67   This analysis establishes that a genuinely affordable lower quartile market rent would be £313 based on local incomes and this would range between £313 and £729 at a sub-area level.

4.68   Table 4.18 presents the same analysis based on median rents and incomes. If median income earners spend 25% of their income on housing, the borough

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[61] Full time is classed as 37 hours each week. Part-time is classed as 18.5 hours each week

[62] This is household income from all sources and people within the household who would be included in a mortgage application

median rent of £624 each month is not affordable. Rents are affordable at this level in two out of the six sub-areas. [See table 4.18 for the full data].

4.69   An average median income and a relatively high rental cost in Prestwich means that median rents require 40% of income to be spent on housing to be affordable.

4.70   This analysis establishes that a genuinely affordable median market rent would be £521 based on local incomes and this would range between £521 and £938 at a sub-area level.

Genuinely affordable rents for selected key workers and those on minimum and living wages

4.71   The extent to which open market rents are affordable to selected single-earner keyworkers and those on minimum and living wages are explored in Table 4.19.

4.72   Lower quartile rents are not affordable when 25% of income is spent on rent to any of the key workers or households with less than two full-time earners on minimum or living wage. Rents become affordable to key workers (except police officers) when 30% of income is spent on rent; police officers require 35% to be spent.

4.73   Median rents are unaffordable to police officers (single earner) until at least 40% of income is spent on rent and the remaining key workers when 35% is spent. From the list of income benchmarks used, it is only possible for dual full-time living wage/minimum wage households to spend 25% of income on rent and find median prices affordable.

Table 4.17	Lower quartile rents, household incomes and what could be afforded							
Sub-area	**Monthly lower quartile rent that could be afforded by percentage of income spent on rent**						**LQ Rent and Income**	
	25% of income	30% of income	35% of income	40% of income	45% of income	50% of income	Actual LQ rent 2019	LQ Gross household income 2019 (Monthly £)
Bury	£313	£375	£438	£500	£563	£625	£524	£1,250
Tottington	£729	£875	£1,021	£1,167	£1,313	£1,458	£594	£2,917
Ramsbottom	£521	£625	£729	£833	£938	£1,042	£576	£2,083
Radcliffe	£313	£375	£438	£500	£563	£625	£498	£1,250
Whitefield	£313	£375	£438	£500	£563	£625	£624	£1,250
Prestwich	£521	£625	£729	£833	£938	£1,042	£624	£2,083
Total	£313	£375	£438	£500	£563	£625	£542	£1,250

Note: Red cells indicate rent is not affordable; Green cells indicate rent is affordable
Source: Zoopla 2019, CAMEO 2019 income (gross income from all sources)

Table 4.18	Median rents, household incomes and what could be afforded							
Sub-area	**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 2019	Median Gross household income 2019 (Monthly £)
Bury	£521	£625	£729	£833	£938	£1,042	£594	£2,083
Tottington	£938	£1,125	£1,313	£1,500	£1,688	£1,875	£650	£3,750
Ramsbottom	£729	£875	£1,021	£1,167	£1,313	£1,458	£624	£2,917
Radcliffe	£521	£625	£729	£833	£938	£1,042	£550	£2,083
Whitefield	£521	£625	£729	£833	£938	£1,042	£693	£2,083
Prestwich	£521	£625	£729	£833	£938	£1,042	£750	£2,083
Total	£521	£625	£729	£833	£938	£1,042	£624	£2,083

Note: Red cells indicate rent is not affordable; Green cells indicate rent is affordable
Source: Zoopla 2019, CAMEO 2019 income (gross income from all sources).

Table 4.19   Market rents, actual household incomes and what could be afforded

Occupation/Wage	Gross household income 2019/20 (£)	Monthly LQ rent that could be afforded by % of income spent on rent						LQ rent and income	
		25% of income	30% of income	35% of income	40% of income	45% of income	50% of income	Actual LQ rent 2019	Gross household income 2019 (Monthly £)
Police officer (single earner)	£20,880	£435	£522	£609	£696	£783	£870	£542	£1,740
Nurse (single earner)	£24,907	£519	£623	£726	£830	£934	£1,038	£542	£2,076
Fire officer (single earner)	£23,366	£487	£584	£682	£779	£876	£974	£542	£1,947
Teacher (single earner)	£24,373	£508	£609	£711	£812	£914	£1,016	£542	£2,031
Min Wage (single household)	£15,777	£329	£394	£460	£526	£592	£657	£542	£1,315
Min Wage (1 FT/1PT)	£23,665	£493	£592	£690	£789	£887	£986	£542	£1,972
Min Wage (two working adults)	£31,554	£657	£789	£920	£1,052	£1,183	£1,315	£542	£2,629
Living Wage (single)	£16,777	£350	£419	£489	£559	£629	£699	£542	£1,398
Living wage (1 FT/1 PT	£25,166	£524	£629	£734	£839	£944	£1,049	£542	£2,097
Living Wage (two workers)	£33,555	£699	£839	£979	£1,118	£1,258	£1,398	£542	£2,796

Occupation/Wage	Gross household income 2019/20 (£)	Monthly median rent that could be afforded by % 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 2019	Gross household income 2019 (Monthly £)
Police officer (single earner)	£20,880	£435	£522	£609	£696	£783	£870	£624	£1,740
Nurse (single earner)	£24,907	£519	£623	£726	£830	£934	£1,038	£624	£2,076
Fire officer (single earner)	£23,366	£487	£584	£682	£779	£876	£974	£624	£1,947
Teacher (single earner)	£24,373	£508	£609	£711	£812	£914	£1,016	£624	£2,031
Min Wage (single household)	£15,777	£329	£394	£460	£526	£592	£657	£624	£1,315
Min Wage (1 FT/1PT)	£23,665	£493	£592	£690	£789	£887	£986	£624	£1,972
Min Wage (two working adults)	£31,554	£657	£789	£920	£1,052	£1,183	£1,315	£624	£2,629
Living Wage (single)	£16,777	£350	£419	£489	£559	£629	£699	£624	£1,398
Living wage (1 FT/1 PT	£25,166	£524	£629	£734	£839	£944	£1,049	£624	£2,097
Living Wage (two workers)	£33,555	£699	£839	£979	£1,118	£1,258	£1,398	£624	£2,796

Note: Red cells indicate rent is not affordable; Green cells indicate rent is affordable.Source : Zoopla 2019, key worker pay scale data, living/minimum wage rates

Genuinely affordable market sales by sub-area

4.74   Table 4.20 considers lower quartile house prices and incomes. It indicates the buying potential based on multiples of income and excludes deposits. The analysis demonstrates the following.

4.75   It is effectively not possible for LQ income households to access lower quartile properties unless income multiples are at least 7.5x. A 10x income multiple is necessary in Whitefield and for Bury MBC as a whole the only exception is Tottington where the high LQ monthly income of £2,917 makes the LQ price (£150,000) affordable. Here, a LQ property is affordable at the 5x income multiple level. [For more detail see Table 4.20]

4.76   This analysis establishes that a genuinely affordable lower quartile market sale price for the borough would be £52,500 based on local incomes and this would range between £52,500 and £122,500 at a sub-area level.

4.77   For households earning median levels of income, the borough median price of £168,000 is unaffordable until the 7.5x income multiple is reached. One sub-area out of the six, Tottington, is affordable at the 5x level. [For more detail see Table 4.21]

4.78   This analysis establishes that a genuinely affordable median market sale price for Bury MBC would be £87,500 based on local incomes and this would range between £52,500 and £157,500 at a sub-area level.

Genuinely affordable market sales for selected key workers and those on minimum and living wages

4.79   The extent to which open market sales are affordable to selected keyworkers and those on minimum and living wages are explored in Table 4.22.

4.80   The selected key workers would require a minimum 7.5x income multiple to buy a lower quartile property, however nurses can afford prices at a 5x multiple. Households on dual full-time minimum and living wages are able to afford LQ prices at the 5x income multiple.

4.81   Median priced sales are not affordable to any of the selected household groups until the 7.5x income multiple is reached. At the 10x multiple level, median sales remain unaffordable to single full-time minimum and living wage households.

Table 4.20	Lower quartile house prices compared with lower quartile household income buying capacity					
	Potential buying capacity of lower quartile price properties based on income multiples				**Lower Quartile Price and Income**	
Sub-area	**3.5x**	**5x**	**7.5x**	**10x**	**Actual LQ price 2019**	**LQ Gross household income 2019 (Monthly £)**
Bury	£52,500	£75,000	£112,500	£150,000	£106,750	£1,250
Tottington	£122,500	£175,000	£262,500	£350,000	£150,500	£2,917
Ramsbottom	£87,500	£125,000	£187,500	£250,000	£150,000	£2,083
Radcliffe	£52,500	£75,000	£112,500	£150,000	£95,000	£1,250
Whitefield	£52,500	£75,000	£112,500	£150,000	£145,000	£1,250
Prestwich	£87,500	£125,000	£187,500	£250,000	£165,000	£2,083
Total	£52,500	£75,000	£112,500	£150,000	£122,500	£1,250

Note: Red cells indicate price is not affordable; Green cells indicate price is affordable
Source: Data produced by Land Registry © Crown copyright 2019, CAMEO 2019 income (gross income from all sources).

Table 4.21	Median house prices compared with median household income buying capacity					
Sub-area	**Potential buying capacity of median price properties based on income multiples**				**Median Price and Income**	
	3.5x	**5x**	**7.5x**	**10x**	**Actual Median price 2019**	**Median Gross household income 2019 (Monthly £)**
Bury	£87,500	£125,000	£187,500	£250,000	£143,000	£2,083
Tottington	£157,500	£225,000	£337,500	£450,000	£193,000	£3,750
Ramsbottom	£122,500	£175,000	£262,500	£350,000	£180,000	£2,917
Radcliffe	£87,500	£125,000	£187,500	£250,000	£138,746	£2,083
Whitefield	£87,500	£125,000	£187,500	£250,000	£190,000	£2,083
Prestwich	£87,500	£125,000	£187,500	£250,000	£205,000	£2,083
Total	£87,500	£125,000	£187,500	£250,000	£168,000	£2,083

Note: Red cells indicate price is not affordable; Green cells indicate price is affordable
Source: Data produced by Land Registry © Crown copyright 2019, CAMEO 2019 income (gross income from all sources).

Table 4.22	House prices compared with household incomes						
Lower quartile prices							
Benchmark incomes	**Gross household income 2019/20 (£)**	**3.5x**	**5x**	**7.5x**	**10x**	**12.5x**	**LQ price 2019**
Police officer (single earner)	£20,880	£73,080	£104,400	£156,600	£208,800	£261,000	£122,500
Nurse (single earner)	£24,907	£87,175	£124,535	£186,803	£249,070	£311,338	£122,500
Fire officer (single earner)	£23,366	£81,781	£116,830	£175,245	£233,660	£292,075	£122,500
Teacher (single earner)	£24,373	£85,306	£121,865	£182,798	£243,730	£304,663	£122,500
Min Wage (single household)	£15,777	£55,219	£78,884	£118,326	£157,768	£197,210	£122,500
Min Wage (1 FT/1PT)	£23,665	£82,828	£118,326	£177,489	£236,652	£295,815	£122,500
Min Wage (two working adults)	£31,554	£110,438	£157,768	£236,652	£315,536	£394,420	£122,500
Living Wage (single)	£16,777	£58,720	£83,886	£125,830	£167,773	£209,716	£122,500
Living wage (1 FT/1 PT	£25,166	£88,081	£125,830	£188,744	£251,659	£314,574	£122,500
Living Wage (two workers)	£33,555	£117,441	£167,773	£251,659	£335,546	£419,432	£122,500
Median prices							
Benchmark incomes	**Gross household income 2019/20 (£)**	**3.5x**	**5x**	**7.5x**	**10x**	**12.5x**	**Median price 2019**
Police officer (single earner)	£20,880	£73,080	£104,400	£156,600	£208,800	£261,000	£168,000
Nurse (single earner)	£24,907	£87,175	£124,535	£186,803	£249,070	£311,338	£168,000
Fire officer (single earner)	£23,366	£81,781	£116,830	£175,245	£233,660	£292,075	£168,000
Teacher (single earner)	£24,373	£85,306	£121,865	£182,798	£243,730	£304,663	£168,000
Min Wage (single household)	£15,777	£55,219	£78,884	£118,326	£157,768	£197,210	£168,000
Min Wage (1 FT/1PT)	£23,665	£82,828	£118,326	£177,489	£236,652	£295,815	£168,000
Min Wage (two working adults)	£31,554	£110,438	£157,768	£236,652	£315,536	£394,420	£168,000
Living Wage (single)	£16,777	£58,720	£83,886	£125,830	£167,773	£209,716	£168,000
Living wage (1 FT/1 PT	£25,166	£88,081	£125,830	£188,744	£251,659	£314,574	£168,000
Living Wage (two workers)	£33,555	£117,441	£167,773	£251,659	£335,546	£419,432	£168,000

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

Source: Data produced by Land Registry © Crown copyright 2019, key worker pay scale data, living/minimum wage rates

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The affordability of affordable housing options

4.82   The final section of analysis considers the extent to which affordable housing options are genuinely affordable to households across Bury MBC. This analysis does not factor in benefits which may be available to households.

4.83   For social and affordable rented tenures, Table 4.23 shows that social renting would be affordable to all of the selected households. Affordable rent would be affordable to nurses and teachers (single earner) and households with more than a single living wage earner or two full-time minimum wage earners.

4.84   Table 4.24 also shows the basic income multiples needed to buy affordable home products. The analysis specifically considers the relative affordability of the equity of affordable home ownership options and therefore does not take into account any rental component. The data indicates that help to buy is a less realistic options except where substantial deposits can be made.

4.85   This analysis clearly demonstrates that social and affordable renting remains the most affordable tenure option available to households. The affordability of the equity components of affordable home ownership products is highly variable and the ability to access this market is challenging for the selected single earner key workers and wage earners considered in analysis. Although the definitions in the NPPF have been widened to include a broader range of affordable home ownership tenure options, these only remain affordable to a minority of households based on a 25% income threshold for renting and 3.5x income for buying.

Table 4.23   Affordability of affordable home ownership tenure options - Borough

Occuption/Wage	Gross household income 2018 (Annual £)	Gross household income 2018 (Monthly £)	Tenure option>>>	Social Rent (monthly cost)	Affordable Rent (monthly cost)	Shared ownership (50%)	Shared ownership (25%)	Help to buy	Discounted home ownership 30%	Discounted home ownership 25%	Discounted home ownership 20%
			Monthly rent / purchase price>>>	£352	£499	£84,000	£42,000	£142,800	£117,600	£126,000	£134,400
				Household income required (assuming 25% spent on rent is affordable)		Income multiple required for equity component (excluding deposit)					
				£1,408	£1,997						
Police officer (single earner)	£20,880	£1,740		£1,740	£1,740	4.0	2.0	6.8	5.6	6.0	6.4
Nurse (single earner)	£24,907	£2,076		£2,076	£2,076	3.4	1.7	5.7	4.7	5.1	5.4
Fire officer (single earner)	£23,366	£1,947		£1,947	£1,947	3.6	1.8	6.1	5.0	5.4	5.8
Teacher (single earner)	£24,373	£2,031		£2,031	£2,031	3.4	1.7	5.9	4.8	5.2	5.5
Min Wage (single household)	£16,010	£1,334		£1,334	£1,334	5.2	2.6	8.9	7.3	7.9	8.4
Min Wage (1 FT/1PT)	£24,014	£2,001		£2,001	£2,001	3.5	1.7	5.9	4.9	5.2	5.6
Min Wage (two working adults)	£32,019	£2,668		£2,668	£2,668	2.6	1.3	4.5	3.7	3.9	4.2
Living Wage (single)	£17,843	£1,487		£1,487	£1,487	4.7	2.4	8.0	6.6	7.1	7.5
Living wage (1 FT/1 PT	£26,764	£2,230		£2,230	£2,230	3.1	1.6	5.3	4.4	4.7	5.0
Living Wage (two workers)	£35,685	£2,974		£2,974	£2,974	2.4	1.2	4.0	3.3	3.5	3.8

Option is affordable (assumes 25% income for renting and 3.5x for buying	2.1
Option is notaffordable (assumes 25% income for renting and 3.5x for buying	4.7

Note: income requirements for rental options assumes 25% of household income is affordable. Shaded red cells are higher than a 3.5 income multiple although higher income multiples may be available from mortgage lenders.

Source: Data produced by Land Registry © Crown copyright 2019, RSH SDR 2019, key worker pay scale data, living/minimum wage rates

Table 4.24   Affordability of affordable home ownership tenure options - Bury

			Tenure option>>>	Social Rent (monthly cost)	Affordable Rent (monthly cost)	Shared ownership (50%)	Shared ownership (25%)	Help to buy	Discounted home ownership 30%	Discounted home ownership 25%	Discounted home ownership 20%
			Monthly rent / purchase price>>>	£352	£475	£71,500	£35,750	£121,550	£100,100	£107,250	£114,400
Occuption/Wage	Gross household income 2018 (Annual £)	Gross household income 2018 (Monthly £)		Household income required (assuming 25% spent on rent is affordable)		Income multiple required for equity component (excluding deposit)					
				£1,408	£1,901						
Police officer (single earner)	£20,880	£1,740		£1,740	£1,740	3.4	1.7	5.8	4.8	5.1	5.5
Nurse (single earner)	£24,907	£2,076		£2,076	£2,076	2.9	1.4	4.9	4.0	4.3	4.6
Fire officer (single earner)	£23,366	£1,947		£1,947	£1,947	3.1	1.5	5.2	4.3	4.6	4.9
Teacher (single earner)	£24,373	£2,031		£2,031	£2,031	2.9	1.5	5.0	4.1	4.4	4.7
Min Wage (single household)	£16,010	£1,334		£1,334	£1,334	4.5	2.2	7.6	6.3	6.7	7.1
Min Wage (1 FT/1PT)	£24,014	£2,001		£2,001	£2,001	3.0	1.5	5.1	4.2	4.5	4.8
Min Wage (two working adults)	£32,019	£2,668		£2,668	£2,668	2.2	1.1	3.8	3.1	3.3	3.6
Living Wage (single)	£17,843	£1,487		£1,487	£1,487	4.0	2.0	6.8	5.6	6.0	6.4
Living wage (1 FT/1 PT	£26,764	£2,230		£2,230	£2,230	2.7	1.3	4.5	3.7	4.0	4.3
Living Wage (two workers)	£35,685	£2,974		£2,974	£2,974	2.0	1.0	3.4	2.8	3.0	3.2

Option is affordable (assumes 25% income for renting and 3.5x for buying	2.1
Option is notaffordable (assumes 25% income for renting and 3.5x for buying	4.7

Note: income requirements for rental options assumes 25% of household income is affordable. Shaded red cells are higher than a 3.5 income multiple although higher income multiples may be available from mortgage lenders.

Source: Data produced by Land Registry © Crown copyright 2019, RSH SDR 2019, key worker pay scale data, living/minimum wage rates

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Table 4.25   Affordability of affordable home ownership tenure options - Tottington

Occuption/Wage	Gross household income 2018 (Annual £)	Gross household income 2018 (Monthly £)	Tenure option>>>	Social Rent (monthly cost)	Affordable Rent (monthly cost)	Shared ownership (50%)	Shared ownership (25%)	Help to buy	Discounted home ownership 30%	Discounted home ownership 25%	Discounted home ownership 20%
			Monthly rent / purchase price>>>	£352	£520	£96,500	£48,250	£164,050	£135,100	£144,750	£154,400
				Household income required (assuming 25% spent on rent is affordable)		Income multiple required for equity component (excluding deposit)					
				£1,408	£2,080						
Police officer (single earner)	£20,880	£1,740		£1,740	£1,740	4.6	2.3	7.9	6.5	6.9	7.4
Nurse (single earner)	£24,907	£2,076		£2,076	£2,076	3.9	1.9	6.6	5.4	5.8	6.2
Fire officer (single earner)	£23,366	£1,947		£1,947	£1,947	4.1	2.1	7.0	5.8	6.2	6.6
Teacher (single earner)	£24,373	£2,031		£2,031	£2,031	4.0	2.0	6.7	5.5	5.9	6.3
Min Wage (single household)	£16,010	£1,334		£1,334	£1,334	6.0	3.0	10.2	8.4	9.0	9.6
Min Wage (1 FT/1PT)	£24,014	£2,001		£2,001	£2,001	4.0	2.0	6.8	5.6	6.0	6.4
Min Wage (two working adults)	£32,019	£2,668		£2,668	£2,668	3.0	1.5	5.1	4.2	4.5	4.8
Living Wage (single)	£17,843	£1,487		£1,487	£1,487	5.4	2.7	9.2	7.6	8.1	8.7
Living wage (1 FT/1 PT	£26,764	£2,230		£2,230	£2,230	3.6	1.8	6.1	5.0	5.4	5.8
Living Wage (two workers)	£35,685	£2,974		£2,974	£2,974	2.7	1.4	4.6	3.8	4.1	4.3

Option is affordable (assumes 25% income for renting and 3.5x for buying	2.1
Option is notaffordable (assumes 25% income for renting and 3.5x for buying	4.7

Note: income requirements for rental options assumes 25% of household income is affordable. Shaded red cells are higher than a 3.5 income multiple although higher income multiples may be available from mortgage lenders.

Source: Data produced by Land Registry © Crown copyright 2019, RSH SDR 2019, key worker pay scale data, living/minimum wage rates

Table 4.26   Affordability of affordable home ownership tenure options - Ramsbottom

Occuption/Wage	Gross household income 2018 (Annual £)	Gross household income 2018 (Monthly £)	Tenure option>>> Monthly rent / purchase price>>>	Social Rent (monthly cost) £352	Affordable Rent (monthly cost) £499	Shared ownership (50%) £90,000	Shared ownership (25%) £45,000	Help to buy £153,000	Discounted home ownership 30% £126,000	Discounted home ownership 25% £135,000	Discounted home ownership 20% £144,000
				Household income required (assuming 25% spent on rent is affordable) £1,408 / £1,997		Income multiple required for equity component (excluding deposit)					
Police officer (single earner)	£20,880	£1,740		£1,740	£1,740	4.3	2.2	7.3	6.0	6.5	6.9
Nurse (single earner)	£24,907	£2,076		£2,076	£2,076	3.6	1.8	6.1	5.1	5.4	5.8
Fire officer (single earner)	£23,366	£1,947		£1,947	£1,947	3.9	1.9	6.5	5.4	5.8	6.2
Teacher (single earner)	£24,373	£2,031		£2,031	£2,031	3.7	1.8	6.3	5.2	5.5	5.9
Min Wage (single household)	£16,010	£1,334		£1,334	£1,334	5.6	2.8	9.6	7.9	8.4	9.0
Min Wage (1 FT/1PT)	£24,014	£2,001		£2,001	£2,001	3.7	1.9	6.4	5.2	5.6	6.0
Min Wage (two working adults)	£32,019	£2,668		£2,668	£2,668	2.8	1.4	4.8	3.9	4.2	4.5
Living Wage (single)	£17,843	£1,487		£1,487	£1,487	5.0	2.5	8.6	7.1	7.6	8.1
Living wage (1 FT/1 PT	£26,764	£2,230		£2,230	£2,230	3.4	1.7	5.7	4.7	5.0	5.4
Living Wage (two workers)	£35,685	£2,974		£2,974	£2,974	2.5	1.3	4.3	3.5	3.8	4.0

Option is affordable (assumes 25% income for renting and 3.5x for buying	2.1
Option is notaffordable (assumes 25% income for renting and 3.5x for buying	4.7

Note: income requirements for rental options assumes 25% of household income is affordable. Shaded red cells are higher than a 3.5 income multiple although higher income multiples may be available from mortgage lenders.

Source: Data produced by Land Registry © Crown copyright 2019, RSH SDR 2019, key worker pay scale data, living/minimum wage rates

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Table 4.27   Affordability of affordable home ownership tenure options - Radcliffe

Occupation/Wage	Gross household income 2018 (Annual £)	Gross household income 2018 (Monthly £)	Tenure option>>> Monthly rent / purchase price>>>	Social Rent (monthly cost) £352	Affordable Rent (monthly cost) £440	Shared ownership (50%) £69,373	Shared ownership (25%) £34,687	Help to buy £117,934	Discounted home ownership 30% £97,122	Discounted home ownership 25% £104,060	Discounted home ownership 20% £110,997
				Household income required (assuming 25% spent on rent is affordable)		Income multiple required for equity component (excluding deposit)					
				£1,408	£1,760						
Police officer (single earner)	£20,880	£1,740		£1,740	£1,740	3.3	1.7	5.6	4.7	5.0	5.3
Nurse (single earner)	£24,907	£2,076		£2,076	£2,076	2.8	1.4	4.7	3.9	4.2	4.5
Fire officer (single earner)	£23,366	£1,947		£1,947	£1,947	3.0	1.5	5.0	4.2	4.5	4.8
Teacher (single earner)	£24,373	£2,031		£2,031	£2,031	2.8	1.4	4.8	4.0	4.3	4.6
Min Wage (single household)	£16,010	£1,334		£1,334	£1,334	4.3	2.2	7.4	6.1	6.5	6.9
Min Wage (1 FT/1PT)	£24,014	£2,001		£2,001	£2,001	2.9	1.4	4.9	4.0	4.3	4.6
Min Wage (two working adults)	£32,019	£2,668		£2,668	£2,668	2.2	1.1	3.7	3.0	3.2	3.5
Living Wage (single)	£17,843	£1,487		£1,487	£1,487	3.9	1.9	6.6	5.4	5.8	6.2
Living wage (1 FT/1 PT	£26,764	£2,230		£2,230	£2,230	2.6	1.3	4.4	3.6	3.9	4.1
Living Wage (two workers)	£35,685	£2,974		£2,974	£2,974	1.9	1.0	3.3	2.7	2.9	3.1

Option is affordable (assumes 25% income for renting and 3.5x for buying	2.1
Option is notaffordable (assumes 25% income for renting and 3.5x for buying	4.7

Note: income requirements for rental options assumes 25% of household income is affordable. Shaded red cells are higher than a 3.5 income multiple although higher income multiples may be available from mortgage lenders.

Source: Data produced by Land Registry © Crown copyright 2019, RSH SDR 2019, key worker pay scale data, living/minimum wage rates

Table 4.28   Affordability of affordable home ownership tenure options - Whitefield

Occupation/Wage	Gross household income 2018 (Annual £)	Gross household income 2018 (Monthly £)	Tenure option>>> / Monthly rent / purchase price>>>	Social Rent (monthly cost) £352	Affordable Rent (monthly cost) £554	Shared ownership (50%) £95,000	Shared ownership (25%) £47,500	Help to buy £161,500	Discounted home ownership 30% £133,000	Discounted home ownership 25% £142,500	Discounted home ownership 20% £152,000
			Household income required (assuming 25% spent on rent is affordable) / £1,408 / £2,218			Income multiple required for equity component (excluding deposit)					
Police officer (single earner)	£20,880	£1,740		£1,740	£1,740	4.5	2.3	7.7	6.4	6.8	7.3
Nurse (single earner)	£24,907	£2,076		£2,076	£2,076	2.8	1.9	6.5	5.3	5.7	6.1
Fire officer (single earner)	£23,366	£1,947		£1,947	£1,947	3.0	2.0	6.9	5.7	6.1	6.5
Teacher (single earner)	£24,373	£2,031		£2,031	£2,031	2.8	1.9	6.6	5.5	5.8	6.2
Min Wage (single household)	£16,010	£1,334		£1,334	£1,334	4.3	3.0	10.1	8.3	8.9	9.5
Min Wage (1 FT/1PT)	£24,014	£2,001		£2,001	£2,001	2.9	2.0	6.7	5.5	5.9	6.3
Min Wage (two working adults)	£32,019	£2,668		£2,668	£2,668	2.2	1.5	5.0	4.2	4.5	4.7
Living Wage (single)	£17,843	£1,487		£1,487	£1,487	3.9	2.7	9.1	7.5	8.0	8.5
Living wage (1 FT/1 PT	£26,764	£2,230		£2,230	£2,230	2.6	1.8	6.0	5.0	5.3	5.7
Living Wage (two workers)	£35,685	£2,974		£2,974	£2,974	1.9	1.3	4.5	3.7	4.0	4.3

Option is affordable (assumes 25% income for renting and 3.5x for buying	2.1
Option is notaffordable (assumes 25% income for renting and 3.5x for buying	4.7

Note: income requirements for rental options assumes 25% of household income is affordable. Shaded red cells are higher than a 3.5 income multiple although higher income multiples may be available from mortgage lenders.

Source: Data produced by Land Registry © Crown copyright 2019, RSH SDR 2019, key worker pay scale data, living/minimum wage rates

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Table 4.29   Affordability of affordable home ownership tenure options - Prestwich

Occuption/Wage	Gross household income 2018 (Annual £)	Gross household income 2018 (Monthly £)	Tenure option>>>	Social Rent (monthly cost)	Affordable Rent (monthly cost)	Shared ownership (50%)	Shared ownership (25%)	Help to buy	Discounted home ownership 30%	Discounted home ownership 25%	Discounted home ownership 20%
			Monthly rent / purchase price>>>	£352	£600	£102,500	£51,250	£174,250	£143,500	£153,750	£164,000
				Household income required (assuming 25% spent on rent is affordable)		Income multiple required for equity component (excluding deposit)					
				£1,408	£2,400						
Police officer (single earner)	£20,880	£1,740		£1,740	£1,740	4.9	2.5	8.3	6.9	7.4	7.9
Nurse (single earner)	£24,907	£2,076		£2,076	£2,076	4.1	2.1	7.0	5.8	6.2	6.6
Fire officer (single earner)	£23,366	£1,947		£1,947	£1,947	4.4	2.2	7.5	6.1	6.6	7.0
Teacher (single earner)	£24,373	£2,031		£2,031	£2,031	4.2	2.1	7.1	5.9	6.3	6.7
Min Wage (single household)	£16,010	£1,334		£1,334	£1,334	6.4	3.2	10.9	9.0	9.6	10.2
Min Wage (1 FT/1PT)	£24,014	£2,001		£2,001	£2,001	4.3	2.1	7.3	6.0	6.4	6.8
Min Wage (two working adults)	£32,019	£2,668		£2,668	£2,668	3.2	1.6	5.4	4.5	4.8	5.1
Living Wage (single)	£17,843	£1,487		£1,487	£1,487	5.7	2.9	9.8	8.0	8.6	9.2
Living wage (1 FT/1 PT	£26,764	£2,230		£2,230	£2,230	3.8	1.9	6.5	5.4	5.7	6.1
Living Wage (two workers)	£35,685	£2,974		£2,974	£2,974	2.9	1.4	4.9	4.0	4.3	4.6

Option is affordable (assumes 25% income for renting and 3.5x for buying	2.1
Option is notaffordable (assumes 25% income for renting and 3.5x for buying	4.7

Note: income requirements for rental options assumes 25% of household income is affordable. Shaded red cells are higher than a 3.5 income multiple although higher income multiples may be available from mortgage lenders.

Source: Data produced by Land Registry © Crown copyright 2019, RSH SDR 2019, key worker pay scale data, living/minimum wage rates

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Concluding comments

4.86   This chapter has explored the current housing market dynamics affecting and influencing the housing market within the borough. It has provided detail on the current profile of dwellings by type, tenure and size along with house condition and prices.

4.87   This chapter has considered the affordability of housing options in considerable detail. Analysis has established the levels of income required to afford open market prices and rents and affordable tenure options. These have then been tested against local incomes and the incomes of selected single earner key workers and those on minimum and living wages. The analysis raises concerns over the relative affordability of accommodation across most tenures within the borough. Arguably, the ability of households to enter the general market without substantial deposits is restricted.

4.88   Using the evidence presented in this chapter, it is possible to establish what would be a genuinely affordable rent and what could be afforded to buy based on a 3.5x income multiple across the borough (Table 4.28). 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 is applied to local household incomes and excludes any deposit.

Table 4.28	Genuinely affordable rents and purchase prices by sub-area			
Sub-area	LQ rents (25% of income)	Median rents (25% of income)	LQ purchase (3.5x income multiple)	Median purchase (3.5x income multiple)
Bury	£313	£521	£52,500	£87,500
Tottington	£729	£938	£122,500	£157,500
Ramsbottom	£521	£729	£87,500	£122,500
Radcliffe	£313	£521	£52,500	£87,500
Whitefield	£313	£521	£52,500	£87,500
Prestwich	£521	£521	£87,500	£87,500
Bury MBC	**£313**	**£521**	**£52,500**	**£87,500**

Source: Data produced by Land Registry © Crown copyright 2019, Zoopla 2019

5. Affordable housing need

Introduction

5.1   The 2019 NPPF (Paragraph 61) requires that the size, type and tenure of housing needed for different groups in the community should be assessed and reflected in planning policy which includes affordable housing. The 2019 NPPF (Paragraph 62) states that where a need for affordable housing is identified, planning policies should specify the type of affordable housing required.

5.2   This chapter will use evidence from the 2020 household survey[63] and secondary data relating to house prices, rents and affordable lettings/sales to assess affordable housing requirements in Bury MBC. The evidence presented will assist the council and its strategic partners in making policy decisions regarding future housing development.

Affordable Housing Needs Assessment

5.3   The 2019 NPPF defines affordable housing as follows:

'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) …' (Annex 2).

5.4   This section considers affordable housing need for those households who cannot afford to meet their needs in the open market through home ownership or private rental.

5.5   PPG 2019 states *'all households whose needs are not met by the market can be considered in affordable housing need'*[64].

5.6   A detailed analysis of the following factors quantifies the shortfall of affordable housing:

- households currently in housing which is unsuitable for their use and who are unable to afford to buy or rent in the market;

- new households forming who cannot afford to buy or rent in the market;

- existing households likely to fall into need; and

- the supply of affordable housing through social/affordable renting and affordable home ownership tenure stock.

Existing housing need

5.7   The 2020 household survey[65] provided a range of evidence on the scale and range of need within communities across the borough. Detailed analysis is presented at Appendix C of this report and follows PPG.

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[63] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

[64] PPG 2019 Paragraph 018 Reference ID: 2a-018-20190220

[65] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

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5.8   Table 5.1 sets out the reasons for housing need as evidenced in the 2020 housing survey. This shows that there are 7,949 existing households in need, which represents 9.8% of all households. Note that further analysis tests the extent to which households can afford open market provision to offset their need.

Table 5.1	Housing need in Bury MBC	
Category	**Factor**	**Total**
Homeless households or with insecure tenure	N1 Under notice, real threat of notice or lease coming to an end	420
	N2 Too expensive, and in receipt of housing benefit or in arrears due to expense	1,474
Mismatch of housing need and dwellings	N3 Overcrowded according to the 'bedroom standard' model	2,100
	N4 Too difficult to maintain	2,712
	N5 Couples, people with children and single adults over 25 sharing a kitchen, bathroom or WC with another household	0
	N6 Household containing people with mobility impairment or other special needs living in unsuitable accommodation	2,225
Dwelling amenities and condition	N7 Lacks a bathroom, kitchen or inside WC and household does not have resource to make fit	0
	N8 Subject to major disrepair or unfitness and household does not have resource to make fit	1,243
Social needs	N9 Harassment or threats of harassment from neighbours or others living in the vicinity which cannot be resolved except through a move	177
Total no. households in need (with one or more housing needs)		**7,949**
Total Households		81,369
% households in need		**9.8**

Note: A household may have more than one housing need, but the table shows the main reason for need. The total number of households in need (7,979) is the total number of households with <u>one or more</u> needs. It is not the sum of the number of households identified as having a particular need.

Source: 2020 household survey[66]

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[66] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/- 2.1%

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5.9   Table 5.2 summarises overall housing need (before further analysis to test the extent to which households can afford open market provision to offset their need) by sub-area, and the extent to which housing need varies across the borough. The proportion of households in need is highest in Radcliffe, 11.2% and Bury, 10.0%. The proportion is joint lowest in both Ramsbottom and Whitefield with 8.2% in need in both areas.

Table 5.2	Households in need by sub-area		
Sub-area	No. of households in need	% of households in need	Total No. Households
Bury	3,057	10.0	30,505
Prestwich	1,308	9.8	13,344
Radcliffe	1,816	11.2	16,178
Ramsbottom	559	8.2	6,833
Tottington	419	8.5	4,911
Whitefield	790	8.2	9,598
Bury MBC	**7,949**	**9.8**	**81,369**

Source: 2020 household survey[67]

5.10   Table 5.3 demonstrates how the proportions of existing households in housing need vary by tenure. In the private rented sector, 17.5% of households are in housing need, compared to 12.3% of those in affordable housing and 7.5% of those in owner occupation.

Table 5.3	Housing need by tenure		
Tenure	No. households in need	No. households	% of households in tenure in need
Owner occupier	4,272	56,641	7.5
Private rented	2,141	12,253	17.5
Affordable	1,536	12,475	12.3
Bury MBC	**7,949**	**81,369**	**9.8**

Source: 2020 household survey[68]

5.11   Table 5.4 summarises the range of households in housing need by household type. The analysis shows that a quarter of households in need in Bury MBC are single adults aged under 65 years (25.2%), the next largest category is couples under 65 years with no children (13.5%). Couples where one or both are over the age of 65 years are the third largest category (11.7%) and the only other which accounts for more than 10% of need.

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[67] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/- 2.1%

[68] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/- 2.1%

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Table 5.4	Housing need by household type	
Household type	**No. households in need**	**%**
Single adult (under 65)	1,954	25.2
Single adult (65 or over)	660	8.5
Couple only (both under 65)	1,043	13.5
Couple only (one or both over 65)	902	11.7
Couple with at least 1 or 2-children under 18	513	6.6
Couple with 3 or more-children under 18	590	7.6
Couple with children aged 18+	196	2.5
Lone parent with at least 1 or 2-children under 18	513	6.6
Lone parent with 3 or more-children under 18	426	5.5
Lone parent with child(ren) aged 18+	219	2.8
Student household	0	0.0
Other	724	9.4
Bury MBC (all households in need)	7,740	100.0

Source: 2020 household survey[69]

Note: The total households in need is lower here due to fewer respondents answering the question on household composition.

Affordable housing need – type and number of bedrooms

5.12   Appendix C sets out the detailed calculations underpinning the assessment of affordable need. Analysis provides a gross figure (absolute shortfalls in affordable provision) and a net figure (which takes into account supply of existing affordable accommodation including newbuild). Analysis considers need by sub-area, property size (number of bedrooms) and property type.

5.13   Modelling indicates an annual gross imbalance of **1,233** dwellings (and after taking account of affordable supply an annual net imbalance of **448** affordable dwellings across Bury MBC as shown in Table 5.5. The detailed workings of the affordable needs assessment is presented at Appendix C.

5.14   In terms of the size of affordable housing required the overall shortfalls are 33.4% one-bedroom, 28.3% two-bedroom 35.4% three-bedroom and 2.9% four or more-bedroom.

5.15   Table 5.6 provides a further breakdown of need by dwelling type and number of bedrooms. This analysis is based on what existing households in need expect to move to, along with the type/size of dwelling newly forming households actually moved to. This would suggest an overall dwelling mix of 48.5% houses, 37.6% flats 11.1% bungalows and 2.9% other which includes specialist accommodation. This analysis also feeds into the overall market mix analysis of the HN&DA.

5.16   It is therefore appropriate for the continued delivery of a broad range of affordable housing to reflect underlying needs across the borough.

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[69] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

5.17 The analysis is based on needs identified within the next five years and in the absence of any updated information should be extrapolated forward to the Local Plan period. Appendix C shows the difference in clearing the backlog over 5 years and 10 years respectively (See Table C6).

Table 5.5	Breakdown of affordable need by sub-area and number of bedrooms						
	Sub-area (%)						
Number of bedrooms	Bury	Prestwich	Radcliffe	Ramsbottom	Tottington	Whitefield	Bury MBC
One	25.9	56.0	28.1	50.1	32.7	28.5	33.4
Two	29.8	18.3	37.6	24.6	29.5	27.6	28.3
Three	41.5	20.7	34.3	17.5	29.5	43.9	35.4
Four	2.8	4.9	0.0	7.8	0.0	0.0	2.4
Five or more	0.0	0.0	0.0	0.0	8.3	0.0	0.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Gross need	529	174	267	81	70	112	1,233
Net need	235	45	111	15	22	20	448

Source: 2020 household survey[70]; table may have minor rounding error

Table 5.6	Affordable dwelling size and type						
Dwelling type/size	Bury	Prestwich	Radcliffe	Ramsbottom	Tottington	Whitefield	Bury MBC
1 or 2-bedroom house	15.5	20.6	25.0	30.4	13.2	9.1	16.7
3-bedroom house	37.8	38.6	36.9	17.5	29.1	47.4	36.3
4 or more-bedroom house	9.2	0.0	6.3	0.0	0.0	9.9	8.0
1- bedroom flat	9.1	6.0	7.7	26.9	14.3	4.4	9.7
2 or 3-bedroom flat	20.5	21.1	11.4	19.5	18.0	8.5	17.2
1 or 2-bedroom bungalow	5.3	8.3	9.6	5.8	22.2	16.0	8.9
3 or more-bedroom bungalow	0.7	5.5	3.2	0.0	3.2	4.7	2.1
Other	1.9	0.0	0.0	0.0	0.0	0.0	1.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: 2020 household survey[71]; table may have minor rounding errors

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[70] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/- 2.1%

[71] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/- 2.1%

Tenure split

5.18   In order to consider an appropriate affordable housing tenure split between social/affordable rented and affordable home ownership options such as shared ownership and discounted for sale, the preferences and ability of households to afford different options has been considered. The NPPF states that 10% of dwellings on larger sites should be made available for affordable home ownership.

5.19   The 2020 household survey[72] provides details of tenure preferences of existing households in need and newly forming households and has been used to establish an appropriate tenure split. The ability of households to afford different affordable home ownership options has then been tested. The household survey identified households who would consider affordable home ownership dwellings. Based on household expectations, the following profile of affordable rented stock by number of bedrooms is suggested: 33.3% one-bedroom, 28.3% two-bedroom, 35.5% three-bedroom and 2.9% four or more-bedroom. For affordable home ownership the breakdown is 3.3% one-bedroom, 46.5% two-bedroom, 35.1% three bedroom and 15.1% four or more-bedrooms. Further detail on tenure type / size and tenure mix is presented in Table 7.2.

5.20   Table 5.7 considers tenure splits based on the affordability of affordable/social rented and affordable home ownership tenure options. An appropriate tenure split for Bury MBC which takes into account local evidence and national policy would be 60% social/affordable rented and 40% affordable home ownership tenures. These findings are broadly in line with the suggested tenure split in Policy GM-H 2 *Affordability of New Housing* in the Greater Manchester Spatial Framework revised draft - January 2019. Within the borough, the proportion of affordable home ownership tenures could range between 25.8% and 52.0% in specific sub-areas.

Table 5.7	Overall tenure splits by sub-area		
	% households able to afford		
Sub-area	Affordable/social rented	Affordable home tenure options	Total
Bury	61.9	38.1	100.0
Prestwich	74.2	25.8	100.0
Radcliffe	66.9	33.1	100.0
Ramsbottom	48.0	52.0	100.0
Tottington	54.1	45.9	100.0
Whitefield	55.1	44.9	100.0
Bury MBC	64.6	35.4	100.0

Source: 2020 household survey[73]

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[72] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

[73] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

5.21   Further testing of affordability (Tables 5.8 and 5.9) confirms a range of affordable and affordable home ownership options are affordable to both existing households in need and newly forming households.

Table 5.8 Affordable home ownership tenure options			
Affordable home ownership product	**Bury MBC price***	**% existing households in need can afford**	**% newly forming households can afford**
Discounted home ownership 30%	£117,600	26.5	51.5
Discounted home ownership 25%	£126,000	24.0	45.9
Discounted home ownership 20%	£134,400	21.4	40.3
Help to buy	£134,400	19.7	36.6
50% Shared ownership	£84,000	22.4	42.5
25% Shared ownership	£42,000	30.5	60.0

Source: 2020 household survey[74]

*prices based on mortgage required/rent payments minus 10% deposit

Note: Income data from existing households in need and households who have formed are analysed

Table 5.9 Affordable tenure options			
Affordable rented product	**Income required**	**% existing households in need can afford**	**% newly forming households can afford**
Social rent	£16,900	60.3	94.3
Affordable rent	£23,962	39.5	71.2

Source: 2020 household survey[75]

Note: Income data from existing households in need and households who have formed are analysed

Summary

5.22   This chapter and the associated appendices provide a clear definition of housing need and affordable housing required in Bury MBC, along with a step-by-step explanation of the housing needs assessment model.

5.23   Analysis has identified a total of 7,949 existing households in housing need, representing 9.8% of all households across Bury MBC based on 2020 household survey[76] evidence.

5.24   Affordable housing need analysis reveals that there is a net annual imbalance of 448 affordable dwellings across the borough assuming that no more than

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[74] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1

[75] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

[76] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

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25% of income is spent on rent. This imbalance reduces to 91 if no more than 30% of income is spent on rent.

5.25   An appropriate tenure split for Bury MBC which takes into account national policy would be 60% social/affordable rented and 40% affordable home ownership tenures.

5.26   In terms of the size of affordable dwellings required, analysis based on the household survey[77] indicates the following affordable rented need by dwelling size: 33.4% one-bedroom, 28.3% two-bedroom, 35.4% three-bedroom and 2.9% four or more-bedroom. For affordable home ownership the breakdown is 3.3% one-bedroom, 46.5% two-bedroom, 35.1% three bedroom and 15.1% four or more-bedrooms.

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[77] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

6.   The needs of different groups

Introduction

6.1   The NPPF (2019) (Paragraph 61) acknowledges that there are a range of household groups who have particular housing requirements. It sets out that the needs of different groups should be assessed and reflected in planning policy in terms of the size, type and tenure of housing. It states that these households include but are not limited to those who require affordable housing, families with children, older people, students, people with disabilities, service families, travellers, people who rent their homes and people wishing to commission or build their own homes.

6.2   The needs of those who require affordable housing have been addressed in the previous chapter. The following sections look at the remaining Paragraph 61 groups which we also extend to include other vulnerable groups.

6.3   For older people, people with disabilities and other vulnerable groups, it is important that the evidence base considers those needing specific housing and housing-related support. This is a complex area of research. Gathering evidence can be challenging and some people fall into multiple needs groups. Ultimately, evidence needs to translate to clear policy recommendations.

6.4   Figure 6.1 begins to explore our understanding of the various elements of specialist housing need and population groups which should be considered:

- **Age-related housing need** – this concerns the position of particular age groups in the housing market due to life events and the demand this creates for accommodation units of a certain size or affordability.

- **Health-related housing need** – a household's health may be a determining factor in the type of accommodation they require or the support they need to receive. For most in this group the need for specialist accommodation or support is likely to be a lifelong need.

- **Life-experience related housing need** – supported accommodation may be needed by those affected by life experiences which may have disadvantaged their ability to live independently. The support required here may be shorter term with the intention of promoting independence in the longer term.

- **Cultural heritage related housing need** – for those from a minority ethnic background there may be cultural heritage or religion related determined needs which impact on the type of accommodation required.

6.5   A link to homelessness and rough sleeping is also made. Homelessness and rough sleeping can be a failure outcome of not providing appropriate accommodation for residents, along with an often-complex interplay of one or more of the following: poverty, unemployment and life events. Homelessness goes beyond the presence of households rough sleeping, reflecting the broad statutory definitions of homelessness to include those in inadequate or inappropriate accommodation who may be hidden from society's view.

Figure 6.1   Establishing need associated with age, health and life experience
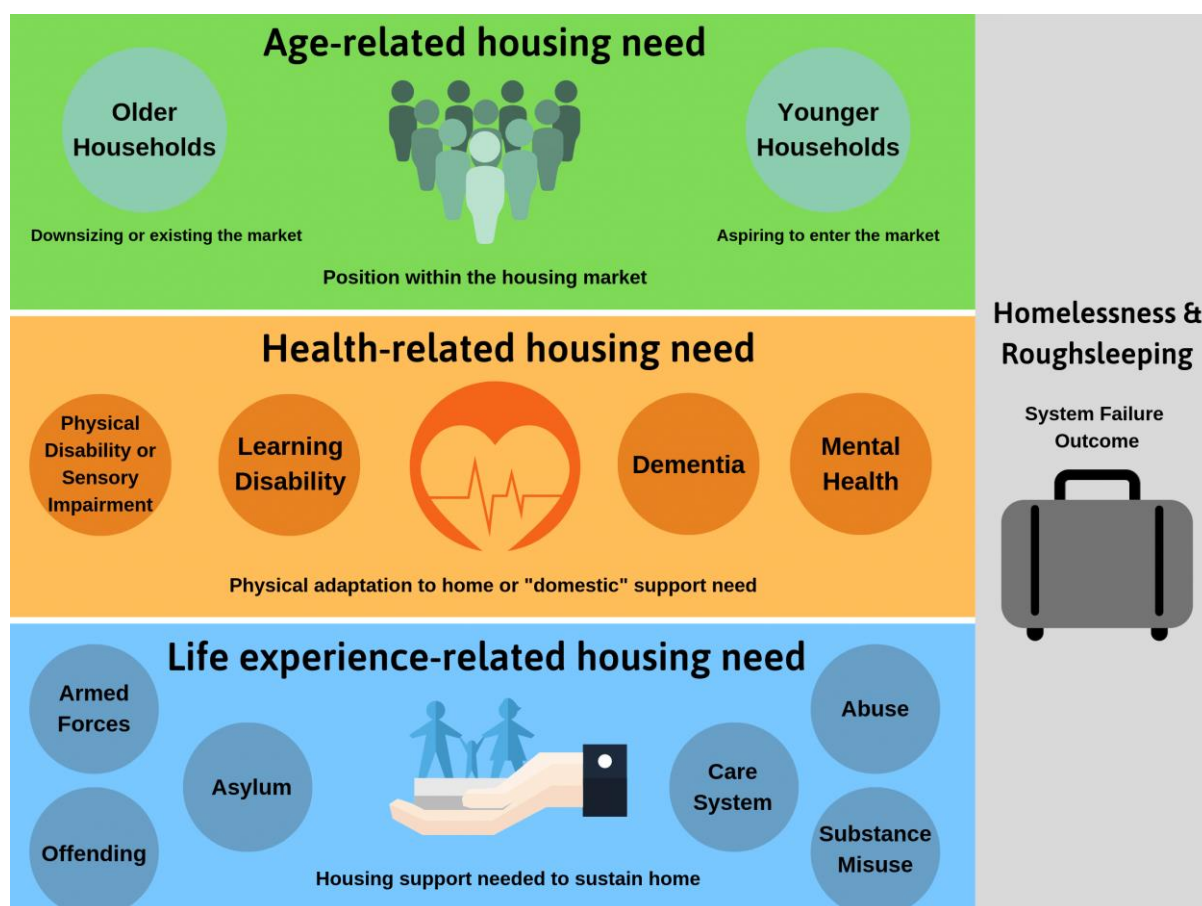
6.6   This is a complex area of work and key findings are presented in this chapter. Our primary focus has been to fulfil the requirements of the PPG, hence greater detail being given on the needs of older person households and those with physical disabilities.

Age-related housing need

6.7   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 chapter we therefore focus upon the needs of older persons for particular unit types.

6.8   Table 6.1 provides the context of population change in the older age categories in Bury MBC. The two time periods under examination in this report are presented. The impact of an aging population becomes more pronounced over time. Up to 2030 the proportion of people over the age of 85 years is projected to increase by 31.3% and extending the period to 2037 sees a projected

increase of 65.1%. The number of residents aged 65 and over is expected to increase by 14.6%[78] up to 2030 and 23.9% to 2037.

Table 6.1	Change in population					
	2020-2030			**2020-2037**		
Age group	2020	2030	% change	2020	2037	% change
All Older 65+	35,225	40,351	14.6	35,225	43,635	23.9
All Older 75+	16,090	19,826	23.2	16,090	21,891	36.1
All Older 85+	4,342	5,699	31.3	4,342	7,169	65.1
All ages	191,841	198,241	3.3	191,841	202,567	5.6

Source: ONS 2018-based Subnational Population Projections

6.9 The number of households headed by someone aged 60 and over is expected to increase by 19.2% between 2020 and 2030 and 26.6% between 2020 and 2037[79].

6.10 Regarding the number of older person households (where the HRP is aged 65 or over) and types of dwelling occupied, the 2020 household survey[80] indicates that:

- older person households account for 25.2% of all households and almost two-fifths of older person households live in Bury (38.1%); and

- older person households are most likely to live in three-bedroom houses (33.7%) followed by four or more-bedroom houses (17.3%).

6.11 14.9% (2,427) of older person households were planning to move in the next 5 years and 7.2% (1,173) would like to move but felt unable to (mainly due to affordability issues).

6.12 Of those who were planning on moving in the next five years most intended to stay in the borough (82.3%). 88.3% of those in Bury sub-area, planned on remaining in the borough. There are three areas where less than 80% of older households want to remain in Bury MBC:

- Tottington (75.4%);

- Prestwich (76.1%); and

- Ramsbottom (77.9%).

6.13 Analysis on the type of housing required (based on preferences) in the future by older households and by the location required is summarised in Table 6.2. The dwelling type preference for older people varies across the borough. Two-bedroom flats are a popular choice for all older households and particularly for

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[78] ONS 2018-based Subnational Population Projections

[79] 2014-based MHCLG

[80] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

those wanting to move to Whitefield and Radcliffe. There is a clear preference for 3-or more-bedroom flats in Tottington. Two-bedroom bungalows are a popular choice for those wanting to move to Ramsbottom and Prestwich.

Table 6.2	Over 65s location and property type preferences (%)									
	Location preference									
Property type preference	Bury	Ramsbottom	Tottington	Radcliffe	Whitefield	Prestwich	Elsewhere in Greater Manchester	Elsewhere in the North West	Elsewhere in UK	Total
1-bedroom house	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2-bedroom house	0.0	22.5	3.9	12.4	0.0	0.0	4.8	6.9	0.0	5.5
3-bedroom house	20.7	0.0	0.0	12.4	0.0	18.0	3.6	0.0	0.0	8.9
4 or more-bedroom house	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
1-bedroom bungalow	17.1	0.0	3.9	0.0	0.0	0.0	53.6	0.0	0.0	9.1
2-bedroom bungalow	0.0	36.9	19.4	0.0	0.0	27.9	0.0	0.0	34.9	12.6
3 or more-bedroom bungalow	0.0	3.0	21.3	0.0	0.0	8.6	0.0	24.1	0.0	4.4
1-bedroom flat	9.4	0.0	7.7	12.4	0.0	9.8	0.0	0.0	0.0	5.4
2-bedroom flat	28.8	21.8	3.9	50.5	89.6	35.7	25.6	34.5	60.3	37.5
3 or more-bedroom flat	24.1	12.9	40.0	12.4	10.4	0.0	12.5	34.5	4.8	16.3
1-bedroom other	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2-bedroom other	0.0	3.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4
3 or more-bedroom other	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Base	469	271	155	194	211	244	168	87	126	1,926

Source: 2020 household survey[81]

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[81] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

6.14   The difference in older households' current accommodation, their aspirations and their expectations are shown below in Figure 6.2. The 2020 household survey[82] data indicates that older people are particularly living in 3- bedroom houses. Of those who intend to move in the next five years, these households have strong aspirations (37.5%) and expectations (31.3%) to move to flats with two bedrooms. Given the anticipated increase in older person households, it is important that the council recognises the impact this will have on the range of dwelling types and sizes being developed over the plan period. Expectations and aspirations for bungalows with more than one-bedroom are not as high as those for flats but are higher than current dwelling types.

Figure 6.2   Current dwellings types compared to aspirations and expectations (over 65s)

Dwelling type and size	1-bedroom house	2-bedroom house	3-bedroom house	4 or more-bed house	1-bedroom bungalow	2-bedroom bungalow	3 or more-bedroom bungalow	1-bedroom flat	2-bedroom flat	3 or more-bedroom flat	1-bedroom other	2-bedroom other	3 or more-bedroom other
Current	0.5	15.8	33.7	17.3	9.1	5.6	0.1	3.5	9.2	4.9	0.0	0.2	0.1
Aspiration	0.0	5.5	8.9	0.0	9.1	12.6	4.4	5.4	37.5	16.3	0.0	0.4	0.0
Expectation	9.7	7.5	5.9	0.0	9.1	14.2	2.0	6.7	31.3	13.2	0.4	0.0	0.0

Source: 2020 household survey[83]

6.15   The main reasons for wanting to move were concerns due to health problems or the need for housing suitable for an older or disabled person (29.0%) and this rose to 44.4% in the 85 years and over group. 30.3% stated that the house/garden is too big, and 24.2% that the stairs / levels cause a problem in their property.

6.16   In terms of moving, over half of moving households expected to move to a smaller property (62.3%) (that is fewer bedrooms), 31.7% expected to move to a property with the same number of bedrooms and 6% expected a larger number of bedrooms.

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[82] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

[83] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

6.17   When asked what would help or encourage a move to a more suitable home, almost four out of five (78.2%) selected, 'information about what types of housing are available'; this rose to 92.1% in Radcliffe. Almost three out of five older people (58.9%) chose 'help with moving to a new property type' and this rose to 72.6% in Whitefield. N.B. Respondents were able to select multiple responses.

6.18   The overall impact of older persons housing need is considered in the dwelling type and mix analysis in Chapter 7.

Assistance in the home

6.19   Growing older can come with an increased need for help and support within the home. Survey data captured the responses from older households on the type of support or assistance they may need now or in the near future. In Table 6.3 the range of practical assistance required from households under 65, 65-74, 75-84 and 85 years and over is presented. The most frequently mentioned needs are help with repair and maintenance of the home, gardening and cleaning. The proportion of households needing assistance increases with age group, with a majority of 75 and over households requiring at least one type of assistance.

Type of assistance	Under 65			65-74			75-84			85+		
	Need now	Need in 5 years	Total need *	Need now	Need in 5 years	Total need*	Need now	Need in 5 years	Total need*	Need now	Need in 5 years	Total need *
Help with repair and maintenance of home	12.4	17.2	**29.5**	12.7	27.4	**40.1**	21.7	31.9	**53.6**	33.2	30.3	**63.5**
Help with gardening	10.4	10.6	**20.9**	14.2	21.3	**35.6**	25.1	26.3	**51.3**	46.1	21.3	**67.4**
Help with cleaning home	7.2	9.1	**16.3**	8.5	21.1	**29.6**	13.9	27.5	**41.4**	39.3	24.9	**64.2**
Help with other practical tasks	6.2	8.2	**14.4**	8.3	15.5	**23.8**	13.6	22.4	**36.0**	40.8	22.5	**63.3**
Help with personal care	6.2	5.7	**12.0**	4.0	12.9	**16.8**	6.4	17.1	**23.5**	16.9	20.6	**37.5**
Want company / friendship	5.4	6.7	**12.1**	3.5	8.2	**11.7**	4.4	14.5	**18.9**	13.9	11.1	**25.0**
Base (All households)	*58,226*			*11,663*			*5,638*			*1,773*		

Table 6.3   Type of assistance required (%) either now or in next five years by age group

Source: 2020 Household Survey[84]

*Total need = now or in the next 5 years

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[84] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

Future need for specialist older person accommodation and residential care provision

6.20   Across the borough, there are around 3,041 units of specialist older persons accommodation. This includes 1,437 units of residential care (C2 planning use class) and 1,604 units of specialist older person accommodation (C3 planning use class)[85].

6.21   Given the ageing of the population, the need for specialist older person accommodation is expected to increase. Table 6.4 considers the ratio of older people to current provision and then applies this ratio to future household projections. Based on population projections to 2030[86], there is an additional need for 372 specialist older persons' accommodation (C3) units and 334 units of residential care provision (C2) with a total of 706 units needed.

6.22   For the plan period to 2020-2037, there is an additional need for 578 specialist older persons' accommodation (C3) units and 518 units of residential care provision (C2), with a total of 1,096 additional units needed.

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[85] EAC database 2019

[86] ONS 2018-based Subnational Population Projections

Table 6.4	Analysis of future need for specialist older person accommodation					
Current provision (and planning use class)	Number of units 2020	Number aged 75 and over 2020	Number aged 75 and over 2030 (projected)	Number aged 75 and over 2037 (projected)	Change in need 2020-2030	Change in need 2020-2037
		16,090	**19,826**	21,891		
		Ratio of population to current provision	**Ratio applied to 2030 population**	**Ratio applied to 2037 population**		
Specialist older person(C3)	1,604	0.0997	1,976	2,182	372	578
Residential Care (C2)	1,437	0.0893	1,171	1,955	334	518
Total	3,041		3,747	4,137	706	1,096

Source: EAC database 2020, ONS 2018-based Subnational Population Projections

Need for specialist older person housing evidenced in the Household Survey

6.23   The 2020 household survey[87] also captured data on older persons need for specialist housing. The survey asks, 'If you think it is relevant to you, which of the following older persons' housing options would you seriously consider either now or in the next 5 years?'. Table 6.5 reports the number of households who would consider different older persons' housing options (respondents could tick more than one option) across the borough.

6.24   Overall, of households aged 65 and over, 70.7% were planning to continue to live in their current home with support when needed. 25.9% stating they would consider renting sheltered accommodation, and 18.2% stating they would consider renting from the council. Renting sheltered accommodation was particularly popular with the 65 to 84-year-old age group.

Table 6.5 Older persons' housing preferences by age group				
Housing option	**65-74 (%)**	**75-84 (%)**	**85+ (%)**	**All 65+ (%)**
Continue to live in current home with support when needed	60.5	79.8	85.5	70.7
Buying a dwelling on the open market	14.7	9.1	0.0	10.7
Rent a dwelling from a private landlord	7.1	2.5	0.0	4.5
Rent from housing association	22.4	13.0	2.3	16.4
Rent from the council	24.5	15.1	2.3	18.2
Part rent / buy	3.7	2.3	3.0	3.1
Sheltered accommodation - To rent	27.0	27.1	18.5	25.9
Sheltered accommodation - To buy	11.6	15.5	12.0	13.1
Sheltered accommodation - Part rent / buy	3.5	14.0	14.1	8.7
Extra care housing - To rent	14.5	19.6	18.2	16.8
Extra care housing - To buy	7.8	9.1	7.0	8.1
Extra care housing - Part rent / buy	6.0	3.0	0.0	4.1
Supported housing for people with learning disabilities and autism	0.6	0.0	0.0	0.3
Supported housing for mental health needs	2.4	5.3	10.9	4.5
Residential care home	1.3	4.5	7.6	3.3
Co-housing	11.9	16.4	5.9	12.7
Go to live with children or other relatives/friends	3.7	3.1	6.8	3.9
Other	2.1	3.1	0.0	2.2
Base (total households responding)	**3,590**	**2,508**	**939**	**7,037**

Source: 2020 household survey[88]

Note: This shows the percentage of households who would consider this option. Respondents could tick more than one option. The table therefore adds up to more than 100% of respondents

6.25   Table 6.6 illustrates housing preferences by which sub-area they currently live in. Whilst there is variation at sub-area level, given the high proportion of older

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[87] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

[88] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

households who want to continue living in their own home, the provision of home-based assistance, support and care is an increasingly important issue in the meeting of housing needs for older people. The key challenge for local authorities is the funding of services for growing numbers of older people.

Table 6.6	Older persons' housing preferences by current sub-area of residence						
	Sub-area						
Housing option	Bury	Prestwich	Radcliffe	Ramsbottom	Tottington	Whitefield	Bury MBC
Continue to live in current home with support when needed	70.3	71.0	63.8	71.4	77.9	68.8	69.8
Buying a dwelling on the open market	9.5	7.2	15.5	13.1	17.8	9.0	11.0
Rent a dwelling from a private landlord	10.4	3.7	0.0	1.3	3.9	0.0	4.8
Rent from housing association	18.5	22.6	13.3	13.9	6.0	21.1	17.3
Rent from the council	16.8	19.4	16.0	16.6	13.7	22.6	17.7
Part rent / buy	3.2	3.6	3.9	2.7	3.9	1.8	3.2
Sheltered accommodation - To rent	17.6	35.6	29.5	24.2	25.2	35.1	26.2
Sheltered accommodation - To buy	12.7	9.0	13.6	17.1	21.7	10.4	13.0
Sheltered accommodation - Part rent / buy	9.5	7.5	10.6	8.1	3.9	8.6	8.7
Extra care housing - To rent	12.7	14.8	26.7	18.7	17.6	13.2	16.3
Extra care housing - To buy	6.3	9.0	7.8	9.2	11.8	9.0	8.1
Extra care housing - Part rent / buy	6.5	5.4	1.9	1.3	2.1	1.8	4.1
Supported housing for people with learning disabilities and autism	3.3	0.0	0.0	0.0	0.0	1.8	1.5
Supported housing for mental health needs	1.6	1.8	8.7	12.0	5.0	3.2	4.2
Residential care home	1.6	0.0	3.9	7.9	5.0	5.0	3.0
Co-housing	12.7	24.2	11.6	9.3	8.9	11.8	13.6
Go to live with children or other relatives/friends	1.6	5.8	5.8	8.5	6.3	1.5	3.8
Other	1.6	5.6	0.0	5.5	1.0	1.5	2.2
Base	2,792	1,181	1,259	632	584	1,225	7,673

Source: 2020 household survey[89]

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[89] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

Senior co-housing communities

6.26   Senior co-housing 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.

6.27   The household survey[90] identified a total of 893 older person households interested in co-housing.

6.28   Of households who were interested:

- The majority were owner occupiers (83.9%), followed by those in affordable accommodation (10.3%) and private rent (5.9%); and

- 5% earn up to £10,400, 44.5% earn between £10,400 and up to £20,800, 26.8% earn between £20,800 and up to £39,000. The remaining 23.6% earn more than £39,000.

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

6.29   The provision of appropriate adaptations can help people lead independent lives. Given that the majority of older people want to remain in their own homes with help and support when needed, the extent to which their properties need to be adapted needs careful consideration. Additionally, the need to adapt properties for people aged under 65, and for families with children with adaption needs, also has to be considered. Local authorities will therefore need to identify the role that general housing may play as part of their assessment. There are also around 6,920 bungalows in the borough accounting for 8.3% of overall stock and 12,470 flats accounting for 14.9% of stock which will be providing accommodation for older people[91]. Further analysis of the extent to which existing bungalow stock meets future needs is considered in Chapter 7, Table 7.6. This shows that across the borough there is a shortfall of one- and two-bedroom bungalows across all sub-areas and three-bedroom bungalows in particular areas.

6.30   Table 6.7 shows data from the 2020 household survey[92]. It shows how many homes in each sub-area have already been adapted, whether care and support are required and whether there is sufficient space for a carer to stay overnight if needed. In summary Radcliffe and Bury have the highest number of households who answered positively for having adapted homes and requiring care or support to stay at home. Ramsbottom contains the highest proportion of households with space for a carer however low proportions of need indicated by the other two questions.

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[90] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

[91] VOA 2019

[92] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

Table 6.7	Adaptations, support requirements and space for carer to stay by sub-area			
Sub-area	Current home has been adapted or purpose-built for a person with a long-term illness, health problem or disability	You or other members of your household require care or support to enable you/them to stay in this home	Sufficient space in your home for a carer to stay overnight, if this was needed, is available	Number of households
	% yes	% yes	% yes	
Bury	8.1	12.0	56.0	30,505
Prestwich	6.1	4.6	54.9	13,344
Radcliffe	10.0	13.3	55.1	16,178
Ramsbottom	3.9	4.4	65.2	6,833
Tottington	5.3	4.1	63.6	4,911
Whitefield	8.9	8.2	60.2	9,598
Bury MBC	7.7	9.5	57.4	81,369

Source: 2020 household survey[93]

6.31   In line with the PPG which asks councils to consider the extent to which existing dwelling stock can help meet the needs of older people[94], the household survey[95] asked questions on the adaptations and home improvements needed for older people and households in general. Detailed analysis is presented by age group (Table 6.8).

6.32   When asked about adaptations and home improvements required in the home now, households aged under 60 years focused more on the house itself, specifically, more insulation, better heating and double glazing.

6.33   Households aged over 60 years needed assistance in the home, including adaptions to bathrooms and adaptions relating to sensory needs. Those aged over 85 years frequently selected better heating, wheelchair adaptions, internal handrails and downstairs toilets. These requirements are self-determined by residents responding to the household survey[96] and may not necessarily reflect actual requirements following an independent assessment in the home.

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[93] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

[94] PPG 2019 Paragraph: 017 Reference ID: 2a-017-20190220

[95] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

[96] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

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Table 6.8	Adaptations and home improvements required now by age group			
Adaptation/improvement required	**Age group (% of households)**			
	Under 60 years	**60-84**	**85+**	**Total**
More insulation (loft, wall cavities)	49.1	25.1	11.8	40.5
Better heating	43.1	23.0	48.3	37.1
Double glazing	36.2	16.9	10.4	29.4
Adaptations to bathroom	18.5	34.5	21.9	23.5
Lever door handles	26.8	9.1	0.0	20.4
Adaptations relating to sensory needs	16.5	20.8	4.6	17.4
Room for a carer	20.2	10.3	8.1	16.8
Additional entrances / exits	18.1	12.6	5.1	15.9
Support with keys / fob access to property	13.6	17.1	29.1	15.2
External handrails /grab rails	16.1	7.1	11.7	13.2
Opening or closing front door / accessing communal entrance	12.6	8.9	33.6	12.2
Internal handrails / grab rails	9.8	15.0	28.8	12.1
Downstairs WC	12.3	5.8	26.5	10.8
Adaptations to kitchen	10.5	11.3	8.0	10.7
Wheelchair adaptations (including door widening and ramps)	2.4	11.2	33.7	6.2
Stair lift / vertical lift	1.1	3.6	10.4	2.2
Improvements to access (e.g. level access in and around home)	1.8	2.0	5.5	2.0
Base (all households)	**47,319**	**28,209**	**1,773**	**77,301**

Source: 2020 household survey[97]

6.34   Resources for aids and adaptations remain limited, particularly for households in the private sector (owner occupation or privately rented accommodation). However, as mentioned above in respect of support requirements, 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.

Estimating future need for adaptations

6.35   The 2020 household survey[98] indicates that 7.6% of households live in properties that have been adapted or purpose built for those with an illness/disability. Analysis of demographic data[99] would suggest that the number of generally adapted properties will need to increase by 403 over the period 2020 to 2030. This figure has been derived from data on the number of households with adaptations by age group of the Household Reference Person;

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[97] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

[98] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

[99] MHCLG 2014-based household projections

how the number of households by HRP age group is expected to change; and applying the proportion of adapted properties to future household numbers by age group.

6.36   The volume of adaptations needed, and their cost is significant and in the long-term adoption of accessibility standards would help to reduce the need for adaptations.

Stakeholder views on older persons' housing

6.37   A theme which emerged from the online stakeholder survey was need for more older person's housing both to meet the needs of an ageing population and to free up family homes. It was also noted that specialist housing which allows older people to remain at home for longer should be considered by the council in the future. Stakeholders anticipate that properties targeted at older people would have a ready market.

6.38   Extra care schemes were mentioned. There was a request for more extra care schemes but built to the standards and expectations of any private scheme. Registered providers said that affordable provision could be improved by extra care schemes for over 55's such as Red Bank or Peachment Place whilst looking at what affordable means.

Health-related housing need

6.39   A range of sources can be drawn upon to establish the overall scale of disability/support needs across the borough. The extent to which specific accommodation for different groups may be required is then explored using available data and specific gaps in understanding are also highlighted.

6.40   The 2011 Census reported that across the borough:

- 80.9% were in very good or good health, 13.5% were in fair health and 5.6% in bad/very bad health (there is a clear age-related gradient to this). A total of 34,940 residents (19.1%) were in fair/bad/very bad health which compares with 18.3% across England; and

- 8.5% of residents reported that their daily activities were limited 'a lot' and 9.7% 'a little' which compares with 8.3% and 9.3% respectively across England.

6.41   The Department of Work and Pensions (DWP) publishes borough level information about the number of people receiving Disability Living Allowance (DLA) by age group and the conditions associated with the claim[100]:

- 2.9% of the population receive DLA; 44.3% of claimants are 65 years and over and 28.5% are aged under 16 year; and

- the most prevalent conditions for claimants are learning difficulties and arthritis.

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[100] Data related to November 2018

6.42   The ONS Family Resources Survey provides national data on the number of people with disabilities by age group. This can be applied to population projections to establish the potential number of residents who have a disability at the start of the plan period in 2020. The data can be modelled to see how this is likely to change over the period up to 2030 (Table 6.9). It is estimated that in 2020, 22% of the population will have a disability compared with 21.2% in 2020 and this equates to an increase of 2,855. The number of people identified does not necessarily translate to a specific housing need, although it provides a further insight into the likely level of disability experienced by residents in the borough.

Table 6.9 Estimate of the number of people with a disability			
	Estimate of residents with a disability		
	Year		
	2020	2030	Change
Total in households with disability	40,623	43,548	2,855
% of population with disability	21.2	22.0	
Base	*191,841*	*198,241*	

Source: ONS Family Resources Survey 2016/17 and ONS 2018-based population projections

6.43   The 2020 household survey[101] invited respondents to provide data on any illness or disability present in their current household. Table 6.10 shows the results for the number of people stating an illness/disability and the type of condition. The most frequently mentioned illness/disability was longstanding illness or health condition (10.0%) followed by mental health issue (6.0%) and physical/mobility impairment (5.9%).

Table 6.10 Number of people stating illness/disability		
Illness/disability	Number of people	% of population
Physical / mobility impairment	11,245	5.9
Learning disability / difficulty	3,508	1.8
Mental health issue	11,479	6.0
Visual impairment	4,066	2.1
Hearing impairment	8,468	4.4
Long standing illness or health condition	19,069	9.9
Older age-related illness or disability	3,001	1.6
Other	11,120	5.8
Base (Number of people with illness/disability)	**48,039**	25.0
ONS 2018-based Subnational Population Projections for 2020		*191,841*

Source: 2020 household survey[102]

[101] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

[102] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

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Optional accessibility and wheelchair standard housing

6.44   PPG states that, 'where an identified need exists, plans are expected to make use of the optional technical housing standards (footnote 46 of the NPPF). 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.[103]

6.45   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[104] as set out in Table 6.11. The M4(1) visitable dwelling is the mandatory minimum standard applied to all new dwellings. 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. Figures 6.3 to 6.5 define these optional accessibility standards further. The optional standards are now being proposed by local authorities in their local plans.

Table 6.11	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 accessible or wheelchair adaptable	Optional

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[103] PPG June 2019 Paragraph: 009 Reference ID: 63-009-20190626

[104]https://www.planningportal.co.uk/info/200135/approved_documents/80/part_m_-_access_to_and_use_of_buildings

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Figure 6.3   Explanation of optional accessibility standard M4(1)

In the Secretary of State's view, Requirements M4(1) will be met when a new dwelling makes reasonable provision for most people, including wheelchair users, to approach and enter the dwelling and to gain access to habitable rooms and sanitary facilities on the entrance storey. The objective is to make reasonable provision to ensure that:

   a.   Within the curtilage of the dwelling or the building containing the dwelling, it is possible to approach and gain access to the dwelling

   b.   It is possible to gain access to the dwelling, or the building containing the dwelling, from the most likely point of alighting from a car.

   c.   Most people can enter the principal private entrance in blocks of flats where this is located on the same level as the entrance.

   d.   An ambulant disabled person is able to visit the occupants of any dwelling in a building containing one or more dwellings.

   e.   Visitors can access and use the habitable rooms and a WC within the entrance storey of the dwelling (or the principal storey where the entrance storey does not contain a habitable room).

   f.   There is step-free access between the habitable rooms and the WC where these are located on the entrance storey.

   g.   Wall-mounted switches and socket outlets in habitable rooms are reasonably accessible to people who have reduced reach.

Figure 6.4   Explanation of optional accessibility standard M4(2)

In the Secretary of State's view, Optional Requirement M4(2) will be met where a new dwelling makes reasonable provision for access for most people and incorporates features that make it potentially suitable for a wide range of occupants, including older people, those with reduced mobility and some wheelchair users. The objective is to make reasonable provision to ensure that:

   a.   Within the curtilage of the dwelling, or the building containing the dwelling, it is possible to approach and gain step-free access to the dwelling and to any associated parking space and communal facilities that are intended for the use of the occupants.

   b.   There is step-free access to the WC and other accommodation within the entrance storey, and to any associated private outdoor space directly connected to the entrance storey.

   c.   A wide range of people, including older and disabled people and some wheelchair users, are able to use the accommodation, including its sanitary facilities.

   d.   Features are provided to enable common adaptations to be carried out at a future date to increase the accessibility and functionality of the dwelling.

   e.   Wall-mounted switches, socket outlets and other controls are reasonably accessible to people who have reduced reach

Figure 6.5   Explanation of optional accessibility standard M4(3)

In the Secretary of State's view, Optional Requirement M4(3) will be met where a new dwelling makes reasonable provision, either at completion or in the future, for a wheelchair user, to live in the dwelling and use any associated private outdoor space, parking and communal facilities that may be provided for the use of the occupants. The objective is to make reasonable provision to ensure that:

   a.   Within the curtilage of the dwelling or the building containing the dwelling, a wheelchair user can approach and gain step-free access to every private entrance to the dwelling and to every associated private outdoor space, parking space and communal facilities that are intended for the use of the occupants.

   b.   There is step-free access to the WC and other accommodation within the entrance storey and the potential to achieve step-free access to all other parts of the dwelling.

   c.   The dwelling is at least wheelchair adaptable such that key parts of the accommodation, including its sanitary facilities, could be easily altered to make the dwelling wheelchair accessible at a future date, or where required by a local planning authority, the dwelling is wheelchair accessible at completion.

   d.   There is sufficient internal space, and other provisions as necessary, to make all of the accommodation within the dwelling suitable for a wheelchair user.

   e.   Wall-mounted switches, controls and socket outlets are accessible to people who have reduced reach

6.46   The 2020 household survey[105] has indicated that residents in 2,141 households (2.6%) require wheelchair adapted dwellings either now or within the next five years (Table 6.12). Over the plan period, this number is expected increase by a further 132 resulting in an overall need for 2,274 wheelchair adapted dwellings. This will be achieved through the adaptation of existing properties and through newbuild. It is important to consider that some dwellings will not be capable of adaptation or are situated in an area that is unsuitable for people with disabilities. For example, dwellings that are built on a hill, have poor vehicular access, or are located some distance from health care, support and retail facilities.

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[105] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

Table 6.12	Future need for wheelchair adapted properties						
Age Group	Year			% properties needing wheelchair adaptations	Number of wheelchair adapted properties required by age group		
	2020	2030	change		2020	2030	Change
15-24	2,217	2,530	313	0.0	0	0	0
25-34	10,547	9,125	-1,422	4.3	455	393	-61
35-44	14,285	15,989	1,704	3.2	451	505	54
45-59	24,881	23,495	-1,386	2.8	689	651	-38
60-74	18,860	20,868	2,008	0.8	154	170	16
75-84	8,764	11,011	2,247	2.6	227	285	58
85+	3,172	4,814	1,642	9.8	310	470	160
Total	82,726	87,832	5,106	2.6	2,141	2,274	132
Source	MHCLG 2014-based household projections			2020 household survey[106]	2020 survey applied to MHCLG 2014-based household projections		

6.47   In order to establish an appropriate target for M4(3) dwellings, Table 6.13 sets out a series of assumptions regarding wheelchair use and the resulting annual need for newbuild wheelchair adapted properties.

Table 6.13	Wheelchair use assumptions and resulting annual need		
Assumption	% requirement	Number each year. (based on target of 270 for 2018-22	Number each year. (based on target of 580 for 2023-37
Wheelchair use from the English Housing Survey 2014/15 – households using wheelchair all the time	1%	3	6
Wheelchair use from the English Housing Survey 2014/15 – households using wheelchair either indoors or outdoors	3.6%	10	21
Aspire report on wheelchair accessible housing[107]	10%	27	58
Bury MBC's need over plan period[108]	2.7%	7	16

6.48   According to PPG[109] 'Local Plan policies for wheelchair accessible homes should be applied only to those dwellings where the local authority is

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[106] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

[107] 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

[108] This is based on a need for 2,274 wheelchair accessible dwellings needed over the plan period 2020 to 2037 (17 years). This represents 2% of households (2,274*100/82,135). Given that some existing dwellings are likely to be converted, modelling assumes that a similar ratio of 2.7% of new build dwellings should be wheelchair accessible

[109] Paragraph: 009 Reference ID: 56-009-20150327

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responsible for allocating or nominating a person to live in that dwelling.' This would imply that the onus on wheelchair accessible housing delivery is with the Local Authority/Registered Providers. Any final targets should be set within the context of likely levels of delivery.

6.49   Given the ageing population in the borough 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, it is therefore suggested:

- that a minimum of 2.7% of new dwellings are built to M4(3) wheelchair accessible standard[110] [111]; and

- the council should consider building all remaining dwellings to M4(2) standard, subject to viability considerations in line with the GMSF[112].

6.50   When setting a target for M4(3) standard housing, the council should be mindful of PPG which states that 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[113]. It should also be noted that any percentage requirements for accessible housing are subject to cumulative viability testing. It is also recommended that needs are monitored closely given the ageing population over the plan period.

Stakeholder views on specialist housing

6.51   A theme which emerged from the online stakeholder survey was a lack of specialist housing provision, specifically to meet the needs of disabled residents and for older people to remain at home for longer. In relation to future provision of specialist housing stakeholders highlighted:

- more extra care schemes but built to the standards and expectations of any private scheme;

- properties that encourage intergenerational living and makes it feasible to be a Shared Lives Carer e.g. properties with self-contained flats or annexes included;

- a stock of homes that are specifically adapted for disabled residents where tenancies are managed affectively so that they are always used by the residents that need them; and

- better working within GM to address acute specialist housing issues across boundaries, for example specialist children's housing. Pooling GM resources for specialist provision was suggested.

6.52   With regard to supply and demand issues for particular types of specialist housing products in the area, one stakeholder commented:

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[110] Based on footnote 32

[111] Note to Council – an alternative calculation based on the average of the four % requirements in Table 6.14 would result in a 4.4% requirement or 12 each year

[112] GMSF Policy GM- H3

[113] Paragraph: 009 Reference ID: 56-009-20150327 Housing Optional Technical Standards

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- there are not enough 3, 4 and 5 bedroomed properties available that are adapted for disabled residents. Residents are being put on a rehousing list and staying on that list indefinitely due to suitable properties not being available; and

- there are issues with the supply of elderly mental illness (EMI) nursing care.

6.53   When asked for any evidence of need for specialist housing the following was reported:

- Measures provided through Disabled Facilities Grants include level access showers, stairlifts, ramps etc. There is an overspend on minor adaptations every year.

Life experience-related housing need

6.54   Supported accommodation in its broadest sense is generally provided for those individuals or households who are vulnerable to tenancy failure. For many this will be due to life experiences which may have disadvantaged their ability to live independently. These may include time in an institution or care, asylum or a history of abuse. The support required here may be shorter term with the intention of promoting independence in the longer term.

6.55   There were no comments received in the stakeholder survey on the needs of those fleeing domestic abuse, care leavers or former members of the armed forces. The following comments were received on the topics of mental health and substance misuse. Stakeholders commented that there are issues with supply of mental health and substance misuse supported accommodation. To increase supply, providers could be encouraged by including incentivised pricing and partnerships with expert organisations such as NHS trusts and voluntary organisations

Homelessness

6.56   Ministry of Housing, Communities and Local Government (MHCLG) Homelessness Statistics for the year 2017/18 indicate that a total of 540 decisions were made on households declaring themselves as homeless in the borough (Table 6.14). Of these households, 324 (60.0%) were classified as homeless and in priority need. The percent accepted as homeless has been above 40% for all eight time periods presented and has increased each year since 2014/15. Over the eight years reported, the average acceptance rate has been 47.1%.

Table 6.14	Homeless decisions, acceptances and unsuccessful applications 2010/11 to 2017/18					
Year	Total decisions	Accepted as homeless	Homeless but not priority	Eligible but not homeless	Intentionally homeless	% acceptances
2010-11	286	115	73	97	1	40.2
2011-12	369	164	96	93	16	44.4
2012-13	377	153	96	121	7	40.6
2013-14	449	198	129	106	16	44.1
2014-15	413	167	148	85	13	40.4
2015-16	326	154	101	56	15	47.2
2016-17	325	177	115	20	13	54.5
2017-18	540	324	181	25	10	60.0
Total	**3,085**	**1,452**	**939**	**603**	**91**	47.1
Annual Average	*385.6*	*181.5*	*117.4*	*75.4*	*11.4*	*47.1*

Source: P1(e) returns

6.57   The 2020 household survey[114] identifies 1,395 (5.6%[115]) households who had been previously homeless or living in temporary accommodation and had moved to their present accommodation in the past five years.

6.58   Table 6.15 presents a range of information relating to the characteristics of previously homeless households or those living in temporary accommodation and the dwelling choices that they have made.

Table 6.15	Characteristics of households previously homeless		
Household type	**%**	**Current property type**	**%**
Single adult (under 65)	26.5	House	54.1
Single adult (65 or over)	2.6	Flat	21.1
Couple only (both under 65)	21.8	Bungalow	24.8
Couple with 1 or 2 child(ren) under 18	18.5		
Lone parent with 1 or 2 child(ren) under 18	23.8		
Lone parent with 3 or more children under 18	6.8		
Total	100.0	Total	100.0
Current tenure	**%**	**Previous location**	**%**
Owner occupied	11.8	Within the borough	51.7
Private rented	11.2	Outside the borough	37.1
Affordable	77.0	Abroad / varies	11.2
Total	100.0	Total	100.0
Current income (gross weekly)	**%**	**Current property size**	**%**
Under £150	40.6	1-bedroom	39.2
£150 to <£350	53.5	2-bedroom	33.8
£350 to <£500	5.9	3- or more-bedrooms	27.0
Total	100.0	Total	100.0

Base: 1,395 households previously homeless or living in temporary accommodation
Source: 2020 household survey[116]

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[114] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

[115] 1,395 out of 24,900 (total respondents to this question)

[116] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

6.59   The stakeholder survey received several comments on the increasing challenges of homelessness in the borough. There was a feeling that sufficient numbers of affordable and social housing needed to be built to meet overall demand and this leads to a worse situation for homeless people and families. Local authority staff raised homelessness as potential cross-boundary issue. Placements from other LA's to meet their duty can create 'ghetto's' and increase rents in the PRS. It was highlighted that this is not a significant issue in the borough at the moment but is affecting other boroughs.

Cultural heritage related housing need

6.60   For those from a minority ethnic background there may be cultural heritage or religion related determined needs which impact on the type of accommodation required. This would include the specific needs of particular BAME[117] households as well as those from travelling communities.

BAME households

6.61   The 2020 household survey indicates that 92.0% of Household Reference People (HRP) in Bury MBC describe themselves as White British and 8.0% describe themselves as having other ethnicities. The following chart (Figure 6.6) displays the rundown of ethnic groups, excluding White British.

6.62   More than one in three BAME households (36.0%) live in Bury and a further one in four live in Prestwich (24.5%).

6.63   In terms of housing need, 11.3% of all BAME households were in some form of housing need compared with 9.8% of all households (Table 6.16) and overall, 9.2% of all households in need were BAME. Overcrowding and major disrepair were the most frequently mentioned reasons for being in need, 32.2% and 29.5% of BAME households respectively.

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[117] Households not identifying as 'White British'

Figure 6.6   Percentage of households by ethnic group other than White British

Ethnic group	Asian or Asian British	White - Central and Eastern European	White - other	Black / African / Caribbean / Black British	White - Irish	Mixed or multiple ethnic group (e.g. White & Black Caribbean / African / Asian)	Other ethnic group e.g. Middle East, North African, Arab
Ethnic group	2.0	1.9	1.4	1.0	1.0	0.5	0.3
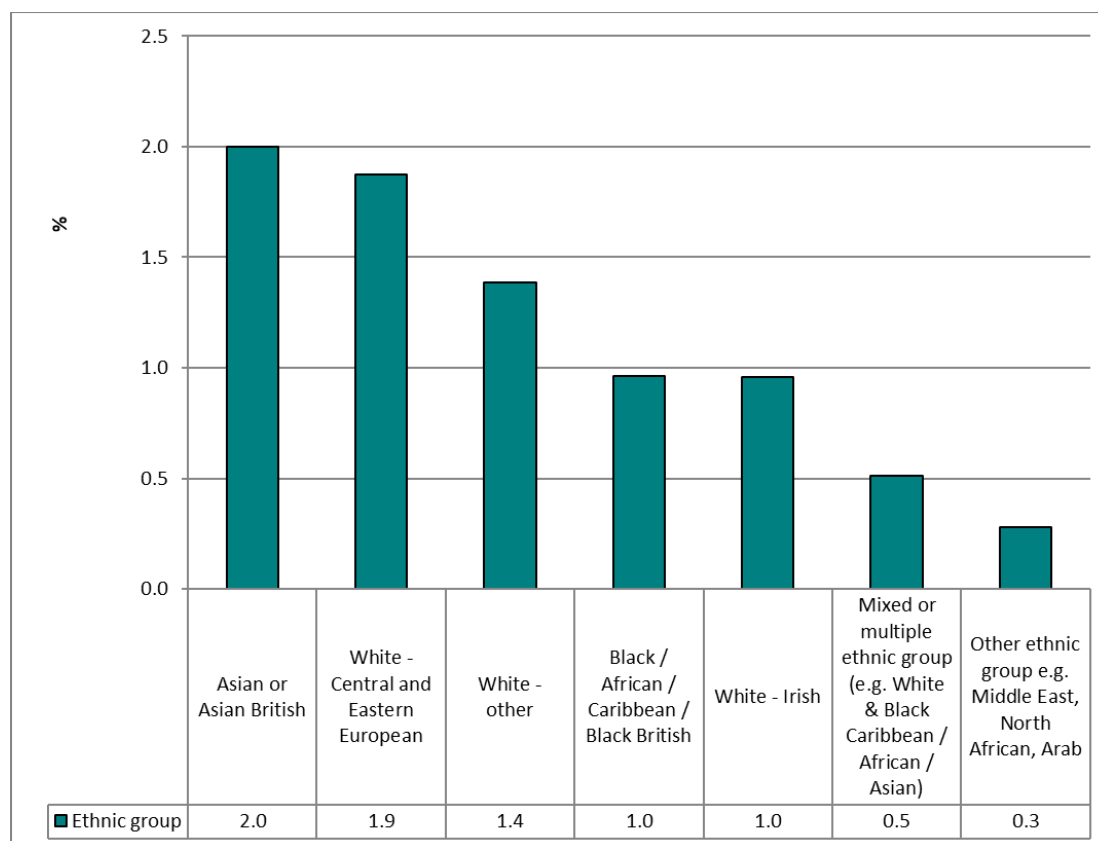
Source: 2020 household survey[118]

Table 6.16 Housing need across BAME and all households		
Reason for housing need	**BAME (%)**	**All Households (%)**
N1 Under notice	12.4	4.1
N2 Too expensive	17.6	14.2
N3 Overcrowded	32.2	20.3
N4 Too difficult to maintain	6.2	26.2
N5 Sharing facilities	0.0	0.0
N6 Mobility/special need and unsuitable	2.2	21.5
N7 Lacks amenities	0.0	0.0
N8 Major disrepair	29.5	12.0
N9 Harassment/threats of harassment	0.0	1.7
% with one or more housing need	11.3	9.8
Base (all households with one or more housing need)	**734**	**7,949**
Base	*6,488*	*81,369*

Source: 2020 household survey[119]

6.64   Figure 6.6 presents the characteristics of BAME households derived from the household survey.

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[118] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

[119] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

Figure 6.6   Characteristics of BAME households in Bury MBC[120]

BAME HOUSEHOLDS

BAME CHARACTERISTICS DERIVED FROM THE 2020 HOUSEHOLD SURVEY

TYPE	BME %	ALL %
Single adult < 65	21.1	17.1
Single adult > 65	5.3	11.2
Couple only < 65	13.7	18.1
Couple only > 65	6.6	14.3
Couple 1/2 children < 18	20.2	15.5
Couple 3+ children < 18	5.9	3.5
Couple with children > 18	5.8	7.2
Lone parent with 1/2 children < 18	7.8	5.3
Lone parent with 3+ children < 18	0.0	1.0
Lone parent with children > 18	0.0	2.7
Student household	0.0	0.0
Other types	13.5	4.0

TYPE	BME %	ALL %
1/2 bedroom detached house	0.1	0.2
3 bedroom detached house	2.1	4.8
4+ bedroom detached house	12.7	12.8
1/2 semi detached house	5.3	4.2
3 bedroom semi detached house	20.2	22.8
4+ bedroom semi detached house	6.6	6.2
1/2 bedroom terraced house	7.1	15.7
3 bedroom terraced house	12.2	9.9
4+ bedroom terraced house	4.1	1.3
1 bedroom flat	0.0	0.2
2 bedroom flat	2.5	4.9
3+ bedroom flat	1.3	2.5
1/2 bedroom bungalow	13.9	6.8
3+ bedroom bungalow	11.9	7.0
Other	0.0	0.7

Asylum seeker and refugees

6.65   According to the latest Home Office data, there have been 13 refugees resettled to the borough under the Vulnerable Persons Resettlement Scheme since 2014. The resettlements occurred between July and December 2018.

6.66   Between October and December 2019, Home Office data reports a total of 405 asylum seekers in receipt of Section 95 support. This is support for asylum seekers who have an asylum claim or appeal outstanding and failed asylum seekers who had children in their household when their appeal rights were exhausted, and includes those in receipt of:

- **Dispersed accommodation** - those in receipt of accommodation only, or both accommodation and subsistence:
    o   401 in Bury MBC between October and December 2019; and
    o   an average of 425.5 each quarter in 2019.

- **Subsistence only** - whereby the applicant receives cash to support themselves but who have found their own accommodation:
    o   4 in Bury MBC between October and December 2019; and
    o   an average of 9.8 each quarter in 2019.

Gypsy and Traveller Households

6.67   The borough has a small Gypsy and Traveller population. The 2011 Census identified 72 residents and 40 households.

6.68   The MHCLG Traveller Caravan Count (July 2019) identified a total of 24 caravans in Bury MBC. All are identified as being on authorised sites (with planning permission) and are socially rented (as defined in the caravan count). For the counts between 2016 and 2019, all caravans in the borough have been socially rented except for 2017 where 15 private caravans with permanent planning permissions were recorded.

6.69   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.

6.70   An updated Gypsy and Traveller Accommodation Assessment (GTAA) was produced for Greater Manchester in 2018. This identified 32 current pitches for Gypsies and Travellers in the borough and a cultural need for 2 additional pitches between 2017/18 and 2035/36. The GTAA Update 2018 identified a shortfall of 213 pitches over the period up to 2035/36 across Greater Manchester as a whole. The GM GTAA also identified a need for 4 plots for Travelling Showpeople between 2017/18 and 2021/22 and need for 204 plots across Greater Manchester as a whole.

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[120] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

Other groups with particular housing requirements

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

People who rent their homes

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

Younger people

6.73   The needs of younger people are considered in the overall affordable need and market mix analysis. Of all existing households in need, 21.4% have an HRP aged under 35. Affordable housing needs analysis indicates a household formation rate of 1,204 each year and 45.1% require affordable housing. The breakdown by dwelling size for newly forming households is: 21.1% one-bedroom, 36.1% two-bedroom, 37.8% three-bedroom, 5% four or more-bedroom.

6.74   The dwelling mix analysis provides an insight into the current range of dwellings occupied by younger people and their aspirations and expectations. This material is summarised in Table 6.17. The majority of younger households live in two and three-bedroom houses (73.6%), and although there is an aspiration towards four-bedroom dwellings households are realistically expecting to remain in a two or three-bedroom house.

Table 6.17 Dwelling mix and younger households			
	16-34 Age Group		
Dwelling type / size	**Current stock profile (%)**	**Aspirations (%)**	**Expectations (%)**
1-bedroom house	0.0	0.0	3.1
2-bedroom house	31.1	6.0	18.3
3-bedroom house	42.5	49.0	49.7
4 or more-bedroom house	4.3	39.5	26.0
1-bedroom flat	9.6	1.6	1.5
2-bedroom flat	10.3	0.0	0.0
3 or more-bedroom flat	0.0	1.3	0.0
1-bedroom bungalow	0.0	0.0	0.0
2-bedroom bungalow	2.2	0.0	0.0
3 or more-bedroom bungalow	0.0	2.6	1.3
1-bedroom other	0.0	0.0	0.0
2-bedroom other	0.0	0.0	0.0
3 or more-bedroom other	0.0	0.0	0.0
Total	100.0	100	100.0
Base	9,872	4,684	4,942

Source: 2020 household survey[121]

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[121] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

First time buyers

6.75   Analysis in Chapter 4 provided detailed information on the incomes of different types of household which will include first time buyers. The household survey also provides evidence of the range of dwellings moved into by first-time buyers. Most moved to two- and three-bedroom houses: 24.2% two-bedroom, 45.6% three-bedroom, with 4.6% moving to a one or two-bedroom bungalow. 71.1% had a household income of at least £39,000 and 57.6% had an income of between £23,400 up to £39,000.

Self-build and custom housebuilding

6.76   The National Planning Policy Framework (NPPF) 2019 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. The Self-Build and Custom Housebuilding Act 2015 and subsequent Self-Build and Custom Housebuilding (Register) Regulations 2016 require authorities to maintain a register of those who have expressed an interest in buying serviced plots. Local authorities are under a duty to have regard to these registers in carrying out their planning function. As of 20 July 2020, the Council's custom and self –build housing register has 115 entries.

Student housing need

6.77   In the 2011 Census there were 9,695 students aged 16-74 in Bury MBC and 795 households where the HRP was a full-time student. No student households were identified in the 2020 household survey.

6.78   Several universities are within a commutable radius such as the University of Bolton, the University of Salford, and the University of Manchester.

6.79   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.

Conclusion

6.80   In accordance with PPG, the HN&DA has considered the future need for specialist accommodation, the need for residential care and considered the role of general housing in meeting needs, in particular bungalows and homes that can be adapted to meet a change in needs.

6.81   The number of households headed by someone aged 60 or over is expected to increase by 19.2% between 2020 and 2030 and 26.6% between 2020 and 2037. The majority of older people 65 and over (70.7%) want to continue to live in their current home with support when needed according to the household survey. However, the household survey also points to a need to deliver a range of smaller dwellings (particularly level access accommodation with two or more-bedrooms) for older people in the general market and specialist older persons housing provision.

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6.82   Across the borough, there are currently around 3,041 units of specialist older persons accommodation. This includes 1,437 units of residential care (C2) dwellings and 1,604 specialist older persons dwellings (C3). It is estimated that an additional 578 units of specialist older person (C3) and 518 units of residential care (C2) will be required by 2037 or 1,096 units in total. For the period 2020 to 2030 the figures are 372 additional C(3) and 518 C(2) or 706 units in total. The HN&DA 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'

6.83   A key conclusion is that there needs to be a broader housing offer for older people across the borough and the HN&DA has provided evidence of the scale and range of dwellings needed.

6.84   A wealth of information has been assembled from various sources which helps to scope out the likely level of disability across the borough's population. Although it is a challenge to quantify the precise accommodation and support requirements, the HN&DA has helped to scope out where needs are arising and has provided indicators of specific needs across various needs groups.

6.85   Regarding housing for people with disabilities, the household survey (2020) indicates that 25.2% of all residents have an illness/disability. Around 7.6% of households live in properties which have either been purpose-built or adapted for someone with an illness or disability. There is expected to be an increase of around 403 dwellings needing major adaptation across all households to 2030.

6.86   Given the ageing population of the borough and the identified levels of disability amongst the population, it is recommended that a minimum of 2.7% of new dwellings are built to wheelchair accessible M4(3) standard and all remaining dwellings are built to M4(2) accessible and adaptable standard in line with the GM-wide policy.

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7. Overall dwelling type and mix

Introduction

7.1 Having considered the overall housing need, affordable need and the needs of particular groups, this chapter establishes an overall dwelling type, size and tenure mix for Bury MBC. The detailed analysis underpinning this chapter is presented in Appendix D.

7.2 In summary, the analysis uses the following data sources:

- household projections;

- dwelling stock information;

- data identifying the relationships between households and dwellings derived from the 2020 household survey; and

- data from the affordable housing need calculation.

7.3 For the Bury MBC HN&DA, two time periods are being considered: 2020 to 2030 for the housing strategy and 2020-2037 for the Local Plan The analysis considers overall dwelling type and mix under three scenarios:

- A **baseline demographic** scenario which assumes the relationship between households and the dwellings they occupy remains the same over the period;

- An **aspirations** scenario which looks at the aspirations of households by age group and household type; and

- An **expectations** scenario which considers what households expect to move to by age group and household type.

7.4 The results of the scenarios are then compared with the current dwelling stock profile. The model provides a percentage breakdown of the dwelling mix which can then be applied to a specific dwelling target, bearing in mind that the target is currently 270 (2018-23) rising to 580 (2023-2037).

7.5 Figure 7.1 illustrates the variance between current stock and the alternative dwelling mix scenarios over the period 2020-2037. Under the baseline demographic scenario, delivery of an increasing proportion of bungalows of all sizes is identified. However, under the aspiration and expectation scenarios, there would also be a marked shift towards flats, which reflects the underlying demographic change which is expected to happen over the plan period.

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Figure 7.1   Summary of dwelling types in current stock and under baseline demographic, aspiration and expectation scenarios 2020-2037

	1/2 Bed House	3 Bed House	4+ Bed House	1 Bed Flat	2/3 Bed Flat	1 Bed Bungalow	2 Bed Bungalow	3+ Bed Bungalow	Other
Demographic	17.8	26.8	21.1	8.3	6.9	3.0	7.7	5.3	3.2
Aspiration	16.9	11.7	7.9	9.0	22.2	1.9	19.2	9.1	2.1
Expection	22.1	-0.7	5.6	5.6	38.6	6.3	14.1	3.5	5.1
current stock	20.1	37.6	20.3	6.8	7.2	1.6	3.2	2.5	0.7

Dwelling type and size
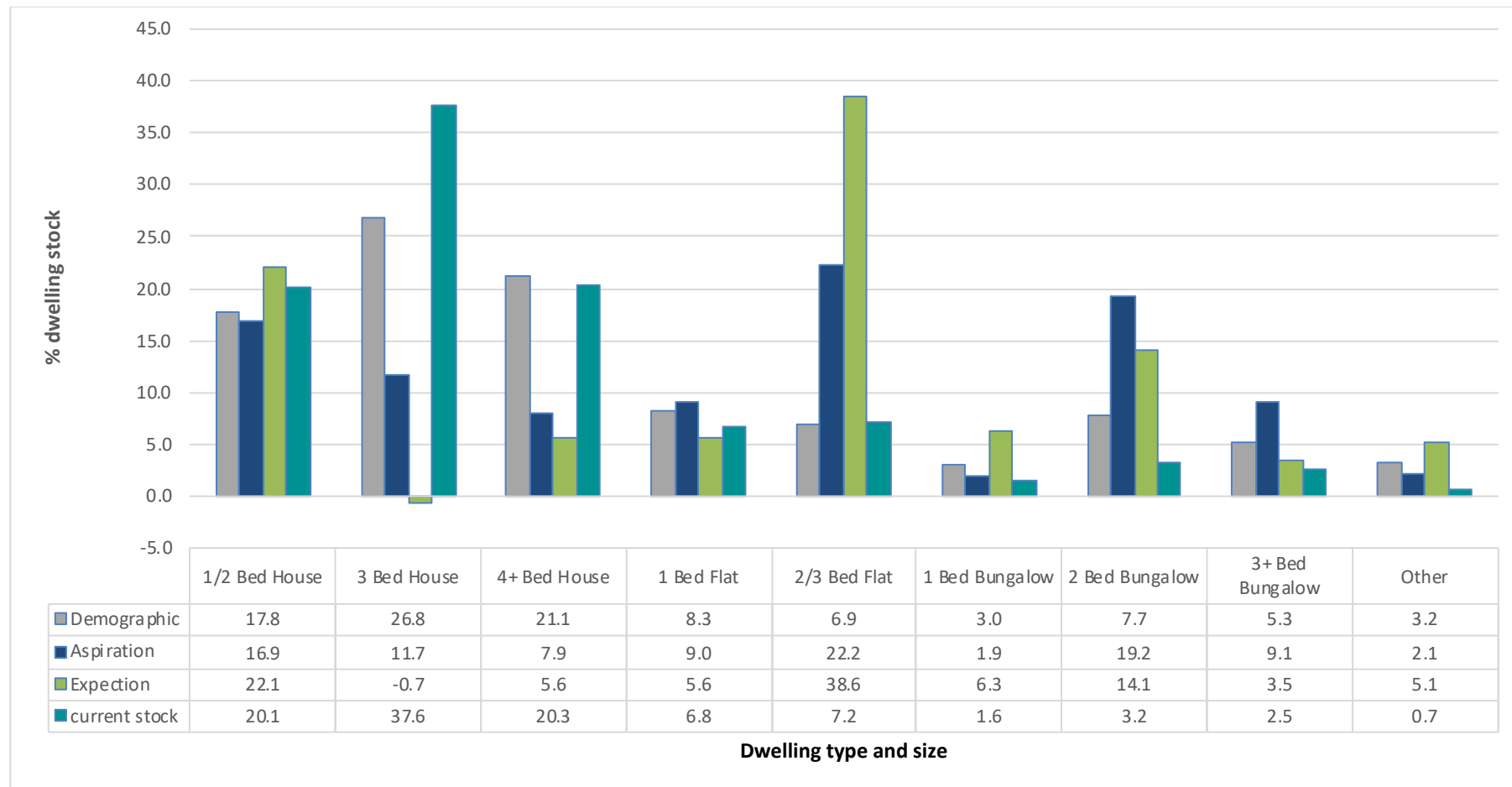
Source: 2020 household survey[122]

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[122] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

Summary of scenarios

7.6   Table 7.1 summarises the outcome of the dwelling type/mix scenario analysis. The key message is taking into account what people aspire to and what they expect to move to, there is an increased emphasis on bungalows/level access accommodation, flats, and dwellings with 2 bedrooms.

Table 7.1 Summary of dwelling type/mix scenarios applicable over the period 2020-2037				
	Scenario			Current stock (%)
Dwelling type/size	Demographic baseline (%)	Aspiration (%)	Expectation (%)	Current stock (%)
1 -bedroom house	0.2	0.9	3.0	0.1
2-bedroom house	17.6	16.0	19.1	20.0
3-bedroom house	26.8	11.7	-0.7	37.6
4 or more-bedroom house	21.1	7.9	5.6	20.3
1-bedroom flat	8.3	9.0	5.6	6.8
2-bedroom flat	7.0	19.7	35.1	7.0
3 or more-bedroom flat	0.0	2.5	3.5	0.2
1-bedroom bungalow	3.0	1.9	6.3	1.6
2-bedroom bungalow	7.7	19.2	14.1	3.2
3 or more-bedroom bungalow	5.3	9.1	3.5	2.5
1-bedroom other	1.2	0.0	3.4	0.2
2-bedroom other	1.9	2.1	1.5	0.5
3 or more-bedroom other	0.1	0.0	0.2	0.0
Total	100.0	100.0	100.0	100.0
Dwelling type	Demographic baseline (%)	Aspiration (%)	Expectation (%)	Current stock (%)
House	65.7	36.6	26.9	78.0
Flat	15.2	31.2	44.2	14.0
Bungalow	15.9	30.2	23.8	7.3
Other	3.2	2.1	5.1	0.7
Total	100.0	100.0	100.0	100.0
Number of bedrooms	Demographic baseline (%)	Aspiration (%)	Expectation (%)	Current stock (%)
1	12.6	11.8	18.2	8.7
2	34.1	57.0	69.8	30.7
3	32.1	23.4	6.4	40.3
4	21.1	7.9	5.6	20.3
Total	100.0	100.0	100.0	100.0

Note: Minus figures indicate there is sufficient supply of a particular property type/size under the scenario

Source: 2020 household survey[123]

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[123] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

Overall dwelling mix by tenure

7.7   Table 7.2 summarises dwelling type/size mix based on the demographic scenario. This analysis is based on an overall annual target of 498 over the period 2018-2037 and a 75% market 25% affordable tenure split (further broken down to 15% rented and 10% affordable home ownership tenures). This split takes account of local evidence and national policy and factors in the dwelling type/size analysis carried out as part of the affordable housing need calculation. The analysis can be applied to different annual dwelling delivery targets.

Table 7.2   Overall dwelling type/size and tenure mix under baseline demographic scenario, 2020-2037

Dwelling type/size	Tenure			Total
	Market (75%)	Social/Affordable Rented (15%)	Affordable home ownership (10%)	
1-bedroom house	-0.3	2.9	0.0	0.2
2-bedroom house	16.2	12.0	36.2	17.6
3-bedroom house	25.0	30.7	34.4	26.8
4 or more-bedroom house	25.6	2.9	15.1	21.1
1-bedroom flat	5.8	24.1	2.6	8.3
2-bedroom flat	6.9	10.6	2.1	7.0
3 or more-bedroom flat	-0.7	3.0	0.0	0.0
1-bedroom bungalow	3.2	3.6	0.5	3.0
2-bedroom bungalow	8.4	5.7	5.3	7.7
3 or more-bedroom bungalow	6.6	1.8	0.4	5.3
1-bedroom other	1.0	2.7	0.1	1.2
2-bedroom other	2.1	0.0	3.0	1.9
3-bedroom other	0.1	0.0	0.3	0.1
Total	100.0	100.0	100.0	100.0

Dwelling type	Market (75%)	Social/Affordable Rented (15%)	Affordable home ownership (10%)	Total
House	66.5	48.5	85.7	65.7
Flat	12.1	37.7	4.6	15.2
Bungalow	18.2	11.1	6.2	15.9
Other	3.2	2.7	3.4	3.2
Total	100.0	100.0	100.0	100.0

Number of bedrooms	Market (75%)	Social/Affordable Rented (15%)	Affordable home ownership (10%)	Total
1	9.7	33.3	3.3	12.6
2	33.6	28.3	46.5	34.1
3	31.1	35.5	35.1	32.1
4	25.6	2.9	15.1	21.1
Total	100.0	100.0	100.0	100.0

Note: Minus figures indicate there is sufficient supply of a particular property type/size under the scenario modelling

Source: 2020 household survey

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Sub-area analysis

7.8   Modelling of future dwelling type and mix had been carried out at borough level. This is because official household projections are only available at this level. However, it is possible to review the extent to which current dwelling stock at the sub-area compared with the overall dwelling type and mix identified to be appropriate for borough. This helps to identify if there are particular shortfalls in type/size of dwelling at the sub-area level. Table 7.3 summarises the type/size profile of all dwellings in each sub-area. Table 7.3 then compares this with the baseline dwelling type/size requirements set out in Table 7.1. Table 7.4 shows where there is sufficient supply (green) or not sufficient supply (red) of dwelling types and sizes compared with the baseline dwelling type/size requirements.

Table 7.3   Current dwelling type/size profile by sub-area and Bury MBC

| Dwelling type/size | Sub-areas | | | | | | Bury MBC |
	Bury	Tottington	Ramsbottom	Radcliffe	Whitefield	Prestwich	
1-bedroom house	0.3	0.2	0.6	0.2	0.0	0.0	0.2
2-bedroom house	27.5	25.5	29.3	25.3	11.7	9.5	22.2
3-bedroom house	37.1	35.7	29.8	41.6	53.3	53.2	41.9
4 or more-bedroom house	11.5	19.0	17.3	10.3	12.4	14.4	12.8
1-bedroom flat	8.8	2.4	4.5	6.8	6.2	11.1	7.7
2-bedroom flat	5.8	2.4	5.2	6.6	9.9	9.0	6.7
3 or more-bedroom flat	0.3	0.4	0.3	0.1	0.5	0.3	0.3
1-bedroom bungalow	0.7	0.4	0.4	2.5	1.9	0.4	1.1
2-bedroom bungalow	4.2	6.0	5.7	4.6	2.4	1.1	3.8
3 or more-bedroom bungalow	3.9	8.0	6.8	2.0	1.7	1.0	3.3
Other	0.1	0.0	0.0	0.1	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling type							
House	76.3	80.4	77.1	77.3	77.4	77.0	77.1
Flat	14.8	5.1	10.0	13.5	16.7	20.4	14.7
Bungalow	8.8	14.5	12.9	9.1	6.0	2.5	8.2
Other	0.1	0.0	0.0	0.1	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of bedrooms							
1	9.8	3.0	5.5	9.5	8.1	11.5	9.1
2	37.4	33.9	40.2	36.5	24.0	19.6	32.7
3	41.3	44.2	36.9	43.7	55.6	54.5	45.4
4	11.5	19.0	17.3	10.3	12.4	14.4	12.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Base	31,095	4,980	6,964	16,228	9,749	13,674	82,690

Source: VOA 2019, 2020 household survey[124]

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[124] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

Table 7.4   Variance in dwelling type/size profile by sub-area with future dwelling type/size mix 2020-2037

Dwelling type/size	Sub-area						
	Bury	**Tottington**	**Ramsbottom**	**Radcliffe**	**Whitefield**	**Prestwich**	**Bury**
1-bedroom house	-0.1	0.0	-0.4	0.0	0.2	0.2	0.0
2-bedroom house	-9.9	-7.9	-11.7	-7.7	5.9	8.1	-4.7
3-bedroom house	-10.3	-8.9	-3.0	-14.8	-26.5	-26.3	-15.0
4 or more bedroom house	9.7	2.2	3.8	10.8	8.7	6.8	8.4
1-bedroom flat	-0.5	5.9	3.7	1.5	2.0	-2.8	0.5
2-bedroom flat	1.2	4.6	1.7	0.3	-3.0	-2.1	0.2
3 or more bedroom flat	-0.3	-0.4	-0.3	-0.2	-0.5	-0.3	-0.3
1-bedroom bungalow	2.3	2.6	2.6	0.5	1.1	2.6	1.9
2-bedroom bungalow	3.5	1.7	2.0	3.1	5.3	6.6	3.9
3 or more bedroom bungalow	1.4	-2.8	-1.5	3.3	3.6	4.2	2.0
Other	3.1	3.2	3.2	3.1	3.2	3.2	3.2
Dwelling type	**Bury**	**Tottington**	**Ramsbottom**	**Radcliffe**	**Whitefield**	**Prestwich**	**Bury MBC**
House	-10.6	-14.7	-11.4	-11.6	-11.7	-11.3	-11.4
Flat	0.4	10.1	5.2	1.7	-1.5	-5.3	0.5
Bungalow	7.1	1.5	3.0	6.9	10.0	13.4	7.8
Other	3.1	3.2	3.2	3.1	3.2	3.2	3.2
Dwelling size	**Bury**	**Tottington**	**Ramsbottom**	**Radcliffe**	**Whitefield**	**Prestwich**	**Bury MBC**
1	4.8	11.7	9.1	5.1	6.5	3.1	5.6
2	-5.2	-1.7	-8.0	-4.2	8.2	12.6	-0.5
3	-9.2	-12.1	-4.9	-11.7	-23.5	-22.4	-13.4
4	9.7	2.2	3.8	10.8	8.7	6.8	8.4

Source: VOA 2019, 2020 household survey[125]

7.9   The analysis in Table 7.4 shows that there are shortfalls of 1 and 2-bedroom bungalows across all sub-areas and 4-bedroom houses across all areas. There are specific shortfalls of 1 and 2-bedroom houses in three sub-areas. This analysis should help to provide more focus on what is needed in particular areas within the context of the overall dwelling mix requirements for the borough – it is not saying there should be no development of particular types/sizes of dwelling if there is a sufficient supply relative to future requirements, but rather it indicates where there needs to be an increased emphasis on delivery of particular types/sizes of dwelling to reflect the changing dwelling requirements over the plan period.

Conclusions

7.10   The purpose of this chapter has been to explore the relationship between households and dwellings occupied to establish an indication of appropriate dwelling mix for Bury MBC over the plan period.

7.11   Analysis concludes there is an ongoing need for all types and sizes of dwelling with strongest need for 2,3 and 4-bedroom houses. When household aspirations and what people would expect are considered, there is a stronger emphasis bungalows/level access accommodation, flats and dwellings with 2 bedrooms.

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[125] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

7.12   Having established future household change and the implications this has for
        dwelling type, size and tenure mix, the council can make an informed strategic
        decision on the range and size of dwellings that will need to be built to meet
        need and aspiration over the plan period.

8. Conclusion: policy and strategic issues

8.1   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.

8.2   The Bury MBC HN&DA 2020 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 HN&DA identifies the size, type and tenure of housing required by considering current market demand relative to supply; and also identifies a continued affordable housing imbalance across the borough.

8.3   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.

Dwelling type, tenure and mix

8.4   The relationship between household change and dwelling type/size and tenure requirements have been fully explored. Evidence will help the council to deliver an appropriate range of dwelling stock for residents over the housing strategy and Local Plan periods. Analysis concludes there is an ongoing need for all types and sizes of dwelling with strongest need for 2,3 and 4-bedroom houses. When household aspirations and what people would expect are considered, there is a stronger emphasis bungalows/level access accommodation, flats and dwellings with 2 bedrooms.

8.5   Regarding affordable need, the HN&DA recommends that a 25% target across the borough is adopted. This is in line with current planning policy, tenure split recommendations and factors in the dwelling type/size analysis carried out as part of the affordable housing need calculation. An appropriate tenure split for Bury MBC which takes into account national policy would be 60% social/affordable rented and 40% affordable home ownership tenures. Within the borough, the proportion of intermediate tenure could range between 25.8% and 52.0% in specific sub-areas.

8.6   Across Bury MBC it is recommended that 33.4% of new affordable rented dwellings have one-bedroom, 28.3% two-bedrooms, 35.4% three-bedrooms and 2.9% four or more-bedrooms. For affordable home ownership the breakdown is 3.3% one-bedroom, 46.5% two-bedroom, 35.1% three bedroom and 15.1% four or more-bedrooms.

Meeting the needs of older people and those with disabilities

8.7   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. Currently there are around 3,041 units of specialist older person accommodation comprising 1,437 units of residential care (C2 use class) dwellings and 1,604 units of specialist older person dwellings (C3 use class) such as sheltered and extra care. Analysis of demographic change would suggest a need for an additional 518 additional units of residential (C2) units and 578 units of specialist (C3) units between 2020 and 2037, or 1,096 in total. For the period 2020-2030 the figures are 372 (C3) and 334 (C2) or 706 in total. A key conclusion is that there needs to be a broader housing offer for older people across Bury MBC and the HN&DA has provided evidence of scale and range of dwellings needed.

8.8   A wealth of information has been assembled from various sources which helps to scope out the likely level of disability across the borough's population. Although it is a challenge to quantify the precise accommodation and support requirements, the HN&DA has helped to scope out where needs are arising.

8.9   Given the changing demographics of Bury MBC, it is wholly appropriate that the council has a policy of ensuring new dwellings meet optional accessibility standards. Subject to economic viability, it is recommended that 2.7% of new dwellings are built to M4(3) wheelchair accessible standard and all remaining dwellings are built to M4(2) accessible and adaptable standard in line with the GM-wide policy. It is also assumed that there will be ongoing adaptation of existing dwellings to support those with additional needs.

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List of Technical Appendices

- Technical Appendix A: Research methodology
- Technical Appendix B: Policy review
- Technical Appendix C: Affordable housing need
- Technical Appendix D: Dwelling type and mix analysis
- Technical Appendix E: Stakeholder consultation responses
- Technical Appendix F: Affordable housing definitions

Technical Appendix A: Research methodology

Overall approach

A.1   A multi-method approach was adopted in order to prepare a robust and credible HN&DA for Bury MBC which included:

- a survey of households across the borough. 16,664 households in the borough were selected using structured random sampling to complete a questionnaire in February 2020. 2,093 valid questionnaires were returned and used in data analysis. This represents a 12.6% response rate overall resulting in a borough-level sample error of +/-2.1%;

- an online survey of key stakeholders including representatives from the council and neighbouring council's district and county councils, councillors, housing associations, house builders, voluntary groups and some independent representatives; and

- a review of relevant secondary data including the 2011 Census, house price trends, CORE lettings data and MHCLG Statistics.

Baseline dwelling stock information and Household Survey sample errors

A.2   Table A.1 summarises total dwelling stock, the achieved responses and sample errors by survey area.

Table A.1	Survey responses by sub-area			
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 MBC	**81,369**	**2,093**	**±**	**2.1%**

Source: Council Tax Data 2020
Sample error is based on the 95% confidence interval which is the industry standard to establish result accuracy.

Weighting and grossing

A.3   In order to proceed with data analysis, it is critical that survey data is weighted to take into account response and non-response bias and grossed up to reflect the total number of households. Weighting for each survey area was based on:

- **Tenure** (the proportion of affordable (social rented and affordable home ownership tenures) and open market dwellings based on 2011 Census data);

- **Age of Household Reference Person** based on the proportions of household reference people aged under 65 and 65 or over living in affordable and open market provision derived from the 2011 Census; and

- **Council Tax occupied dwellings** based on the number of occupied dwellings and used as a grossing factor in the weighting to ensure that there is a suitable uplift on the Census 2011 data.

A.4   Ultimately, the survey element of the assessment is sufficiently statistically robust to undertake detailed analysis and underpin core outputs of the study down to the survey areas presented in Table A.1. Furthermore, the survey findings are enhanced and corroborated through analysis of secondary data and stakeholder consultation.

Technical Appendix B: Policy review

B.1   The purpose of this Appendix is to set out the national policy agenda of relevance to this Strategic Housing Market Assessment.

Introduction

B.2   Under the Conservative and Liberal Democrat Coalition Government, the period 2010-2015 saw a radical and sustained programme of reform of welfare, housing and planning policy. This was set within the context of national austerity and an economic policy of deficit reduction and public spending cuts following a period of recession and financial turbulence. The reforms championed localism, decentralisation and economic growth.

B.3   This agenda continued to be pursued under the leadership of David Cameron following the election of a majority Conservative Government in May 2015. Further welfare reforms were accompanied by policies seeking to increase the rate of housebuilding and promoting home ownership as the tenure of choice. The Housing and Planning Act 2016 was intended to provide the legislative basis for a number of Conservative Manifesto commitments, including the flagship Starter Homes scheme. The Act also made provisions for other aspects of housing policy such as Pay to Stay, Right to Buy, high value sales and ending lifetime tenancies.

B.4   The European Union Referendum of June 2016 resulted in significant changes in the political climate at a number of levels. Changes in Government leadership – with the appointment of Theresa May as Prime Minister – quickly led to discussions regarding the direction of housing and planning policy. Alongside significant delays (and in some cases abandonment) in the implementation of secondary legislation relating to aspects of the Housing and Planning Act 2016; conference speeches, ministerial statements and the Housing White Paper (February 2017) indicated a change in attitude towards housing policy. The 2016-17 Administration signalled a broader 'multi-tenure' housing strategy, including support for a range of tenures in addition to home ownership. The Neighbourhood Planning Act 2017 was passed with the intention of strengthening neighbourhood planning by ensuring that decision-makers take account of well-advanced neighbourhood development plans and giving these plans full legal weight at an earlier stage.

B.5   The snap General Election of June 2017 created a new wave of political change and uncertainty, although the overall Government leadership remains under Conservative control and ministers are keen to keep housing as a key domestic policy priority.

2010-2015 (Coalition Government)

B.6   Following the Coalition Agreement of May 2010, the Localism Act 2011 was passed with the express intention of devolving power from central government towards local people. The Localism Act set out a series of measures to seek a substantial and lasting shift of powers including:

- new freedoms and flexibilities for local government, including directly elected mayors and empowering cities and other local areas;

- new rights and powers for communities and individuals;

- reform to make the planning system more democratic and more effective, including the abolition of regional spatial strategies (RSS), the introduction of the 'Duty to Cooperate', neighbourhood planning, Community 'Right to Build', reforming the community infrastructure levy and reforming the Local Plan process; and

- reform to ensure that decisions about housing are taken locally.

B.7   In terms of housing reform, the Localism Act enabled more decisions about housing to be made at the local level. Local authorities were granted greater freedom to set their own policies about who can qualify to go on the waiting list in their area. In addition, the Act allowed for more flexible tenure arrangements for people entering social housing, with social landlords able to grant tenancies for a fixed length of term rather than lifetime tenancies for all. In respect to homelessness, the Act allowed local authorities to meet their homelessness duty by providing private rented accommodation, rather than in temporary accommodation until long-term social housing becomes available. The Act also reformed social housing funding, allowing local councils to keep the rent they collect and use it locally to maintain their housing stock.

B.8   The **National Housing Strategy for England,** *Laying the Foundations: A Housing Strategy for England*, was published in November 2011 under the Coalition Administration and it currently remains in place. The Strategy acknowledged some of the problems within the housing market and set out the policy response. The measures set out promote home ownership, including a new-build mortgage indemnity scheme (providing up to 95% loan-to-value mortgages guaranteed by Government) and a 'FirstBuy' 20% equity loan scheme for first-time buyers.

B.9   The National Housing Strategy acknowledges the importance of social housing and the need for more affordable housing. However, the document reaffirms the programme of reforming this sector, including *'changes to the way people access social housing, the types of tenancies that are provided and the way the homelessness duty is discharged'*. The private rented sector is considered to play *'an essential role in the housing market, offering flexibility and choice to people and supporting economic growth and access to jobs'*. The document sets out an intention to support the growth of the private rented sector through innovation and investment, to meet continuing demand for rental properties.

B.10   The National Housing Strategy set out the objectives of preventing homelessness, protecting the most vulnerable and providing for older people's housing needs. However, it also confirmed a radical package of welfare reforms, including a reduction in Housing Benefit, changes to the Local Housing Allowance (Housing Benefit in the private sector) and the introduction of 'Universal Credit' to replace other means-tested working age benefits and tax credits.

B.11   The original **National Planning Policy Framework (NPPF)** was published in March 2012. It sets out the Government's planning policies for England and how these are expected to be applied. The NPPF formed a key part of the

Coalition Government's planning system reforms, simplifying national guidance (previously contained in multiple Planning Policy Statements and Planning Policy Guidance) and reducing the quantity of policy pages. Fundamentally, it must be taken into account in the preparation of local and neighbourhood plans and is a material consideration in planning decisions. The document states that *'at the heart of the National Planning Policy Framework is a presumption in favour of sustainable development, which should be seen as a golden thread running through both plan-making and decision-taking.'*

B.12   The NPPF sets out 12 core planning principles to underpin both plan-making and decision-taking. It also establishes 13 aspects to achieving sustainable development, which include delivering a wide choice of high-quality homes (#6) and promoting healthy communities (#8). The Framework also sets out the accepted definitions of affordable housing covering social rented housing, affordable rented housing and affordable home ownership options.

B.13   **National Planning Practice Guidance** (NPPG) on a range of specific topics has been made available through an online system since March 2014. PPG topics include Duty to Cooperate, Housing and Economic Development Needs Assessments, Housing and Economic Land Availability Assessment, Housing - Optional Technical Standards, Local Plans, Neighbourhood Planning, Rural Housing and Starter Homes.

2015-2016 (Conservative Government under David Cameron)

B.14   Following the election of a majority Conservative Government in May 2015 under David Cameron, the Government's **Summer Budget 2015** was presented to Parliament by the then-Chancellor George Osborne. The Budget set out widespread reforms to the welfare system, including a four-year freeze on working-age benefits; a reduction in the household benefit cap; restrictions on Child Tax Credit; training requirements for those on Universal Credit aged 18 to 21; the removal of automatic entitlement to Housing Benefit for those on Universal Credit aged 18 to 21; and the removal of the Family Premium element of Housing Benefit for new claims from April 2016. Alongside these welfare cuts, it was announced that rents for social housing will be reduced by 1% per year for four years, while tenants on incomes of over £30,000, or £40,000 in London, will be required to pay market rate (or near market rate) rents. A review of 'lifetime tenancies' was confirmed, with a view to limiting their use to ensure the best use of social housing stock. Support for home ownership measures was reiterated with measures such as the extension of the Right to Buy to housing association tenants and the introduction of Help to Buy ISAs.

B.15   Alongside the Summer Budget 2015 the Government published a '**Productivity Plan**', *Fixing the foundations: Creating a more prosperous nation* (10th July 2015). This sets out a 15-point plan that the Government will put into action to boost the UK's productivity growth, centred around two key pillars: encouraging long-term investment and promoting a dynamic economy. Of particular relevance to housing was the topic regarding 'planning freedoms and more houses to buy'. This set out a number of proposals in order to increase the rate of housebuilding and enable more people to own their own home, including a zonal system to give automatic planning permission on suitable

brownfield sites; speeding up local plans and land release, stronger compulsory purchase powers and devolution of planning powers to the Mayors of London and Manchester, extending the Right to Buy to housing association tenants, delivering 200,000 Starter Homes and restricting tax relief to landlords.

B.16   The Spending Review and Autumn Statement 2015 (November 2015) continued the policy themes of the Summer Budget. This included:

- Plans to extend the 'Local Housing Allowance' to social landlords so that the Housing Benefit payed to tenants living in housing association properties will be capped at the LHA rate;

- A new 'Help to Buy Shared Ownership' scheme, removing restrictions on who can buy shared ownership properties to anyone with a household income of less than £80,000 outside London and £90,000 in London;

- 'London Help to Buy' – an equity loan scheme giving buyers 40% of the new home value (as opposed to 20% under the Help to Buy scheme);

- 200,000 'Starter Homes' to be built over the following five years;

- From 1st April 2016 an extra 3% in stamp duty to be levied on people purchasing additional properties such as buy-to-let properties or second homes;

- Right to Buy extension to housing association tenants;

- £400 million for housing associations and the private sector to build more than 8,000 new 'specialist' homes for older people and people with disabilities;

- Consulting on reforms to the New Homes Bonus, with a preferred option for savings of at least £800 million which can be used for social care; and

- A commitment to extra funding for targeted homelessness intervention.

B.17   In December 2015, DCLG published a **Consultation on proposed changes to national planning policy**, which was open for consultation until February 2016. This consultation sought views on some specific changes to NPPF in terms of the following:

- broadening the definition of affordable housing, to expand the range of low-cost housing opportunities for those aspiring to own their new home;

- increasing residential density around commuter hubs, to make more efficient use of land in suitable locations;

- supporting sustainable new settlements, development on brownfield land and small sites, and delivery of housing allocated in plans; and

- supporting the delivery of Starter Homes.

B.18   The 2015-16 Parliament saw several Acts passed with special relevance to housing and planning, implementing some of the policies set out in the preceding Budgets:

- The Cities and Local Government Devolution Act 2016 makes provision for the election of mayors for the areas of combined authorities established under Part 6 of the Local Democracy, Economic Development and Construction Act 2009. It makes provision about local authority governance

and functions; to confer power to establish, and to make provision about, sub-national transport bodies; and for connected purposes. This Act is central to the Government's devolution plans for England, facilitating its vision of a 'Northern Powerhouse'.

- The **Welfare Reform and Work Act 2016** makes provisions relating to a range of welfare benefits and employment schemes, including the benefit cap, social security and Tax Credits, loans for mortgage interest, social housing rents and apprenticeships. Secondary legislation (Social Housing Rents Regulations, March 2016) sets out that the 1% cut to social housing rents will not apply to households with an income of £60,000 or more.

- The **Housing and Planning Act 2016** sets out the legislative framework for the Starter Homes scheme and includes provisions relating to other important aspects of housing policy such as Pay to Stay, Right to Buy, high value sales and ending lifetime tenancies.

B.19   The **Budget 2016 (March 2016)** continued the policy emphasis of promoting home ownership and facilitating first-time buyers to enter the market. A new 'Lifetime ISA' was announced, extending the principle of the Help to Buy ISA by incentivising saving for under-40s. Of relevance to the private rented sector were stamp duty increases for institutional investors and the withholding of capital gains reductions from companies investing in residential property. In seeking to deliver more homes for ownership, announcements were made of further planning reforms; releasing public land for development; and a £1.2 billion Starter Homes Fund for brownfield remediation. The anticipated 'duty to prevent' homelessness was not announced, but instead the Chancellor committed £115 million to preventing and reducing rough sleeping.

B.20   A **Technical consultation on Starter Homes regulations** (March 2016) sought views on the framework to be established in the forthcoming regulations, including the restrictions that should be placed on Starter Homes, how age eligibility criteria should work, what threshold (size of site/development) should apply, what the percentage requirement should be, whether exemptions should apply and whether off-site payments should be acceptable. The consultation document set out that, in terms of the period within which Starter Homes should not be sold at full market value, the DCLG does not support a period of longer than 8 years. The paper proposed that the requirement to provide 20% of dwellings as Starter Homes should apply to sites of 10 dwellings or more (or 0.5 hectares). However, secondary legislation relating to Starter Homes has still not been published.

Post EU-Referendum (Theresa May Administration)

B.21   The resignation of David Cameron following the European Union Referendum of June 2016 and subsequent appointment of Theresa May as Prime Minister led to a Cabinet reshuffle and a change in the policy climate within Government. The **Autumn Statement (2016)** brought an important focus onto housing; provisions included:

- £1.4 billion of extra cash to build 40,000 affordable homes, with a relaxation of restrictions on grant funding;

- £2.3 billion Housing Infrastructure Fund to pave the way for up to 100,000 new homes to be built in areas of high demand;

- £3.15 billion of the Affordable Homes Programme will be given to London to deliver 90,000 homes;

- New regional pilots of the Right to Buy extension, allowing more than 3,000 tenants to buy their properties;

- £1.7 billion to pilot 'accelerated construction' on public sector land;

- Letting agents in the private rented sector to be banned from charging fees; and

- Confirmation that compulsory Pay to Stay will not be implemented for councils.

B.22   The Autumn Statement indicated a clear shift in housing policy, away from an exclusive focus on homeownership and towards boosting overall housing supply. A removal of grant-funding restrictions will allow housing associations to increase the delivery of sub-market rented housing, including affordable rented, shared ownership and rent-to-buy homes.

B.23   Many of the 'flagship' housing policies of the Cameron Administration have their legislative basis in the provisions of the Housing and Planning Act 2016 but require further secondary legislation. Their implementation has been subject to ongoing delay and seem increasingly unlikely to be carried forward in practice as originally envisaged. These schemes include the Voluntary Right to Buy, the higher asset levy (intended to fund the building of new homes) and Pay to Stay (no longer compulsory for councils).

B.24   The **Housing White Paper, *Fixing our broken housing market***, was published in February 2017. The White Paper proposed a number of changes to reshape the approach to housebuilding and increase housing supply. These changes centred around the following four areas:

- Planning for the right homes in the right places, by making it simpler for local authorities to put Local Plans in place and keep them up-to-date, ensuring sufficient land is allocated to meet housing needs and building upon neighbourhood planning to ensure communities have control over development in their area. The White Paper aims to make more land available for homes by maximising the contribution from brownfield and surplus public land, regenerating estates, releasing more small and medium sized sites, allowing rural communities to grow and making it easier to build new settlements. It reaffirms that the existing protections for the Green Belt remain unchanged and emphasises that authorities should only make exceptional amendments to Green Belt boundaries.

- Building homes faster, by increasing certainty around housing numbers, aligning new infrastructure with housing, supporting developers to build more quickly and improving transparency. White Paper proposals include amending the NPPF to give local authorities the opportunity to have their housing land supply agreed on an annual basis and fixed for a one-year period, in order to create more certainty about when an adequate land supply exists. Authorities taking advantage of this would have to provide a 10% larger buffer on their five-year land supply. In addition, the White Paper

suggests changing the NPPF to introduce a housing delivery test for local authorities. If delivery falls below specified thresholds extra land would be added onto the five-year land supply as well as further thresholds which would allow the presumption in favour of sustainable development to apply automatically.

- Diversifying the market, by establishing a new Accelerated Construction Programme, supporting more Build to Rent developments, supporting housing associations to build more housing and boosting innovation. The White Paper proposes ensuring that the public sector plays its part by encouraging more building by councils and reforming the Homes and Communities Agency.

- Helping people through Help to Buy, Right to Buy, the Shared Ownership and Affordable Homes Programme (SOAHP), the new Lifetime ISA, amendments to Starter Homes requirements and the announcement of a new statutory duty on planning to meet the needs of older and disabled people.

B.25   In April 2017 some of the welfare reform provisions came into effect. This included Universal Credit claimants aged 18-21 no longer being able to claim benefits to support their housing costs unless they fit into at least one of 11 exemption categories. However, the Government also announced that they were cancelling controversial plans to cap benefit for Supported Housing tenants at the LHA rates.

B.26   During the 2016-17 Parliament there were two Acts that gained Royal Assent that have particular relevance to emerging housing policy:

- The Neighbourhood Planning Act 2017 aims to speed up the delivery of new homes by strengthening neighbourhood planning, limiting the use of pre-commencement planning conditions, use of the planning register and the reform of compulsory purchase. During its passage through Parliament, the Bill was subject to various amendments, including changes to the Local Plan process to allow the Secretary of State to intervene and invite county councils to prepare or revise Local Plans where Authorities have not delivered and to allow the preparation of joint Local Plans where there are cross-boundary issues between two or more local authorities. This followed the recommendations of the Local Plans Expert Group (LPEG) report of March 2016. Some of the provisions of the Act require secondary legislation. A commencement order introduced in July 2017 under the Act requires post-examination neighbourhood plans to be treated as 'material considerations' in the determination of planning applications.

- The Homelessness Reduction Act 2017 requires councils to seek to prevent homelessness by starting work with households threatened with homelessness 56 days in advance of the date on which they are expected to become homeless (28 days earlier than under the previous legislation). It also requires the provision of advisory services to specified groups including (but not limited to) people leaving prison, young people leaving care, people leaving armed forces, people leaving hospital, people with a learning disability and people receiving mental health services in the community. The Act sets out that councils must assess and develop a personalised plan during the initial presentation to the service. In addition, they must help

prevent an applicant from becoming homeless and take reasonable steps to help those who are eligible for assistance to secure accommodation for at least six months (during a 56-day period before a homeless decision can be made). The Act dissolves the local connections rules apart from a duty to provide care leavers with accommodation (under the Children Act 1989) to the age of 21.

B.27 Following the snap General Election in June 2017, Theresa May's Conservative Government formed an alliance with the DUP and the Cabinet was subject to another reshuffle.

B.28 ***Planning for homes in the right places*** was published for consultation in September 2017, setting out the Government's proposals for a standardised approach to assessing housing need. The overall rationale is that local authorities across England currently use inconsistent methods to assess housing requirements, leading to long debates over whether local plans include the correct housing targets. The proposed new standardised approach to assessing housing need therefore aims to have all local authorities use the same formula to calculate their housing requirement. The standardised approach would set a minimum figure, but local authorities would be able to increase their target from this baseline, for example if they plan for employment growth and want to provide an uplift in housing provision to account for this. The consultation document proposed that the new housing need calculation method would be applied for assessing five-year housing land supply from 31st March 2018 onwards.

B.29 The **Autumn Budget 2017** (November 2017) included a range of provisions focused on housing, although these were welcomed cautiously by some who would have preferred a greater emphasis on affordability. Provisions included:

- A commitment to be providing 300,000 new homes per year by the mid-2020s;

- A total of £15.3 billion of new capital funding, guarantee and loan-based funding;

- £1 billion of extra borrowing capacity for councils in high demand areas to build new affordable homes;

- £1.5 billion of changes to Universal Credit, including scrapping the seven-day waiting period at the beginning of a claim, making a full month's advance available within five days of making a claim and allowing claimants on housing benefit to continue claiming for two weeks;

- £125 million increase over two years in Targeted Affordability Funding for LHA claimants in the private sector who are struggling to pay their rents;

- Stamp duty scrapped on the first £300,000 for first-time buyers (on properties worth up to £500,000);

- New Housing First pilots announced for West Midlands, Manchester and Liverpool;

- Power to councils to charge 100% Council Tax premium on empty properties;

- Five new garden towns; and

- A review to look at land banking, including considering compulsory purchase powers.

B.30 In December 2017 the Government announced new measures to crack down on bad practices, reduce overcrowding and improve standards in the private rented sector. The measures have been introduced under the provisions of the Housing and Planning Act 2016.

B.31 The £5 billion Housing Infrastructure Fund is a Government capital grant programme to help unlock new homes in areas with the greatest housing demand, assisting in reaching the target of building 300,000 homes a year by the mid-2020s. Funding is awarded to local authorities on a highly competitive basis. The fund is divided into 2 streams, a Marginal Viability Fund (available to all single and lower tier local authorities in England to provide a piece of infrastructure funding to get additional sites allocated or existing sites unblocked quickly with buds of up to £10 million) and a Forward Fund (available to the uppermost tier of local authorities in England for a small number of strategic and high-impact infrastructure projects with bids of up to £250 million). On 1st February 2018, the Minister for Housing, Communities and Local Government Sajid Javid and Chancellor Philip Hammond announced that 133 council-led projects across the country will receive £866 million investment in local housing projects, the first wave of funding from the £5 billion Housing Infrastructure Fund. The finances will support vital infrastructure such as roads, schools and bridges. On 18th February 2018, Housing Minister Dominic Raab announced a £45 million cash injection into 79 key community projects across 41 local authorities to councils to combat barriers that would otherwise make land unusable for development. This will support building up to 7,280 homes on council-owned land.

B.32 In March 2018 the Ministry of Housing, Communities and Local Government (MHCLG) published a **Draft Revised National Planning Policy Framework** (Draft Revised NPPF) for consultation. Alongside this the Government also published **Draft Planning Practice Guidance** (Draft PPG) on the following topics: Viability, Housing Delivery, Local Housing Need Assessment, Neighbourhood Plans, Plan-making and Build to rent.

B.33 **Draft PPG: Housing Delivery** requires that authorities demonstrate a five-year land supply of specific deliverable sites to meet their housing requirements. The five-year land supply should be reviewed each year in an annual position statement. Areas which have or are producing joint plans will have the option to monitor land supply and the Housing Delivery Test over the joint planning area or on a single-authority basis. Draft PPG sets out that where delivery is under 85% of the identified housing requirement, the buffer will be increased to 20% with immediate effect from the publication of Housing Delivery Test results.

B.34 **Draft PPG: Local Housing Need Assessment** sets out the expectation that strategic plan-making authorities will follow the standard approach for assessing local housing need, unless there are exceptional circumstances that justify an alternative. This approach is set out in three steps: setting the baseline using household projections; an adjustment to take account of market signals (particularly affordability); and the application of a cap on the level of increase required. The draft guidance states that the need figure generated by the standard method should be considered as the 'minimum starting point' in establishing a need figure for the purposes of plan production.

B.35   The **Revised National Planning Policy Framework (NPPF)** was published in July 2018 and updated in February 2019. It introduces a housing delivery test for local authorities, which will measure the number of homes created against local housing need. The Revised NPPF 2018/9 also introduces a new standardised method of calculating housing need; this approach uses the Government's household growth projections and applies an affordability ratio to the figures, comparing local house prices with workplace earnings to produce a need figure. The Government has said that it will consider adjusting the methodology in order to ensure it meets the target of delivering 300,000 new homes per year by the mid-2020s. The presumption in favour of sustainable development includes a requirement that strategic policies should, as a minimum, provide for objectively assessed needs for housing.

B.36   **The Housing Delivery Test Measurement Rule Book** was also published in July 2018. This sets out the methodology for calculating the Housing Delivery Test (HDL) measurement. The HDL is the annual measurement of housing delivery performance, to commence in November 2018.

B.37   In October 2018 the Government announced the "geographical targeting" of five Homes England programmes to direct 80% of their funding to high affordability areas as defined by house prices to household income ratios. These funding streams which are targeted at land assembly, infrastructure, estate regeneration and short-term housebuilding will spatially focus £9.740bn of public sector investment across England in the period up to 2024. This announcement followed an earlier statement in June by the Ministry of Housing Communities and Local Government (MCLG) which stated that newly available grant for approximately 12,500 social rented housing outside of London should be targeted at local authority areas which exhibited high affordability issues when measuring the gap between market and social rents across England

B.38   An important context to the debate about the spatial targeting of housing resources is the development of the National Productivity Investment Fund. This lists five housing funds:

- Accelerated Construction Fund;

- Affordable Housing;

- Housing Infrastructure Fund;

- Small Sites infrastructure Fund; and

- Land Assembly Fund.

B.39   Collectively these funds account for £12.185bn of Investment over the period 2017-18 to 2023-24. The spatial targeting of Social Housing Grant announced by MHCLG was based on a simple formula which compared average social housing rents with average private sector rents with eligibility being restricted to those areas where there was a difference of £50 per week or more between the two tenures. The decision made by MHCLG to target resources on the basis of house prices, rents and incomes produces very different outcomes compared to targeting on the basis of measurements of need.

arc⁴

Technical Appendix C: Housing need calculations

Introduction

C.1   The purpose of this section is to set out the affordable housing need calculations for Bury MBC using the framework for analysis established in the PPG 2019.

C.2   All households whose needs are not met by the market can be considered (to be) in affordable housing need[126]. PPG 2019 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).'[127]

C.3   The 2020 household survey[128] together with council data provide an appropriate source of data from which a robust assessment of need can be calculated.

C.4   Affordable housing need analysis and modelling has been prepared in accordance with PPG guidance at the borough and township level. In summary, the model reviews in a stepwise process:

Stage 1:   Current housing need (gross backlog)

Stage 2:   Newly arising need

Stage 3:   Likely future affordable housing supply

Stage 4:   Total and annual need for affordable housing

C.5   Table C.1 provides an overall summary of needs analysis and a description of each stage of the model is then discussed in detail in this Appendix. Table C.2 provides analysis at township level.

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[126] PPG 2019 Paragraph: 018 Reference ID: 2a-018-20190220

[127] PPG 2019 Paragraph: 019 Reference ID: 2a-019-20190220

[128] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

Step	Stage and Step description	Calculation	Total
Table C.1	**Affordable housing need calculation for Bury MBC**		
		Total households =	**81,369**
Stage1: CURRENT NEED			
1.1	Total existing households in need	**Total**	**7,949**
1.2	**In need who cannot afford open market (buying or renting)**	**(%)**	**56.7**
1.3	**In need who cannot afford open market (buying or renting)**	**Number**	**4,506**
Stage 2: FUTURE NEED			
2.1	New household formation (Gross per year)	Based on a blend rate	**1,204**
2.2	% of new households requiring affordable housing	% based on actual affordability of households forming	**45.1**
2.2a	Number of new households requiring affordable housing	Number cannot afford	**543**
2.3	Existing households falling into need	Annual requirement	**87**
2.4	**TOTAL newly arising housing need (gross each year)**	**2.2a + 2.3**	**630**
Stage 3: AFFORDABLE HOUSING SUPPLY			
3.1	Affordable dwellings occupied by households in need	Based on 1.1	**1,439**
3.2	Surplus stock	Vacancy rate <2% so no surplus stock assumed	**0**
3.3	Committed supply of new affordable units	Annual average	**54**
3.4	Units to be taken out of management	Annual average	**0**
3.5	Total affordable housing stock available	3.1+3.2+3.3-3.4	**1,493**
3.6	Annual supply of social re-lets (net)	Annual supply (3-year average)	**785**
3.7	Annual supply of affordable home ownership housing available for re-let or resale at sub-market levels	Annual supply (3-year average)	**0**
3.8	**Annual supply of affordable housing**	**3.6+3.7**	**785**
Stage 4: ESTIMATE OF ANNUAL HOUSING NEED			
4.1	Total backlog need	1.3-3.5	**3,013**
4.2	Quota to reduce over plan period	Annual reduction	**20%**
4.3	Annual backlog reduction	Annual requirement	**603**
4.4	Newly arising need	2.4	**630**
4.5	Total annual affordable need (gross need)	4.3+4.4	**1,233**
4.6	Annual affordable capacity	3.8	**785**
4.7	**NET ANNUAL SHORTFALL (4.5-4.6)**	**NET**	**448**

Source: 2020 Household survey[129], RP Core Lettings and Sales data

[129] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

Table C.2   Affordable housing need calculation for Bury MBC by sub-area

Step	Stage and Step description	Sub-Area	Bury	Prestwich	Radcliffe	Ramsbottom	Tottington	Whitefield	BURY total
	Stage1: CURRENT NEED								
1.1	Total in need		3,057	1,308	1,816	559	419	790	7,949
1.2	% in need who cannot afford open market (buying or renting	(%)	59.6	58.6	54.4	48.0	50.0	57.1	56.7
1.2a	TOTAL in need and cannot afford open market (buying or renting)	**Total**	1,822	766	989	268	209	451	4,506
	Stage 2: FUTURE NEED								
2.1	New household formation (Gross per year)	Based on national formation rate	451	197	239	101	73	142	1,204
2.2	Number of new households requiring affordable housing	(%)	57.4	37.3	43.9	32.3	35.7	32.7	45.1
2.2a	Number of new households requiring affordable housing	Number	259	74	105	33	26	47	543
2.3	Existing households falling into need	Annual requirement	31	0	31	10	3	12	87
2.4	**Total newly-arising housing need (gross each year)**	2.2a + 2.3	290	74	137	42	29	59	631
	Stage 3: AFFORDABLE HOUSING SUPPLY								
3.1	Affordable dwellings occupied by households in need	(based on 1.1)	609	254	321	72	0	183	1,439
3.2	Surplus stock	Vacancy rate <2% so no surplus stock assumed	0	0	0	0	0	0	0
3.3	Committed supply of new affordable units	Annual	17	10	16	5	5	2	54
3.4	Units to be taken out of management	Annual	0	0	0	0	0	0	0
3.5	Total affordable housing stock available	3.1+3.2+3.3-3.4	626	264	337	77	5	185	1,493
3.6	Annual supply of social re-lets (net)	Annual Supply (3 year average)	294	129	156	66	47	93	785
3.7	Annual supply of affordable home ownership dwellings available for re-let or resale at sub-market levels	Annual Supply (3 year average)	0	0	0	0	0	0	0
3.8	Annual supply of affordable housing	3.6+3.7	294	129	156	66	47	93	785
	Stage 4: ESTIMATE OF ANNUAL HOUSING NEED								
4.1	Total backlog need	1.2a-3.5	1196	502	652	192	205	266	3,013
4.2	Quota to reduce over plan period	Annual reduction	20%	20%	20%	20%	20%	20%	20%
4.3	Annual backlog reduction	Annual requirement	239	100	130	38	41	53	603
4.4	Newly-arising need	2.4	290	74	137	42	29	59	631
4.5	Total annual affordable need	4.3+4.4	529	174	267	81	70	112	1233
4.6	Annual affordable capacity	3.8	294	129	156	66	47	93	785
4.7	**Net annual imbalance**	**4.5-4.6 NET**	**235**	**45**	**111**	**15**	**22**	**20**	**448**

Source: 2020 household survey[130], RP Core Lettings and Sales data

[130] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

Stage 1: Current households in affordable housing need

C.6   PPG 2019[131] 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.7   PPG 2019 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.

C.8   Using evidence from the 2020 household survey[132], a total of 7,949 households are identified to be in housing need representing 9.8% of all households across the Bury MBC (arc[4] would expect between 5 and 10% of households in need based on our other studies).

Homeless households and households in temporary accommodation

C.9   Table C.3 considers trends in decisions and acceptances of homeless households and indicates that an annual average of 182 households have been accepted as homeless over the period 2010/11 to 2017/18.

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[131] Paragraph: 020 Reference ID: 2a-021-20190220

[132] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/- 2.1%

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Table C.3	Homeless decisions and acceptances 2010/11 to 2017/18	
Year	Decisions made	Accepted as homeless
2010/11	286	115
2011/12	369	164
2012/13	377	153
2013/14	449	198
2014/15	413	167
2015/16	326	154
2016/17	325	177
2017/18	540	324
Total	3,085	1,452
Annual Average	386	182

Source: MHCLG Homelessness Statistics

C.10   The 2020 household survey identifies a total of **420** households who are either homeless or living in temporary accommodation.

Overcrowding and concealed households

C.11   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.

C.12   The 2020 household survey identifies a total of **2,100** households living in overcrowded conditions (2.6% of all households).

Existing affordable tenants in need

C.13   The 2020 household survey identified a total of **1,439** affordable tenants in housing need.

Households in other tenures in need

C.14   The 2020 household survey identified a total of **6,392** other households in need.

Summary of existing households in need

C.15   Table C.4 provides a summary of the number of existing households in need and after taking into account households with more than one need, the final

figure of 7,949 is established. Note that the components of need do not sum to 7,949 because a household may have more than one need.

Table C.4	Reason for housing need
Reason for need	**Total in need**
Homeless household / in temporary accommodation	420
Overcrowded/concealed	2,100
Existing affordable tenants in need	1,439
Other tenures in need	6,392
All households in need	7,949

Source: 2020 household survey[133]

C.16   Step 1.2 then considers the extent to which households can afford open market prices or rents, tested against lower quartile prices at township level (Table C.5). This analysis has been based on lower quartile prices for 2019 derived from Land Registry address-level data and private sector rents from lettings reported by Zoopla during 2019.

C.17   This analysis demonstrates that across the metropolitan borough 56.7% of existing households in need could not afford open market prices or rents (4,506 households).

Table C.5	Lower quartile house prices and private rent levels by sub-area (2019 data)	
Sub-Area	**Lower quartile price (£)**	**Lower quartile private rent (£ each month)**
Bury	106,750	524
Prestwich	165,000	624
Radcliffe	95,000	498
Ramsbottom	150,000	576
Tottington	150,500	594
Whitefield	145,000	624
Bury MBC	122,500	542

Source: Data produced by Land Registry © Crown copyright 2019, Zoopla 2019

Stage 2: Newly arising affordable need

C.18   The 2019 PPG considers how the number of newly-arising households likely to need affordable housing: '*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 estimation of the*

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[133] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

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number of existing households falling into need. This process will need to identify the minimum household income required to access lower quartile (entry level) market housing (strategic policy-making authorities can use current cost in this process but may wish to factor in anticipated changes in house prices and wages). It can then assess what proportion of newly-forming households will be unable to access market housing.'[134]

New household formation (gross per year)

C.19   An overall view on household formation can be derived from national estimates and household survey[135] data. The national household formation rate reported in the English Housing Survey is currently 1.48% based on the latest three-year average national rate reported in the English Housing Survey over the period 2015/16 to 2017/18. Applying this to the borough population results in a gross formation rate of **1,204**.

C.20   The household survey indicated that an average of **672** households have actually formed in the past 5 years but **1,630** expect to form in the next five years. The average of all these combined is closest to the national average formation total of 1,204 therefore, this is the total used in this analysis.

C.21   Household survey[136] income data was analysed to identify the proportion of newly forming households who could afford lower quartile house prices and/or rents. Overall, 45.1% could not afford open market prices or rents (**543** each year).

Existing households expected to fall into need

C.22   The household survey[137] identified an annual need of **87** households who are likely to fall into need. This is based on the number of households who want to move into social renting from private tenures because they are in need based on survey evidence.

Total newly arising housing need (gross per year)

C.23   Total newly arising need is calculated to be **630** households each year across the metropolitan borough.

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[134] Paragraph: 021 Reference ID: 2a-021-20190220

[135] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/- 2.1%

[136] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/- 2.1%

[137] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/- 2.1%

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Stage 3: Affordable housing supply

C.24   The 2019 PPG states how the current stock of affordable housing supply should be calculated:

- *the number of affordable dwellings that are going to be vacated by current occupiers that are fit for use by other households in need;*

- *suitable surplus stock (vacant properties); and*

- *the committed supply of new net affordable homes at the point of the assessment (number and size).*[138]

C.25   Total affordable housing stock available = Dwellings currently occupied by households in need + surplus stock + committed additional housing stock – units to be taken out of management.

Step 3.1   Affordable dwellings occupied by households in need

C.26   This is an important consideration in establishing the net levels of housing need as the movement of these households within affordable housing will have a nil effect in terms of housing need.

C.27   A total of **1,439** households are current occupiers of affordable housing in need. Although the movement of these households within affordable housing will have a nil effect in terms of housing need (i.e. they already live in affordable housing), the model assumes that these households will move in the next 5 years to address their housing need.

Step 3.2   Surplus stock

C.28   A proportion of vacant properties are needed to allow households to move within housing stock. Across the social rented sector, this proportion is generally recognised as being 2%. Stock above this proportion is usually assumed to be surplus stock. Modelling assumes no surplus social rented stock across the metropolitan borough.

Step 3.3   Committed supply of new affordable units

C.29   Using council data as an indication for future supply, it is assumed there is a committed supply of **54** affordable dwellings annually. This is based on an average of 20% of the total residential supply being affordable.

Step 3.4   Units to be taken out of management

C.30   The evidence shows there are no units to be taken out of management in the metropolitan borough.

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[138] Paragraph: 022 Reference ID: 2a-022-20190220

Step 3.5   Total affordable housing stock available

C.31   There are **1,439** social (affordable) dwellings available arising from households currently living in affordable housing and assumes they will move to address their housing need in the future. New Affordable units is estimated to be **54** annually, this results in a total of **1,493** units of affordable housing stock being available.

Step 3.6   Annual supply of social re-lets

C.32   Over the three-year period 2015/16 to 2017/18 there were a total of 2,355 lettings made across the metropolitan borough, with an annual average of **785** affordable dwellings let.

Step 3.7   Annual supply of intermediate re-lets/sales

C.33   There was no data recorded for intermediate tenure lettings across the metropolitan borough.

Summary of Stage 3

C.34   Overall, the model assumes a stock of **1,493** affordable dwellings coming available from either existing household's moving or new build. In addition, the model assumes there is an annual affordable supply through general lettings of **785** dwellings.

Stage 4: Estimate of total annual need for affordable housing

Overview

C.35   Analysis has carefully considered how housing need is arising within the metropolitan borough by identifying existing households in need (and who cannot afford market solutions), newly forming households in need and existing households likely to fall into need in line with PPG.

C.36   This has been reconciled with the overall supply of affordable dwellings. Based on the affordable needs framework model, analysis suggests that **there is an overall annual net imbalance of 448 dwellings each year**.

C.37   Stage 4 brings together the individual components of the needs assessment to establish the total net annual shortfall.

Step 4.1   Total backlog need

C.38   Step 4.1 is the total backlog need which is derived from the number of households in Step 1.2a minus total affordable housing stock available (Step 3.5). The total backlog need is **3,013**.

Steps 4.2 to 4.6

C.39   Step 4.2 is a quota to reduce the total backlog need which is assumed to be 20% in this case.

C.40   Step 4.3 is the annual backlog reduction based on Step 4.2 (**603** each year). The standard CLG recommended model recommendation is to clear the backlog over 5 years (20%). However, due to the relatively low level of affordable supply, consideration could be made to clear the backlog 10 years (10%) which would make the backlog reduction 301.

C.41   Step 4.4 is a summary of newly arising need from both newly forming households and existing households falling into need (**630** each year).

C.42   Step 4.5 is the total annual affordable need based on Steps 4.3 and 4.4 (**1,233** each year) (*this is also the gross need*).

C.43   Step 4.6 is the annual social/affordable rented and intermediate tenure capacity based on Step 3.7 (**785** each year).

C.44   The following table shows the difference in clearing the backlog over 5 and 10 years respectively.

Table C.6	Affordable Housing backlog			
			20% (5 years)	**10% (10 years)**
4.1	Total backlog need	1.2a-3.5	3,013	3,013
4.2	Quota to reduce over plan period	Annual reduction	20%	10%
4.3	Annual backlog reduction	Annual requirement	603	301
4.4	Newly arising need	2.4	630	630
4.5	Total annual affordable need	4.3+4.4	1,233	931
4.6	Annual affordable capacity	3.8	785	785
4.7	**Net annual imbalance**	**4.5-4.6 NET**	**448**	**146**

Total gross and net imbalance

C.45   The overall gross imbalance across Bury MBC is **1,233** affordable dwellings each year. After taking into account supply of affordable accommodation, the net imbalance is **448** each year. This justifies a continued need for a robust affordable housing policy.

Relationship between current housing stock and current and future needs

C.46   The 2019 PPG states that '*Strategic policy-making authorities will need to look at the current stock of different sizes and assess whether these match current*

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and future needs'[139]. The analysis of affordable housing need therefore includes a review of the dwelling sizes of new affordable units.

C.47   Table C.7 breaks down the overall gross need for **1,233** affordable dwellings by size (number of bedrooms) each year. Table C8 calculates the need as a percentage and summarises the gross and net shortfalls by sub-area.

Table C.7	Breakdown of affordable need by sub-area and number of bedrooms						
	Township						
Number of bedrooms	Bury	Prestwich	Radcliffe	Ramsbottom	Tottington	Whitefield	Bury MBC
One	25.9	56.0	28.1	50.1	32.7	28.5	33.4
Two	29.8	18.3	37.6	24.6	29.5	27.6	28.3
Three	41.5	20.7	34.3	17.5	29.5	43.9	35.4
Four or more	2.8	4.9	0.0	7.8	8.3	0.0	2.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Gross Need	529	174	267	81	70	112	1,233
Net Need	235	45	111	15	22	20	448

Source: 2020 household survey[140]; table may have minor rounding error

Table C.8	Net annual imbalance						
	Township						
Number of bedrooms	Bury	Prestwich	Radcliffe	Ramsbottom	Tottington	Whitefield	Bury MBC
One	61	25	31	7	7	6	150
Two	70	8	42	4	7	5	127
Three	98	9	38	3	7	9	159
Four	7	2	0	1	2	0	13
Total	235	45	111	15	22	20	448

Source: 2020 household survey[141] - table may have minor rounding errors

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[139] 2019 PPG Paragraph 023 Reference ID: 2a-023030190220

[140] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

[141] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

C.48   Table C.9 compares the current supply of affordable housing with the gross imbalance and indicates that there is a particular shortfall of 3-bedroom affordable dwellings.

Table C.9	Comparison between current supply and annual gross need			
Number of bedrooms	**Current supply**	**%**	**Annual gross imbalance need %**	**Variance**
1-bedroom/studio	4,803	39.3	33.4	5.9
2-bedroom	4,387	35.9	28.3	7.6
3-bedroom	2,900	23.7	35.4	-11.7
4 or more -bedroom	124	1.0	2.9	-1.9
Total	12,214	100.0		

Source (current supply): Regulator of Social Housing Statistical Data Return 2019; Local Authority Housing Statistics 2018/19

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Dwelling type and size

C.49   Table C.10 shows the type and size requirements of affordable housing based on the annual gross imbalance. This analysis is based on what existing households in need expect to move to along with the type/size of dwelling newly forming households moved to. This would suggest an overall dwelling mix of 61.0% houses, 26.9% flats and 11.0% bungalows. This analysis also feeds into the overall market mix analysis of the HN&DA.

Table C.10	Affordable dwelling size and type						
Dwelling type/size	Bury	Prestwich	Radcliffe	Ramsbottom	Tottington	Whitefield	Bury MBC
1 or 2-bedroom house	15.5	20.6	25.0	30.4	13.2	9.1	16.7
3-bedroom house	37.8	38.6	36.9	17.5	29.1	47.4	36.3
4 or more-bedroom house	9.2	0.0	6.3	0.0	0.0	9.9	8.0
1 bedroom flat	9.1	6.0	7.7	26.9	14.3	4.4	9.7
2 or 3-bedroom flat	20.5	21.1	11.4	19.5	18.0	8.5	17.2
1 or 2-bedroom bungalow	5.3	8.3	9.6	5.8	22.2	16.0	8.9
3 or more-bedroom bungalow	0.7	5.5	3.2	0.0	3.2	4.7	2.1
Other	1.9	0.0	0.0	0.0	0.0	0.0	1.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: 2020 household survey[142]

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[142] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

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Tenure split

C.50   In order to consider an appropriate affordable housing tenure split, the analysis considers the expressed tenure preferences of existing households in need and newly forming households and the relative affordability of alternative tenure options.

C.51   The NPPF states that 10% of dwellings on larger sites should be made available for affordable home ownership.

C.52   Table C.11 sets out the tenure split based on the tenure preferences of existing and newly forming households. Whilst some sub-areas show more of an imbalance in tenures, the average overall is 64.6% affordable/social rented and 35.4% affordable home ownership tenures. Therefore, an appropriate tenure split for Bury MBC which takes into account national policy would be 60% social/affordable rented and 40% affordable home ownership tenures.

C.53   When the data is split into existing household and newly forming household's preference, the results shows slightly different results. Overall, the tenure split amongst existing households is 56.4% affordable/social rented and 43.6% affordable home ownership tenures. For newly forming households the split is 72.4% affordable/social and 27.6% affordable home ownership tenures.

Table C.11	Tenure split by sub-area		
	Tenure		
Settlement	Affordable/social rented	Affordable home ownership tenures	Total
Bury	61.9	38.1	100.0
Prestwich	74.2	25.8	100.0
Radcliffe	66.9	33.1	100.0
Ramsbottom	48.0	52.0	100.0
Tottington	54.1	45.9	100.0
Whitefield	55.1	44.9	100.0
Bury MBC	64.6	35.4	100.0

Source: 2020 household survey[143]

C.54   Further tests of affordability (Tables C.12 and C.13) confirms a range of affordable and intermediate tenure options are affordable to both existing and newly forming households.

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[143] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

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Table C.12	Affordable home ownership tenure options		
Affordable home ownership tenures	**Bury MBC price***	**% existing households in need can afford**	**% newly forming households can afford**
Discounted home ownership 30%	£117,600	26.5	51.5
Discounted home ownership 25%	£126,000	24.0	45.9
Discounted home ownership 20%	£134,400	21.4	40.3
Help to buy	£134,400	19.7	36.6
50% Shared ownership	£84,000	22.4	42.5
25% Shared ownership	£42,000	30.5	60.0

Source: 2020 household survey[144] – *prices based on mortgage required/rent payments minus 10% deposit

Table C.13	Affordable tenure options		
Affordable Product	**Income Required**	**% existing households in need can afford**	**% newly forming households can afford**
Social rent	£16,900	60.3	94.3
Affordable rent	£23,962	39.5	71.2

Source: 2020 household survey

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[144] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

Technical Appendix D: Dwelling mix and modelling

Introduction

D.1   This technical appendix describes the method used by arc[4] 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 2020 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 2014-based data, and how this is expected to change over the plan period 2020 to 2037.

D.4   For the Bury MBC HN&DA, two time periods are being considered: 2020 to 2030 for the housing strategy and 2020-2037 for the Local Plan. Models have been run for these two time periods.

D.5   The change in the number of households over these periods 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.

Dwelling stock

D.6   The latest Valuation Office Agency (VOA) data provides a summary of dwelling type (house, flat, bungalow) and size (number of bedrooms) as at September 2019.

Relationship between households and dwellings

D.7   The relationship between the age of Household Reference Person, household type and dwellings occupied by type and size can be derived from the 2020 household survey.

D.8   The data available is summarised in Table D.1. 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.

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D.9   The 2020 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.10   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 remaining 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 D.1	Age groups, household type and dwelling types used		
Age group of Household Reference Person	**Household type**	**Dwelling type**	**Dwelling size**
15 to 24	One-person household	1-bedroom house	1-bedroom
25 to 34	Couple only household	2-bedroom house	2-bedrooms
35 to 44	Household with 1 or 2-child(ren)	3-bedroom house	3-bedrooms
45 to 59	Households with 3-children	4 or more-bedroom house	4 or more-bedrooms
60 to 84	Other multi-person household	1-bedroom flat	All
85+	All	2-bedroom flat	
All		3 or more-bedroom flat	
		1 or 2-bedroom bungalow	
		3 or more-bedroom bungalow	
		All	

Source: 2020 Household survey[145]

Applying the data at borough level 2020-2030

D.11   Applying the data at borough 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.12   This is further explained by a worked hypothetical example:

- In 2020, 32.9% of couples (650) with an HRP aged 25-34 lived in a two-bedroom house and there was a total of 1,977 households in this age and HRP cohort. By 2030, the number of households in this cohort is expected to decline slightly to 1,623 and assuming that 32.9% live in a two-bedroom house, there will be 534 living in two-bedroom houses. There will be a net

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[145] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

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decrease in need by 116 from this particular cohort for two-bedroom houses.

- In contrast, the number of couples aged 60-84 is expected to increase from 12,089 in 2020 to 14,607 in 2030. In 2020, 13.9% (1,680) lived in two-bedroom houses and this would increase to 2,030 in 2030. There would be a net increase in need of 350 from this particular cohort for two-bedroom dwellings.

D.13   Tables D.2A and D.2B present the baseline demographic data for the borough. The total number of households is expected to increase by around 5,109 over the period 2020-2030 using 2014-based MHCLG household projections. Growth is mainly expected across older age cohorts, with absolute declines in HRPs aged 25-34 and 45-59. Figure D1 illustrates how the number of households by HRP age is expected to change 2020-2030.

Figure D.1   Change in HRP age groups 2020 to 2030

	15_24	25_34	35_44	45_59	60_84	85+
Change in HRP Age Groups 2020 to 2030	313	-1,422	1,704	-1,384	4,256	1,642
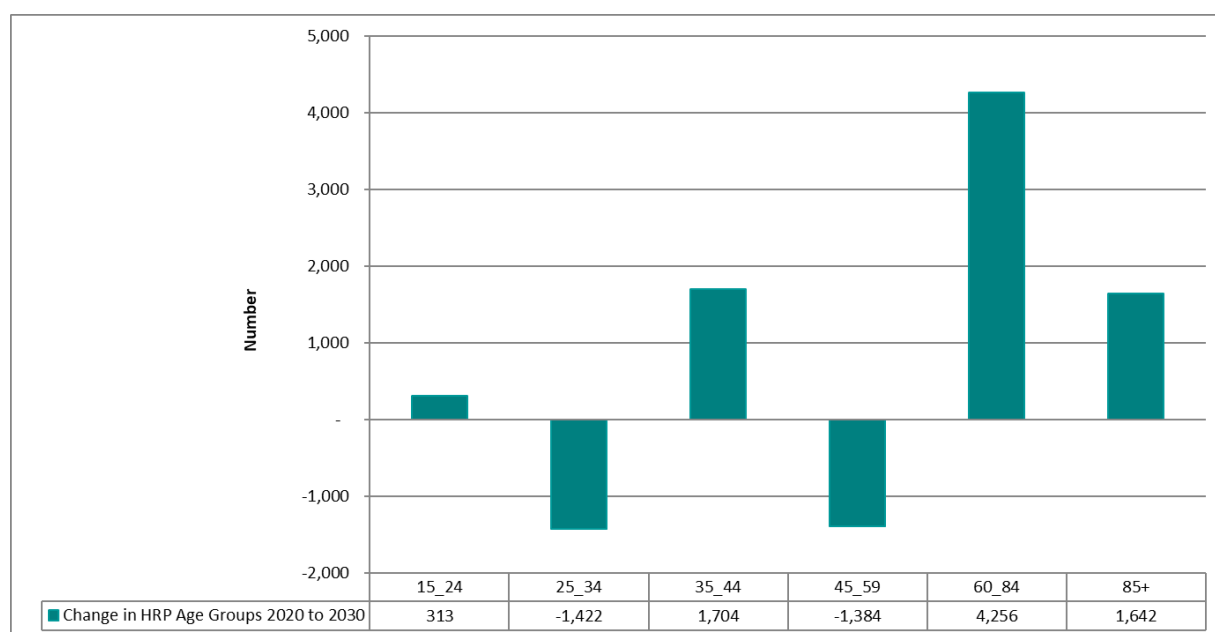
Source: 2014-based MHCLG household projections

Table D.2A	Change in number of households by age group 2020-2030			
Age group	**Household (HH) Type**	**Year**		**Change in households 2020-2030**
		2020	2030	
15-24	One person	667	755	88
	Couple only	249	221	-28
	Household with 1 or 2-children	1,023	1,233	210
	Household with 3-children	94	128	34
	Other multi-person household	184	193	9
	Total	**2,217**	**2,530**	**313**
25-34	One person	2,275	1,868	-407
	Couple only	1,977	1,623	-354
	Household with 1 or 2-children	4,348	3,693	-655
	Household with 3-children	1,213	1,165	-48
	Other multi-person household	734	776	42
	Total	**10,547**	**9,125**	**-1,422**
35-44	One person	3,461	4,436	975
	Couple only	1,323	1,389	66
	Household with 1 or 2-children	6,762	7,150	388
	Household with 3-children	1,976	2,157	181
	Other multi-person household	763	857	94
	Total	**14,285**	**15,989**	**1,704**
45-59	One person	6,718	6,789	71
	Couple only	3,972	2,739	-1,233
	Household with 1 or 2-children	8,153	8,542	389
	Household with 3-children	947	965	18
	Other multi-person household	5,091	4,462	-629
	Total	**24,881**	**23,497**	**-1,384**
60-84	One person	11,052	12,040	988
	Couple only	12,089	14,607	2,518
	Household with 1 or 2-children	575	776	201
	Household with 3-children	31	29	-2
	Other multi-person household	3,877	4,428	551
	Total	**27,624**	**31,880**	**4,256**
85+	One person	2,143	3,116	973
	Couple only	595	948	353
	Household with 1 or 2-children	9	14	5
	Household with 3-children	0	0	0
	Other multi-person household	425	736	311
	Total	**3,172**	**4,814**	**1,642**

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Table D.2B	Change in number of households 2020-2030				
Age group	**Household Type**	**Year**		**Change in households 2020-2030**
		2020	2030	
ALL	One person	26,316	29,004	2,688
	Couple only	20,205	21,527	1,322
	Household with 1 or 2-children	20,870	21,408	538
	Household with 3-children	4,261	4,444	183
	Other multi-person household	11,074	11,452	378
	Total	**82,726**	**87,835**	**5,109**

Source: MHCLG 2014-based household projections (subject to rounding)

D.14   Table D.3 summarises the change in the number of households by age group.

Table D.3	Change in number of households by age group 2020-2030						
Year and Household Type	**Household Reference Person Age Group**						
2020	15_24	25_34	35_44	45_59	60_84	85+	Total
One person	667	2,275	3,461	6,718	11,052	2,143	26,316
Couple only	249	1,977	1,323	3,972	12,089	595	20,205
Household with 1 or 2-child(ren)	1,023	4,348	6,762	8,153	575	9	20,870
Household with 3-children	94	1,213	1,976	947	31	0	4,261
Other multi-person household	184	734	763	5,091	3,877	425	11,074
Total	2,217	10,547	14,285	24,881	27,624	3,172	82,726
2030	15_24	25_34	35_44	45_59	60_84	85+	Total
One person	755	1,868	4,436	6,789	12,040	3,116	29,004
Couple only	221	1,623	1,389	2,739	14,607	948	21,527
Household with 1 or 2-child(ren)	1,233	3,693	7,150	8,542	776	14	21,408
Household with 3-children	128	1,165	2,157	965	29	0	4,444
Other multi-person household	193	776	857	4,462	4,428	736	11,452
Total	2,530	9,125	15,989	23,497	31,880	4,814	87,835
Change 2020-30	15_24	25_34	35_44	45_59	60_84	85+	Total
One person	88	-407	975	71	988	973	2,688
Couple only	-28	-354	66	-1,233	2,518	353	1,322
Household with 1 or 2-child(ren)	210	-655	388	389	201	5	538
Household with 3-children	34	-48	181	18	-2	0	183
Other multi-person household	9	42	94	-629	551	311	378
Total	313	-1,422	1,704	-1,384	4,256	1,642	5,109

Source: MHCLG 2014-based household projections (subject to rounding)

D.15   Table D.4 applies household survey[146] data on dwelling occupancy to the demographic trends across the borough over the period 2020-2030. The two right hand columns indicate the likely change in demand for dwelling types and sizes and how this translates to an overall percentage change in dwelling requirement. Based on the demographic model, the need will be for 3-bedroom dwellings (35.6%) followed by 2-bedroom (32.8%), 4-bedroom (20.7%) and 1-

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[146] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/- 2.1%

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bedroom (10.8%). Regarding dwelling type, analysis suggests a broad split of 69.3% houses, 15.5% bungalows (or level-access accommodation), 12.4% flats, and 2.8% other property types (for instance older persons specialist accommodation).

Table D.4	Impact of change in households by age group on dwellings occupied							
	Age group of Household Reference Person						Total	% change
Dwelling type/size	15-24	25-34	35-44	45-59	60-84	85+		
1-bedroom house	0	0	0	0	14	0	14	0.3
2-bedroom house	218	-473	431	-176	723	217	938	18.4
3-bedroom house	13	-530	607	-582	1,629	392	1,530	30.0
4 or more-bedroom house	-1	-63	244	-458	918	420	1,059	20.7
1-bedroom flat	80	-143	87	-49	219	138	332	6.5
2-bedroom flat	2	-167	233	-50	201	67	286	5.6
3 or more-bedroom flat	1	0	9	0	5	0	15	0.3
1-bedroom bungalow	0	0	0	-47	77	96	126	2.5
2-bedroom bungalow	0	-46	0	-7	270	178	395	7.7
3 or more-bedroom bungalow	0	0	11	-19	192	85	269	5.3
1-bedroom other	0	0	80	0	0	0	80	1.6
2-bedroom other	0	0	2	4	2	49	57	1.1
3 or more-bedroom other	0	0	0	0	6	0	6	0.1
Total	313	-1,422	1,704	-1,384	4,256	1,642	5,109	100.0
	Age group of Household Reference Person						Total	% change
Number of Bedrooms	15-24	25-34	35-44	45-59	60-84	85+		
1	80	-143	167	-96	310	234	553	10.8
2	220	-687	665	-229	1196	511	1677	32.8
3	14	-530	628	-601	1832	478	1821	35.6
4 or more	-1	-63	244	-458	918	420	1059	20.7
Total	313	-1422	1704	-1384	4256	1642	5109	100.0

Note totals by age group may vary slightly due to rounding errors

Source: MHCLG 2014-based household projections and 2020 household survey[147]

Aspiration scenario

D.16   Under the aspiration scenario, the relationship between HRP/household type and dwelling type/size is based on the aspirations of households who are intending to move in the next 5 years. The profile of dwellings is applied to changes in HRP/household type over the plan period. The impact of this on overall dwelling type/mix is shown in Table D.5. Analysis indicates that the highest level of need is for 2-bedroom dwellings (62.8%) and 3-bedroom

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[147] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

dwellings (15.4%), followed by 1-bedroom (13.3%) and 4-bedroom (8.5%). Regarding dwelling type, analysis suggests a marked shift away from houses and towards bungalow/level access accommodation and flats, with broad split of 24.5% houses, 42.8% flats, 29.6% bungalows (or level-access accommodation) and 3.2% for other property types (for instance older persons specialist accommodation).

Table D.5	Impact of Change in households by age group on dwellings occupied: aspirations							
Dwelling type/size	**Age group of Household Reference Person**						**Total change**	**% change**
	15-24	25-34	35-44	45-59	60-84	85+		
1-bedroom house	0	0	0	8	0	0	8	0.2
2-bedroom house	67	-152	505	-105	158	167	640	12.5
3-bedroom house	186	-752	506	-441	632	36	165	3.2
4 or more-bedroom house	43	-459	560	15	278	0	436	8.5
1-bedroom flat	3	-41	0	-22	153	487	579	11.3
2-bedroom flat	10	0	128	0	449	875	1,463	28.6
3 or more-bedroom flat	1	24	0	22	60	36	144	2.8
1-bedroom bungalow	1	0	0	0	82	7	90	1.8
2-bedroom bungalow	2	0	0	-465	1,403	3	942	18.4
3 or more-bedroom bungalow	0	-42	6	-397	911	0	479	9.4
1-bedroom other	0	0	0	0	0	0	0	0.0
2-bedroom other	0	0	0	0	128	36	165	3.2
3 or more-bedroom other	0	0	0	0	0	0	0	0.0
Total	313	-1,422	1,704	-1,385	4,255	1,647	5,111	100.0
Number of Bedrooms	**Age group of Household Reference Person**						**Total change**	**% change**
	15-24	25-34	35-44	45-59	60-84	85+		
1	4	-41	0	-14	235	494	678	13.3
2	79	-152	633	-571	2,139	1,081	3,210	62.8
3	187	-770	511	-816	1,603	72	788	15.4
4 or more	43	-459	560	15	278	0	436	8.5
Total	313	-1,422	1,704	-1,385	4,255	1,647	5,111	100

Note totals by age group may vary slightly due to rounding errors

Source: MHCLG 2014-based household projections and 2020 household survey[148]

Expectation scenario

D.17   Under the expectation scenario, the relationship between HRP/household type and dwelling type/size is based on what households would expect to move to if they are intending to move in the next 5 years. The profile of dwellings is applied to changes in HRP/household type over the plan period. The impact of

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[148] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

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this on overall dwelling type/mix is shown in Table D.6. Analysis indicates a shift in need towards smaller dwellings with 2-bedroom dwellings still with the highest level of need (67.1%), followed by 1-bedroom dwellings (18.1%), 4-bedroom 11.4% and 3-bedroom 3.4%. Regarding dwelling type, analysis continues to suggest a shift away from houses, with broad split of 28.8% houses, 39.6% flats, 25.3% bungalows (or level-access accommodation) and 6.4% other property types (principally older persons specialist accommodation).

Table D.6 Impact of Change in households by age group on dwellings occupied: expectations								
Dwelling type / size	**Age group of Household Reference Person**						**Total change**	**% change**
	15-24	25-34	35-44	45-59	60-84	85+		
1-bedroom house	8	-54	128	0	111	23	216	4.2
2-bedroom house	138	-278	719	-166	426	8	848	16.6
3-bedroom house	93	-710	297	-248	392	3	-172	-3.4
4 or more-bedroom house	10	-319	416	7	463	4	580	11.4
1-bedroom flat	41	-44	0	-59	265	56	260	5.1
2-bedroom flat	15	0	137	34	402	1,033	1,621	31.7
3 or more-bedroom flat	2	0	0	13	124	1	140	2.7
1-bedroom bungalow	0	0	0	-216	62	359	205	4.0
2-bedroom bungalow	5	0	0	-456	1,288	47	885	17.3
3 or more-bedroom bungalow	0	-18	7	-198	389	22	202	3.9
1-bedroom other	0	0	0	0	199	47	246	4.8
2-bedroom other	0	0	0	-99	136	38	76	1.5
3 or more-bedroom other	0	0	0	4	0	0	3	0.1
Total	313	-1,422	1,704	-1,384	4,256	1,642	5,109	100.0
Number of Bedrooms	**Age group of Household Reference Person**						**Total change**	**% change**
	15-24	25-34	35-44	45-59	60-84	85+		
1	50	-98	128	-275	637	485	927	18.1
2	159	-278	856	-686	2,252	1,127	3,429	67.1
3	95	-727	304	-430	904	27	173	3.4
4 or more	10	-319	416	7	463	4	580	11.4
Total	313	-1,422	1,704	-1,384	4,256	1,642	5,109	100.0

Note totals by age group may vary slightly due to rounding errors
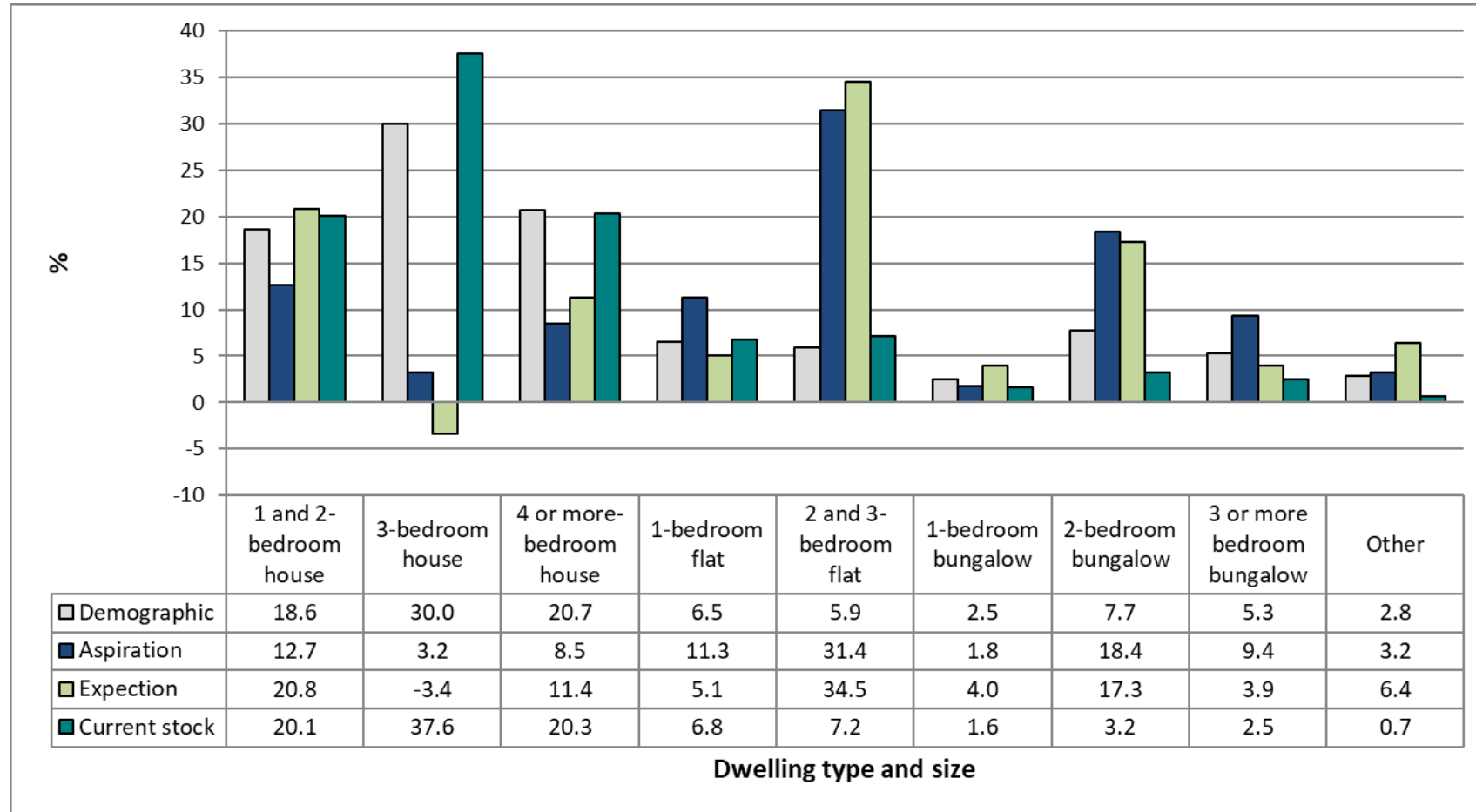
Source: MHCLG 2014-based household projections and 2020 household survey[149]

D.18   Figure D.2 provides a further illustration of the variance between current stock and the alternative dwelling mix scenarios. Under the baseline demographic scenario, a broad range of dwelling types and sizes continue to be needed, in

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[149] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

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particular 2, 3- and 4-bedroom houses, with an additional 15.5% of need for bungalows, 12.4% flats and 2.8% other property types including specialist older person. However, under the aspiration and expectation scenarios, there would also be a marked shift towards flats and bungalows (or level-access) which reflects the underlying demographic change which is expected to happen over the period 2020-2030.

Figure D.2   Summary of dwelling types in current stock and under baseline demographic, aspiration and expectation scenarios

	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 and 3-bedroom flat	1-bedroom bungalow	2-bedroom bungalow	3 or more bedroom bungalow	Other
☐ Demographic	18.6	30.0	20.7	6.5	5.9	2.5	7.7	5.3	2.8
■ Aspiration	12.7	3.2	8.5	11.3	31.4	1.8	18.4	9.4	3.2
☐ Expection	20.8	-3.4	11.4	5.1	34.5	4.0	17.3	3.9	6.4
■ Current stock	20.1	37.6	20.3	6.8	7.2	1.6	3.2	2.5	0.7

Dwelling type and size

Source: MHCLG 2014-based household projections and 2020 household survey[150]

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[150] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

Summary of scenarios 2020-2030

D.19   Table D.7 summarises the outcome of the dwelling type/mix scenario analysis. The key message is by taking into account what people aspire to and what they expect to, there is an increased emphasis on bungalows/level access accommodation, flats and dwellings with 2 bedrooms.

Table D.7	Summary of dwelling type/mix scenarios 2020-2030			
Dwelling type/size	**Scenario**			**Current stock (%)**
	Demographic baseline (%)	**Aspiration (%)**	**Expectation (%)**	
1 -bedroom house	0.3	0.2	4.2	0.1
2-bedroom house	18.4	12.5	16.6	20.0
3-bedroom house	30.0	3.2	-3.4	37.6
4 or more-bedroom house	20.7	8.5	11.4	20.3
1-bedroom flat	6.5	11.3	5.1	6.8
2-bedroom flat	5.6	28.6	31.7	7.0
3 or more -bedroom flat	0.3	2.8	2.7	0.2
1-bedroom bungalow	2.5	1.8	4.0	1.6
2-bedroom bungalow	7.7	18.4	17.3	3.2
3 or more-bedroom bungalow	5.3	9.4	3.9	2.5
1-bedroom other	1.6	0.0	4.8	0.2
2-bedroom other	1.1	3.2	1.5	0.5
3-bedroom other	0.1	0.0	0.1	0.0
Total	100.0	100.0	100.0	100.0
Dwelling type	**Demographic baseline (%)**	**Aspiration (%)**	**Expectation (%)**	**Current stock (%)**
House	69.3	24.5	28.8	78.0
Flat	12.4	42.8	39.6	14.0
Bungalow	15.5	29.6	25.3	7.3
Other	2.8	3.2	6.4	0.7
Total	100.0	100.0	100.0	100.0
Number of bedrooms	**Demographic baseline (%)**	**Aspiration (%)**	**Expectation (%)**	**Current stock (%)**
1	10.8	13.3	18.1	8.7
2	32.8	62.8	67.1	30.7
3	35.6	15.4	3.4	40.3
4	20.7	8.5	11.4	20.3
Total	100.0	100.0	100.0	100.0

Source: 2020 household survey

Overall dwelling mix by tenure 2020-2030

D.20   Table D.8 illustrates overall dwelling mix by tenure taking account demographic change to 2030 to establish an overall mix, This is then broken down into affordable (based on needs analysis), affordable home ownership need (based on the expectations of households looking to move to affordable homeownership tenures) and the balance being market need.

Table D.8 Overall dwelling type/size and tenure mix under baseline demographic scenario 2020-2030				
Dwelling type/size	**Tenure**			**Total**
	Market (75%)	**Social/ Affordable rented (15%)**	**Affordable Home ownership (10%)**	
1-bedroom house	-0.2	2.9	0.0	0.3
2-bedroom house	17.3	12.0	36.2	18.4
3-bedroom house	29.2	30.7	34.4	30.0
4 or more-bedroom house	25.1	2.9	15.1	20.7
1-bedroom flat	3.5	24.1	2.6	6.5
2-bedroom flat	5.1	10.6	2.1	5.6
3 or more-bedroom flat	-0.2	3.0	0.0	0.3
1-bedroom bungalow	2.5	3.6	0.5	2.5
2-bedroom bungalow	8.5	5.7	5.3	7.7
3 or more-bedroom bungalow	6.6	1.8	0.4	5.3
1-bedroom other	1.5	2.7	0.1	1.6
2-bedroom other	1.1	0.0	3.0	1.1
3-bedroom other	0.1	0.0	0.3	0.1
Total	100.0	100.0	100.0	100.0
Dwelling type	**Market (75%)**	**Social/ Affordable rented (15%)**	**Affordable Home ownership (10%)**	**Total**
House	71.3	48.5	85.7	69.3
Flat	8.4	37.7	4.6	12.4
Bungalow	17.6	11.1	6.2	15.5
Other	2.7	2.7	3.4	2.8
Total	100.0	100.0	100.0	100.0
Number of bedrooms	**Market (75%)**	**Social/ Affordable rented (15%)**	**Affordable Home ownership (10%)**	**Total**
1	7.3	33.3	3.3	10.8
2	31.9	28.3	46.5	32.8
3	35.7	35.5	35.1	35.6
4	25.1	2.9	15.1	20.7
Total	100.0	100.0	100.0	100.0

Summary of scenarios 2020-2037

D.21   This analysis provides a slightly different outcome as it considers demographic change over the plan period 2020-2037 (Table D.9).

Table D.9	Summary of dwelling type/mix scenarios 2020-2037			
	Scenario			Current stock (%)
Dwelling type/size	Demographic baseline (%)	Aspiration (%)	Expectation (%)	
1 -bedroom house	0.2	0.9	3.0	0.1
2-bedroom house	17.6	16.0	19.1	20.0
3-bedroom house	26.8	11.7	-0.7	37.6
4 or more-bedroom house	21.1	7.9	5.6	20.3
1-bedroom flat	8.3	9.0	5.6	6.8
2-bedroom flat	7.0	19.7	35.1	7.0
3 or more -bedroom flat	0.0	2.5	3.5	0.2
1-bedroom bungalow	3.0	1.9	6.3	1.6
2-bedroom bungalow	7.7	19.2	14.1	3.2
3 or more-bedroom bungalow	5.3	9.1	3.5	2.5
1-bedroom other	1.2	0.0	3.4	0.2
2-bedroom other	1.9	2.1	1.5	0.5
3-bedroom other	0.1	0.0	0.2	0.0
Total	100.0	100.0	100.0	100.0
Dwelling type	Demographic baseline (%)	Aspiration (%)	Expectation (%)	Current stock (%)
House	65.7	36.6	26.9	78.0
Flat	15.2	31.2	44.2	14.0
Bungalow	15.9	30.2	23.8	7.3
Other	3.2	2.1	5.1	0.7
Total	100.0	100.0	100.0	100.0
Number of bedrooms	Demographic baseline (%)	Aspiration (%)	Expectation (%)	Current stock (%)
1	12.6	11.8	18.2	8.7
2	34.1	57.0	69.8	30.7
3	32.1	23.4	6.4	40.3
4	21.1	7.9	5.6	20.3
Total	100.0	100.0	100.0	100.0

Source: 2020 household survey

Overall dwelling mix by tenure 2020-2037

D.22   Table D.10 summarises the overall dwelling type/mix under the baseline demographic scenario for the plan period 2020-2037. Note the reason for difference between Tables D8 and D10 is down to the baseline demographic data and the impact this has on the change in the number of households by age and type. Both tables are valid, and it is recommended that the council considers opting for either the 2020-2030 or 2020-2037 table for planning and housing strategy purposes.

Table D.10   Overall dwelling type/size and tenure mix under baseline demographic scenario 2020-2037

Dwelling type/size	Tenure			Total
	Market (75%)	Social/ Affordable rented (15%)	Affordable Home ownership (10%)	
1-bedroom house	-0.3	2.9	0.0	0.2
2-bedroom house	16.2	12.0	36.2	17.6
3-bedroom house	25.0	30.7	34.4	26.8
4 or more-bedroom house	25.6	2.9	15.1	21.1
1-bedroom flat	5.8	24.1	2.6	8.3
2-bedroom flat	6.9	10.6	2.1	7.0
3 or more-bedroom flat	-0.7	3.0	0.0	0.0
1-bedroom bungalow	3.2	3.6	0.5	3.0
2-bedroom bungalow	8.4	5.7	5.3	7.7
3 or more-bedroom bungalow	6.6	1.8	0.4	5.3
1-bedroom other	1.0	2.7	0.1	1.2
2-bedroom other	2.1	0.0	3.0	1.9
3-bedroom other	0.1	0.0	0.3	0.1
Total	100.0	100.0	100.0	100.0
Dwelling type	**Market (75%)**	**Social/ Affordable rented (15%)**	**Affordable Home ownership (10%)**	**Total**
House	66.5	48.5	85.7	65.7
Flat	12.1	37.7	4.6	15.2
Bungalow	18.2	11.1	6.2	15.9
Other	3.2	2.7	3.4	3.2
Total	100.0	100.0	100.0	100.0
Number of bedrooms	**Market (75%)**	**Social/ Affordable rented (15%)**	**Affordable Home ownership (10%)**	**Total**
1	9.7	33.3	3.3	12.6
2	33.6	28.3	46.5	34.1
3	31.1	35.5	35.1	32.1
4	25.6	2.9	15.1	21.1
Total	100.0	100.0	100.0	100.0

Source: 2020 household survey[151]

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[151] Note: Household survey achieved 2,093 responses, representing 2.6% of all households and a borough sample error of +/-2.1%

Technical Appendix E: Stakeholder consultation responses

Stakeholder survey responses

General stakeholder responses summary

E.1   Stakeholders were invited to participate in a general questionnaire survey aimed at identifying a range of information, including establishing the key perceived housing market issues in Bury MBC. Stakeholders were asked to respond to any of the questions within the survey that they felt related to their area of knowledge or experience and certain sections of the survey related to certain stakeholder groups. A total of 52 separate responses (both full and partial) to the stakeholder consultation were obtained. This is a qualitative summary of the views expressed by stakeholders responding to the online survey and is split into the different stakeholder groups.

E.2   81.6% of stakeholders responding to the survey stated that they work within the Bury MBC area and 52.6% stated that they work outside the borough area. Respondents could choose more than one answer.

All stakeholders

E.3   All stakeholders responding to the survey were asked to give their opinion in regard to the strengths and weaknesses of Bury's housing market. Stakeholders gave a range of views on this, which are outlined below.

Strengths:

- Good local environment, good commuter location, good/vibrant town centre and even the sub areas of Bury have good amenities and local facilities.

- The proximity to Manchester, the motorway network and other alternative modes of transport on offer e.g. tram, coupled with close proximity to the West Pennine Moors, makes Bury an attractive place to live.

- Strong open market values and rents and strong inflationary growth of the same which is positive.

- Better land values than comparator North Manchester towns, so development opportunities may be more viable. Strong town centre offer / good transport links attractive to local purchasers and in-migrant purchasers. Strong Greater Manchester image.

- A relatively affordable housing market positioned within a city-region with excellent links to transport, employment and leisure opportunities in Greater Manchester and beyond.

- As a housing market it is relatively less self-contained than many of its northern neighbouring authorities, with particular links to Manchester and Rochdale. Bury has one of the lowest levels of overcrowding across the conurbation. In addition, this means that the distribution of council tax is broadened, meaning that more revenue can be generated for services through a 1% increase in CTAX (relative to some neighbouring authorities).

- Strong housing market.

- Its diverse and disparate housing market ranging from low value back of pavement terrace housing in areas such as Radcliffe and former mono-tenure housing as exemplified by areas such as Pimhole, Fishpool and Prestwich. At the other end of the spectrum Bury has significant areas of middle to higher value (executive) housing in diverse locations from edge of countryside, exemplified by areas such as Ramsbottom and Summerseat to the more urban locations of Whitefield, Stand and Prestwich. In addition, Bury has also managed to develop an attractive apartment market in the town centres of Bury and Prestwich where the units benefit from their proximity to both transport nodes and commercial/retail provision. Thus, there exists a broad range of property types with associated values to suit a range of purchasers.

- Buoyant owner occupation and private rented sector housing market, across most areas of the borough. Council housing stock meets the Decent Homes Standard. Strong infrastructure and connectivity to support future housing growth. Housing market proven to be resilient after previous recessions.

- Bury is an attractive place to live and work and has a relatively strong housing market. It has an excellent level of services and facilities which attract people to live and work there. The easy access to attractive countryside in the northern part of the borough makes many parts of the Bury a highly desirable residential area whilst the close proximity to major areas of employment elsewhere in the Greater Manchester region further strengthens the housing market; and

- Very sought-after areas within the borough. Properties sell quickly. Some good quality private rentals. Variation in lower and higher value areas. Good schools; and

- Keenness by other housing providers and developers to build in Bury due to high and positive housing market.

Weaknesses:

- Lack of supply in general.

- Lack of affordable housing for young first-time buyers and those in housing need.

- Radcliffe appears in need of regeneration, decline & neglect is apparent in this area, closer to the urban metro district.

- Local regional centres lacking. Limited housing land supply putting pressure on greenbelt release.

- Limited development land. Strong competition as limited competition / offer from comparator North Manchester towns.

- The ageing population, one of the most pronounced demographic shifts across Greater Manchester, and the implications of this in planning for new housing.

- There are issues with supply of mental health and substance misuse supported accommodation, and also with elderly mental illness (EMI) nursing care.

- Strong housing market may lead to challenges of affordability and may require varying stock type to meet the demographic profile.

- The availability of strategic sites within the borough which are taking a longer time to unlock and thus impeding land availability and hence slowing housing delivery. Adding to this is the uncertainty surrounding the adoption of the Greater Manchester Spatial Framework (GMSF) the resolution of which will be in all parties' best interests, specifically as Bury is very constrained by greenbelt allocation. Two further factors hampering development are that the Local Plan is significantly outdated, and this allied to the aforementioned factors means that Bury cannot demonstrate a five-year housing land supply. Allied to the foregoing is that Bury also requires more investment into the infrastructure, particularly in the western areas of the borough to facilitate the delivery of new housing. This investment needs also to be targeted at improvements to the retail and commercial provision, specifically in areas such as Radcliffe.

- Housing demand continues to outstrip supply. Availability of land. Standards in the private sector housing are poor in some areas. Capacity to develop – skills, land availability, pressure to protect the Green Belt. Ongoing reduction in council housing stock due to Right to Buy. Potential impact of Brexit on migration and the housing market remains unknown.

- Strong PRS but supply outstrips demand which has increased rent levels that are outside the LHA or affordable.

- Lack of social and affordable housing to meet the demands of the most vulnerable and complex in the borough.

- Strong demand in most areas, but there is a lack of choice and very limited opportunities for new build housing.

- New builds are not built to a high enough energy efficiency standard to meet the 2030 carbon neutral target. Retrofit of the existing housing market is not ambitious enough due to limited grant funding / incentives.

- Too little land has been released for development which has pushed prices up.

- There does not seem to be a lot of suitable rental properties available.

- Social housing provision has not increased but declined from 12,000 to under 8,000. No new build council housing for general needs for over 10 years.

- Bury does not have sufficient land within the urban area or located in a sustainable location to meet its housing need. It must identify green belt sites in order to meet the housing requirement.

- There is a reasonable mix of housing in Bury but it seems to be very concentrated into areas of differing levels of wealth but little mixed. There does not seem to be much building going on compared to other towns parts of Manchester.

- Bury has a strong housing market, however there are housing markets in the central part of the borough around Bury Town Centre, as well as parts of Radcliffe and Whitefield where the situation is more challenging. The recently released Indices of Multiple Deprivation (2019) provide a useful barometer of the housing market in Bury and highlights the stronger and weaker market areas; and

- Bury has underdelivered against its housing requirement over a sustained period of time and as such it is imperative that Bury Council seeks to reverse this trend and put positive measures in place to cater for the full extent of its own housing need and does not rely on adjacent districts to cater for some of its housing need.   There is a strong appetite for housebuilders in the Bury to deliver the homes needed to meet the full housing needs of the area. It is imperative that the council facilitates the delivery of a suitable quantum and type of housing by identifying and allocating a sufficient supply of deliverable sites which meet the needs of the existing and future population of Bury.

E.4   Stakeholders were asked whether there are any gaps in supply of types of housing in Bury. Some stakeholders believed there are shortages of all types of property, however specifically mentioned gaps in supply relate to:

- Affordable housing for young people and semi sheltered accommodation which allows old people to remain independent but with some social inclusion and technology to keep them safe.

- Volume of affordable housing delivery for all tenures (AR, SR, AHO, ARtB and Specialist) is limited.

- Limited volume PRS housing sites (not apartments).

- There is a lower proportion of detached housing in Bury. 70% of homes in Bury have an EPC rating of D or less.

- There are issues with supply of mental health and substance misuse supported accommodation.

- Limited social and affordable housing. Limited supported housing.

- Bury has a good cross-section of housing provision, the greatest problem being that there is insufficient to satisfy demand. Currently first-time buyer product relies on former terrace properties but many of these are very dated requiring significant remediation as they are uneconomic in use. Hence the targeted provision of sites close to transport, infrastructure and commercial nodes would be highly beneficial. Allied to the foregoing; with an increasing elderly population; we anticipate that properties targeted at older people would have a ready market.

- Ability to meet the changing housing needs of the population – growth in older people. Availability of accommodation for young people, first time buyers and those on low incomes.

- Social and affordable housing and due to rent levels in the PRS this has become inaccessible for people and families on low incomes and benefits. This is compounded by the lack of social and affordable accommodation for this group of people and even worse homeless people and families;

- The only mechanism to addressing the affordable housing need in Bury is by allocating suitable and deliverable sites throughout the borough.

- Family homes.

- Not enough sites for higher quality/family housing which is in high demand.

- There are not enough homes that are adapted to meet the needs of disabled residents to enable residents to stay independent for longer and to reduce care costs. There is also not enough social housing or 4-bedroom properties for families. There are no carbon neutral homes.

- Market housing has been frozen out for many years.

- One and two bed affordable rental properties.

- Good rental properties and also suitable properties for 1st time buyers at a reasonable price.

- 1 bed social housing or affordable.

- It is important that Bury provides a range of family homes in the south of the borough to the east of Whitefield; and

- There is little to attract new people to the borough – most of the stock is relatively old. More flats/starter homes and more mid-price housing needed to stimulate the market.

E.5   Stakeholders were asked what can be done to improve the housing market in Bury. Stakeholders identified a wide range of improvements, including:

- Increase the level of supply with release of more land especially removing restrictions on employment land and payment of monies to do so. Review the way the council dispose of the discounted affordable units.

- Improve transport links and car parking.

- Release some development land rather than rely on GMSF and offer varied choice for new housing, currently limited supply and prices appear beyond levels of affordability due to lack of new build supply.

- Stronger focus needed on the delivery of affordable housing to provide for those in affordability need.

- Continued focus upon supply of varied housing products within the market.

- Work better within GM, working together to address acute specialist housing issues across boundaries, for example specialist children's housing.

- There are a range of ways to encourage providers to develop appropriate services including incentivised pricing and partnerships with expert organisations such as NHS trusts and voluntary organisations – to increase supply of mental health/substance misuse supported accommodation.

- Identify supply of sites and make them ready for development – planning briefs, land assembly, de- risking etc.

- Release more smaller sites; ≤ 2 acres; to assist with the speedier delivery of housing owing to their potential lack of significant constraints. Instigate a more pro-active rather than re-active approach to planning policy issues, specifically section 106 type obligations in particular those relating to the

provision of public open space and play provision. Invest in improvements to transport nodes and infrastructure. Seek to increase the employment offer by implementing various strategies to encourage the inward migration of new business together with facilitating new business start-up, particularly within the northern part of the borough.

- Improve standards in the private sector housing market.

- An updated housing strategy clearly demonstrating the housing needs of the borough and then lead on facilitating and building new social and affordable housing schemes in partnership with other relevant stakeholders. A good clear future housing strategy will naturally encourage social housing providers such as HA's / RSL's to build in the borough. The LA should have clears policies on how to encourage and facilitate building of social housing with strategies and policies around land values for social housing, planning flexibility etc.

- Identifying a suitable proportion of deliverable and sustainable sites in Bury. This will include allocations within the existing urban area and also the release of land from the green belt, particularly to ensure that an appropriate proportion of family housing can be delivered. Bury has been relying on a finite supply of sites from brownfield land for a considerable period of time and has continually failed to meet its housing requirement. As such, a different approach is required where the council allocate green belt land to meet part of the need with a dual focus on delivering brownfield land simultaneously.

- Develop the town centre apartment market.

- Proceed with GMSF sites at Elton, Walshaw, Simister.

- Increase the supply by progressing GMSF or a new local plan.

- More affordable housing that is fit for the future and carbon neutral. A stock of homes that are specifically adapted for disabled residents with tenancies managed appropriately to ensure when they are no longer needed by the resident the resident enters an agreement to be rehoused so that the adapted property can be used by another resident that needs it.

- Make more land/sites available in locations where there is strong demand.

- More affordable rent - LHA rate.

- Build more social housing.

- Allocation of GM 1.3 Whitefield (Northern Gateway) in the GMSF; and

- Better transport links, better amenities in parts of the borough away from the centre.

E.6   Stakeholders were then asked what they think the council needs to consider when assessing the future requirements and need for market, affordable and specialist housing in the borough. Stakeholders provided a range of answers to this question, which include:

- Need to take account of the demand as well as housing need from local and national sources.

- Specialist housing for our ageing population, which allows old people to remain at home for longer, but with some social meeting space around it so they are not socially isolated. Affordable housing for the young people.

- Demographics – ageing population / outward migration / commuter / encourage inward migration from adjoining authorities.

- Historic delivery levels of each tenure type to meet need/demand - deliverability of stalled sites with planning - deliverability of allocated sites.

- Whilst values are stronger there needs to be a balanced approach toward delivery asks to ensure viability remains.

- Homes that are suitable for life so that if someone needs change that doesn't necessarily mean they need to move house. Properties which are suitable for people with more complex needs e.g. autism. Properties that encourage intergenerational living and makes it feasible to be a Shared Lives Carer e.g. properties with self-contained flats or annexes included.

- What need is coming through, and particularly with regard to specialist provision where resources can be pooled with other GM authorities to access and develop housing which might otherwise provide undesirable, unviable, or unachievable.

- One of Bury's clear strengths is its green spaces, so I feel that Bury's housing strategy has a particular challenge around maintaining greenspace and greenbelt whilst developing more housing across the range of housing need. Clearly, maximising the use of brownfield sites will be essential in this process.

- Can people remain independent longer by living in homes, accessibility of homes to facilities, adaptability of homes.

- In respect of market housing the availability of sites for starter homes and first-time buyers close to transport infrastructure, the economic centre and employment nodes. Affordability and the integration of various tenures on a 'tenure blind' basis. Size and the potential adoption of Nationally Described Space Standards. The fact that there is currently a burgeoning demand for larger 3-bedroom and smaller 4-bedroom middle market properties.

- Lead on social and affordable housing but working in partnership with other providers to maximise opportunity around numbers, land, and other funding such as homes for England to make schemes attractive and feasible. Use relevant data to ensure the right housing needs and outcomes are met to reduce the pressures on social and affordable housing demands in the borough. Maximise funding opportunities now open to LA's with the relaxation of capital receipts / funding and the HRA with clear strategies and policies to implement. New social adapted properties are required to meet current and future requirements as people live longer with more extra care schemes but built to the standards and expectations of any private scheme.

- The GMSF Revised Draft (January 2019) identifies a local housing need of 200,980 dwellings for the 10 Greater Manchester authorities over the period 2018-2037, equivalent to 10,578 dwellings per annum [dpa]. The 10,578 dpa target derived from the standard methodology represents the minimum starting point. This figure is insufficient to meet housing needs for a number

of reasons. An appropriate upward adjustment needs to be made to facilitate growth, cater for past under-delivery, and take positive steps to address worsening affordability issues. We consider that the best and most effective mechanism for delivering additional market and affordable housing to meet the need in Bury is through the identification of suitable and deliverable allocations, including the release of suitable land from the green belt.

- Evidence from the Greater Manchester Strategic Housing Market Assessment. Local Plan Local Housing Needs calculations. Ability for people to save for a deposit and access mortgage finance.

- Establish correct mix and type of housing on developments.

- The council should be ambitious and forward thinking by planning for economic growth and a corresponding level of housing provision. The allocation of more land for housing will provide greater opportunities for the provision of both affordable housing and specialist housing for the elderly etc.

- Carbon neutral commitments – the cost of retrofitting homes and what incentives would work to encourage take up. Investigation of national grants / investment models to enable measures to be installed. Current disabled adaptations being installed for Bury residents to assess the level of need for specific equipment and the cost of these, a lack of available properties vs the long-term care costs incurred.

- Pay attention to local prices and the advice of local agents as well as developers.

- More properties that are adapted for specific disability needs - too many families on the re-housing list for an adapted property that have been on the waiting list for 2 years.

- Transport links, schools, health centres/services. All the support requirements.

- Housing need and housing requirement are different. The council should plan for more houses in its housing requirement than the minimum number suggested by the standard method for assessing local housing need.

- The need to attract younger people to Bury and retain its own youngsters who may wish to move to an area with greater amenities and employment; and

- Build more social housing.

E.7   Stakeholders were then asked what should be considered when setting future housing standards, such as accessibility, size and quality for new housing in the borough. Considerations include:

- These should be in line with Government guidance rather than having ad ho local guidance.

- Accessibility, sound proofing, environmentally friendly, parking (2 spaces per unit for first time buyers), not on a flood plain.

- The current space standards for dwellings is adequate and should be used for guidance purposes only, not be too rigid, allow flexibility and marketability.

- Applying consistent standards with the rest of GM should be a focus so not to un-level the playing field.

- Impact upon land value and viability.

- Eco friendly in order to achieve the targets of the Bury Strategy. Accessibility so that a change to someone's mobility does not mean they need to move house – wider doorways and corridors, sufficiently large bathrooms.

- Low-carbon commitments are a huge issue for the future. Making age-friendly homes in ways which do not deter end users from other walks of life. Envisioning homes around connectivity, particularly regarding gigabit rollout in 2020.

- Every new house should aim for zero carbon emissions as a house (emissions will still arise in the short to medium term from transport). Building in appropriate materials and enhancing the physical appearance of the borough is entirely consistent not only with good housing design but also with Bury's status as Town of Culture.

- Can these be delivered and what are the mechanisms for delivery.

- Taking full cognisance of current Building Regulation clauses M4 - 2 and M4 – 3 which deal with the adaptability and accessibility of properties. The document "Evolving Future Homes Standards" currently in the consultation stage which deals with the reduction of our carbon footprint, amongst other issues. The Government's document "Building Better Building Beautiful" which contains 12 specific characterisations required for the design of new housing developments. And finally, adoption of the Nationally Described Space Standards.

- Balance the need for 'higher end' executive homes with the need for social / affordable housing. Creating mixed communities. Support the need for 'lifetime', eco-friendly homes, which meet the changing needs of people. Ensure local infrastructure can support future housing growth.

- New house building should be focused on social need and property types in the right areas and not just based on profit for developers, desirability and value to increase council tax receipts for the LA. Any social housing should be of good standard with appropriate development of infrastructure to support and sustain any new communities and housing estates including health, GP's, schools, shops etc.

- Government's NDSS Optional Technical Housing Standards.

- Viability, balancing the costs of various requirements and ensuring deliverability.

- Homes should be fit for all ages, so accessible and enough space to be adapted as people get older.

- Planning policies should not seek to duplicate building regulations or introduce different standards. That leads to confusion and increased costs and could even threaten delivery.

- Sensible approach to space standards and MMC or sites will not be deliverable.

- Carbon neutral target by 2030 - Minimum Energy Efficiency Standards. An increase in affordable 4 bed properties. A stock of adapted properties for disabled residents.

- National standards are wholly adequate and effective and should not be exceeded at the local level without proven and justifiable reasoning.

- Location. Quality to improve standards particularly in the PRS.

- Obviously, demand should be the driver. So, if we need more properties, what are the size and price ranges needed and go ahead and do it.

- Decent homes plus with increase in renewable energy and reduction in carbon footprint. Alternate to gas heating. Avoid high / med rise blocks of flats; and

- Employers demands for new staff and the pay grades expected – these indicate the type and possibly some of the demand for new housing.

E.8   The next part of the survey instructed stakeholders to either go through all of the questions in the consultation or to move through specific sections targeted at particular stakeholder groups.

Registered providers

E.9   Stakeholders were asked about their main concerns surrounding affordable housing provision. Specifically, whether there is enough, too much or whether it is of the right size, and whether it is of good quality and in the right location. Stakeholders responding to this question believed that there is not enough affordable housing:

- Volume of new build affordable housing within Bury is limited.

- Majority of AH scheme are s106 led so subject to development led applications, plans and often, unit standards. RPs can often have a limited effect upon tenure, mix, size, quality if not involved until late in the development process; and

- Whether it is really affordable and are developers interested.

E.10   In relation to demand for affordable home ownership products, stakeholders believed that there is demand for these products. One stakeholder said that the local market is more than capable of supporting shared ownership products and future funding rounds are likely to continue to support such. Demand for shared ownership houses (not apartments) remains strong and has strengthened over the past 12 months. This may strengthen further in view of right-to-buy changes.

E.11   Stakeholders were asked what they think needs to happen to improve the provision of affordable housing for rent and sale in Bury. Responses included:

- Secure the provision of 'traditional' affordable housing through s106 on developer sites (not discount market sale) - promotion of the importance of affordable housing provision - utilisation of the council's land assets for the provision of affordable housing - further collaborative working to find ways for developers to deliver more than policy requirements of affordable housing; and

- Developers approach and attitudes need to change. Planning of the locations and not just part of a larger private housing development. Extra care schemes for over 55's such as Red Bank or Peachment Place but look at what affordable means.

Developers and housebuilders

E.12   Stakeholders were asked what the main challenges were facing the delivery of new homes in Bury. The main challenges mentioned were:

- Uncertain market conditions such as Brexit etc. Lack of supply in most parts of the borough. Financial constraints in developing sites from getting funding to dealing with contamination etc.

- Lack of sites being available. A lot of difficult brownfield sites do not help delivery but appreciate Bury is surrounded by green belt with little open/safeguarded land.

- The uncertainty surrounding the Greater Manchester Spatial Framework is providing an excuse to certain interests in not releasing land. With access to land being a very major challenge to the provision of new homes within the borough. In conjunction with the foregoing, Bury's Local Plan is outdated, allied to which they do not have a five-year land supply. These planning uncertainties are not conducive to a pro-growth agenda and constructive planning dialogue and discussion. Given the above there needs to be a focus on growth and regeneration within the authority. A strategy and delivery plan dealing with infrastructure, inward investment for employment and the release of land for housing needs to be correlated and produced.

- Bury is a good market area and housing delivery can be increased significantly compared with past performance. This can also be sustained for a considerable period of time. However, it will only be possible to reverse years of under-delivery by allocating a sufficient amount of deliverable sites going forward. It would also be prudent for Bury when considering the release of land from the green belt that sufficient levels of safeguarded land to meet needs beyond the plan period.

- Lack of suitable sites, specifically for family housing; Viability; and

- Insufficient opportunities not helped by a tight green belt with no safeguarded land.

E.13   Stakeholders believed all types of housing are in demand in Bury however the following types of housing were mentioned:

- 3 and 4 bed detached are always in demand.

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- <u>Accommodation for elderly</u>.

- All types, if any, possibly 4 bed housing for young families.

- In the private for sale residential market essentially a broad spectrum of product from 'first time buyer units' to larger three bedroom and smaller four-bedroom middle market detached properties, preferably with integral garages.

- Additional family housing as required by the GM SHMA.

- The provision of a suitable range of housing types in the right locations is crucial in order to ensure that local residents can meet their housing aspirations and move up the housing ladder whilst remaining in Bury.

- Low rise family housing is always in most demand; and

- Smaller first-time buyers' homes.

E.14   The survey asked stakeholders whether there are any significant housing developments proposed in the Bury Council area. Respondents identified the following developments:

- A small scheme being built in Holcombe Brook.

- Past significant developments have been focussed around Radcliffe. Would be good to see this spread to other areas.

- The former East Lancs Paper Mill at Cross Lane, Radcliffe, a site of 18.53ha jointly owned by Homes England and Bury Council who are currently engaged in a soft market testing exercise prior to bringing the site to market via members of Homes England's Delivery Partner Panel.

- A site known as Land at Starling Road, Bury for residential development through the emerging GMSF and the Bury Local Plan. A delivery statement was produced to support the allocation of the site and submitted to Bury Council in 2016. This statement sought to demonstrate the suitability and deliverability of the site and formulated an illustrative masterplan for the area. The masterplan proposed the delivery of up to 480 high quality new homes appropriate to requirements of Bury, along with extensive green space and appropriate provision of onsite affordable housing; and

- Land off Mode Hill Lane, Whitefield. This is part of GMSF allocation GM 1.3.

E.15   The survey asked stakeholders to describe the typical customers for new homes:

- Second and third stage movers and demand from those who split up.

- All customer types but down sizers and first-time buyers may be priced out or not be able to find suitable sized product.

- First time buyers comprising typically c25% of customers, second time buyers moving up the property ladder from terraced and semi-detached stock c60% and down sizers, generally elderly people, the balance of c15%.

E.16   Stakeholders were then asked whether these customers are looking for rent or sale. Responses concluded that customers are looking to both purchase and rent properties in Bury.

E.17   In regard to build to rent housing products, stakeholders were asked what the role and main issues are regarding its delivery in the housing market area. Stakeholder views on BTR were mixed:

- There is always a role for rented units.

- The role of BTR is choice in my opinion. Needs – I am not sure.

- Build to rent would probably be a good tenure to deliver more of within Bury but for houses not apartments.

- In the North West of England, the authorities with the greatest potential to accommodate the build to rent model are Trafford, Stockport, and Manchester where an appropriate land value can be generated. Build to rent may form a small portion of Bury's overall housing supply but should not be overly relied upon. Build to rent generally does not deliver a significant proportion of affordable housing for a variety of reasons and as such, its delivery will not meet the affordable housing needs of Bury either.

- The balance between rents and capital values. If not aligned the rental yield will be insufficient and development will be difficult; and

- Requires the provision of larger housing developments from which a proportion of new properties are likely to be acquired by investors.

E.18   The survey then went on to ask stakeholders if they had any suggestions about what would help developers/housebuilders to deliver new homes across the Bury housing market. Comments included:

- The release of more land and lifting restrictions on employment protection policies.

- Release green belt land without interference/restriction from combined authorities.

- More land supply and infrastructure improvements to unlock new development sites.

- More land, because it is neither finance nor capacity that is limiting our output.

- Considerable change is required in the delivery of housing over the coming plan period to meet identified needs. It is considered that the full LHN, including affordable housing can only be delivered by allocating sufficient amounts of green belt land to be released for housing. It is imperative that the council prepares a robust Local Plan which does not seek to artificially and unjustifiably constrain the level of green belt release to meet future development needs. This will only result in significant delays at the examination stage and could result in the plan being found unsound.

- Release more land in places where people actually want to live.

- Open dialogue with the council and a list of stalled / available sites being prepared. Partnership working and build trust between RP's and councils.

- Less restrictive planning policies and a review of the tight greenbelt that surrounds Bury's towns and villages is long overdue; and

- Certainty over the GMSF, a streamlined planning process and reduction in unnecessary planning conditions.

Specialist housing providers

E.19 One stakeholder responded to the questions relating to specialist housing providers. In relation to whether there is enough specialist housing in Bury, the stakeholder responded 'no'.

E.20 The survey asked whether there are supply and demand issues for particular types of specialist housing products in the area. One stakeholder commented that: there are not enough 3-, 4- and 5- bedroomed properties available that are adapted for disabled residents. Residents are being put on a rehousing list and staying on that list indefinitely due to suitable properties not being available.

E.21 The survey then asked whether the respondent holds any evidence of need for specialist housing to which they replied: I hold evidence of Disabled Facilities Grants undertaken per year. Specific measures installed under grants such as level access showers, stairlifts, ramps etc. There is an overspend on minor adaptations every year.

Bury Local Authority staff

E.22 The main challenges facing the local authority in delivering new homes were identified as:

- Catching up and building social and affordable housing quick enough and in sufficient numbers to turn the tide and meet current pressures on the social housing register and meet the increasing challenges of homelessness. Supported accommodation for all cohorts – young complex with dependencies, elderly etc.

- Supply of sites. The borough is tightly constrained by green belt and is maximising delivery on brownfield sites. Developers sometimes argue viability is an issue and that they are unable to deliver the full affordable housing requirement. This should have been factored it in to the price paid for the land. The Government's Vacant Building Credit policy will further reduce the delivery of affordable housing through planning policy; and

- High cost of installing energy efficiency measures in new homes to meet carbon neutral target. Existing road infrastructure unable to cope with increase in use demand that new homes would create. Negative view from the public for building on greenbelt land. Putting compact smaller homes onto smaller brownfield sites.

E.23 Stakeholders were asked what the main challenges are with their existing housing (private rented) stock. These challenges were identified as:

- Affordability and being accessible for low income people and families into the PRS and helping meet the challenges of homelessness in the borough.

- Some run-down areas, areas of overcrowding and under occupation; and

- Energy efficiency retrofitting of private sector homes to meet carbon neutral target and minimum energy efficiency standards is difficult when the national grants available are limited, and there is a lack of incentive for residents due to costs being prohibitive. Adapting properties at a high cost for disabled residents - not enough funding available and sometimes it is not feasible to install measures due to the technicalities of adapting certain types of older and non-traditional build type properties.

E.24   Stakeholders gave ways in which these identified challenges can be met, such as:

- Clear direction by the LA on what is needed in the borough based on evidence and outcomes and timescales. To lead on new housing rather than rely on other HA's.

- RSL's and developers but still work in partnership. Remove red tape around processes / planning were required etc. New Housing strategy being clear on what is required but focusing on the top priorities such as social and affordable housing.

- Provision of affordable housing for older people to free up family homes; and

- Investment models / rolling fund to install renewable technologies - renewable heat incentive and generation tariff returns. Interest free loan products for larger scale energy efficiency measures - specifically something for residents that may be on a low income or find it difficult to get anything from banks due to their credit scores. Otherwise we will end up with more residents living in fuel poverty in homes that are expensive to heat because they cannot afford to pay for retrofit measures when they are not eligible for a grant. Having a stock of specifically adapted properties for disabled residents where tenancies are managed affectively so that they are always used by the residents that need them.

E.25   One stakeholder commented on the question regarding cross-boundary issues facing the Bury housing market area: From a homelessness perspective - cross borough placements from other LA's to meet their duty that can create 'ghetto's' and increase rents in the PRS. Not significant in Bury at the moment but this is affecting other boroughs.

E.26   One stakeholder commented on the question regarding significant housing developments in the Bury Council area: GMSF sites: Elton Reservoir, Walshaw, Northern Gateway, Seedfield. Others: East Lancashire Paper Mill.

Neighbouring or adjacent local authority staff

E.27   Two stakeholders, from GM Borough Councils, stated that they are reviewing their Local Plan. One stakeholder stated that the timetable for review is in line with the GMSF – it is expected that a draft will be circulated this year; and it will cover the same period as the GMSF which is currently up to 2037.

E.28   Three stakeholders stated that they are undertaking a new or updated SHMA/HNS to support the new plan.

E.29   In terms of significant housing developments, infrastructure developments and regeneration projects near to the boundary of the Bury Council area, all stakeholders were unaware of any of these.

E.30   In relation to proposals to develop or extend accommodation based special care facilities for adult social care or young people, Tameside Council stated that they would like to encourage a city-regional approach when discussing and developing specialist housing in order to meet any viability challenges.

Selling and lettings agents

E.31   There were no responses from stakeholders regarding the questions relating to selling and lettings agents.

Bury Council Elected Members

E.32   There were no responses from stakeholders regarding the questions relating to Bury Council Elected Members.

Private Landlords

E.33   One stakeholder replied to the question relating to how many properties respondents let in Bury MBC, to which the respondent replied '3'.

E.34   Stakeholders were asked, based on experience, what type of properties are most in demand and in which areas, to which they responded:

- One and two bed; and

- 2 beds and 3 beds across the borough.

E.35   There were no reported properties that private landlords struggle to let.

E.36   In relation to advantages and challenges of investing in, or letting properties, in the Bury MBC, stakeholders only mentioned advantages such as: high level of professional people living in Bury; and property prices are increasing, and rental prices are too.

E.37   Stakeholders were asked in what ways, if any, could Bury's private rental sector do more to meet housing need and demand in the borough and how could the council help to this end. Stakeholders responded with the idea of offering grants.

E.38   Stakeholders were then asked what their experience is, if any, of either self-managing properties or of using a managing agent. Responses included:

- I use agents to find my tenants and then I manage them ongoing.

E.39   Finally, the survey asked stakeholders, if known, who would they say are the typical customer groups who rent their properties. Responses included:

- every group.

Summary

E.40   From all of the challenges facing the Bury housing market, stakeholders were asked what the key priority is for themselves or their organisation. The key priorities identified were:

- land supply availability.

- ensuring there is accommodation available which makes it easy to provide care and support to someone living there. Homes which are accessible for the whole of someone's life.

- improving the connections between health and social care services and housing providers especially in the supported housing and assisted living fields.

- increasing the supply of social and affordable housing in the borough. Improving standards in the social housing sector and maintaining the Decent Homes Standard.

- housing delivery - net completions.

- carbon neutrality and disabled adaptations.

- there is a very poor level of privately rented properties in east Bury, pockets of Radcliffe and Baguley Crescent. However, the tenants do not complain from these properties, they are found via proactive work. There is a very limited staffing capacity to police this sector and there are a lot of vulnerable people out there living under the radar. Selective licencing could be an option, however again we need staff; and

- providing the correct type of properties at a reasonable price.

E.41   Further comments were made by stakeholders responding to the survey, including:

- I am grateful for the opportunity to comment through this survey; and

- I have access to further information and stats on the work that has been done in Bury on energy efficiency of private sector housing and also on disabled adaptations over numerous years should this be required for this study, to help highlight the need for specific types of properties and what may need to be done in the future.

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Technical Appendix F: Affordable housing definitions

Affordable housing definitions

Definitions relating to affordable housing are presented in the NPPF 2019 (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) **Affordable housing for rent**: meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for social rent or 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).

b) **Starter homes**: is as specified in Sections 2 and 3 of the Housing and Planning Act 2016 and any secondary legislation made under these sections. The definition of a starter home should reflect the meaning set out in statute and any such secondary legislation at the time of plan-preparation or decision-making. Where secondary legislation has the effect of limiting a household's eligibility to purchase a starter home to those with a particular maximum level of household income, those restrictions should be used.

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.