



# Members of the Regeneration & Economy Improvement Committee

## Elected Members

Cllr Val Slater (Chair)

Cllr Sarah Ferriby

Cllr David Heseltine

Cllr Simon Cooke

Cllr Val Binney

Cllr John Cole

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# Chair's Foreword

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I am pleased to write the foreword on the Regeneration and Economy Improvement Committees annual in-depth scrutiny. This year we have carried out the processes in a slightly different manner, in that our evidence collection was concentrated into three hearings and a days visit to the Building Research Establishment in Watford.

The hearings took evidence from experts from within the Council and from the Registered Social Landlords in the District together with a number of local and National developers and I am very grateful for their time and views.

Regrettably, on this occasion we did not have time to consult with the wider community of the Bradford District. Nevertheless, I feel that we have identified a number of key issues and formulated some recommendations that should contribute towards improving the provision of Affordable Housing in the Bradford District.

**Councillor Val Slater**

**Chair, Regeneration & Economy Improvement Committee**

# Chapter 1 – Introduction

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## Scrutiny Aim

The overall aim of the Scrutiny was to bring about a clear understanding of what is meant by Affordable Housing and to look at ways to improve the delivery of affordable housing within the District with a particular focus on policy (how to deliver the strategy), delivery and quality standards.

As part of this process the Committee examined current policy and strategy and the way affordable housing is currently delivered. The Committee also encouraged discussion and debate on new methods of delivery by engaging officers within the Council and external agencies.

The Committee's Terms of Reference are attached as Appendix 1.

## Objectives

- To understand what is meant by the term 'Affordable Housing'.
- To examine the Council's strategic approach to provision of Affordable Homes to meet demand.
- To examine how policy needs to develop to enable the Council to deliver the strategy
- To consider the current/proposed delivery structures and the roles of the agencies involved.
- To focus on quality standards and how the Council can ensure these standards are achieved / maintained.

## Scrutiny Process

Members have received and gathered a range of information from a number of different sources, including:

- 3 'public hearings' focusing on policy, delivery and quality, gathering information and views from officers both within and external to the Council, including representatives from Housing associations and Developers.
- A visit to the Building Research Establishment (BRE) to look at quality standards in housing

## Taking it Forward

The review of Affordable Housing is now complete, but it is important that a programme of monitoring and evaluation of recommendations contained within this report is undertaken so that the Committee is able to keep track of progress and ensure obstacles are identified in order to help unblock barriers to satisfactory progress.

# Chapter 2 – Findings and Recommendations

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This Chapter presents the findings and conclusions of the Committee. It also puts forward a number of recommendations for consideration by the Council and its partners.

## Session 1- Strategy

The aim of Session 1 was to provide the strategic context for affordable housing.

Session 1 covered the following:

- Current economic context ie the impact of the economic downturn
- Defined Affordable Housing & affordability
- Housing Strategy
- Information on rate of delivery, costs of provision and funding
- Information on income levels and its relationship to rents and house prices
- Shortfall of affordable housing and affordable housing requirement

The session resulted in clarifying the strategic context for affordable housing and kick started a dialogue to inform sessions 2, 3 and 4.

## Key Findings

What is meant by Affordable Housing?

The government's definition of affordable housing in the Planning Policy Statement 3 (PPS3):

*“Non-market housing provided to those whose needs are not met by the market. It includes social-rented and intermediate housing (such as shared equity)”.*

However, “**affordability**” is something broader:

*“Whether or not market housing is on offer to buy at a level which people can afford, usually defined as 3.5 to 4 times earnings”.*

Joint Housing Strategy for Bradford 2008-2020

Housing Strategy Vision:

*“All our neighbourhoods to have sufficient, high quality sustainable homes within an economically prosperous, green, supportive and cohesive District”*

*Sustainable Homes & Neighbourhoods within a Successful District, Joint Housing Strategy 2008-2020*

Objectives:

Growth

Provide new housing (much of it affordable) to meet the needs of a growing population and ensure that new housing is delivered in a balanced and sustainable way incorporating high standards of quality, design, linked to good transport networks and with good access to employment and services.

## Quality

Improve the quality of our existing housing stock including making homes energy efficient

## Inclusion

Ensure that vulnerable sections of our communities are helped to maintain a home and achieve independent living including preventing homelessness, provision of adaptations for those with a disability, and to encourage higher levels of Homes with Lifetime Standards and Extra Care provision.

## Key Planks of the Housing Strategy in relation to Affordable Housing

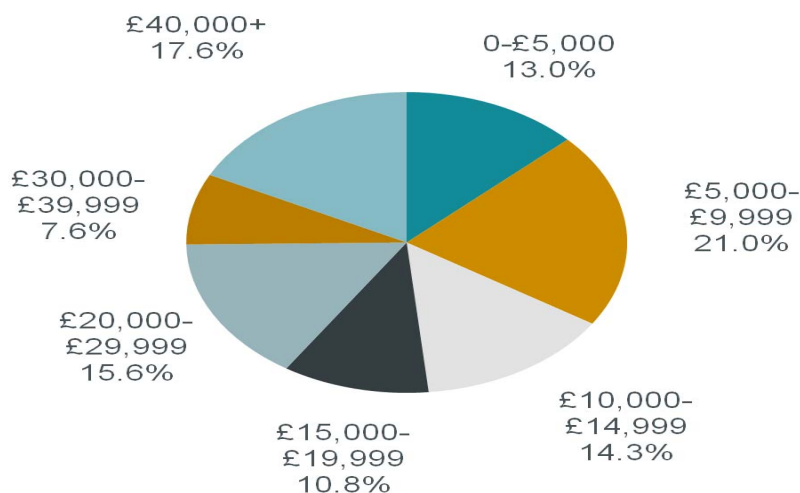
1. Improving affordability by raising skills and tackling worklessness = raising incomes
2. Improving Supply by maximising investment e.g. through Housing Corporation grant and Section 106. Dialogue with new Homes & Communities Agency
3. Affordable Housing policy which encourages developers to invest in Bradford

## Income levels

The Committee were informed that income levels in Bradford were very low resulting in a significant level of households unable to access home ownership. As for those renting many would be unable to afford to rent without state assistance.

A typical example includes a family wanting to buy a 3 bed room house would at the lower quartile price of £96,000 need to be earning at least £32,000. The table below shows that a significant proportion of households in the District (approximately 75%) would be excluded from accessing a home at this price.

### **District Income levels- ORS Household Survey 2007**



**2007 Average household incomes £ (Source: Acxiom)**

<b>BRADFORD</b>	<b>27,444</b>
CALDERDALE	29,948
KIRKLEES	29,260
LEEDS	29,756
WAKEFIELD	27,894
WEST YORKSHIRE	28,888
URBAN AREAS	27,564
RURAL AREAS	34,454

**Affordable Housing Supply**

Analysis and recent research suggests that the Bradford District requires 30-50% affordable homes from the 2700 new dwellings per annum required by the Regional Spatial Strategy ie between 800-1350 per year. Current rates of delivery do not match these requirements.

**New Social Housing (units) delivered**

<b><u>2005/6</u></b>	<b><u>2006/7</u></b>	<b><u>2007/8</u></b>
<b>190</b>	<b>245</b>	<b>253</b>

The table below shows housing requirement by type of housing over 5 years.

Housing Requirement	Type of Housing			Total
	Market Housing	Intermediate Housing	Social Rented Housing	
<b>25% of Gross Income for Housing Costs</b>				
1 bedroom	(106)	1,252	55	1,201
2 bedrooms	6,684	573	1,565	8,822
3 bedrooms	654	835	3,024	4,514
4 bedrooms	(3,334)	124	883	(2,327)
5+ bedrooms	942	142	111	1,196
<b>Total</b>	<b>4,841</b>	<b>2,926</b>	<b>5,639</b>	<b>13,405</b>
<b>30% of Gross Income for Housing Costs</b>				
1 bedroom	564	1,302	(713)	1,154
2 bedrooms	8,115	(581)	450	7,984
3 bedrooms	2,290	356	2,706	5,352
4 bedrooms	(2,471)	(584)	799	(2,256)
5+ bedrooms	942	159	70	1,172
<b>Total</b>	<b>9,440</b>	<b>652</b>	<b>3,313</b>	<b>13,405</b>



## The Economic context – Local impact

Key concerns from the economic downturn:

- Build rates will fall short of the RSS target
- Longer to realise ambitions such as canal corridor and the Leeds/Bradford corridor
- Under supply likely to get worse leading to unsustainable upswing in prices when market conditions improve
- Redundancies in the building sector may lead to future capacity issues i.e. developers will reinvest with caution when conditions improve
- Unpopular house types will suffer badly e.g. one bed-roomed properties
- Decline or slowdown in city centre living (which in Bradford is not fully saturated)
- Greater pressures on consumer credit leading to higher repossessions and homelessness
- Harder to sustain or develop public sector led regeneration programmes
- Reduction in planning gain in falling markets as land values fall
- Greater cross subsidy requirement for affordable housing as developers suffer
- Restraints on land supply
- Restrictions on innovation and quality when reduced to bread and butter issues?
- Government funding constraints due to lower tax returns and higher costs

The Committee recognises that due to the current economic climate it is difficult to meet targets, and therefore the Council cannot continue doing things in the same way.

The Committee suggested that things need to be done differently. An innovative approach has to be developed when tackling new initiatives and consideration has to be given to the local economic situation as the credit crunch has changed the economic climate significantly affecting individual and corporate borrowing.

Short, medium and long term strategy – economic assessments should be predicated and delivery of Affordable Homes particularly housing for sale and related services should take this into account as well as the take up of financial assistance from the government for initiatives such as Mortgage rescue and Homebuy Direct to assist developers and RSLs to continue provision of new homes.

### **Recommendation 1**

That the Strategic Director Regeneration produces an Investment Plan to back up the Housing Strategy with the aim of maximising the rate of delivery of Affordable Housing in the district.

Average wages levels within the district are the lowest in West Yorkshire, therefore people within the district are less likely to be able to afford to buy a property. The Council needs to consider providing more affordable rental accommodation.

### **Recommendation 2**

That the Strategic Director Regeneration ensures that the emerging Strategic Housing Market Assessment gives full consideration to realistic local household incomes in determining housing affordability, and that this informs policies for promoting both affordable housing for rent and for sale as appropriate.

## Session 2- Policy

The aim of Session 2 was to get a better understanding of affordable housing policy.

Session 2 covered the following:

- The policy context – national, regional and local
- Bradford's current approach to Affordable Housing provision
- How a Local Housing Company can help delivery
- What the research is telling us about shaping future policy
- Issues for member consideration

The session resulted in a much clearer understanding of the policy framework within which the delivery is required to operate.

### Key Findings

#### The Policy Framework

There is a whole raft of documents that inform the Council's Affordable Housing Policy.

- Planning Policy Statement 3
- Regional Spatial Strategy
- Regional Housing Strategy
- Replacement Unitary Development Plan October 2005 (saved policies)
- District Affordable Housing Supplementary Planning Document – under preparation
- Bradford City Centre Affordable Housing SPD – adopted 1st Oct 2008
- District Housing Strategy
- Current Affordable Housing policy

#### Regional Spatial Strategy - The Yorkshire and Humber Plan (2008)

- Housing requirement for the District to build 2700 dwellings per annum to 2026 (total – includes market and affordable)
- It states that in view of worsening affordability across the region not only must the overall delivery of new homes be increased but also the supply of affordable houses, including through the use of planning obligations.
- Policy H4 sets out indicative estimates for the proportion of affordable housing across the region. Bradford is identified in the lowest category in terms of need for affordable housing – despite the Council's objections – with a provisional 30% target.

#### Regional Housing Strategy (2005)

The vision of the RHS is to:

*“Provide good quality housing and successful neighbourhoods that meet the aspirations of current and future residents”.*

One of the RHS aims is to:

*“Deliver a range of affordable housing in those parts of the region where high house prices are either preventing local people from achieving their housing aspirations or are constraining economic growth”*

## The Current Policy

The Council currently relies on the Replacement Unitary Development Plan (RUDP) policy H9 when determining planning applications.

Consideration must be given to:

- The thresholds at which affordable housing should be required
- The number of units that will require affordable contributions
- The type of affordable housing to be achieved
- The formula and mechanism for delivering affordable housing

## House price to incomes

- 50% of households have income less than £15,000 pa
- 4.4% below the West Yorkshire average, 2.1% below the Yorkshire and Humberside regional average and 10.3% below the UK average income
- 10.2% of Bradford households have an average income of less than £10K pa and 36% less than 20k pa
- The average house cost just under 4.8 times the average income
- House type - Within Bradford District the average detached house costs 9.2 times average income and the cheapest detached house cost 8 times the average income

## City Centre Affordable Housing Policy

The Council has a separate Supplementary Planning Document for the City Centre because of its unique characteristics. There is a district wide AH SPD being developed currently to cover the rest of the district.

- Schemes of less than 15 units = 0%
- Schemes of 15 – 49 units = 10%
- Schemes 50 units or more = 15%

## Affordable Housing – Quotas

The current system of quotas and trigger points appear too complicated. The possibility of introducing a simpler streamlined system that recognises needs should be investigated.

The Council currently uses the following quotas to negotiate AH within different parts of the district.

	<u>Quota</u>	<u>Discount to OMV</u>
Wharfedale	40%	50%
Bingley, Baildon and Shipley	30%	35%
Villages	25%	35%
Bradford & Keighley Suburbs	15%	35%
Bradford & Keighley Inner City	15%	35%

## Affordable Housing – policy considerations

- Consider size and suitability of site, viability of overall development and tenure mix to create housing mix and balance
- Section 106 requirements ranging from 15-40% but will consider accepting lower percentages on sites with extreme site conditions
- Rural exceptions Policy – criteria based
- During the downturn focus is on renting rather than home ownership

## Future policy

Local Housing Assessments research suggests clustering into three bands: Low, Medium and High with varying affordable housing quotas e.g. 20%, 30%, 40% matching the three housing market cluster groups identified through the research:

### Group 1 - High

Characterised by lower than average density, higher incomes, high lower quartile house prices. Lower than average level of affordable stock (band A), low social sector provision

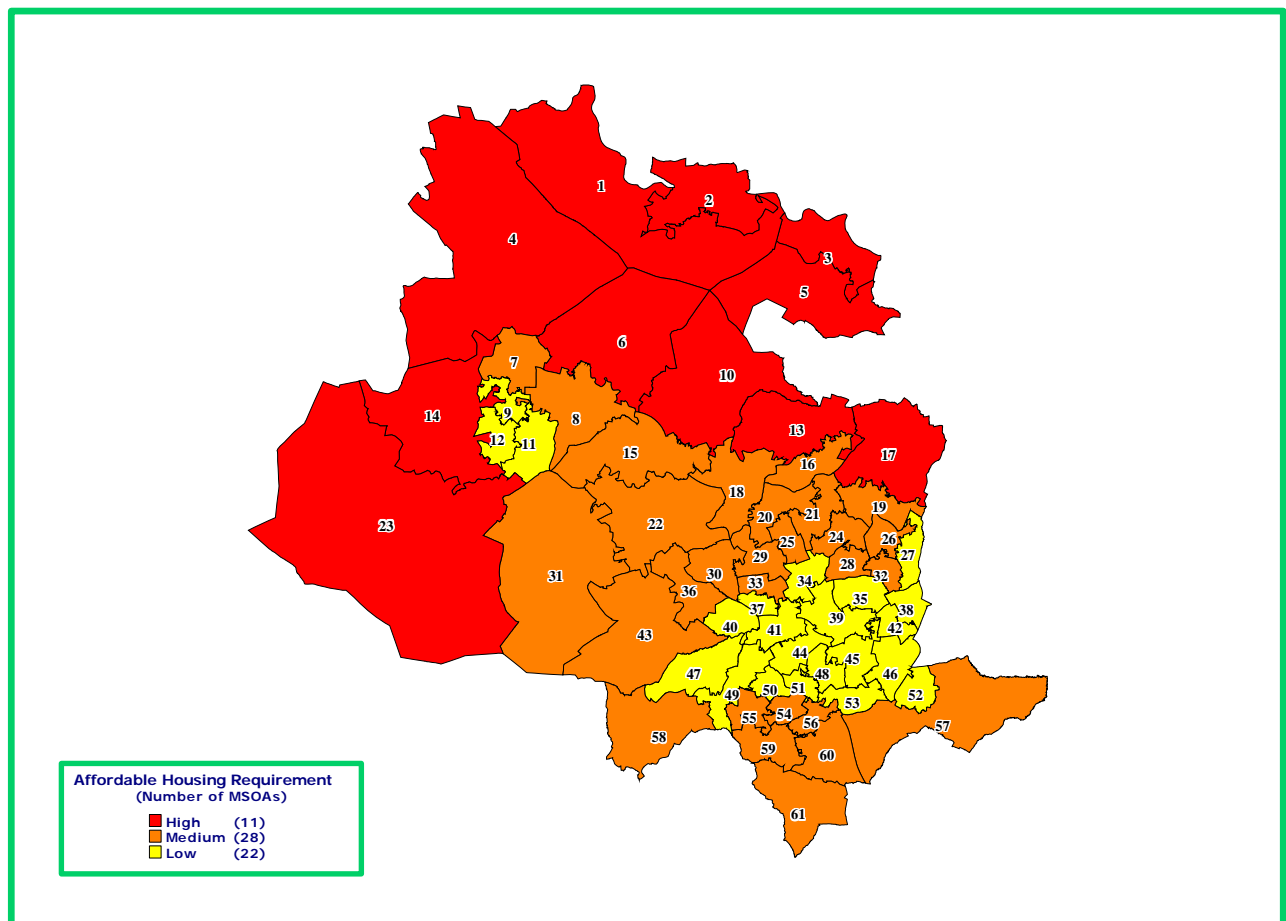
### Group 2 - Medium

High Housing Allocation scheme demand, above average lower quartile house prices, lower than average social sector and affordable stock provision

### Group 3- Low

High social sector, high levels of affordable stock (band A) but high levels of overcrowding and average demand on the Housing Allocation scheme

## Cluster Group Map



## Issues for members

- RSS - Major increase in housing requirement from 1390 to 2700
- How to meet the 30-50% affordable housing need of 1000-1400 per annum
- Varying affordable housing quotas clustered into low medium and high at 20%, 30%, 40%
- Affordable Housing SPD through the Local Development Framework process with a revised approach to the level of subsidy from developers
- Slow down of development activity
- Emerging affordability problems across the majority of the district
- Maintaining up to date and robust evidence in a rapidly changing market
- Whether to have prescriptive or flexible policies
- Developer resistance to affordable housing contributions especially during the downturn
- Site viability
- Rural housing – opportunities

### **Recommendation 3**

The Committee sees that the current quota system needs to be revised and requests that the Strategic Director Regeneration brings back proposals for developing an Affordable Housing policy which is streamlined, transparent and one which results in encouraging developers to invest in the Bradford District.

## Session 3- Delivery

Session 3 focused on how Affordable Housing was delivered including an in-depth look at how negotiations were carried out with developers to secure Section 106 units.

The session covered:

- Delivery Mechanisms
- On site negotiations
- Commuted Sums
- Section 106 Agreements
- RSL Partnership agreements
- Delivery Tools
- Credit Crunch response

The outcome of the session was a better understanding of how Affordable Housing policy was implemented and allowed Members to consider how best to improve its delivery.

### **Key Findings**

#### Affordable Housing delivery mechanisms

- On-site provision
- Fully serviced area of land at nil cost
- Off-site provision provided by the developer
- Commuted Sum
- Land at discount to the open market value

#### Negotiating 'On-Site' Provision

Developers are encouraged to hold pre-planning application meetings with Housing to discuss the expected AH provision as this can take a long time post planning application and can delay the decision. Harrogate and Leeds make the developer complete an AH pro forma (in line with AH Policy before application is validated). This speeds up the application process.

- Joint meeting between Housing, Planning and the Developer to establish affordable housing requirement on-site
- Developer usually tries to negotiate the number of units downwards or agrees to offer a commuted sum in lieu
- Developers list of arguments include: Site abnormalities; contribution to Highway, Education, Recreation, Design restrictions imposed by Planning; Car Parking; Density; Scheme financial viability i.e. insufficient net profit
- Engage an RSL partner to ensure that affordable housing scheme negotiated at a discount to the open market value (OMV) would actually be affordable.

#### Section 106 Agreements

At the hearing in February 2009 it became clear that Developers need flexibility for them to deliver.

The Committee recognised that when a section 106 build takes place, there needs to be some temporary easement, both on Affordable Housing and section 106 agreements. This needs to be done on a graduated basis directly linked to the local economic climate.

In September 2006 an elected Member working group undertook a detailed investigation of section 106 agreements within the Council.

The Working Group recognised the stage that the district was at in terms of regeneration and that rental levels were such that any perceived additional development costs – such as those associated with section 106 agreements could make development unviable. However it was felt that it may be possible to trigger section 106 agreements when the property market/rental levels improve.

The following resolution was passed:

*“That the Council investigates the development of a policy, which would allow Section 106 Agreements for commercial developments to be negotiated, but not implemented, until rental values reach a predetermined and appropriate threshold”.*

Short term there needs to be a political decision on what are the priorities for s106 – we recognise we can't do everything.

- Imposes an obligation on the developer to provide affordable homes at an agreed purchase price before the completion of the entire development
- Sets out an agreement that the commuted sum could only be spent on provision of affordable housing units
- To provide new build certificate
- Car parking provision
- AH developed to the same specification as market housing
- Imposes conditions on the developer to work with an RSL partner to deliver affordable homes
- Stipulate alternative conditions should the partner RSL or developer fail
- Stipulates occupancy criteria – Top priority to local people living and working in the area

## Working with Registered Social Landlords (RSLs)

The Council needs to consider more innovative ways of working in partnership with Registered Social Landlords (RSLs), particularly in relation to the rented sector.

A more creative use of the Council's land assets may help trigger some more house building in partnership with RSLs.

Innovative schemes working with RSLs perhaps trying the system at the Building research establishment (BRE) and getting Incommunities interested. We could give them the land and they build the houses.

- Commitment to enter into LA/RSL Legal Agreement:
  - RSL to comply with S106 Agreement
  - Affordable Rent
  - Future rent increases limited to RPI+0.5%
  - Service charge (to reflect actual cost of services provided)
  - Amount of LA Subsidy agreed (from Commuted sum)
  - Lettings/Nominations arrangement
  - Future disposal arrangements and use of proceeds
  - Monitoring arrangements

- Issue of RSL working within the developers timescale to minimise disruption to local residents in the area

### Credit Crunch - what the Council is doing

- Working in partnership with Developers/RSLs/HCA to purchase unsold stock – using HomeBuy Direct Initiative (Intermediate Rent to HomeBuy)
- Encourage RSLs to purchase unsold stock from developers with grant from HCA to deliver affordable homes for rent
- Work with developer/HCA – to deliver Intermediate rent to HomeBuy (Urban Splash)
- Enter into Deed of Variations with developer (where necessary)
- Support RSLs to renegotiate mixed tenure developments with HCA to deliver mono tenure (rent only) developments
- Negotiate housing for rent only on all PPS3 sites where developer ready to start on site and deliver AHs units

### Issues for members

Developers are not developing due to the difficulty selling completed units, lenders are asking for higher % deposit and have withdrawn many mortgage products making it difficult/expensive for prospective first time buyers to get on to the property ladder.

- Should we reduce the threshold for Rural areas down to 4 units (Harrogate seek 50% AH contribution on 2 units).

If quotas are lowered in Rural areas this will ensure greater output in high value areas where Affordability is a real issue. Under current market conditions difficult to negotiate higher provision. Developers are faced with cash flow problems.

- £5k per plot HC expectation to release LA owned land (providing land at 5K will ensure VFM and attract resources from the HC. HCA expectation for LA to release land in public sector ownership to RSLs
- How the council should use its asset? (Releasing public sector land)
- Land purchase
- Better understanding of AH
- Setting up a Local Housing Company
- How much Affordable Housing should LA deliver through it's policy?
- What should LA do to stimulate the economy?

#### **Recommendation 4**

That the Strategic Director Regeneration, considers the potential for charging a fee for pre application advisory meetings.



**Recommendation 5**

That the Strategic Director Regeneration considers introducing a policy which would allow Section 106 Agreements for housing developments to be negotiated with delayed implementation during the economic downturn, but still protects community needs and can be adjusted when economic conditions improve.

**Recommendation 6**

That the Strategic Director Regeneration strongly and urgently investigates the possibility of developing a pilot partnership scheme working with RSL's in Bradford which involves more creative use of the Council's land assets to create good quality sustainable housing.

## Session 4- Quality

Session 4 focused on the issue of providing quality housing. It included a visit to the Building Research Establishment (BRE) centre in Watford. The BRE Innovation park is designed to provide a valuable education facility for industry professional to visit, learn and see the latest innovations

The session examined various quality standards including the Code for Sustainable Homes and allowed Members to consider a range of quality issues.

### Key Findings

#### What was learnt from the visit to BRE (Building Research Establishment)

At the BRE, Alex Ely, a Member of the Royal Institute of British Architects and CABI Enabler (Commission for Architecture and the Built Environment) was invited to deliver a presentation on Quality and Design including the Code for Sustainable buildings that Homes and Community Agency expect RSLs to use when developing new schemes. A discussion took place on sustainable codes and Modern Methods of Construction.

The importance of protecting quality by Building for Life and Urban Design was discussed. CABI focuses on this and the planning system which has also changed by approving schemes which offer good design.

Schemes with Good Design should include the following:

- Functionality – does it work?
- Firmness – will it last?
- Delight – does it look good?

They should include better landscaping, public realm and pay particular attention to national policy documents i.e. PPS1 (Sustainable development as the core principle underpinning planning), PPS3 & Codes for Sustainable Homes, PPS12 (Integrating Sustainability appraisals into the planning process), Life Time Homes, Housing Quality Indicators, Secure By Design, Manual for Street and Best Practice Design Standards.

#### Code for Sustainable Homes Categories

- Category 1: Energy and Carbon Dioxide Emissions
- Category 2: Water
- Category 3: Materials
- Category 4: Surface Water Run-off
- Category 5: Waste
- Category 6: Pollution
- Category 7: Health & Wellbeing
- Category 8: Management
- Category 9: Ecology

Codes for Sustainable Homes (CSH) would be used as a benchmark for Sustainability, with emphasis on:

- reduced water usage
- reduced construction waste
- use of materials
- better traffic management
- reduced pollution
- encouraging biodiversity and better landscaping.

Designing and building properties to Life Time Home (LTH) standards (incorporating a 16 point criteria) was emphasised as this would have a direct impact on reducing the expenditure on Disabled Facility Grant (DFG). The Council's Housing Needs Study (2007) suggests that one in five households<sup>1</sup> within the District have someone with a disability (based on the householders interpretation of whether they are disabled). Therefore, the Council should request that all developers build to LTH standard. Officers stated that LTH standards could be incorporated into the Supplementary Planning Document (SPD) as part of the LDF process.

#### **16 point LTH Criteria**

Car Parking Width  
Access from Car Parking  
Approach Gradients  
Entrances  
Communal Stairs & Lifts  
Doorways & Hallways  
Wheelchair Accessibility  
Living Room  
Entrance Level Bedspace  
Entrance Level WC & Shower Drainage  
Bathroom & WC Walls  
Stair Lift/Through-Floor Lift  
Tracking Hoist Route  
Bathroom Layout  
Window Specification  
Controls, Fixtures & Fittings

Best practice design standards should pay particular attention to the following:

**Character:** Distinctive identity, Architectural quality, Coherent building layout, Easy orientation, Response to local setting.

**Roads, parking & pedestrianisation:** Priority of building layout over Roads, Pedestrian and cycle friendly streets, well integrated car parking, Connection to existing roads, and paths, Eyes on the street for safety.

**Design and Construction:** Scheme-specific design, well designed and managed Public space, More than statutory minima, Advances in construction and Technology, Adaptation, conversion or Extension.

**Environment and Community:** Easy public transport access, Reduced environmental impact, Appropriate tenure mix, Appropriate accommodation mix, Community facilities.

<sup>1</sup> Amends the previous figure of one in three households.

It is important that Design Quality Standards (DQS) are measurable; they should be checked by having conditions stipulated in the Planning Permission.

In the past the Council has had to approve schemes with poor design because investors did not wish to invest in Bradford. However, if all Local Authorities demand the same standard and threshold then this would not be an issue.

In the Royds ward of the district, all new developments built by social housing providers were built to "Secure by Design" standards, which helped reduce the crime rate. However, sites sold to private developers were not developed to same standards and the crime rate in those areas experienced an increase.

Last autumn the Government established a scheme to buy up unsold new properties and let them to social housing tenants. The idea was that it would save house builders from going under while helping to solve the shortage of affordable homes.

However, the Committee heard that the problem with this scheme was that homes built for sale to private buyers are not up to the higher standards required of new homes to rent to housing benefit claimants.

New homes do not have to meet any standards except minimum building regulations, but housing association homes have to meet minimum space standards. They also have to be at least 25 per cent more energy efficient than minimum building regulations require, which means they are more robust.

This seems unfair and the RSLs are working at a disadvantage. The Committee feels that there should be a quality that applies to both private developers and RSLs.

**Recommendation 7**

That the Strategic Director Regeneration considers introducing a Bradford Quality Standard in new housing developments raising the threshold for quality and design standards which draws from best practice from agencies such as CABI and Building for Life. The standard should include Secure by Design & Life Time Homes Standard.

## Regeneration and Economy Improvement Committee

### Scrutiny of Affordable Housing

#### Terms of Reference

#### Overall Aim

To make recommendations which bring about a clear understanding of what is meant by Affordable Housing, and how a clear strategy can be developed, with a particular focus on policy (how to deliver the strategy), delivery and quality standards.

#### Objectives

- To understand what is meant by the term Affordable Housing.
- To examine the Council's strategic approach to provision of new/additional Affordable Homes to meet demand.
- To examine how policy needs to develop to enable the Council to deliver the strategy
- To consider the current /proposed delivery structures and the roles of the agencies involved.
- To focus on quality standards and how the Council can ensure these standards are achieved / maintained.

#### Interested parties

An indicative list of interested parties is detailed below.

Organisation / body / department	Name
Portfolio Holder	Cllr Adrian Naylor
Strategic Director, Regeneration	Barra Mac Ruairi
Assistant Director Housing – Lead Officer	David Shepherd
Assistant Director Planning	Chris Hughes
Government Office	Tony Bretherick
Government Office	Geoffrey Dibb
Leeds City Region	Colin Blackburn
Lenders	HBOS (Michael Fennard), Barclays, Royal Bank of Canada
Tenants	Alex Brown District tenants & residents federation

Organisation / body / department	Name
Developers	Keepmoat – Eugene Jaruga, New Mason properties, Urban Splash, Persimmon, Taylor Wimpey, Skipton Properties
Housing Associations	Accent, In communities, Yorkshire, Home, Manningham, Manningham HA, Housing 21
The Housing Corporation	Richard Panter
LSP representative	Geraldine Howley
CABE	CABE enabler TBC
Elected Members	Cllr Naylor, Cllr Hawksworth, Cllr Sunderland, Cllr Green
West Yorkshire Housing Partnership	Sally Hinton

## Methodology

The Committee will receive and consider a variety of evidence/ information provided by a range of interested parties. The Committee may adopt one or more of the following methods to collect evidence/ information:

- Request specific briefing materials and/or reports from officers of the Council;
- Invite written evidence from other interested parties;
- Consider (available) historic customer survey / feedback information – including any relevant information from the ‘Speak Out’ Panel;
- Commission specific research and consider any subsequent findings;
- Hold open meetings at which members of the public or interested organisations can present their views and evidence;
- Facilitated focus group(s), where invited interested parties can present their views and evidence;
- Undertake site visit(s) to relevant organisation(s);
- Hold “Committee hearings” i.e. meetings in public, with specific interested parties invited to give a brief presentation (with a previously submitted written submission), followed by questioning by the committee;

## Timescale

It is intended to complete this inquiry and present the outcome report by April 2009. To achieve this target date, the following sets out a staged approach and provides an indicative timetable:

<b>Lead Officer</b>	<b>Committee Activity</b>	<b>Provisional Date</b>
<b>Yusuf Karolia</b>	<b>Strategy:</b> Set the overall vision and context for affordable housing.	w/c 27 October 2008
<b>Mohammed Shabir</b>	<b>Policy:</b> How we develop policy to deliver the strategy, including an examination of the draft affordable housing policy prior to presentation to the Executive.	w/c 24 November 2008
<b>Mohammed Shabir</b>	<b>Delivery:</b> Invite the agencies involved (developers, Registered Social Landlord's and lenders) to explain their roles and give their views on the current delivery structures in Bradford. Also to confirm the development industry's "ask and offer" of CBMDC to increase the rate of affordable housing production.	w/c 12 January 2009
<b>David Shepherd</b>	<b>Quality standards:</b> Determine the quality standards CBMDC will seek to attain in the delivery of new affordable homes to ensure future provision is sustainable and meets the needs of residents. In particular standards for design, environmental sustainability, safety and access will be appraised. Key agencies include the Building Research Establishment, CABI and the Housing Corporation. Method of scrutiny, arrange a visit to the BRE's innovation Park including meeting time for scrutiny process.	w/c 2 March 2009
	Consider information/ evidence base and prepare findings, recommendations and draft report.	March 2009
	Consult on draft report and recommendations.	early April 2009
	Agree and launch the final report.	May 2009

## Hearings and Witnesses

Tuesday 28 October 2008, City Hall, Bradford:

**Yusuf Karolia** – Principal Officer- Housing Strategy, Bradford Council

**Andrew Marshall** – Group Planning Manager, Bradford Council

**Jez Lester** – Assistant Chief Executive, Incommunities

Tuesday 6 January 2009, City Hall, Bradford:

**Yusuf Karolia** – Principal Officer-Housing Strategy, Bradford Council

**Mohammed Shabir** – Affordable Housing Manager, Bradford Council

**Andrew Marshall** – Group Planning Manager, Bradford Council

**Jez Lester** – Assistant Chief Executive, Incommunities

Tuesday 24 February 2009

**Anil Singh** – Manningham Housing Association

**Nigel Guy** – Manningham Housing Association

**Jez Lester** – Assistant Chief Executive – Incommunities

**Lindsay Ramsden** – Barrat David Wilson Homes Leeds

**Brian Verity** – Skipton Properties

**Ben Coles** – Taylor Wimpey West Yorkshire

**Andrew Mason** – New Mason Properties

**Paul Mackie** – Rex Procter and Partners

**David Shepherd** – Assistant Director, Housing, Bradford Council

**Mike Bell** – Assistant Director, Asset Management, Bradford Council

**Mohammed Shabir** – Affordable Housing Manager, Bradford Council

**Yusuf Karolia** – Principal Officer-Housing Strategy, Bradford Council

**John Eyles** – Major Development Manager, Planning, Bfd Council

**Simon Latimer** – Planning, Bradford Council