Housing Need Assessment 2026

Manchester City Council

FINAL Report

September 2026

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Executive Summary

Introduction

The Manchester Housing Need Assessment 2026 provides the Council with up-to-date evidence on housing need across all sections of the community over the period 2022 to 2039. The evidence will inform the update of the preparation of the Local Plan, other strategies, policies and decisions of the Council and its partners.

The HNA has been prepared in accordance with the National Planning Policy Framework (NPPF) and associated Planning Practice Guidance (PPG).

Data have been produced at sub-area level where possible.

The HNA report complements the Places for Everyone planning policy document.

Dwelling stock

According to the council tax residential address data, there are 257,629 dwellings and an estimated 235,624 households across the city in 2026. The vacancy rate is 2.3% which is somewhat smaller than the rate for England (2.9%). Most dwellings are houses (57.4%), 1.0% are bungalows and 41.6% are flats. 37.2% of households are owner occupiers, 32.5% privately rent and 30.2% live in affordable housing.

House prices and rents

In 2025, lower quartile prices were £175,000 (North West £145,000 and England £190,000) and median prices were £236,000 (North West £210,000 and England £288,000).

In 2025, lower quartile private rents were £1,096 each month (North West £823 and England £1,023) and median rents were £1,348 (North West £1,049 and England £1,551).

Future dwelling mix and development priorities

The HNA has carefully considered the future population and household projections over the period 2022 to 2039, the range of dwellings lived in by different households and their dwelling aspirations (likes) and expectations. This helps to determine an appropriate mix of dwellings to inform future development priorities to better reflect the housing needs of communities across Manchester.

The affordable dwelling size and type analysis has been updated from the 2023 Housing Needs Assessment methodology to reflect current need. In particular, the analysis now blends demographic and household projection evidence with dwelling size requirements drawn from housing register data. This provides a more grounded view of the size and type of affordable homes required by households seeking affordable housing, while still aligning with the wider assessment of future household growth and housing need across Manchester. These updates relate to dwelling size and type and are distinct from the affordable tenure planning benchmarks retained from the previous study.

The Greater Manchester Places for Everyone plan sets a minimum annual net housing requirement for Manchester of 3,533 dwellings. Alongside this, the updated Housing Needs Assessment identifies a substantial net affordable housing need of 1,627 homes each year. This underlines the need for a robust affordable housing policy that maximises delivery through new development, subject to viability, and supports wider council and partner-led interventions to address the scale of affordable housing need across the city.

The affordable tenure mix is 70% social rented housing, 5% affordable rented housing and 25% affordable home ownership, representing a broad split of approximately 75% social/affordable rented housing and 25% affordable home ownership.

The Council’s affordable housing policy will continue to support the ongoing delivery of affordable housing and diversify the affordable products available to local residents to reflect identified needs. The dwelling-size ranges by tenure are presented in Table ES1 for Manchester and Tables ES2 to ES4 for the sub-areas. These tables retain the existing 2026 modelling basis and have not been recalculated using the retained tenure planning benchmarks, as explained in paragraph D.10. It is also recommended that 10-15% of all new dwellings should be level-access, that is with all facilities on one floor.

Table ES1 Summary of overall dwelling mix by tenure: Manchester

Number of bedrooms	Market	Affordable Rented	Affordable home ownership	Overall range
1	5-10%	30-35%	10-15%	10-15%
2	35-40%	30-35%	30-35%	35-40%
3	35-40%	25-30%	40-45%	35-40%
4	15-20%	5-10%	5-10%	10-15%
Overall need for level-access dwellings	5-10%	20-25%	10-15%	10-15%

Table ES2 Summary of overall dwelling mix by tenure: City Centre

Number of bedrooms	Market	Social/ Affordable Rented	Affordable Home Ownership	Total
1	5-10%	50-55%	5-10%	15-20%
2	45-50%	30-35%	50-55%	40-45%
3	30-35%	15-20%	40-45%	30-35%
4 or more	5-10%	0-2%	0-2%	5-10%
Overall need for level-access dwellings	2-5%	0-2%	0-2%	2-5%

Table ES3 Summary of overall dwelling mix by tenure: North and Central Manchester

Number of bedrooms	Market	Social/ Affordable Rented	Affordable Home Ownership	Total
1	10-15%	30-35%	20-25%	15-20%
2	30-35%	25-30%	15-20%	25-30%
3	35-40%	30-35%	40-45%	30-35%
4 or more	20-25%	5-10%	20-25%	15-20%
Overall need for level-access dwellings	10-15%	15-20%	10-15%	10-15%

Table ES4 Summary of overall dwelling mix by tenure: South Manchester

Number of bedrooms	Market	Social/ Affordable Rented	Affordable Home Ownership	Total
1	2-5%	35-40%	5-10%	10-15%
2	30-35%	35-40%	45-50%	35-40%
3	45-50%	20-25%	40-45%	40-45%
4 or more	15-20%	2-5%	0-2%	10-15%
Overall need for level-access dwellings	10-15%	30-35%	15-20%	15-20%

The needs of other groups

Particular needs which have been identified in the HNA are:

- Increasing and diversifying the supply of specialist housing for older people. Housing LIN modelling identifies a modelled increase in need for 2,431 units/bedspaces of older persons accommodation by 2039. This includes sheltered/retirement housing, Extra Care, cohousing and residential care.
- Based on an assessment of additional needs and longer-term demographics, 3.6% of new dwellings (127 each year) should be built to M4(3) wheelchair accessible standard; and all other new dwellings should be built to M4(2) accessible and adaptable standard which would include bungalows/level access accommodation.

The main report provides further details of the additional groups referenced in the NPPF and PPG.

Note that there is overlap between affordable, specialist older person and M4(3) need, so for instance the development of an older person's level access, wheelchair accessible affordable dwelling would help address three aspects of housing need.

Summary of policy recommendations

Theme	Data	Action
Overall housing need	3,533 average each year 2022-2039, as set out in Policy JP-H1 of the Places for Everyone plan	Housing need figure to be noted.
Affordable housing need	Annual imbalance over the next 10 years of 1,627 which justifies need for robust affordable housing policy and delivery	Affordable housing policy to maximise delivery on market sites subject to viability and consider new ways of delivering affordable, particularly social rented housing.
Affordable housing need	Broad mix of affordable dwelling sizes is required (15% 1-bedroom, 35% 2-bedroom, 37% 3-bedroom and 13% 4+ bedroom)	Range of dwelling sizes to be delivered. The Housing Strategy 2022-2032 seeks to deliver 3,000 larger affordable dwellings.
Affordable housing need	Broad tenure split of approximately 75% social/affordable rented housing and 25% affordable home ownership. Detailed benchmarks: 70% social rent, 5% affordable rent and 25% affordable home ownership.	Apply the affordable tenure planning benchmarks carried forward from the previous study, with social rent accounting for 70% of the total affordable housing mix. See Table C10.
Needs of different groups	3.6% of new dwellings (127 each year) to be M4(3) wheelchair accessible All new affordable and market dwellings to be built to M4(2) standard in line with policy JP H3 of the Places for Everyone plan	Update relevant policies.
Needs of different groups	Modelled increase in need for 2,431 units/bedspaces of older persons accommodation by 2039, comprising 1,568 C3 specialist older persons dwellings, 353 Extra Care units/bedspaces and 510 residential care bedspaces.	Diversify range of older persons accommodation including sheltered/retirement and Extra Care leasehold and cohousing. Continue to review need for residential care. Strengthen policies to enable people to live in their own homes for longer with appropriate support and adaptation.
Needs of different groups	Other needs groups	Ongoing review of need for specialist housing and build upon the needs evidence in this HNA.

1. Introduction

Background, aims and objectives

1.1 The Manchester City Council Housing Need Assessment (HNA) 2026 provides the Council with up-to-date evidence on housing need across all sections of the community over the period 2022 to 2039. The evidence will inform preparation of the Local Plan, other strategies, policies and decisions of the Council and its partners.

1.2 The HNA report complements the Places for Everyone planning policy document.

National Planning Policy Framework

1.3 The National Planning Policy Framework (NPPF) (December 2024) provides the overarching planning policy context for this strategy. The NPPF requires local planning authorities to apply a presumption in favour of sustainable development and, through strategic policies, to provide as a minimum for objectively assessed housing needs.

1.4 Paragraph 61 of the NPPF establishes the core objective: to ensure a sufficient amount and variety of land comes 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. Paragraph 62 requires that the minimum number of homes needed is determined through a local housing need assessment conducted using the standard method set out in national planning practice guidance.

1.5 Paragraph 63 is directly relevant to this strategy, requiring that the size, type and tenure of housing needed for different groups, including those requiring affordable housing (including Social Rent), families with children, looked-after children, older people, students, people with disabilities, service families, Gypsies and Travellers, private renters and self-builders — should be assessed and reflected in planning policies. Paragraph 64 adds that where a need for affordable housing is identified, policies should specify the type required. Paragraph 66 expects the mix of affordable housing to meet identified local needs across Social Rent, other affordable rent and affordable home ownership tenures.

1.6 Paragraphs 156-157 introduce the 'Golden Rules' for Green Belt development, requiring affordable housing to be set at a higher level than would otherwise apply, with a minimum of 50% of housing on such sites to be affordable, unless viability makes this unachievable.

1.7 Paragraph 69 requires strategic policy-making authorities to establish a housing requirement figure for their whole area, showing the extent to which identified housing needs can be met over the plan period.

1.8 The NPPF is supported by Planning Practice Guidance (PPG), which provides more detailed guidance on the preparation of Local Housing Need assessments, Strategic Housing Market Assessments and viability testing.

Levelling Up and Regeneration Act 2023 and the National Planning Policy Framework

1.9 The Levelling Up and Regeneration Act 2023 , a key component of the wider Levelling Up agenda, represents one of the most significant pieces of planning legislation in recent years. Receiving Royal Assent in October 2023, the Act seeks to reduce regional inequalities, drive regeneration, and deliver substantial reforms to the housing and planning systems.

1.10 Key provisions of the Act include:

- Reform of the planning system to streamline development processes, encourage up-to-date Local Plans, and promote the creation of “beautiful and sustainable” places.
- Simplified procedures for local authorities to use compulsory purchase orders (CPOs) to acquire land for development, enabling easier reclamation of underused or derelict land for housing.
- Measures to support high-street regeneration, including converting vacant retail and commercial spaces into housing, particularly in town and city centres, to boost housing supply and revitalise local economies.
- Requirements for local authorities to update and adopt Local Plans, with a stronger emphasis on community involvement and consistency with national growth and sustainability priorities.

1.11 Following national consultation on planning and policy reform, the National Planning Policy Framework (NPPF) was revised on 12 December 2024 in response to the proposed reforms to the NPPF and other changes to the planning system consultation. It was subsequently amended on 7 February 2025 to correct cross-references and clarify the wording of paragraph 155, without changing the policy position published in December 2024. The revised Framework places significant emphasis on increasing housing supply, including affordable housing, strengthening plan-making and maintaining an effective supply of deliverable housing land. It also reinforces the importance of planning for a sufficient amount and variety of housing to meet the needs of different groups, while ensuring that development is sustainable, well-designed and supported by appropriate infrastructure.

1.12 The introduction of “grey belt” land, which allows for appropriate development on areas that make only a limited contribution to Green Belt purposes, reflects Labour’s effort to balance housing growth with environmental protection. The scrapping of the previously proposed Infrastructure Levy, widely criticised for complexity and uncertainty, signals a shift back to using Section 106 agreements as the primary mechanism for securing affordable housing contributions.

Planning and Infrastructure Act 2025

1.13 The Planning and Infrastructure Act 2025 received Royal Assent in December 2025 and includes major reforms intended to accelerate decision-making, reduce bureaucracy and unlock sites for housing growth.

1.14 Key measures include:

- Halving the time required for major housing schemes to obtain planning approval (reducing average determination periods from four years to under two).
- Shifting greater decision-making powers from local councillors to professional planning officers, to reduce political delays and increase consistency.
- Reforming compulsory purchase rules to allow land assembly at lower cost and with clearer compensation arrangements, helping to bring forward stalled sites.
- Introducing a new “first ready, first connected” approach to grid connections, ensuring that developments which are construction-ready can access energy supplies more quickly.
- Expanding national grid capacity to support housing delivery in areas previously constrained by power supply limitations.

1.15 The Act underpins the government’s target to deliver 1.5 million new homes during the current parliamentary term, with a particular focus on brownfield land and urban regeneration.

Affordable Housing Supply – The Government’s Growth Agenda

1.16 The current government has committed to a significant uplift in housing delivery, including an ambition to deliver 1.5 million homes over this parliament. This is underpinned by the revised standard method for calculating local housing need, mandatory housing targets for local authorities, and a renewed emphasis on brownfield development alongside selected Green Belt release. The Planning and Infrastructure Act 2025 introduces further reforms to the planning system to support this ambition.

A New Statutory Duty for Local Authorities

1.17 The Supported Housing (Regulatory Oversight) Act 2023 is one of the most significant pieces of legislation directly affecting this strategy. The Act introduced a new statutory duty for local authorities to formulate and publish a Local Supported Housing Strategy. In order to comply with this duty, local authorities must assess the current availability of supported housing within their district, and project the likely need for supported housing during the five years from the date the strategy is published.

1.18 Strategies must be published by 31 March 2027 and updated at least every five years, with regular annual reporting to the Ministry of Housing, Communities and Local Government (MHCLG).

1.19 The strategy must cover Supported Exempt Accommodation as defined in section 12 of the Act. Local authorities should also include retirement or sheltered housing, even where this is not classified as Supported Exempt Accommodation and may also find it useful to consider other specialist housing need alongside the statutory requirement, for example the need for accessible or adapted homes.

1.20 The Act also gives the Secretary of State powers to introduce a licensing regime for supported housing and to set National Supported Housing Standards, with draft regulations expected to be consulted on in late 2026. Alongside the statutory strategy, local authorities are strongly encouraged to produce a Specialist Housing Needs Assessment, a comprehensive, evidence-based document setting out current provision, unmet need and future demand across all groups with additional housing and support needs.

1.21 The NPPF 2024 sets out affordable housing definitions which are presented in Technical Appendix B.

Greater Manchester Combined Authority

1.22 Manchester is one of the ten local authority areas that make up Greater Manchester and is part of the Greater Manchester Combined Authority.

1.23 The current city-region strategy is the Greater Manchester Strategy 2025–2035, “Together we are Greater Manchester”. This replaces the earlier “Our People, Our Place” strategy as the current strategic framework for Greater Manchester. The Strategy sets out a ten-year vision for a thriving city-region where everyone can live a good life, with economic growth and social progress delivered together so that every part of Greater Manchester and every resident can benefit. The Strategy is supported by a series of pledges and workstreams, including commitments to:

- create healthy, safe, warm homes for all, including at least 10,000 new energy efficient homes for social rent across all ten Greater Manchester local authority areas by 2030;
- build more social housing than is lost through Right to Buy by 2027 and strengthen standards in the rented sector through the Greater Manchester Good Landlord Charter;
- prevent homelessness wherever possible and end the need for rough sleeping, including through the continuation of A Bed Every Night;
- develop the Bee Network as an integrated, affordable and increasingly zero-carbon transport system;
- provide everyday support in every neighbourhood through Live Well centres, spaces and offers, including practical support around debt, housing, employment and health;
- maintain the commitment to carbon neutrality by 2038, improve energy efficiency, increase renewable energy generation, strengthen green infrastructure and improve climate resilience; and
- support inclusive economic growth, good employment, digital connectivity, culture, leisure and innovation across the city-region.

Greater Manchester Housing Priorities – Healthy Homes for All

1.24 At the Greater Manchester level, the current housing policy framework is now set out through the Greater Manchester Strategy 2025–2035, particularly the Healthy homes for all workstream. The Healthy homes for all workstream recognises that a healthy, safe place to call home is central to a healthy and happy life. It aims to increase housing supply, improve existing homes, raise standards for renters, reduce the number of people living in temporary accommodation, and ensure residents have the support they need to access, improve and retain a decent affordable home.

1.25 The Healthy homes for all workstream identifies an ambition to build 75,000 new homes by 2030, including 10,000 energy efficient homes for social rent. It also includes commitments to improve rented housing standards through the Greater Manchester Good Landlord Charter and to provide wraparound support for people at risk of homelessness.

1.26 The housing, health and wellbeing agenda is also supported by the Greater Manchester Tripartite Agreement, which brings together Greater Manchester Combined Authority, Greater Manchester Housing Providers and the Greater Manchester health and care system. The Agreement recognises the role of good-quality housing in supporting health, preventing homelessness, reducing pressure on public services and enabling residents to live well in their communities.

Greater Manchester Age-Friendly Strategy

1.27 The Greater Manchester Age-Friendly Strategy 2024–2034, provides a ten-year framework for making Greater Manchester an age-friendly city region, improving the experience of mid and later life and reducing inequalities that can widen as people age.

1.28 The Strategy links ageing, health, housing, neighbourhood design, transport, digital inclusion, employment, culture and community participation. Its housing-related priorities include creating more age-friendly homes through new development, retrofit and better information about housing options; supporting people to stay safe in their own homes; improving the age-friendliness of neighbourhoods and public spaces; and embedding preventative age-friendly responses within Greater Manchester’s wider Live Well agenda.

Making Manchester Fairer: Tackling health inequalities in Manchester 2022 to 2027

1.29 This five-year action plan is in place to address unjust and avoidable differences in health outcomes by focusing on the wider determinants of health and working with residents, communities and partner organisations to reduce inequalities across the city.

1.30 Housing remains a core theme of Making Manchester Fairer. The action plan recognises that poor quality, insecure or unaffordable housing has a direct impact on physical and mental health, poverty and homelessness. The refreshed homes and housing actions include:

- delivering 36,000 new homes between 2022 and 2032, including 10,000 affordable homes;
- helping 100 social housing tenants each year to move to smaller homes where this better meets their needs and releases family housing;
- bringing 200 empty homes a year back into use;
- improving property condition and management standards, particularly in the private rented sector, through selective licensing and the Greater Manchester Good Landlord Charter;
- supporting tenancy sustainment and homelessness prevention; and
- bringing housing, health and homelessness partners together with residents' lived experience to apply a health-equity lens to housing and homelessness services.

Manchester Enabling Independence Accommodation Strategy 2022 to 2032

1.31 Its key aim is to improve housing with care and support options so that people can better maintain their independence. It is a partnership strategy involving adult services, children's services, homelessness, strategic housing, property, and Manchester Housing Providers Partnership providers.

1.32 The Strategy has four objectives:

- to work collaboratively to identify the need and demand for homes that better enable independence;
- to ensure better care and support at home;
- to build the supported housing Manchester needs and improve pathways into it; and
- to improve move-on from temporary supported housing into good-quality independent accommodation.

1.33 The Strategy is relevant to this housing needs assessment because it supports the need for accessible and adaptable homes, better supported housing pathways, reduced overreliance on residential care, improved communication around housing options, and increased move-on accommodation. It also aligns with the Manchester Housing Needs Assessment recommendation that 3.6% of new dwellings should meet M4(3) wheelchair-accessible standards, with all remaining new dwellings built to M4(2) accessible and adaptable standards.

The Places for Everyone Plan

1.34 The Places for Everyone Joint Development Plan Document 2022–2039 has now been adopted with effect from 21 March 2024. It now forms part of the statutory Development Plan for Manchester.

1.35 Places for Everyone is a joint development plan document for nine Greater Manchester authorities: Bolton, Bury, Manchester, Oldham, Rochdale, Salford, Tameside, Trafford and Wigan. It provides the strategic planning policy framework for the nine participating authorities and is used in the determination of planning applications. Manchester's local planning policies must be read alongside, and be consistent with, the strategic policies in Places for Everyone.

1.36 Places for Everyone provides a long-term spatial strategy for jobs, new homes, infrastructure and sustainable growth. It seeks to focus growth in accessible and sustainable locations, support inclusive economic growth, provide opportunities for new housing, protect and enhance the natural environment, and ensure that development is supported by appropriate infrastructure,

1.37 The spatial strategy is structured around four key spatial elements:

- the Core Growth Area, including Manchester City Centre and surrounding areas, where significant commercial, employment and housing growth is expected;
- Inner Area regeneration, including parts of Manchester, Salford and Trafford surrounding the Core Growth Area;
- Northern Areas, where the plan seeks to boost competitiveness, support new employment opportunities, improve infrastructure and meet local housing need; and
- Southern Areas, where the plan supports continued competitiveness around key economic assets, including Wythenshawe Hospital and Manchester Airport, while recognising the importance of green infrastructure.

1.38 Manchester and Salford continue to be identified as appropriate locations for high levels of housing growth because of their central location, strong public transport connections, proximity to major concentrations of employment and leisure opportunities, and ability to accommodate high-density development.

1.39 In the Places for Everyone Joint Development Plan Document 2022–2039, Manchester has a strategic housing requirement of 60,061 net additional dwellings, equivalent to an average of 3,533 dwellings per year. The detailed size, type, tenure and affordability of homes required will be informed by the updated Housing Needs Assessment and current monitoring evidence.

Manchester housing context and Housing Strategy 2022-2032

1.40 Manchester has experienced substantial population and economic growth over the last two decades, resulting in significant demand for housing. Manchester City Council's Housing Strategy identifies that more people are choosing to live and work in the city, that demand for homes is greater than ever, and that the city needs to continue increasing the supply of new and affordable homes while supporting diverse and sustainable neighbourhoods.

1.41 Affordability remains a key challenge, particularly in the context of the cost-of-living pressures experienced by residents. The Council has launched Manchester Living Rent and remains committed to understanding affordability across the city so that policy, investment and delivery can be targeted towards residents who need support most.

1.42 Demand for housing in Manchester has not only increased but has also diversified. The Covid-19 pandemic, cost of living pressures, construction market challenges and long-standing health and housing inequalities have reinforced the need for a housing strategy that supports affordable housing delivery, homelessness prevention, accessible homes, sustainable neighbourhoods and improved housing quality across all tenures.

1.43 The overarching vision of the Manchester Housing Strategy 2022–2032 is to deliver the homes that people want and need. The Strategy is built around four vision principles:

- increasing affordable housing supply and building more new homes for all residents;
- working to end homelessness and ensuring housing is affordable and accessible to all;
- addressing inequalities and creating neighbourhoods and homes where people want to live; and
- addressing the sustainability and zero-carbon challenges in new and existing housing stock.

1.44 The Strategy's headline target is to deliver 36,000 new homes by 2032, including 10,000 affordable homes. Of the affordable homes target, 3,000 affordable homes are to be delivered in the City Centre, and the Strategy also includes a target to deliver 3,000 affordable family homes to help address overcrowding in areas where average household sizes are highest.

1.45 The 2024/25 annual monitoring update recorded that 3,864 new homes were built in Manchester during 2024/25, comprising around 3,300 market homes and 511 affordable homes. This brought total delivery after the first three years of the Housing Strategy period to 8,789 homes, equivalent to 24.4% of the 36,000-home target, including 1,529 affordable homes, equivalent to 15.3% of the 10,000 affordable homes target.

1.46 A further Council update in January 2026 reported that 2,993 new homes were delivered across Manchester in 2025, meaning that 31% of the 36,000-home target had been achieved. Of the homes delivered in 2025, 791 were affordable, taking delivery to 21% of the 10,000 affordable homes target. The update also reported a strong affordable housing pipeline, including affordable homes delivered through partnerships with registered providers, Homes England funding, Council-owned land and Project 500.

1.47 A separate Housing Strategy update reported that 13,555 homes had been delivered since 2022, with more than 7,800 homes under construction and a further 20,000 homes with planning approval or in the pipeline. This indicates continued progress against the Council's housing delivery ambitions, although the scale of affordable housing need identified in this HNA underlines the importance of maintaining delivery momentum and maximising affordable housing through planning policy, public land, partnership delivery and external funding.

General housing and policy context

1.48 Labour's manifesto sets out the intention to:

- Update the NPPF, restore mandatory housing targets, and introduce effective new mechanisms for cross-boundary strategic planning. Combined authorities will be given new planning powers, freedoms and flexibilities to make better use of grant funding.
- Take action to ensure that planning authorities have up-to-date Local Plans and reform and strengthen the presumption in favour of sustainable development.
- Further reform compulsory compensation rules to improve land assembly, speed up site delivery and deliver housing, infrastructure, amenity, and transport benefits in the public interest.
- Ensure local communities continue to shape housebuilding in their area but use intervention powers to build the houses needed.
- Prioritise brownfield development and fast-track approval of urban brownfield sites. Take a strategic approach to Green Belt land designation and release to build more homes in the right places including the release of 'grey belt' land and introduce 'golden rules' to ensure development benefits communities and nature.
- Develop large-scale new communities through new towns, urban extensions, and regeneration projects.
- Deliver the biggest increase in social and affordable housebuilding in a generation, with priority given to social rented housing and protecting existing stock with increased protections from Right to Buy.
- Strengthen planning obligations to ensure new developments provide more affordable homes and support councils and housing associations to build their capacity and make a greater contribution to affordable housing supply.
- Building more high-quality, well-designed, and sustainable homes and creating places that increase climate resilience and promote nature recovery.
- Working with councils to give first-time buyers the first chance to buy homes through mortgage guarantee schemes to support those who struggle to save for a large deposit, with lower mortgage costs.

1.49 The government published changes to the NPPF in December 2024 which included a revised approach to establishing a minimum local housing need figure for each local authority.

1.50 The Planning and Infrastructure Act received Royal Assent in December 2025 and will see significant measures introduced to speed up planning decisions to boost housebuilding and remove unnecessary blockers and challenges to the delivery of vital developments like roads, railway lines, and windfarms. This will boost economic growth, connectivity, and energy security whilst also delivering for the environment.

1.51 Key provisions of the Act for housing delivery include:

- The Act aims to halve the time required for major housing projects to receive planning approval (reducing it from four years to under two).
- More decision-making power will shift from local councillors to planning officials to reduce delays.
- Changes to compulsory purchase rules will make it easier for local authorities and developers to acquire land at lower costs, speeding up housing projects.
- This may also limit landowner compensation, ensuring land values do not inflate project costs.
- A new "first ready, first connected" approach for grid connections will speed up energy access for new housing developments.
- By improving grid capacity, the Act supports the construction of homes in areas previously restricted by power supply issues.
- The Act supports the government’s target to deliver 1.5 million new homes during the current parliamentary term.

1.52 Labour's revisions have also reversed some of the controversial alterations made under the previous government in 2023, particularly around the Housing Delivery Test, where Labour aims to ensure that local authorities are held accountable for improving housing delivery, particularly in regions with acute housing shortages and the five-year housing land supply, where Labour’s commitment seems to focus on ensuring that Local Plans are not only current but also effective in meeting the housing needs of their communities. These changes are designed to streamline planning processes, ensuring that areas failing to meet housing delivery targets can more easily unlock new sites for development.

1.53 A notable reform is the introduction of "grey belt" land, which allows certain types of development on land that makes only a limited contribution to Green Belt purposes. This is part of Labour's effort to balance housing growth with environmental considerations. Moreover, the scrapping of the proposed Infrastructure Levy, which was widely criticised, signals a shift back to using Section 106 agreements to secure affordable housing.

1.54 The Affordable Homes Programme 2021-2026 is a significant housing policy initiative aimed at boosting affordable housing supply. The government committed £11.5 billion over five years to support the construction of up to 180,000 affordable homes by 2026. The funding is targeted at a mix of affordable rent, shared ownership, and social rent homes, with a particular focus on rural areas.

1.55 The government announced a £350 million boost to affordable housing funding on February 12, 2025. This allocation includes £300 million for the Affordable Homes Programme, expected to deliver up to 2,800 additional homes, with half designated for social rent. An additional £50 million is earmarked for the Local Authority Housing Fund to improve temporary accommodation.

1.56 This funding supplements the £500 million top-up announced in the autumn budget, bringing the total investment in housing supply for 2025/2026 to over £5 billion.

1.57 The government aims to build 1.5 million homes over the current parliament to address the housing crisis and reduce the number of households in temporary accommodation.

Future housing need

1.58 As set out in the adopted Places for Everyone Policy JP-H1, Manchester's minimum housing requirement is 60,061 net additional dwellings over the period 1 April 2022 to 31 March 2039, equivalent to an average annual requirement of 3,533 dwellings per year.

Geography

1.59 The City of Manchester is a metropolitan district within Greater Manchester and one of the ten local authority areas that make up the city-region. Manchester occupies a central strategic location within Greater Manchester and the wider North West, with strong connectivity to surrounding districts, regional employment centres and national transport networks. The city's role as part of the Greater Manchester Core Growth Area continues to support high levels of housing, employment, education, cultural and service accessibility.

1.60 The resident population of the Manchester City Council area was recorded as 551,938 according to the 2021 Census and was estimated to be 589,670 in mid-2024 according to the latest ONS mid-year population estimates.

1.61 For the purposes of the HNA, Manchester has been divided into 3 sub-areas (Map 1.1).

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

Research methodology

1.63 A multi-method approach has been used to prepare the 2026 HNA comprising:

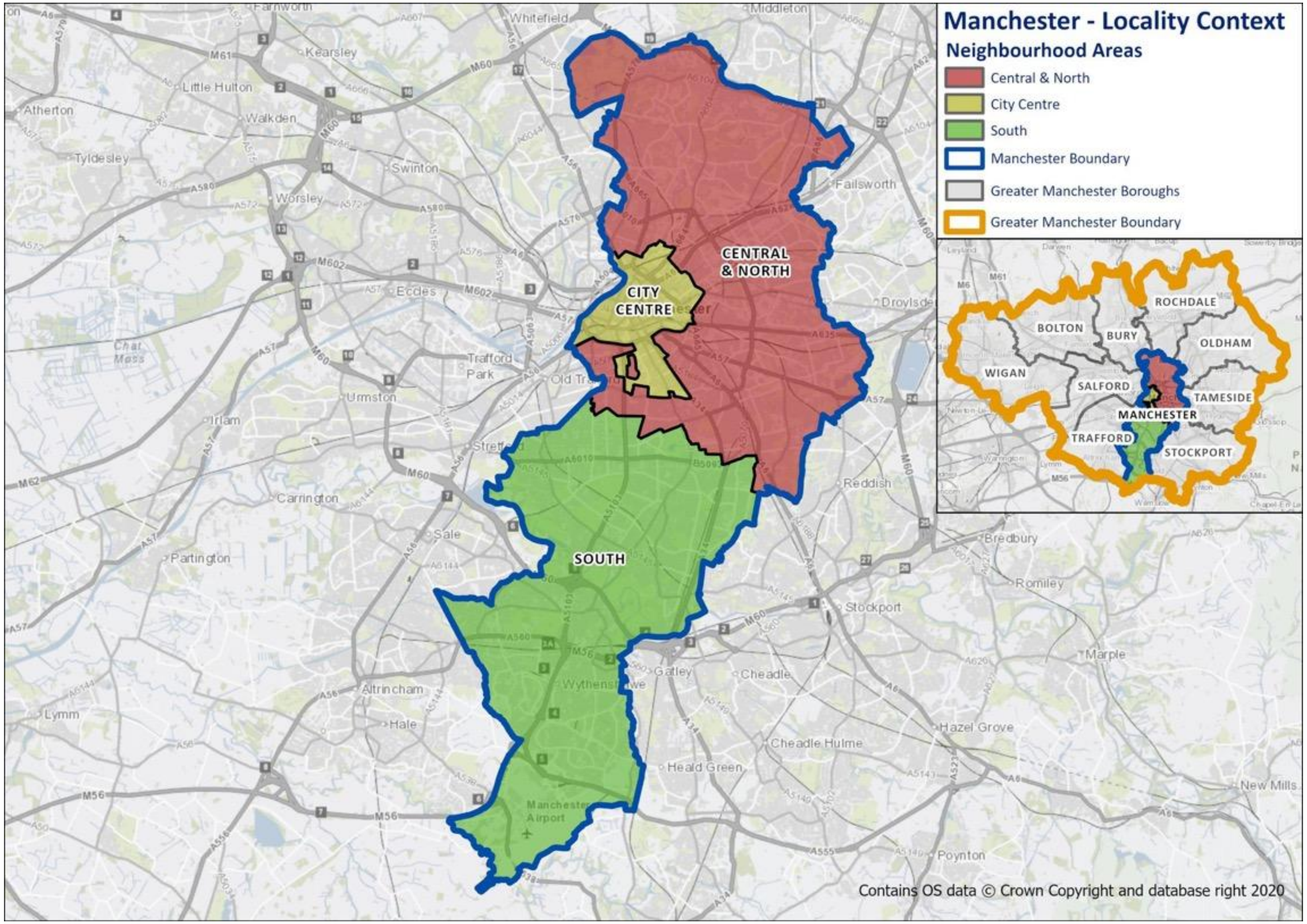
- Interviews with estate and letting agents operating across Manchester, with updated findings and commentary presented in Technical Appendix E.
- A review of relevant secondary data including the 2021 Census, house price trends, ONS sub-national population projections and DLUHC/ONS household projections, CORE lettings data and DLUHC/MHCLG statistics.
- The 2026 HNA update draws on household survey evidence originally collected for the 2023 study. The 2023 household survey has been re-weighted to reflect an updated household base derived from the Council's 2026 Council Tax residential address list, ensuring that the survey better represents the current distribution of households across Manchester. Survey household incomes have also been adjusted to 2025 levels using changes in residence-based earnings recorded by ASHE between 2022 and 2025, providing a more current basis for affordability testing. Further details on the

survey methodology, response rates, sample error, weighting approach and income adjustment are set out in Technical Appendix A.

- A review of particular client groups relevant to the NPPF, including hard-to-reach and vulnerable groups.

1.64 Further information on the research methodology is presented in Technical Appendix A.

Map 1.1 City of Manchester Neighbourhood Areas



Presentation of data

1.65 Data are clearly sourced throughout the HNA report. Where possible, data are 'triangulated' which means several sources are drawn upon to establish a robust output.

Report structure

1.66 The Manchester HNA 2026 report is structured as follows:

- Chapter 2 considers the housing market key drivers focusing on dwelling stock, demographic drivers, household characteristics including income, economic drivers and migration.
- Chapter 3 provides analysis of prices, rents and affordability.
- Chapter 4 considers the needs of different groups as referenced in the NPPF.
- Chapter 5 considers overall dwelling type, mix and affordable housing need
- Chapter 6 concludes the report with a summary of key findings and a consideration of strategic and policy issues.

1.67 The main report is accompanied by a separate technical appendix which provides detailed material that underpins the core outputs of the HNA. The technical appendix material includes:

- Research methodology (Appendix A).
- Affordable housing tenure definitions (Appendix B).
- Affordable housing need calculations (Appendix C).
- Dwelling mix analysis (Appendix D).
- Agent review (Appendix E).

1.68 Please note that references to government housing and planning data use the relevant department name at the time the source was published. Current housing and planning functions sit with the Ministry of Housing, Communities and Local Government (MHCLG), following the renaming of the Department for Levelling Up, Housing and Communities (DLUHC) in July 2024. Historical source names, including DCLG, MHCLG or DLUHC, have been retained where they form part of the published dataset or document title.

2. Housing market and key drivers

Introduction

2.1 This chapter provides a detailed background to dwelling stock and tenure and the underlying economic, demographic and household drivers across Manchester.

Dwelling stock, vacant stock and household estimates

2.2 Current estimates of dwelling stock, vacant stock and households from multiple sources are presented in Table 2.1. For the purposes of the 2026 HNA, the Council Tax data provide the current local dwelling and household base, identifying 257,629 dwellings and an estimated 235,624 households across Manchester. The 2025 MHCLG dwelling stock estimate of 244,036 dwellings is also shown because it is the published stock figure used for the standard method calculation in Chapter 5. The 2025 MHCLG vacancy estimate identifies 5,684 vacant dwellings, equivalent to 2.3% of stock, and 1,900 long-term vacant dwellings, equivalent to 0.8%. Table 2.2 provides a breakdown of dwellings, households and unoccupied dwellings by sub-area, using the 2021 Census and 2026 Council Tax-based estimates.

Table 2.1 Dwelling stock and household estimates

Dwelling stock	Dwellings	Source
2025 Valuation Office Agency (all dwellings)	252,960	VOA Table CTSOP3.0
2025 Valuation Office Agency (excluding annex and unknown)	247,740	VOA Table CTSOP3.0
2025 MHCLG Dwelling Stock Estimates	244,036	MHCLG Live Tables
2026 Council Tax data	257,629	Council Tax
Vacant stock	**Dwellings**	**Source**
2025 MHCLG Vacancy estimate (all dwellings)	5,684 (2.3%)	MHCLG Table LT_615
2025 MHCLG Long-term vacancy estimate (all dwellings)	1,900 (0.8%)	MHCLG Table LT_615
Households	**Households**	**Source**
2026 Council Tax data (est.)	235,624	Council Tax
2022-based ONS Household Projections 2026 figure	233,427	ONS
2021 Census	214,811	ONS

Dwelling type and size

2.3 The 2024 Valuation Office Agency data provides details on overall dwelling stock by type, number of bedrooms and council tax band. Table 2.3 presents the overall dwelling stock profile of the city compared with Greater Manchester, the North West and England. Table 2.4 summarises dwelling type and size data for Manchester.

2.4 In summary, Tables 2.3 to 2.4 show:

- 72% of dwellings in Manchester are council tax band A or B properties and 28% are band C or above;
- 57.4% of dwellings are houses (32.5% terraced, 22.8% semi-detached and 2.1% detached), 41.6% are flats and 1.0% are bungalows; and
- 19.2% of dwellings have one bedroom, 34.1% two bedrooms, 40.1% three bedrooms and 6.6% four or more bedrooms.

2.5 Map 2.1 illustrates the predominant dwelling type and size by LSOA based on 2024 Valuation Office Agency data.

Table 2.2 Dwelling stock and household estimate by sub-area

Sub-area	Dwellings (2021 Census)	Households (2021 Census)	Unoccupied Dwellings* (2021 Census)	Dwellings (2026 Council)	Households (2026 estimate)	Unoccupied Dwellings* (2026 estimate)
City Centre	27,903	22,480	5,423	45,641	36,771	8,870
North & Central Manchester	111,038	103,098	7,940	117,201	108,820	8,381
South Manchester	93,945	89,233	4,712	94,787	90,033	4,754
Manchester	**232,886**	**214,811**	**18,075**	**257,629**	**235,624**	**22,005**

Source: 2021 Census; Council (2026)

Note: *Unoccupied Dwellings - dwellings with no usual residents (ONS term)

Table 2.3 Dwelling type, number of bedrooms and council tax band for Manchester and comparator areas

Dwelling type and number of bedrooms	Council Tax Band A	Council Tax Band B	Council Tax Band C-E	Council Tax Band F+	Dwelling stock totals Manchester	Dwelling stock totals Greater Manchester	Dwelling stock totals North West	Dwelling stock totals England
Bungalow 1-bedroom	0.4%	0.0%	0.0%	0.0%	0.4%	1.0%	1.0%	1.1%
Bungalow 2-bedrooms	0.2%	0.2%	0.1%	0.0%	0.5%	2.8%	4.0%	4.5%
Bungalow 3-bedrooms	0.0%	0.0%	0.1%	0.0%	0.1%	1.9%	2.7%	2.9%
Bungalow 4 or more -bedrooms	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%	0.6%	0.7%
Flat 1-bedroom	13.3%	2.3%	3.1%	0.0%	18.6%	10.8%	8.8%	11.3%
Flat 2-bedrooms	7.0%	3.6%	8.8%	0.7%	20.1%	10.6%	8.3%	10.9%
Flat 3-bedrooms	0.6%	0.2%	0.7%	0.2%	1.6%	0.9%	0.8%	1.8%
Flat 4 or more-bedrooms	0.1%	0.6%	0.5%	0.1%	1.3%	0.4%	0.4%	0.5%
Terraced house 1-bedroom	0.1%	0.0%	0.0%	0.0%	0.1%	0.2%	0.3%	0.5%
Terraced house 2-bedrooms	9.7%	1.3%	0.4%	0.0%	11.3%	14.9%	12.6%	8.6%
Terraced house 3-bedrooms	14.1%	3.2%	1.7%	0.0%	19.0%	14.9%	16.0%	14.5%
Terraced house 4 or more-bedrooms	0.8%	0.3%	0.9%	0.1%	2.1%	1.8%	2.2%	2.4%
Semi-detached house 1-bedroom	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Semi-detached house 2-bedrooms	1.2%	0.8%	0.2%	0.0%	2.2%	4.4%	4.0%	3.8%
Semi-detached house 3-bedrooms	7.0%	4.5%	6.8%	0.1%	18.4%	22.0%	21.5%	17.4%
Semi-detached house 4 or more-bedrooms	0.3%	0.2%	1.5%	0.2%	2.2%	2.9%	3.0%	2.7%
Detached house 1-bedroom	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Detached house 2-bedrooms	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.4%	0.7%
Detached house 3-bedrooms	0.0%	0.0%	1.0%	0.0%	1.0%	4.2%	5.0%	5.9%
Detached house 4 or more-bedrooms	0.0%	0.0%	0.7%	0.4%	1.1%	5.7%	8.3%	9.7%
Manchester Total	54.9%	17.1%	26.3%	1.7%	100.00%			
Greater Manchester Total	44.1%	20.0%	32.5%	3.4%		100.00%		
North West Total	39.7%	20.5%	34.7%	5.1%			100.00%	
England Total	23.2%	19.6%	47.9%	9.3%				100.00%

Base: Manchester 247,740; Greater Manchester 1,285,400; North West 3,427,490; England 25,262,460 (excludes annex, other and missing)
Source: VOA 2024

Table 2.4a Dwelling type and council tax band summary

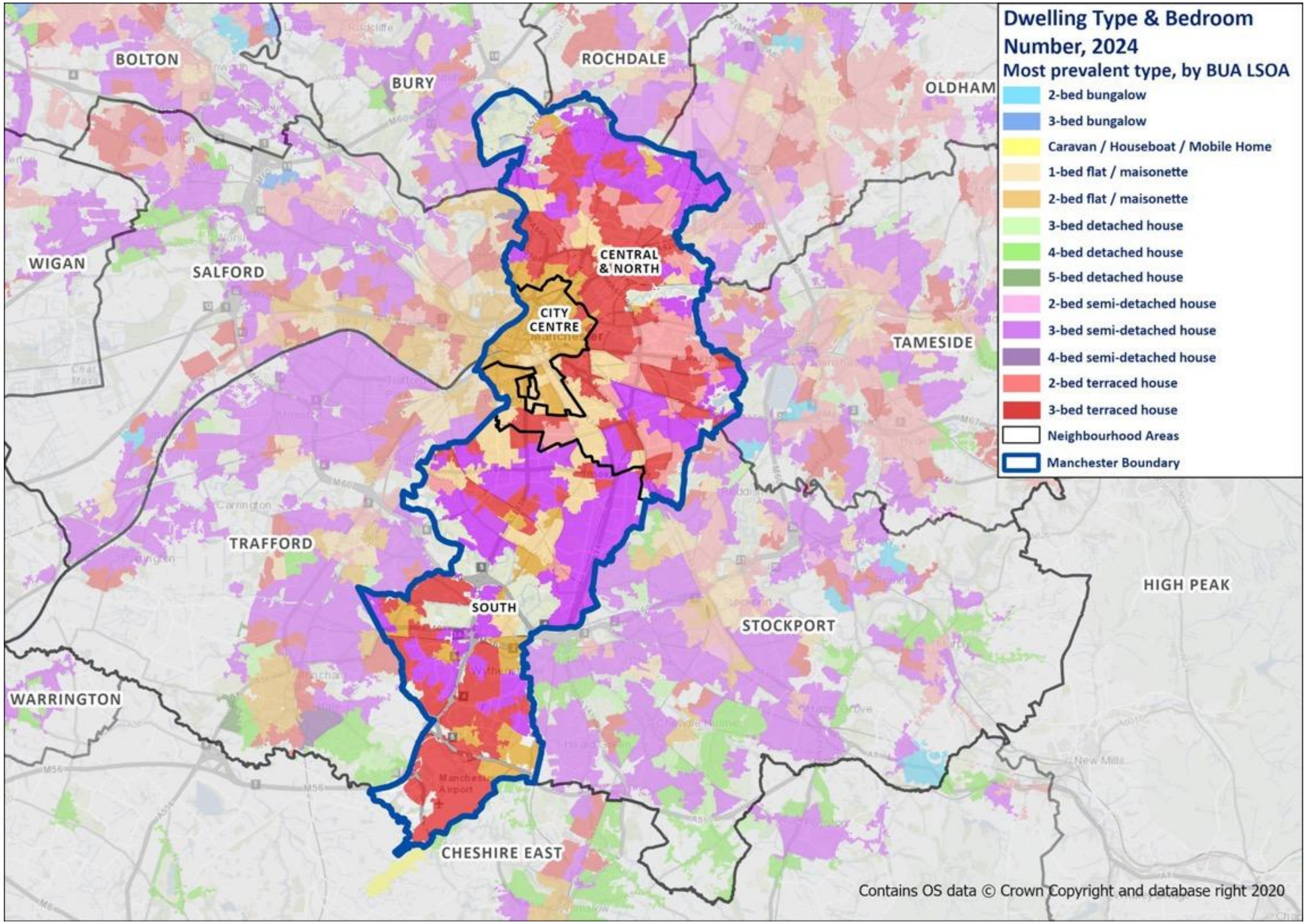
Dwelling type	Council Tax Band A	Council Tax Band B	Council Tax Band C-E	Council Tax Band F+	Manchester Total
Bungalow	0.6%	0.2%	0.2%	0.0%	1.0%
Flat	21.1%	6.6%	13.0%	1.0%	41.6%
Terraced	24.7%	4.8%	2.9%	0.1%	32.5%
Semi-detached	8.6%	5.5%	8.5%	0.2%	22.8%
Detached	0.0%	0.1%	1.7%	0.4%	2.1%
Total	54.9%	17.1%	26.2%	1.7%	100.0%

Table 2.4b Number of bedrooms and council tax band summary

Number of bedrooms	Council Tax Band A	Council Tax Band B	Council Tax Band C-E	Council Tax Band F+	Manchester Total
1-bedroom	13.8%	2.3%	3.1%	0.0%	19.2%
2-bedrooms	18.1%	5.8%	9.5%	0.7%	34.1%
3-bedrooms	21.7%	7.9%	10.1%	0.4%	40.1%
4-bedrooms	1.2%	1.1%	3.6%	0.7%	6.6%
Total	54.9%	17.1%	26.2%	1.7%	100.0%

Source: VOA 2024

Map 2.1 Predominant dwelling type and size by LSOAs: Manchester



Source: Valuation Office Agency 2024

2.6 There are an estimated 5,000 houses in multiple occupation (HMOs) across Manchester. Of these, 2,314 are licensed HMOs recorded on the Council's licensed HMO register, with a further 2,686 unlicensed HMOs derived from Council estimates. The distribution of HMOs is highly concentrated in South Manchester, which accounts for an estimated 3,492 HMOs, followed by North and Central Manchester with an estimated 1,465 HMOs. The City Centre has a much smaller estimated HMO stock, with 43 HMOs.

Table 2.5 Licensed and estimated HMO distribution across Manchester

Sub-area	Licensed - Actual	Not Licensed - Derived	Estimated Total
City Centre	20	23	43
North & Central Manchester	678	787	1,465
South Manchester	1,616	1,876	3,492
Manchester	2,314	2,686	5,000

Source: Council data & LAHS data returns, England 2024-25: Section F - Condition of Dwelling Stock

Property age and condition

The age and condition of Manchester's housing

2.7 The age profile of the dwelling stock in the city is summarised in Table 2.6. 43.8% of dwellings were built before 1945, 21.3% between 1945 and 1982 and 34.9% since 1983.

Table 2.6 Age of dwelling

Age of Dwellings	Number	%
pre-1919	56,270	22.6%
1919-44	52,640	21.2%
1945-64	23,910	9.6%
1965-82	29,090	11.7%
1983-99	23,170	9.3%
post 1999	63,600	25.6%
Total	248,680	100.0%
Unknown	640	
Grand Total	249,320	

Source: VOA 2024

2.8 Estate agents in Manchester highlighted that property condition has become an increasingly important factor in both the sales and rental markets. In the sales market, buyers were described as more cautious and selective, with a stronger preference for homes that are well presented, realistically priced and ready to move into. Agents suggested that properties requiring immediate improvement can be harder to sell, reflecting higher renovation costs, increased borrowing costs and reduced disposable income. In the private rented sector, agents identified a gap in good-quality rental accommodation at genuinely affordable rent levels and stressed the importance of improving the quality and condition of existing rental stock. This reinforces the wider evidence on the need to maintain and improve the quality, condition and suitability of Manchester's existing housing stock.

2.9 The English Housing Survey (EHS) produces national data on dwelling condition. Applying national trends to the stock profile of Manchester (Table 2.7) would suggest that around 15.9% of dwelling stock is non-decent, which is in line with the national average of 17.0%. The number of dwellings likely to fail the minimum standard of decent homes criteria is estimated to be 9.7% (compared with 9.9% nationally).

2.10 A full definition of what constitutes a decent home is available from MHCLG (Decent Homes: Definition and Guidance) but in summary a decent home meets the following four criteria:

a. meets the current statutory minimum for housing;

b. be in a reasonable state of repair;

c. have reasonably modern facilities and services; and

d. provide a reasonable degree of thermal comfort.

Table 2.7a Dwelling stock condition in England – percentage of dwellings failing decent homes criteria estimate

England Dwelling age (ehs)	% fail Non-decent	% fail Minimum Standard	% fail Repair	% fail Modern facilities and services	% fail Thermal Comfort	All dwellings in group (000s)	% dwellings
pre-1919	32.0%	21.7%	7.3%	4.7%	7.8%	4,906	20.1%
1919-44	19.3%	11.0%	4.5%	3.4%	6.2%	3,738	15.3%
1945-64	16.1%	8.9%	4.7%	1.5%	4.2%	4,369	17.9%
1965-80	15.1%	8.1%	1.1%	1.1%	6.9%	4,872	20.0%
1981-90	16.5%	3.8%	1.0%	2.1%	12.1%	1,959	8.0%
post 1990	2.0%	1.8%	U	0.2%	0.0%	4,570	18.7%
Total	**17.0%**	**9.9%**	**3.3%**	**2.1%**	**5.6%**	**24,414**	**100.0%**

Table 2.7b Dwelling stock condition in Manchester – number of dwellings failing decent homes criteria estimate

Dwelling age (ehs)	Dwelling age (voa)	fail Non-decent	fail Minimum Standard	fail Repair	fail Modern facilities and services	fail Thermal Comfort	All dwellings in group	Percentage of dwellings in group
pre-1919	pre-1919	18,006	12,211	4,108	2,588	4,389	56,270	22.6%
1919-44	1919-44	10,160	5,790	2,369	1,790	3,264	52,640	21.2%
1945-64	1945-64	3,850	2,128	1,124	358.65	1004.22	23,910	9.6%
1965-80	1965-82	4,393	2,356	319.99	319.99	2,007	29,090	11.7%
1981-90	1983-1992	1580.7	364.04	95.8	201.18	1,159	9,580	3.9%
post 1990	Post 1992	1543.8	1,389	*	154.38	0	77,190	31.0%
Total	**-**	**39,533**	**24,239**	**8,016**	**5,412**	**11,823**	**248,680**	100.0%
% of all stock	**-**	**15.9%**	**9.7%**	**3.2%**	**2.2%**	**4.8%**	**-**	**-**
National %	**-**	**17.0%**	**9.9%**	**3.3%**	**2.1%**	**5.6%**	**-**	**-**

Source: English Housing Survey 2019 data applied to 2024 Valuation Office Agency dwelling stock age

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

2.11 The re-weighted 2023 household survey provides an indication of household satisfaction with the state of repair of accommodation:

- 58.6% of respondents expressed satisfaction (21.9% were very satisfied and 36.7% were satisfied);
- 18.7% were neither satisfied nor dissatisfied; and
- 22.7% expressed degrees of dissatisfaction (14.9% were dissatisfied and 7.9% were very dissatisfied).

2.12 Table 2.8 considers how dissatisfaction with quality of accommodation varies by tenure, property type and property age. In Manchester, dissatisfaction is most acute in the affordable housing sector and private rented sector, where 40.9% and 27.7% of households respectively reported dissatisfaction. By property type, dissatisfaction is highest among caravan/park home/other accommodation and flats/apartments, with bungalows, terraced houses/town houses and semi-detached houses also recording dissatisfaction levels of around one-fifth of households. This indicates particular issues within non-standard accommodation, higher-density housing forms and parts of the mainstream housing stock. Dissatisfaction is also more prevalent among properties built between 1965 and 1984, followed by older stock built pre-1919 and between 1945 and 1964. Newer properties, particularly those built from 2005 onwards, record notably lower levels of dissatisfaction. A high level of dissatisfaction is also reported among households who do not know the age of their property.

2.13 The evidence from both the re-weighted household survey and agent feedback points to a continuing need to improve the quality and condition of existing housing stock in Manchester, particularly within the affordable and private rented sectors. Survey evidence shows dissatisfaction with accommodation quality is notably higher among affordable housing and private rented households, while agents also highlighted the importance of property condition, presentation, build quality, maintenance costs and the quality of rental stock. These issues have implications for affordability, market demand, health and wellbeing, and the long-term suitability of homes across the city.

Table 2.8 Dissatisfaction with quality of accommodation by tenure, property type and property age

Tenure	No. of households dissatisfied	% of households Dissatisfied	*Base (households)*
Owner occupier	11,228	10.2%	110,303
Private rented	15,088	27.7%	54,532
Affordable housing	25,141	40.9%	61,508
Total (all responses)	51,457	22.7%	226,343
Missing cases (where tenure was not stated)	N/A	N/A	9,281
Total (all households)	N/A	N/A	235,624
Property Type	**No. of households dissatisfied**	**% of households Dissatisfied**	***Base (households)***
Detached house	1,273	10.5%	12,122
Semi-detached house	14,618	20.4%	71,747
Terraced house / town house	11,716	20.6%	56,750
Bungalow	628	20.9%	3,000
Maisonette	311	14.4%	2,160
Flat / apartment	20,989	27.4%	76,731
Caravan/park home / other	1,919	58.3%	3,293
Total (all responses)	51,454	22.8%	225,803
Missing cases (where property type was not stated)	N/A	N/A	9,821
Total (all households)	N/A	N/A	235,624
Property Age	**Number of households dissatisfied**	**% of households Dissatisfied**	***Base (households)***
Pre 1919	5,451	16.9%	32,241
1919 to 1944	5,889	16.3%	36,029
1945 to 1964	3,120	16.9%	18,415
1965 to 1984	3,508	24.5%	14,307
1985 to 2004	3,617	13.8%	26,234
2005 onwards	3,802	10.8%	35,336
Don’t know	26,069	41.1%	63,464
Total (all responses)	51,456	22.8%	226,026
Missing cases (where property age was not stated)	N/A	N/A	9,598
Total (all households)	N/A	N/A	235,624

Source: Re-weighted (2026 households) household survey

Housing tenure

2.14 The tenure profile by sub-area is presented in Table 2.9. This is based on the 2021 Census. Overall, 37.2% of households are owner occupied, 32.5% are privately rented and 30.2% are social/affordable rented. There are notable variations in tenure profile across the sub-areas, particularly driven by differences in levels of owner occupation, private renting and social/affordable renting. North and Central Manchester stands out with the lowest level of owner occupation at 21.2% and the highest proportion of private renting at 56.6%. The City Centre has a more balanced tenure profile, with 35.9% owner occupation, 30.0% private renting and 34.2% social/affordable renting. South Manchester has the highest level of owner occupation at 45.8%, with 25.4% private renting and 28.8% social/affordable renting.

Table 2.9 Tenure profile by sub-area

Sub-area	Owner occupied	Private rented	Social/ Affordable rented	Total	Total households
City Centre	35.9%	30.0%	34.2%	100.0%	22,480
North & Central Manchester	21.2%	56.6%	22.2%	100.0%	103,098
South Manchester	45.8%	25.4%	28.8%	100.0%	89,233
Manchester	37.2%	32.5%	30.2%	100.0%	214,811

Source: 2021 Census KS402EW

The owner occupied sector

2.15 An analysis of house prices and trends over time is presented in Chapter 3.

Estate agent views on the owner occupied sector

2.16 A full analysis of discussions with estate and letting agents is set out in Technical Appendix E. Key points raised by agents include:

- Manchester remains a large, diverse and active housing market, but agents described current conditions as more buyer-led than in previous years. While demand remains across the city, purchasers are taking longer to make decisions, negotiating more confidently and comparing available properties more carefully before committing to a purchase.
- Agents highlighted that properties need to be realistically priced, well presented and supported by good-quality marketing to generate strong interest. Property condition has become a particularly important factor, with buyers increasingly favouring homes that require little or no immediate investment. This reflects higher renovation costs, higher borrowing costs and reduced disposable income.
- The housing market varies considerably across Manchester's sub-areas. The City Centre remains dominated by apartments and has a significant volume of competing stock, making buyers particularly selective. Central and North Manchester continues to attract buyers seeking better value and

more space, while South Manchester offers a diverse mix of family housing, commuter locations and neighbourhoods influenced by students and young professionals.

- Agents identified affordability as a central issue in the owner occupied sector. In particular, there is a gap between the supply of new housing and the purchasing power of many local residents, especially first-time buyers who may be able to afford monthly mortgage payments but struggle with deposit requirements and overall affordability.
- Agents considered that there is scope for more lower-cost home ownership options, including shared ownership and other intermediate products, provided these are genuinely affordable once service charges and other ongoing costs are taken into account.
- Demand for family housing remains strong, particularly for two- and three-bedroom houses in well-connected locations. Agents also noted that in parts of South Manchester, students, professionals and families can compete within overlapping parts of the market, which can limit choice for family households.
- Agents suggested that Manchester is delivering housing at significant scale, but there remains a need for a better balance of housing types and tenures. The key issue is not only the number of homes being built, but whether the homes being delivered are affordable to the people who need them.

2.17 Technical Appendix E provides a summary of estate and letting agent views on market activity, gaps in supply, affordability pressures and dwelling demand across Manchester's broad sub-areas.

The private rented sector

2.18 The private rented sector has become an important tenure in both meeting people's housing needs and providing flexible housing options for those moving for employment, to respond to changing circumstances and provides a housing option for those on low incomes. Across the city, the proportion of households renting increased from 18.8% in 2001 to 32.5% in 2021 (ONS census data). During this period, there has been 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.

2.19 Local authorities have an important enabling and regulatory role in ensuring that the private rented sector helps to meet housing need. 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 partners need to be encouraged to participate and new partners and investors need to be identified.

Build to Rent

2.20 Build to Rent schemes can have a number of benefits. Schemes can quickly increase supply and provide improved quality and wider choice in housing markets; the accommodation and service offer provide better tenure options for households looking to rent longer term compared to what is available in the current PRS. Standards are expected to be more professional, tenancies longer and by introducing an affordable offer (minimum 20% below market rents), these schemes can meet an identified and specific need as affordable rental accommodation.

2.21 Local authorities already have tools and powers at their disposal to support Build to Rent. For example, as part of their plan-making and decision taking processes, authorities can:

- Identify sites in their Strategic Land Availability Assessments which might be well suited to particular types of development.
- Include policies in their Local Plans on Build to Rent.
- Choose whether or not to deploy the nationally described space standard, taking into account viability and need considerations.

2.22 Local authorities also have non-planning powers at their disposal through which they can support Build to Rent, such as using their own council land holdings.

Recommendations for a policy framework

2.23 Any decisions regarding discounts and the amount of affordable private rent to be secured will need to be affordable to local households and take into account viability assessment analysis. The Council may wish to consider developing a planning policy to consider:

- what constitutes Build to Rent in terms of size of scheme;
- the percentage discounts that will be applied to Build to Rent schemes to secure affordable private rent as an affordable product for local people in line with their affordability policies. It is likely the evidence in this report will need to be tested against viability evidence;
- (the Council may wish to consider) whether it wishes to vary the proportion of and explore a trade-off between the number of affordable private rent units and the discount offered on them across the development, with the proviso being that these should accord with the headline affordable housing contribution agreed through the planning permission;
- the requirement that the affordable private rent units should be retained as affordable housing in perpetuity; there should be no break clause for the affordable housing which should remain as a community benefit in perpetuity;
- the groups that affordable private rent should be targeted toward (the product is affordable for lower and median income groups across various locations and property sizes);
- the size of units required for affordable private rent;

- (the Council may wish to consider) establishing an intermediate housing list and a mechanism for access to these properties;
- a requirement for applications to demonstrate how any negotiated discount is affordable to local incomes;
- the need for all options to be agreed jointly between the local authority and the developer as part of the planning permission; and
- on site provision to be a priority but where this is not the requirement by the Council, a commuted sum mechanism be developed to reflect the bespoke nature of Build to Rent.

2.24 Build to Rent and affordable private rent affords a number of benefits as a product to improve the quality of supply and management of rented accommodation in Manchester. To ensure these benefits are realised, the Council may wish to consider setting out specific requirements within their planning policy that confirm that Build to Rent, and any affordable associated products must provide:

- unified ownership and unified management of the private and affordable private rent elements of the scheme;
- longer tenancies (three years or more) to all tenants – these should have break clauses for renters, which allow the tenant to end the tenancy with a month's notice any time after the first six months;
- rent certainty for the period of the tenancy, the basis of which should be made clear to the tenant before a tenancy agreement is signed, including any annual increases which should always be formula-linked;
- for on-site management, this does not necessarily mean full-time dedicated on-site staff, but all schemes need to have a complaints procedure in place and are a member of a recognised ombudsman scheme;
- no up-front fees of any kind to tenants or prospective tenants, other than deposits and rent in advance;
- a range of unit sizes for affordable private rent in equal proportions of the Build to Rent units based on local market conditions;
- a bespoke eligibility agreement agreed with the Council on all developments;
- an annual statement to demonstrate how the affordable private rent units are meeting local housing need;
- for all affordable private rent units to be tenure blind, and physically indistinguishable, and designed to the same high design quality and specification as the market homes; and
- for affordable private rent homes to be distributed throughout the scheme, to help support a mixed and balanced community.

2.25 Eligibility for occupying affordable private rented homes should be agreed locally between the local authority and the scheme operator, but with regard to criteria set out in planning guidance. Final decisions over the occupancy criteria for affordable private rent homes should be made by the Build to Rent scheme operator (which should reference part 6 allocations, the Council's allocation policy and choice-based lettings scheme), working with the authority, taking into account the criteria, the Councils Allocation Policy including Local Connection criteria (where applicable and not to the exclusion of those exempt) and other parameters as agreed.

2.26 The eligibility criteria for the affordable private rent homes should be set out in the Section 106 agreement.

Estate and letting agent views on the private rented sector

2.27 A full analysis of discussions with estate and letting agents is set out in Technical Appendix E. A short summary of agent views on the private rented sector is provided here.

2.28 Agents commented that:

- Manchester has a large and well-established private rented sector, but there remain significant gaps in the supply of properties that are both suitable and affordable for different types of tenants. The main issue was not seen as a complete absence of rental development, but a mismatch between the type and price of accommodation being supplied and what many tenants can realistically afford.
- Agents identified a particular gap in the supply of good-quality rental accommodation at affordable rent levels. Although Manchester has seen considerable investment in rental housing, particularly apartments and Build to Rent schemes, much of this newer accommodation was considered to be beyond the budget of lower- and middle-income tenants.
- Agents also identified a shortage of affordable two- and three-bedroom houses for families. Much of Manchester's visible new private rental supply is apartment-based, while families looking for houses with sufficient space and outdoor areas can face a more restricted market.
- Within the City Centre, agents suggested that the issue is less about an overall lack of rental accommodation and more about affordability and the range of property types available. The City Centre has a substantial apartment and Build to Rent market, but high rents are pushing some young professionals towards alternative locations.
- Within Central and North Manchester, agents identified a need for a wider supply of good-quality, affordable rental homes, including houses suitable for families as well as smaller properties for single people and couples. Agents also stressed the importance of improving the quality and condition of existing rental stock.
- In South Manchester, agents described a complex rental market, with students, young professionals, sharers, couples and families competing for accommodation in different neighbourhoods. In areas with strong student and professional demand, pressure on rental stock can limit choice for other households, while in more established residential neighbourhoods the main gap is the availability of reasonably priced two- and three-bedroom family houses in well-connected locations.

- Agents also raised concerns that wider financial and regulatory pressures may discourage some smaller landlords from purchasing additional properties or remaining in the market. This could reduce tenant choice if fewer properties are available in the private rented sector.
- Agents confirmed that Manchester has a significant and well-established Build to Rent market, particularly in and around the City Centre. While this has increased the quantity and quality of rental accommodation, agents questioned the extent to which it addresses the shortage of lower-cost rental housing, as many schemes are aimed at professionals able to pay a premium.

Affordable housing

2.29 There are an estimated 69,128 affordable dwellings across Manchester according to the Regulator of Social Housing Statistical Data Return 2025 and Local Authority Housing Statistics 2024/25. This comprises 15,086 council-owned dwellings and 54,042 registered provider dwellings. The affordable stock includes general needs rented housing, supported housing / housing for older people, and low-cost home ownership units, including shared ownership. The 2021 Census provides a separate tenure-based estimate of households living in social / affordable rented housing, but this is not directly comparable with the SDR and LAHS stock-based data.

Estate and letting agent views on affordable housing

2.30 A full analysis of discussions with estate and letting agents is set out in Technical Appendix E. A short summary of agent views on affordable housing is provided here.

2.31 Agents commented that:

- Agents identified the shortage of genuinely affordable housing as one of the most significant gaps in the Manchester housing market. Although Manchester is delivering new housing, agents suggested that demand continues to exceed supply, particularly for households unable to afford market rents or purchase a home.
- Agents considered that the key issue is not simply the overall number of homes being built, but whether new homes are of the right type, tenure and price for the people who need them. One agent noted that Manchester is building at scale, but questioned who those homes are actually affordable for.
- Agents identified a particular need for more genuinely affordable and social rented housing. They suggested that the gap between market housing costs and local household incomes means that increasing overall housing numbers will not necessarily resolve the pressures facing lower-income households.
- Agents also identified a gap in affordable routes into home ownership, particularly for first-time buyers. Some households may be able to afford

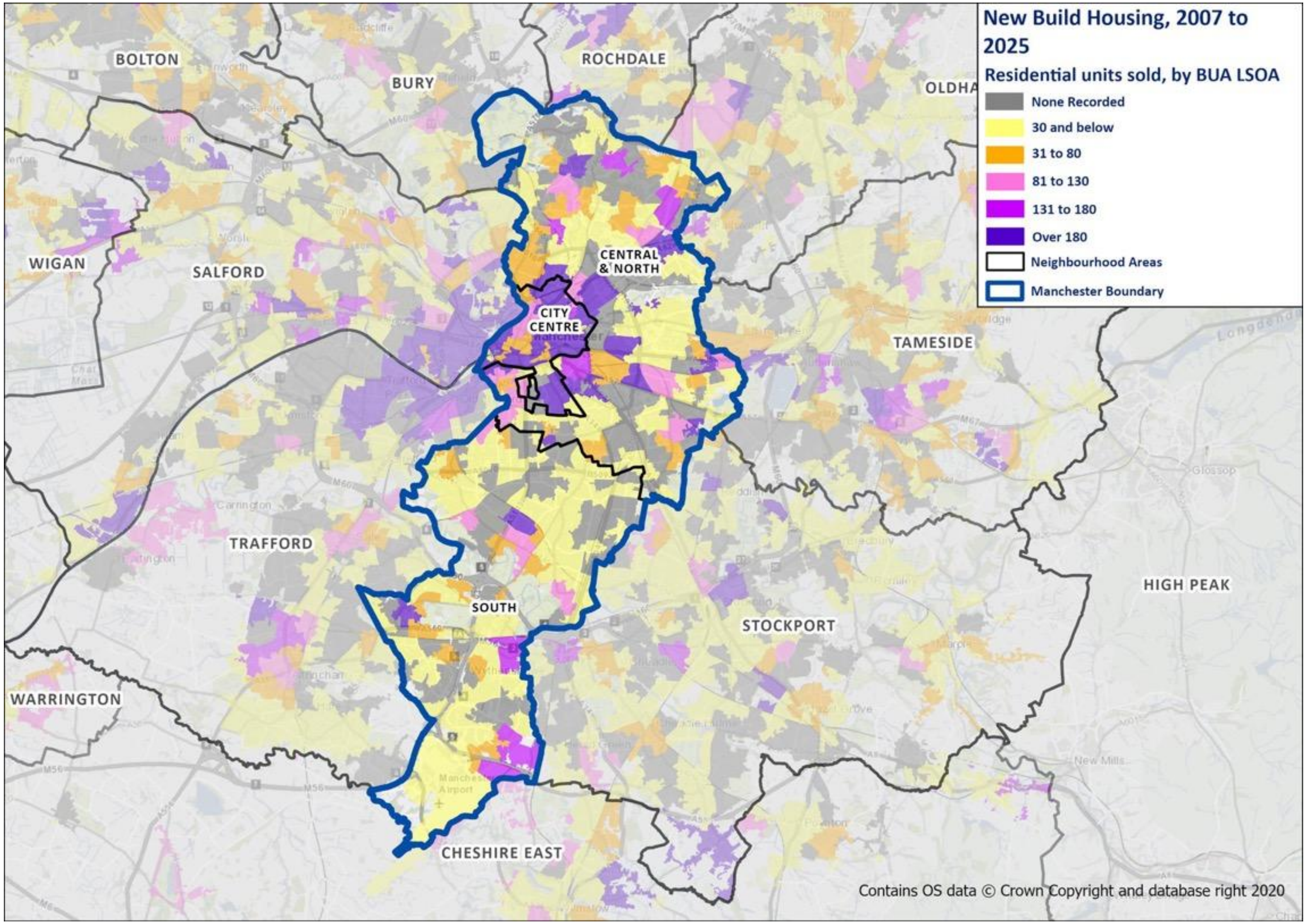
monthly mortgage payments but struggle to save for a deposit while paying private rents.

- Agents considered that lower-cost home ownership options, including shared ownership, Rent to Buy and other intermediate products, could have a role in Manchester. However, they stressed that these products need to be genuinely affordable once deposits, service charges, rent on unsold equity and other ongoing costs are taken into account.
- Agents also highlighted the need for a broader affordable housing mix, including affordable family homes and larger properties alongside apartments. This was considered particularly relevant outside the City Centre, where the needs of families and established communities can differ from the central apartment market.
- Agents suggested that affordable housing delivery should reflect the different characteristics of Manchester's broad sub-areas. The City Centre requires consideration of affordability and the balance between apartments and a wider housing mix; Central and North Manchester offers opportunities for regeneration alongside affordable and family housing; and South Manchester has a varied market where housing delivery needs to respond to family, student and professional demand.

2.32 Overall, the agent review supports the wider affordable housing evidence, with agents identifying significant gaps across tenures. The strongest concerns related to affordable and social rented housing, affordable routes into home ownership, larger family homes and suitable specialist accommodation. Agents also considered that affordability remains the central challenge, and that shared ownership, Rent to Buy and other intermediate products need to remain genuinely affordable once deposits, service charges, rent on unsold equity and other ongoing costs are taken into account.

2.33 Map 2.2 provides further spatial context, showing that new-build sales between 2007 and 2025 were concentrated in the City Centre and selected parts of Central North and Central South, with much lower activity elsewhere. Although the map does not distinguish tenure or affordability, it highlights the uneven distribution of recent housing development.

Map 2.2 New build dwellings by LSOA over period 2007-2025



Source: Land Registry © Crown copyright 2007 to 2025

Demographic drivers: population and households

Population projections

2.34 Although population projections are produced by the ONS, Manchester City Council also produces its own local population forecasts to reflect the nuances of the city population which the Council believes are not sufficiently reflected in the ONS projections. For the purposes of this HNA, the 2022-based ONS subnational population projections for Manchester have been used as the demographic baseline.

2.35 The 2022-based ONS projections indicate stronger overall population growth for Manchester than the 2014-based projections, reflecting updated assumptions on recent migration and demographic trends. Both series project substantial growth in older age groups, although the earlier projections appear to have overstated the projected population in some older age groups. The 2022-based projections are therefore considered the most appropriate basis for the assessment, while recognising greater uncertainty around growth in older age groups.

2.36 The projections show an increase across the majority of age cohorts, with the exception of those aged 0–19, which are projected to decrease by 8,284 people, or 5.4%, between 2022 and 2039. Overall, Manchester's population is projected to increase by 82,821 people, or 14.6%, over the period. The largest numerical increase is projected among those aged 20–39, rising by 44,507 people, followed by those aged 40–54, increasing by 21,103 people. In percentage terms, the largest increases are projected among older age groups, particularly those aged 75–84, increasing by 44.5%, followed by those aged 65–74, increasing by 32.6%, and those aged 85 and over, increasing by 30.2%.

Table 2.10 Change in population 2022-2039 by age group - 2022-based ONS population projections

Age groups	2022	2039	Number change 2022-2039	% change 2022-2039
0-19	153,464	145,180	-8,284	-5.4%
20-39	212,395	256,902	44,507	21.0%
40-54	97,854	118,957	21,103	21.6%
55-64	49,563	55,797	6,234	12.6%
65-74	31,036	41,159	10,123	32.6%
75-84	16,424	23,740	7,316	44.5%
85+	6,042	7,864	1,822	30.2%
All Ages	566,778	649,599	82,821	14.6%

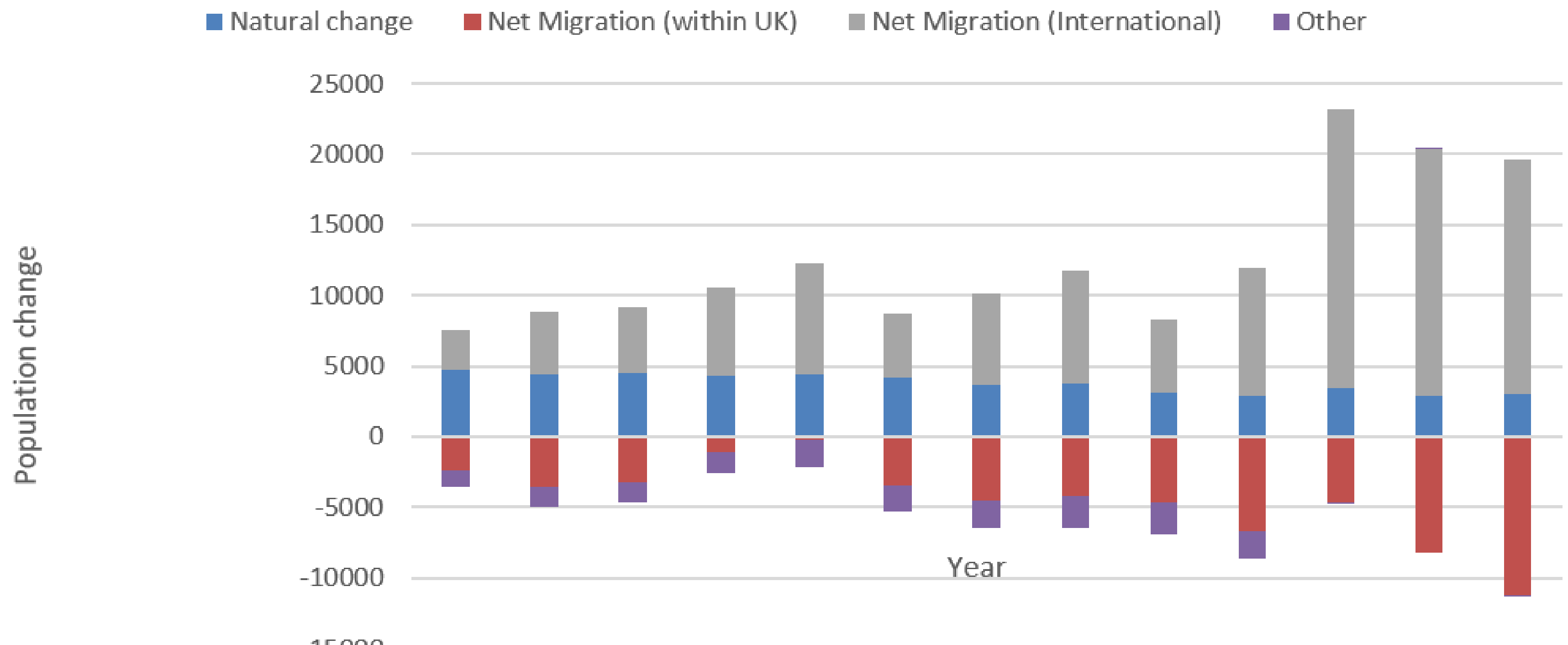
Source: 2022-based ONS population projections

Components of population change

2.37 The ONS publish mid-year population estimates at local authority level which includes an analysis of components of population change, that is natural change, national migration and international migration. The component analysis also includes ‘other’ change which can include boundary adjustment and military population moves.

2.38 The data for Manchester 2012-2024 is shown in Figure 2.1. Over the period, natural change and net international migration have consistently increased Manchester’s population, while net migration within the UK has consistently reduced it. Overall population change remains positive, as international migration and natural change have outweighed domestic out-migration, with international migration becoming the main driver of growth from 2022 onwards.

Figure 2.1 Components of population change 2012 to 2024



	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Other	-1213	-1371	-1418	-1586	-1880	-1815	-1910	-2313	-2237	-1994	-42	23	-37
Net Migration (International)	2799	4452	4696	6283	7788	4608	6452	7960	5153	8996	19733	17430	16620
Net Migration (within UK)	-2338	-3547	-3206	-1032	-243	-3434	-4517	-4194	-4657	-6664	-4614	-8189	-11253
Natural change	4719	4380	4505	4296	4460	4156	3689	3819	3134	2952	3396	2935	3038

Source: ONS Population estimates and components of population change. Detailed time series 2001 to 2024

Tabulated data for Figure 2.1 - Components of population change 2012 to 2024

Year	Other	Net Migration (International)	Net Migration (within UK)	Natural change
2012	-1213	2799	-2338	4719
2013	-1371	4452	-3547	4380
2014	-1418	4696	-3206	4505
2015	-1586	6283	-1032	4296
2016	-1880	7788	-243	4460
2017	-1815	4608	-3434	4156
2018	-1910	6452	-4517	3689
2019	-2313	7960	-4194	3819
2020	-2237	5153	-4657	3134
2021	-1994	8996	-6664	2952
2022	-42	19733	-4614	3396
2023	23	17430	-8189	2935
2024	-37	16620	-11253	3038

Migration trends 2016-2024

2.39 Table 2.11 presents a detailed analysis of internal and international migration by year and Table 2.12 summarises the data by broad age and year groups. The base numbers may differ slightly from the ONS components of change analysis due to rounding but provides useful insight into the age group of migrants, their origins and destinations and the relative importance of international migration.

2.40 Key trends in migration over the period 2016 to 2024 include:

- Overall annual net inflows in each year, averaging 4,970 over the period;
- Consistent net outflows through UK internal migration, averaging 5,557 people per year, which have been offset by international migration;
- Considerable net inflows from the rest of England, averaging 4,056 people per year, but net outflows to the rest of the North West, averaging 886 people per year;
- Net outflows to all other Greater Manchester boroughs overall, with the largest average annual outflows to Stockport, Trafford, Salford and Tameside**;**
- Marginal net outflows to Scotland, averaging 98 people per year, and marginal net inflows from Wales and Northern Ireland, averaging 146 and 68 people per year respectively;
- Significant international net inflow, averaging 10,527 people per year over the period, with particularly high inflows from 2022 onwards;
- In terms of migration by age group:
  - During 2016–2024, the key net inflows were people in the under 30 age group, particularly from international locations;

- During 2016-2024, the key net outflows were people aged 30 to 64, mainly to elsewhere in Greater Manchester and the rest of the North West;
- Net international migration was positive across all age groups, but was concentrated in the under 30 age group, with a net inflow of 62,081 people, equivalent to an annual average of 6,898 people over the period.

2.41 An analysis of migration flows indicates that net inflows due to international migration have been a consistent driver of population increase, but this has been counteracted by consistent net out-migration to elsewhere in the UK. There have been net inflows predominantly in the under 30 age group, while the 30-64 age group has recorded consistent net outflows. Since 2022, international migration has become a particularly important driver of population growth, despite an increase in UK internal out-migration.

Table 2.11 National and international migration by year

Accessibility note: This table contains a large amount of detailed data and multiple levels of row and column headings. Some users of assistive technologies may find it difficult to navigate. A summary of the key findings is provided above the table.

		GREATER MANCHESTER									ELSEWHERE UK							
YEAR	Manchester	Bolton	Bury	Oldham	Rochdale	Salford	Stockport	Tameside	Trafford	Wigan	Rest of NORTH WEST	Rest of ENGLAND	NI	SCOTLAND	WALES	TOTAL (UK internal)	International	TOTAL (internal & international)
2016	*Migrated OUT to*	655	1,233	1,382	1,220	2,894	3,496	1,793	3,418	375	5,490	14,695	290	694	954	38,588	9,494	48,082
2016	*Migrated IN from*	583	707	1,041	753	2,654	1,576	978	2,323	428	5,909	19,179	327	735	1,185	38,378	17,282	55,660
2016	*NET*	-72	-525	-341	-467	-240	-1,919	-815	-1,096	53	419	4,485	38	41	230	-210	7,788	7,578
2017	*Migrated OUT to*	776	1,428	1,600	1,524	3,680	3,911	1,957	3,828	519	6,384	17,799	213	639	1,027	45,287	10,216	55,503
2017	*Migrated IN from*	627	775	1,121	830	2,787	1,803	1,128	2,371	382	6,465	21,330	286	605	1,218	41,728	14,824	56,552
2017	*NET*	-150	-654	-478	-694	-893	-2,107	-829	-1,457	-137	80	3,531	72	-34	191	-3,559	4,608	1,049
2018	*Migrated OUT to*	681	1,439	1,820	1,394	3,889	3,910	2,119	3,969	599	6,706	18,882	230	698	1,021	47,356	9,872	57,228
2018	*Migrated IN from*	649	865	1,086	934	3,041	1,850	1,101	2,487	446	6,247	21,497	284	638	1,142	42,268	16,324	58,592
2018	*NET*	-32	-574	-734	-460	-849	-2,060	-1,018	-1,482	-153	-459	2,615	54	-59	121	-5,088	6,452	1,364
2019	*Migrated OUT to*	778	1,497	2,011	1,797	4,274	4,083	2,341	3,993	642	6,828	19,702	297	685	1,150	50,077	10,807	60,884
2019	*Migrated IN from*	671	916	1,209	1,025	3,368	1,968	1,259	2,770	479	6,417	22,655	283	641	1,365	45,026	18,767	63,793
2019	*NET*	-107	-581	-802	-772	-906	-2,115	-1,081	-1,223	-163	-411	2,953	-13	-44	215	-5,051	7,960	2,909
2020	*Migrated OUT to*	695	1,272	1,509	1,393	3,993	3,512	1,989	3,393	642	6,528	18,855	248	639	1,327	45,996	13,269	59,265
2020	*Migrated IN from*	515	782	1,127	787	2,957	1,688	1,040	2,164	502	6,025	21,566	275	515	937	40,877	18,422	59,299
2020	*NET*	-180	-490	-382	-606	-1,037	-1,824	-950	-1,229	-141	-503	2,711	26	-124	-390	-5,119	5,153	34
2021	*Migrated OUT to*	955	1,864	2,085	1,807	5,836	4,909	2,726	4,461	827	8,587	23,156	264	805	1,371	59,654	8,341	67,995
2021	*Migrated IN from*	762	980	1,491	1,060	4,303	2,051	1,551	2,968	546	6,914	28,119	220	567	1,457	52,990	17,337	70,327
2021	*NET*	-193	-884	-595	-747	-1,533	-2,858	-1,174	-1,493	-280	-1,673	4,963	-45	-237	86	-6,664	8,996	2,332
2022	*Migrated OUT to*	1,082	1,713	2,305	2,109	5,784	4,371	2,834	4,399	960	8,343	22,951	163	722	1,192	58,926	8,360	67,286
2022	*Migrated IN from*	793	929	1,482	1,159	4,141	1,960	1,491	2,583	520	7,519	29,119	218	525	1,604	54,045	28,093	82,138
2022	*NET*	-289	-784	-823	-949	-1,642	-2,411	-1,342	-1,816	-440	-824	6,169	55	-196	413	-4,881	19,733	14,852
2023	*Migrated OUT to*	1,279	1,988	2,348	2,225	6,263	4,489	3,049	4,313	1,212	9,006	24,636	213	727	1,286	63,033	10,188	73,221
2023	*Migrated IN from*	742	1,012	1,443	1,132	4,648	1,966	1,562	2,818	527	7,067	29,474	420	594	1,441	54,844	27,618	82,462
2023	*NET*	-537	-976	-905	-1,093	-1,615	-2,522	-1,486	-1,496	-685	-1,939	4,838	207	-134	155	-8,189	17,430	9,241
2024	*Migrated OUT to*	1,616	1,941	2,482	2,431	7,020	4,774	3,465	4,476	1,421	10,203	26,569	245	774	1,204	68,622	9,609	78,231
2024	*Migrated IN from*	694	1,147	1,598	1,234	4,829	1,962	1,612	2,702	599	7,539	30,808	462	683	1,499	57,369	26,229	83,598
2024	*NET*	-922	-793	-884	-1,197	-2,191	-2,812	-1,854	-1,774	-822	-2,664	4,239	217	-91	295	-11,253	16,620	5,367

Sources:

Internal: ONS detailed estimates of by origin and destination by local authorities age and sex

International: ONS Detailed time series 2001- 2024 (Table: MYEB2)

Table 2.12 Summary of national and international migration by year group and age group

Accessibility note: This table contains a large amount of detailed data and multiple levels of row and column headings. Some users of assistive technologies may find it difficult to navigate. A summary of the key findings is provided above the table.

			GREATER MANCHESTER									ELSEWHERE UK							
PERIOD	AGE GROUP	Manchester	Bolton	Bury	Oldham	Rochdale	Salford	Stockport	Tameside	Trafford	Wigan	Rest of NORTH WEST	Rest of ENGLAND	NI	SCOTLAND	WALES	TOTAL (UK internal)	International	TOTAL (internal & international)
2016-2018	<30	Migrated OUT to	1,198	1,960	2,682	2,220	6,253	5,358	3,033	5,246	871	11,889	38,108	483	1,172	2,052	82,527	20,377	102,904
2016-2018	<30	Migrated IN from	1,185	1,296	1,917	1,505	5,089	2,747	1,824	3,528	895	14,231	49,073	740	1,335	2,844	88,209	31,627	119,836
2016-2018	<30	NET	-13	-664	-765	-716	-1,164	-2,611	-1,209	-1,718	25	2,342	10,965	256	164	792	5,682	11,250	16,932
2016-2018	30-64	Migrated OUT to	858	1,925	1,918	1,769	4,051	5,543	2,547	5,554	583	6,200	12,648	236	820	834	45,487	8,847	54,334
2016-2018	30-64	Migrated IN from	629	965	1,224	932	3,281	2,225	1,278	3,231	345	4,165	12,458	149	613	634	32,130	16,424	48,554
2016-2018	30-64	NET	-230	-960	-694	-837	-770	-3,318	-1,268	-2,323	-238	-2,035	-190	-87	-208	-200	-13,357	7,577	-5,780
2016-2018	65+	Migrated OUT to	24	106	203	10	37	143	15	17	1	306	415	2	43	63	1,386	358	1,744
2016-2018	65+	Migrated IN from	22	201	227	19	15	171	20	7	6	598	426	5	23	57	1,797	379	2,176
2016-2018	65+	NET	-2	95	24	9	-22	28	5	-10	4	292	11	3	-20	-7	411	21	432
2019-2021	<30	Migrated OUT to	1,374	2,305	3,027	2,653	8,814	5,757	3,576	5,681	1,100	13,667	46,159	505	1,227	2,747	98,591	20,994	119,585
2019-2021	<30	Migrated IN from	1,250	1,485	2,183	1,690	6,476	2,969	2,152	3,905	991	14,745	57,179	594	1,157	2,974	99,751	35,079	134,830
2019-2021	<30	NET	-124	-820	-843	-962	-2,337	-2,789	-1,424	-1,776	-110	1,078	11,020	90	-69	227	1,160	14,085	15,245
2019-2021	30-64	Migrated OUT to	1,002	2,145	2,341	2,159	5,063	6,260	3,163	5,784	941	7,691	14,880	296	854	975	53,553	11,033	64,586
2019-2021	30-64	Migrated IN from	657	1,091	1,500	1,107	4,018	2,469	1,578	3,640	513	4,331	14,597	164	539	734	36,937	18,883	55,820
2019-2021	30-64	NET	-345	-1,053	-840	-1,052	-1,045	-3,791	-1,584	-2,144	-428	-3,360	-283	-131	-316	-241	-16,616	7,850	-8,766
2019-2021	65+	Migrated OUT to	25	64	100	84	61	160	113	122	26	205	191	1	15	42	1,210	390	1,600
2019-2021	65+	Migrated IN from	10	32	46	27	46	101	48	136	12	94	198	5	13	14	783	564	1,347
2019-2021	65+	NET	-15	-32	-53	-58	-15	-59	-65	13	-13	-111	7	4	-2	-28	-427	174	-253
2022-2024	<30	Migrated OUT to	2,235	2,735	3,615	3,589	12,462	6,228	4,655	6,408	1,844	16,552	55,500	362	1,246	2,516	119,946	18,403	138,349
2022-2024	<30	Migrated IN from	1,437	1,744	2,575	2,074	8,692	3,071	2,687	4,119	1,140	16,940	72,725	897	1,248	3,742	123,092	55,149	178,241
2022-2024	<30	NET	-798	-991	-1,040	-1,515	-3,770	-3,157	-1,967	-2,288	-705	388	17,226	535	2	1,226	3,146	36,746	39,892
2022-2024	30-64	Migrated OUT to	1,643	2,690	3,259	2,891	6,296	6,809	4,359	6,317	1,678	10,254	17,770	250	912	1,034	66,161	9,344	75,505
2022-2024	30-64	Migrated IN from	721	1,220	1,742	1,356	4,719	2,533	1,818	3,620	484	4,897	15,952	196	526	742	40,525	25,903	66,428
2022-2024	30-64	NET	-922	-1,470	-1,517	-1,535	-1,577	-4,276	-2,541	-2,697	-1,194	-5,357	-1,818	-54	-387	-292	-25,636	16,559	-9,077
2022-2024	65+	Migrated OUT to	99	217	261	285	309	597	334	464	70	747	886	9	64	132	4,474	410	4,884
2022-2024	65+	Migrated IN from	71	124	206	95	208	285	160	364	22	288	724	7	28	60	2,641	888	3,529
2022-2024	65+	NET	-28	-93	-56	-190	-101	-313	-174	-101	-48	-459	-162	-2	-36	-72	-1,833	478	-1,355

Sources:

Internal: ONS detailed estimates of by origin and destination by local authorities age and sex

International: ONS Detailed time series 2001 -2024 (Table: MYEB2)

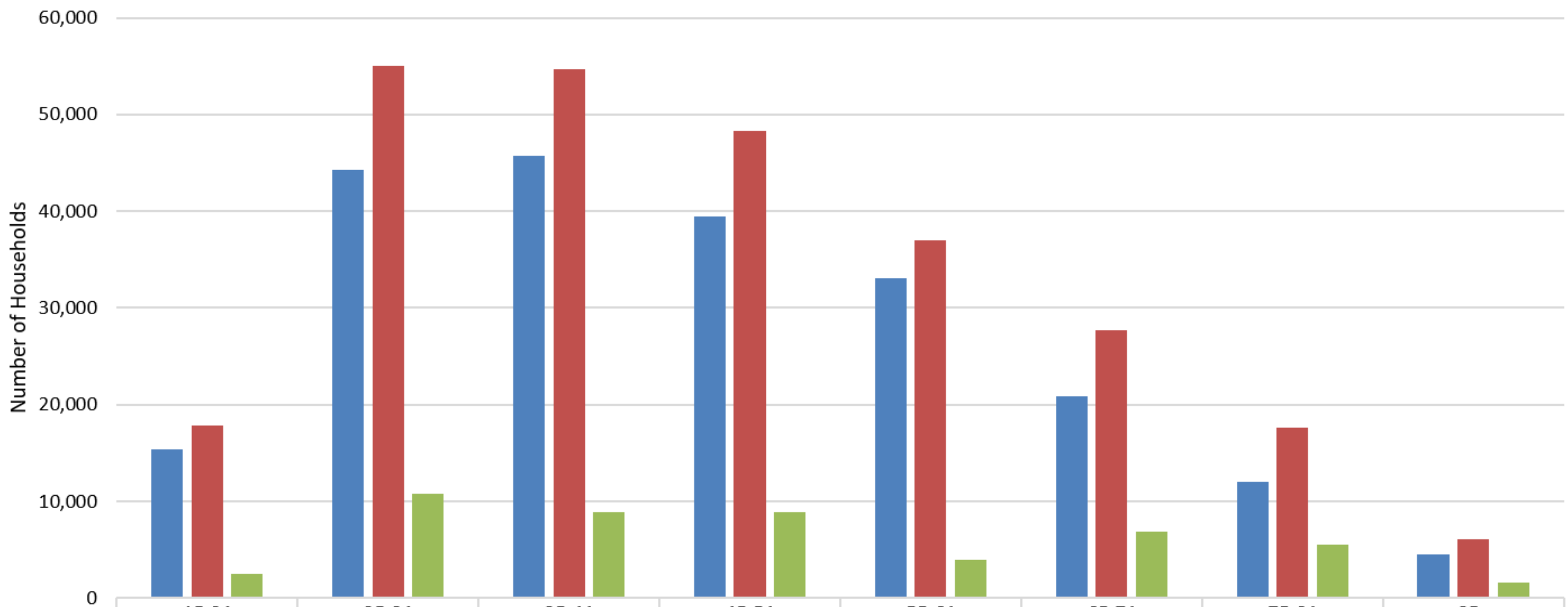
Household projections

2.42 The 2022-based household projections are the latest projections produced by the ONS. Household projections are based on population projections also produced by the ONS. The ONS estimates the proportions of people who are likely to be household reference people by age, gender and household type based on census data. Variant household projections are also produced.

2.43 According to the 2022-based projections, the number of households across the age groups shown in Figure 2.2 was projected to increase from 215,373 in 2022 to 264,359 by 2039, an increase of 48,986 households. The largest numerical increases are projected among households aged 25-34, 35-44 and 45-54, although notable growth is also expected among older households, particularly those aged 65-74 and 75-84.

2.44 Table 2.13 provides a detailed breakdown of household type by the age of Household Reference Person to 2039 using 2022-based household projections. The data shows that the overall household type profile is expected to remain dominated by 'one person' households and 'other households with two or more adults**'** over the 2022 to 2039 period. However, the proportion of both household types is expected to increase, with one person households rising from 33.4% to 38.4**%** and other households with two or more adults rising from 36.1% to 41.1%. By contrast, households with dependent children are projected to decline both in number and as a proportion of all households. Overall household growth is therefore expected to be driven primarily by increases in one person households and other households with two or more adults.

Figure 2.2 Profile of households by age of Household Reference Person in 2022 and 2039 under 2022-based projections



	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+
2022	15,365	44,319	45,753	39,461	33,041	20,858	12,032	4,544
2039	17,899	55,072	54,687	48,301	36,987	27,704	17,602	6,107
Change	2,534	10,753	8,934	8,839	3,946	6,845	5,571	1,564

Source: 2022-based ONS household projections

Table 2.13 Household types and change 2022 to 2039 (by age of household reference person (HRP)

2022	Aged 15-24	Aged 25-34	Aged 35-44	Aged 45-54	Aged 55-64	Aged 65-74	Aged 75-84	Aged 85+	TOTAL	%
One Person	4,681	11,950	10,979	11,179	12,864	10,424	6,905	2,946	71,928	33.4%
Household with 1 dependent child	1,314	5,994	8,214	6,647	2,890	451	73	11	25,593	11.9%
Household with 2 dependent children	790	5,500	9,188	5,626	1,620	245	42	7	23,018	10.7%
Household with 3 or more dependent children	341	3,453	7,349	4,642	1,058	149	22	7	17,022	7.9%
Other households with two or more adults	8,239	17,423	10,022	11,367	14,608	9,589	4,990	1,572	77,812	36.1%
Total	15,365	44,319	45,753	39,461	33,041	20,858	12,032	4,544	215,373	100.0%
2039	**Aged 15-24**	**Aged 25-34**	**Aged 35-44**	**Aged 45-54**	**Aged 55-64**	**Aged 65-74**	**Aged 75-84**	**Aged 85+**	**TOTAL**	**%**
One Person	5,764	17,346	18,067	16,865	15,341	14,128	10,072	3,896	101,479	38.4%
Household with 1 dependent child	1,067	5,102	6,625	5,613	2,186	396	73	11	21,074	8.0%
Household with 2 dependent children	642	4,693	7,488	4,726	1,201	212	42	8	19,011	7.2%
Household with 3 or more dependent children	278	2,923	6,041	3,881	761	129	22	9	14,043	5.3%
Other households with two or more adults	10,148	25,009	16,466	17,215	17,498	12,838	7,394	2,184	108,752	41.1%
Total	17,899	55,072	54,687	48,301	36,987	27,704	17,602	6,107	264,359	100.0%
Change 2022-2039	**Aged 15-24**	**Aged 25-34**	**Aged 35-44**	**Aged 45-54**	**Aged 55-64**	**Aged 65-74**	**Aged 75-84**	**Aged 85+**	**TOTAL**	**%**
One Person	1,083	5,396	7,088	5,686	2,477	3,704	3,167	950	29,552	60.3%
Household with 1 dependent child	-246	-892	-1,589	-1,034	-704	-55	0	0	-4,520	-9.2%
Household with 2 dependent children	-148	-807	-1,700	-900	-419	-33	0	0	-4,007	-8.2%
Household with 3 or more dependent children	-63	-531	-1,308	-760	-298	-19	0	1	-2,979	-6.1%
Other households with two or more adults	1,908	7,586	6,444	5,848	2,890	3,248	2,404	612	30,940	63.2%
Total	2,534	10,753	8,934	8,839	3,946	6,845	5,571	1,564	48,986	100.0%

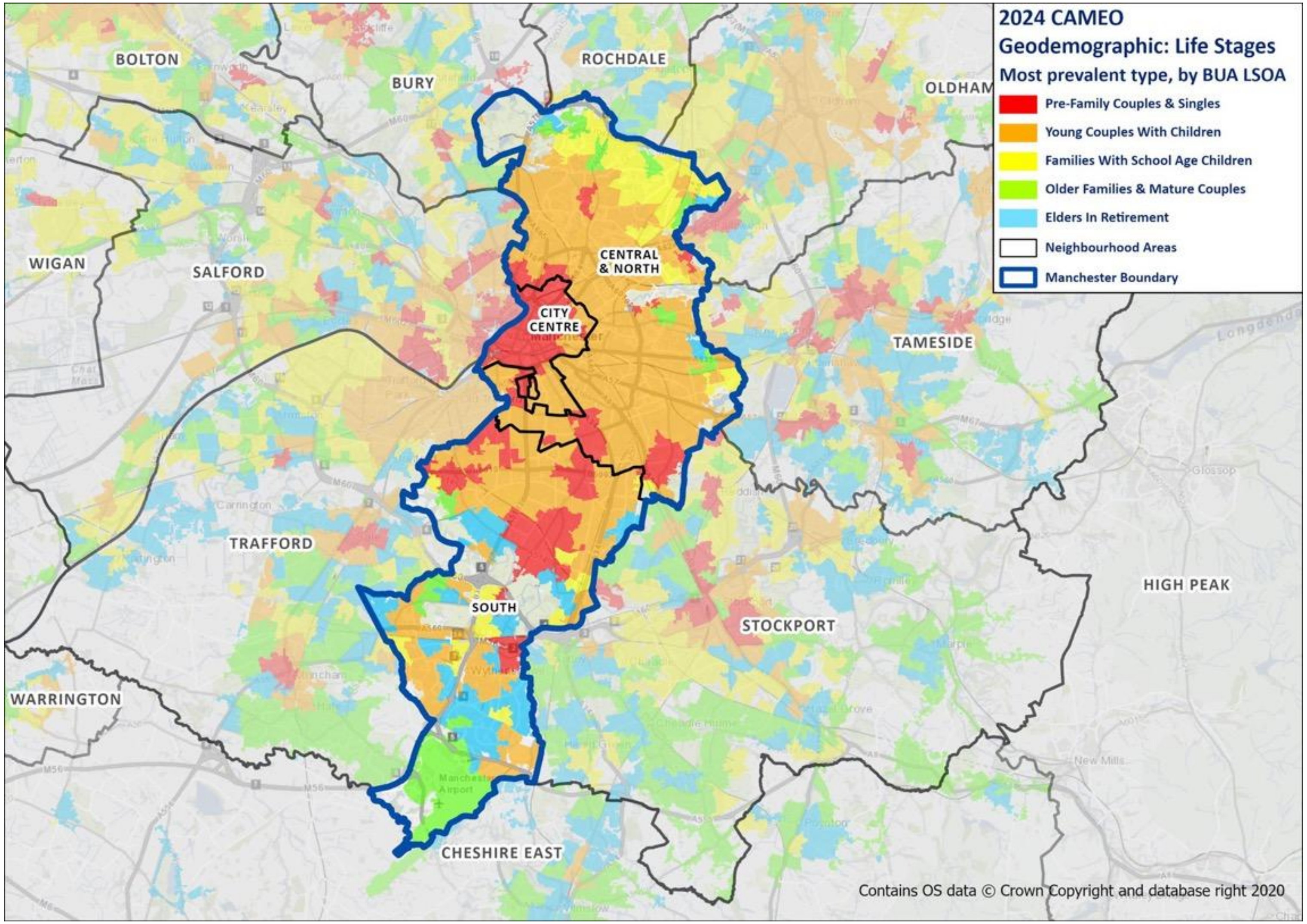
Source: ONS 2022-based household projections

General household characteristics

2.45 The range of households living in Manchester is illustrated in Maps 2.3 and 2.4. Map 2.3 illustrates the distribution of key household typologies and indicates a predominance of young couples with children across much of Central and North Manchester and parts of South Manchester. Pre-family couples and singles are concentrated in and around the City Centre, with further clusters extending through parts of Central and South Manchester. Families with school age children are clustered in parts of the outer Central and North area and South Manchester, while older families and mature couples and elders in retirement are more evident toward the outer edges of the city, particularly in parts of South Manchester.

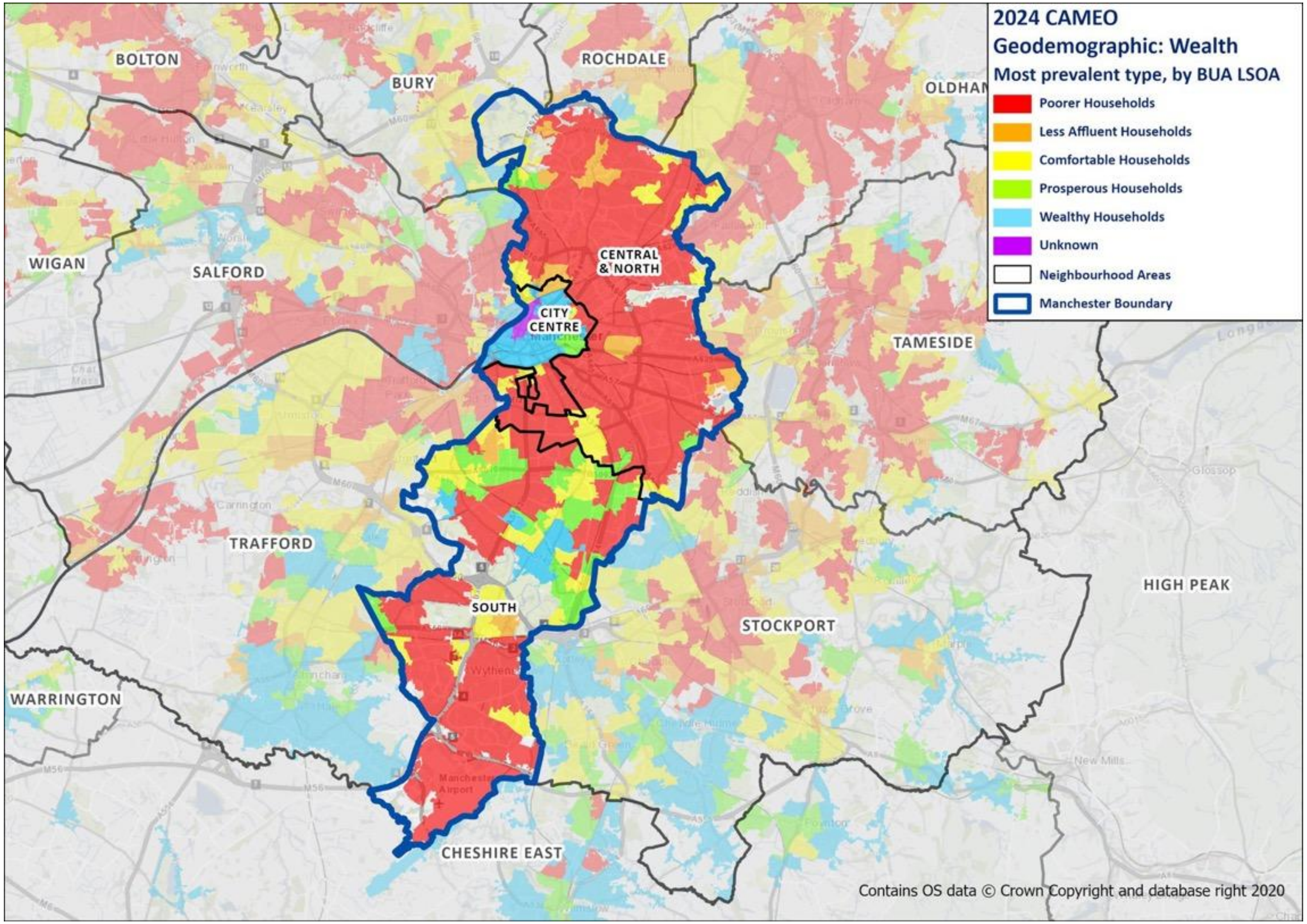
2.46 Map 2.4 considers household wealth groups, broadly illustrating that poorer households are the most prevalent type across much of Central and North Manchester and significant parts of South Manchester, including the southern areas of the city. Wealthy households are most evident in and around the City Centre, with further pockets in parts of South Manchester. Comfortable and prosperous households are clustered in parts of South Manchester, with smaller pockets elsewhere. Less affluent households are present across Central and North and South Manchester, although they are less dominant than poorer households in many areas.

Map 2.3 Household characteristics: household type by LSOA, 2024



Source: CAMEO UK

Map 2.4 Household characteristics: income type, by LSOA, 2024



Source: CAMEO UK

Income data

2.47 There are a range of income data sources available to inform this study. CAMEO UK data provide useful small-area household and income profiling, although previous CAMEO income outputs appeared to be skewed towards lower-income households. ONS Annual Survey of Hours and Earnings data provide gross earnings of economically active residents at city level and have been used to scale the household survey income estimates. For the purposes of this HNA, the main source for household income by sub-area is the re-based 2023 household survey data, scaled to 2025 by the change in ASHE residence-based earnings between 2022 and 2025.

2.48 Table 2.14 summarises estimated annual gross household income by sub-area. Across Manchester, lower quartile gross household income is estimated at £19,325, median income at £35,923 and average income at £47,162.

2.49 There are marked differences by sub-area. The City Centre records the highest lower quartile and median household incomes, at £37,163 and £66,099 respectively, with an average income of £61,783. North and Central Manchester records the lowest lower quartile and median household incomes, at £16,352 and £27,302 respectively, with an average income of £35,945. South Manchester records a lower quartile income of £25,271, median income of £35,923 and average income of £54,604.

Table 2.14 Annual gross household income by sub-area

Sub-area	Lower Quartile	Median	Average
City Centre	£37,163	£66,099	£61,783
North & Central Manchester	£16,352	£27,302	£35,945
South Manchester	£25,271	£35,923	£54,604
Manchester	£19,325	£35,923	£47,162

Source: Re-based Household Survey - scaled to 2025 by change in ASHE residence-based earnings (2022-2025).

Summary

2.50 Across Manchester, 2026 Council Tax data identify 257,629 dwellings and an estimated 235,624 households. The 2025 MHCLG vacancy estimate identifies 5,684 vacant dwellings, equivalent to 2.3% of stock, including 1,900 long-term vacant dwellings, equivalent to 0.8%.

2.51 In terms of occupied dwelling stock:

- 37.2% of households are owner occupied, 32.5% are private rented, and 30.2% are social/affordable rented;
- 57.4% of dwellings are houses (32.5% terraced, 22.8% semi-detached and 2.1% detached), 41.6% are flats and 1.0% are bungalows;
- Most dwellings have 2 or 3 bedrooms, with 19.2% of dwellings having one bedroom, 34.1% two bedrooms, 40.1% three bedrooms and 6.6% four or more bedrooms; and

- 43.8% of dwellings were built before 1945, 21.3% between 1945 and 1982 and 34.9% since 1983. An estimated 15.9% of all dwelling stock is non-decent.

2.52 Residential delivery has remained strong in Manchester. The 2024/25 Authority Monitoring Report records 3,419 gross homes completed in 2024/25 and, after taking account of 281 demolitions, 3,138 net residential completions. A total of 8,318 gross units have been completed since 2022. In 2024/25, 84% of net residential completions were flats, and the majority of gross completions were located in the City Centre. The AMR also confirms that 97% of residential completions in 2024/25 were on brownfield land, exceeding the Core Strategy target of 90%. New-build activity over the period 2007 to 2025 is mapped at LSOA level in Map 2.2, showing the spatial distribution of residential delivery across Manchester.

2.53 2022-based projections estimate a population in 2022 of 566,778, and this is projected to increase by 82,821 or 14.6%, to 649,599 by 2039. The largest numerical increases are projected in the 20-39 and 40-54 age categories. In percentage terms, the largest increases are projected in the 75-84, 65-74 and 85+ age categories. 2022-based household projections suggest a total of 215,373 households in 2022, which is higher than the 2021 Census figure, and this is projected to increase by 48,986, or 22.7%, to 264,359 by 2039. The largest increases will be in one-person households and other households with two or more adults, with notable growth also projected in households with a Household Reference Person aged 65 and over.

2.54 An analysis of migration flows indicates that net inflows due to international migration have been a consistent driver of population increase, but this has been counteracted by consistent net out-migration to elsewhere in the UK. Over the period 2016 to 2024, Manchester experienced average annual net inflows of around 4,970 people, with international net inflows averaging 10,527 people per year, offset by UK internal net outflows averaging 5,557 people per year. There have been net inflows predominantly in the under-30 age group, particularly through international migration, and net outflows in the 30-64 age groups, mainly to elsewhere in Greater Manchester and the wider North West.

2.55 Household characteristics and income data point to clear spatial variation across Manchester. Pre-family couples and singles are concentrated in and around the City Centre, while young couples with children are more prevalent across much of Central and North Manchester and parts of South Manchester. Household wealth mapping shows poorer households as the most prevalent group across much of Central and North Manchester and significant parts of South Manchester, while wealthier, comfortable and prosperous households are more clustered in the City Centre and parts of South Manchester. Re-based household survey income data, scaled to 2025, estimates Manchester's lower quartile gross household income at £19,325, median income at £35,923 and average income at £47,162, with the highest lower quartile and median incomes in the City Centre and the lowest in North and Central Manchester.

3. Price, rents and affordability

Introduction

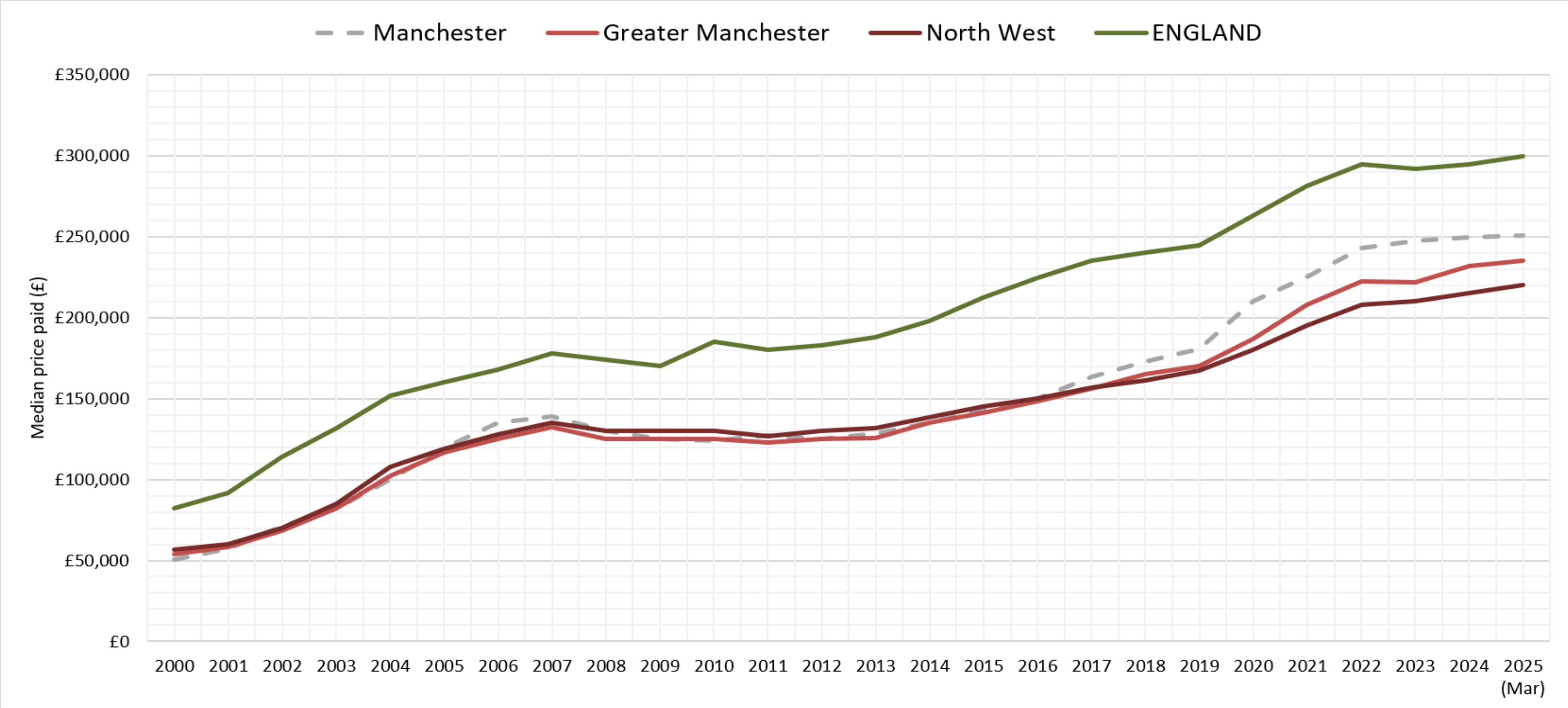
3.1 This chapter sets out the cost of buying and renting properties across the city. The affordability of tenure options is then considered with reference to local incomes along with the incomes of key workers and households on minimum/living wages.

House price trends

3.2 Figure 3.1 shows how median house prices in Manchester have changed over the years 2000 to March 2025, based on ONS House Price Statistics for Small Areas (HPSSAs) lower quartile and median comparator data. This is compared with Greater Manchester, the North West and England.

3.3 Median house prices across Manchester have tended to be among the higher values across the Greater Manchester boroughs and are increasingly higher than the North West and Greater Manchester averages. Overall, median prices have increased from £50,459 in 2000 to £250,898 in 2025, an increase of 397.2%. This compares with increases of 335.2% across Greater Manchester, 289.4% across the North West and 265.9% across England. Lower quartile prices have increased from £25,962 in 2000 to £185,000 in 2025, an increase of 612.6%. This is substantially above the equivalent increases for Greater Manchester, at 392.1%, the North West, at 318.8%, and England, at 274.1%. Tables 3.1 and 3.2 show how price change in Manchester compares with neighbouring boroughs, Greater Manchester, the North West and England.

Figure 3.1 Median house price trends 2000 to March 2025: Manchester, Greater Manchester, North West and England



Source: ONS House Price Statistics for Small Areas (HPSSAs) LQ and Median comparator 1995 onwards

Table 3.1 Comparative median house price change 2000-2025 with neighbouring boroughs, North West and England

Location	Median price (£) 2000	Median price (£) 2025	% Change 2000-2025
ENGLAND	£82,000	£300,000	265.9%
North West	£56,500	£220,000	289.4%
Greater Manchester	£54,000	£235,000	335.2%
Manchester	**£50,459**	**£250,898**	**397.2%**
Bolton	£46,950	£200,000	326.0%
Bury	£53,000	£245,000	362.3%
Oldham	£43,000	£202,000	369.8%
Rochdale	£47,950	£208,000	333.8%
Salford	£47,000	£225,000	378.7%
Stockport	£73,000	£300,000	311.0%
Tameside	£48,000	£210,000	337.5%
Trafford	£82,500	£372,000	350.9%
Wigan	£49,000	£190,000	287.8%

Source: ONS House Price Statistics for Small Areas (HPSSAs) LQ and Median comparator 1995 onwards

Table 3.2 Comparative lower quartile (LQ) house price change 2000-2025 with neighbouring boroughs, North West and England

Location	LQ price (£) 2000	LQ price (£) 2025	% Change 2000-2025
ENGLAND	£54,000	£202,000	274.1%
North West	£37,000	£154,950	318.8%
Greater Manchester	£34,950	£172,000	392.1%
Manchester	**£25,962**	**£185,000**	**612.6%**
Bolton	£30,000	£135,000	350.0%
Bury	£36,000	£165,000	358.3%
Oldham	£27,000	£140,000	418.5%
Rochdale	£33,000	£138,000	318.2%
Salford	£32,000	£172,000	437.5%
Stockport	£49,950	£210,000	320.4%
Tameside	£35,000	£155,000	342.9%
Trafford	£59,995	£242,947	304.9%
Wigan	£33,000	£135,000	309.1%

Source: ONS House Price Statistics for Small Areas (HPSSAs) LQ and Median comparator 1995 onwards

3.4 Table 3.3 sets out the change in house prices by sub-area over the period 2007 to 2025. Note that Land Registry ward-level analysis is only possible from 2007. During this period, median prices increased by 69.8% overall, but this varies considerably at sub-area level. Median price growth was highest in South Manchester, where prices increased by 84.2%, followed by North and Central

Manchester at 75.5%. The City Centre recorded a lower increase of 36.1%. The table also sets out lower quartile data for the same period, showing an overall increase of 66.7%, again with considerable variation across sub-areas. Lower quartile price growth was highest in South Manchester at 76.0%, followed by North and Central Manchester at 73.0%, compared with 28.6% in the City Centre. By 2025, median prices ranged from £193,000 in North and Central Manchester to £292,000 in South Manchester, while lower quartile prices ranged from £147,000 in North and Central Manchester to £220,000 in South Manchester.

3.5 Maps 3.1 and 3.2 provide an illustration of lower quartile and median property prices in 2025 by built-up areas within Lower Super Output Areas. The maps show a range of market prices, with the highest prices generally in South Manchester and the lowest prices more evident across parts of North and Central Manchester.

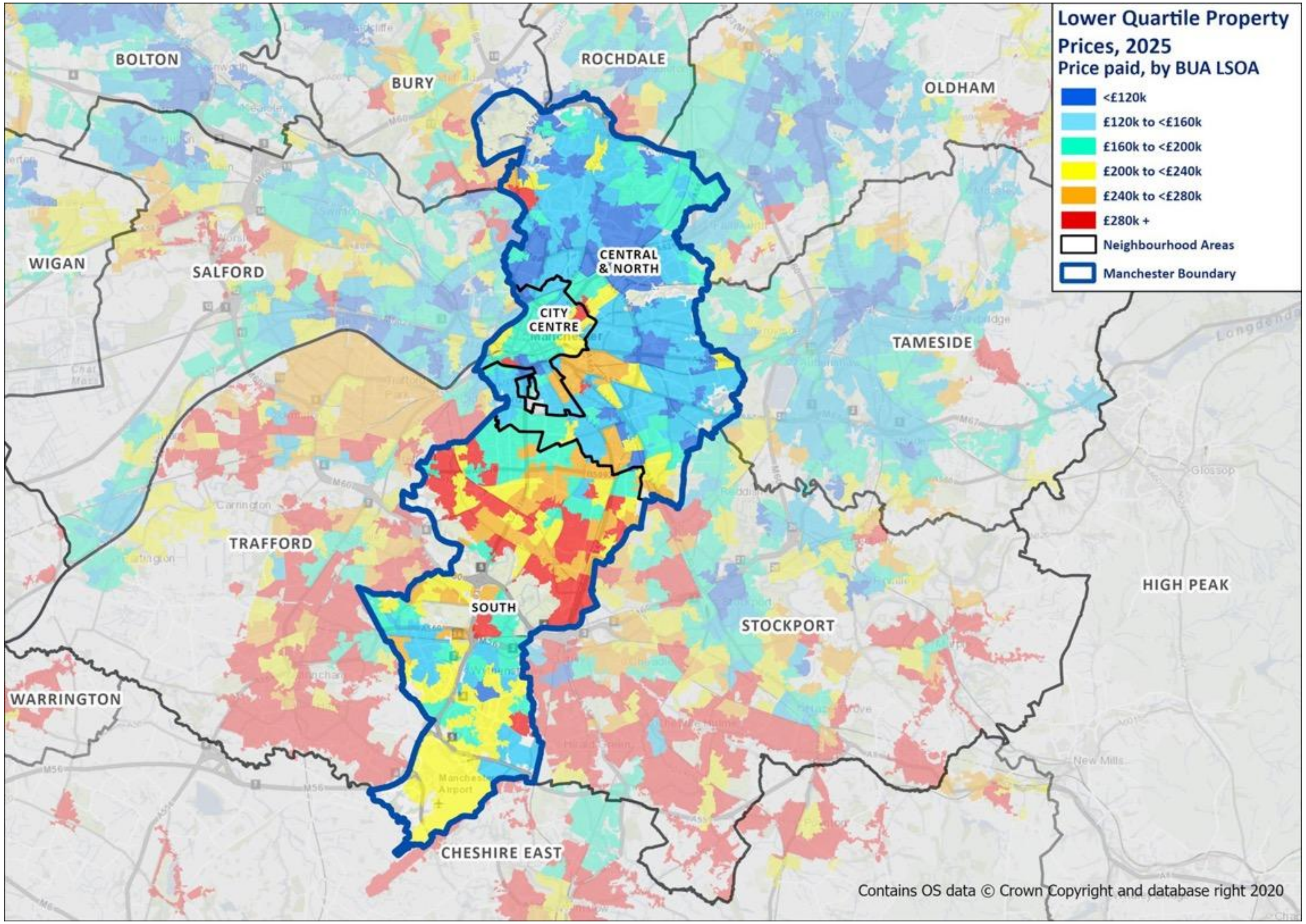
Table 3.3 Comparative lower quartile and median house price change 2007-2025 for sub-areas

Sub-area	LQ price 2007	LQ price 2025	% change	Median price 2007	Median price 2025	% change
City Centre	£139,950	£180,000	28.6%	£169,000	£230,000	36.1%
North & Central Manchester	£84,950	£147,000	73.0%	£110,000	£193,000	75.5%
South Manchester	£125,000	£220,000	76.0%	£158,516	£292,000	84.2%
Manchester	**£105,000**	**£175,000**	**66.7%**	**£139,000**	**£236,000**	**69.8%**

Source: Data produced by Land Registry © Crown copyright 2007 to 2025

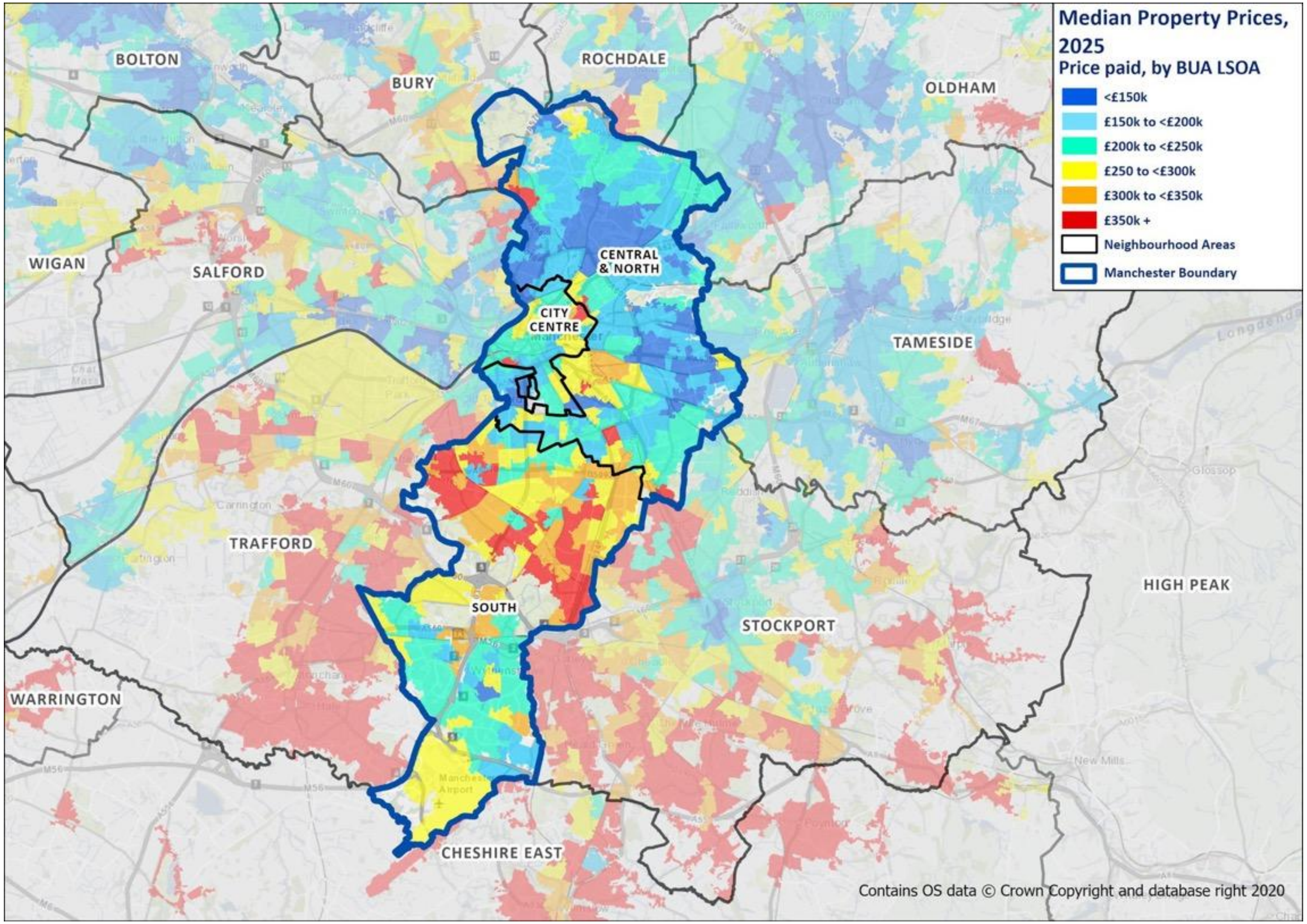
Note: Table 3.3 is based on Land Registry price paid data aggregated to HNA sub-areas. It is not directly comparable with the ONS HPSSA local authority level data used in Figure 3.1 and Tables 3.1 and 3.2.

Map 3.1 Lower quartile house prices 2025 by built-up areas within the LSOAs of Manchester



Source: Data produced by Land Registry © Crown copyright 2025

Map 3.2 Median house prices 2025 by built-up areas within the LSOAs of Manchester



Source: Data produced by Land Registry © Crown copyright 2025

Private renting

3.6 Table 3.4 provides an overview of the cost of renting privately across Manchester and compares prices with Greater Manchester, the North West and England over the period 2010 to 2025. Over this time, lower quartile rents in Manchester have increased from £546 per month to £1,096 per month, an increase of 100.7%. Median rents have increased from £646 per month to £1,348 per month, an increase of 108.7%. The increase in lower quartile rents is slightly above the Greater Manchester average and substantially above the increases recorded across the North West and England. Median rent growth in Manchester is slightly below the Greater Manchester average but remains above the increases recorded across the North West and England. Table 3.5 summarises 2025 rent data by sub-area.

3.7 Table 3.5 shows that private rents vary by sub-area. Lower quartile rents are highest in the City Centre, at £1,196 per month, followed by South Manchester at £1,049 per month and North and Central Manchester at £992 per month. Median rents are highest in the City Centre and South Manchester, both at £1,400 per month, compared with £1,196 per month in North and Central Manchester. Across Manchester as a whole, the lower quartile rent is £1,096 per month and the median rent is £1,348 per month.

Table 3.4 Comparative lower quartile (LQ) and median rent price 2010 – 2025

Location	LQ price (£) 2010	LQ price (£) 2025	% change 2010-2025
Manchester	£546	£1,096	100.7%
Greater Manchester	£490	£975	99.0%
North West	£472	£823	74.4%
ENGLAND	£598	£1,023	71.1%
Location	**Median price (£) 2010**	**Median price (£) 2025**	**% change 2010-2025**
Manchester	£646	£1,348	108.7%
Greater Manchester	£576	£1,222	112.2%
North West	£546	£1,049	92.1%
ENGLAND	£893	£1,551	73.7%

Table 3.5 Lower quartile and median rents by sub-area 2025

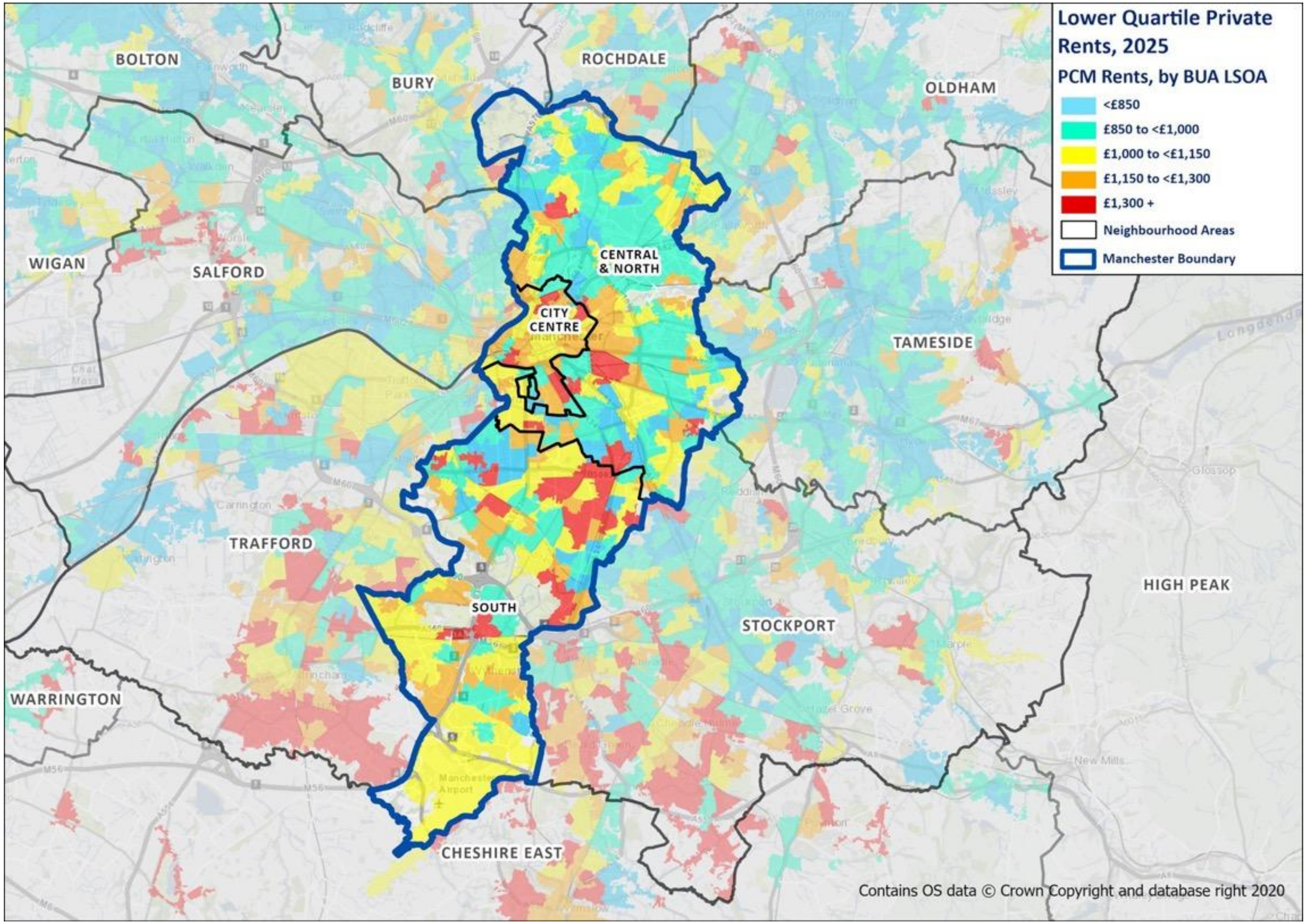
Sub-area	Lower quartile (£ each month)	Median (£ each month)
City Centre	£1,196	£1,400
North & Central Manchester	£992	£1,196
South Manchester	£1,049	£1,400
Manchester	**£1,096**	**£1,348**

Source: Zoopla Lettings 2025

3.8 More detailed rental data within built-up areas at a small-area level, using Lower Super Output Areas, are presented in Map 3.3 for lower quartile private rents and Map 3.4 for median private rents. The maps show a range of private rental values across Manchester. Rents are generally lower across parts of North and Central Manchester, although there are pockets of higher rents in and around the City Centre and adjoining central neighbourhoods. Higher rents are also evident across parts of South Manchester, particularly in the central-southern corridor, although there remains variation within the sub-area.

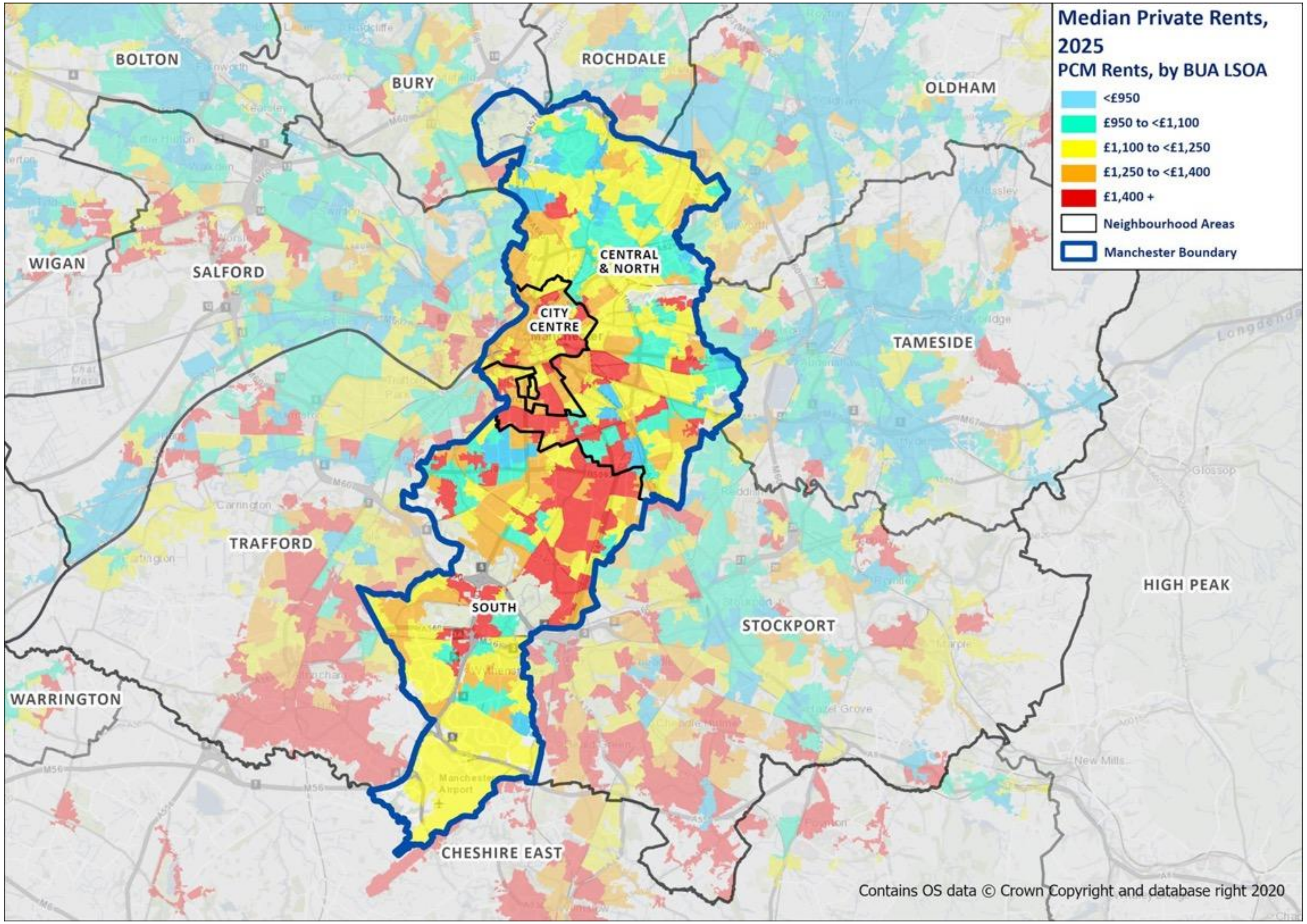
3.9 The private rented sector accommodates a proportion of lower-income households that are eligible for assistance with rental costs. Map 3.5 illustrates the rate of private rented sector Housing Benefit claimants per 1,000 households across built-up areas within LSOAs in 2025. This shows higher rates across much of North and Central Manchester, with additional concentrations in parts of South Manchester. Rates are generally lower in the City Centre, although there are smaller pockets of higher claimant rates within and around central neighbourhoods.

Map 3.3 2025 lower quartile rents across Manchester by built-up areas within LSOAs



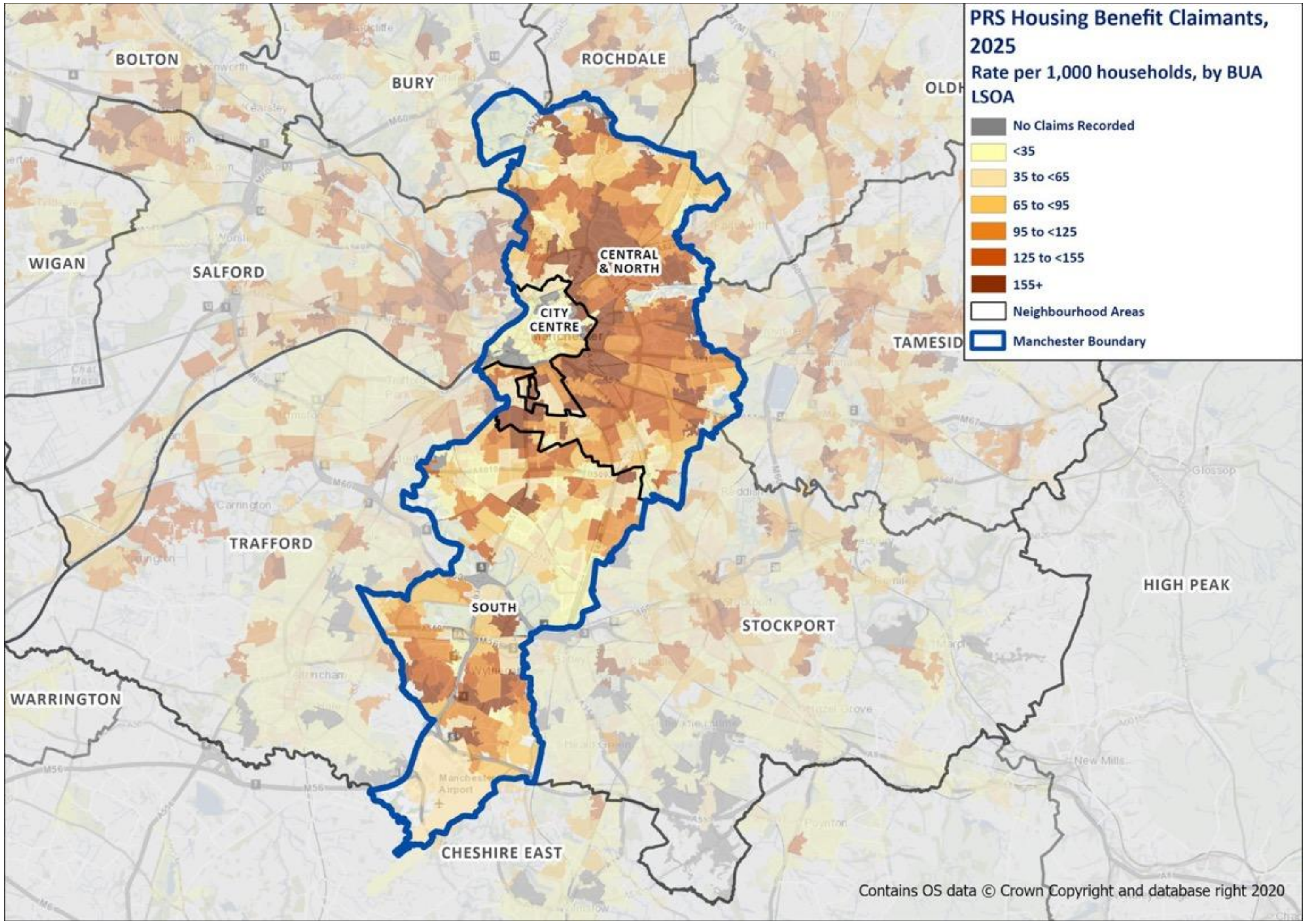
Source: Zoopla Lettings 2025

Map 3.4 2025 median rents across Manchester by built-up areas within LSOAs



Source: Zoopla Lettings 2025

Map 3.5 Private rented sector Housing Benefit claimants, 2025, rate per 1,000 households by built up areas within LSOAs



Source: DWP Stat Xplore 2025

3.10 The amount that can be claimed for assistance with rental costs is capped to a local allowance that varies by area. The cap is estimated by the Valuation Office Agency and published as a Local Housing Allowance rate for a Broad Rental Market Area. Manchester is located within two Broad Rental Market Areas: Central Greater Manchester and Southern Greater Manchester. Tables 3.6a and 3.6b summarise the April 2025 Local Housing Allowance rates for each BRMA and the variance between monthly LHA rates and 2025 lower quartile private rents. In the Central Greater Manchester BRMA, LHA rates are below lower quartile rents for all property sizes, with monthly shortfalls ranging from £124 for 1-bedroom accommodation to £751 for 4-bedroom accommodation. In the Southern Greater Manchester BRMA, LHA rates are below lower quartile rents for all property sizes except 1-bedroom accommodation, where the LHA rate is £12 per month above the lower quartile rent. The largest shortfall in the Southern Greater Manchester BRMA is for shared accommodation, at £686 per month.

Table 3.6a Broad Rental Market Area Local Housing Allowance Rates (April 2025) - Central Greater Manchester BRMA

No. of Bedrooms	Rate per week (£)	Monthly rate	2025 LQ rent	Variance between LQ rent and LHA
Shared Accommodation	£94.72	£410	£849	-£439
1 Bedroom	£178.36	£773	£897	-£124
2 Bedroom	£201.37	£873	£1,196	-£323
3 Bedroom	£218.63	£947	£1,348	-£401
4 Bedroom	£310.68	£1,346	£2,097	-£751

Source: Valuation Office Agency

Table 3.6b Broad Rental Market Area Local Housing Allowance Rates (April 2025) - Southern Greater Manchester BRMA

No. of Bedrooms	Rate per week (£)	Monthly rate	2025 LQ rent	Variance between LQ rent and LHA
Shared Accommodation	£94.72	£410	£1,096	-£686
1 Bedroom	£143.84	£623	£611	£12
2 Bedroom	£172.60	£748	£997	-£249
3 Bedroom	£207.12	£898	£1,196	-£298
4 Bedroom	£322.19	£1,396	£1,699	-£303

Source: Valuation Office Agency

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 residence-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 3.7 sets out the 2025 lower quartile and median affordability ratios for Manchester and compares these with neighbouring boroughs, the North West and England. Using workplace-based median ratios to illustrate the data, median prices are 6.11 times workplace-based earnings in Manchester. The equivalent residence-based median ratio is 6.82. Manchester’s median affordability ratios are above the North West ratios of 5.92 workplace-based and 5.9 residence-based, but below the England ratios of 7.63 and 7.64 respectively. Lower quartile affordability ratios are 6.19 workplace-based and 6.75 residence-based, again above the North West but below England. Compared with neighbouring boroughs, Manchester remains less affordable than some areas, but has lower ratios than the highest cost boroughs, particularly Trafford and Stockport.

Table 3.7 Relative affordability of lower quartile and median prices by local authority area, North West and England (workplace-based and residence-based)

Locality	2025 Lower Quartile Workplace-based	2025 Lower Quartile Residence-based	2025 Median Workplace-based	2025 Median Residence-based
Manchester	6.19	6.75	6.11	6.82
Bolton	5.91	5.86	6.21	6.00
Bury	7.14	6.43	7.06	6.91
Oldham	6.04	6.03	6.14	6.11
Rochdale	5.84	5.69	6.11	5.91
Salford	5.92	6.13	5.98	6.58
Stockport	8.46	7.64	8.61	7.76
Tameside	6.57	6.35	6.87	6.22
Trafford	9.95	8.84	9.63	8.67
Wigan	5.77	5.50	5.87	5.28
North West	5.56	5.55	5.92	5.90
ENGLAND	6.98	6.99	7.63	7.64

Source: ONS Ratio of house price to residence-based & workplace-based earnings (lower quartile and median), 1997 to 2025

Relative affordability of housing tenure options and defining genuinely affordable housing

3.13 The relative cost of alternative housing options across the city and housing market sub-areas has been considered from two perspectives. Firstly, the analysis considers prevailing 2025 prices and rents at housing market sub-area level across a range of market and affordable tenures, and the incomes required to afford these properties. Secondly, the analysis considers what is genuinely affordable 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.

3.14 The starting point for assessing thresholds for what is affordable and not affordable is as follows:

- for renting, 25% of gross household income is used as an initial 'tipping point' for affordability, with properties not affordable if more than 25% of income is spent on rent. There is no official guidance on what proportion of income should be used. Former CLG SHMA Practice Guidance 2007 recommended 25%, while Shelter suggests using 35% of net income; and
- for buying, affordability is initially 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 household.

3.15 Mortgage lending practices vary by lender, product, deposit, loan-to-value ratio, applicant income and wider affordability assessment. As an example, First Direct currently indicates that borrowers may be able to borrow up to 4.75x income, with lending up to 5.5x income available to eligible first-time buyers who meet specific criteria. However, higher loan-to-income lending is subject to lender-specific underwriting, affordability checks and wider regulatory requirements. For this reason, a more cautious income multiple is used for the purposes of this HNA.

3.16 Based on this and to reflect the specific affordability pressures experienced in Manchester, the principal assumption considered by arc4 with reference to affordability is:

- for buying up to 4x gross household income; and
- for renting up to 30% gross household income.

3.17 Table 3.8 sets out the range of market and affordable tenures considered in the analysis and the assumptions relating to the cost of each tenure. The cost of alternative affordable and market tenure options by sub-area is set out in Table 3.9. Table 3.10 shows the gross household incomes needed for each tenure to be affordable, based on the principal assumptions of 30% of gross household income for rents and 4x gross household income for buying. Table 3.11 considers the impact of different deposit levels on the amount to be borrowed and the income required for open market purchase.

Table 3.8 Summary of tenure (including affordable options), price assumptions and data sources

Tenure	Tenure price assumptions	Affordability assumptions	Data Source
Social Rent	2025 average prices	30% of income	Regulator of Social Housing Statistical Data Return 2025
Affordable Rent	80% of median market rent	30% of income	Zoopla 2025
Market Rent – lower quartile	2025 prices	30% of income	Zoopla 2025
Market Rent – median	2025 prices	30% of income	Zoopla 2025
Market Sale – lower quartile	2025 prices	90% LTV, 4x income	Land Registry Price Paid
Market Sale – median	2025 prices	90% LTV, 4x income	Land Registry Price Paid
Market Sale – average	2025 prices	90% LTV, 4x income	Land Registry Price Paid
Shared ownership (50%)	Total price based on median price and 50% ownership. Mortgage based on 40%. 10% deposit required; annual service charge £395, Annual rent based on 2.75% of remaining equity	90% LTV, 4x income for equity and 30% of income for rental element	Assumptions applied to Land Registry Price Paid data
Shared ownership (25%)	Total price based on median price and 25% ownership. Mortgage based on 20%, 5% deposit required, annual service charge £395. Annual rent based on 2.75% of remaining equity	90% LTV, 4x income for equity and 30% of income for rental element	Assumptions applied to Land Registry Price Paid data
Shared ownership (10%)	Total price based on median price and 10% ownership. Deposit 5% of share required, annual service charge £395. Annual rent based on 2.75% of remaining equity	90% LTV, 4x income for equity and 30% of income for rental element	Assumptions applied to Land Registry Price Paid data
Discounted home ownership 30%	70% of median market price, representing a 30% discounted home ownership option. Mortgage based on the discounted price, less a 10% deposit on that price.	Discounted home ownership 30%	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.	Discounted home ownership 25%	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.	Discounted home ownership 20%	Assumptions applied to Land Registry Price Paid data

Table 3.9 Cost of alternative tenures by sub-area and Manchester

Tenure option	Price / equity requirement (2025) Manchester	Comparison Area Greater Manchester	Sub-area City Centre	Sub-area North & Central Manchester	Sub-area South Manchester
Social Rent (average)	£436	-	£436	£436	£436
Affordable Rent (monthly cost)	£1,078	£978	£1,120	£957	£1,120
Market Rent – Lower Quartile (monthly cost)	£1,096	£975	£1,196	£992	£1,049
Market Rent – Median (monthly cost)	£1,348	£1,222	£1,400	£1,196	£1,400
Market Rent – Average (monthly cost)	£1,587	£1,405	£1,525	£1,467	£1,828
Market Sale – Lower Quartile	£175,000	£162,000	£180,000	£147,000	£220,000
Market Sale – Median	£236,000	£225,000	£230,000	£193,000	£292,000
Market Sale – Average	£274,116	£263,793	£257,389	£205,379	£339,777
Shared ownership (50%)	£118,000	£112,500	£115,000	£96,500	£146,000
Shared ownership (25%)	£59,000	£56,250	£57,500	£48,250	£73,000
Shared ownership (10%)	£23,600	£22,500	£23,000	£19,300	£29,200
Discounted Home Ownership (30%)	£165,200	£157,500	£161,000	£135,100	£204,400
Discounted Home Ownership (25%)	£177,000	£168,750	£172,500	£144,750	£219,000
Discounted Home Ownership (20%)	£188,800	£180,000	£184,000	£154,400	£233,600

Source: Data produced by Land Registry © Crown copyright 2025, Zoopla Lettings 2025, DLUHC, RSH SDR 2025

Table 3.10 Household income required for tenure to be affordable (based on 30% of income for rents and 4x income for buying) by sub-area

Tenure option	Income required (2025) Manchester	Comparison Area Greater Manchester	Sub-area City Centre	Sub-area North & Central Manchester	Sub-area South Manchester
Social Rent (average)	£17,432	-	£17,432	£17,432	£17,432
Affordable Rent (monthly cost)	£43,136	£39,104	£44,800	£38,272	£44,800
Market Rent – Lower Quartile	£43,840	£39,000	£47,840	£39,680	£41,960
Market Rent – Median	£53,920	£48,880	£56,000	£47,840	£56,000
Market Rent – Average	£63,490	£56,200	£61,009	£58,696	£73,102
Market Sale – Lower Quartile	£39,375	£36,450	£40,500	£33,075	£49,500
Market Sale – Median	£53,100	£50,625	£51,750	£43,425	£65,700
Market Sale – Average	£61,676	£59,353	£57,913	£46,210	£76,450
Shared ownership (50%)	£38,567	£36,825	£37,617	£31,758	£47,433
Shared ownership (25%)	£31,438	£30,028	£30,669	£25,928	£38,613
Shared ownership (10%)	£26,275	£25,106	£25,638	£21,706	£32,225
Discounted Home Ownership (30%)	£37,170	£35,438	£36,225	£30,398	£45,990
Discounted Home Ownership (25%)	£39,825	£37,969	£38,813	£32,569	£49,275
Discounted Home Ownership (20%)	£42,480	£40,500	£41,400	£34,740	£52,560

Source: Data derived from Land Registry © Crown copyright 2025, Zoopla Lettings 2025, DLUHC, RSH SDR 2025

Table 3.11 Impact of alternative deposits on sale price and income required for open market properties

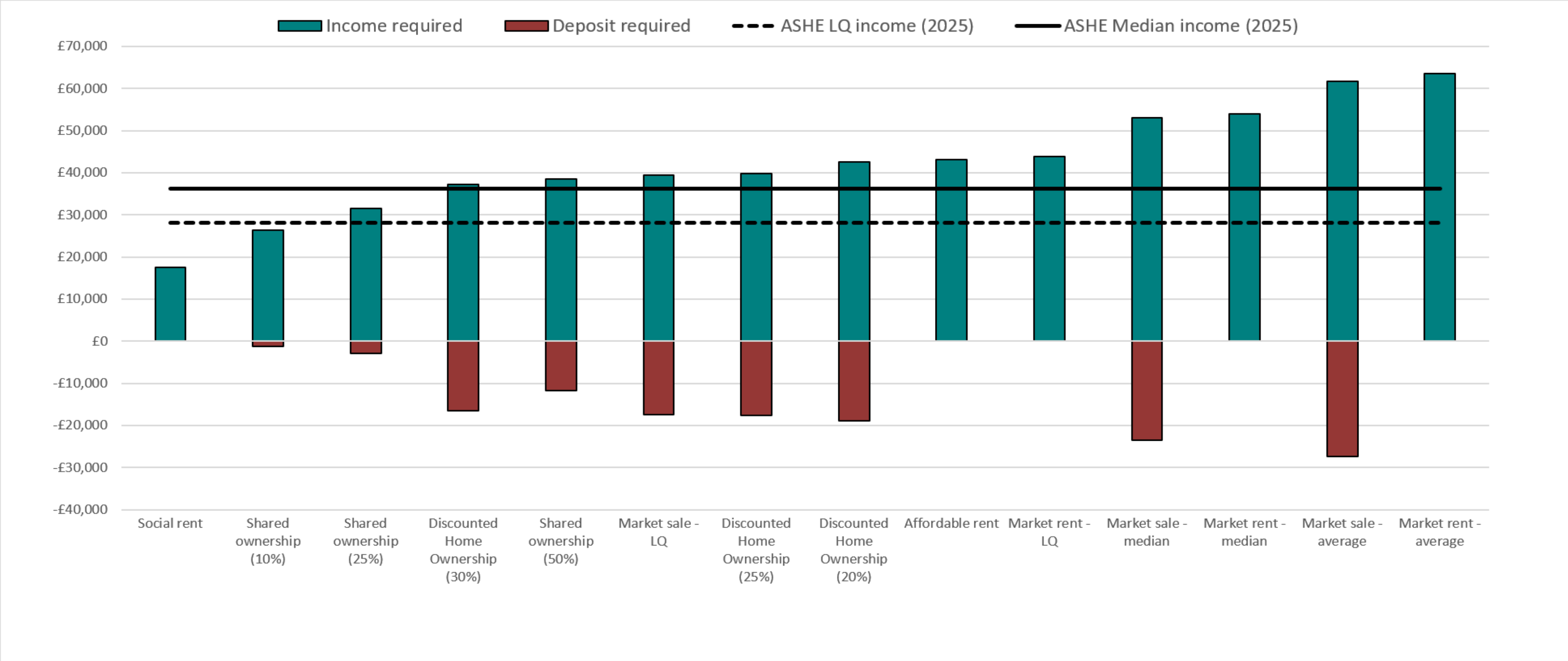
Market sale price	Deposit 10%	Deposit 20%	Deposit 30%	Deposit 40%	City Average Price
Market sale – lower quartile	£157,500	£140,000	£122,500	£105,000	£175,000
Market sale – median	£212,400	£188,800	£165,200	£141,600	£236,000
Market sale – average	£246,704	£219,293	£191,881	£164,470	£274,116
Household income required (3.5x multiple)	**Deposit 10%**	**Deposit 20%**	**Deposit 30%**	**Deposit 40%**	
Market sale – lower quartile	£45,000	£40,000	£35,000	£30,000	
Market sale – median	£60,686	£53,943	£47,200	£40,457	
Market sale – average	£70,487	£62,655	£54,823	£46,991	
Household income required (5x multiple)	**Deposit 10%**	**Deposit 20%**	**Deposit 30%**	**Deposit 40%**	
Market sale – lower quartile	£31,500	£28,000	£24,500	£21,000	
Market sale – median	£42,480	£37,760	£33,040	£28,320	
Market sale – average	£49,341	£43,859	£38,376	£32,894	

Source: Data derived from Land Registry © Crown copyright 2025

3.18 Figure 3.2 summarises in graphical form the relative affordability of alternative tenures at city level, setting out the income required and, where relevant, the deposit required for different rented, market sale and affordable home ownership options. These are compared with 2025 ASHE lower quartile and median income benchmarks.

3.19 The figure indicates that social rent is clearly affordable to households at both the ASHE lower quartile and median income benchmarks. Shared ownership at 10% is also below the lower quartile income benchmark in income terms, although a deposit is still required. Shared ownership at 25% falls below the median income benchmark but above the lower quartile income benchmark. All other tenure options require incomes at or above the ASHE median income benchmark. Affordable rent and lower quartile market rent both require incomes of more than £43,000, while median and average market rents, market sale options, and most discounted home ownership options require higher incomes. The deposit requirements for ownership products represent an additional barrier to access, even where the income requirement is close to affordability.

Figure 3.2 Manchester household income and housing costs



Source: Data derived from Land Registry © Crown copyright 2025, Zoopla Lettings 2025, RSH SDR 2025 and ONS ASHE 2025

Tabulated data for Figure 3.2 – Manchester household income and housing costs

Manchester	Income required	Deposit required	ASHE LQ income (2025)	ASHE Median income (2025)
Social rent	£17,432	-	£28,133	£36,278
Shared ownership (10%)	£26,275	-£1,180	£28,133	£36,278
Shared ownership (25%)	£31,438	-£2,950	£28,133	£36,278
Discounted Home Ownership (30%)	£37,170	-£16,520	£28,133	£36,278
Shared ownership (50%)	£38,567	-£11,800	£28,133	£36,278
Market sale - LQ	£39,375	-£17,500.0	£28,133	£36,278
Discounted Home Ownership (25%)	£39,825	-£17,700	£28,133	£36,278
Discounted Home Ownership (20%)	£42,480	-£18,880	£28,133	£36,278
Affordable rent	£43,136	-	£28,133	£36,278
Market rent - LQ	£43,840	-	£28,133	£36,278
Market sale - median	£53,100	-£23,600.0	£28,133	£36,278
Market rent - median	£53,920	-	£28,133	£36,278
Market sale - average	£61,676	-£27,411.6	£28,133	£36,278
Market rent - average	£63,490	-	£28,133	£36,278

What is genuinely affordable housing in the Manchester City context?

3.20 Having considered what a household needs to earn to afford alternative tenures, consideration is now given to income benchmarks across the city and how these relate to prevailing prices and rents. This analysis helps to establish what is genuinely affordable based on reasonable income assumptions for renting and buying. The analysis takes into account:

- 2025 market rent and house price data by sub-area;
- re-based 2023 household survey income data, scaled to 2025 by change in ASHE residence-based earnings, and 2025 ASHE income benchmarks where relevant in the wider affordability analysis;
- the proportion of income a household would need to spend on rent, with up to 30% of gross household income used as the affordability threshold;
- the extent to which Manchester Living Rent is affordable, based on Local Housing Allowance rates; and
- the extent to which households could afford home ownership based on a 10% deposit and borrowing of up to 4x gross household income.

Genuinely affordable rents

3.21 Having considered what a household needs to earn to afford alternative tenures, consideration is now given to income benchmarks across Manchester and how these relate to current market rents. The analysis helps to establish the extent to which private rents are affordable and what would represent a genuinely affordable rent based on 30% of gross household income.

3.22 Table 3.12 focuses on the affordability of market renting and shows the cost of renting a lower quartile and median priced property by sub-area; how this compares with 2025-26 Living Wage income assumptions; and what would be genuinely affordable based on rent costing no more than 30% of gross income. For lower quartile rents, the analysis uses a 1.5x Living Wage gross monthly income of £2,976. Across Manchester, the lower quartile rent is £1,096 each month, meaning that a household would need to spend 36.8% of income on rent. To be genuinely affordable, a lower quartile rent would need to be £893 each month. Lower quartile rents exceed the 30% affordability threshold in all sub-areas, ranging from 33.3% of income in North and Central Manchester to 40.2% in the City Centre.

3.23 For median rents, the analysis uses a 2x Living Wage gross monthly income of £3,968. Across Manchester, the median rent is £1,348 each month, meaning that a household would need to spend 34.0% of income on rent. To be genuinely affordable, a median rent would need to be £1,190 each month. Median rents are close to or above the 30% affordability threshold in all sub-areas, ranging from 30.1% in North and Central Manchester to 35.3% in both the City Centre and South Manchester. This indicates continuing private rented sector affordability pressures across Manchester for households reliant on minimum or living wage incomes.

Manchester Living Rent

3.24 A further affordable tenure being promoted in Manchester is Manchester Living Rent. This seeks to respond to affordable housing pressures by providing accommodation at or below Local Housing Allowance rates.

3.25 Table 3.13 sets out the monthly cost of Manchester Living Rent based on April 2025 Local Housing Allowance rates by number of bedrooms and Broad Rental Market Area, together with the annual household income needed for the rent to be affordable. City Centre and North and Central Manchester fall within the Central Greater Manchester BRMA, while South Manchester falls within the Southern Greater Manchester BRMA. In the Central Greater Manchester BRMA, monthly rents range from £773 for a 1-bedroom property to £1,346 for a 4-bedroom property, requiring annual household incomes of between £30,916 and £53,851. In the Southern Greater Manchester BRMA, monthly rents range from £623 for a 1-bedroom property to £1,396 for a 4-bedroom property, requiring annual household incomes of between £24,932 and £55,846. The income required is lower in the Southern Greater Manchester BRMA for 1-, 2- and 3-bedroom properties, but slightly higher for 4-bedroom properties.

Affordable home ownership options

3.26 Table 3.14 focuses on the affordability of owner occupation and shows the cost of buying a lower quartile and median priced property by sub-area. The analysis assumes a 10% deposit and tests affordability against a 4x gross household income multiple, using 1.5x Living Wage for lower quartile purchase and 2x Living Wage for median purchase.

3.27 Across Manchester, a lower quartile property costs £175,000 in 2025. Based on a 1.5x Living Wage annual income of £35,714, this requires an income multiple of 4.4x, which is above the 4x affordability benchmark. A lower quartile property would need to cost no more than around £157,143 to be affordable on this income assumption. At sub-area level, lower quartile purchase is within the 4x benchmark only in North and Central Manchester, where the income multiple required is 3.7x. The City Centre requires 4.5x, while South Manchester requires 5.5x.

3.28 Across Manchester, a median priced property costs £236,000 in 2025. Based on a 2x Living Wage annual income of £47,619, this requires an income multiple of 4.5x, again above the 4x affordability benchmark. A median priced property would need to cost no more than around £209,524 to be affordable on this income assumption. At sub-area level, median purchase is within the 4x benchmark only in North and Central Manchester, where the income multiple required is 3.6x. The City Centre requires 4.3x, while South Manchester requires 5.5x. This indicates that open market purchase remains challenging for households on living wage-based incomes, particularly in South Manchester.

Table 3.12a Affordability of private rents by sub-area

Sub-area	Actual LQ rent 2025	2025-26 gross monthly income (1.5 x living wage)	% income required to be spent on LQ rent	What would be an affordable rent based on 30% of income (1.5 x Living Wage)	Actual Median rent 2025	2025-26 gross monthly income (2 x living wage)	% income required to be spent on median rent	What would be an affordable rent based on 30% of income (2 x Living Wage)
City Centre	£1,196	£2,976	40.2	£893	£1,400	£3,968	35.3	£1,190
North & Central Manchester	£992	£2,976	33.3	£893	£1,196	£3,968	30.1	£1,190
South Manchester	£1,049	£2,976	35.2	£893	£1,400	£3,968	35.3	£1,190
Manchester	**£1,096**	**£2,976**	**36.8**	**£893**	**£1,348**	**£3,968**	**34.0**	**£1,190**

Sources: Zoopla Lettings 2025, gov.uk Living Wage (2025-26)

Key (for illustrative purposes only)

Up to and including 25%	24
Between 25% and 35%	32
35% or more	40

Table 3.13 Manchester Living Rent: indicative rents and income to be affordable

	Sub-area and Broad Rental Market Area		Annual Income needed to be affordable	
No. of Bedrooms	**City Centre and North and Central Manchester** Central Greater Manchester BRMA	**South Manchester** Southern Greater Manchester BRMA	**City Centre and North and Central Manchester** Annual household income (£)	**South Manchester** Annual household income (£)
1 Bedroom	£773	£623	£30,916	£24,932
2 Bedroom	£873	£748	£34,904	£29,917
3 Bedroom	£947	£898	£37,896	£35,901
4 Bedroom	£1,346	£1,396	£53,851	£55,846

Table 3.14 Affordability of owner occupation by sub-area

Sub-area	Actual LQ price 2025	2025-26 gross annual income (1.5 x Living Wage)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 4x income multiple (1.5 x Living Wage)	Actual Median Price 2025	2025-26 gross annual income (2 x living wage)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 4x income multiple (2 x Living Wage)
City Centre	£180,000	£35,714	4.5	£157,143	£230,000	£47,619	4.3	£209,524
North & Central Manchester	£147,000	£35,714	3.7	£157,143	£193,000	£47,619	3.6	£209,524
South Manchester	£220,000	£35,714	5.5	£157,143	£292,000	£47,619	5.5	£209,524
Manchester	**£175,000**	**£35,714**	**4.4**	**£157,143**	**£236,000**	**£47,619**	**4.5**	**£209,524**

Sources: Land Registry © Crown copyright 2025, gov.uk Living Wage (2025-26)

Key (for illustrative purposes only)

Up to 3.5x	2.9
Between 3.5x and 5x	4.2
5x or more	6.2

Affordability of prices and rents to selected key workers and households on minimum/living wages

3.29 The extent to which open market rents are affordable to selected key workers and households on minimum and living wages is explored in Table 3.15. The analysis uses 2025-26 gross incomes and 2025 lower quartile private rents by sub-area. Across Manchester, all selected key worker examples shown would need to spend more than 30% of gross monthly income on lower quartile rent, indicating that private renting remains challenging for many key workers on single incomes. Affordability pressures are particularly acute for lower-paid key workers and single households on minimum/living wages, while two-working adult households are generally better placed, although affordability varies by sub-area.

3.30 Tables 3.16a to 3.16d consider the income multiples needed to buy a property based on the incomes of households, selected key workers and households on minimum/living wages. The analysis assumes that a 10% deposit is available and considers open market purchase, shared ownership and discounted home ownership options. The tables indicate that open market purchase generally requires income multiples above the 4x affordability benchmark, particularly for lower-income households, single-income households and lower-paid key workers. Shared ownership at lower equity shares is generally more accessible in income-multiple terms, although deposits, rent on unsold equity, service charges and mortgage availability remain important barriers.

Table 3.15 Incomes of key workers and households on minimum/living wage and rental affordability

Accessibility note: This table contains a large amount of detailed data and multiple levels of row and column headings. Some users of assistive technologies may find it difficult to navigate. A summary of the key findings is provided above the table.

Lower Quartile Rent 2025 by Sub-Area

Income/Occupation/ Wage	Gross household income 2025/2026 (Annual £)	Gross household income 2025/2026 (Monthly £)	LQ Rent 2025 City Centre	LQ Rent 2025 North & Central Manchester	LQ Rent 2025 South Manchester	LQ Rent 2025 Manchester Total
N/A	N/A	N/A	**£1,196**	**£992**	**£1,049**	**£1,096**

Police Officer: Percentage of monthly income spent

Income/Occupation/ Wage	Gross household income 2025/2026 (Annual £)	Gross household income 2025/2026 (Monthly £)	LQ Rent 2025 City Centre	LQ Rent 2025 North & Central Manchester	LQ Rent 2025 South Manchester	LQ Rent 2025 Manchester Total
Pay Point 2	£32,472	£2,706	44.2%	36.7%	38.8%	40.5%
Pay Point 4	£35,106	£2,926	40.9%	33.9%	35.9%	37.5%

Nurse: Percentage of monthly income spent

Income/Occupation/ Wage	Gross household income 2025/2026 (Annual £)	Gross household income 2025/2026 (Monthly £)	LQ Rent 2025 City Centre	LQ Rent 2025 North & Central Manchester	LQ Rent 2025 South Manchester	LQ Rent 2025 Manchester Total
Band 1	£24,464	£2,039	58.7%	48.7%	51.5%	53.8%
Band 3	£24,938	£2,078	57.6%	47.7%	50.5%	52.7%
Band 5	£31,048	£2,587	46.2%	38.3%	40.5%	42.4%

Fire officer: Percentage of monthly income spent

Income/Occupation/ Wage	Gross household income 2025/2026 (Annual £)	Gross household income 2025/2026 (Monthly £)	LQ Rent 2025 City Centre	LQ Rent 2025 North & Central Manchester	LQ Rent 2025 South Manchester	LQ Rent 2025 Manchester Total
Trainee	£29,169	£2,431	49.2%	40.8%	43.2%	45.1%
Competent	£38,881	£3,240	36.9%	30.6%	32.4%	33.8%

Teacher: Percentage of monthly income spent

Income/Occupation/ Wage	Gross household income 2025/2026 (Annual £)	Gross household income 2025/2026 (Monthly £)	LQ Rent 2025 City Centre	LQ Rent 2025 North & Central Manchester	LQ Rent 2025 South Manchester	LQ Rent 2025 Manchester Total
Unqualified (min)	£22,601	£1,883	63.5%	52.7%	55.7%	58.2%
Main pay range (min)	£32,916	£2,743	43.6%	36.2%	38.2%	40.0%

Minimum/Living Wage age 21 or over: Percentage of monthly income spent

Income/Occupation/ Wage	Gross household income 2025/2026 (Annual £)	Gross household income 2025/2026 (Monthly £)	LQ Rent 2025 City Centre	LQ Rent 2025 North & Central Manchester	LQ Rent 2025 South Manchester	LQ Rent 2025 Manchester Total
Single household	£23,810	£1,984	60.3%	50.0%	52.9%	55.2%
1xFull-time, 1xPart-time	£35,714	£2,976	40.2%	33.3%	35.2%	36.8%
Two working adults	£47,619	£3,968	30.1%	25.0%	26.4%	27.6%

Minimum/Living Wage age between 18 and 20: Percentage of monthly income spent

Income/Occupation/ Wage	Gross household income 2025/2026 (Annual £)	Gross household income 2025/2026 (Monthly £)	LQ Rent Percentage income spent (Monthly £)	Median Rent Percentage income spent (Monthly £)	LQ Rent (Monthly £)	Median Rent (Monthly £)
Single household	£19,500	£1,625	73.6%	61.0%	64.6%	67.4%
1xFull-time, 1xPart-time	£29,250	£2,438	49.1%	40.7%	43.0%	45.0%
Two working adults	£39,000	£3,250	36.8%	30.5%	32.3%	33.7%

Key (for illustrative purposes only)

(pink)	More than 35% of income spent on rent
(yellow)	Between 25% and 35% of income spent on rent
(green)	Less than 25% of income spent on rent

Table 3.16a Incomes of households, selected key workers and households on minimum/living wage and open market prices: Manchester

Accessibility note: Tables 3.16a to 3.16d contain a large amount of detailed data and multiple levels of row and column headings. Some users of assistive technologies may find them difficult to navigate. A summary of the key findings is provided above these tables.

Property prices for each tenure

Property Prices	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Price>>	£175,000	£236,000	£118,000	£59,000	£23,600	£165,200	£177,000	£188,800
Price after deposit/loan>>	£157,500	£212,400	£106,200	£56,050	£22,420	£148,680	£159,300	£169,920

Ratio of house price to annual income for each tenure

Source	Income level	Gross Annual income	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
2025 (scaled) HH Survey Household Income	LQ income	£19,325	8.2	11.0	5.5	2.9	1.2	7.7	8.2	8.8
2025 (scaled) HH Survey Household Income	Median income	£35,923	4.4	5.9	3.0	1.6	0.6	4.1	4.4	4.7
2025 (scaled) HH Survey Household Income	Average income	£47,162	3.3	4.5	2.3	1.2	0.5	3.2	3.4	3.6
2025 ONS Annual Survey of Hours & Earnings	ASHE LQ	£28,133	5.9	8.2	4.6	2.8	6.7	6.5	6.9	7.4
2025 ONS Annual Survey of Hours & Earning	ASHE Median	£36,278	4.5	6.2	3.5	2.1	5.0	4.9	5.2	5.6
2025 ONS Annual Survey of Hours & Earning	ASHE Average	£43,133	3.9	5.4	3.0	1.8	4.4	4.2	4.5	4.8

Ratio of house price to annual wage for key workers: Police Officer

Band/Pay Point	Wage	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Pay Point 2	£32,472	4.9	6.5	3.3	1.7	0.7	4.6	4.9	5.2
Pay Point 4	£35,106	4.5	6.1	3.0	1.6	0.6	4.2	4.5	4.8

Ratio of house price to annual wage for key workers: Nurse

Band/Pay Point	Wage	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Band 1	£24,464	6.4	8.7	4.3	2.3	0.9	6.1	6.5	6.9
Band 3	£24,938	6.3	8.5	4.3	2.2	0.9	6.0	6.4	6.8
Band 5	£31,048	5.1	6.8	3.4	1.8	0.7	4.8	5.1	5.5

Ratio of house price to annual wage for key workers: Fire Officer

Band/Pay Point	Wage	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Trainee	£29,169	5.4	7.3	3.6	1.9	0.8	5.1	5.5	5.8
Competent	£38,881	4.1	5.5	2.7	1.4	0.6	3.8	4.1	4.4

Ratio of house price to annual wage for key workers: Teacher

Band/Pay Point	Wage	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Unqualified (min)	£22,601	7.0	9.4	4.7	2.5	1.0	6.6	7.0	7.5
Main pay range (min)	£32,916	4.8	6.5	3.2	1.7	0.7	4.5	4.8	5.2

Ratio of house price to annual wage for key workers: Minimum/Living Wage

Band/Pay Point	Wage	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Single household (21 and over)	£23,810	6.6	8.9	4.5	2.4	0.9	6.2	6.7	7.1
1xFull-time, 1xPart-time	£35,714	4.4	5.9	3.0	1.6	0.6	4.2	4.5	4.8
Two working adults	£47,619	3.3	4.5	2.2	1.2	0.5	3.1	3.3	3.6
Single household (18-20)	£19,500	8.1	10.9	5.4	2.9	1.1	7.6	8.2	8.7
1xFull-time, 1xPart-time	£29,250	5.4	7.3	3.6	1.9	0.8	5.1	5.4	5.8
Two working adults	£39,000	4.0	5.4	2.7	1.4	0.6	3.8	4.1	4.4

Note: HH = Household

Key (for illustrative purposes only)

Up to 3.5x	2.9
Between 3.5x and 5x	4.2
5x or more	6.5

Table 3.16b Incomes of households, selected key workers and households on minimum/living wage and open market prices: City Centre

Property prices for each tenure

Property Prices	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Price>>	£180,000	£230,000	£115,000	£57,500	£23,000	£161,000	£172,500	£184,000
Price after deposit/loan>>	£162,000	£207,000	£103,500	£54,625	£21,850	£144,900	£155,250	£165,600

Ratio of house price to annual income for each tenure

Source	Income level	Gross Annual income	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
2025 (scaled) HH Survey Household Income	LQ income	£37,163	4.4	5.6	2.8	1.5	0.6	3.9	4.2	4.5
2025 (scaled) HH Survey Household Income	Median income	£66,099	2.5	3.1	1.6	0.8	0.3	2.2	2.3	2.5
2025 (scaled) HH Survey Household Income	Average income	£61,783	2.6	3.4	1.7	0.9	0.4	2.3	2.5	2.7

Ratio of house price to annual wage for key workers: Police Officer

Band/Pay Point	Wage	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Pay Point 2	£32,472	5.0	6.4	3.2	1.7	0.7	4.5	4.8	5.1
Pay Point 4	£35,106	4.6	5.9	2.9	1.6	0.6	4.1	4.4	4.7

Ratio of house price to annual wage for key workers: Nurse

Band/Pay Point	Wage	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Band 1	£24,464	6.6	8.5	4.2	2.2	0.9	5.9	6.3	6.8
Band 3	£24,938	6.5	8.3	4.2	2.2	0.9	5.8	6.2	6.6
Band 5	£31,048	5.2	6.7	3.3	1.8	0.7	4.7	5.0	5.3

Ratio of house price to annual wage for key workers: Fire Officer

Band/Pay Point	Wage	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Trainee	£29,169	5.6	7.1	3.5	1.9	0.7	5.0	5.3	5.7
Competent	£38,881	4.2	5.3	2.7	1.4	0.6	3.7	4.0	4.3

Ratio of house price to annual wage for key workers: Teacher

Band/Pay Point	Wage	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Unqualified (min)	£22,601	7.2	9.2	4.6	2.4	1.0	6.4	6.9	7.3
Main pay range (min)	£32,916	4.9	6.3	3.1	1.7	0.7	4.4	4.7	5.0

Ratio of house price to annual wage for key workers: Minimum/Living Wage

Band/Pay Point	Wage	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Single household (21 and over)	£23,810	6.8	8.7	4.3	2.3	0.9	6.1	6.5	7.0
1xFull-time, 1xPart-time	£35,714	4.5	5.8	2.9	1.5	0.6	4.1	4.3	4.6
Two working adults	£47,619	3.4	4.3	2.2	1.1	0.5	3.0	3.3	3.5
Single household (18-20)	£19,500	8.3	10.6	5.3	2.8	1.1	7.4	8.0	8.5
1xFull-time, 1xPart-time	£29,250	5.5	7.1	3.5	1.9	0.7	5.0	5.3	5.7
Two working adults	£39,000	4.2	5.3	2.7	1.4	0.6	3.7	4.0	4.2

Note: HH = Household

Key (for illustrative purposes only)

Up to 3.5x	2.9
Between 3.5x and 5x	4.2
5x or more	6.5

Table 3.16c Incomes of households, selected key workers and households on minimum/living wage and open market prices: North and Central Manchester

Property prices for each tenure

Property Prices	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Price>>	£147,000	£193,000	£96,500	£48,250	£19,300	£135,100	£144,750	£154,400
Price after deposit/loan>>	£132,300	£173,700	£86,850	£45,838	£18,335	£121,590	£130,275	£138,960

Ratio of house price to annual income for each tenure

Source	Income level	Gross Annual income	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
2025 (scaled) HH Survey Household Income	LQ income	£16,352	8.1	10.6	5.3	2.8	1.1	7.4	8.0	8.5
2025 (scaled) HH Survey Household Income	Median income	£27,302	4.8	6.4	3.2	1.7	0.7	4.5	4.8	5.1
2025 (scaled) HH Survey Household Income	Average income	£35,945	3.7	4.8	2.4	1.3	0.5	3.4	3.6	3.9

Ratio of house price to annual wage for key workers: Police Officer

Band/Pay Point	Wage	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Pay Point 2	£32,472	4.1	5.3	2.7	1.4	0.6	3.7	4.0	4.3
Pay Point 4	£35,106	3.8	4.9	2.5	1.3	0.5	3.5	3.7	4.0

Ratio of house price to annual wage for key workers: Nurse

Band/Pay Point	Wage	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Band 1	£24,464	5.4	7.1	3.6	1.9	0.7	5.0	5.3	5.7
Band 3	£24,938	5.3	7.0	3.5	1.8	0.7	4.9	5.2	5.6
Band 5	£31,048	4.3	5.6	2.8	1.5	0.6	3.9	4.2	4.5

Ratio of house price to annual wage for key workers: Fire Officer

Band/Pay Point	Wage	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Trainee	£29,169	4.5	6.0	3.0	1.6	0.6	4.2	4.5	4.8
Competent	£38,881	3.4	4.5	2.2	1.2	0.5	3.1	3.4	3.6

Ratio of house price to annual wage for key workers: Teacher

Band/Pay Point	Wage	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Unqualified (min)	£22,601	5.9	7.7	3.8	2.0	0.8	5.4	5.8	6.1
Main pay range (min)	£32,916	4.0	5.3	2.6	1.4	0.6	3.7	4.0	4.2

Ratio of house price to annual wage for key workers: Minimum/Living Wage

Band/Pay Point	Wage	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Single household (21 and over)	£23,810	5.6	7.3	3.6	1.9	0.8	5.1	5.5	5.8
1xFull-time, 1xPart-time	£35,714	3.7	4.9	2.4	1.3	0.5	3.4	3.6	3.9
Two working adults	£47,619	2.8	3.6	1.8	1.0	0.4	2.6	2.7	2.9
Single household (18-20)	£19,500	6.8	8.9	4.5	2.4	0.9	6.2	6.7	7.1
1xFull-time, 1xPart-time	£29,250	4.5	5.9	3.0	1.6	0.6	4.2	4.5	4.8
Two working adults	£39,000	3.4	4.5	2.2	1.2	0.5	3.1	3.3	3.6

Note: HH = Household

Key (for illustrative purposes only)

Up to 3.5x	2.9
Between 3.5x and 5x	4.2
5x or more	6.5

Table 3.16d Incomes of households, selected key workers and households on minimum/living wage and open market prices: South Manchester

Property prices for each tenure

Property Prices	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Price>>	£220,000	£292,000	£146,000	£73,000	£29,200	£204,400	£219,000	£233,600
Price after deposit/loan>>	£198,000	£262,800	£131,400	£69,350	£27,740	£183,960	£197,100	£210,240

Ratio of house price to annual income for each tenure

Source	Income level	Gross Annual income	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
2025 (scaled) HH Survey Household Income	LQ income	£25,271	7.8	10.4	5.2	2.7	1.1	7.3	7.8	8.3
	Median income	£35,923	5.5	7.3	3.7	1.9	0.8	5.1	5.5	5.9
	Average income	£54,604	3.6	4.8	2.4	1.3	0.5	3.4	3.6	3.9

Ratio of house price to annual wage for key workers: Police Officer

Band/Pay Point	Wage	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Pay Point 2	£32,472	6.1	8.1	4.0	2.1	0.9	5.7	6.1	6.5
Pay Point 4	£35,106	5.6	7.5	3.7	2.0	0.8	5.2	5.6	6.0

Ratio of house price to annual wage for key workers: Nurse

Band/Pay Point	Wage	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Band 1	£24,464	8.1	10.7	5.4	2.8	1.1	7.5	8.1	8.6
Band 3	£24,938	7.9	10.5	5.3	2.8	1.1	7.4	7.9	8.4
Band 5	£31,048	6.4	8.5	4.2	2.2	0.9	5.9	6.3	6.8

Ratio of house price to annual wage for key workers: Fire Officer

Band/Pay Point	Wage	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Trainee	£29,169	6.8	9.0	4.5	2.4	1.0	6.3	6.8	7.2
Competent	£38,881	5.1	6.8	3.4	1.8	0.7	4.7	5.1	5.4

Ratio of house price to annual wage for key workers: Teacher

Band/Pay Point	Wage	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Unqualified (min)	£22,601	8.8	11.6	5.8	3.1	1.2	8.1	8.7	9.3
Main pay range (min)	£32,916	6.0	8.0	4.0	2.1	0.8	5.6	6.0	6.4

Ratio of house price to annual wage for key workers: Minimum/Living Wage

Band/Pay Point	Wage	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Single household (21 and over)	£23,810	8.3	11.0	5.5	2.9	1.2	7.7	8.3	8.8
1xFull-time, 1xPart-time	£35,714	5.5	7.4	3.7	1.9	0.8	5.2	5.5	5.9
Two working adults	£47,619	4.2	5.5	2.8	1.5	0.6	3.9	4.1	4.4
Single household (18-20)	£19,500	10.2	13.5	6.7	3.6	1.4	9.4	10.1	10.8
1xFull-time, 1xPart-time	£29,250	6.8	9.0	4.5	2.4	0.9	6.3	6.7	7.2
Two working adults	£39,000	5.1	6.7	3.4	1.8	0.7	4.7	5.1	5.4

Note: HH = Household

Key (for illustrative purposes only)

Up to 3.5x	2.9
Between 3.5x and 5x	4.2
5x or more	6.5

Table 3.17 Genuinely affordable rents and purchase prices by sub-area

Geography	Rents that could be afforded (based on 30% of LQ income)	Rents that could be afforded (based 30% of median income)	Purchase (4x LQ income multiple)	Purchase (4x median income multiple)
Manchester	**£483**	**£898**	**£85,029**	**£158,062**
Sub-area				
City Centre	£929	£1,652	£163,517	£290,834
North & Central Manchester	£409	£683	£71,948	£120,127
South Manchester	£632	£898	£111,192	£158,062

Income Source: 2025 (scaled) Household Survey Household Income

Summary

3.31 In 2025, lower quartile house prices were £175,000 and median prices were £236,000 across Manchester. Prices across Manchester were higher than Greater Manchester and the North West, although below the England average. Lower quartile private rents in 2025 were £1,096 each month and median private rents were £1,348 each month. Rents in Manchester were higher than Greater Manchester and the North West; lower quartile rents were also higher than the England figure, while median rents remained below the England average.

3.32 The relative affordability of dwellings to buy or rent was explored at sub-area level. Across Manchester, the minimum income required for entry-level/lower quartile renting was £43,840, while the income required for median renting was £53,920. For buying, the minimum income required for an entry-level/lower quartile property was £39,375, while the income required for a median-priced property was £53,100. These calculations assume that a rent is affordable if no more than 30% of gross household income is spent on rent and that buying is affordable where the mortgage requirement is no more than 4x gross household income, assuming a 10% deposit.

3.33 Analysis considered the affordability of rents and prices at sub-area level. Using 2025-26 Living Wage income assumptions, lower quartile rents across Manchester would require 36.8% of gross monthly income based on a 1.5x Living Wage household income. This exceeds the 30% affordability threshold. At sub-area level, the proportion ranged from 33.3% in North and Central Manchester to 40.2% in the City Centre. Median rents across Manchester would require 34.0% of gross monthly income based on a 2x Living Wage household income, ranging from 30.1% in North and Central Manchester to 35.3% in both the City Centre and South Manchester. This indicates continuing private rented sector affordability pressures across all sub-areas.

3.34 For open market purchase, analysis assuming a 10% deposit indicates that the ratio of lower quartile price to lower quartile household income across Manchester is 8.2x, while the ratio of median price to median household income is 5.9x. Both ratios are above the 4x affordability benchmark. At sub-area level, affordability pressures are most acute in South Manchester, while North and Central Manchester has lower prices but also lower household incomes. Without substantial deposits, open market purchase remains challenging for many households.

3.35 Specific analysis of the affordability of renting and buying for key worker incomes and those on minimum/living wages was also carried out. Across Manchester, all selected key worker examples shown would need to spend more than 30% of gross monthly income on lower quartile rent, indicating that private renting remains challenging for many key workers on single incomes.

3.36 Private renting is particularly challenging for lower-paid key workers and single households on minimum or living wages. Single households on the 2025-26 minimum/living wage would need to spend 55.2% of gross monthly income on a lower quartile rent across Manchester, rising to 60.3% in the City Centre. Two-working-adult households are generally better placed, although affordability varies by sub-area.

3.37 For buying, analysis assumes that a 10% deposit is available. The evidence indicates that income multiples above the 4x affordability benchmark are generally required to buy on the open market, particularly for lower-income households, single-income households and lower-paid key workers. Shared ownership at lower equity shares and some discounted home ownership options are more accessible in income-multiple terms, but deposits, service charges, rent on unsold equity and mortgage availability remain important barriers.

3.38 Using the evidence presented in this chapter, it is possible to establish what would be a genuinely affordable rent and purchase price across Manchester. Based on local incomes, a genuinely affordable rent would be £483 each month for households on lower quartile incomes and £898 each month for households on median incomes. A genuinely affordable purchase price would be £85,029 for households on lower quartile incomes and £158,062 for households on median incomes, based on a 4x income multiple. These figures should be considered when assessing the extent to which new affordable housing is truly affordable to local households.

4. The needs of different groups

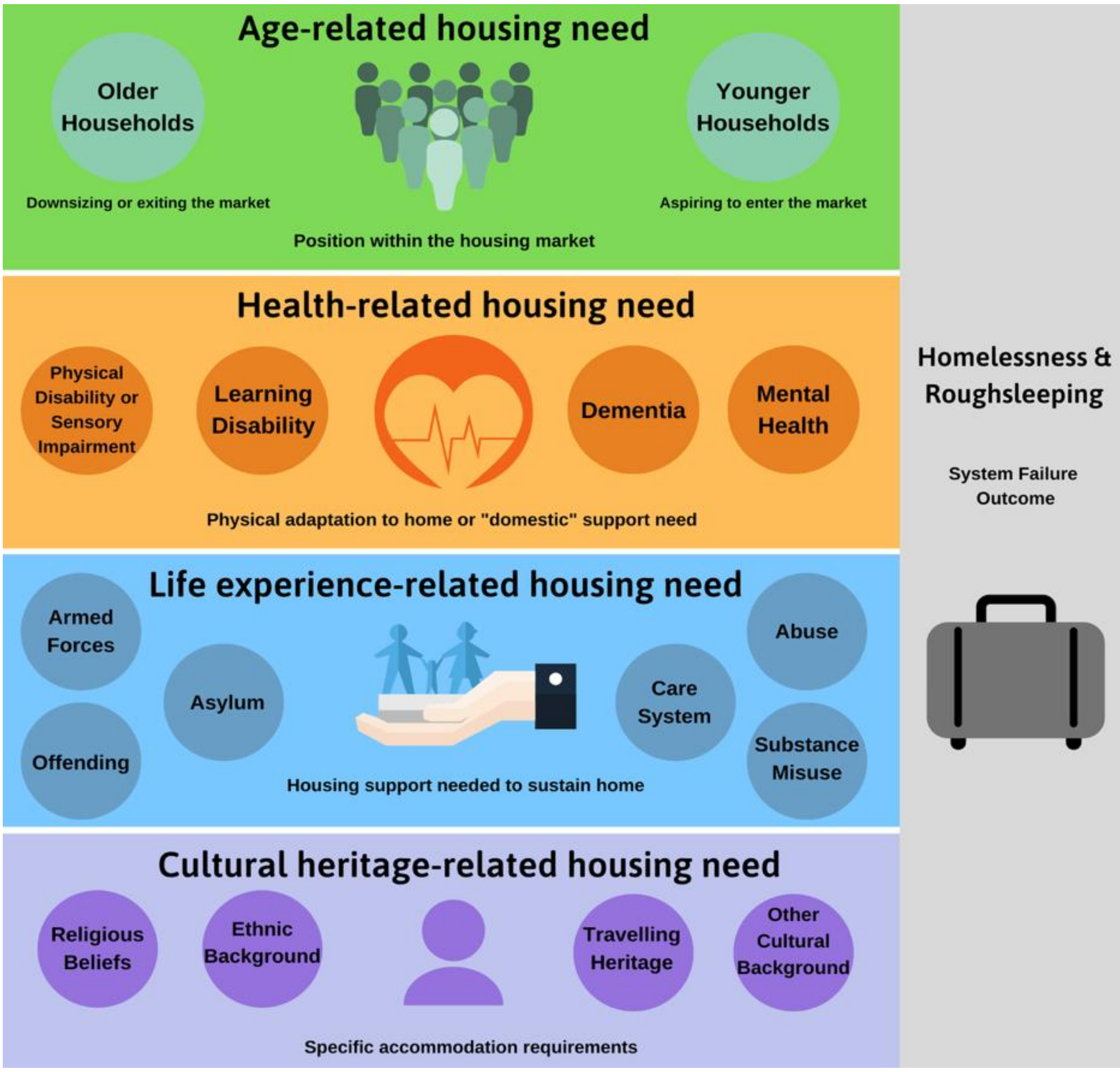
Introduction

4.1 Paragraph 62 of the NPPF refers to housing needs for different groups in the community and these fall into two broad groups: housing for people with additional needs and housing for specific household types.

Housing for people with additional needs

4.2 These groups include older people and accommodation for people with disabilities which are further sub-divided into those with health-related and life-experience related needs as summarised in Figure 4.1.

Figure 4.1 Establishing need associated with age, health and life experience



4.3 The evidence base relating to additional needs groups has been established based around these broad principles:

- people with additional needs are generally accommodated in mainstream housing and provided with care and support when needed;
- some people will have complex and multiple needs and therefore may fall into several different categories of need;
- some people require long-term accommodation to provide support for ongoing needs; and some require short-term supported housing which aims to support people for a period of time before moving on/back into mainstream housing; and
- most people with additional needs will not need specialist supported housing but they may need adaptations to their homes and/or care and support provided in other ways.

4.4 Since the previous Manchester Market Position Statement for Social Care and Support 2016/17, the strategic and commissioning context for care, support and specialist accommodation in Manchester has been updated. The current evidence base for this chapter is therefore informed by the Manchester Local Care Organisation Adult Social Care Commissioning Plan 2025-2028, including its embedded market position statement and key messages to the market, the Manchester Enabling Independence Accommodation Strategy 2022-2032 , and the wider evidence assembled through this HNA. The Enabling Independence Accommodation Strategy is particularly relevant because it seeks to improve housing with care and support options, strengthen supported housing pathways, improve move-on from temporary supported housing and increase the supply of accessible and adaptable homes.

4.5 The current commissioning and market-position evidence emphasises the need for a sustainable, diverse and high-quality care and support market, developed through partnership with providers, people with care and support needs, carers and families. It identifies the importance of understanding future demand, shaping provision around prevention and independence, improving quality and market sustainability, and increasing the supply of appropriate supported accommodation and general needs housing that enables people to live as independently as possible.

4.6 The national policy context has also changed. The Supported Housing (Regulatory Oversight) Act 2023 introduced a new statutory duty for local housing authorities to prepare a Local Supported Housing Strategy. The statutory guidance requires local authorities to assess current supported housing supply, unmet need and future demand, and to align housing, health, social care and support planning. The information in Chapter 4 can be used as part of the evidence base for specialist and supported housing need in Manchester.

4.7 Engagement with Manchester People First, a self-advocacy group for adults with a learning disability, has provided valuable lived-experience evidence on housing issues for people with learning disabilities, sensory impairments and autism/neurodiversity. This evidence highlights the importance of ordinary homes in familiar neighbourhoods, proximity to family and support networks, secure individual tenancies, affordability, compatible shared living arrangements, sensory-appropriate housing and meaningful involvement of people with lived experience in planning housing and support.

Age-related housing need

4.8 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 section we therefore focus upon the needs of older persons for particular unit types.

Housing for older people

4.9 The NPPF Annex 2 defines older people as **'people over or approaching retirement age, including the active, newly-retired through to the very frail elderly; and whose housing can encompass accessible, adaptable general needs housing through to the full range of retirement and specialist housing for those with care and support needs.'**

4.10 PPG recommends the following are considered in an assessment of older persons need:

- The future need for specialist accommodation (including but not restricted to age-restricted general market housing, retirement living or sheltered accommodation, Extra Care or housing with care), broken down by type and tenure.
- The need for care in residential care and nursing homes (C2).
- The need for cohousing communities.
- The role of general housing and in particular bungalows and homes that can be adapted to meet a change in needs.

4.11 PPG notes that **'plan-making authorities will need to count housing provided for older people against their housing requirement'** (source: PPG June 2019 Paragraph: 016 Reference ID: 63-016-20190626).

4.12 Over the period 2022 to 2039, the number of people aged 65 and over is expected to increase from 53,502 to 72,763, an increase of 19,261 people, or 36.0%. Similarly, the number of households headed by someone aged 65 or over is expected to increase from 37,434 to 51,413, an increase of 13,979 households, or 37.3%, by 2039.

4.13 The re-weighted 2023 household survey indicates that the majority of older people, 53.1%, want to remain in their current home with help and support when needed, for example home visits or a "call for help" alarm (Table 4.1). There is also interest in a range of other housing options, including buying a property on the open market, 25.6%, renting from a housing association, 19.4%, renting from the Council, 15.7%, sheltered accommodation to rent or buy, 17.4% and 16.1% respectively, cohousing, 16.8%, and Extra Care housing to rent, 13.3%.

Table 4.1 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 (e.g. home visits, 'call for help' alarm)	46.7%	80.0%	100.0%	53.1%
Buying a property on the open market	28.6%	13.7%	0.0%	25.6%
Rent a property from a private landlord	8.6%	0.0%	0.0%	7.1%
Rent from housing association	23.6%	0.0%	0.0%	19.4%
Rent from the Council	19.0%	0.0%	0.0%	15.7%
Sheltered accommodation - To rent	20.8%	1.9%	0.0%	17.4%
Sheltered accommodation - To buy	15.9%	19.6%	0.0%	16.1%
Sheltered accommodation - Part rent/buy (shared ownership)	5.2%	1.9%	0.0%	4.5%
Extra Care housing - To rent	16.1%	0.0%	0.0%	13.3%
Extra Care housing - To buy	8.9%	0.0%	0.0%	7.3%
Extra Care housing - Part rent/buy (shared ownership)	3.2%	0.0%	0.0%	2.7%
Supported housing for people with learning disabilities and autism	0.0%	0.0%	0.0%	0.0%
Supported housing for mental health conditions	0.0%	0.0%	0.0%	0.0%
Residential nursing/care home	9.6%	5.9%	0.0%	8.8%
Cohousing - your own home in a small community which shares facilities (e.g. laundry) and activities	17.9%	13.7%	0.0%	16.8%
Go to live with children or other relatives/friends	6.1%	5.9%	0.0%	5.9%
Other	7.1%	8.2%	0.0%	7.1%
Base (total households responding)	14,623	2,680	439	17,742

Source: Re-weighted household survey data

4.14 The re-weighted 2023 household survey indicates that, among older households planning to move, 41.1% aspire to downsize by moving to a smaller property, 37.8% would like to move to a property with the same number of bedrooms and 21.0% would like to move to a larger property (Table 4.2). Expectations show a slightly stronger movement toward downsizing, with 47.6% expecting to move to a smaller property, 34.3% expecting to move to a property with the same number of bedrooms and 18.1% expecting to move to a larger property. The general conclusion is that smaller dwellings are needed to accommodate a significant proportion of older movers, but there remains a sizeable group who would require the same number of bedrooms or even an increase in the number of bedrooms. This points to the need for a range of age-appropriate housing options, rather than a focus solely on smaller homes.

Table 4.2 Future housing choices of older households (rightsizing)

Housing choice	Aspiration (%)	Expectation (%)
Downsizing (moving to a smaller property)	41.1%	47.6%
Staying same	37.8%	34.3%
Upsizing (moving to larger property)	21.0%	18.1%
Total	**100.0%**	**100.0%**
Base (weighted households responding)	**9,735**	**9,735**

Source: Re-weighted household survey data

Future need for specialist older person accommodation and residential care provision

4.15 Across Manchester, the latest Elderly Accommodation Counsel data identify around 7,851 units/bedspaces of specialist older persons accommodation. Table 4.3 presents this supply by accommodation category, including age-exclusive housing, retirement/sheltered housing, Extra Care housing, housing with care, care homes and care homes with nursing. For the purposes of the modelling in Table 4.4, this supply is grouped into 5,206 C3 specialist older persons housing units, 910 Extra Care and housing with care units/bedspaces, and 1,735 residential care bedspaces.

4.16 The largest category of provision is retirement/sheltered housing, with 3,859 units, followed by age-exclusive housing, with 1,347 units. There are also 843 Extra Care housing units and 67 housing with care units. Residential care provision comprises 472 care home bedspaces and 1,263 care home with nursing bedspaces. No enhanced sheltered/close care units are identified in the 2026 EAC data.

4.17 Map 4.1 illustrates the distribution of older persons accommodation across Manchester. Provision is located across all three sub-areas, with a wider spread of schemes across North and Central Manchester and South Manchester, and a more limited number of schemes in the City Centre. The map also shows the range of provision types, including age-exclusive housing, retirement/sheltered housing, Extra Care housing, housing with care, care homes and care homes with nursing. Scheme sizes vary across the city, with both smaller and larger schemes identified.

Table 4.3 Categories of older person accommodation

Category (and planning use category)	Current number of C3 units/ C2 bedspaces	Description
Age-exclusive housing (C3)	1,347	**EAC definition:** Schemes or developments that cater exclusively for older people, usually incorporate design features helpful to older people and may have communal facilities such as a residents' lounge, guest suite and shared garden, but do not provide any regular on-site support to residents. **PPG definition:** This type of housing is generally for people aged 55 and over and the active elderly. It may include some shared amenities such as communal gardens but does not include support or care services.
Care homes (C2)	472	**EAC definition:** A residential setting where a number of older people live, usually in single rooms, and have access to on-site care services. Since April 2002 all homes in England, Scotland and Wales are known as 'care homes', but are registered to provide different levels of care. A home registered simply as a **care home** will provide personal care only – help with washing, dressing and giving medication. **PPG definition:** These have individual rooms within a residential building and provide a high level of care meeting all activities of daily living. They do not usually include support services for independent living. This type of housing can also include dementia care homes.
Care home with nursing (C2)	1,263	A home registered as a **care home with nursing** will provide the same personal care but also have a qualified nurse on duty twenty-four hours a day to carry out nursing tasks. These homes are for people who are physically or mentally frail or people who need regular attention from a nurse.
Enhanced sheltered/close care (C3)	0	Sheltered housing that provides more in facilities and services than traditional sheltered housing but does not offer the full range of provision that is found in an Extra Care housing scheme
Retirement/Sheltered housing (C3)	3,859	EAC definition: **Sheltered housing (S)** means having your own flat or bungalow in a block, or on a small estate, where all the other residents are older people (usually over 55). With a few exceptions, all developments (or 'schemes') provide independent, self-contained homes with their own front doors.

Category (and planning use category)	Current number of C3 units/ C2 bedspaces	Description
		Retirement housing means housing developments of a similar type to sheltered housing, but built for sale, usually on a leasehold basis. The term sheltered housing is now largely superseded by retirement housing. PPG definition: This usually consists of purpose-built flats or bungalows with limited communal facilities such as a lounge, laundry room and guest room. It does not generally provide care services but provides some support to enable residents to live independently. This can include 24-hour on-site assistance (alarm) and a warden or house manager.
Extra Care (EC) housing or housing with care (HC) (C3)	843 EC 67 HC	EAC definition: Extra Care Housing is housing designed with the needs of frailer older people in mind and with varying levels of care and support available on site. People who live in Extra Care Housing have their own self-contained homes, their own front doors and a legal right to occupy the property. Extra Care Housing is also known as very sheltered housing, assisted living, or simply 'housing with care'. It comes in many built forms, including blocks of flats, bungalow estates and retirement villages.
		It is a popular choice among older people because it can sometimes provide an alternative to a care home. **PPG definition:** This usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required, through an onsite care agency registered through the Care Quality Commission (CQC). Residents are able to live independently with 24-hour access to support services and staff, and meals are also available. There are often extensive communal areas, such as space to socialise or a wellbeing centre. In some cases, these developments are known as retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses. **Note** Extra Care can also provide accommodation for people with additional needs who are not older people
Total	**7,851**	

Source: EAC data 2026

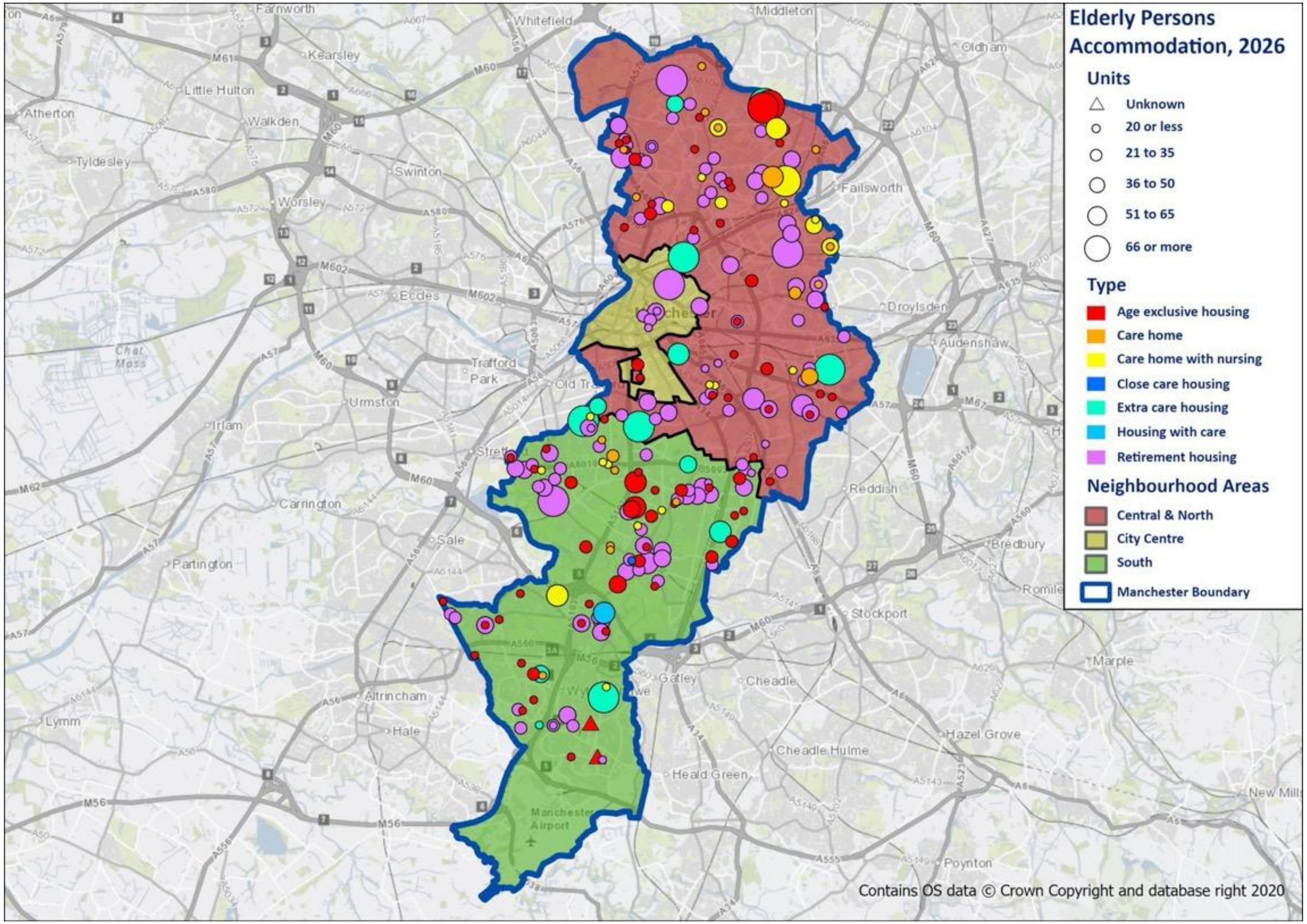
4.18 Given the ageing of the population, the need for specialist older persons accommodation and housing with care and support is expected to increase. This HNA therefore considers current supply alongside demographic change and Housing LIN modelling to assess the future need for different types of older persons accommodation. A separate Extra Care housing need assessment has also been prepared for the Council by Housing LIN, and its findings should be taken into account alongside this HNA when considering future provision.

4.19 Table 4.4 sets out an assessment of future need for different types of older persons accommodation based on Housing LIN metrics. The modelling uses a 2026 supply baseline and compares modelled need in 2026 with modelled need in 2039. The table is based on a projected increase in the population aged 75 and over from 23,763 in 2026 to 31,604 in 2039, an increase of 7,841 people.

4.20 Table 4.4 identifies an increase in modelled need for 2,431 specialist older persons accommodation units/bedspaces by 2039. This is the change between modelled need in 2026 and modelled need in 2039 and is the recommended headline figure for future planning purposes. It comprises 1,568 C3 specialist older persons dwellings, 353 Extra Care units/bedspaces and 510 residential care bedspaces. When current supply is compared with modelled need, the table also indicates a lower supply-adjusted net additional requirement of 1,946 units/bedspaces. The need is not evenly distributed across all forms of provision. The largest positive requirements are for leasehold sheltered housing, enhanced sheltered housing and Extra Care housing for sale, while the model suggests a surplus against conventional sheltered housing to rent and Extra Care housing for rent. This points to the need to diversify the older persons housing offer, rather than simply increasing all forms of provision.

4.21 Table 4.4 also identifies 842 housing-based dementia-friendly units within the existing supply. This is part of the wider specialist older persons accommodation supply and should not be added separately to the overall total. The strategic context has moved on from the Manchester Market Position Statement for Social Care and Support 2016/17. Current local strategy is now more clearly reflected through the Manchester Enabling Independence Accommodation Strategy 2022 to 2032, which seeks to improve housing with care and support options, ensure better care and support at home, build the supported housing Manchester needs, improve supported housing pathways and improve move-on into good-quality independent accommodation. These priorities align with the HNA evidence on the need for accessible and adaptable homes, specialist older persons housing, Extra Care, residential care and support to enable people to remain independent.

Map 4.1 Current older persons accommodation across Manchester



Source: Elderly Accommodation Counsel 2026

Map 4.1 Tabulated data - Current older persons accommodation across Manchester

Name	Postcode	Number of dwellings	Type
Abbotsford Nursing Home	M168BB	1	Care home with nursing
Acacia Lodge Care Home	M403NR	1	Care home
Adastral House	M210UD	29	Retirement Housing
Adelphi Court	M409DH	37	Retirement Housing
Ainsleigh Gardens	M98AW	6	Age Exclusive
Aldbourne Close	M408NE	30	Retirement Housing
Alder Court	M85DG	26	Age Exclusive
Alderfield House	M219HJ	33	Retirement Housing
Alexandra Lodge Care Centre	M168NP	1	Care home with nursing
Allendale Residential Home	M97EN	1	Care home
Ambrose Court	M224EH	8	Age Exclusive
Anchor Court	M85DR	55	Retirement Housing
Annie Derby Court	M95QS	30	Retirement Housing
Apprentice Court	M94JH	30	Retirement Housing
Arden Court	M218EW	76	Retirement Housing
Ashley House	M202YA	18	Care home
Auden Court	M114WD	40	Retirement Housing
Averill House Care Home	M401PD	1	Care home/care home with nursing
Avon Road	M191FW	10	Age Exclusive
Aytoun Court	M13DT	48	Retirement Housing
Bankside Court (1)	M125GA	13	Age Exclusive
Bankside Court (2)	M125GA	37	Retirement Housing
Barfield House	M202BX	21	Retirement Housing
Barnsdale Drive / Heywood Street	M80EH	26	Retirement Housing
Cheetham Nursing Home	M88XG	31	Care home with nursing
Bellside Estate	M125PP	28	Age Exclusive
Belong Morris Feinmann	M202UW	1	Care home / care home with nursing
Belong Morris Feinmann	M202UW	13	Housing-with-care / Close care housing
Berkeley Court	M202PR	46	Retirement Housing
Beyer Lodge	M188DF	1	CARE HOME WITH NURSING
Birch Court	M130WN	23	RETIREMENT HOUSING
Blackley Premier Care	M96PF	1	CARE HOME
Boat Lane Court	M224EZ	54	HOUSING-WITH-CARE
Bougainvillea Gardens & Antilles Close	M124WE	56	RETIREMENT HOUSING
Bradgate Close	M224LX	8	AGE EXCLUSIVE HOUSING
Brideoak Court	M80PW	8	AGE EXCLUSIVE HOUSING
Broadoak Court	M88UL	41	RETIREMENT HOUSING
Brocklehurst	M201JG	1	CARE HOME WITH NURSING
Brook Court	M219DG	24	RETIREMENT HOUSING
Brookdale View	M401PF	48	CARE HOME / CARE HOME WITH NURSING
Brookfield Court	M187EA	20	AGE EXCLUSIVE HOUSING
Broomfield Court	M202TS	26	RETIREMENT HOUSING
Brookside	M202UE	48	AGE EXCLUSIVE
Brownlow House	M114LE	1	CARE HOME
Brunswick Village	M139PE	60	EXTRA CARE HOUSING
Butler Court	M407UW	71	EXTRA CARE HOUSING
Canal Court	M13EZ	29	RETIREMENT HOUSING
Cardinal Court	M144LZ	49	RETIREMENT HOUSING
Cargreen Close / Burnage Lane	M191LT	28	AGE EXCLUSIVE HOUSING
Carron House	M224NG	45	RETIREMENT HOUSING
Catskowl Close	M187NH	16	AGE EXCLUSIVE HOUSING
Charlesworth Court	M113RF	30	RETIREMENT HOUSING
Charlesworth Court (2)	M113RF	13	AGE EXCLUSIVE HOUSING
Chatham Court	M201HR	22	AGE EXCLUSIVE HOUSING
Cheshire Gardens	M147DD	28	RETIREMENT HOUSING
Chestnut Court	M192GG	8	AGE EXCLUSIVE HOUSING
Chorlton Place Nursing Home	M168LT	1	CARE HOME / CARE HOME WITH NURSING

Name	Postcode	Number of dwellings	Type
Clement Court	M111EQ	24	RETIREMENT HOUSING
Clifford Hilditch Court	M85AW	29	RETIREMENT HOUSING
Clifford Lamb Court	M97DB	30	AGE EXCLUSIVE HOUSING
Collier Court	M192EL	9	AGE EXCLUSIVE HOUSING
Collin Avenue	M187QB	53	RETIREMENT HOUSING
Cooper Court	M219JG	12	AGE EXCLUSIVE HOUSING
Cosgrove Hall Court	M210BA	47	RETIREMENT HOUSING
Coxton Road/Hatchett Road	M220FA	10	RETIREMENT HOUSING
Crown Point Avenue	M402TN	42	RETIREMENT HOUSING
Dahlia House	M191LF	56	EXTRA CARE HOUSING
Daisy Bank Court	M145GF	27	RETIREMENT HOUSING
Dermot Murphy Close	M201FQ	44	AGE EXCLUSIVE HOUSING
Digby Lodge	M206AP	48	RETIREMENT HOUSING
Dispersed Bungalows	M229TA	0	AGE EXCLUSIVE HOUSING
Dobson Court	M402NR	72	RETIREMENT HOUSING
Dove's Nest Nursing Home	M401QQ	40	CARE HOME WITH NURSING
Downham Walk	M239DG	14	AGE EXCLUSIVE HOUSING
Downing House	M204PP	1	CARE HOME
Duncan Edwards Court	M402QZ	43	RETIREMENT HOUSING
Dunstan Court	M409JE	38	RETIREMENT HOUSING
Duxford Lodge	M84WW	32	RETIREMENT HOUSING
Eachstep Blackley	M97ED	60	Care home/care home with nursing
Eckersley Close	M231EY	14	AGE EXCLUSIVE HOUSING
Eden Court	M192FZ	20	RETIREMENT HOUSING
Edward Grant Court	M94AB	30	RETIREMENT HOUSING
Egerton Court	M219HF	36	RETIREMENT HOUSING
Ellan Brook Lodge	M333PD	16	AGE EXCLUSIVE HOUSING
Elmswood Park	M144UZ	72	EXTRA CARE HOUSING
Eskdale House	M130DH	6	AGE EXCLUSIVE HOUSING
Eyre Street	M156HD	12	AGE EXCLUSIVE HOUSING
Fairywell Court	M239QW	16	AGE EXCLUSIVE HOUSING
Faulkner Court	M14EE	32	RETIREMENT HOUSING
Ferguson Court	M192HS	34	AGE EXCLUSIVE HOUSING
Forthcoming Development	M203ZA	37	RETIREMENT HOUSING
Forthcoming LGBTQ	M168AJ	80	EXTRA CARE HOUSING
Foxlair Court	M229RJ	27	RETIREMENT HOUSING
Foxlair Road	M229RJ	6	RETIREMENT HOUSING
Frank Hatton Court	M144HW	38	RETIREMENT HOUSING
Frank Price Court	M229QX	30	RETIREMENT HOUSING
Freeman Square	M156XJ	25	AGE EXCLUSIVE HOUSING
George Halstead Court	M85BS	35	RETIREMENT HOUSING
Goodwood Lodge	M168GD	7	RETIREMENT HOUSING
Gorton Mill House	M188PU	106	EXTRA CARE HOUSING
Gorton Parks Care Home	M188DF	1	CARE HOME WITH NURSING
Grove Lane	M206UF	26	RETIREMENT HOUSING
Guardian Close	M202TP	6	RETIREMENT HOUSING
Guardian Mews	M239HY	29	RETIREMENT HOUSING
Hall Lane Resource Centre	M231WD	10	CARE HOME
Hanover House	M146YL	12	RETIREMENT HOUSING
Harry Pigott Court	M96WQ	30	RETIREMENT HOUSING
Hartshorne Court	M144EG	30	RETIREMENT HOUSING
Hatchett Road	M220EA	0	AGE EXCLUSIVE HOUSING
Hatton Fold	M333PJ	31	RETIREMENT HOUSING
Headingley Court	M146RG	16	AGE EXCLUSIVE HOUSING
Hibiscus Court	M167HU	37	EXTRA CARE HOUSING
Hodgson Court	M192HE	50	RETIREMENT HOUSING
Holland Court	M218BF	21	RETIREMENT HOUSING
Holmfield	M202XF	1	CARE HOME
Holt House	M202TG	12	AGE EXCLUSIVE HOUSING
Howgill Street	M114RS	8	AGE EXCLUSIVE HOUSING
Hudson Court	M98DJ	33	RETIREMENT HOUSING
Hurst Court	M232SH	32	RETIREMENT HOUSING

Name	Postcode	Number of dwellings	Type
Hutton Lodge	M203NA	28	AGE EXCLUSIVE HOUSING
Huxley Court	M80SJ	30	AGE EXCLUSIVE HOUSING
Hyde Fold Close	M191EB	8	AGE EXCLUSIVE HOUSING
Israel Sieff Court	M85DU	1	CARE HOME
Ivy Court	M219FL	41	RETIREMENT HOUSING
Jack Edwards Court	M202NT	25	RETIREMENT HOUSING
James Court	M188LJ	10	AGE EXCLUSIVE HOUSING
Jessfield Court	M202BW	26	RETIREMENT HOUSING
Joseph Dean Court	M405NU	30	RETIREMENT HOUSING
Kenneth Collis Court	M229QU	38	RETIREMENT HOUSING
Kentmere Court	M97HU	94	AGE EXCLUSIVE HOUSING
Kinderton Avenue	M201AL	14	AGE EXCLUSIVE HOUSING
Laurel Court	M203JH	1	CARE HOME WITH NURSING
Laurel Court	M84NP	8	AGE EXCLUSIVE HOUSING
Lawton Wood	M239BG	12	AGE EXCLUSIVE HOUSING
Le Bas House	M201HJ	47	RETIREMENT HOUSING
Lee Court	M224HZ	40	RETIREMENT HOUSING
Lightbowne Hall	M405HQ	52	CARE HOME
Lincoln Minshull Close	M230NB	14	AGE EXCLUSIVE HOUSING
Lionfold Estate	M96PE	20	AGE EXCLUSIVE HOUSING
Liverton Court	M90NQ	69	RETIREMENT HOUSING
Lodge Street	M408WJ	19	AGE EXCLUSIVE HOUSING
Lomas Close & Lavister Avenue	M191TE	33	RETIREMENT HOUSING
Longford House	M219JX	16	AGE EXCLUSIVE HOUSING
Manor Court	M217JU	33	AGE EXCLUSIVE HOUSING
Mariana House	M168GH	23	CARE HOME
Marryat Court	M125BD	17	AGE EXCLUSIVE HOUSING
Mayes Court	M146UT	40	RETIREMENT HOUSING
Mayes Gardens	M47FN	48	RETIREMENT HOUSING
McClaren Court	M219RD	27	RETIREMENT HOUSING
Mellands Court	M187NN	36	RETIREMENT HOUSING
Melton Road	M84HR	12	AGE EXCLUSIVE HOUSING
Menzies Court	M219GA	20	AGE EXCLUSIVE HOUSING
Milton Court	M191RX	26	AGE EXCLUSIVE HOUSING
Minehead Court	M201PF	54	AGE EXCLUSIVE HOUSING
Minehead Development	M201EP	64	AGE EXCLUSIVE HOUSING
Minsterley Parade	M221LY	20	AGE EXCLUSIVE HOUSING
Mitford Court	M146WD	24	RETIREMENT HOUSING
Moorside	M224DD	36	RETIREMENT HOUSING
Morborne Close	M124DU	12	RETIREMENT HOUSING
Moseley Court	M192LJ	31	RETIREMENT HOUSING
Mossclough Court	M94LA	20	RETIREMENT HOUSING
Moston Bank Avenue	M94LD	17	AGE EXCLUSIVE HOUSING
Moston Grange Nursing Home	M403AJ	1	CARE HOME WITH NURSING
Neilson Court	M231LE	24	AGE EXCLUSIVE HOUSING
NFC House & Thompson House	M85DE	12	AGE EXCLUSIVE HOUSING
Norlands Nursing Home	M408NQ	21	CARE HOME WITH NURSING
North Road	M114NF	42	RETIREMENT HOUSING
Northolt Court	M114LE	50	RETIREMENT HOUSING
Nunfield Close Bungalows	M405QB	6	AGE EXCLUSIVE HOUSING
Oak Court	M204NE	37	RETIREMENT HOUSING
Oak Court	M168FZ	16	AGE EXCLUSIVE HOUSING
Oakbank Nursing Home	M95YA	1	CARE HOME WITH NURSING
Oaklands	M146JW	36	EXTRA CARE HOUSING
Oakwood House	M218XW	21	AGE EXCLUSIVE HOUSING
Overbrook Avenue	M407UY	3	AGE EXCLUSIVE HOUSING
Park View Rest Home	M114WH	24	CARE HOME
Parkfield Court	M202GE	57	RETIREMENT HOUSING
Patrick Roddy Court	M188LE	30	RETIREMENT HOUSING
Philips Park Court	M114DH	28	AGE EXCLUSIVE HOUSING
Polefield Nursing Home	M97EN	40	CARE HOME WITH NURSING
Polonia Residential Home	M168HG	1	CARE HOME

Name	Postcode	Number of dwellings	Type
Princess Court	M17AG	20	RETIREMENT HOUSING
Prospect House	M94SA	12	AGE EXCLUSIVE HOUSING
Pullman Close	M192UJ	34	RETIREMENT HOUSING
Redwood House	M224NT	26	RETIREMENT HOUSING
Richmond Care	M130AQ	1	CARE HOME WITH NURSING
Richmond Court	M130DP	26	RETIREMENT HOUSING
Ringway Mews Care Home	M224RY	1	CARE HOME WITH NURSING
Robert Owen Gardens	M224DD	12	AGE EXCLUSIVE HOUSING
Roby Court	M13AG	8	RETIREMENT HOUSING
Rose Court	M193BB	20	RETIREMENT HOUSING
Roselea	M239DG	41	RETIREMENT HOUSING
Rowan Court	M146TN	44	RETIREMENT HOUSING
Royle Court	M146RP	41	RETIREMENT HOUSING
Rusland Court	M97HP	94	AGE EXCLUSIVE HOUSING
Ryland House	M219JP	46	RETIREMENT HOUSING
Scout Drive Bungalows	M232SY	12	AGE EXCLUSIVE HOUSING
Sherdley Court (1)	M84GP	28	RETIREMENT HOUSING
Sherdley Court (2)	M84GP	11	RETIREMENT HOUSING
Shore Green	M232XG	10	EXTRA CARE HOUSING
Silbury Walk	M88DJ	10	AGE EXCLUSIVE HOUSING
Sir Robert Thomas Court	M95XH	32	RETIREMENT HOUSING
Skye Walk	M232DA	20	AGE EXCLUSIVE HOUSING
Souchay Court	M206BR	37	RETIREMENT HOUSING
Springbank Court	M84EB	27	RETIREMENT HOUSING
St Euphrasia's	M96GN	14	CARE HOME
St Joseph's Nursing Home	M130AR	1	CARE HOME WITH NURSING
St Mary's Nursing Home	M400BL	73	CARE HOME WITH NURSING
St Stephens Court	M95AY	23	RETIREMENT HOUSING
Sycamore Close	M204PH	35	RETIREMENT HOUSING
Sycamore Court	M407BS	40	RETIREMENT HOUSING
Sydney Jones Court	M400BH	43	RETIREMENT HOUSING
Tangmere Court	M168DF	38	RETIREMENT HOUSING
Tarnside House	M84JP	39	RETIREMENT HOUSING
Tatton Place	M130YF	16	AGE EXCLUSIVE HOUSING
The Byrons	M98LT	40	EXTRA CARE HOUSING
The Dell	M188LN	40	CARE HOME
The Forge	M204PL	6	AGE EXCLUSIVE HOUSING
The Grange	M232EF	34	RETIREMENT HOUSING
The Rossett	M203YA	6	AGE EXCLUSIVE HOUSING
The Royal Elms	M401QQ	1	CARE HOME
Thelwall Court	M147EP	10	AGE EXCLUSIVE HOUSING
Thomas Regan Court	M188EE	30	RETIREMENT HOUSING
Thorntree Close	M94JW	20	RETIREMENT HOUSING
Trafalgar Court	M168JW	31	RETIREMENT HOUSING
Upland Manner Care Home	M230EA	59	Care home/care home with nursing
Victoria Court	M112YA	29	RETIREMENT HOUSING
Victoria Grange	M202TS	23	AGE EXCLUSIVE HOUSING
Victoria Square	M45DX	163	RETIREMENT HOUSING
Village 135	M224QN	135	EXTRA CARE HOUSING
Wellfield House	M168QN	1	CARE HOME
Wellington Lodge	M80AX	1	CARE HOME
West Point Lodge	M192FX	32	RETIREMENT HOUSING
Westbrook Court	M187JA	25	RETIREMENT HOUSING
Westfields	M231LP	49	EXTRA CARE HOUSING
Whitebeck Court	M97HR	91	EXTRA CARE HOUSING
Whitemoss Gardens	M97DR	28	RETIREMENT HOUSING
Will Griffiths Court	M167LN	28	RETIREMENT HOUSING
Willow Grove	M187FG	10	AGE EXCLUSIVE HOUSING
Winifred Massey Court	M124AN	20	RETIREMENT HOUSING
Yorklea Nursing Home	M219HP	1	CARE HOME WITH NURSING

Table 4.4 Future need for older person accommodation relative to current supply

Population base	Population 75+ 2025	Population 75+ 2039	Population 75+ Change 2026-2039
Population 75+	**23,763**	**31,604**	**7,841**

Type of accommodation	A Supply 2026	B Modelled need 2026	C Modelled need 2039	D (=C-B) Change in need 2026-2039	E (=D+B-A) Change in need minus 2026 supply	Annual need = E / 13
Conventional sheltered housing to rent	4,387	1,426	1,896	470	-2,491	-192
Leasehold sheltered housing	819	2,852	3,793	941	2,974	229
Enhanced sheltered housing (divided 50:50 between that for rent and for sale)	0	475	632	157	632	49
Extra care housing for rent	830	356	474	118	-356	-27
Extra care housing for sale	80	713	948	235	868	67
TOTAL C3	**5,206**	4,753	6,321	1,568	1,115	86
TOTAL C2 Extra Care	**910**	1,069	1,422	353	512	39
TOTAL C2 residential care	**1,735**	1,545	2,054	510	319	25
GRAND TOTAL	**7,851**	**7,367**	**9,797**	2,431	1,946	150
Housing-based provision for dementia (this is part of the supply as some schemes provide dementia-friendly accommodation)	**842**					

Source: Housing LIN, ONS 2022-based population projections.

Note: The figure of 2,431 represents the increase in modelled need between 2026 and 2039. The figure of 1,946 represents the supply-adjusted net additional requirement after current supply is taken into account.

Senior cohousing communities

4.22 Senior cohousing is specifically mentioned in PPG as a housing option for older people: “Senior cohousing 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.”

4.23 This option should be considered by the Council as part of a diverse range of accommodation for older people. The re-weighted 2023 household survey indicates that 16.8% of households aged 65 and over responding to the survey expressed an interest in cohousing. Interest was highest among households aged 65-74, at 17.9%, followed by households aged 75-84, at 13.7%. This suggests that senior cohousing could form part of a broader older persons housing offer, alongside mainstream accessible housing, sheltered housing, Extra Care and other housing with care options.

People with dementia and early onset dementia

4.24 The PPG makes specific reference to the housing needs of people with dementia. It states that good-quality housing and sensitively planned environments can have a significant impact on the quality of life of people living with dementia, and that people with dementia should have access to care and support that enables them to live independently. The PPG also highlights the need for a range of housing options and tenures, including both mainstream and specialist housing, with innovative and diverse housing models considered where appropriate.

4.25 The PPG also outlines the characteristics of a dementia- friendly communities:

- easy to navigate physical environment;
- appropriate transport;
- communities shaped around the views of people with dementia and their carers;
- good orientation and familiarity;
- reduction in unnecessary clutter; and
- reduction in disorienting visual and auditory stimuli.

4.26 Since the Manchester Market Position Statement for Social Care and Support 2016/17 was published, the strategic and commissioning context for dementia care, support and accommodation has been updated. The Manchester Local Care Organisation Adult Social Care Commissioning Plan 2025-2028 now provides the current commissioning framework, including an embedded market position statement. The plan identifies dementia as part of the commissioning context for older people’s accommodation and notes that dementia prevalence among Manchester’s population aged 65 and over is higher than the Greater Manchester and England averages. This supports the Council’s continued focus on commissioning accommodation and support that can meet the needs of people living with dementia, including dementia-capable Extra Care housing, care home provision and support that enables people to live independently for as long as possible.

4.27 The wider Greater Manchester dementia policy context is provided through the Greater Manchester Dementia and Brain Health Delivery Plan 2023-2025, which sets out an ambition to improve the experience of diagnosis and living with dementia across Greater Manchester. Its commitments include person-centred wellbeing planning, dementia care navigation, inclusion of lived experience, dementia-awareness training, public education on brain health and dementia prevention, and better use of data to measure improvement, particularly in post-diagnostic support. A new Greater Manchester Dementia and Brain Health Strategy 2026-2030 is understood to be in draft, so the 2023-2025 plan should be treated as the latest published delivery-plan evidence pending publication of any successor strategy.

4.28 In housing terms, the evidence points to the importance of enabling people with dementia and early onset dementia to live well in both mainstream and specialist housing. This includes dementia-ready Extra Care and supported accommodation, accessible and adaptable homes, familiar and easy-to-navigate neighbourhoods, access to transport and local services, and housing options that help people maintain independence, family and community connections for as long as possible.

4.29 POPPI/PANSI data applied to 2022-based population projections estimate that there are 120 people aged 30 to 64 with early onset dementia and 3,471 people aged 65 and over with dementia in 2025 (Table 4.5). By 2039, the number of people aged 65 and over with dementia is projected to increase by 32.4% to 4,594 people. The largest increase is projected among people aged 75 to 84, increasing by 35.3%, followed by those aged 85 and over, increasing by 33.1%, and those aged 65 to 74, increasing by 25.6%. The number of people aged 30 to 64 with early onset dementia is projected to increase from 120 to 133, an increase of 10.8%.

Table 4.5 People with dementia

Dementia	2025	2039	% Change 2025-2039
Early onset dementia (30-64)	120	133	10.8%
Dementia (65-74)	736	924	25.6%
Dementia (75-84)	1,384	1,872	35.3%
Dementia (85 and over)	1,351	1,798	33.1%
Dementia (total 65+)	3,471	4,594	32.4%

Source: POPPI/PANSI applied to 2022-based population projections

4.30 The All Party Parliamentary Group (APPG) on Housing and Care for Older People published a report on Housing for People with Dementia in February 2021.

4.31 The report set out a series of recommendations, including that people should:

- recognise potential future loneliness and how family connections and wider social networks can be maintained in the communities where people live, before or after diagnosis;
- consider whether to move while they are able, including rightsizing and moving to the right place and environment while still able to develop new routines and make new friends; and
- make preventive changes incrementally to the home environment, such as when upgrading property, installing new technology, or where additional personal care and support is required to help people live independently.

4.32 Regarding housing and planning, the report recommended increased provision of dementia-ready Extra Care housing, assisted living accommodation and retirement housing. It also recommended strengthening national planning guidance so that local planning authorities respond to demographic change and the need for more homes designed for older people, including those with dementia, through Local Plans specifying requirements for age-friendly housing. The report also emphasised the importance of accessible and dementia-ready design in new homes.

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

4.33 The profile of dwellings occupied by households aged 65 and over by age group, based on the re-weighted 2023 household survey, is summarised in Table 4.6. This shows that the majority of older households, 64.4%, live in houses, particularly houses with three or more bedrooms. A further 30.5% live in bungalows, 4.4% live in flats and 0.7% live in other dwelling types. This underlines the importance of general housing, including houses and bungalows, in meeting older people's needs, alongside specialist older persons accommodation. It also reinforces the importance of adaptations, accessible and adaptable housing, and opportunities for rightsizing where older households wish to move to more suitable accommodation.

Table 4.6 Dwellings occupied by households where the HRP is aged 65 and over

Dwelling type and size	65 to 74 (%)	75 to 84 (%)	85+ (%)	Total (%)
1 or 2-bedroom house	10.3%	17.4%	21.2%	12.2%
3-bedroom house	40.3%	35.1%	57.6%	39.7%
4 or-more bedroom house	11.2%	18.9%	0.0%	12.5%
1-bedroom bungalow	20.0%	19.4%	0.0%	19.2%
2 or more-bedroom bungalow	12.1%	6.8%	21.2%	11.3%
1-bedroom flat	1.2%	0.0%	0.0%	0.9%
2 or more-bedroom flat	4.0%	2.3%	0.1%	3.5%
Other	0.9%	0.0%	0.0%	0.7%
Total	100.0%	100.0%	100.0%	100.0%
Base (weighted households)	28,619	8,116	1,229	37,963

Source: Re-weighted 2023 household survey data.

4.34 The provision of appropriate adaptations to existing dwelling stock can help people lead independent lives. PPG also asks councils to consider the extent to which existing dwelling stock can help meet the needs of older people (source: PPG 2019 Paragraph: 017 Reference ID: 2a-017-20190220).

4.35 Given that the majority of older people want to remain in their own homes with help and support when needed, the re-weighted 2023 household survey provides useful insight into the proportion of households who need care and support, the extent to which homes are already adapted, whether households have space for an overnight carer, and whether households need all facilities on one floor. This is summarised by tenure and age group in Table 4.7 and by sub-area in Table 4.8.

4.36 Table 4.7 shows that 8.7% of all households require care or support to enable them to stay in their home. This varies by tenure, from 3.2% of owner occupiers to 8.8% of private rented households and 19.2% of affordable housing households. By age group, the proportion requiring care or support is highest among households where the household reference person is aged 85 and over, at 21.5%. At sub-area level, Table 4.8 shows that the proportion requiring care or support is highest in North and Central Manchester, at 9.9%, followed by South Manchester, at 9.0%, and the City Centre, at 2.7%.

4.37 Across all households, 50.7% have sufficient space for a carer to stay overnight if needed. This is highest among owner occupiers, at 69.7%, compared with 31.6% of private rented households and 30.3% of affordable housing households. By age group, the proportion with space for an overnight carer is 62.4% among households aged 65 to 74, 58.6% among those aged 75 to 84, and 100.0% among those aged 85 and over. At sub-area level, this is highest in South Manchester, at 62.7%, compared with 43.4% in the City Centre and 41.4% in North and Central Manchester.

4.38 Around 7.0% of all dwellings have been adapted or purpose-built for a person with a long-term illness, health problem or disability. This is highest among affordable housing households, at 15.4%, compared with 4.4% of owner occupiers and 2.2% of private rented households. Older households are more likely to live in an adapted or purpose-built home, particularly households where the household reference person is aged 85 and over, at 36.5%. At sub-area level, adapted or purpose-built homes are most commonly reported in South Manchester, at 8.5%, followed by North and Central Manchester, at 6.5%, and the City Centre, at 3.5%.

4.39 Around 15.3% of all households need all facilities on one floor, including living room, bathroom, kitchen and bedroom. This need is highest among affordable housing households, at 32.8%, compared with 10.6% of private rented households and 7.9% of owner occupiers. Need also increases with age, rising to 28.4% among households aged 65 to 74 and 42.3% among households aged 85 and over. At sub-area level, need for all facilities on one floor is highest in North and Central Manchester, at 18.6%, followed by South Manchester, at 13.4%, and the City Centre, at 8.6%.

Table 4.7a Adaptations, support needs, and space for carer by tenure

Tenure	Is there sufficient space in your home for a carer to stay overnight, if this was needed?	Do you, or any other members of your household, require care or support to enable you/them to stay in this home?	Has your current home been adapted or purpose-built for a person with a long-term illness, health problem or disability?	Do you or someone in your household need all facilities on one floor (living room, bathroom, kitchen, bedroom)?
Tenure	**Yes (%)**	**Yes (%)**	**Yes (%)**	**Yes (%)**
Owner Occupied	69.7%	3.2%	4.4%	7.9%
Private Rented	31.6%	8.8%	2.2%	10.6%
Affordable	30.3%	19.2%	15.4%	32.8%
All tenures	**50.7%**	**8.7%**	**7.0%**	**15.3%**

Table 4.7b Adaptations, support needs, and space for carer by age group

Age of household reference person	Is there sufficient space in your home for a carer to stay overnight, if this was needed?	Do you, or any other members of your household, require care or support to enable you/them to stay in this home?	Has your current home been adapted or purpose-built for a person with a long-term illness, health problem or disability?	Do you or someone in your household need all facilities on one floor (living room, bathroom, kitchen, bedroom)?
Age of household reference person	**Yes (%)**	**Yes (%)**	**Yes (%)**	**Yes (%)**
Under 65	47.7%	8.7%	6.1%	11.8%
65 to 74	62.4%	10.2%	10.5%	28.4%
75 to 84	58.6%	2.5%	8.8%	23.2%
85 and over	100.0%	21.5%	36.5%	42.3%
All age groups	**50.7%**	**8.7%**	**7.0%**	**15.3%**

Source: re-weighted 2023 household survey data

Table 4.8 Adaptations, support needs and space for carer by sub-area

Sub-Area	Is there sufficient space in your home for a carer to stay overnight, if this was needed? (%)	Do you, or any other members of your household, require care or support to enable you/them to stay in this home? (%)	Has your current home been adapted or purpose-built for a person with a long-term illness, health problem or disability? (%)	Do you or someone in your household need all facilities on one floor (living room, bathroom, kitchen, bedroom)? (%)
City Centre	43.4%	2.7%	3.5%	8.6%
North & Central Manchester	41.4%	9.9%	6.5%	18.6%
South Manchester	62.7%	9.0%	8.5%	13.4%
Total	**50.7%**	**8.7%**	**7.0%**	**15.3%**

Source: Re-weighted 2023 household survey data

Estimating future need for adaptations and home improvement

4.40 The re-weighted 2023 household survey provides evidence of the range of adaptations and home improvement needs by age group of the household reference person, as shown in Table 4.9.

4.41 The most frequently identified home improvements were more insulation, reported by 31.8% of households, and better heating, reported by 29.6%. Other commonly mentioned improvements included double glazing, 17.0%, and improved ventilation, 16.6%. The need for more insulation was highest among households aged under 65, while the need for a downstairs WC increased with age, rising from 9.7% of households aged under 65 to 16.2% of households aged 75 and over.

4.42 Regarding adaptations, the most frequently identified need was for bathroom adaptations, reported by 15.7% of households overall, rising to 23.0% of households aged 65 to 74 and 28.7% of households aged 75 and over. Other commonly mentioned adaptations included kitchen adaptations, 11.3%, internal handrails/grab rails, 10.5%, external handrails/grab rails, 9.2%, and stair lifts or vertical lifts, 7.7%. Overall, the need for adaptations was generally higher among older households, particularly those aged 65 and over.

4.43 These requirements are self-determined by residents responding to the re-weighted 2023 household survey and may not necessarily reflect actual requirements following an independent assessment in the home. However, the findings indicate continuing demand for home improvements and adaptations that support independent living, particularly bathroom adaptations, heating and insulation improvements, handrails/grab rails and other measures that make existing homes safer, warmer and more accessible.

Table 4.9a Home improvements required by age group (% of households)

Improvement required	Aged Under 65	Aged 65-74	Aged 75+	Total
More insulation (loft, wall cavities)	34.6%	20.2%	16.2%	31.8%
Better heating	30.1%	26.7%	29.2%	29.6%
Double glazing	17.5%	17.6%	5.3%	17.0%
Improved ventilation	18.1%	9.3%	11.4%	16.6%
Downstairs WC	9.7%	14.7%	16.2%	10.7%

Table 4.9b Adaptations required by age group (% of households)

Adaptation required	Aged Under 65	Aged 65-74	Aged 75+	Total
Adaptations to bathroom	13.8%	23.0%	28.7%	15.7%
Adaptations to kitchen	9.7%	20.7%	11.8%	11.3%
External handrails /grab rails	6.9%	20.9%	16.7%	9.2%
Internal handrails /grab rails	8.7%	19.0%	18.0%	10.5%
Stair lift / vertical lift	6.3%	14.5%	12.6%	7.7%
Lever door handles	5.6%	10.7%	0.0%	6.1%
Room for a carer	6.1%	4.6%	2.8%	5.7%
Base (all weighted households)	197,660	28,619	9,344	235,623

Source: Re-weighted 2023 household survey data

4.44 Resources for aids and adaptations are subject to eligibility, assessment and available funding, and access to support can be particularly important for households living in the private sector, including owner occupation and privately rented accommodation. However, the provision of appropriate adaptations is essential in enabling older and disabled households to maintain independent living for as long as possible. Disabled Facilities Grants and other forms of home improvement or adaptation assistance can help fund necessary works, although assistance is subject to assessment and, where applicable, means testing. Some households will be required to contribute towards the cost of works or may self-fund adaptations, while discretionary assistance, including loan or grant-based support, may also be considered where this supports prevention and independent living.

Assistance in the home

4.45 The re-weighted 2023 household survey also provides information on the range of practical assistance required by households now or in the next five years, by age group of the household reference person (Table 4.10). Overall, the highest level of need is for help with repair and maintenance of the home, reported by 33.8% of households. This is followed by help with gardening, 18.0%, help with cleaning the home, 16.4%, help with other practical tasks, 12.7%, company/friendship, 10.6%, and help with personal care, 10.3%.

4.46 The need for practical assistance is generally higher among older households, although it does not increase consistently across every type of assistance. Help with repair and maintenance is required by 45.0% of households aged 65 to 74 and 45.7% of households aged 75 and over, compared with 31.3% of households aged under 65. Help with gardening and cleaning also increases among older age groups, with 33.4% of households aged 75 and over needing help with gardening and 30.9% needing help with cleaning. The need for company/friendship is highest among households aged 65 to 74, at 15.1%, compared with 10.5% among households aged 75 and over. This evidence reinforces the importance of practical support services in enabling older households to remain living independently at home.

Table 4.10 Type of assistance required age group

Type of help needed now or in next 5 years	HRP Under 65	HRP 65-74	HRP 75+	All
Help with repair and maintenance of home	31.3%	45.0%	45.7%	33.8%
Help with gardening	16.2%	23.9%	33.4%	18.0%
Help with cleaning home	13.3%	30.5%	30.9%	16.4%
Help with other practical tasks	10.4%	23.1%	22.7%	12.7%
Help with personal care	8.5%	20.4%	11.3%	10.3%
Want company / friendship	9.9%	15.1%	10.5%	10.6%
Base (all weighted households)	197,660	28,619	9,344	235,623

Source: Re-weighted household survey

Health-related housing need

4.47 A range of sources can be drawn upon to establish the overall scale of disability and support needs across Manchester. In summary, the 2021 Census reported that across the city 82.3% of residents were in good health and 17.7% were not in good health, compared with 17.5% across England. A total of 97,933 residents were recorded as being not in good health. The 2021 Census also reported that 17.5% of residents were disabled, as defined under the Equality Act, with 8.2% saying their day-to-day activities were limited a lot and 9.4% limited a little. This compares with 7.0% and 9.9% respectively across England. These figures provide important context for understanding the scale of health-related housing need across Manchester.

4.48 The re-weighted 2023 household survey data also considered illness and disability. Table 4.11 estimates that 122,602 people, or 20.2% of the population, have an illness or disability. The most frequently reported illness or disability was a mental health issue, affecting 40,604 people, or 6.7% of the population. This was followed by physical/mobility impairment, affecting 33,297 people, or 5.5%, neuro-diverse issues, affecting 27,047 people, or 4.4%, and respiratory problems, affecting 26,602 people, or 4.4%. The table also identifies 15,121 people with a hearing impairment, 14,390 with heart problems, 12,446 with a visual impairment, 11,604 with learning disabilities, 11,124 with older age-related frailty and 1,794 with dementia or Alzheimer's. This reinforces the need for a range of accessible, adaptable and specialist housing options, alongside support that enables people with health-related needs to live independently in suitable accommodation.

Table 4.11 Number of people stating illness/disability

Illness/disability	Number of People	% of total Population
Physical/mobility impairment	33,297	5.5%
Learning disabilities	11,604	1.9%
Neuro-diverse issue e.g., dyslexia	27,047	4.4%
Mental health issue	40,604	6.7%
Hearing impairment	15,121	2.5%
Visual impairment	12,446	2.0%
Respiratory problems	26,602	4.4%
Heart problems	14,390	2.4%
Dementia / Alzheimer's	1,794	0.3%
Older age-related frailty	11,124	1.8%
Other	24,807	4.1%
Total population (ONS, 2022-based projections)	607,865	
Total number of people with an illness/disability	122,602	20.2%

Source: Re-weighted 2023 household survey data

Note: Respondents may have reported more than one illness or disability, so individual categories do not sum to the total number of people with an illness/disability.

Physical disability

4.49 POPPI and PANSI - Projecting Older People Population Information and Projecting Adult Needs and Service Information, produced by the Institute of Public Care at Oxford Brookes University - provide data on the likely prevalence of a range of physical disabilities in 2025 and how this is expected to change by 2039 (Table 4.12). In 2025, there are an estimated 26,342 people with mobility issues across all age groups, comprising 16,889 people aged 18 to 64 with impaired mobility and 9,453 people aged 65 and over unable to manage at least one activity on their own. By 2039, the total number of people with mobility issues is projected to increase to 30,950, an increase of 17.5%. This is mainly driven by growth in the number of people aged 65 and over with mobility issues, which is projected to increase by 31.2%, compared with an increase of 9.8% among people aged 18 to 64 with impaired mobility.

4.50 Table 4.12 also indicates increases in other forms of physical disability and sensory impairment. The number of people aged 18 to 64 with a moderate or serious personal care disability is projected to increase from 15,343 in 2025 to 16,966 in 2039, an increase of 10.6%. Among people aged 65 and over, moderate or severe visual impairment is projected to increase by 29.4%, from 4,751 to 6,147, while severe hearing loss is projected to increase by 32.2%, from 3,891 to 5,144. This reinforces the importance of accessible and adaptable housing, timely adaptations, and housing options that support independent living as the population ages.

4.51 Current local strategy continues to emphasise the need to develop a wider range of accommodation options for disabled people, including younger disabled adults. The Manchester Enabling Independence Accommodation Strategy 2022-2032 seeks to improve housing with care and support options, strengthen supported housing pathways, improve move-on from temporary supported housing and increase the supply of accessible and adaptable homes. This is reinforced by the MLCO Adult Social Care Commissioning Plan 2025-2028, which emphasises person-centred, strengths-based and co-produced commissioning, informed by people with lived experience and delivered through a sustainable care and support market. The evidence in this HNA supports this direction, identifying a need for more accessible and adaptable homes, including wheelchair-accessible homes, and for accommodation models that enable disabled people to live independently, safely and with appropriate care and support where required.

Table 4.12 Physical disability prevalence

Disability (age group)	2025	2039	% change 2025-2039
Impaired mobility (18-64)	16,889	18,552	9.8%
Mobility (unable to manage at least one activity on own) (65+)	9,453	12,398	31.2%
Moderate or serious personal care disability (18-64)	15,343	16,966	10.6%
Serious visual impairment (18-64)	273	297	8.9%
Moderate or severe visual impairment (65+)	4,751	6,147	29.4%
Severe hearing loss (18-64)	1,828	2,019	10.5%
Severe hearing loss (65+)	3,891	5,144	32.2%
All with mobility issues (impaired mobility 18-64 and mobility 65+)	26,342	30,950	17.5%

Source: POPPI/PANSI applied to 2022-based population projections

4.52 Regarding visual impairment and helpful adaptations in the home, the RNIB has produced a document Visibly Better Spaces, which provides guidance on creating more accessible and inclusive spaces for people with sight loss. This should be read alongside the wider evidence in this section on physical disability, adaptations and accessible and adaptable housing.

Learning disability and autism

4.53 A learning disability is the label given to a group of conditions present before the age of 18 that affect how an individual communicates and understands information. Autism is a lifelong developmental condition which affects how people communicate with, and relate to, other people and how they interact with the world around them.

4.54 The number of people across all age groups with a learning disability is estimated to be around 11,620 in 2025, rising to around 12,873 by 2039 (Table 4.13). Within this, the number of people with moderate or severe learning disabilities is estimated to be around 2,553 in 2025, rising to around 2,806 by 2039. There is notable growth in the number of people aged 65 and over with learning disabilities. Around 4,730 people have autistic spectrum disorders in 2025, and this is expected to increase to around 5,264 by 2039. Not all people with learning disabilities require specialist accommodation, but there are around 1,180 people being supported across Manchester.

Table 4.13 Learning disability and autism

Learning disability (age group)	2025	2039	% change 2025-2039
Total (18-64)	10,444	11,351	8.7%
Total (65+)	1,176	1,522	29.4%
Moderate or severe (18-64)	2,390	2,597	8.7%
Moderate or severe (65+)	163	209	28.3%
Moderate or severe (all ages)	2,553	2,806	9.9%
People with LD living with a parent (18-64)	1,056	1,132	7.2%
Downs syndrome (18+)	308	335	8.9%
Challenging behaviour (18-64)	188	205	8.9%
Autistic spectrum disorders (18-64)	4,192	4,568	9.0%
Autistic spectrum disorders (65+)	538	696	29.4%
Autistic spectrum disorders (all ages)	4,730	5,264	11.3%

Source: POPPI/PANSI applied to 2022-based population projections

4.55 Current local strategy for adults with a learning disability, and accommodation planning for people with a learning disability and/or autism, is set out through the Manchester Learning Disability Commissioning Strategy / Our Plan for Services for Adults with a Learning Disability in Manchester 2023-2028, the MLCO Adult Social Care Commissioning Plan 2025-2028, and the Manchester Enabling Independence Accommodation Strategy 2022-2032. These documents replace the need to rely solely on the GM Learning Disability Strategy 2018. Key housing-related priorities include:

- improving access to good-quality community services and accommodation;
- supporting people with a learning disability to have choice and control over where they live and who they live with;
- developing a wider menu of accommodation options for adults with a learning disability, aligned with the Enabling Independence Accommodation Strategy;
- increasing supported accommodation and general needs housing options for people with a learning disability and/or autism;
- supporting people to live as independently as possible in their own homes, with flexible care and support organised around citizen needs; and
- working with registered Landlords / registered providers so that the accommodation component of supported and general needs housing is secure, good quality and clearly separated from care and support provision where appropriate.

4.56 The MLCO Adult Social Care Commissioning Plan identifies a need for 375 additional accommodation units for people with a learning disability and/or autism by 2033, comprising 315 supported accommodation units and 60 general needs homes. It also identifies a need for sustained growth in Shared Lives provision by around 60 units over the next eight years. The plan also seeks to reduce reliance on residential care for people with a learning disability and/or autism by increasing the availability of high-quality supported accommodation and general needs housing with flexible models of care.

4.57 Manchester People First provided helpful lived-experience feedback on housing issues relating to people with learning disabilities. Key points included:

- People want to live in ordinary houses, streets and neighbourhoods.
- Some people need support and some do not, as with anyone else.
- People want to live near family, friends and support networks, and do not want to be moved to the other side of the city simply because accommodation is available.
- People do not want to live in institutional or segregated settings, and housing should not feel like a “ghetto” or a place where people are being watched over.
- Housing plans should be person-centred, with people fully involved in decisions about where they live, who they live with and any move that may be needed.
- People with lived experience should be involved in planning housing and support.
- People want to feel safe in their homes and communities.
- Rents need to be affordable.
- Staff should understand that the property is the person’s home, not the staff’s workplace.
- Staff should be well trained, communicate clearly and respect people’s privacy and independence.
- Care is needed to ensure that people sharing accommodation are compatible.
- Funding and decision-making arrangements should be timely, transparent and accountable, as delays or unsuitable decisions can cause anxiety, stress and poor outcomes.
- People may be living in accommodation that is not appropriate for them because there is no suitable alternative available.

4.58 Regarding autistic and neurodivergent people, Manchester People First also highlighted the importance of housing that reflects sensory, tenancy and location needs. Key points included:

- Where people need care and support packages, tenancies should normally be held by the individual rather than by the care provider wherever possible, so that people are not forced to stay with unsuitable care or risk losing their home if they want to change provider.
- Staff need appropriate training to support autistic and neurodivergent people.

- Some people may need additional bedrooms or additional space, including space to support sensory regulation.
- Shared rooms, noisy environments, strong smells, stairs, high-rise flats, shared buildings and bedsits may be unsuitable for some people with sensory differences.
- Some people may need flexibility to adapt or decorate their home, as particular colours, textures or layouts can be difficult or painful to live with.
- Particular care is needed around smoke alarms, heating controls, repairs, appointments and unannounced visits, as these can cause anxiety or sensory distress.
- Repairs may need to be carried out quickly where delays affect wellbeing or sensory needs.
- Property location is important. Homes should be in familiar areas wherever possible, close to carers, family and support networks.
- Allocations should take account of safety and local context, for example where a property opens directly onto a busy main road or is otherwise unsuitable for the person's needs.

Mental health

4.59 Mental health refers to an individual's emotional, psychological and social wellbeing. POPPI/PANSI data applied to 2022-based ONS population projections estimate that there are around 79,367 residents aged 18 to 64 with a common mental disorder in 2025 (Table 4.14). This is projected to increase to 86,441 by 2039, an increase of 8.9%. The same rate of increase is projected across the other mental health indicators shown in the table, including borderline personality disorder, increasing from 10,078 to 10,976, antisocial personality disorder, increasing from 14,054 to 15,307, psychotic disorder, increasing from 2,939 to 3,201, and two or more psychotic disorders, increasing from 30,227 to 32,921.

Table 4.14 Mental health prevalence

Mental health 18-64	2025	2039	% change 2025-2039
Common mental disorder	79,367	86,441	8.9%
Borderline personality disorder	10,078	10,976	8.9%
Antisocial personality disorder	14,054	15,307	8.9%
Psychotic disorder	2,939	3,201	8.9%
Psychotic disorders (2 or more)	30,227	32,921	8.9%

Source: POPPI/PANSI and 2022-based ONS population projections

Accessible and wheelchair standard housing

4.60 PPG states that, where an identified need exists, plans are expected to make use of the optional technical housing standards to help bring forward an adequate supply of accessible housing. Planning policies 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. This is also consistent with the NPPF (December 2024), which states that planning policies for housing should make use of the Government's optional technical standards for accessible and adaptable housing where this would address an identified need.

4.61 Regarding evidencing the need for accessible housing, PPG states:

'Based on their housing needs assessment and other available datasets it will be for local planning authorities to set out how they intend to approach demonstrating the need for Requirement M4(2) (accessible and adaptable dwellings), and/or M4(3) (wheelchair user dwellings), of the Building Regulations. There is a wide range of published official statistics and factors which local planning authorities can consider and take into account, including:

- **the likely future need for housing for older and disabled people (including wheelchair user dwellings);**
- **size, location, type and quality of dwellings needed to meet specifically evidenced needs, for example retirement homes, sheltered homes or care homes;**
- **the accessibility and adaptability of existing housing stock;**
- **how needs vary across different housing tenures; and**
- **the overall impact on viability.'**

4.62 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 are contained within Part M Volume 1 of the Building Regulations, as set out in Table 4.15. 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.

Table 4.15 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 adaptable (a) or wheelchair accessible (b)	Optional

4.63 It should be noted that Part M of the Building Regulations sets a distinction between wheelchair accessible dwellings, which are readily useable by a wheelchair user at the point of completion, and wheelchair adaptable dwellings, which can be easily adapted to meet the needs of a household including wheelchair users.

4.64 In order to establish an appropriate target for M4(3) wheelchair user dwellings, Table 4.16 sets out a series of assumptions regarding wheelchair use from the English Housing Survey, the re-weighted 2023 household survey and the Aspire report on wheelchair accessible housing. Applying these assumptions gives an average requirement of 3.6%, equivalent to around 127 dwellings each year, based on Manchester’s annual housing need of 3,533 dwellings. This supports a target of around 3.6% of new dwellings to meet the M4(3) wheelchair user dwelling standard.

4.65 According to PPG, 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. This means that wheelchair accessible homes are most directly relevant to affordable housing and other dwellings where the Council or a registered provider has allocation or nomination rights. However, private developments can still contribute to meeting need through M4(3) wheelchair adaptable dwellings where appropriate, subject to evidence of need, viability, site-specific factors and likely levels of delivery.

Table 4.16 Wheelchair use assumptions and resulting annual need

Assumption	% requirement	Number each year (based on 3,533 annual housing need)
Wheelchair use from the English Housing Survey 2018/19 – households using wheelchair all the time	0.6%	21
Wheelchair use from the English Housing Survey 2018/19 – households using wheelchair either indoors or outdoors	3.0%	106
Manchester has 1,867 current users of wheelchairs inside and outside the home based on 2023 household survey. This equates to 0.8% of households.	0.8%	29
Aspire report on wheelchair accessible housing (*)	10.0%	353
Average of indicators	3.6%	127

(*)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.

Source: English Housing Survey 2018/19, re-weighted 2023 household survey data, Aspire 2014 and arc4 calculations based on 3,533 annual housing need

4.66 Table 4.17 considers the profile of wheelchair accessible or adaptable dwellings needed by number of bedrooms and age group of the Household Reference Person. The analysis indicates that the annual requirement is focused on 2- and 3-bedroom dwellings, with 32.2% of need for 2-bedroom dwellings and 67.8% for 3-bedroom dwellings. Around 80.8% of the need is associated with households where the Household Reference Person is aged under 65, and 19.2% with households where the Household Reference Person is aged 65 and over. Based on the annual requirement of 127 dwellings, this equates to around 41 two-bedroom dwellings and 86 three-bedroom dwellings each year.

Table 4.17 Wheelchair dwellings needed by age group and number of bedrooms each year

Age group	1-bedroom	2-bedroom	3-bedroom	Total
Under 65	0.0%	32.2%	48.6%	80.8%
65 and over	0.0%	0.0%	19.2%	19.2%
Total	0.0%	32.2%	67.8%	100.0%
Age group	**1-bedroom**	**2-bedroom**	**3-bedroom**	**Total**
Under 65	0	41	62	103
65 and over	0	0	24	24
Total	0	41	86	127

Source: Re-weighted 2023 household survey data

4.67 Given the ageing demographic of Manchester 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, and taking into account the requirements of PPG, it is recommended that:

- 3.6% of new dwellings are built to M4(3) wheelchair user dwelling standard, equivalent to around 127 dwellings each year. Wheelchair accessible dwellings should be secured where the Council is responsible for allocating or nominating the occupier, with wheelchair adaptable dwellings provided elsewhere where appropriate; and
- all remaining new dwellings are built to M4(2) accessible and adaptable standards to take account of the ageing demographics of Manchester. This will ensure that new dwellings can be occupied and visited by people needing accessible and adaptable dwellings. This is a requirement in Places for Everyone and should therefore be referenced in the Local Plan.

Black and Global Majority population and households

4.68 Around 43.2% of Manchester's population identify as being from Black and Global Majority communities. The distribution of the Black and Global Majority population within the city is shown in Table 4.18. The majority of Manchester's Black and Global Majority population lives in North and Central Manchester, which accounts for 156,219 people, or 65.5% of the city's Black and Global Majority population. South Manchester accounts for 66,511 people, or 27.9%, while the City Centre accounts for 15,643 people, or 6.6%. Black and Global Majority residents account for 54.5% of the population in North and Central Manchester, compared with 32.7% in the City Centre and 30.6% in South Manchester.

Table 4.18 Distribution of Black and Global Majority population households across Manchester

Sub-area	Black and Global Majority population	% of Manchester Black and Global Majority population in each sub-area	% of population in each sub-area who identify as Black and Global Majority	All people
City Centre	15,643	6.6%	32.7%	47,895
North & Central Manchester	156,219	65.5%	54.5%	286,861
South Manchester	66,511	27.9%	30.6%	217,281
Manchester	238,373	100.0%	43.2%	552,037

Source: 2021 Census

4.69 The re-weighted 2023 household survey identified 39,823 households where the Household Reference Person identified as being from Black and Global Majority communities. Overall, 21.1% of Black and Global Majority households were in some form of housing need, compared with 18.1% of all households. Households sharing facilities and households with mobility issues or other special needs were key reasons for housing need among Black and Global Majority households.

Gypsy, Traveller and Travelling Showperson need

4.70 The current evidence base for Gypsy, Traveller and Travelling Showpeople accommodation need comprises the Manchester Gypsy and Traveller Accommodation Assessment 2022/23, the Greater Manchester Gypsy and Traveller Accommodation Assessment 2024 and the Greater Manchester Gypsy and Traveller and Travelling Showperson Accommodation Assessment Update 2018. The 2022 Manchester GTAA identified a need for 17 Gypsy and Traveller pitches over the period 2022/23 to 2037/38, driven mainly by the need to re-provide for families displaced following the closure of the former 16-pitch Dantzic Street site. This has been updated through the 2024 Greater Manchester GTAA and reflected in draft Manchester Local Plan Policy H3, which identifies a need for around 18 new pitches for Gypsies and Travellers between 1 April 2022 and 31 March 2040. The draft Local Plan also identifies a need for 56 plots/yards for Travelling Showpeople. New sites to meet these needs will be supported where they meet relevant planning, design, access, infrastructure, amenity and flood-risk criteria, and the location and design of sites will be subject to consultation with relevant Gypsy, Traveller and Travelling Showpeople groups and the local community.

Other groups with particular housing requirements

4.71 This chapter concludes with a summary of other household groups who have particular housing requirements in Manchester, including people who rent their homes, people wishing to commission or build their own homes, and students. These groups are specifically referenced in the NPPF as groups whose housing needs should be assessed and reflected in planning policies.

People who rent their homes

4.72 Chapter 2 presents data on the tenure profile of households who rent their homes, either privately or from a social or affordable housing provider. Chapter 3 provides further analysis of private rents, Local Housing Allowance, affordability pressures and the extent to which private renting is affordable to different household groups. Updated evidence from estate and letting agents is also presented in Technical Appendix E.

Self-build and custom housebuilding

4.73 The NPPF as of December 2024 and amended in February 2025, requires the housing needs of different groups in the community to be assessed and reflected in planning policies, including people wishing to commission or build their own homes. The NPPF also identifies self-build and custom-build housing as part of the wider housing mix. Planning Practice Guidance states that self-build and custom housebuilding can help diversify the housing market and increase consumer choice.

4.74 Manchester City Council maintains a Self-Build and Custom Housebuilding Register for individuals and groups seeking serviced plots of land within the City of Manchester. The register is used to understand demand for self-build and custom housebuilding plots and to inform planning policy and decisions on the granting of planning permission for suitable plots. The latest Authority Monitoring Report records 28 additions to the register between 31 October 2024 and 30 October 2025, with a cumulative total of 747 applicants on the register at 31 October 2025, including 5 associations. The Council's register page confirms that the register covers only the City of Manchester and records demand from people or groups seeking serviced plots in Manchester.

4.75 The Draft Manchester Local Plan includes a specific policy on self-build and custom housebuilding. Draft Policy H6 supports self-build and custom housebuilding where it would contribute to diversifying housing types and supply. This provides the current local policy direction for supporting self-build and custom housebuilding opportunities in Manchester.

Student housing need

4.76 Student housing need has been considered through separate Council evidence on Purpose Built Student Accommodation (PBSA), which has informed the emerging Manchester Local Plan policy approach. The latest PBSA supply evidence identifies 19 sites with the potential to support around 12,500 PBSA bedspaces. This indicates a substantial pipeline of student accommodation sites, focused on meeting student housing need in appropriate locations and helping to manage pressure on the wider private rented sector and family housing areas. The delivery of PBSA on these sites should be considered alongside evidence of student growth, university requirements, affordability, management arrangements and the relationship between student housing, HMOs and the wider housing market.

4.77 The Draft Manchester Local Plan includes Policy H5: Purpose Built Student Accommodation, which supports PBSA provision so that the housing needs of students can be appropriately met. The policy approach focuses PBSA in appropriate locations close to university campuses, particularly around the Oxford Road Corridor and immediately adjacent areas. It also requires schemes to demonstrate need or a formal agreement with a university or other higher education provider, to be safe and well managed, and to integrate positively with existing neighbourhoods. The emerging policy approach also proposes that at least 20% of student bedspaces should be made available at an affordable rent, although the detailed evidence around affordable student accommodation should be checked against the latest Local Plan viability and PBSA affordability evidence before finalising the wording.

Summary

4.78 In accordance with PPG, this HNA has considered the future need for specialist accommodation, the need for residential care, and the role of general housing in meeting the needs of older people and people with disabilities, including bungalows, level-access homes and homes that can be adapted as needs change.

4.79 Over the period 2022 to 2039, the number of people aged 65 and over is expected to increase from 53,502 to 72,763, an increase of 19,261 people, or 36.0%. The number of households headed by someone aged 65 or over is expected to increase from 37,434 to 51,413, an increase of 13,979 households, or 37.3%. The re-weighted 2023 household survey indicates that the majority of older people, 53.1%, want to remain in their current home with help and support when needed. The evidence also points to the importance of repair and maintenance, gardening, cleaning, adaptations and practical support in enabling older households to remain living independently at home.

4.80 Among older households planning to move, 41.1% aspire to downsize, 37.8% would like to move to a property with the same number of bedrooms, and 21.0% would like to move to a larger property. Expectations show a slightly stronger movement toward downsizing, with 47.6% expecting to move to a smaller property. The general conclusion is that smaller and accessible dwellings are needed to accommodate a significant proportion of older movers, but there remains a need for a range of age-appropriate housing options across tenures, including homes with the same or more bedrooms for those who need them.

4.81 Across Manchester, the latest Elderly Accommodation Counsel data identify around 7,851 units/bedspaces of specialist older persons accommodation. For the purposes of the modelling, this supply is grouped into 5,206 C3 specialist older persons housing units, 910 Extra Care and housing with care units/bedspaces, and 1,735 residential care bedspaces. Provision is located across all three sub-areas, although the supply and range of provision varies by location.

4.82 Housing LIN modelling identifies an increase in modelled need for 2,431 specialist older persons accommodation units/bedspaces by 2039. This comprises 1,568 C3 specialist older persons dwellings, 353 Extra Care units/bedspaces and 510 residential care bedspaces. This is the headline figure used for future planning purposes because it represents the increase in modelled need between 2026 and 2039. Table 4.4 also shows that, after comparing modelled need with current supply, the supply-adjusted net additional requirement is 1,946 units/bedspaces. The evidence should therefore be interpreted as identifying a modelled growth requirement of 2,431 units/bedspaces, with delivery priorities shaped by the existing supply profile, tenure mix, condition and suitability of schemes.

4.83 The HNA does not specify the precise nature of specialist older persons dwellings to be built. This allows flexibility in delivery and reflects PPG, which states that any single development may contain a range of different types of specialist housing. A key conclusion is that there needs to be a broader housing offer for older people across Manchester, including accessible general needs housing, rightsizing options, sheltered and retirement housing, Extra Care, housing with care, cohousing and residential care.

4.84 A range of information has been assembled from the re-weighted household survey, POPPI/PANSI, census data, local strategies and other evidence sources to scope the likely level of disability and support need across Manchester. Although it is challenging to quantify precise accommodation and support requirements for every group, the HNA identifies clear evidence of need across physical disability, sensory impairment, dementia, learning disability and autism, mental health, accessible housing, wheelchair user housing and supported housing pathways.

4.85 The re-weighted 2023 household survey estimates that 122,602 people, or 20.2% of the population, have an illness or disability. Around 8.7% of households require care or support to enable them to stay in their home, 7.0% of dwellings have been adapted or purpose-built for a person with a long-term illness, health problem or disability, and 15.3% of households need all facilities on one floor. These findings reinforce the importance of accessible and adaptable homes, adaptations to existing stock, and support that enables people to live independently in suitable accommodation.

4.86 Given the ageing population of Manchester and the identified levels of disability amongst the population, it is recommended that 3.6% of new dwellings are built to the M4(3) wheelchair user dwelling standard, equivalent to around 127 dwellings each year based on Manchester's annual housing requirement of 3,533 dwellings. Wheelchair accessible dwellings should be secured where the Council is responsible for allocating or nominating the occupier, with wheelchair adaptable dwellings provided elsewhere where appropriate. All remaining new dwellings should be built to M4(2) accessible and adaptable standards, subject to viability and site-specific considerations.

4.87 The HNA also identifies a need to continue monitoring and responding to the housing requirements of other groups, including people with dementia, people with learning disabilities and/or autism, people with mental health needs, Black and Global Majority households, Gypsies, Travellers and Travelling Showpeople, private renters, students, and people wishing to self-build or custom-build. These needs should be considered alongside affordable housing need, dwelling mix, accessible housing policy, supported housing strategy work and wider council strategies.

4.88 There is overlap between affordable housing need, specialist older persons accommodation need, supported housing need and M4(3) wheelchair user housing need. For example, the development of an affordable, level-access, wheelchair-user dwelling suitable for an older person could help address several aspects of identified need. The Council should therefore consider these requirements holistically when developing policy, negotiating schemes and planning future housing delivery.

5. Overall dwelling type, mix and affordable housing need

Introduction

5.1 This chapter considers overall housing need based on the government's standard method and establishes an overall dwelling type, size, and tenure mix for Manchester. The detailed analysis underpinning this chapter is presented in Technical Appendix D.

Establishing housing need using the 'standard method'

5.2 The 2024 National Planning Policy Framework (NPPF) (Paragraph 62) states 'to determine the minimum number of homes needed, strategic policies should be informed by a local housing need assessment. In addition to the local housing need figure, any needs that cannot be met within neighbouring areas should be taken into account in establishing the amount of housing to be planned for'

5.3 PPG notes that the process should be undertaken separately to assessing land availability, establishing a housing requirement figure and preparing site allocation policies.

5.4 **'The standard method uses a formula that incorporates a baseline of local housing stock which is then adjusted upwards to reflect local affordability pressures to identify the minimum number of homes expected to be planned for. The standard method set out below identifies a minimum annual housing need figure, and ensures that plan-making is informed by an unconstrained assessment of the number of homes needed in an area. It does not produce a housing requirement figure'** (PPG Paragraph: 002 Reference ID: 2a-002-20241212).

Step 1: Setting the baseline

5.5 'The baseline is 0.8% of the existing housing stock for the area, and the most recent data published at the time should be used' (PPG Paragraph 004 Reference ID: 2a-004-20241212).

5.6 For Manchester, the Step 1 baseline is calculated as 0.8% of the latest available MHCLG dwelling stock estimate of 244,036 dwellings (MHCLG Table 125: dwelling stock estimates by local authority district). This gives 1,952 dwellings per annum**.**

5.7 Housing stock is used as a baseline as it **'provides a stable and predictable baseline that ensure all areas, as a minimum, are contributing a share of the national total that is proportionate to the size of their current housing market'** (PPG Paragraph 005 Reference ID: 2a-005-20241212).

Step 2: An adjustment to take account of affordability

5.8 The Step 1 housing stock baseline figure is then adjusted based on affordability of the area using ONS median workplace-based affordability ratios. The mean average affordability ratio over the five most recent years should be used. (PPG Paragraph 004 Reference ID: 2a-004-20241212).

5.9 The reason for the affordability adjustment is set out in PPG:

'An affordability adjustment is applied as household growth on its own is insufficient as an indicator of housing demand because:

- **housing stock represents existing patterns of housing and means that all areas contribute to meeting housing needs. The affordability adjustment directs more homes to where they are most needed.**
- **people may want to live in an area in which they do not reside currently, for example to be near to work, but be unable to find appropriate accommodation that they can afford.**

5.10 **The affordability adjustment is applied in order to ensure that the standard method for assessing local housing need responds to price signals and is consistent with the policy objective of significantly boosting the supply of homes. The specific adjustment in this guidance is set at a level to ensure that minimum annual housing need starts to address the affordability of homes.'** (PPG Paragraph 006 Reference ID: 2a-006-20241212).

5.11 Table 5.1 sets out the components of the local housing need calculation. This establishes a minimum local housing need of 2,601 dwellings per annum as of May 2026. However, Manchester's adopted housing requirement is set through the Places for Everyone Joint Development Plan Document 2022-2039. Policy JP-H1 establishes a strategic housing requirement for Manchester of 60,061 net additional dwellings over the period 2022 to 2039, equivalent to an average of 3,533 dwellings per year. This is the housing requirement figure used in this HNA for dwelling mix modelling and policy analysis.

Table 5.1 Components of the dwelling need calculation for Manchester

Step	Component	Description	Number	Calculation	Data Source
Step 1	A	Baseline dwelling stock	244,036	-	2025 MHCLG Table 125
Step 1	B	0.8% of baseline dwelling stock	1,952	a x b	-
Step 2	C	Affordability adjustment	6.75	-	Average 5-year median workplace-based affordability ratios median 2021-2025 **(ONS data)**
Step 2	D	Adjustment factor	1.3325	-	((5year average affordability ratio -5)/5×0.95+1.
Local Housing Need	**E**	**Annual minimum local housing need**	**2,601**	**b x d**	**Annual (as at May 2026)**

5.12 PPG states new estimates of housing stock are published annually (usually in May) and updated affordability ratios are published annually (usually in March). (PPG Paragraph: 009 Reference ID: 2a-009-20241212).

Affordable housing need

5.13 A detailed analysis of affordable housing need in accordance with PPG is presented in Technical Appendix C. This establishes an overall gross annual affordable need of 4,603 and, after taking into account affordable housing supply, the net shortfall is 1,627 dwellings each year. Modelling assumes that the backlog of existing need is met over a 10-year period. This means there remains a considerable need for affordable housing in Manchester, but PPG then says that, "the total affordable housing need can then be considered in the context of its likely delivery as a proportion of mixed market and affordable housing developments, taking into account the probable percentage of affordable housing to be delivered by eligible market housing led developments. An increase in the total housing requirement included in the plan may need to be considered where it could help deliver the required number of affordable homes." There is no specific requirement to meet this identified affordable need in full through the planning system.

5.14 For planning purposes, the previous Manchester HNA's detailed tenure benchmarks of 70% social rented housing, 5% affordable rented housing and 25% affordable home ownership are retained, representing a broad split of approximately 75% social/affordable rented housing and 25% affordable home ownership. The social rent benchmark relates to the total affordable housing mix. These proportions are carried forward from the previous study and are set out in Table C10.

5.15 Delivery to help address affordable housing need is expected through the application of existing and emerging affordable housing policies, subject to viability. There is clear evidence of affordable housing need which supports a robust affordable housing policy. In order to meet affordable need, the Council will need to work closely with registered providers, Homes England, housing association and developer partners to deliver a range of new affordable housing products, including social rented, affordable rented and affordable home ownership. The Council is therefore making positive steps to help address affordable housing shortfalls across Manchester and will continue to keep this under review.

5.16 According to the affordable housing supply evidence in Technical Appendix C, the latest pipeline supply data, dated April 2025, reports 3,250 committed affordable dwellings. This has been used in the modelling as committed affordable housing supply and deducted from current gross unmet need, but it is not annualised. Annual affordable housing stock supply is separately estimated at 2,976 dwellings each year, comprising an annual average of 2,880 general needs affordable lettings over the period 2021/22 to 2024/25 and an estimated 96 affordable home ownership resales each year.

Dwelling type and mix

5.17 Dwelling mix analysis is underpinned by demographic and household projection evidence, current dwelling stock, affordable housing need analysis, housing register evidence, and the aspirations and expectations of households from the re-weighted 2023 household survey. The analysis considers projected household change to 2039 using 2022-based ONS household projections. To support flexibility in delivery, dwelling size and mix by tenure is presented as a broad range rather than as fixed targets.

5.18 Regarding the mix of market and affordable housing, it is suggested that there is a need for flexibility on an overall split for housing developments, taking into account the extent of affordable housing need, past trends in delivery, development trends, viability and the need to maintain balanced housing markets. For policy-making purposes, the recommended affordable tenure split is 75% social/affordable rented housing and 25% affordable home ownership is retained. This should be read alongside the detailed benchmarks of 70% social rent, 5% affordable rent and 25% affordable home ownership set out in Table C10, with each percentage relating to the total affordable housing mix.

5.19 The actual size of new properties is informed by the nationally described space standards.

5.20 Further detail of the modelling, along with analysis of dwelling mix by sub-area, is presented in Technical Appendix D. Table 5.2a summarises the overall annual dwelling size and tenure mix recommendations for Manchester. Table 5.2b compares the short-term dwelling size recommendation with the longer-term demographic projection to 2039. The dwelling-mix outputs retain their existing 2026 modelling basis and have not been recalculated using the retained tenure planning benchmarks; the distinction is explained in paragraph D.10.

Table 5.2a Overall annual dwelling size and tenure mix recommendations

Number of bedrooms	Market	Social/ Affordable rented	Affordable home ownership	Total
1	5-10%	30-35%	10-15%	10-15%
2	35-40%	30-35%	30-35%	35-40%
3	35-40%	25-30%	40-45%	35-40%
4 or more	15-20%	5-10%	5-10%	10-15%
Overall need for level-access dwellings	5-10%	20-25%	10-15%	10-15%

Source: Re-weighted 2023 household survey data, affordable housing need analysis and ONS 2022-based household projections

Table 5.2b Dwelling size requirements over short-term and long-term

Number of bedrooms	Short-term need	Longer-term demographic projections to 2039
1	10-15%	15-20%
2	30-35%	35-40%
3	35-40%	35-40%
4 or more	10-15%	10-15%
Overall need for level-access dwellings	10-15%	5-10%

Source: Re-weighted 2023 household survey data, affordable housing need analysis and ONS 2022-based household projections

Summary

5.21 The purpose of the HNA is to identify overall local housing need using the standard method calculation in PPG and to establish the implications for dwelling type, size, tenure and affordable housing requirements in Manchester. The standard method calculation establishes a minimum local housing need of 2,601 dwellings each year as of May 2026. However, Manchester’s adopted housing requirement is set through the Places for Everyone Joint Development Plan Document 2022-2039, which identifies a requirement for 60,061 net additional dwellings over the period 2022 to 2039, equivalent to an average of 3,533 dwellings per year. This is the housing requirement figure used in this HNA for dwelling mix modelling and policy analysis.

5.22 In line with the government’s Planning Practice Guidance, the local housing need figure should be kept under review and revised where appropriate. The housing need figure derived using the standard method can be subject to change, as it is influenced by annually updated inputs such as housing stock estimates and affordability ratios.

5.23 The adopted Places for Everyone housing requirement of 3,533 dwellings each year will support the delivery of a range of accommodation, including market, affordable and specialist housing.

5.24 The HNA has established future household change and the implications this has for dwelling type, size and tenure mix. This helps the Council and its partners make informed decisions on the range and size of dwellings to be built to meet need over the period to 2039. The dwelling mix analysis also identifies a need for level-access accommodation, with 10-15% of all new dwellings recommended to be level-access.

5.25 Given the level of net affordable need, with a net shortfall of 1,627 affordable dwellings each year, the Local Plan needs to maintain a robust affordable housing policy setting out targets and tenure split in order to maximise new supply. The previous study's broad planning split of approximately 75% social/affordable rented housing and 25% affordable home ownership is retained, together with its detailed benchmarks of 70% social rent, 5% affordable rent and 25% affordable home ownership. These benchmarks relate to the total affordable housing mix and are set out in Table C10. Affordable housing policy should therefore continue to support the ongoing delivery of affordable housing and diversify the affordable products available to local residents to reflect identified needs, although it must be recognised that new affordable supply alone is unlikely to deliver the full shortfall every year because of constraints such as land availability, funding and viability.

6. Conclusion: policy and strategic issues

Introduction

6.1 This Housing Need Assessment has been prepared to provide Manchester City Council and its partners with robust, defensible and transparent evidence to inform strategic decision-making, Local Plan preparation, housing strategy delivery and wider corporate policy. It brings together re-weighted household survey evidence, demographic projections, house price and rent analysis, affordable housing need calculations, estate and letting agent intelligence, council strategies and evidence on the needs of different groups.

6.2 The assessment demonstrates that Manchester is a large, growing and diverse urban housing market, with significant differences between the City Centre, North and Central Manchester and South Manchester. The evidence highlights strong housing demand, high levels of private renting, significant affordable housing need, marked affordability pressures, an ageing population, specialist and supported housing needs, and the need to improve the accessibility, adaptability, condition and suitability of homes across all tenures. The evidence therefore points to the need for a balanced and place-based strategy that supports housing growth while improving affordability, quality, accessibility and the suitability of homes for different groups.

Overall housing need and Local Plan implications

6.3 The standard method calculation establishes a minimum local housing need of 2,601 dwellings per year as at May 2026. However, Manchester's adopted housing requirement is set through the Places for Everyone Joint Development Plan Document 2022-2039. Policy JP-H1 establishes a strategic housing requirement for Manchester of 60,061 net additional dwellings over the period 2022 to 2039, equivalent to an average of 3,533 dwellings per year. This is the housing requirement figure used in this HNA for dwelling mix modelling and policy analysis.

6.4 The Manchester Housing Strategy 2022-2032 sets a target to deliver 36,000 new homes by 2032, including 10,000 affordable homes. Recent monitoring indicates continued delivery against this target, with 2,993 new homes delivered in 2025, including 791 affordable homes. This means 31% of the 36,000-home target and 21% of the 10,000 affordable homes target had been achieved by that point. Continued delivery will need to be supported by an effective supply of sites, infrastructure, funding, partnership working and policy mechanisms that maximise affordable housing and support sustainable neighbourhoods.

6.5 The strategic challenge is not solely the number of homes delivered. It also concerns whether homes are provided in the right locations, supported by appropriate infrastructure, at prices local households can afford, and in forms that meet the needs of older people, disabled people, younger households, families, students, people requiring care or support, and households unable to access market housing. Policies will therefore need sufficient flexibility to respond to the different circumstances of Manchester's three sub-areas, while retaining a clear citywide focus on affordability, accessibility, quality and inclusive growth.

Dwelling type, tenure and mix

6.6 The HNA has explored the relationship between projected household change, existing stock, household aspirations and dwelling requirements. The recommended mix should be used to inform Local Plan policy, site negotiations and development management decisions, while retaining flexibility to respond to site characteristics, viability, local market evidence and identified needs within individual sub-areas. The dwelling-size ranges in Table 6.1 retain the existing 2026 modelling basis and should be distinguished from the retained affordable tenure planning benchmarks, as explained in paragraph D.10.

Table 6.1 Recommended overall dwelling mix by tenure

Number of bedrooms	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
1	5-10%	30-35%	10-15%	10-15%
2	35-40%	30-35%	30-35%	35-40%
3	35-40%	25-30%	40-45%	35-40%
4 or more	15-20%	5-10%	5-10%	10-15%
Overall need for level-access dwellings	5-10%	20-25%	10-15%	10-15%

6.7 The recommended mix identifies a broad need across dwelling sizes, with the strongest overall requirement for 2 and 3-bedroom homes. The affordable rented mix includes a higher proportion of 1-bedroom homes than the market and affordable home ownership tenures, reflecting housing register and affordable need evidence. Affordable home ownership has a stronger emphasis on 3-bedroom homes, reflecting the role such products may play for households who can afford intermediate options but cannot access full market ownership.

Affordable housing need

6.8 The HNA identifies an overall gross annual affordable housing need of 4,603 dwellings. After taking account of affordable housing supply, the net annual shortfall is 1,627 affordable dwellings, assuming the backlog is cleared over 10 years. This confirms a continuing and significant need for affordable housing across Manchester.

6.9 The affordable tenure planning benchmarks are recommended to be: 70% social rented housing, 5% affordable rented housing and 25% affordable home ownership, which is a broad split of approximately 75% social/affordable rented housing and 25% affordable home ownership. Delivery should remain subject to site-specific viability, but affordable housing should be maximised through market-led development, council and registered provider partnerships, use of public land where appropriate, Homes England funding and other relevant funding programmes.

6.10 Although affordable housing need exists across all dwelling sizes, the evidence points to the importance of delivering a broad mix of affordable homes. The overall affordable dwelling size requirement is approximately 15% 1-bedroom, 35% 2-bedroom, 37% 3-bedroom and 13% 4 or more-bedroom homes. Affordable housing policy should therefore avoid an overly narrow focus on smaller properties and should provide a balanced range of dwelling sizes, including family-sized homes and larger homes where these are needed to address overcrowding and local housing pressures.

Housing affordability and access to the market

6.11 Affordability remains a defining strategic issue. In 2025, lower quartile house prices were £175,000 and median prices were £236,000 across Manchester. Lower quartile private rents were £1,096 per month and median private rents were £1,348 per month. These figures sit above North West benchmarks and indicate significant affordability pressures for local households.

6.12 There is substantial variation within the city. South Manchester records the highest 2025 lower quartile and median house prices, at £220,000 and £292,000 respectively. North and Central Manchester records lower house prices, but also lower household incomes, meaning that market access remains constrained for many households. The City Centre has higher household incomes and a distinctive market profile, but also high rents and a high concentration of smaller and apartment-based stock.

6.13 Private rents create particular pressures. Lower quartile rents range from £992 per month in North and Central Manchester to £1,196 per month in the City Centre. Median rents range from £1,196 per month in North and Central Manchester to £1,400 per month in both the City Centre and South Manchester. Local Housing Allowance rates are below lower quartile rents for most property sizes across the Central Greater Manchester and Southern Greater Manchester Broad Rental Market Areas, meaning households reliant on benefit support can face a significant gap between entitlement and market rents.

6.14 The affordability analysis indicates that many lower-income households, single earners, younger households and key workers face difficulty accessing both private renting and market purchase. Lower quartile private rents require more than 30% of gross income for many households on minimum or living wage incomes, and open market purchase generally requires income multiples above the 4x affordability benchmark unless households have higher incomes or access to significant deposits. Affordable housing, social rented housing and genuinely affordable intermediate products therefore remain critical to improving access to housing.

Private rented sector and rental market pressures

6.15 The private rented sector accommodates 32.5% of occupied households in Manchester and plays a significant role in meeting housing need. Its role is particularly pronounced in North and Central Manchester, where it accounts for

56.6% of households. The sector provides flexibility and accommodates households unable to access owner occupation or affordable housing, but the evidence also identifies affordability pressures, Local Housing Allowance shortfalls, repair and quality concerns, and reliance on the sector to meet homelessness and temporary housing pressures.

6.16 The HNA evidence identifies a large student population in the private rented sector along and around the Wilmslow Road corridor. This concentration can reduce housing choice by tenure and type and can limit opportunities to support mixed and balanced communities. Additional purpose-built student accommodation in appropriate central and campus-adjacent locations could help reduce pressure on parts of the wider PRS and release some family housing in suburban areas.

6.17 The Council should continue to treat the private rented sector as an integral part of the wider housing system. This includes monitoring supply, rents, affordability, landlord behaviour, property standards, student housing pressures and the impact of regulatory reform. The policy response should include effective enforcement, landlord engagement, tenancy sustainment, homelessness prevention and support for good-quality professionally managed rented products where they contribute to local housing objectives.

Homelessness prevention, temporary accommodation and move-on pathways

6.18 The affordable housing need analysis includes households who are homeless, threatened with homelessness, living in temporary accommodation, overcrowded, concealed or otherwise in housing need and unable to access the market. The HNA therefore provides important evidence for the Council's homelessness prevention and rough sleeping work, as well as wider strategies concerned with temporary accommodation, supported housing and move-on.

6.19 Evidence reviewed through the HNA identifies a need for suitable move-on accommodation, particularly for people leaving temporary or supported accommodation, care leavers, younger people and adults with support needs. Shortages of appropriate move-on accommodation can delay progression to independent living and reduce the availability of supported accommodation for people in immediate need. The Local Plan, Housing Strategy, homelessness services and supported housing work should therefore support the delivery of appropriate move-on accommodation, including smaller affordable homes, accessible homes and supported-to-independent living pathways.

Older people and specialist housing

6.20 The ageing population is one of the most significant long-term drivers of housing need in Manchester. Over the period 2022 to 2039, the number of people aged 65 and over is expected to increase from 53,502 to 72,763, an increase of 19,261 people, or 36.0%. The number of households headed by someone aged 65 or over is also expected to increase significantly over the same period.

6.21 The re-weighted 2023 household survey indicates that 53.1% of older households want to remain in their current home with help and support when needed. Among older households planning to move, 41.1% aspire to downsize, while 37.8% would like to move to a property with the same number of bedrooms and 21.0% would like to move to a larger property. Expectations show a slightly stronger movement toward downsizing. The policy response should therefore combine adaptations, repairs and support for people remaining at home with a wider supply of accessible general-needs homes, rightsizing options, sheltered housing, Extra Care, housing with care and residential care.

6.22 Manchester currently has around 7,851 units/bedspaces of specialist older persons accommodation. This includes age-exclusive housing, retirement/sheltered housing, Extra Care housing, housing with care, care homes and care homes with nursing. Housing LIN modelling identifies an increase in modelled need for 2,431 specialist older persons accommodation units/bedspaces by 2039. This comprises 1,568 C3 specialist older persons dwellings, 353 Extra Care units/bedspaces and 510 residential care bedspaces. Table 4.4 also indicates that, after current supply is taken into account, the supply-adjusted net additional requirement is 1,946 units/bedspaces. For policy summary purposes, the 2,431 figure is used as the headline because it represents the modelled increase in need over the plan period.

6.23 The largest positive requirements are for leasehold sheltered housing, enhanced sheltered housing and Extra Care housing for sale, while the model suggests a surplus against conventional sheltered housing to rent and Extra Care housing for rent. This points to the need to diversify the older persons housing offer rather than simply increasing all forms of provision. The Council should continue to consider quality, tenure, location, suitability and the ability of existing schemes to meet future expectations, alongside the need for dementia-ready and age-friendly housing.

Supported housing and statutory oversight

6.24 The Supported Housing (Regulatory Oversight) Act 2023 places a statutory duty on local housing authorities to prepare and publish a Local Supported Housing Strategy. The HNA provides a starting point for this work by drawing together evidence on specialist and supported housing need, including older persons accommodation, learning disability and autism, mental health, physical disability, sensory impairment, homelessness pathways and move-on needs.

6.25 Current local strategy identifies a need for 375 additional accommodation units for people with a learning disability and/or autism by 2033, comprising 315 supported accommodation units and 60 general needs homes. It also identifies a need for sustained growth in Shared Lives provision by around 60 units over the next eight years. The Local Supported Housing Strategy should therefore be aligned with the Local Plan, Housing Strategy, homelessness work, adult social care, children’s services, health partners and registered providers, with particular attention to supply, quality, referral pathways, move-on arrangements, commissioning and the separation of housing and care where appropriate.

Accessible and adaptable housing

6.26 The HNA identifies a clear need for accessible and adaptable housing. The re-weighted 2023 household survey estimates that 122,602 people, or 20.2% of the population, have an illness or disability. Around 8.7% of households require care or support to enable them to stay in their home, 7.0% of dwellings have been adapted or purpose-built for a person with a long-term illness, health problem or disability, and 15.3% of households need all facilities on one floor.

6.27 Accessible and adaptable housing policy should respond not only to mobility needs, but also to sensory impairment, including the needs of people with sight loss, through good design, clear layout, appropriate lighting, contrast, wayfinding and adaptations that support safe and independent living.

6.28 It is recommended that 3.6% of new dwellings are built to the M4(3) wheelchair user dwelling standard, equivalent to around 127 homes per year when applied to Manchester's annual housing requirement of 3,533 dwellings. Wheelchair accessible dwellings should be secured where the Council is responsible for allocating or nominating the occupier, with wheelchair adaptable dwellings provided elsewhere where appropriate. All remaining new dwellings should be built to M4(2) accessible and adaptable standards, subject to viability and site-specific considerations.

Housing standards, existing stock and retrofit

6.29 Manchester has a significant older housing stock, with 43.8% of dwellings built before 1945. Applying English Housing Survey condition rates to Manchester's dwelling-age profile suggests that around 15.9% of dwelling stock is non-decent. Household survey evidence indicates that dissatisfaction with accommodation quality is highest among affordable housing households, at 40.9%, and private rented households, at 27.7%, compared with 10.2% among owner occupiers.

6.30 Improving the existing stock should therefore remain a central component of housing policy. This includes effective private rented sector enforcement, investment by registered providers, adaptations, empty homes activity, targeted retrofit and regeneration, building safety remediation, and alignment with wider health, wellbeing and net-zero objectives. This is particularly important because most of the dwellings that will accommodate Manchester's population in 2039 already exist.

Infrastructure, spatial and cross-boundary issues

6.31 Manchester occupies a central strategic location within Greater Manchester and the wider North West. It is part of the Greater Manchester Core Growth Area and has strong connectivity to surrounding districts, regional employment centres and national transport networks. Places for Everyone identifies Manchester and Salford as appropriate locations for high levels of housing growth because of their central location, public transport accessibility, proximity to major employment and leisure opportunities, and ability to accommodate high-density development.

6.32 There are, however, significant spatial differences within the city. The City Centre has a distinctive high-density market and higher household incomes. North and Central Manchester has the highest proportion of private renting, the lowest owner occupation and the lowest lower quartile and median household incomes. South Manchester has the highest owner occupation and the highest house prices, with affordability pressures affecting first-time buyers, growing families and households seeking larger homes. These differences should inform Local Plan policy, dwelling mix, affordable housing delivery, infrastructure investment, supported housing planning and local partnership activity.

6.33 The Local Plan should also respond to the identified need for Gypsy, Traveller and Travelling Showpeople accommodation, continue to monitor self-build and custom-build demand, and plan for student housing in line with the Council's Purpose Built Student Accommodation evidence and emerging Local Plan policy. The relationship between student housing, the private rented sector, HMOs and family housing should continue to be monitored.

Table 6.2 Key gaps and opportunities for strategy

Issue	Gap identified	Strategic opportunity
1. Housing delivery	Places for Everyone establishes a requirement for 3,533 dwellings per year, and the Housing Strategy seeks 36,000 new homes by 2032. Delivery needs to continue at scale and in appropriate locations.	Maintain a deliverable Local Plan approach, supported by an effective land supply, brownfield regeneration, infrastructure planning and partnership delivery.
2. Affordable housing	Net shortfall of 1,627 affordable dwellings per year, with a strong requirement for affordable rented and social rented housing.	Maintain a robust affordable housing policy and apply a 75:25 social/affordable rented to affordable home ownership planning split, alongside the benchmarks of 70% social rent, 5% affordable rent and 25% affordable home ownership. See Table C10.
3. Affordable dwelling size	Affordable need exists across dwelling sizes, with a broad requirement for 1, 2, 3 and 4 or more-bedroom affordable homes.	Avoid an overly narrow focus on smaller properties and deliver a balanced affordable mix, including family-sized and larger affordable homes where needed.
4. Place-based housing need	Significant differences between the City Centre,	Use sub-area evidence to inform site-specific dwelling

Issue	Gap identified	Strategic opportunity
	North and Central Manchester and South Manchester in tenure, incomes, prices, rents and stock profile.	mix, affordable housing, specialist housing and infrastructure decisions rather than relying only on citywide averages.
5. Supported housing and move-on	Need for additional supported accommodation and general needs housing for people with learning disabilities and/or autism, alongside wider move-on pressures.	Use the Local Supported Housing Strategy to map provision, strengthen oversight and align housing, health, care and homelessness pathways.
6. Private rented sector	The sector accommodates 32.5% of households and is affected by affordability pressures, Local Housing Allowance shortfalls, student housing pressures and quality concerns.	Strengthen intelligence, enforcement, landlord engagement, advice, tenancy sustainment and homelessness prevention.
7. Accessible housing	Significant levels of illness, disability, mobility impairment and need for homes with all facilities on one floor.	Embed M4(2) and M4(3) requirements in Local Plan policy, subject to viability and site-specific considerations.
8. Existing stock	An estimated 15.9% of stock is non-decent, with dissatisfaction highest in affordable housing and the private rented sector.	Link housing standards, retrofit, adaptations, empty homes work, building safety, health and regeneration programmes.
9. Student housing	Student housing demand interacts with the PRS, HMOs and family housing, particularly around the Wilmslow Road corridor and central/campus-adjacent locations.	Use PBSA evidence and Local Plan policy to support well-located, affordable and well-managed student accommodation that reduces pressure on the wider housing market.
10. Gypsy, Traveller and Travelling Showpeople accommodation	Current evidence identifies a need for additional Gypsy and Traveller pitches and Travelling Showpeople plots/yards.	Maintain an up-to-date evidence base and support suitable sites through Local Plan policy and engagement with relevant communities.
11. Infrastructure and cross-	Housing growth interacts with transport, health, education, utilities, green infrastructure,	Coordinate housing delivery with infrastructure investment, regeneration,

Issue	Gap identified	Strategic opportunity
boundary working	neighbourhood services and wider Greater Manchester housing and labour markets.	transport planning and strategic planning across Greater Manchester.

Final comments

6.34 The evidence presented in this HNA suggests that Manchester should focus on six linked policy challenges:

1. Enabling sufficient and deliverable housing growth through the Local Plan, consistent with Places for Everyone and supported by appropriate infrastructure, services, transport, brownfield regeneration and sustainable place-making.
2. Maximising affordable housing delivery, particularly social rented and genuinely affordable rented housing, while also providing affordable home ownership where it meets identified need and is genuinely affordable to local households.
3. Delivering a locally responsive dwelling mix across Manchester's sub-areas, including 2 and 3-bedroom homes, family-sized affordable housing, larger homes where needed, and level-access accommodation.
4. Improving housing affordability and access to the market, including through affordable housing delivery, Manchester Living Rent, monitoring of Local Housing Allowance shortfalls, appropriate Build to Rent policy and the management of private rented sector pressures.
5. Diversifying the housing offer for older people, disabled people and those requiring care or support, including adaptations, accessible general housing, rightsizing options, Extra Care, supported housing, specialist accommodation and residential care.
6. Improving the quality, energy efficiency, accessibility, security and affordability of existing homes, particularly in the private rented and affordable housing sectors, while responding to housing condition pressures, building safety issues and the links between housing and health inequalities.

6.35 Overall, the HNA provides a strong evidence base for a balanced, place-based and inclusive housing strategy. The central policy message is that Manchester needs not only more homes, but the right homes: affordable, accessible, adaptable, energy efficient, locally responsive, well managed and supported by the infrastructure and services required to create sustainable communities.

Technical Appendix A: Research methodology

Overall approach

A.1 A multi-method approach was adopted in order to prepare a robust and credible housing needs assessment for Manchester: The 2026 HNA update draws on the household survey evidence originally collected for the 2023 study, with survey outputs updated and weighted to current household estimates based on the Council supplied residential address data. The original survey response rates and sample errors remain unchanged, as they relate to the household survey fieldwork. The methodology includes:

- A comprehensive household survey, originally undertaken for the 2023 study, which achieved 972 responses from 15,000 households, representing a response rate of 6.5% and a sample error of +/-3.1% at city level. Low response rates are expected, and the sample errors achieved would be described by ONS as “precise” if +/-5% or lower and “reasonably precise” if between +/-5% and under +/-10%. Responses were received from a broad range of groups and reflected tenure, age group, ethnicity, household type, sexuality and income group. Findings from the household survey are referenced in this report as the 2023 household survey, re-weighted to 2026 household estimates where appropriate.
- An online stakeholder questionnaire issued to 11 representatives of Manchester City Council. No completed questionnaire responses were received, and therefore no new questionnaire-derived stakeholder feedback has been incorporated into the 2026 HNA update.
- Updated interviews with estate and letting agents operating within Manchester, with findings presented in Technical Appendix E.
- A review of relevant secondary data including the 2021 Census, house price trends, CORE lettings data and MHCLG Statistics.

Table A1 Household Survey sample size

Sub-area	Total households sample base	Sample required	Households contacted	Actual Response	Actual Response rate	Actual sample error
City Centre	22,653	378	5000	232	4.6%	6.40%
North & Central Manchester	104,693	383	5000	346	6.9%	5.26%
South Manchester	87,409	382	5000	394	7.9%	4.93%
Manchester	214,755	383	15000	972	6.5%	3.14%

A.2 The 2023 household survey has been re-weighted to reflect an updated household base derived from the Council's 2026 Council Tax residential address list, ensuring that the survey better represents the current distribution of households across Manchester. Survey household incomes have also been adjusted to 2025 levels using changes in residence-based earnings recorded by ASHE between 2022 and 2025, providing a more current basis for affordability testing.

Technical Appendix B: Affordable housing definitions

Affordable housing definitions

Definitions relating to affordable housing are presented in the NPPF (December 2024) 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.

Technical Appendix C: Housing need calculations

Introduction

C.1 Identifying the scale of affordable housing need is a key consideration of planning practice guidance. This is a separate calculation to the overall housing need figure derived using the standard model and set out in PPG paragraphs 18 (Reference ID: 2a-018-20190220) to 24 (Reference ID: 2a-024-20190220). The affordable housing need analysis helps to establish the overall scale of affordable housing need by location, type, size and tenure and whether the Council should plan for more dwellings to help meet the need for affordable housing.

C.2 PPG states that 'all households whose needs are not met by the market can be considered in affordable housing need' (PPG Paragraph: 018 Reference ID: 2a-018-20190220). PPG 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).' (PPG Paragraph: 019 Reference ID: 2a-019-20190220).

C.3 The PPG focuses on the use of existing (secondary data) but does not preclude the use of primary survey evidence

C.4 There are four broad components to the needs assessment method. These have remained relatively unchanged through the different guidance issued by government and focus on:

- Step A. Existing household in need (current unmet gross need).
- Step B. Future households in need.
- Step C. Affordable supply.
- Step D. Annual need for affordable housing.

Affordability assumptions

C.5 As part of the affordable needs assessment, the extent to which households in need cannot afford open market prices or rents is considered. PPG does not specify what proportion of household income should be spent for a property to be affordable, although it does state the need to identify the minimum household income required to access lower quartile, entry-level market housing (PPG 2019 Paragraph 021 Reference ID: 2a-021-20190220). The former Strategic Housing Market Assessments Practice Guidance, Version 2, August 2007, provided the last detailed national guidance on assessing affordable prices and rents. It stated that gross household incomes should be used to assess affordability and that:

- a household can be considered able to afford to buy a home if it costs 3.5x the gross income of a single earner or 2.9x the gross income for dual-income households; and

- a household can be considered able to afford market renting where the rent payable was up to 25% of gross household income.

C.6 The former guidance did note that local circumstances could justify higher figures being used for affordable renting and that allowances should be made for access to capital that could be used towards the cost of home ownership.

C.7 Mortgage lending practices vary by lender, product, deposit, loan-to-value ratio, applicant income, credit profile, household expenditure and wider affordability assessment. Some lenders may offer higher loan-to-income multiples in specific circumstances. By way of example, First Direct currently indicates that borrowers may be able to borrow up to 4.75 times income, with lending up to 5.5 times income available to eligible first-time buyers, subject to standard criteria, loan-to-value limits and affordability checks. This demonstrates that higher income multiples may be available to some applicants, but they are not universal and should not be treated as a general affordability assumption for the purposes of this HNA.

C.8 Based on this data, and to reflect the specific pressures experienced in Manchester, the principal assumption considered by arc4 with reference to affordability is:

- for buying up to 4x gross household income; and
- for renting up to 30% gross household income.

Step A: Current unmet gross need

C.9 PPG Paragraph: 020 Reference ID: 2a-021-20190220 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.10 PPG 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. Table C1. Sets out the overall scale of current need before affordability of market housing is considered.

Table C1 Current gross unmet need (before affordability testing)

Reason for need	Total in need	Comment	Source
A1 Homeless households	**3,604**	Number of households identified as homeless 2024/25 (latest available)	MHCLG Live tables
A2 Priority need / temporary accommodation	**3,831**	Households identified as threatened with homelessness in 2024/25 plus households living in temporary accommodation (based on quarterly average) in 2024/25	MHCLG Live tables
A3 Overcrowded	**16,952**	2021 Census data overcrowded households	2021 Census TS052
A4 Concealed household	**3,803**	Census definition refers to couples and lone parents living within another family unit.	2021 Census RM009
A5 Existing affordable tenants in need	**8,825**	-	Re-weighted Household Survey
A6 Other tenures in need	**21,141**	-	Re-weighted Household Survey
A7 Sum of households in A3 to A6 with one or more needs	**50,721**	Sum of A3 to A6	-
A8 Total in A7 adjusted to remove any double counting	**36,064**	This is the total number of households with one or more needs	-
A9. All households in need (A1+A2+A8)	**43,499**	Represents 18.5% of all households.	-

Note table subject to rounding

Further Notes to Table C1:

A3. Overcrowding

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.

Note: the model has used overcrowding and concealed households data from the 2021 Census.

A4. Concealed households

The number of couples and lone parents living within a household.

A5. Existing affordable tenants in need and A6. Other tenures in need

Households in need based on the numbers who have one or more of the following needs: under notice, real threat of notice or lease coming to an end; too expensive; too difficult to maintain; sharing facilities; unsuitable due to age/mobility impairment; lacking facilities; major disrepair; harassment/threat of harassment from neighbours.

A7 and A8. Sum of households

A7 is the sum of households who are overcrowded, concealed, are existing tenants in need or other tenures in need. A8 adjusts this total to remove double counting to give a figure for the total number of households with one or more housing need. This final figure takes account of any duplicates (so if the household is overcrowded and has another need, it is only counted once as a household in need).

Affordability of open market options

C.11 Table C2 sets out sub-area lower quartile prices and rents.

Table C2 Lower quartile house prices and rents by sub-area

Sub-area	Lower Quartile House Price	Lower Quartile Rent each month
City Centre	£180,000	£1,196
North & Central Manchester	£147,000	£992
South Manchester	£220,000	£1,049
Manchester Total	**£175,000**	**£1,096**

Source: Data produced by Land Registry © Crown copyright 2025, Zoopla 2025

C.12 Table C3 sets out the proportion of households in need who could not afford open market prices or rents. The affordability analysis uses sub-area lower quartile prices and rents and assumes that a property is affordable if up to 30% of household income is spent on rent and buying costs up to 4x household income.

C.13 It is reasonably assumed that all households in A1 (homeless) and A2 (priority need/in temporary accommodation) cannot afford open market prices or rents given their housing circumstances (and income information is not available from secondary data sources).

C.14 The affordability of open market options is tested on the remaining households in need (rows A3 to A6 in Table C1) based on re-weighted 2023 household survey data using 30% of household income (renting) and 4x income (for buying).

C.15 Analysis concludes that **25,214** households across Manchester are in housing need and cannot afford to buy or rent at lower quartile market prices.

Table C3 Affordability of open market housing for households in need

Needs groups	Number of households	% cannot afford to buy or rent	Number cannot afford to buy or rent
Sum of A1 and A2 households	7,435	100%	7,435
Sum of households in A3 to A6 with one or more needs	36,064	49.3%	17,779
Total cannot afford to buy or rent			**25,214**

Notes: Table subject to rounding errors

Step B: Future households in need

C.16 PPG Paragraph 021 Reference ID: 2a-021-029190220 states that ‘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 estimate of the number of existing households falling into need. The process will need to identify the minimum household income required to access lower quartile (entry-level) market housing. It can then assess what proportion of newly forming households will be unable to access market housing.’

New household formation

C.17 The most useful data sources for assessing the level of new household formation are:

- MHCLG/ONS household projections, from which an annual net increase in households can be derived; and
- the English Housing Survey, from which a national gross household formation rate can be derived and referenced as a data source in the PPG.

C.18 Based on the requirements of PPG, the annual formation rate used in analysis is 3,202 (Table C4). This is based on a blend of net household growth from 2022-based projections blended with a national gross household formation (Table C4). Note that through the standard method of calculating local housing need, an adjustment is made for increasing the level of housing delivery to support household formation through the affordability adjustment.

Table C4 Net and gross household formation 2022-2039

Scenario	Annual household formation	Notes	Source
A. ONS 2022-based household projections	2,882	48,986 NET increase between 2022 and 2039	ONS 2022-based household projections
B. Average gross household formation rate based on applying national rate to total households over the period 2022-2039 (2022-based projections)	3,522	Gross household formation rate of 1.439%	English Housing Survey 3 year average 2017/18 to 2019/20
C. Blended rate of gross household formation (A, B)	**3,202**		

New households likely to be in affordable housing need

C.19 Analysis of the incomes of households who have formed in the past 5 years using the 2023 reweighted household survey concludes that 49% could not afford buying or renting lower quartile (entry-level) properties. Based on a household formation rate of 3,202, 1,569 households each year are estimated to be in affordable housing need (Table C5).

Existing households expected to fall into need

C.20 The re-weighted 2023 household survey identifies 4,187 existing households who have fallen into need in the past 5 years and moved into affordable housing or 837 each year.

Total newly arising affordable housing need (gross per year)

C.21 Total newly arising need is therefore 2,406 each year as summarised in Table C5.

Table C5 Total newly-arising affordable housing need

Affordable need	Percentage	Number
A. Number of newly forming households	-	3,202
B. Proportion unable to afford market housing	49.0%	1,569
C. Existing households falling into need	-	837
Total newly arising affordable need (B+C)	-	2,406

Notes: Table subject to rounding errors

Step C: Affordable housing supply

C.22 PPG Paragraph 022 Reference ID: 2a-022-20190220 notes that 'there will be a current supply of housing stock that can be used to accommodate households in affordable housing need as well as future supply'. There are five aspects to affordable supply to be considered as set out in Table C6.

C.23 Overall, the analysis of affordable housing need assumes a total annual affordable housing stock supply of 2,976 dwellings.

Pipeline delivery

C.24 Modelling assumes a pipeline of 3,250 dwellings based on recent trends in delivery. In modelling, pipeline supply is deducted from gross need and is not annualised.

Table C6 Affordable housing supply

Source of supply/stock loss	Data source	Data
The number of affordable dwellings that are going to be vacated by occupiers that are fit for use by other households in need	RP lettings data over most recent 4-year period	Annual average of 2,880 general needs affordable dwellings have been let 2021/22 to 2024/25.
Suitable surplus stock (vacant properties)	MHCLG vacant dwelling statistics	518 vacant affordable (council and housing association excluding not available for letting) dwellings reported as vacant in 2024 or 0.8% of total affordable stock. This is below the transactional rate of around 2% to allow movement in stock so no suitable surplus stock assumed available.
The committed supply of new net affordable homes at the point of assessment (number and size)	Council data	Latest pipeline supply data (April 2025) reports a total of **3,250 committed** affordable dwellings.
Supply of affordable home ownership through resale	English Housing Survey Table FA4131	EHS indicates 5.9% of owner occupiers with a mortgage moved to their accommodation in the past year. This is used as a basis for estimating the number of resales of affordable home ownership products at 5% each year. Based on 1,928 dwellings there are an estimated 96 resales each year.
Units taken out of management	Local authority data	None identified
Total annual supply (excluding pipeline supply)	Calculation	2,880 lettings + 0 vacant + 96 AHO resales – 0 units taken out of management = 2,976 each year

Note1: stock losses through Right to Buy are not referenced in PPG and not included in this table. Any losses through Right to Buy would increase the shortfall.

Note2: In modelling, pipeline supply is deducted from gross need and is not annualised

Step D: Total annual need and breakdown by size and tenure

C.25 Table C7 summarises the total annual need for affordable housing across Manchester which establishes a gross annual need of 4,603 and after taking into account supply, a net need of 1,627 affordable dwellings each year assuming a clearance of gross unmet need over 10 years. Note if the backlog of existing need was cleared over 5 years, the net need would be 3,823 each year.

Table C7 Gross and net annual affordable need

Component	Factor	Number	Data source/ Assumption
A1	Current gross unmet need (before affordability test)	43,499	Table C1 row A9
A2	Current gross unmet need (after affordability test)	25,214	Table C3
A3	Pipeline supply	3,250	-
A4	Current gross unmet need (after affordability test and pipeline supply)	21,964	-
A5	Annualised need	2,196	Assume unmet need is cleared over a 10-year period
B	Newly arising annual need	2,406	Table C5
TGN	Total gross need	4,603	A5+B
C	Affordable annual housing supply	2,976	Table C6
	Total annual net need	**1,627**	**TGN – C**

Notes: Table subject to rounding errors

Housing register

C.26 According to the latest published data (2024/25), there are 19,406 households on the housing register for Manchester (Table C8). This represents 8.3% of all households in the city. The 2023 reweighted household survey indicates a broader range of affordable homes are needed, with similar levels of need for 1, 2 and 3 bedroom dwellings.

Table C8 Affordable need based on the housing register and comparison with household survey evidence

Year	Total households on the housing waiting list	Requiring 1-bedroom	Requiring 2-bedroom	Requiring 3-bedroom	Requiring 4 or more - bedroom
2024/2025	19,406	8,407	5,595	3,855	1,549
2023/2024	17,079	7,274	4,975	3,405	1,425
2022/2023	15,268	6,186	4,659	3,181	1,242
2021/2022	14,912	6,264	4,504	3,042	1,102
Average (4 yr)	16,666	7,033	4,933	3,371	1,330
Average (4yr) %	**100.0%**	**42.3%**	**29.4%**	**20.2%**	**8.1%**
2023 household survey	**100.0%**	**30.6%**	**33.1%**	**30.2%**	**6.1%**

Source: MHCLG Local Authority Housing Statistics LAHS

C.27 Table C9 summarises affordable need by number of bedrooms needed by sub-areas based on the 2026 housing register.

Table C9 Affordable need by number of bedrooms by sub-area

Sub-area	1-bedroom	2-bedroom	3-bedroom	4 or more - bedroom	Total	Base (no. of households)
City Centre	80.7%	14.5%	4.2%	0.6%	100.0%	332
North & Central Manchester	42.8%	26.9%	21.7%	8.6%	100.0%	10,944
South	52.6%	27.8%	14.2%	5.4%	100.0%	5,083
UNKNOWN	36.8%	31.8%	21.5%	9.9%	100.0%	4,064
CITY OF MANCHESTER	**44.6%**	**27.9%**	**19.5%**	**7.9%**	**100.0%**	**20,423**

Source: 2026 housing register

Tenure Mix

C.28 Analysis needs to consider which of the range of affordable tenures as set out in Annex 2 of the NPPF (December 2024) that may be appropriate for existing households in need and newly forming households.

C.29 Within the updated 2026 modelling, it is assumed that homeless households and those in temporary accommodation require social rented accommodation. For newly forming households and existing households in need, a split between affordable rented and affordable home ownership should be considered. However, there is insufficient household income and savings data available from the housing register to complete this analysis. Household survey data has been used to establish the proportions of households who could afford social rent, affordable rent and affordable home ownership options.

C.30 Table C10 presents the affordable tenure splits established in the previous Manchester HNA for the City of Manchester and its neighbourhood areas. These proportions are carried forward from the previous study as planning benchmarks for this update.

Table C10 Affordable Tenure split retained from the previous Manchester HNA

Neighbourhood Area	Social Rented (%)	Affordable Rented (%)	Affordable Home Ownership (%)	Total
City Centre	58.9%	5.7%	35.4%	100.0%
North & Central Manchester	72.1%	5.5%	22.4%	100.0%
South Manchester	66.5%	4.2%	29.3%	100.0%
City of Manchester	**69.0%**	**5.0%**	**26.0%**	**100.0%**
Policy recommendation	**70.0%**	**5.0%**	**25.0%**	**100.0%**

Source: Manchester Housing Need Assessment 2023.

C.31 The affordable tenure mix established in the previous Manchester HNA remains appropriate as a planning benchmark for this update. The detailed split of 70% social rented housing, 5% affordable rented housing and 25% affordable home is recommended.

Affordable dwelling mix

C.32 The 2023 household survey has provided information on the number of bedrooms needed by households in affordable need and dwelling type aspirations and expectations. This is shown in Table C11. This suggests a broader range of need than expressed on the housing register.

Table C11 Summary of overall dwelling need by bedroom size and dwelling type by sub-area

City Centre

Number of bedrooms	Social/ Affordable Rented	Affordable Home Ownership	Total Affordable
1	13	1	14
2	8	7	15
3	4	5	9
4	0	0	0
Total	**25**	**13**	**38**

North & Central Manchester

Number of bedrooms	Social/ Affordable Rented	Affordable Home Ownership	Total Affordable
1	180	45	226
2	163	31	194
3	176	84	260
4	44	42	85
Total	**562**	**202**	**765**

South Manchester

Number of bedrooms	Social/ Affordable Rented	Affordable Home Ownership	Total Affordable
1	245	14	259
2	231	98	329
3	133	89	222
4	14	0	14
Total	**623**	**201**	**824**

Manchester Total

Number of bedrooms	Social/ Affordable Rented	Affordable Home Ownership	Total Affordable
1	438	60	499
2	402	136	538
3	313	178	491
4	57	42	99
Total	**1,210**	**417**	**1,627**

Comparison of current housing stock and current/future needs

C.33 PPG states that ‘strategic policy-making authorities will need to look at the current stock of houses of different sizes and assess whether these match current and future need’ (PPG Paragraph 023 Reference ID: 2a-023-20190220). Table C12 sets out this comparison with both the housing register and 2023 household survey information. Compared with the housing register, there are shortfalls of all property types with only 3-bedroom properties showing sufficient supply relative to demand.

Table C12 Comparison between current supply and annual gross need

Number of bedrooms	Current supply %	Annual gross need (housing register) %	Variance % (need-supply)
1-bedroom	21.0%	30.6%	9.6%
2-bedroom	32.9%	33.1%	0.2%
3-bedroom	41.9%	30.2%	-11.7%
4 or more-bedroom	4.2%	6.1%	1.9%
Total	100.0%	100.0%	

Source: RSH SDR 2025 and 2024/25 LAHS; 2023 household survey reweighted
Variance is need minus supply. A positive number indicates not enough stock and a negative number indicates sufficient stock

Technical Appendix D: Dwelling mix and modelling

Introduction

D.1 This technical appendix describes the method used by arc4 to establish future dwelling type and size mix across the city. 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 (ONS 2022-based);
- dwelling stock information;
- data identifying the relationships between households and dwellings derived from the reweighted 2023 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 ONS 2022-based data, and how this is expected to change over the period 2022 to 2039.

D.4 The change in the number of households over this period 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.

Relationship between households and dwellings

D.5 The relationship between the age of Household Reference Person, household type and dwellings occupied by type and size can be derived from the reweighted 2023 household survey. The data available is summarised in Table D1, which shows, for each age group, the proportion of Household Reference Persons by household type living in different sizes of dwelling. The 2023 reweighted household survey also provides data on household aspirations and what households would expect to move to, broken down by HRP age group and household type.

D.6 By combining this range of data, it is possible to model the likely change in dwelling size requirements with reference to the current relationship between HRP/household type and dwelling type/size, assuming this remains constant over the plan period (demographic baseline).

Table D1 Age groups, household type and dwelling types used

Age group of Household Reference Person
15 to 24
25 to 34
35 to 44
45 to 54
55 to 64
65 to 74
75 to 84
85+
All age groups
Household type
One-person household
Household with 1 dependent child
Household with 2 dependent children
Households with 3 dependent children
Other households with two or more adults
All household types
Number of bedrooms
1-bedroom
2-bedrooms
3-bedrooms
4 or more-bedrooms
All dwelling sizes

Data outputs

Short-term detailed outputs

D.7 Data on existing dwelling stock and the aspirations/expectations is carefully considered to establish a short-term (5-year) range in dwellings by tenure required at the district and sub-area levels.

Long-term detailed outputs

D.8 This analysis considers longer-term demographic change and how this may impact on the range of dwellings needed. 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. Note that longer-term projections are not available by tenure so an overall requirement by dwelling type and size is produced. This can then be compared with short-term trends.

Short-term dwelling mix analysis

D.9 Table D2 summarises dwelling type/size mix based on the current profile of households and the aspirations/expectations of households planning to move in the next five years.

D.10 The baseline 2026 dwelling-mix analysis presented in this appendix assumes a minimum 30% affordable housing target and, within affordable housing, a split of 75% social/affordable rented housing and 25% affordable home ownership. The analysis factors in the dwelling-size analysis carried out as part of the affordable housing needs calculation and the dwelling sizes associated with households living in different tenures: open market, social/affordable rented and affordable home ownership. The analysis also identifies a specific need for level-access accommodation.

Table D2 Summary of overall dwelling mix by tenure and level-access need

Dwelling type/size	Market	Social/ Affordable Rented	Affordable Home Ownership	Total
1	5-10%	30-35%	10-15%	10-15%
2	35-40%	30-35%	30-35%	35-40%
3	35-40%	25-30%	40-45%	35-40%
4+	15-20%	5-10%	5-10%	10-15%
Of which: level-access dwellings	5-10%	20-25%	10-15%	10-15%

D.11 Building upon the overall analysis of Manchester as a whole, further analysis considers the range of dwellings by sub-area, tenure, type and size (Table D3 to D5). It is important that both planners and developers maintain a flexible approach to what is built within the district. This analysis helps to determine the relative priorities of development in particular sub-areas.

Table D3 City Centre dwelling mix by tenure

Number of bedrooms	Market	Social/ Affordable Rented	Affordable Home Ownership	Total
1	5-10%	50-55%	5-10%	15-20%
2	45-50%	30-35%	50-55%	40-45%
3	30-35%	15-20%	40-45%	30-35%
4 or more	5-10%	0-2%	0-2%	5-10%
Of which: level-access dwellings	2-5%	0-2%	0-2%	2-5%

Source: Reweighted household survey

Table D4 North and Central Manchester dwelling mix by tenure

Number of bedrooms	Market	Social/ Affordable Rented	Affordable Home Ownership	Total
1	10-15%	30-35%	20-25%	15-20%
2	30-35%	25-30%	15-20%	25-30%
3	35-40%	30-35%	40-45%	30-35%
4 or more	20-25%	5-10%	20-25%	15-20%
Of which: level-access dwellings	10-15%	15-20%	10-15%	10-15%

Source: Reweighted household survey

Table D5 South Manchester dwelling mix by tenure

Number of bedrooms	Market	Social/ Affordable Rented	Affordable Home Ownership	Total
1	2-5%	35-40%	5-10%	10-15%
2	30-35%	35-40%	45-50%	35-40%
3	45-50%	20-25%	40-45%	40-45%
4 or more	15-20%	2-5%	0-2%	10-15%
Of which: level-access dwellings	10-15%	30-35%	15-20%	15-20%

Long-term dwelling mix analysis

D.12 Table D6 presents the long-term demographic data for Manchester. The total number of households is expected to increase by around 49,000 over the period 2022-2039 using 2022-based ONS household projections. Growth is expected across all age cohorts, with considerable growth in 25-34, 35-54 and 65+ age groups. The projections also show all growth in single-person households and households with two or more adults, and a reduction in the number of households with children. Figure D1 illustrates how the number of households by HRP age is expected to change over the plan period 2022-2039.

Table D6 Change in number of households by age group and household type 2022 to 2039

2022	One Person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	4,681	1,314	790	341	8,239	15,365
25-34	11,950	5,994	5,500	3,453	17,423	44,319
35-44	10,979	8,214	9,188	7,349	10,022	45,753
45-54	11,179	6,647	5,626	4,642	11,367	39,461
55-64	12,864	2,890	1,620	1,058	14,608	33,041
65-74	10,424	451	245	149	9,589	20,858
75-84	6,905	73	42	22	4,990	12,032
85+	2,946	11	7	7	1,572	4,544
TOTAL	71,928	25,593	23,018	17,022	77,812	215,373
2039	**One Person**	**Household with 1 dependent child**	**Household with 2 dependent children**	**Household with 3 or more dependent children**	**Other households with two or more adults**	**Total**
15-24	5,764	1,067	642	278	10,148	17,899
25-34	17,346	5,102	4,693	2,923	25,009	55,072
35-44	18,067	6,625	7,488	6,041	16,466	54,687
45-54	16,865	5,613	4,726	3,881	17,215	48,301
55-64	15,341	2,186	1,201	761	17,498	36,987
65-74	14,128	396	212	129	12,838	27,704
75-84	10,072	73	42	22	7,394	17,602
85+	3,896	11	8	9	2,184	6,107
TOTAL	101,479	21,074	19,011	14,043	108,752	264,359
Change 2022 - 2039	**One Person**	**Household with 1 dependent child**	**Household with 2 dependent children**	**Household with 3 or more dependent children**	**Other households with two or more adults**	**Total**
15-24	1,083	-246	-148	-63	1,908	2,534
25-34	5,396	-892	-807	-531	7,586	10,753
35-44	7,088	-1,589	-1,700	-1,308	6,444	8,934
45-54	5,686	-1,034	-900	-760	5,848	8,839
55-64	2,477	-704	-419	-298	2,890	3,946
65-74	3,704	-55	-33	-19	3,248	6,845
75-84	3,167	0	0	0	2,404	5,571
85+	950	0	0	1	612	1,564
TOTAL	29,552	-4,520	-4,007	-2,979	30,940	48,986

Source: ONS 2022-based household projections

Figure D1 Change in HRP age groups 2022-2039

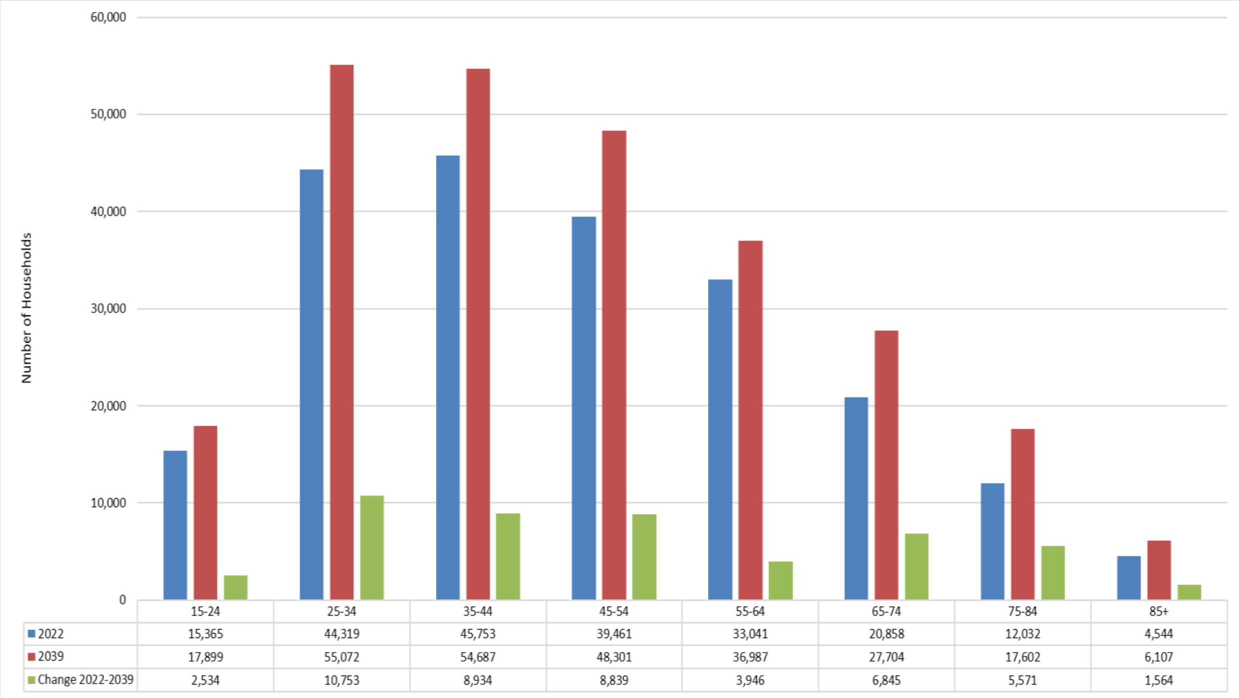


Figure D1 Tabulated data

Year	Age of HRP	Age of HRP	Age of HRP	Age of HRP	Age of HRP	Age of HRP	Age of HRP	Age of HRP
	15-24	**25-34**	**35-44**	**45-54**	**55-64**	**65-74**	**75-84**	**85+**
2022	15,365	44,319	45,753	39,461	33,041	20,858	12,032	4,544
2039	17,899	55,072	54,687	48,301	36,987	27,704	17,602	6,107
Change 2022-2039	2,534	10,753	8,934	8,839	3,946	6,845	5,571	1,564

Source: ONS 2022-based household projections

D.13 Table D7 applies 2023 reweighted household survey data on dwelling occupancy to the demographic profile in 2039. The two right hand columns indicate the likely change in demand for dwelling types and sizes and how this translates to an overall percentage dwelling requirement.

Table D7 Impact of change in households by age group on dwellings occupied by 2039

Number of bedrooms	HRP age 15-24	HRP age 25-34	HRP age 35-44	HRP age 45-54	HRP age 55-64	HRP age 65-74	HRP age 75-84	HRP age 85+	TOTAL	%
1	5,235	14,007	7,921	5,189	3,219	5,690	3,717	578	45,556	17.2%
2	7,391	24,217	24,137	13,293	12,667	6,676	3,842	2,299	94,522	35.8%
3	2,725	13,777	16,780	23,520	14,334	12,073	7,714	2,425	93,347	35.3%
4 or more	2,548	3,071	5,850	6,299	6,766	3,264	2,330	806	30,934	11.7%
Total	17,899	55,072	54,687	48,301	36,987	27,704	17,602	6,107	264,359	100.0%

Note totals by age group may vary slightly due to rounding errors; Source: ONS 2022-based household projections and 2023 reweighted household survey

D.14 Table D8 and Figure D2 set out how the profile of dwelling stock changes when aspirations and expectations of households are considered. This indicates a focus on delivery of 2- and 3-bedroom dwellings and an increased emphasis on level-access homes.

Table D8 Dwelling size outcomes under aspiration and expectation scenarios

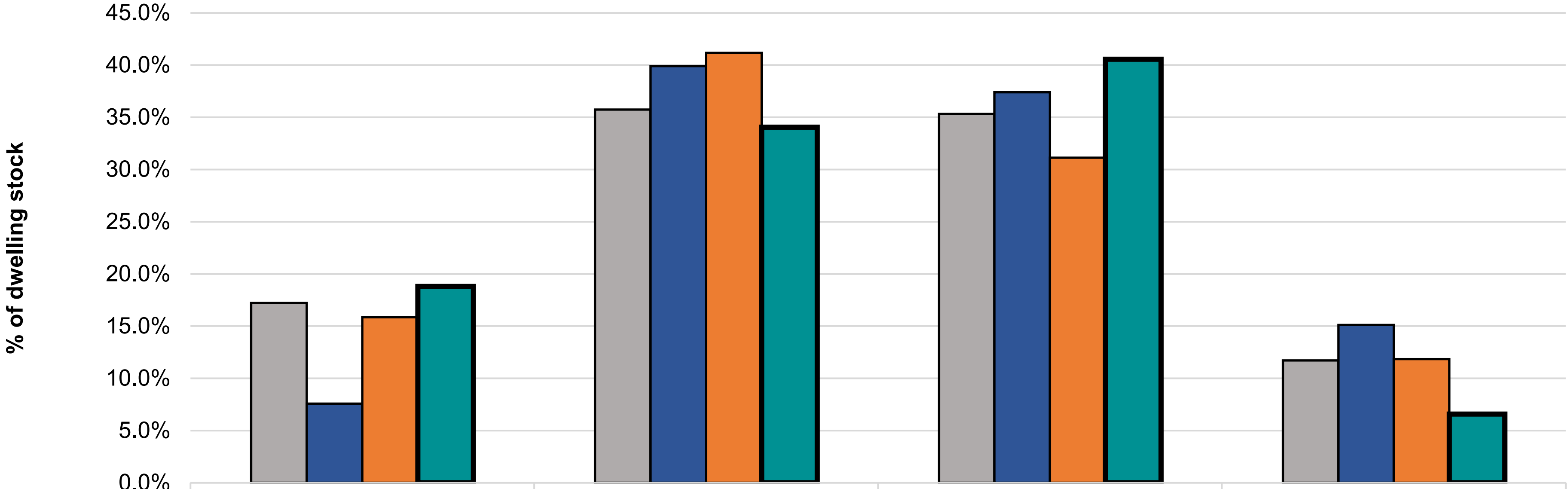
Dwelling type and size	Demographic	Aspirations	Expectations	Current Stock
1	17.2%	7.6%	15.8%	18.8%
2	35.8%	39.9%	41.2%	34.0%
3	35.3%	37.4%	31.1%	40.6%
4	11.7%	15.1%	11.9%	6.6%
Total	100.0%	100.0%	100.0%	100.0%
Of which: level-access dwellings	9.5%	21.7%	11.6%	1.0%

Source: ONS 2022-based household projections and 2023 re-weighted household survey

D.15 Under the baseline demographic scenario, there is particular emphasis on the need for 2 and 3-bedroom dwellings. Under the aspirations scenario, the proportion of 4-bedroom dwellings increases and the expectations scenario points to an increased emphasis on 1- and 2-bedroom dwellings.

D.16 There is also a need for level-access accommodation (9.5% under the demographic scenario, 21.7% under the aspirations and 11.6% under the expectations scenarios). This indicates a particular aspiration towards level-access accommodation.

Figure D2 Summary of number of bedrooms in current stock and under baseline demographic, aspiration and expectation scenarios



	1	2	3	4
Demographic	17.2%	35.8%	35.3%	11.7%
Aspirations	7.6%	39.9%	37.4%	15.1%
Expectations	15.8%	41.2%	31.1%	11.9%
Current Stock	18.8%	34.0%	40.6%	6.6%

Number of bedrooms

Source: 2023 reweighted household survey and ONS 2022-based household projections

Long-term dwelling mix

D.17 Table D9 summarises dwelling type/size mix based on the demographic scenario relating to the period 2022 to 2039. This considers the extent to which trends in the short-term are likely to continue over the plan period. Table D9 shows that the overall profile of need is broadly similar, although the need for 1- and 2-bedroom properties is expected to increase and the proportion of level-access dwellings is expected to reduce over the plan period.

Table D9 Dwelling type and size requirements over short-term and long-term

Number of bedrooms	Short-term need (five years 2022 to 2026)	Longer term - demographic projections to 2039
1	10-15%	15-20%
2	30-35%	35-40%
3	35-40%	35-40%
4+	10-15%	10-15%
Of which: level-access dwellings	10-15%	5-10%

Black and Global Majority need

D.18 The short-term and long-term dwelling need analysis takes into account the specific needs of Black and Global Majority households within Manchester. Table D10 sets out the dwelling mixes associated with Black and Global Majority households, which may be helpful in ensuring the delivery of appropriate housing provision across the city. The strongest need is for houses with three or more bedrooms.

Table D10 Dwelling type and size requirements by Black and Global Majority households

Number of bedrooms	Total
1	2-5%
2	25-30%
3	40-45%
4+	20-25%
Of which: level-access dwellings	2-5%

Technical Appendix E: Agent Review

Introduction

E.1 Agents were asked questions to build up a detailed understanding of the housing market in Manchester. Ten agents were contacted via telephone ensuring a representation across the city. Two declined to participate, one covered sales only and seven were able to give an overview of both sales and lettings.

Agent Responses

Sales

E.2 Estate agents described Manchester as a large, diverse and active housing market, but agreed that market conditions have shifted significantly over the past year. While demand remains across the city, agents consistently described the current market as a buyers' market, with purchasers becoming increasingly cautious and selective.

E.3 Agents explained that buyers now have greater choice and are taking longer to commit to a purchase. Rather than properties selling quickly regardless of condition, buyers are comparing homes more carefully and expecting them to be well presented, realistically priced and ready to move into.

E.4 One City Centre agent commented, "The market is saturated at the moment. Buyers know they've got plenty of choice, so they're taking their time and negotiating harder than they used to."

E.5 This view was echoed by an agent operating in North & Central Manchester, who also described current conditions as a buyers' market, explaining that properties now need to be priced correctly, presented to a high standard and supported by good-quality marketing photographs if they are to generate strong interest.

E.6 Across all three locality areas shown on the Manchester locality map, agents agreed that property condition has become one of the most important factors influencing a successful sale. A South Manchester agent explained that today's first-time buyers often have very limited financial flexibility after funding their deposit and purchase costs. As a result, they are increasingly looking for homes that require little or no immediate investment.

E.7 One agent in South Manchester explained: "First-time buyers have such a limited amount of cash now. If a property is in tip-top condition you can often achieve around 5% more than you might otherwise expect. But if the kitchen or bathroom needs updating, we're no longer advising clients just to reduce the asking price, we're often telling them to do the work before putting it on the market."

E.8 Agents suggested that this represents a noticeable change from previous years. Whereas buyers were once more willing to purchase properties requiring cosmetic improvements in exchange for a price reduction, many are now prioritising move-in-ready homes, reflecting higher renovation costs, increased borrowing costs and reduced disposable income.

E.9 Although Manchester continues to attract a broad range of buyers, agents emphasised that the market behaves differently across the three locality areas. The City Centre remains dominated by apartments, but agents felt the volume of competing stock has made buyers particularly selective. North & Central Manchester continues to attract buyers seeking better value and more space, while the South offers a diverse mix of family housing, commuter locations and neighbourhoods influenced by students and young professionals. Despite these differences, agents agreed that realistic pricing, excellent presentation and good marketing are now essential across the whole city.

E.10 Published house price indicators show that Manchester continues to experience overall house price growth, but agents stressed that headline averages do not fully reflect current market conditions. In particular, agents described a more competitive and buyer-led market in which purchasers are placing greater emphasis on value for money, property condition, service charges and overall affordability. One agent noted that buyers are now taking more time, comparing available properties carefully and expecting homes to be realistically priced and well presented before committing to purchase.

E.11 Overall, estate agents described Manchester as an active but buyer-led market. While demand remains, buyers are taking longer to make decisions, negotiating more confidently and expecting properties to be competitively priced and presented to a high standard before committing to a purchase.

Lettings

E.12 Manchester's private rented sector was described as large and highly active, with demand coming from a wide range of tenants. However, agents identified affordability as one of the most significant challenges facing the market.

E.13 The nature of the rental market differs considerably across Manchester. The City Centre has a large apartment-based rental market, while North & Central Manchester contains a much broader range of rental stock and tenant groups. The South is similarly varied, with different neighbourhoods attracting families, students, professionals and households looking for more affordable alternatives to the City Centre.

E.14 Agents suggested that tenants are increasingly having to make compromises between price, property size and location. One agent commented, “there’s still no shortage of people looking to rent, but affordability is the real issue, people are having to compromise on location, size or who they share with.”

E.15 Overall, agents described the lettings market as active and diverse, but under significant affordability pressure. Demand remains strong, but the type of demand, available housing stock and affordability pressures vary considerably between the City Centre, North & Central and South neighbourhood areas.

Gaps in the supply of housing in Manchester

E.16 Estate agents indicated that there are significant gaps in the supply of housing across a range of tenures in Manchester, although the nature of these gaps differs according to housing type, affordability and location. The strongest concerns related to affordable and social rented housing, affordable routes into home ownership, larger family homes and suitable specialist accommodation.

Affordable and social rented housing

E.17 Agents identified the shortage of genuinely affordable housing as one of the most significant gaps in the Manchester market. Although the city is delivering increasing numbers of affordable homes, agents suggested that demand continues to exceed supply, particularly for households unable to afford market rents or purchase a home.

E.18 As one agent put it, “Manchester is building a lot of housing, but that doesn’t mean there is enough housing that local people can actually afford.”

Market housing and affordable home ownership

E.19 Within the sales market, agents suggested that there is a gap between new housing supply and the purchasing power of many local residents. This was considered particularly relevant to first-time buyers, who may be able to meet monthly mortgage payments but struggle with deposit requirements and overall affordability.

E.20 Agents felt there was scope for more lower-cost home ownership options, including shared ownership and other intermediate products, provided that these are genuinely affordable when service charges and other ongoing costs are taken into account. One agent commented that “there’s definitely demand from people who want to buy, but the gap between renting and being able to afford a deposit is getting wider.”

Private rented housing

E.21 Agents described the private rented sector as large and active but identified a gap in good-quality rental housing at genuinely affordable price points. This was considered a city-wide issue, although the form it takes varies between the three neighbourhood areas.

E.22 In the City Centre, there is substantial apartment and purpose-built rental provision, but agents suggested that affordability is the greater issue for many tenants. In North & Central Manchester, the market is more varied, with a need for affordable rental homes across a broader mix of property types. The South also has diverse pressures, including demand from families, professionals and students in different neighbourhoods.

E.23 As one agent explained, “there are plenty of people looking to rent; the real shortage is properties at a rent that people can comfortably afford.”

Family and specialist housing

E.24 Agents also identified gaps in the supply of larger affordable family homes, particularly within the social and affordable rented sectors.

E.25 A further gap was identified in specialist and accessible accommodation, including suitable housing for older people and people with additional support or mobility needs. Agents suggested that increasing the supply of adaptable homes, accessible housing and attractive downsizing options could help people remain within their communities while also improving movement through the wider housing market.

Differences across Manchester

E.26 Agents emphasised that, while many of these supply gaps are experienced across the city, the balance of need differs between the three neighbourhood areas shown on the Manchester locality map. The City Centre has a substantial supply of apartments but greater concerns around affordability and housing mix; North & Central has a wider range of housing stock but continuing need for affordable and family housing; and the South has a more complex mix of family, student and professional markets, with affordability varying considerably between individual neighbourhoods.

E.27 Overall, estate agents indicated that Manchester's challenge is not simply the overall number of homes being delivered, but whether new and existing housing is of the right tenure, size and price to meet the needs of different households across the city.

What can be done to improve the housing market in Manchester?

E.28 Estate agents suggested that improving Manchester's housing market is not simply about building more homes, but ensuring that new housing is of the right type, tenure and price for the people who need it. While agents recognised the high level of development taking place across the city, many felt that affordability remains the biggest challenge.

E.29 A key priority identified was increasing the supply of genuinely affordable and social rented housing. Agents suggested that the gap between market housing costs and local household incomes means that simply increasing overall housing numbers will not necessarily resolve the pressures facing the city. One agent commented, "Manchester is building at a huge rate, but the question is who those homes are actually affordable for."

E.30 Agents also highlighted the need for a broader mix of housing types. In particular, some felt that more affordable family homes, including larger properties, are needed alongside the continued delivery of apartments. This was considered particularly relevant outside the City Centre, where the housing needs of families and established communities can differ considerably from those of the central apartment market.

E.31 Improving opportunities for first-time buyers was another common theme. Agents suggested that more affordable homes for sale and realistic routes into home ownership could help households who are currently caught between increasingly expensive private rents and difficulty saving for a deposit. Shared ownership and other intermediate housing products were seen as potentially useful, although agents stressed that the full cost to the purchaser, including service charges, needs to remain genuinely affordable.

E.32 The private rented sector was also identified as requiring attention. Agents suggested that Manchester needs more good-quality rental homes at accessible rent levels. While the City Centre has seen substantial investment in apartments and purpose-built rental accommodation, some agents felt that this does not necessarily address the needs of tenants looking for lower-cost accommodation or family homes. As one agent put it, “there’s no shortage of people wanting to rent; the problem is finding something suitable that they can comfortably afford.”

E.33 Some agents also felt that greater stability in the wider economy would help improve the market. Mortgage affordability, the cost of living and uncertainty about future costs were all seen as affecting confidence. Agents suggested that buyers are now more cautious and price-conscious, while landlords are also considering increased costs and regulation when deciding whether to remain in or enter the rental market.

E.34 Agents also stressed that housing delivery needs to reflect the different characteristics of the three neighbourhood areas shown on the Manchester locality map. The City Centre requires consideration of affordability and the balance between apartments and a wider housing mix; North & Central offers opportunities for continued regeneration alongside affordable and family housing; while the South has a particularly varied market, meaning housing delivery needs to respond to different family, student and professional markets rather than taking a single approach across the whole area.

E.35 Finally, agents highlighted the importance of infrastructure and services keeping pace with housing growth. New development was seen as needing appropriate transport connections, healthcare, schools, green space and other local facilities if neighbourhoods are to remain attractive and sustainable.

Future Housing Standards

E.36 Estate agents suggested that future housing standards in Manchester should focus on delivering homes that are well designed, sufficiently spacious, accessible and capable of meeting residents’ needs over the longer term. While affordability remains crucial, agents felt that this should not be achieved at the expense of space, quality or practicality.

E.37 A key issue raised was the size and layout of new homes, particularly apartments. Agents suggested that some new-build properties offer limited internal space and storage, which can make them less suitable for long-term occupation or for households whose circumstances change. This was considered particularly relevant to the City Centre, where apartments form a significant part of new housing provision. One agent commented, “you can build thousands of apartments, but if they’re too small for people to live in comfortably for more than a couple of years, you’re not necessarily creating long-term homes.”

E.38 Agents also highlighted the importance of accessibility and adaptability. They suggested that new homes should be designed to accommodate changing needs over a person’s lifetime, with features such as step-free access, lifts in apartment developments, accessible bathrooms and layouts that can be adapted if mobility needs change. This was seen as important across Manchester, particularly if residents are to remain within their communities as they get older.

E.39 The quality of construction and long-term management of developments was another concern. Agents suggested that buyers increasingly consider not only the initial appearance of a new home but also build quality, sound insulation, energy efficiency and likely future maintenance costs. For apartments in particular, service charges and the ongoing cost of maintaining communal areas were seen as important considerations. As one agent put it, "buyers look at the whole cost now—it's not just the mortgage; they want to know what the service charge is and what they're actually getting for it."

E.40 Agents also suggested that standards should recognise the different housing markets within the three neighbourhood areas shown on the Manchester locality map. In the City Centre, emphasis was placed on apartment size, storage, private or shared outdoor space and good-quality communal facilities. Within North & Central, agents felt that standards should support regeneration while ensuring new homes provide sufficient space and quality for families and established communities. In the South, where housing needs vary considerably between neighbourhoods, flexibility in housing type and size was considered important to accommodate families, professionals, students and older households.

E.41 Access to outdoor and green space was also considered increasingly important. Agents suggested that balconies, gardens, shared courtyards and access to nearby green space can make higher-density development more attractive and suitable for longer-term living, particularly where private outdoor space is limited.

Housing for Sale

Most popular dwelling types/number of bedrooms and areas

E.42 Agents indicated that the most popular property types and sizes vary considerably across Manchester, reflecting the very different markets within the City Centre, North & Central and South neighbourhood areas. Overall, demand remains broad, but buyers are increasingly price-conscious, with affordability, location and value for money playing a significant role in determining which properties attract the strongest interest.

City Centre

E.43 Within the City Centre, agents identified one- and two-bedroom apartments as the main focus of the sales market. These properties attract a mixture of first-time buyers, professionals, couples and investors, although agents suggested that buyers are increasingly selective about factors such as service charges, lease terms, building quality and the size of the apartment.

E.44 Two-bedroom apartments were seen as particularly flexible because they can appeal to couples wanting additional space, professionals working from home and buyers looking to share costs. Smaller one-bedroom apartments remain an important entry point into City Centre ownership, although affordability and ongoing building costs can influence buyer decisions.

E.45 One agent described the market as follows: "In the centre it's mainly apartments, but buyers are much more careful now. They look at the service charge, the building and how much space they're actually getting for their money."

North & Central

E.46 Agents described North & Central as having a more varied sales market than the City Centre, with demand for a broader mix of property types. Two- and three-bedroom terraced and semi-detached houses were considered important parts of the market, particularly where properties offer relative affordability and access to transport links, employment and the City Centre.

E.47 Agents suggested that demand in this part of Manchester is often driven by buyers looking for more space for their budget, including first-time buyers and younger households who cannot afford, or do not want, City Centre apartment living. The area also contains neighbourhoods at different stages of regeneration and development, meaning demand and values can vary significantly within North & Central itself.

E.48 As one agent put it, "a lot of buyers are looking for a house rather than a flat, and they'll move further out if it means getting another bedroom or some outside space."

South

E.49 Agents described the South neighbourhood area as the most varied of the three, with demand differing considerably between individual neighbourhoods. South Manchester agents reported motivated buyers actively searching for quality homes across areas including Chorlton, West Didsbury, Whalley Range, Fallowfield and Withington, although these neighbourhoods serve different buyer groups and price points.

E.50 In established residential areas such as Didsbury and Chorlton, agents suggested that three- and four-bedroom family houses are particularly sought after, although higher prices mean the potential buyer pool is narrower than for more affordable properties elsewhere in the city.

E.51 In areas such as Withington and Fallowfield, the market is more mixed, with demand influenced by students, young professionals, investors and owner occupiers. Terraced houses and smaller properties can therefore appeal to several different buyer groups.

E.52 Further south, including parts of Wythenshawe, agents suggested that more affordable two- and three-bedroom houses can attract strong interest from first-time buyers and families seeking more space within a lower price range.

E.53 One agent summarised the South Manchester market by saying, "you can't really talk about South Manchester as one market. What sells in Didsbury is different from what people are looking for in Wythenshawe, even though demand can be strong in both."

Least popular dwelling types/number of bedrooms and areas

E.54 Agents indicated that there are few property types or areas within Manchester that can be described as universally unpopular. Instead, properties tend to attract less demand where there is a mismatch between the property, its price and the expectations of the likely buyer market. The types of properties that are slower to sell also vary considerably between the City Centre, North & Central and South neighbourhood areas.

City Centre

E.55 Within the City Centre, agents suggested that some apartments can be more difficult to sell than others, particularly where buyers have concerns about high service charges, limited internal space, leasehold issues or the ongoing costs associated with the building.

E.56 Smaller studios and less well-designed apartments may attract a narrower owner occupier market, particularly where buyers can find a larger one-bedroom property for a relatively modest increase in price. Similarly, higher-priced apartments can take longer to sell where buyers feel that the property does not offer sufficient space or quality for the asking price.

E.57 One agent explained, “it’s not that buyers don't want apartments, because they do, but they are much more selective now. If the service charge is high or the apartment feels too small for the money, they’ll look elsewhere.”

North & Central

E.58 Within North & Central Manchester, agents suggested that flats may generally attract less demand than houses in locations where buyers can obtain a terraced or semi-detached property with more space and some outdoor space for a similar budget.

E.59 Properties requiring substantial renovation may also attract a smaller buyer pool, particularly where the cost of improvement is difficult to estimate or where buyers are already stretching their finances to purchase. At the upper end of the market, larger or more expensive homes can naturally take longer to sell because there are fewer buyers able to afford them.

E.60 Agents were reluctant to identify particular areas within North & Central Manchester as simply “least popular”. Instead, they suggested that demand is often highly localised and influenced by price, transport connections, neighbourhood amenities and the condition of individual properties.

E.61 As one agent put it, “there are buyers for most areas if the price is right. The problems start when a property is priced as though it's in a stronger market than it actually is.”

South

E.62 Agents described the South as too varied to identify one property type or location as consistently least popular. In higher-value neighbourhoods, larger and more expensive homes may take longer to sell simply because the potential buyer pool is smaller, rather than because the properties themselves are undesirable.

E.63 In neighbourhoods influenced by student and investor demand, properties requiring significant work or those with layouts that do not suit either owner occupiers or the investment market may be more difficult to sell. Elsewhere in the South, agents suggested that condition and pricing are often more important than property type.

E.64 One agent commented, “there isn't really a least popular area as such. Buyers have different budgets and priorities, so an area that doesn't work for one buyer might be exactly right for another.”

Are the right types of dwellings being built in Manchester?

E.65 Mixed views were expressed on whether the right types of dwellings are being built in Manchester. While agents recognised the scale of housing development taking place across the city, several questioned whether the balance of new housing fully reflects the needs and affordability of Manchester residents.

E.66 A key concern was that a significant proportion of recent and planned development is concentrated in apartments, particularly within and around the City Centre. Agents acknowledged that apartments meet demand from professionals, smaller households and renters, but some felt that the city also needs a broader mix of housing.

E.67 As one agent commented, “Manchester is building a huge number of homes, but a lot of what people see going up is apartments. We still need homes that families can afford and stay in for the long term.”

E.68 Agents particularly highlighted the need for more affordable family housing, social rented homes and larger properties.

E.69 Several agents also suggested that the answer differs between the three areas on the locality map. In the City Centre, the issue was seen as achieving a better balance between apartment delivery, affordability and the creation of homes suitable for longer-term occupation. In North & Central Manchester, agents saw opportunities for regeneration to provide a wider mix of affordable homes, including family housing and accessible properties.

E.70 Within the South, agents suggested that housing needs are particularly varied. Some neighbourhoods have strong demand for family housing, while others have significant student, professional and rental markets. Agents therefore felt that a single type of development would not be appropriate across the whole area and that new housing should respond to the needs of individual neighbourhoods.

E.71 Affordability was seen as the central issue. Agents suggested that the question is not only whether enough homes are being built, but whether the homes being delivered are affordable to the people who need them. One agent put it simply: “You can build thousands of homes, but if the people who live and work here can’t afford them, you haven’t solved the housing problem.”

E.72 Overall, agents indicated that Manchester is delivering housing at significant scale, but there is still a need for a better balance of housing types and tenures.

Help to Buy and Stamp Duty Changes

E.73 Agents in Manchester suggested that while Help to Buy had a positive impact on the lower end of the sales market, particularly by helping first-time buyers purchase new-build homes with smaller deposits, its impact was now considered “old news” by some agents. As the scheme has been closed for several years, agents felt that the market has largely adjusted to its absence and that current buyer behaviour is now much more influenced by mortgage affordability, deposit requirements and the wider cost of living.

E.74 Nevertheless, agents acknowledged that Help to Buy had supported activity among buyers who had sufficient income to manage mortgage payments but struggled to save a large deposit. One agent commented, “Help to Buy did help people get onto the ladder, but it feels like old news now. Buyers today are much more concerned about mortgage rates, how much deposit they need and whether they can actually afford the monthly payments.”

E.75 Agents suggested that the legacy of the scheme is perhaps most relevant when considering the continuing difficulties faced by first-time buyers. In a city such as Manchester, where many younger households are paying high private rents while trying to save, the lack of a comparable widely available replacement means that the deposit remains a significant barrier to home ownership.

E.76 The more recent stamp duty changes were also seen as having an impact on buyer behaviour. Agents suggested that the approaching deadline encouraged some buyers to bring purchases forward, contributing to a surge in transactions immediately before the change. As one agent explained, “stamp duty changes always create a bit of artificial movement in the market. You get a rush before the deadline, then a quieter period afterwards while the market settles again.”

E.77 Agents also raised concerns about the effect of higher stamp duty costs on investors and landlords. Some agents felt that, alongside wider regulatory and financial pressures, this could discourage smaller landlords from purchasing additional properties or remaining in the market.

E.78 One agent commented, “Manchester has a huge rental market, so anything that makes landlords think twice about buying has a knock-on effect. If fewer properties come into the rental market, tenants have even less choice.”

Private Renting

Gaps in Supply

E.79 Agents indicated that Manchester has a large and well-established private rented sector, but there remain significant gaps in the supply of properties that are both suitable and affordable for different types of tenants. The main issue was not seen as a complete absence of rental development, but a mismatch between the type and price of accommodation being supplied and what many tenants can realistically afford.

E.80 A key gap identified was the supply of good-quality rental accommodation at affordable rent levels. Agents suggested that while Manchester has seen considerable investment in rental housing, particularly apartments and Build to Rent developments, much of this newer accommodation is beyond the budget of lower- and middle-income tenants. One agent commented, “there are lots of new rental developments, but that doesn't necessarily mean there's lots of affordable choice. A lot of tenants simply can't afford the rents being asked.”

E.81 Agents also identified a shortage of affordable two- and three-bedroom houses for families. Much of Manchester’s visible new private rental supply is apartment-based, while families looking for houses with sufficient space and outdoor areas can face a more restricted market.

City Centre

E.82 Within the City Centre, agents suggested that the issue is less about an overall lack of rental accommodation and more about affordability and the range of property types available. The City Centre has a substantial apartment and Build to Rent market, but high rents are pushing some young professionals towards alternative locations.

E.83 As one agent put it, “there's plenty being built to rent in the centre, but the gap is at the affordable end. Not everyone who works in the city can afford to live there.”

North & Central

E.84 Within North & Central, agents identified a need for a wider supply of good-quality, affordable rental homes, including houses suitable for families as well as smaller properties for single people and couples. This part of Manchester has a more varied housing stock than the City Centre, but agents suggested that competition can be particularly strong for reasonably priced properties with good transport links into the centre.

E.85 Agents also stressed the importance of the quality and condition of existing rental stock. Manchester City Council’s current housing priorities include improving the safety, quality and management of private rented homes, alongside increasing the overall supply of accessible and affordable accommodation.

South

E.86 Agents described the South as having a particularly complex rental market because of the mixture of students, young professionals, families and other households competing for accommodation in different neighbourhoods.

E.87 In areas with strong student and professional demand, agents suggested that pressure on rental stock can limit choice for other households. Elsewhere in the South, the main gap was seen as the availability of reasonably priced family homes, particularly two- and three-bedroom houses in well-connected locations.

E.88 One agent commented, “the problem in South Manchester is that you've got several different groups all looking for property. Students, professionals and families aren't necessarily looking for exactly the same thing, but they can still end up competing in parts of the market.”

Most and Least Popular Dwelling Types, Number of Bedrooms and Areas

City Centre

E.89 Agents indicated that one- and two-bedroom apartments are the most popular properties within the City Centre rental market, reflecting demand from young professionals, couples and people moving to Manchester for employment. Two-bedroom apartments were seen as particularly popular because they offer flexibility for couples, sharers and tenants who work from home.

E.90 However, agents stressed that price is becoming increasingly important. Apartments offering good value for their size and location tend to attract the strongest demand, while higher-priced apartments can appeal to a narrower tenant group. Properties with particularly high rents, limited space or where tenants feel they are paying a premium for facilities they may not use can take longer to let.

E.91 One agent commented, “there’s plenty of demand for City Centre apartments, but tenants are much more conscious of value now. If the rent feels too high for the space, they’ll look a little further out.”

E.92 Agents therefore found it difficult to identify a particular property type as genuinely unpopular in the City Centre. Rather, the less popular properties tend to be those where the rent, size and quality do not compare favourably with competing developments.

North & Central

E.93 Within North & Central, agents described a broader rental market, with strong demand for one- and two-bedroom properties for single people and couples, alongside two- and three-bedroom houses for families.

E.94 Affordable houses with reasonable access to the City Centre and major employment locations were considered particularly popular. Agents suggested that tenants are often willing to consider a wider range of neighbourhoods if this allows them to obtain more space or a lower rent.

E.95 As one agent explained, “people will widen their search quite quickly if they can get a house rather than a flat, or an extra bedroom for the same money.”

E.96 Again, agents suggested that there are few genuinely unpopular rental properties because of the level of demand. Properties in poorer condition, those with unrealistic rents or homes in less accessible locations may take longer to let, but agents stressed that appropriately priced properties generally find tenants.

South

E.97 Agents described the South as the most varied of the three rental markets, with demand coming from students, young professionals, sharers, couples and families.

E.98 In areas with a strong student and young professional market, shared houses, HMOs and smaller flats attract considerable demand. Two agents also noted that the market is not static, with some tenants moving from shared accommodation into one- or two-bedroom self-contained properties as their income and circumstances change.

E.99 In more established residential neighbourhoods, two- and three-bedroom houses were described as particularly popular with families and professional households. Agents suggested that good transport links, access to local amenities and proximity to employment or education are often as important as the property type itself.

E.100 One agent commented, “South Manchester is really several rental markets in one. A student in Fallowfield is looking for something completely different from a family or professional couple, so there isn't one property type that works everywhere.”

E.101 The least popular properties were generally described as larger homes at the highest rental levels, which naturally have a smaller pool of tenants able to afford them. However, agents emphasised that even these properties can attract demand if they are appropriately priced and located.

Build to Rent

E.102 Estate agents confirmed that Manchester has a significant and well-established Build to Rent market. The strongest concentration is within and around the City Centre, where large apartment developments provide professionally managed rental accommodation, often including facilities such as gyms, communal workspaces, lounges and concierge services.

E.103 Agents suggested that these developments are particularly attractive to young professionals, graduates and people relocating to Manchester for employment, who may value the flexibility, location and facilities offered. As one agent commented, “Manchester is probably one of the clearest examples of where Build to Rent works. There is a constant flow of young professionals and people moving into the city who want good-quality rental accommodation without necessarily wanting to buy.”

E.104 However, agents also raised affordability concerns. While Build to Rent has increased the quantity and quality of rental accommodation available, some felt that it does not necessarily address the shortage of lower-cost rental housing. One agent commented, “there is definitely a market for it, but the question is whether it helps the people who are struggling most with housing costs. A lot of the new schemes are aimed at professionals who can afford the premium.”

E.105 The market is currently much more visible in the City Centre than in North & Central or the South.

Rent to Buy

E.106 Agents suggested that there is a market for Rent to Buy products in Manchester, particularly among first-time buyers and younger working households who want to own a home but are struggling to save for a deposit while paying private market rents.

E.107 Agents felt that the product is particularly relevant to Manchester because of the gap between renting and buying. One agent commented, “there are plenty of people in Manchester earning and working who would like to buy, but when so much of their income is going on rent, building up the deposit is the difficult part.”

E.108 Several agents suggested that Rent to Buy could appeal to households who are not ready to purchase immediately but want a clearer route towards ownership. As one agent explained, “for the right person it gives them breathing space, they can rent at a reduced level, save towards the deposit and have a plan for eventually buying."

E.109 In terms of location, agents suggested that the strongest potential is likely to be in North & Central and parts of the South, where households may want to establish longer-term roots and where suitable affordable housing schemes can provide a pathway into ownership.