



TRAFFORD  
COUNCIL

# Trafford Council

## Housing Propositions - Urmston

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## **INTRODUCTION**

The Trafford Housing Needs Assessment (HNA) 2019 provides the latest available evidence to help shape the future housing related strategies and policies in Trafford. This study complements the Greater Manchester (GM) Strategic Housing Market Assessment (SHMA) by providing detailed local information and supports the development of the new local plan for Trafford. It considers the need for affordable housing and the size, type and tenure of housing need for specific groups within the borough. This research provides up-to-date analysis of the social, economic, housing and demographic characteristics of the area.

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

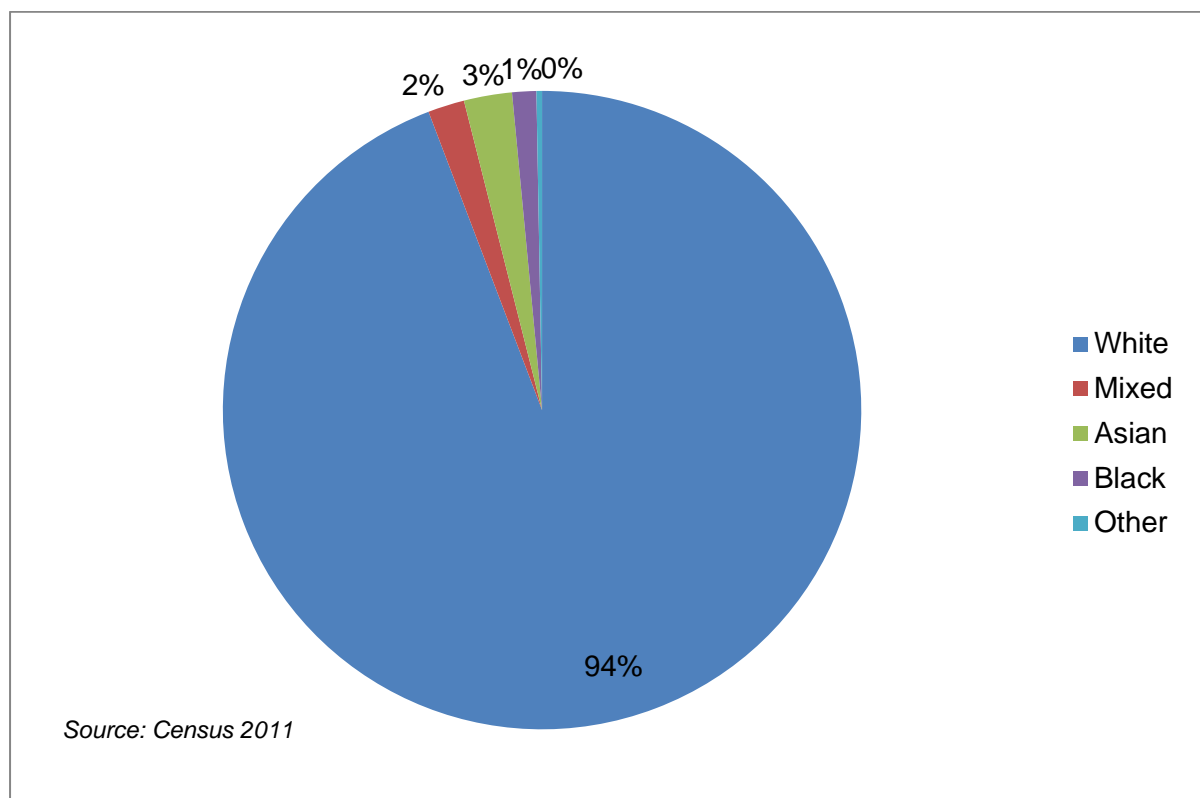
## **URMSTON**

Urmston consists of the wards of Urmston, Flixton, Davyhulme East and Davyhulme West with a population of approximately 42,000. It is about five miles (8 km) southwest of Manchester City Centre.

The southern boundary is the River Mersey, with Stretford lying to the east and the Manchester Ship Canal to the west.

It is predominantly a residential area with Urmston town centre at its heart. The town centre was redeveloped a number of years ago and there is planning permission for a redeveloped market site. Urmston is located between the two main employment areas of Trafford Park and Carrington and is popular with commuters both travelling within Trafford and beyond to the City Region.

## DEMOGRAPHICS



The graph above shows the ethnicity of residents who live in Urmston. The majority of those are White (94%), followed by 3% being Asian, 2% being Mixed and 1% being Black. Therefore 6% of the residents in Urmston are from the BME community. Note: this data is from 2011 Census and consideration must be given to changes in ethnicity since that time.

## CURRENT DWELLING STOCK

Table 1: Number of dwellings in Urmston	
Dwellings	Households
18,711	18,154

Table 1 shows that in 2019 there were 18,711 dwellings and 18,154 households in Urmston.

Table 2: Dwelling type and size in Urmston	
Type/size	Percentage
1 bedroom house	0.3
2 bedroom house	4.5
3 bedroom house	49.8
4 or more bedroom house	23.7
1 bedroom flat	6.7
2 or more bedroom flat	6.5
1 bedroom bungalow	2.6
2 bedroom bungalow	2.8
3 or more bedroom bungalow	3.1

<b>Total</b>	<b>100.00</b>
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<b>Table 3: Dwelling Type in Urmston</b>	
<b>Type</b>	<b>Percentage</b>
House	78.4
Flat	13.1
Bungalow	8.5
Other	0.0
<b>Total</b>	<b>100.0</b>

<b>Dwelling Size in Urmston</b>	
<b>Type</b>	<b>Percentage</b>
1 Bed	9.6
2 Bed	13.8
3 Bed	52.9
4 Bed	23.7
<b>Total</b>	<b>100.0</b>

Tables 2 and 3 shows that the majority of the properties in Urmston are 3 bed houses.

<b>Table 4: Recommended Need/Stock Profile (%) in Urmston</b>	
<b>Type/size</b>	<b>Percentage</b>
1 bedroom house	0.0
2 bedroom house	8.3
3 bedroom house	-7.4
4 or more bedroom house	-6.5
1 bedroom flat	2.2
2 or more bedroom flat	-1.0
1 bedroom bungalow	4.1
2 bedroom bungalow	-0.3
3 or more bedroom bungalow	0.2
Other	0.3

Table 4 shows where there are shortfalls in types/sizes of accommodation in Urmston. It doesn't mean there is no need for other types of accommodation just that supply and demand need to be more in balance. As the table shows there are particular shortages in 3 and 4 bed houses, 2 bedroom flats and 2 bedroom bungalows in Urmston.

<b>Table 5: Current property tenure split in Urmston</b>			
<b>Owner occupied</b>	<b>Private rented</b>	<b>Affordable</b>	<b>Base</b>
77.7%	9.7%	12.5%	18,154

Table 5 shows that the largest tenure in Urmston at 77.7% is owner occupation.

## HOUSING NEED INCLUDING OLDER PERSON'S HOUSING NEED

<b>Table 6: Households in need in Urmston</b>		
<b>No. of households in need in Urmston</b>	<b>% of households in need</b>	<b>Total No. households in Urmston</b>
825	4.5%	18,154

Table 6 summarises overall housing need by sub-area. In Urmston there are 825 households in need which represents 4.5% of the total number of households in Urmston.

Using information from the household survey the majority of over 65s in Urmston would prefer to move within Trafford. 90.1% would prefer to stay in Trafford and 9.9% would prefer to move outside Trafford. Over 50% of older people in Urmston would prefer to live in a 2 bedroom bungalow.

In answer to a separate question the household survey also showed that 75.3% of older people would like to continue living in their own home with support when needed and 44% would like to live in a sheltered scheme (respondents could tick more than one box).

Urmston contains 26.6% of all households with a home that been adapted, or purpose built for a person with a long-term illness, health problem or disability.

## AFFORDABLE HOUSING NEED

<b>Table 7: Net annual affordable housing imbalance by no. of bedrooms 2018/19 to 2022/23 in Urmston</b>		
<b>Number of bedrooms</b>	<b>Urmston</b>	<b>Trafford total</b>
1	30	145
2	22	241
3	40	113
4	5	43
5 or more	0	3
<b>Annual imbalance</b>	<b>97</b>	<b>545</b>

Table 7 shows that the annual net affordable housing need in Urmston is **97** dwellings.

<b>Table 8: Required tenure split of affordable housing in Urmston</b>			
<b>Tenure</b>			<b>Base (annual gross need)</b>
<b>Affordable/social rented</b>	<b>Intermediate tenure</b>	<b>Total</b>	
20.9	79.1	100.00	97

Table 8 sets out the tenure split based on preferences of existing and newly forming households in Urmston. This means that of those that will need affordable housing 79.1% would prefer intermediate tenure and 20.9% would prefer affordable or social rent.

<b>Table 9: Affordable Housing Need by Dwelling Type/Size in Urmston</b>	
<b>Type/size</b>	<b>Percentage</b>
1 bedroom house	2.2
2 bedroom house	18.6
3 bedroom house	40.1
4 or more bedroom house	4.7
1 bedroom flat	3.7
2 or more bedroom flat	0.0
1 bedroom bungalow	25.5
2 bedroom bungalow	4.3
3 or more bedroom bungalow	0.9
<b>Total</b>	<b>100.00</b>
<b>Annual net need</b>	<b>97</b>

Table 9 shows that there is a greatest need for affordable 3 bed houses and 1 bed bungalows.

## HOUSE PRICES AND RENTS

<b>Table 10: Comparative median house price change 2007-2018 for Urmston</b>			
	<b>Median price by year (Median £)</b>		<b>2007-2018 % age change</b>
	<b>2007</b>	<b>2018</b>	
<b>Urmston</b>	£168,000	£246,250	46.6%

Table 10 sets out comparative house price change by sub-area between 2007 and 2018. Urmston has seen an increase of 46.6% in house price sales.

<b>Table 11: Median Rents for Urmston compared to Trafford overall</b>	
<b>Urmston</b>	<b>Trafford</b>
£693	£776

Table 11 shows median rents in 2018. The data indicates that Urmston has lower rents compared to the borough-wide level. Median level rents for Urmston in 2018 were £693 compared to £776 for Trafford.

<b>Table 12: Cost of alternative tenures in Urmston</b>	
<b>Tenure option</b>	
Social Rent (average)	£380
Affordable Rent	£554
Market Rent-Lower Quartile	£550
Market Rent - Median	£693
Market Sale – Lower Quartile	£192,500
Market Sale – Median	£246,250
Market Sale – Average	£259,070
Starter Home	£197,000
Shared Ownership (50%)	£123,125
Shared Ownership (25%)	£61,563
Help to Buy	£184,688
Discounted Home Ownership	£194,303

Table 12 sets out the cost of alternative tenure options in Urmston ranging from £380 a month for a social rented property to a purchase price of a market sale property of £259,070.

<b>Table 13: Household income required for alternative tenure options in Urmston (based on 25% for income for rents and 3.5x income multiple for buying)</b>		
<b>Tenure option</b>	<b>Urmston</b>	<b>Trafford</b>
Social Rent (average)	£18,240	£18,240
Affordable Rent	£26,611	£34,061
Market Rent-Lower Quartile	£26,400	£31,200
Market Rent - Median	£33,264	£37,440
Market Sale – Lower Quartile (assumes 10% deposit)	£49,500	£47,571
Market Sale – Median (assumes 10% deposit)	£63,321	£66,857
Market Sale – Average (assumes 10% deposit)	£66,618	£83,395
Starter Home	£50,657	£53,486
Shared Ownership (50%)	£46,644	£49,169
Shared Ownership (25%)	£38,465	£40,533
Help to Buy	£49,250	£52,000

Discounted Home Ownership	£51,814	£64,862
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Table 13 sets out the indicative incomes required in Urmston based on rental property being affordable, if up to 25% of household income is spent on rent; and owning is affordable if a 3.5x household income multiple is used assuming deposits of up to 10%. This shows that lower incomes are needed to rent or buy a house in Urmston than in Trafford as a whole, apart from lower quartile market sale where a higher income is required.

<b>Table 14: Median rents, household incomes and what could be afforded in Urmston</b>							
<b>Monthly median rent that could be afforded by percentage of income spent on rent</b>						<b>Median Rent and income</b>	
25% of income	30% of income	35% of income	40% of income	45% of income	50% of income	Actual median rent 2018	Median gross household income 2018 (monthly £)
£729	£875	£1,021	£1,167	£1,313	£1,458	£693	£2,917

*Note: Green cells indicate rent is affordable.*

Table 14 presents local income levels in Urmston based on median rents to determine what is affordable. As can be seen due to the higher incomes in Urmston median rents of £693 are affordable.

<b>Table 15: Median house prices compared with median household income buying capacity in Urmston</b>					
<b>Potential buying capacity of median priced properties based on income multiples</b>				<b>Median Price and Income</b>	
3.5x	5x	7.5x	10x	Actual Median price 2018	Median Gross household income 2018 (Monthly £)
£52,500	£75,000	£112,500	£150,000	£246,250	£2,917

*Note: Red cells indicate property is not affordable to buy.*

The situation is worse for median house prices and incomes (Table 15) where it is not possible to access median quartile house prices of £246,250 in Urmston.

<b>Table 16: Rents and house prices which would be genuinely affordable in Urmston</b>			
Lower Quartile	Median Rents	Lower quartile	Median purchase



<b>Rents (25% of income)</b>	<b>(25% of income)</b>	<b>purchase (3.5x income multiple)</b>	<b>(3.5x income multiple)</b>
£521	£729	£87,500	£122,500

Based on the evidence provided it is possible to establish genuinely affordable rents and purchase prices across the borough. This is demonstrated for Urmston in Table 16. Genuinely affordable median rents in Urmston should be £729 and median purchase price (assuming 3.5 times income) should be £122,500.

## **SUMMARY**

- The majority of residents in Urmston are White (94%) with 6% being from the BME community.
- Current dwelling stock in Urmston is 18,711 and there are 18,154 households.
- The majority of the properties in Urmston are 3 and 4 bedroom houses.
- The current tenure split in Urmston is 77.7% owner occupied, 9.7% private rented and 12.5% affordable.
- The number of households in need in Urmston is 825 which equates to 4.5% of the current households in Urmston, which is the lowest level of need in the borough.
- In respect of market housing there are particular shortages in 3 and 4 bed houses, 2 bedroom flats and 2 bedroom bungalows in Urmston.
- Over 50% of older people in Urmston would prefer to live in a 2 bedroom bungalow.
- The household survey also showed that 75.3% of older people in Urmston would like to continue living in their own home with support when needed and 44% would like to live in a sheltered scheme
- There is a need for 97 affordable units per annum with the majority being intermediate tenure (79.1%).
- The type of affordable dwellings needed in Urmston is 40.1% three bed houses, 25.5% one bed bungalows, 18.6% two bed houses, 4.7% four or more bed houses, 4.3% 2 bed bungalow and 2.2% one bed house.
- Median house prices have increased by 46.6% in Urmston from £168,000 to £246,250 between 2007 and 2018.
- Median monthly rents of £693 in Urmston are lower than the average equivalent for Trafford (£776).
- Based on a monthly gross household income of £2,917 median rents of £693 are affordable in Urmston if 25% of income is spent on rent.
- Based on a monthly gross household income of £2,917 it is not possible to purchase median priced properties (£246,250) in Urmston unless income multiples exceed 10 x income.
- Genuinely affordable median rents in Urmston should be £729 and median purchase price (assuming 3.5 times income) should be £122,500.

