Greater Manchester Housing Data Pack
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Introduction

• The purpose of this data pack is to summarise the key patterns and trends across a wide range of housing related issues in Greater Manchester.
• The data used in this pack is based on the most recent releases available as of August 2017.
• Data is divided into the following sub-categories;
  1. Historical Background
  2. Tenure and Dwelling Stock
  3. Property Prices and Sales
  4. Housing Market Affordability
  5. Housing Availability, Need and Vacant Properties
• This document is based on the “Housing in London: 2017” data pack published by the Greater London Authority, though due availability of data it was not possible to fully replicated the scope of the London document.
1. Historical Background

- The population of Greater Manchester reached a high point in 1971 at 2.7m before declining over the next three decades. The population increased in 2011 from 2001 up to 2.68m and 2016 ONS mid-year population estimates put the current population at 2.8m. ONS estimate Manchester’s population to be around 500,000, still below its 1951 peak of around 690,000.

- In spite of the population decrease between 1971-2001, the number of dwellings across Greater Manchester increased, though number of rooms per dwelling took an initial drop which has since returned to its 1981 level.
The population of Greater Manchester reached a high in 1971 at 2.71m, and then declined in the next three decades. The 2011 Census found a sharp increase in the population up to 2,684,539 from 2.48m in the 2001 Census. The mid-year population estimate for 2016 puts Greater Manchester’s current population above its 1971 high with 2.78 people, representing a new peak.
The number of dwellings increased consistently from 1981-2011 in Greater Manchester, despite the three decades of population decline observed between 1971 and 2001.

The vast majority of dwellings in Greater Manchester are houses.
There was a drop in the average number of rooms per household in 1991 from 1981, though the number of rooms per household has increased each census since then, though not back up to 1991 levels. Trafford and Stockport have the most rooms per household by a wide margin and Manchester has around 0.5 less rooms per household than the Greater Manchester average and 0.9 less rooms per household than Trafford.

Source: Census 1981-2011
2. Tenure and Dwelling Stock

- Since 1971 owner occupation has been the majority tenure across Greater Manchester, growing in popularity over time. Home ownership is at its lowest in Manchester, where renting is more common. The amount of people in social housing has decreased since 1981.
- The majority of Greater Manchester’s housing stock is held in the private sector and is generally in lower council tax bands. Most local authorities no longer own social housing stock, instead social housing is managed by registered providers or arms-length management organisations. There has been a decrease in the amount of social housing entering the private sector through the right to buy scheme in the years following the 2008 financial crisis.
Since 1991 owner occupation has been by far the majority tenure type, with social rent coming second, despite a decline in uptake recorded in every census since 1981. Private rent has been becoming more common since 1991. Shared ownership was not recorded on the 1981 or 1991 census so is marked as 0 for those years. Shared ownership represents a very small proportion of tenure in Greater Manchester, numbering 5,730 in 2011.

Source: Census 1981-2011
Over 60% of all properties are owner occupied across Greater Manchester as a whole, with 27% of those being owned outright. Only in Manchester are less than half of properties owned, possibly due to its large student population. Stockport and Trafford have the highest levels of outright ownership, both above the national average of 30%. Manchester and Salford have significantly higher proportions of social and private rented stock than both the Greater Manchester and England averages. Shared ownership is a relatively uncommon tenure type across all districts.
Owner occupation is particularly low in the regional centre. Owner occupation is comparatively more common and widespread across Stockport and the outer areas of Greater Manchester.
Private renting is most common in the regional centre. Private renting is clustered in the city centre areas of the various districts around GM and less common in the surrounding areas. The exception is Manchester, where private renting is prevalent throughout the district.
Social renting is most common in the regional centre. Social renting is generally at its most common in the town centre areas of the various districts, but is relatively widespread in most districts, and being at its most frequent across the district of Manchester. It is comparatively less common outside of district city centres, particularly in Stockport, Oldham and Rochdale, where owner occupation rates are higher.
In Greater Manchester there were around 261,000 social rented homes in 2016, accounting for 22% of total dwellings. The other 78% of dwellings are owner occupied and private rented dwellings. This 22% level has been consistent since 2011. Manchester has the highest proportion of social rented stock at 31% (nearly 70,000 dwellings). Stockport has the highest proportion of private dwellings at over 86% (110,000 dwellings).
At a GM level, 85% of Registered Provider (RP) owned social housing stock is general needs, 10% of stock is housing for older people, 3% is supported housing and 2% shared ownership. There are variations across the GM districts; in Wigan and Stockport, housing for older people accounts for over 20% of stock, and they also have higher levels of shared ownership. This is probably due to the lower proportions of RP stock in these districts which likely caters for those with specialist housing need.

Source: HCA, Private Registered Provider Social Housing Stock in England: Statistical Data Return dataset 2016
In GM, 76.5% of social housing stock is owned by Registered Providers (RPs), and 23.5% is Local Authority owned. In Bolton, Rochdale, Tameside and Trafford, all social housing is owned by RPs. In the other districts, various proportions of stock are retained by Local Authorities, ranging from 4% of stock in Salford to over 86% in Wigan.
Increase in GM from 2015/16 to 2016/17 of 27.5% (compared to 14.6% nationally) from 6,109 in 2015/16 to 7,892.

Most districts showed an increase (Salford and Stockport the most in percentage terms) but Tameside and Bolton showed a decrease; affordable completions increased by almost 90% in GM (compared to 29.3% nationally) after declining by 61.1% last year; all districts showed an increase in affordable completions apart from Bury who stayed the same at 70.

Source: CLG Live Tables 122 and 1008C
Since 1998, Right to Buy sales were at their highest in GM between around 2002 and 2005. At the policy's peak, the most sales took place in Manchester, but in recent years Wigan has seen the highest number of sales.

Source: Live Tables of Social Housing Sales: Table 685: Annual Right to Buy Sales by Local Authority
The most common council tax band in Greater Manchester is band A, representing the lowest valued properties. Almost all of Greater Manchester’s properties are Band D or below. Manchester has the highest proportion of its properties in council tax Band D or below (96.3%). The districts with the highest proportion of high valued property in higher council tax bands are Stockport and Trafford. 17.1% of properties in Greater Manchester are in band D or above compared to 32.4% in Stockport and 32.7% in Trafford.

Source: Council Tax Stock of Properties 2017
Most properties constructed in Greater Manchester since 1900 have been band A properties. There has been a sharp decrease in the construction of lower value band A properties since the 1983-1992 period and an increase in the construction of more valuable band B, C and D properties. The number of properties constructed in the highest council tax bands has remained relatively stable but at a low level, with a slight decrease in the period following the 2008 financial crisis.

Source: Council Tax Stock of Properties 2017
3. Property Prices and Sales

• The value and volume of property for sale in Greater Manchester has been increasing since 2015, following a sharp decline after 2008. The majority of property sales in Greater Manchester are of relatively low value when compared with the rest of the country, but slightly higher than in the North West in general. Typically new build houses are more expensive to purchase than houses across most of Greater Manchester.

• Purchasing a lower quartile valued property is affordable across most of Greater Manchester with an average income. However, more than half of homes purchased in Greater Manchester require a greater than average income to be affordable.
The highest number of sales was in Manchester, where there were a total of 6,880 sales. Rochdale had the lowest number of sales, with 2,693. Oldham also had a low number of house sales, with 2,729. There was an increase in the number of sales across all districts in Greater Manchester, with the number of sales increasing by 6.2% across the conurbation.

Despite its low total sales, Oldham had the largest growth in the number of sales, with a 13.4% increase on the year before, followed closely by Salford with a 12.3% increase in sales. The slowest growth in sales can be seen in Trafford, where the number of sales increased by 0.3% from 2015-2016.
Most property purchases were of semi-detached (13,735 sales) or terraced (13,692), with detached being the least common type to purchase (6,203 sales), followed closely by purchases of flats (6,671). Detached properties are possibly purchased less frequently due to their higher cost whereas flats are more likely to be considered a rental option.

Property sales of all types of properties increased across Greater Manchester as a whole, yet several districts saw a fall in the number of detached house sales. Trafford and Tameside saw the largest decline across several housing types, with Tameside only seeing an increase in terraced sales and Trafford seeing a decrease across all property types.

Source: Land Registry Price Paid Data
Trafford has the highest average house prices in Greater Manchester at £298,010. This is significantly higher than the next highest district, Stockport, which has an average price of £233,025. Both of these are much higher than the Greater Manchester average of £177,551. The lowest house prices in Greater Manchester are found in Rochdale where the average house price is £139,921.

The largest increase in prices can be seen in Salford, where house prices increased 10.7% between 2015-2016. House price growth was at its slowest in Wigan, where house prices only increased by 1.6%. The average increase in house prices across Greater Manchester was 5.4%. There were no districts where house prices decreased.

Source: Land Registry Price Paid Data
Detached houses are the most expensive property type in all districts across Greater Manchester whilst terraced houses have the lowest average cost. Trafford has the highest average property price across all property types whilst Wigan has the lowest. Most districts saw an increase in the value of all property types. Oldham and Tameside saw a decrease in the value of flats, but increases in all other property types. Across Greater Manchester property prices have increased across all property types.

Source: Land Registry Price Paid Data
Salford has by far the most new build sales in Greater Manchester with 1,044 in 2015/16. Manchester had the second highest number new build sales with 633. Tameside had the least with 108 new build sales. Stockport was the district where the average price of new builds was the highest, with an average price of £309,830.

The lowest average price paid was in Rochdale, where the average price of a newly built home was £162,701. The average price of a newly built home was higher than the average price paid for a home in all districts with the exception of Trafford, where the average price paid was £298,010 whilst the average new build price was £180,687. The average price of a newly built home across Greater Manchester was £191,576.

Source: Land Registry Price Paid Data
This chart shows the number of property sales in Greater Manchester by price band. Assuming 85% LTV mortgage repayments of no more than 30% of monthly income, this model shows what value of property is affordable for those on the median Greater Manchester household income, the mean household income, and those which are only affordable for those on above the average income.

Most of the houses sold within Greater Manchester are under £210,000, with the number of houses sold decreasing steadily as the price increases above the £120,000-£129,999 price band, with the exception of the £500,000 and above band, though this is as it is a wider band and still contains less than 1,000 sales in the year 2016. 39.7% of homes sold were affordable based on the 2016 mean income, whereas only 26.8% were affordable based on the 2016 median income.

Source: Land Registry Price Paid Data, New Economy modelling
Price growth in England is dominated by London, which has seen the sharpest increase in England. It is only in the past 12 months that the house prices in Greater Manchester and the North West have returned to their pre-financial crisis levels. England and Wales, the South East and London have all seen sharper increases in house prices than in Greater Manchester and the North West.
All sales volumes are lower than they were in 2007, the peak prior to the financial crash, however Greater Manchester has recovered its sales volumes to a slightly greater extent than London. The April 2016 peak and subsequent fall can be attributed to a change in stamp duty.
House prices are at their highest outside of the district town centre areas. The highest house prices are in the three southernmost wards of Trafford where the median house price is in excess of £500,000. All districts with the exception of Wigan, Tameside and Rochdale, have at least one ward where median house prices are in excess of £250,000.

Source: Land Registry and MappingGM
3.15 Number of Sales by Ward 2016

The city centre area of Manchester and Salford has the highest volume of sales across Greater Manchester. Stockport also has a reasonably high volume of transactions across most of the district, whilst Rochdale and Oldham have relatively low volumes of sales.

Source: Land Registry and MappingGM
4. Housing Market Affordability

- Across most districts in Greater Manchester the average rent and mortgage payments are less than 30% of median household income.
- Rental prices in Greater Manchester are lower than England as a whole but are slightly higher than elsewhere in the North West. Schemes aimed at encouraging home ownership such as Help to buy have been reasonably successful, with the amount of awards given through these schemes increasing year on year since their introduction.
- The majority of people claiming some form of housing benefit live in socially rented accommodation and are not in work. Fuel poverty is down from its 2010 peak, but has remained relatively stable since 2011.
Across most districts in Greater Manchester the average rent and mortgage payments are less than 30% of median household income, indicating that these are generally affordable. Trafford is an exception here with only a 75% mortgage affordable on the median income, though Trafford is affordable on the mean income. Manchester’s rental properties are also generally over the threshold of affordability. This is likely due to its high volume of students and higher value rental properties in the regional centre. This can also explain Salford’s higher rental prices. Mortgage repayments are calculated for lower-quartile property values, as these would likely be the properties purchased by first-time buyers.

Monthly rent prices in Greater Manchester are higher than in the North West, but lower than England as a whole. The mean monthly rent within Greater Manchester is £628, compared to £584 in the North West and £852 in England as a whole. The lower quartile rent in Greater Manchester is £475, which is slightly higher than that of the North West, and is only marginally lower than in England as a whole (£500).
The highest lower quartile house prices are found in Trafford at £165,000 whilst the lowest are in Rochdale at £79,996. However, the highest lower quartile income to price paid ratio is found in Manchester at 6.62, despite the lower quartile house price being £110,000. The reason for this is Manchester has comparatively low lower quartile income of £16,616. Salford is similar to Manchester in this way, with a ratio of 5.99 despite a lower quartile price paid of £106,000 due to its lower quartile income of £17,699. The lowest income to price paid ratio is found in Bolton where the ration is 4.26, with Wigan following closely at 4.27.

CACI Income Data
In Greater Manchester there were almost 250,000 households claiming Housing Benefit (HB) or the Housing Element of Universal Credit (UC). Almost 164,000 of those are HB claimants living in social rented housing (66%), with 43,000 living in Manchester and 8,000 in Bury. A quarter of these households are HB claimants in the Private Rented Sector (63,000). Similarly, Manchester has the highest number of these households (15,000), whereas Trafford accounts for the lowest numbers (2,000). Households claiming UC Household Element account for 8% of these households (19,000). There is currently no tenure breakdown for these claimants.

Source: DWP Stat-Xplore Housing Benefit Claimant Caseload and Universal Credit Households
HB claimants may also be claiming out of work benefits, for example Income Support, Jobseekers Allowance, Disability Living Allowance. Of the social renters claiming HB in GM, 70% were also claiming an out of work benefit. However, of those claiming HB in the private rented sector, only 55% were also claiming out of work benefits, indicating that a higher proportion of people in the private rented sector work while claiming HB than in the social rented sector.
The number of households in fuel poverty has decreased since 2010. Much of this decrease came in the form of a large drop in 2011, from which point levels of fuel poverty across Greater Manchester have remained relatively constant. Data for 2013, 2015 and 2016 is unavailable.

The Help to Buy equity loan scheme began in 2013, and has been used to help purchase more houses every year since its inception. Loans totaling a value of £178m have been awarded to homebuyers within Greater Manchester. The average loan granted was £35,378.24, and the average value of the home purchased is £176,891 and the total value of homes purchased in Greater Manchester using this scheme is £892m.

Source: Open Data Communities, DCLG [http://opendatacommunities.org/data/housing-market/help-to-buy/num-loans/loan-type]
The Help to Buy ISA scheme began in 2015 and has been used to help fund the purchase of 4,659 properties in Greater Manchester since its inception, with bonuses paid totaling £2.9m. The average bonus paid using this scheme is £624.11, significantly lower than the maximum payout of £3,000. The average cost of a home purchased using this scheme is £111,930 and the total value of properties purchased using this scheme is £521m.

5. Housing Availability, Need and Vacant Properties

- Across Greater Manchester, the majority of households have spare rooms in their homes, with only a small proportion of households living in overcrowded accommodation, indicating that overcrowding is not a large issue in the conurbation. Home owners have the highest rates of under occupation and the lowest rates of under crowding.

- At the 2011 Census there were around 13,643 concealed families in Greater Manchester, indicating some level of families struggling to afford their own accommodation and explaining some amount of overcrowding. The number of vacant properties has been decreasing since reaching a peak in 2007.

- The number of people sleeping rough has been increasing consistently since 2010, though the number of cases of homelessness prevention and relief has also gone up. Greater Manchester has a higher rate of homelessness prevention and relief than England as a whole.
The majority of households in Greater Manchester have at least one more bedroom than they need, with 418,515 households having one extra bedroom. A total of 756,055 households in Greater Manchester under occupy. 52,979 households have at least one fewer bedrooms than they require. 319,032 homes have the correct number of bedrooms. These figures indicate that as of 2011 overcrowding is a relatively minor issue for Greater Manchester, with only a small minority of households living in overcrowded accommodation.

Occupancy rating measures whether a house has more or less rooms than would be required for the number of people living there, giving a measure of over or under crowding i.e. +1 means that a dwelling has one more bedroom than its occupants require.

Source: Census 2011 Table LC4108EW
In Greater Manchester owner occupiers are far more likely to under-occupy than those in other tenure types. They are also less likely to live in overcrowded accommodation or have sufficient bedrooms as they need. Lower proportions of owner occupiers live in overcrowded accommodation.

Occupancy rating measures whether a house has more or less rooms than would be required for the number of people living there, giving a measure of over or under crowding i.e. +1 means that a dwelling has one more bedroom than its occupants require.

Source: Census 2011
Table LC4108EW
A concealed family is a family that does not include the household reference person that shares a household with another family. Overall there were 13,643 concealed families reported across Greater Manchester in the 2011 Census. The majority of these were in Manchester, with 2,814 concealed families reported as present. The district with the least concealed families was Bury, with 828 concealed families reported.

Concealed families information is useful as it is an indicator that a family is unable to afford their own accommodation and may indicate overcrowding.
In Greater Manchester there were over 84,000 households on the housing register in 2015/16, around 7% of GM households. Of these households, almost 25,000 (30%) were in reasonable preference, meaning they were in identified housing need; this includes people who were homeless, living in overcrowded households, and people who need to move on medical or welfare grounds.

In GM, over half of those on the registers are in need of a 1 bedroomed home (52%), with a further 28% requiring a 2 bedroomed home. Those requiring a 3 bedroomed or 4+ bedroomed property make up another 20% of those on the register.

Source: Local Authority Housing Statistics dataset, England 2015-16: Section C - Allocations
Oldham and Bury have the highest proportion of their properties listed as vacant, both at 3.2%. Manchester has by far the lowest at 1.7%. Across all of Greater Manchester, 2.5% of properties are listed as vacant.

Oldham and Bury have the highest proportion of their properties listed as long term vacant (empty for over 6 months) at 1.3%, followed closely by Bolton at 1.2%. Manchester has the lowest with 0.6% of its properties categorised as long term vacant, followed by Trafford at 0.7%. Overall 0.9% of properties in GM are marked as long term vacant.

Source: DCLG Table 615 All vacant dwellings by local authority district, England, from 2004
From 2004 the number of vacant properties steadily rose from 48,573 to a peak of 57,837 in 2008. Since 2008 the number of vacant properties in Greater Manchester has decreased every year, with 2016 representing the lowest number of vacant properties since 2004 at 30,423.

Source: DCLG Table 615 All vacant dwellings by local authority district, England, from 2004
The number of people sleeping rough in Greater Manchester has increased every year since 2010, with the most pronounced increase in rough sleeping being seen in Manchester. The data on rough sleepers is an estimate based on the number of people counted sleeping rough on a given night and as such likely represents and underestimation of the true number of rough sleepers.

The rate of homelessness prevention and relief saw a sharp increase from 2011/12 to 2013/14, where the rates have remained more stable over the past few years. Around 2010 the rate in Greater Manchester was similar to the rate in England, but has been higher since 2012/13.

Source: Detailed Local Authority Level Homelessness Figures: January to March 2017