

North West

NATIONAL
HOUSING
FEDERATION

Home Truths 2014/15

~~BROKEN~~
~~MARKET~~
~~BROKEN~~
~~DREAMS~~

Let's end the housing crisis
within a generation



What does your local housing crisis look like?

The North West has strong, confident cities that need a housing offer to match their economic growth aspirations.

The unemployment rate in the North West is above the English average and in areas such as Liverpool and Salford, more than one in ten working age adults are unemployed. The North West also has large variations in average incomes, ranging from £16,999 in Blackpool to £30,316 in Trafford.

Many parts of the North West are in desperate need of regeneration. At 43,700, the North West has the highest number of long-term empty homes in the country. The region also suffers from poor quality older houses, which don't meet the housing needs and aspirations of local communities.

Long term failure to build enough homes means that access to housing will be a growing issue. The North West is not building enough new homes to keep up with demand. In fact over the next 20 years 360,000 new households are expected to form in the region. At current building rates that would leave a shortfall of over 195,000 homes by 2031.

While the average house price for the region (£158,926) is below the national average, prices in Trafford and South Lakeland are almost a quarter of a million pounds, approaching 10 times the average annual income in these areas.

Every new affordable home built in the North West adds £90,972 to the regional economy and creates 2.1 jobs. Building the right houses in the right places, and improving the ones that are already there are both integral to creating stronger communities where people want to stay.

Private rents across the North West are also placing an increasing strain on household budgets, with the average monthly private sector rent (£532) amounting to more than a quarter (27%) of the average income in this region. This has resulted in an increase in the number of working households who need help with their housing costs. 17.4% of all households claiming housing benefit are in work – up 9.7 percentage points since 2008.

End the housing crisis within a generation



The North West housing crisis is about poverty, quality and access. It has been decades in the making and short-term initiatives aren't going to fix it for this generation, or the next.

Demographic changes, industrial change and austerity have all contributed to the crisis. However, it has primarily been created by a failure of successive governments to tackle the country's major housing challenges, whether these are about new supply or regeneration. The English public agree: around one in four people think that their housing situation will generally improve in the next ten years, and seven out of ten think that the Government should play a role in improving accessibility to housing¹.

To end the crisis once and for all the main political parties must be bold in their action and, importantly, they need to look beyond the lifetime of the next parliament.

In the run-up to the General Election, we are calling on all political parties to commit to end the housing crisis within a generation.

We want the next government to publish a long-term plan within a year of taking office that sets out how it will achieve this.

Working with the Government, private developers, landlords, planners and the rest of the housing sector, housing associations can make an essential contribution to ending the housing crisis in the North West.

¹ Figures from YouGov Plc. Total sample size was 2,036 British adults of which 1,651 were from England. Fieldwork was undertaken between 18-19 August 2014. The survey was carried out online. The figures have been weighted and are representative of all GB adults (aged 18+).

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#housingcrisis



North West



	Mean house prices in 2013 (£) ¹	Mean monthly private sector rents in 2013/2014 (£) ²	Mean
ENGLAND	251,879	720	
NORTH WEST	158,926	532	
Blackburn with Darwen	112,522	469	
Blackpool	103,753	491	
Cheshire East	226,500	651	
Cheshire West and Chester	200,166	594	
Halton	144,151	533	
Warrington	182,075	563	
Cumbria	166,219	504	
Allerdale	163,212	488	
Barrow-in-Furness	114,273	475	
Carlisle	139,535	458	
Copeland	125,649	498	
Eden	195,988	548	
South Lakeland	236,221	602	
Greater Manchester	152,936	542	
Bolton	128,063	472	
Bury	140,325	512	
Manchester	150,588	575	
Oldham	124,487	503	
Rochdale	126,281	485	
Salford	131,370	577	
Stockport	192,439	639	
Tameside	122,118	506	
Trafford	242,653	802	
Wigan	123,492	477	
Lancashire	153,152	507	
Burnley	86,358	436	
Chorley	168,975	543	
Fylde	196,675	589	
Hyndburn	99,940	443	
Lancaster	153,635	487	
Pendle	110,086	443	
Preston	145,822	466	
Ribble Valley	224,866	623	
Rossendale	134,325	469	
South Ribble	155,802	574	
West Lancashire	194,163	565	
Wyre	152,569	555	
Merseyside	142,692	497	
Knowsley	121,169	565	
Liverpool	126,864	424	
St. Helens	127,197	498	
Sefton	160,414	556	
Wirral	160,671	541	

Annual earnings in 2013 (£) ³	Ratio of house prices to incomes in 2013 ^{1,2}	Income required for 80% mortgage in 2013 (80% at 3.5x, £) ¹	% of housing benefit claimants in employment in May 2014 ⁴	Unemployment rate in 2013/2014 ⁵
26,520	9.5	57,572	22.5%	7.1%
24,050	6.6	36,326	17.4%	7.9%
21,190	5.3	25,719	16.0%	8.6%
16,999	6.1	23,715	18.2%	9.8%
27,700	8.2	51,771	23.0%	5.0%
26,234	7.6	45,752	20.6%	5.7%
25,022	5.8	32,949	15.1%	8.6%
26,380	6.9	41,617	22.0%	5.7%
23,296	7.1	37,993	17.4%	5.2%
23,816	6.9	37,306	16.6%	6.0%
23,046	5.0	26,120	13.4%	8.3%
20,977	6.7	31,894	17.5%	5.8%
28,808	4.4	28,720	14.7%	6.7%
20,150	9.7	44,797	21.8%	2.6%
23,759	9.9	53,993	24.6%	2.7%
23,821	6.4	34,957	17.9%	9.8%
23,286	5.5	29,272	16.6%	9.3%
24,690	5.7	32,074	19.2%	7.0%
21,663	7.0	34,420	19.1%	10.0%
21,684	5.7	28,454	18.8%	9.1%
22,558	5.6	28,864	14.7%	10.5%
23,166	5.7	30,027	17.0%	10.7%
26,151	7.4	43,986	18.6%	5.9%
21,320	5.7	27,913	17.5%	8.6%
30,316	8.0	55,464	20.8%	6.1%
23,795	5.2	28,227	16.9%	8.4%
23,972	6.4	35,006	18.1%	7.0%
23,192	3.7	19,739	16.3%	10.1%
23,317	7.2	38,623	19.3%	5.0%
26,364	7.5	44,954	20.7%	4.7%
21,471	4.7	22,843	15.8%	8.2%
25,418	6.0	35,117	18.3%	6.4%
22,230	5.0	25,163	17.0%	8.1%
21,700	6.7	33,331	19.1%	7.5%
29,281	7.7	51,398	17.0%	4.2%
23,338	5.8	30,703	15.0%	7.7%
23,707	6.6	35,612	21.9%	5.3%
25,792	7.5	44,380	17.2%	7.0%
22,708	6.7	34,873	20.2%	4.6%
23,525	6.1	32,615	14.8%	8.7%
22,537	5.4	27,696	14.6%	10.2%
23,582	5.4	28,997	13.3%	12.1%
22,168	5.7	29,074	14.9%	9.0%
23,005	7.0	36,666	16.7%	8.1%
25,074	6.4	36,725	16.5%	8.0%

Footnotes to tables

1 Land Registry, Sales data 2013

2 Valuation Office Agency (VOA), Private Rental Market Statistics, year to March 2014

3 ONS, Annual Survey of Hours and Earnings (ASHE) 2013

4 Department for Work and Pensions (DWP) Housing benefit statistics (Stat-Xplore)

5 ONS, Nomisweb, Model based estimates of unemployment (16+) April 2013 to March 2014

6 DCLG, Council Taxbase Local Authority Level Data, 2013

7 DCLG, Live Table 615 All long-term vacant dwellings by local authority district, England, from 2004.

8 Homes and Communities Agency (HCA) Statistical Data Return 2013

% of second homes of total number of properties in 2013 ¹	Long-term vacant stock in 2013 ²	Total HA rented homes in 2013 ³	HA supported housing in 2013 ⁴
1.1%	216,050	2,392,124	412,250
0.9%	43,698	486,788	77,329
0.2%	1,407	11,446	1,893
0.9%	1,341	2,142	559
0.6%	1,964	19,323	5,562
0.6%	1,864	16,853	5,234
0.1%	483	13,941	910
1.0%	480	14,352	2,652
3.5%	3,977	29,830	2,990
2.8%	707	8,574	486
0.9%	578	788	377
1.1%	643	7,484	621
2.7%	607	6,117	370
5.4%	416	2,450	368
7.4%	1,026	4,417	768
0.9%	13,907	190,225	26,127
0.5%	1,609	25,528	4,861
0.4%	991	4,513	905
2.7%	2,661	52,017	4,761
0.2%	1,261	18,740	1,564
0.4%	1,124	21,344	2,460
1.0%	1,133	21,269	2,417
0.6%	1,217	5,908	1,836
0.2%	1,164	21,778	2,302
0.6%	876	15,803	3,791
0.2%	1,871	3,325	1,230
0.6%	8,861	53,575	12,910
0.5%	1,225	5,835	1,692
0.4%	574	6,317	902
1.8%	581	2,400	563
0.1%	954	4,879	1,966
1.3%	838	2,257	807
0.3%	1,206	4,518	1,702
0.5%	766	11,218	1,528
0.7%	294	1,861	796
0.5%	553	4,548	453
0.2%	630	4,965	1,309
0.2%	683	1,072	516
0.7%	557	3,705	676
0.3%	9,414	135,101	18,492
0.1%	838	17,980	1,766
0.1%	3,575	58,434	5,710
0.9%	1,025	17,420	2,712
0.3%	1,757	19,055	3,610
0.5%	2,219	22,212	4,694