

Bradford
Housing Requirements Study 2007-08

Main Report of Study Findings
July 2008





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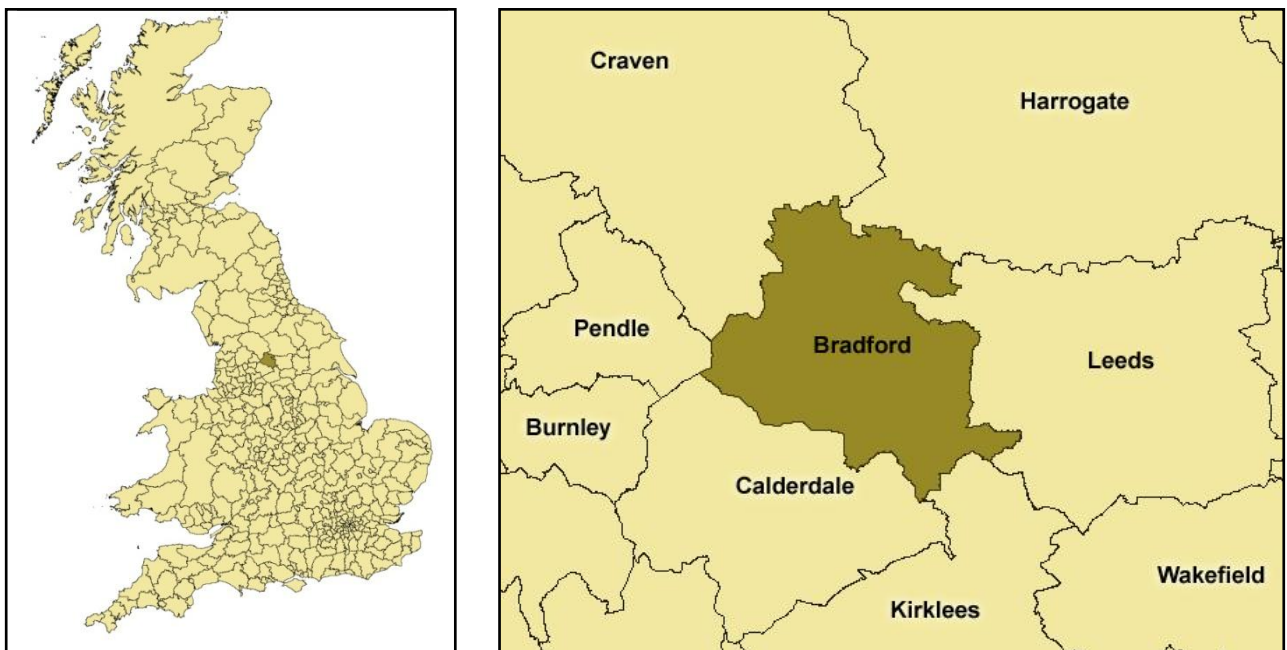
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Chapter 1: The Study Context

- 1.1 Opinion Research Services (ORS) working in partnership with Professional Partnership Services (pps) were commissioned by Bradford City Metropolitan District Council to undertake a comprehensive and integrated housing requirement and stock condition assessment of their administrative area. A supplementary study about social housing in the area was also commissioned.
- 1.2 The studies were undertaken to inform local policies, in particular relating to the housing strategy and investment programme and planning policies surrounding affordable housing provision. It is important to note that the study does not seek to determine rigid policy conclusions, but instead provides a key component of the evidence base required to develop and support a robust policy framework.
- 1.3 The research was based on the analysis of 3,250 interviews conducted with households (which primarily underwrote the housing needs and requirement modelling) coupled with secondary data from the UK Census, Housing Corporation, HM Land Registry, Office for National Statistics and a range of other sources along with a qualitative consultation programme with a range of local residents.

Figure 1
Identifying the Study Area



- 1.4 This document is the main report for the housing requirements assessment and further consultation about the social housing sector. It summarises the key findings of the study, in particular where they relate to existing policies or have implications for future policy decisions across Bradford. Other documents include an executive summary of the study findings and a report on private sector stock condition and a supplementary report providing further technical details on the research and analysis.

National Policy Context

- 1.5 Irrespective of which political party has been in power, the central tenet of UK government housing policy has been to ensure that everyone has the opportunity of living in a decent home, which they can afford.
- 1.6 In 2003, the government set out their current vision for housing in the Communities Plan. This publication has led to a period of significant change in planning systems across England and Wales, and the current housing policy document is Planning Policy Statement 3 (PPS3) which has recently replaced a series of policies including Planning Policy Guidance Note 3 (PPG3) and Circular 6/98.
- 1.7 The objectives of the Communities Plan demand that our communities:
- are economically prosperous;
 - have decent homes at affordable prices;
 - safeguard the countryside;
 - enjoy a well-designed, accessible and pleasant living and working environment; and
 - are effectively and fairly governed with a strong sense of community.
- 1.8 PPS3 supplements these aims with the requirement that people should also live in a community where they want to live. An important series of definitions are also presented in PPS3, of which several are detailed below.

Housing definitions presented in PPS3

Housing Need: The quantity of housing required for households who are unable to access suitable housing without financial assistance.

Housing Demand: The quantity of housing that households are willing and able to buy or rent.

Affordable Housing: Social rented and intermediate housing, provided to specified eligible households whose needs are not met by the market. Affordable housing should:

- Meet the needs of eligible households including availability at a cost low enough for them to afford, determined with regard to local incomes and local house prices.
- Include provision for the home to remain at an affordable price for future eligible households or, if these restrictions are lifted, for the subsidy to be recycled for alternative affordable housing provision.

Housing Market Areas: Geographical areas defined by household demand and preferences for housing. They reflect the key functional linkages between places where people live and work.

- 1.9 Notably, one of the six principles of PPS3 is that an evidence-based policy approach to housing provision is taken:

Local Development Documents and Regional Spatial Strategies policies should be informed by a robust, shared evidence base, in particular, of housing need and demand, through a Strategic Housing Market Assessment.

- 1.10 To deliver the Communities Plan the Government tasked the nine English regions with setting up a regional housing body or board. The Yorkshire and Humberside Regional Housing Body takes responsibility for delivery in the region. The emerging regional policy is the Yorkshire and Humberside Regional Spatial Strategy (RSS) which is currently being prepared by the Regional Assembly.

Introducing Bradford

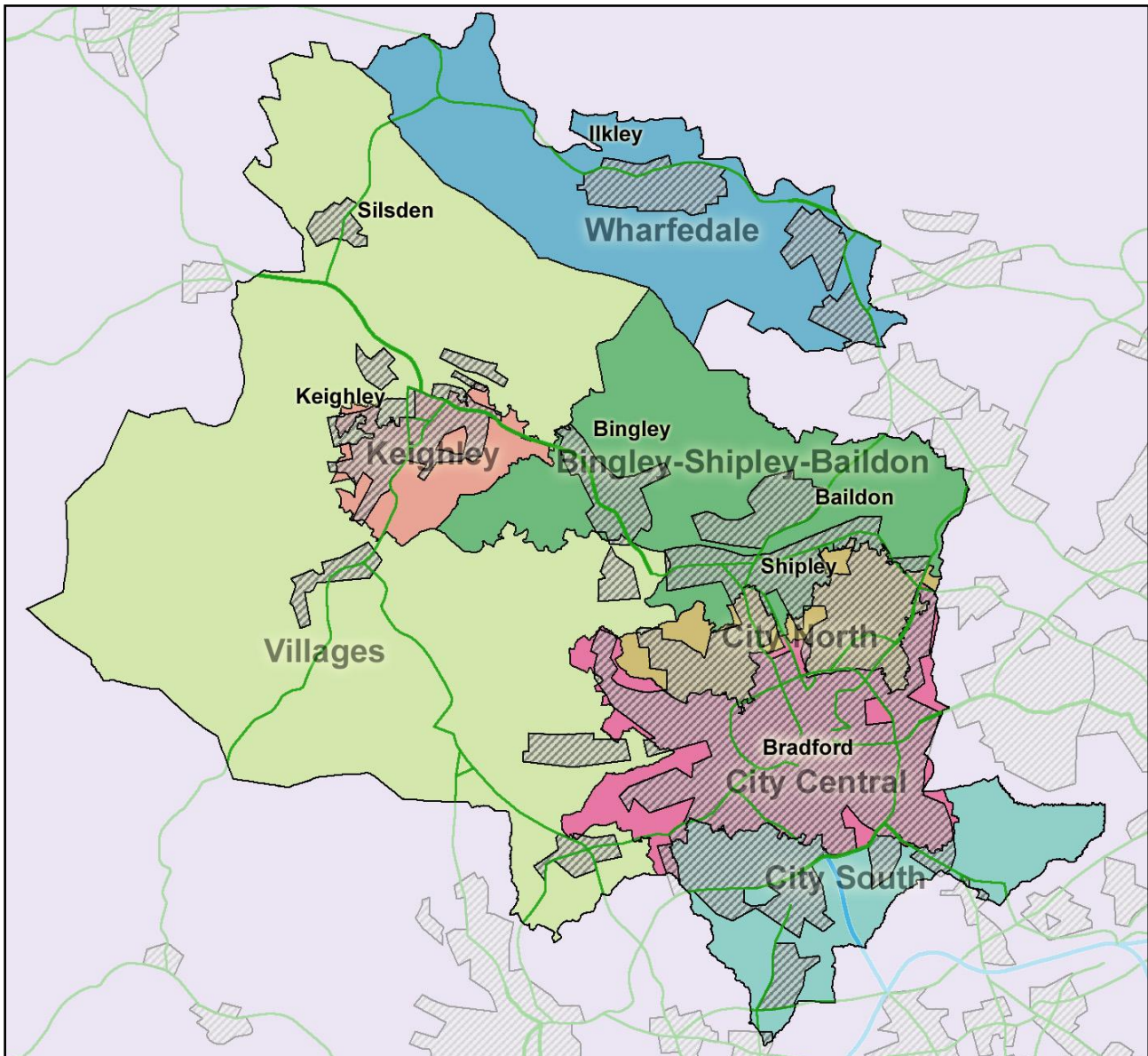
- ^{1.11} The City of Bradford Metropolitan District is situated within the West Yorkshire Conurbation, with strong links to Leeds to the East, and is also surrounded by the smaller urban areas of Wakefield, Huddersfield, Dewsbury, Halifax and Burnley. Bradford also has strong links to the North West and the Manchester City region and is located within the wider Yorkshire and Humberside region.
- ^{1.12} The district is made up of several urban areas which include; the City of Bradford, Shipley, the freestanding towns of Keighley, Bingley, Silsden and Ilkley and the smaller settlements of Steeton, Eastburn, Menston, Burley and Addingham.
- ^{1.13} The metropolitan area is a mixture of urban and country areas and covers an area of approximately 370km². In 2006 the population of Bradford was almost half a million and around 180,000 households at the time of the 2001 census. In comparison to the rest of England Bradford's population has been increasing at a modest rate, however, it is expected to rise more sharply in the future increasing by 23.5% by 2029. Bradford actually suffered a loss in population of 10,060 people, through migration, between 2001 and 2006.
- ^{1.14} Bradford also has a high resident BME population compared to England and Yorkshire and Humberside. Only 76% of Bradford's population were White British at the time of the 2001 Census, compared to 92% in the whole of the Yorkshire and Humberside region. By far the largest ethnic minority ethnic group in Bradford is Asian or Asian British – Pakistani, with almost 15% of the population falling into this group compared to 3% in Yorkshire and Humberside and 1.5% in England as a whole. Almost 3% of Bradford's population also fall into the Asian or Asian British – Indian group, as well as significant proportions of several other ethnic minority groups.
- ^{1.15} Bradford City remains the economic focus of the district and Airedale is also a key employment centre, with Keighley, Bingley and Shipley forming a transport corridor. Bradford District has the Region's third largest economy and accounts for 9% of all employment in the Region and 21% in the sub-Region. The District holds 9.1% of the regional business stock.
- ^{1.16} Unemployment has been in long term decline but there are relatively few new businesses registering in Bradford. The average person in Bradford earns around £2,000 less than the average full-time employee and earnings in the city have risen more slowly than in both England and in Yorkshire and Humberside. Manufacturing and wholesale & retail trade is relatively important to the Bradford economy and there are proportionally fewer people in managerial and professional categories. It should be noted that the district is two-thirds rural and therefore has a significant rural economy.
- ^{1.17} There are approximately 200,000 dwellings; 73% of which are owner occupied, 9% privately rented and 18% rented from a social landlord. The proportion of social housing in Bradford is lower than both the English and Yorkshire and Humberside averages. The City of Bradford Metropolitan District Council have put an emphasis on providing affordable housing within the city centre and produced 'Bradford City Centre Affordable Housing' draft for consultation in 2007 which sets out the targets for the percentage of affordable housing provision on developments of varying sizes.
- ^{1.18} The Yorkshire and the Humber Regional Spatial Strategy (RSS) was published in May 2008. It states that there should be a transformation of Bradford based upon '*Economic development, jobs and homes through the renaissance of the city centre, and development and regeneration elsewhere*'. It is proposed that housing completions targets are raised from their 2004-2008 levels of 1,560 new

dwellings per year to 1,560 to 2,700 units per annum for the period 2008-2026 to meet future demand. Altogether this gives an overall requirement of 48,600 additional homes between 2008 and 2026

^{1.19} For the purposes of this study, Bradford has been split into a number of sub-areas with Figure 2 illustrating these sub-areas. They are: Bingley-Shipley-Baildon, Villages, City North, City Central, City South, Keighley and Wharfedale.

Figure 2

Identifying the Sub-Areas in Bradford (Source: Bradford Housing Requirements and Private Sector Stock Condition Survey 2007/08).
Note: Area outside the study area shown in lighter shading



Data Sources

^{1.20} Whilst the study sought to draw on a wide range of secondary data sources, primary data was also collected through a household survey based on a stratified random probability sample. The Household Survey was conducted between August and November 2007 and a total of 3,253 households were successfully interviewed. Identified non-response issues were addressed by a comprehensive statistical weighting process.

- 1.21 Information derived from the weighted data was consistent with reliable comparable data from a range of other secondary sources – including demographic details, data from the 2001 Census, and secondary housing statistics. When considering the entire dataset, primary data for Bradford is accurate to within $\pm 1.7\%$ points at the 95% level of confidence based on a 50:50 split. Where there is a majority-minority split of 90:10, the data accuracy improves to $\pm 1.0\%$ points at the 95% level of confidence.
- 1.22 Details of the number of interviews achieved in each sub-area and the associated accuracy levels are detailed in Figure 3.

Figure 3
Sub-Area Samples and Accuracy (Source: Bradford Household Survey 2007-08)

Sub-Area	Number of Interviews	Error Margin @ 95% confidence	
		50:50 Split	90:10 Split
City Centre	1,559	$\pm 2.5\%$	$\pm 1.5\%$
City North	365	$\pm 5.1\%$	$\pm 3.1\%$
City South	287	$\pm 5.8\%$	$\pm 3.5\%$
Bingley-Shipley-Baildon	291	$\pm 5.7\%$	$\pm 3.4\%$
Keighley	248	$\pm 6.2\%$	$\pm 3.7\%$
Wharfedale	202	$\pm 6.9\%$	$\pm 4.1\%$
Villages	301	$\pm 5.6\%$	$\pm 3.4\%$
Total	3,253	$\pm 1.7\%$	$\pm 1.0\%$

- 1.23 All figures from the Household Survey presented in this report have been grossed-up to represent the overall population – therefore where the report discusses specific numbers of households or dwellings, it is not the number of respondents that is referred to but the number of households or dwellings across the study area that they represent.
- 1.24 The secondary data sources used included:
- 2001 Census of Population;
 - Database of all property sales maintained by HM Land Registry;
 - Information on existing stock maintained by Valuation Office Agency;
 - Details on local properties from the Royal Mail Small User Postal Address File (PAF);
 - HSSA submissions from local authorities;
 - Housing Corporation publications from Registered Social Landlord CORE logs (Continuous Recording) and other statistical returns; and
 - Local authority housing and planning administrative records.
- 1.25 All secondary data sources used sought to correspond with the date of the primary data collection, and a reference point of March 2007 (or the nearest available date to this point) is the basis for all sources. This is also the base date for the study projections.
- 1.26 This information was complemented by a study of letting agents across the Bradford area of all properties currently advertised to let. A sequence of meetings and discussions were also held with a range of residents across the district to discuss their impressions of social housing and future housing aspirations, expectations and needs.

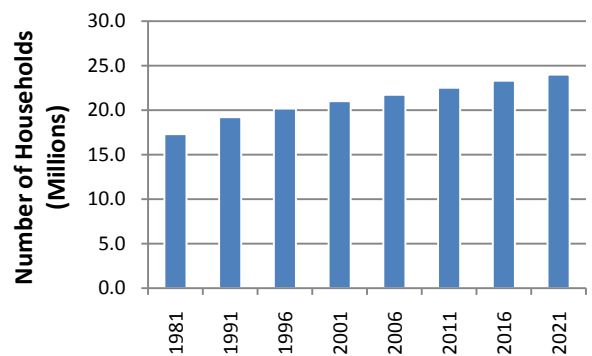
Chapter 2: Housing Market Drivers

2.1 This section of the report considers the local population across Bradford, concentrating in particular on how local circumstances have changed over recent years and how they are projected to change in future. Further information is also provided on the characteristics of local households, and how local employment compares to that elsewhere.

National Level Household Changes

2.2 Recent figures show that the number of households in the UK has increased more rapidly than housing supply. There are several key reasons for the increase in household numbers. According to the Office for National Statistics (ONS), until the mid-1990s, natural change was the main driver for population growth. However, more recent population growth has been predominantly based upon international migration.

Figure 4
Number of Households in the UK 1981-2021 (Source: DETR)



2.3 Figure 5 shows that there is a natural increase in the UK population. The natural population increase between 2003/04 and 2004/05 was 126,800 people. This increase is commonly attributed to improvements in health care, which reduces child mortality rates and allows people to live for longer.

2.4 Figure 6 demonstrates that there has been fairly rapid growth in net UK migration, with particularly high growth between 2003/04 and 2004/05. The ONS reports that this increase was mainly due to the rise in the number of citizens coming from the ten accession countries (A10) that joined the EU in May 2004. Net in-migration of A10 citizens was 74,000 in mid-2005, compared with 10,000 in mid-2004.

Figure 5
Births and Deaths in the UK, 2001-2005 (Source: ONS, General Register Office for Scotland, NI Statistics & Research Agency)

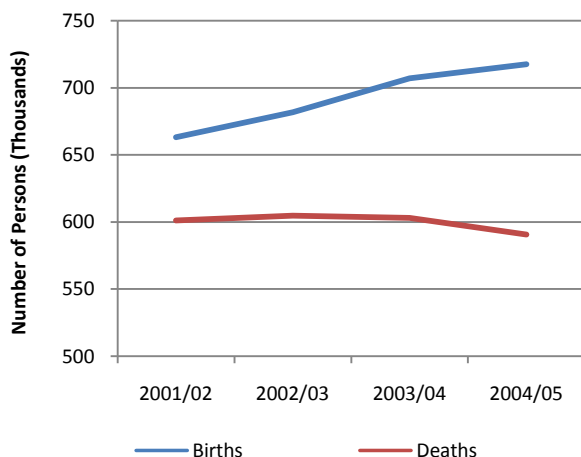
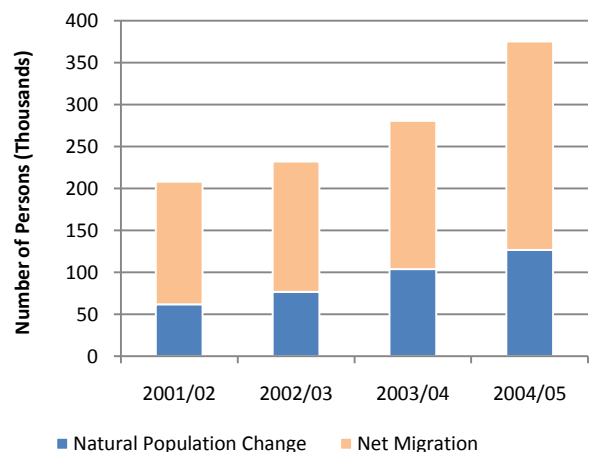


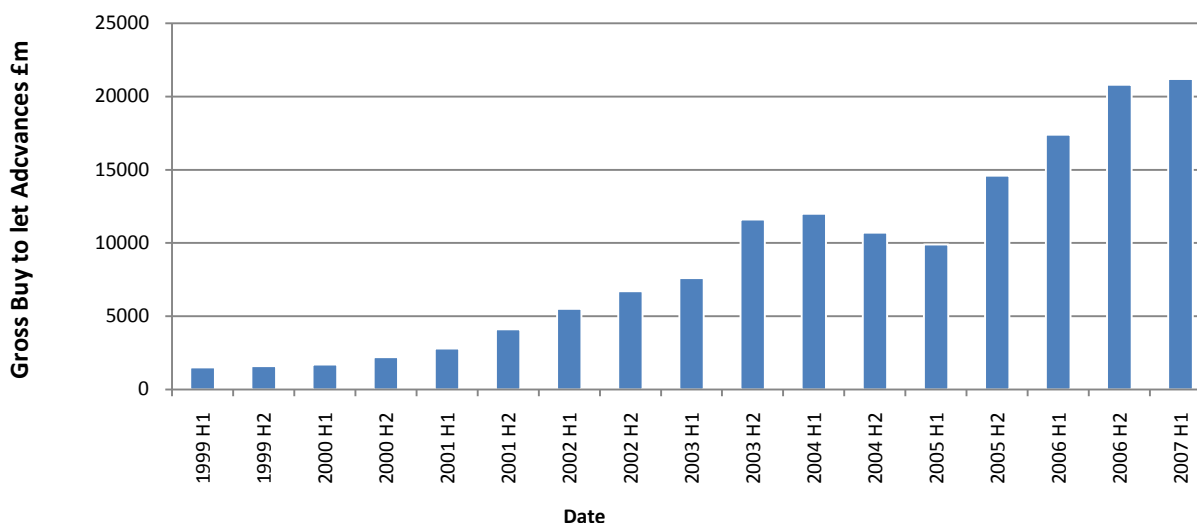
Figure 6
Population Change in the UK, 2001-2005 (Source: ONS, General Register Office for Scotland, NI Statistics & Research Agency)



- 2.5 In addition to a growing population, the size of households has been reducing over recent years, hence housing requirements have increased. The average household size in England was 2.67 in 1981 and is predicted to be 2.15 in 2021.
- 2.6 This significant reduction in household size has several possible causes. It is a common assumption that decreasing average household size is a result of young adults moving out of the parent home. In reality, it is actually more likely that increases in relationship breakdown and divorce are the key contributors. Another reason is the decrease in family size: people are choosing to have fewer children. Finally, due to advances in medical techniques, many older people who outlive their partners are continuing to live alone for significantly longer than older people lived in the past.
- 2.7 A further change in housing across the UK is the growth in the private rented sector. The impact of low interest rates and concerns about the rate of returns on long-term investments and pensions led to many people investing in the buy-to-let housing market. Figure 7 shows how the number of specific buy to let mortgage advance has grown since the first quarter of 1999. This highlights the enormous growth in this form of investment and that there was no evidence nationwide of buy to let advances declining in the first part of 2007. However, the recent credit crunch and general slowdown in the housing market is also likely to have caused a slowdown in the number of buy-to-let mortgage advances since the second half of 2007.

Figure 7

Buy to let Mortgage Advance 1999-2007 (Source: Council of Mortgage Lenders 'Buy-to-let Mortgage Lending and the Impact on UK House Prices', February 2008)

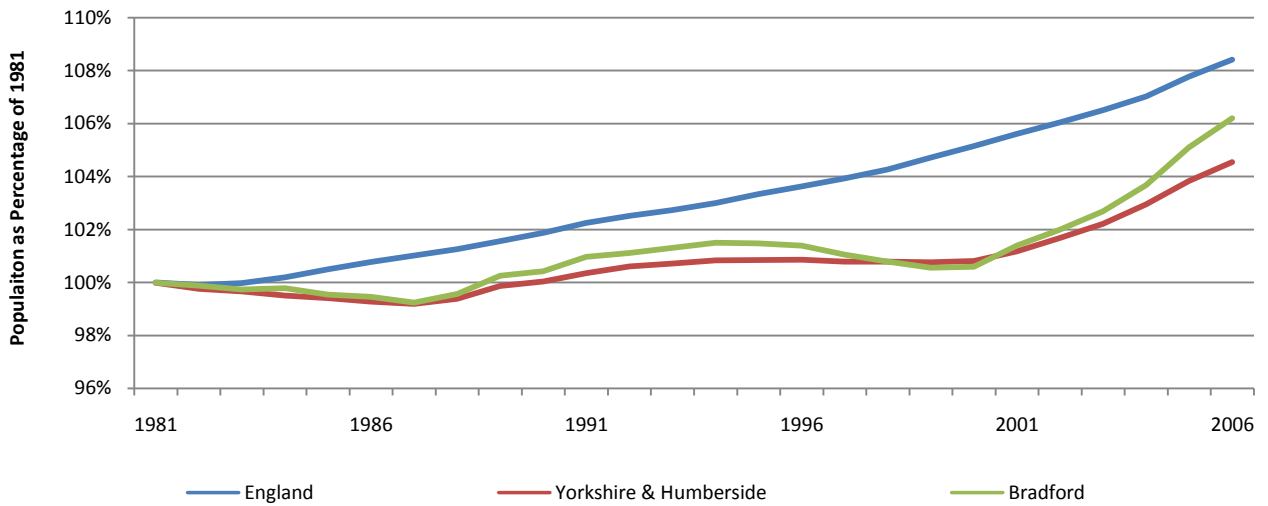


- 2.8 The private rented sector is also important because of its role in housing particular household groups. Many households who cannot afford to move into owner occupied accommodation form in the private rented sector. It is also the case that many students occupy housing in the private rented sector which is particularly relevant for Bradford as it is the home to the University of Bradford. It is also the case that many migrant workers seek to live in private rented housing because they are not eligible for social housing and are not seeking to buy a permanent home in the area they are working.

Local Population Trends

2.9 In 2006 Bradford had a population of nearly half a million people and the 2001 Census showed that they contained around 180,000 households. The long term growth of Bradford is illustrated in Figure 8. Taking the 1981 population as a base, it shows that the population of Bradford rose by 6.2% in the period up to 2006. This compares with a rise in population of over 8% for the whole of England and 4.6% for the Yorkshire & Humberside region.

Figure 8
Population of Bradford, Yorkshire and Humberside and England: 1981-2006 (Source: ONS Mid-Year Population Estimates)



2.10 Figure 9 shows that this rise in population of Bradford is expected to rise much more sharply in the future. Based on population estimates from 2004, the Office of National Statistics estimate that the population of Bradford will rise by 23.5% by 2029.

2.11 The age structure of the population of Bradford (Figure 10) shows that there are proportionally far more young people in the area than in England and Wales as a whole. In particular there is a higher population share for those aged 0-29 years.

Figure 9
Population Projections for Bradford 2004-2029 (Source: ONS Sub-national Population Projections: 2004 based data)

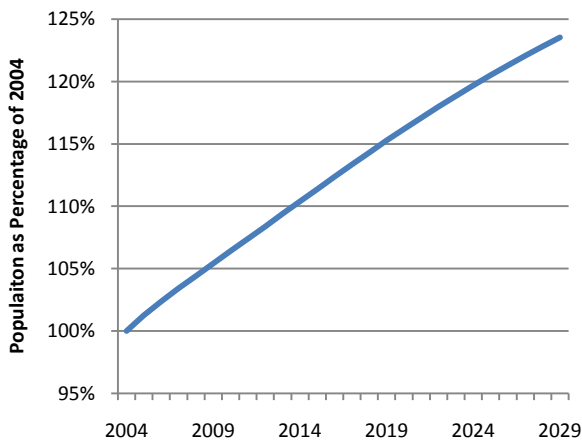


Figure 10
Age Profile for Bradford Compared with England and Wales: 2006 (Source: ONS Mid-Year Population Estimates)

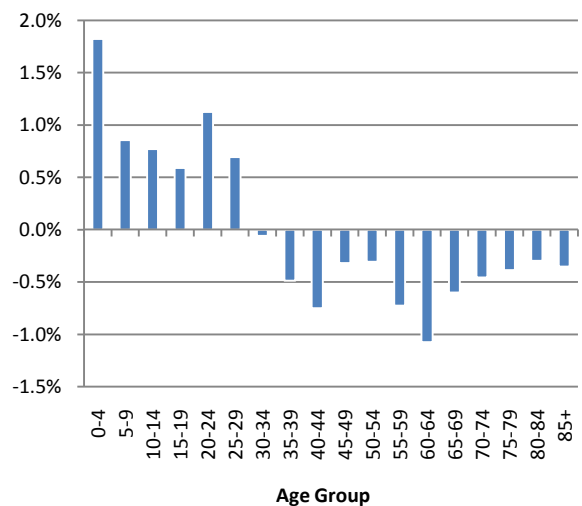


Figure 11
Ethnicity of the Population of Bradford in 2001 (Source: UK Census of Population 2001)

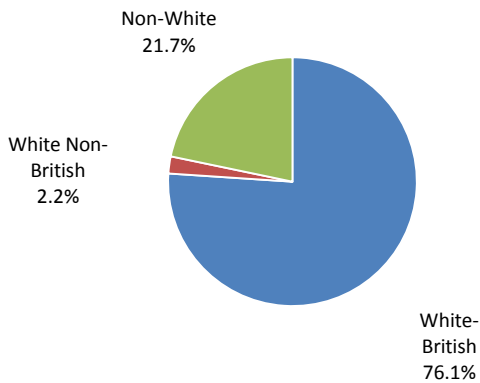
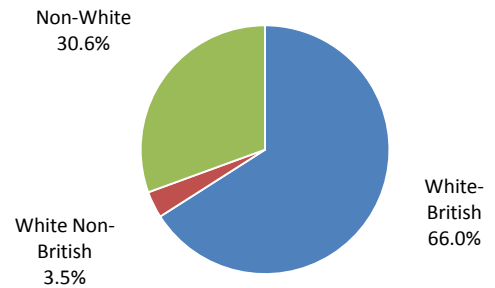


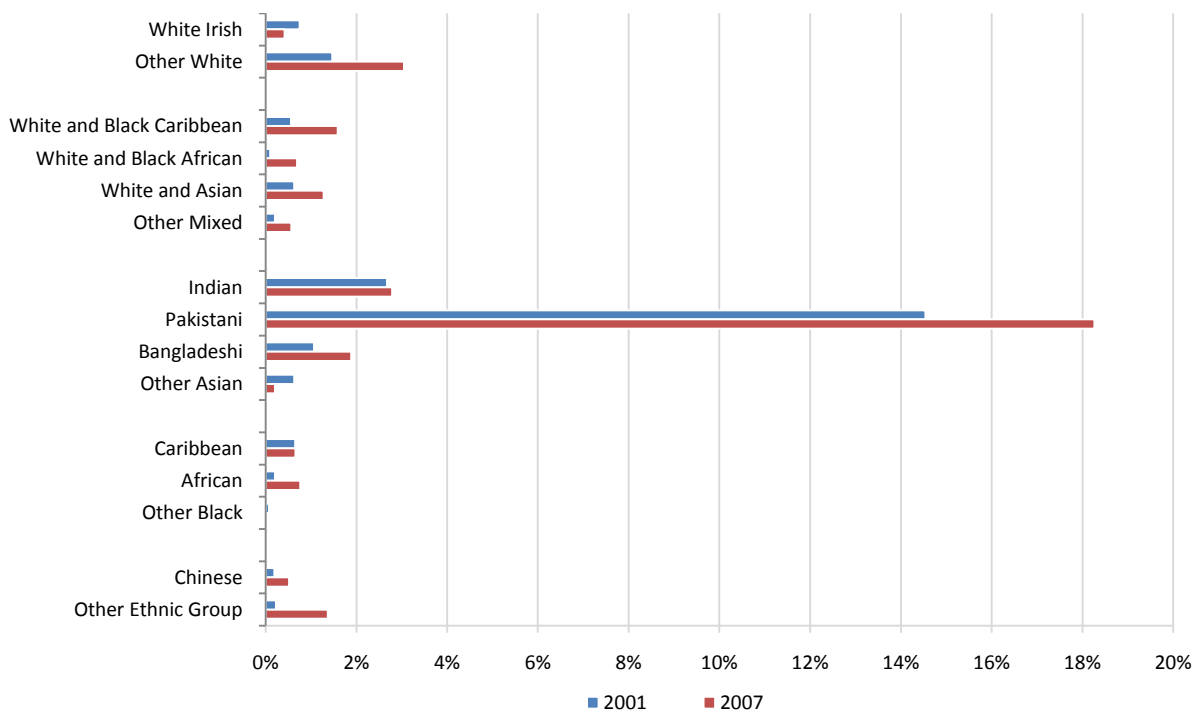
Figure 12
Ethnicity of the Population of Bradford in 2007 (Source: Bradford Household Survey 2007-08)



2.12 Figure 11 and Figure 12 illustrate how the ethnicity of Bradford’s population has changed since 2001. It is apparent that the Black and Minority Ethnic (BME) population has grown in recent years, most notably among the non-white ethnic groups.

2.13 Figure 13 details the BME population across Bradford and how it has changed since 2001. It can be seen that there has been an increase in most ethnic groups, in particular the Pakistani, Bangladeshi, White Other, and Other Ethnic Group. The only group to have significantly declined between 2001 and 2007 are White Irish. The chart also illustrates that the Pakistani ethnic group now comprises around 18% of the total population.

Figure 13
Black and Ethnic Minority Population by Ethnic Group in 2007 compared to 2001 (Source: 1. Bradford Household Survey, 2. UK Census of Population 2001)



Migration

2.14 Since 1996-97, the ONS has published relatively localised migration data using information from the NHS Central Register (NHSCR) which records the movement of individuals who change GP. The NHSCR data provides an effective way of monitoring changes in migration over time, but it is important to recognise the limitations of the data –not everyone who moves will register with a doctor, so some migration will not be counted. Nevertheless, as the data provides the best available basis for analysis, the following information details migration patterns for Bradford over the period 2001-2006.

Figure 14

Net Migration to Bradford by England and Wales Region 2001-2006 (Source: ONS Migration Statistics Unit: Movements between local authorities in England and Wales based on patient register data and patient re-registration recorded in the NHSCR. Note: Figures may not sum due to rounding)

UK Region	2002	2003	2004	2005	2006	Total
North East	(140)	(140)	(50)	(10)	(120)	(460)
North West	(520)	(470)	(370)	(350)	(370)	(2,080)
Yorkshire & Humberside	(1,650)	(1,000)	(1,050)	(1,140)	(1,290)	(6,130)
East Midlands	(330)	(270)	(180)	(130)	(130)	(1,040)
West Midlands	(240)	(50)	(20)	(40)	(110)	(460)
Eastern	(60)	(90)	120	(30)	(20)	(80)
London	40	160	170	280	150	800
South East	80	(50)	60	140	60	290
South West	(160)	(170)	(150)	(80)	(80)	(640)
Wales	(60)	(60)	(60)	(20)	(60)	(260)
Total	(3,040)	(2,140)	(1,530)	(1,380)	(1,970)	(10,060)

2.15 Figure 14 shows the net migration to Bradford from every region of England and Wales in the past 5 years. Overall, migration accounted for a fall in the population of 10,060 people from 2001 to 2006. The major regions that migrants have moved to are the North West, East Midland and the rest of Yorkshire and Humberside.

Figure 15

Top 10 Local Authorities with the Highest Net Migration to Bradford 2001-2006 (Source: ONS Migration Statistics Unit)

Local Authority	In-migrants	Out-migrants	Net
Leeds	14,880	12,000	2,880
Newham	490	310	180
Barking and Dagenham	180	70	110
Waltham Forest	280	170	110
Hackney	250	150	100
Hounslow	260	180	80
Rochdale	350	280	70
Doncaster	460	390	70
Burnley	250	190	60
Southend on Sea	110	50	60

Figure 16

Top 10 Local Authorities with the Highest Net Migration from Bradford 2001-2006 (Source: ONS Migration Statistics Unit)

Local Authority	In-migrants	Out-migrants	Net
East Riding of Yorkshire	970	2,750	(1,780)
Calderdale	4,050	5,740	(1,690)
Craven	2,710	4,280	(1,570)
Kirklees	4,500	5,210	(710)
Harrogate	1,090	1,700	(610)
Scarborough	410	940	(530)
Manchester	1,150	1,580	(430)
York UA	610	950	(340)
Selby	210	520	(310)
Wakefield	1,220	1,530	(310)

2.16 Figure 15 shows the individual local authorities which have had the highest net migration to Bradford. The neighbouring authority of Leeds has the largest net migration with nearly 3,000 people having moved to Bradford in the last five years. Other authorities on the list cover a wide area England, but

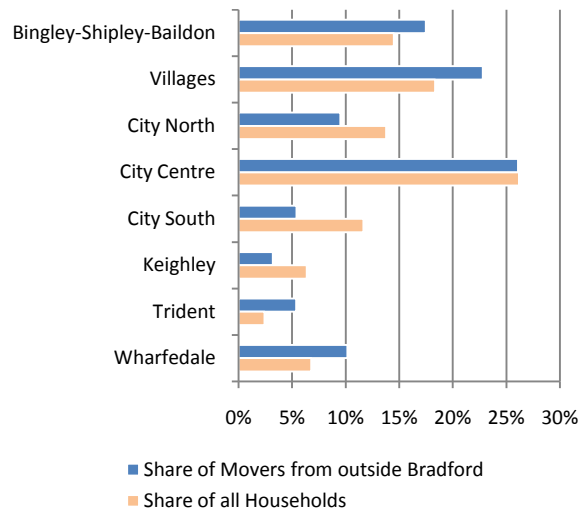
contribute only small numbers of people – though it is worth noting that five of the ten authorities listed are London Boroughs.

2.17 Figure 16 shows the local authorities to which Bradford lost population through migration. This represents a less diverse list of areas with most being in Yorkshire and Humberside

Destination of Migrants to Bradford

2.18 When considering migration in relation to sub-areas of Bradford, Figure 17 illustrates that household from outside Bradford were disproportionately likely to move to the Villages, Bingley-Shipley-Baildon and Wharfedale sub-areas, and were least likely to move to the City North, City South and Keighley sub-areas.

Figure 17
Movers from outside Bradford in Last 3 Years by Sub- Area (Source: Bradford Household Survey 2007-08)



Age of Migrant Persons

2.19 The age structure of the net migrants to Bradford is shown in Figure 18. The area has experienced a net loss of population in all age categories. It is surprising there has been a net migration away from Bradford of those aged 16-24 years because the University of Bradford would be expected to attract people of this age to the city.

Figure 18

Migration to and from Bradford by Age Group 2001-2006 by Year (Source: ONS Migration Statistics Unit)

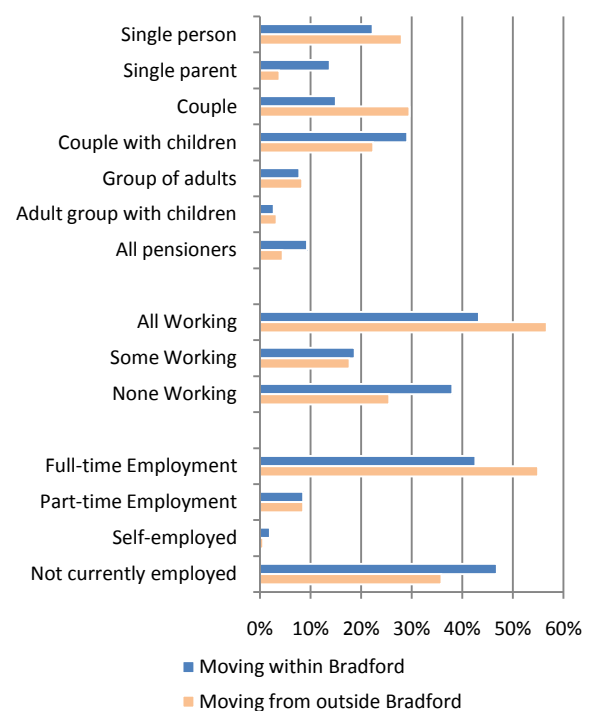
Age Group	2002	2003	2004	2005	2006	Total
In Migrants						
0-15 years	2,430	2,610	2,650	2,380	2,230	12,300
16-24 years	3,320	3,130	3,240	3,410	3,350	16,450
25-44 years	5,100	5,480	5,480	5,380	5,170	26,610
45-64 years	1,520	1,590	1,690	1,570	1,520	7,890
65+ years	750	720	840	680	680	3,670
Total	13,120	13,530	13,900	13,420	12,950	66,920
Out Migrants						
0-15 years	3,160	2,910	2,860	2,670	2,800	14,400
16-24 years	4,020	3,910	3,720	3,710	3,500	18,860
25-44 years	5,990	5,890	5,910	5,700	5,840	29,330
45-64 years	2,060	2,140	2,090	1,990	1,960	10,240
65+ years	900	840	860	740	830	4,170
Total	16,130	15,690	15,440	14,810	14,930	77,000
Net Migrants						
0-15 years	(730)	(300)	(210)	(290)	(570)	(2,100)
16-24 years	(700)	(780)	(480)	(300)	(150)	(2,410)
25-44 years	(890)	(410)	(430)	(320)	(670)	(2,720)
45-64 years	(540)	(550)	(400)	(420)	(440)	(2,350)
65+ years	(150)	(120)	(20)	(60)	(150)	(500)
Total	(3,010)	(2,160)	(1,540)	(1,390)	(1,980)	(10,060)

2.20 Figure 19 shows a breakdown of the household types that have moved in the last three years. This shows that nearly 60% of those who moved into the Bradford area were either a single person or a couple without children. All pensioner households account for less than 5% of those moving from outside Bradford.

2.21 The majority of households moving into Bradford had all their members working and the majority of people moving into Bradford were in full-time employment.

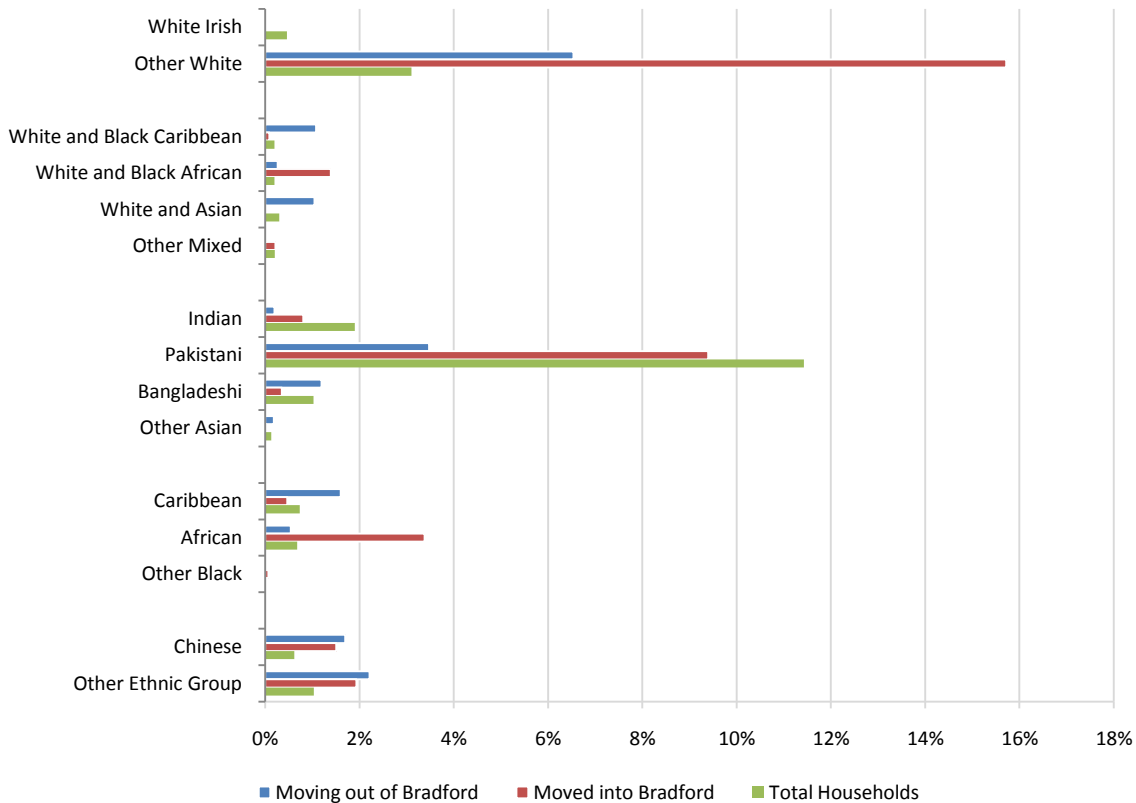
2.22 These results would indicate that employment opportunities are attracting many people to the area.

Figure 19
Household Type, Working and Employment Status of Movers in Last 3 years by Location of Previous Home (Source: Bradford Household Survey 2007-08)



2.23 If those moving in and out of Bradford are considered by ethnic group (Figure 20) it can be seen that the Other White group are the most mobile, forming a high proportion for moves both into and out of Bradford. There is also a high proportion of in-movement from Pakistani and African households, however Pakistani households form almost 12% of the total and therefore the majority of Pakistani households are moving within Bradford or not at all.

Figure 20
Ethnicity of Those Moving In and Out of Bradford (Source: Bradford Household Survey 2007-08)



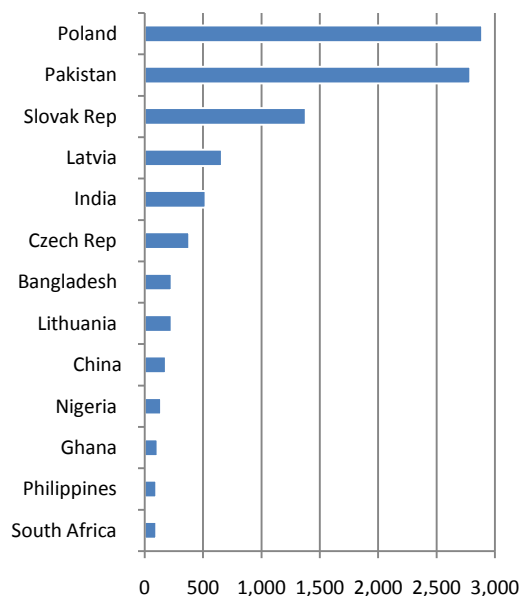
International Migration

2.24 In recent years the UK has experienced a noticeable increase in the number of migrant workers arriving from overseas. Records of the location of these workers are imperfect, but one measure of where they moved to is the number of new National Insurance numbers issued to workers in particular locations.

2.25 In 2005/06 a total of 4,550 and in 2006/07 a total of 6,580 new National Insurance numbers to non-UK nationals were issued in Bradford. This group of workers represent over 2% of all people residing in Bradford.

2.26 Figure 21 shows that over a quarter of all new national insurance registration in Bradford were

Figure 21
New National Insurance Registrations of Non-UK Nationals in Bradford 2005-2007 by Country of Origin (Source: DWP)

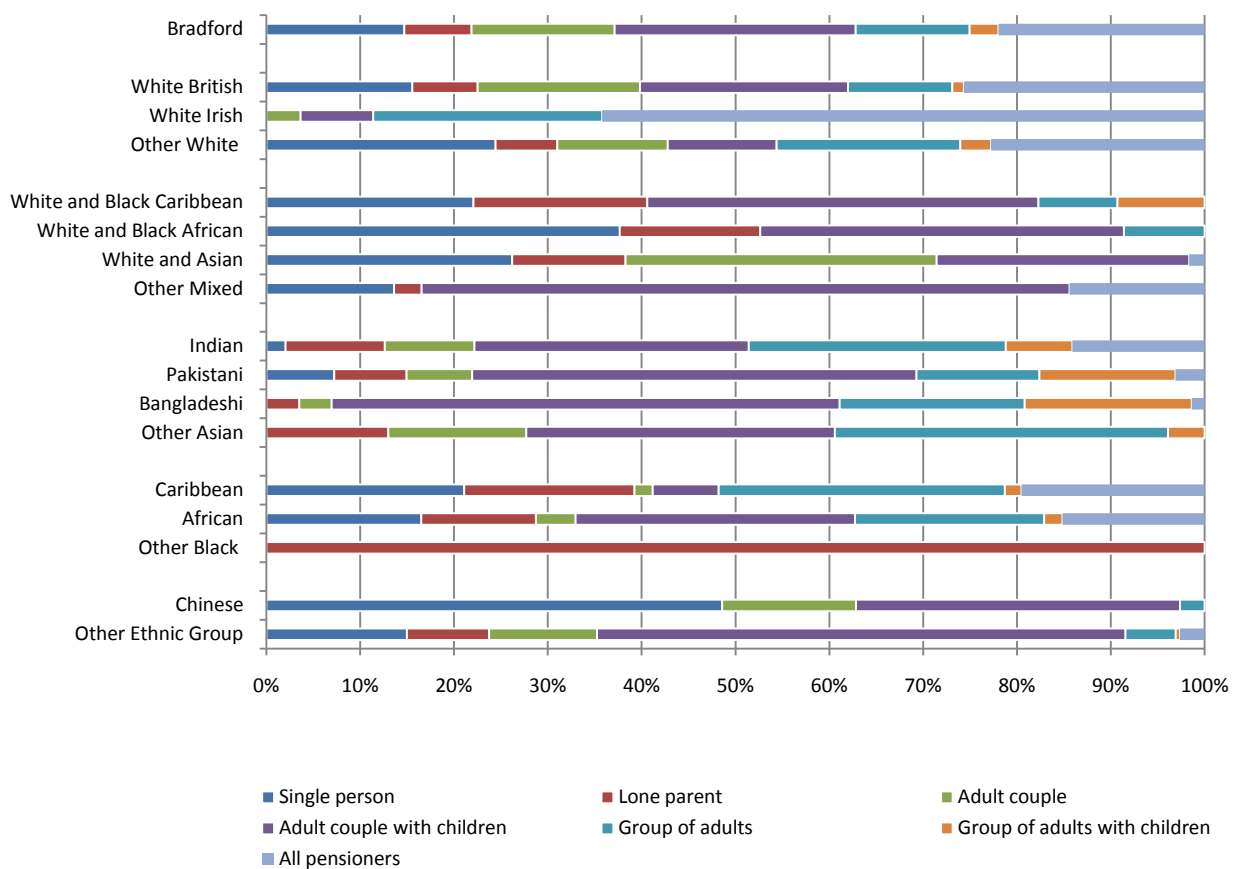


issued to Polish nationals. And another quarter were issued to Pakistani nationals.

Household Type

2.27 It is important to consider the structure of households when assessing housing needs. An area with more single people requires more separate accommodation, while an area with large families will require larger houses to accommodate them. The household structure of Bradford follows from its younger than average population with only 22% of all households being comprised of all pensioners.

Figure 22
Household Type by Ethnic Group (Source: Bradford Household Survey 2007-08)



2.28 If household type is considered by ethnic group it can be seen that over 60% of the White Irish Group live in all pensioner households and there is a very small proportion of children indicating that this is an ageing group. The Asian and mixed ethnicity households contain proportionately more households with an adult couple and children, in particular around 50% of Bangladeshi and Pakistani households contain an adult couple and children. These groups are therefore likely to be larger and consequently require larger dwellings.

Figure 23
Dwelling Type and Tenure by Household Type (Source: Bradford Household Survey 2007-08)

Household Type	Detached	Semi-detached	Terraced	Flat	Other	Owned	Private Rent	Social Rent
Single person	4.5%	27.7%	36.4%	31.4%	0.0%	53.2%	20.9%	25.8%
Lone parent	3.1%	37.9%	48.3%	10.7%	0.0%	31.9%	31.0%	37.2%
Adult couple	20.9%	42.4%	28.4%	8.3%	0.0%	80.8%	5.3%	13.9%
Adult couple with children	18.7%	39.2%	38.8%	3.4%	0.0%	83.4%	6.9%	9.7%
Group of adults	13.2%	40.9%	42.6%	3.1%	0.1%	79.4%	10.7%	10.0%
Group of adults with children	7.9%	26.0%	63.0%	3.0%	0.0%	81.1%	11.4%	7.6%
All pensioners	9.8%	37.0%	27.6%	25.0%	0.6%	65.6%	26.7%	7.7%
All household groups	12.9%	37.2%	36.3%	13.5%	0.1%	70.4%	15.4%	14.2%

The Local Economy

Economic Activity

2.29 Figure 24 shows that unemployment has been in long-term decline in Bradford. Therefore, the majority of those who are economically active are in employment.

2.30 The decline in unemployment claimants in Bradford may not entirely reflect the strength of the local economy. Many working age persons not in jobs are not eligible, or do not claim, unemployment benefit.

2.31 Figure 25 shows that the number of working age residents of Bradford claiming incapacity benefit has rose until 2005. Incapacity benefit is more generous than unemployment benefit and also places fewer onuses on the individual to seek a job. The growth in incapacity benefit claimants may have prevented a rise in unemployment rates since 2000.

Figure 24
Unemployment Rate for Working Age Population for Bradford, Yorkshire & Humberside and England: 1992-2008 (Source: Claimant Count. Note: Data relates to January each year)

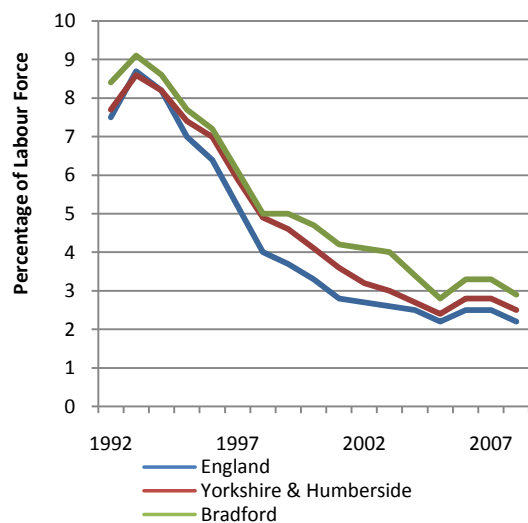
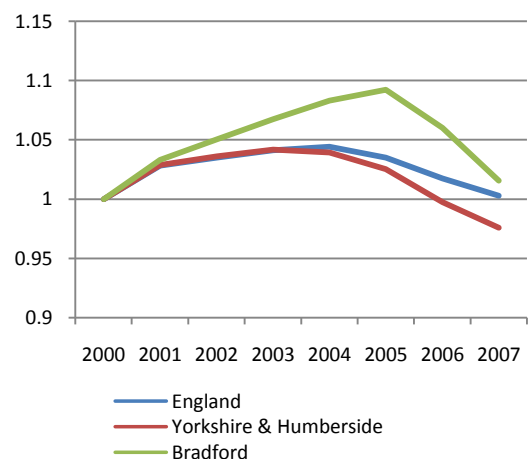


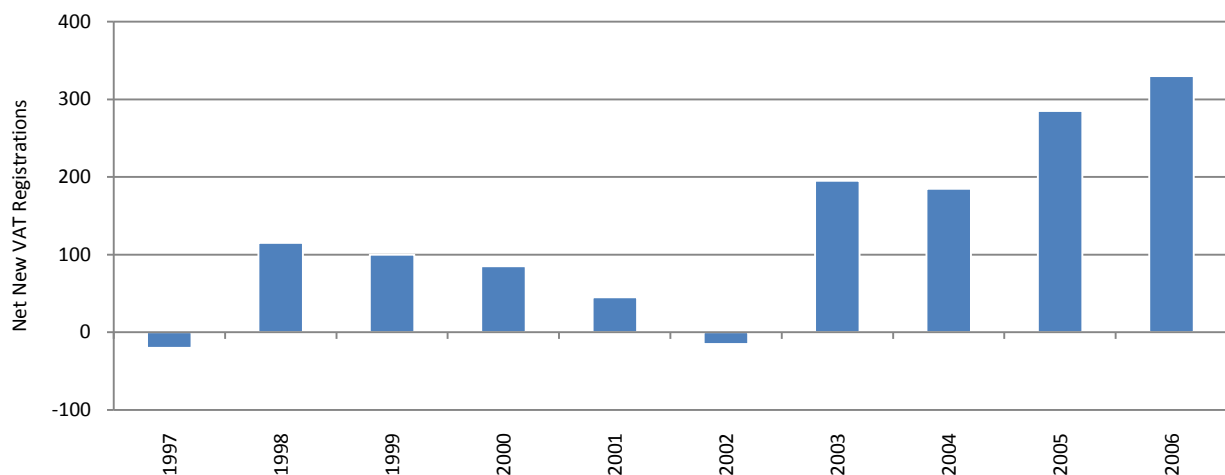
Figure 25
Incapacity Benefit Claims by Working Age Persons for Bradford, Yorkshire & Humberside and England 2000-2007 (Source: DWP. Note: Data relates to May of each year)



Industry

^{2.32} A measure of innovation and entrepreneurship is the number of new VAT registered businesses in a year. A business must register for VAT if its turnover exceeds £64,000 per year. It can de-register if its turnover falls below £62,000. In practice most de-registration is likely to be due to the business being acquired, merged or liquidated. Figure 26 shows the net new VAT registrations in Bradford per annum. In total, since 1997 the number of VAT registered businesses has grown by 1,300. This represents a 12.7% growth in the number of VAT registered business since 1997, which is below the average across England as a whole (20%) and the Yorkshire and Humberside region (16%).

Figure 26
Net New VAT Registered Businesses in Bradford: 1997-2006 (Source: VAT Registrations)



^{2.33} The range of occupations of Bradford residents do not differ widely from those of the overall population of England or the whole of the Yorkshire & Humberside region. However, there are fewer people employed in professional and administrative occupations and more in plant & machinery and elementary ones (Figure 27).

^{2.34} When considering the industry of employment of residents, it is apparent that manufacturing and wholesale & retail trade is very important to the Bradford economy.

^{2.35} Another measure of the nature of residents in an area is the National Statistics Socio-economic Classifications (NS-SeC). NS-SeC is a constructed measure which reflects the socio-economic circumstances of the individual such that each person in a NS-SeC category has a similar socio-economic status. The population of Bradford contains proportionally more people who are long-term unemployed or who have never worked, and proportionally fewer people in managerial and professional categories.

Figure 27
 Occupation, NS-SeC and Industry of Employment for Bradford, Yorkshire & Humberside and England (Source: UK Census of Population 2001)



Incomes and Earnings

2.36 Alongside economic activity the other key component of the economy of an area is the wages earned by workers. There are two separate ways to analyse average earnings in a local authority. One is to examine only those who are employed within the authority. The other is to examine the earnings of the residents of the authority.

2.37 Since 2002 the New Earnings Survey (NES) and subsequently the Annual Survey of Hours and Earnings (ASHE) has recorded both measures for all local authorities. There are some concerns about the sample sizes within ASHE at district level – nevertheless, it is worth emphasising that this data is shown for information only.

2.38 Figure 28 shows the results for full-time median gross annual earnings for 2007. The results show that residents in Bradford typically earn less than those employed in the city. This implies that many higher earning employees in Bradford live outside of the authority.

2.39 Treating the median full-time earning in 1999 as a base, Figure 29 shows that median earnings have risen more quickly in both England as a whole and Yorkshire & Humberside than they have done in Bradford.

2.40 Figure 28 and Figure 29 refer only to those in full-time employment. Bradford is characterised by many employees working part-time. Figure 30 shows the average employed person resident in Bradford earns around £2,000 less than the average full-time employee.

Figure 28
Comparison of Workplace and Residence Median Gross Annual Earnings in Bradford, Yorkshire & Humberside and England in 2007 for Full-time Employees' (Source: ASHE 2007)

Area	Employed in Area	Resident in Area
Bradford	£20,887	£19,878
Yorkshire & Humberside	£22,294	£22,369
England	£24,402	£24,428

Figure 29
Growth in Median Gross Annual Earnings for Workplace in Bradford, Yorkshire & Humberside and England for Full-time Employees 1999-2007 (Source: ASHE 1999-2007)

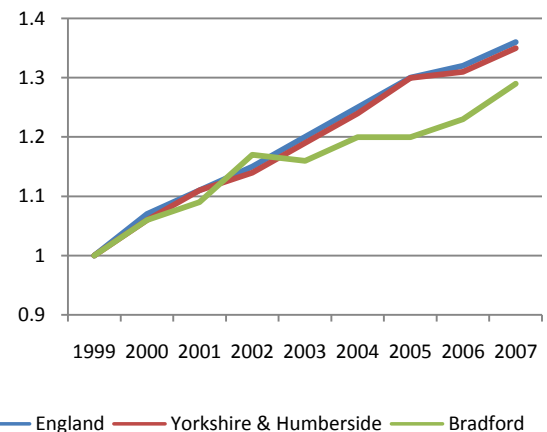
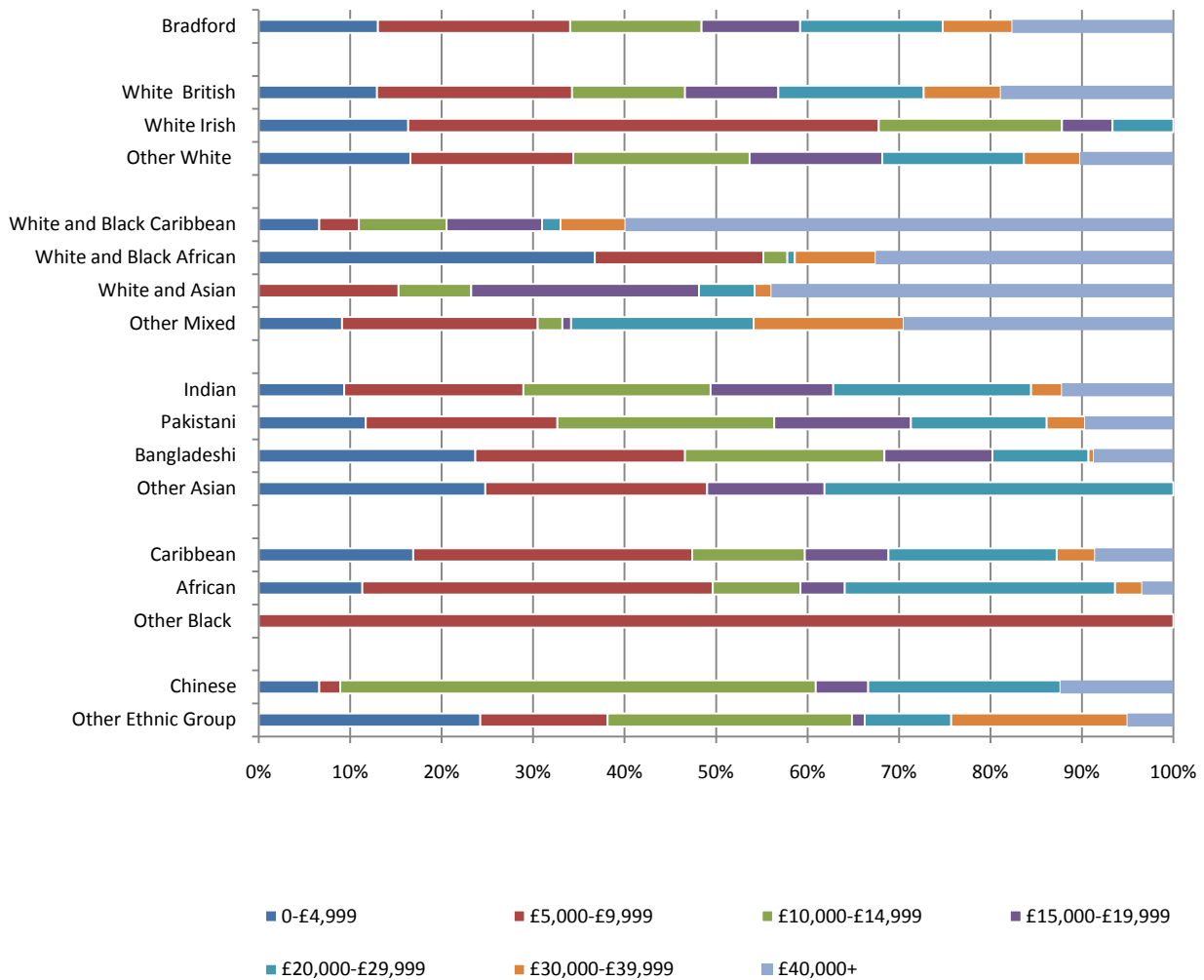


Figure 30
Median Gross Annual Earnings for Residents in Bradford, Yorkshire & Humberside and England in 2007 (Source: ASHE 2007)

Area	Median Earnings	
	Overall	Full-time
Bradford	£17,838	£19,878
Yorkshire & Humberside	£18,697	£22,369
England	£20,280	£24,428

Figure 31
Household Income by Ethnic Group (Source: Bradford Household Survey 2007-08)



2.41 Figure 31 details household income by ethnic group and shows that on average BME groups have slightly lower incomes than the White British population. However, there are very little differences overall, with the most prominent variations at the upper end where the proportion of households with over £30,000 income is lower in most BME groups.

Skills and Education

2.42 Figure 33 shows the proportion of the population over 16 years who are educated to NVQ4 or higher level, and those with no formal qualifications. Information on education level is based on the highest educational qualification obtained, grouped as follows:

Figure 32
Description of Education Levels (Source: Office of National Statistics)

Education Level	Description
Level 0 / No qualifications	No academic, vocational or professional qualifications.
Level 1	1+ 'O' levels/CSE/GCSE (any grade) NVQ level 1 Foundation GNVQ
Level 2	5+ 'O' levels 5+ CSEs (grade 1) 5+ GCSEs (grade A - C) School Certificate 1+ A levels/AS levels NVQ level 2 Intermediate GNVQ or equivalents
Level 3	2+ 'A' levels 4+ AS levels Higher School Certificate NVQ level 3 Advanced GNVQ or equivalents
Level 4 / 5	First degree Higher Degree NVQ levels 4 – 5 HNC HND Qualified Teacher Status Qualified Medical Doctor Qualified Dentist Qualified Nurse, Midwife, Health Visitor or equivalents
Other qualifications / Level unknown	Other qualifications (e.g. City and Guilds; RSA/OCR; BTEC/Edexcel) Other professional qualifications.

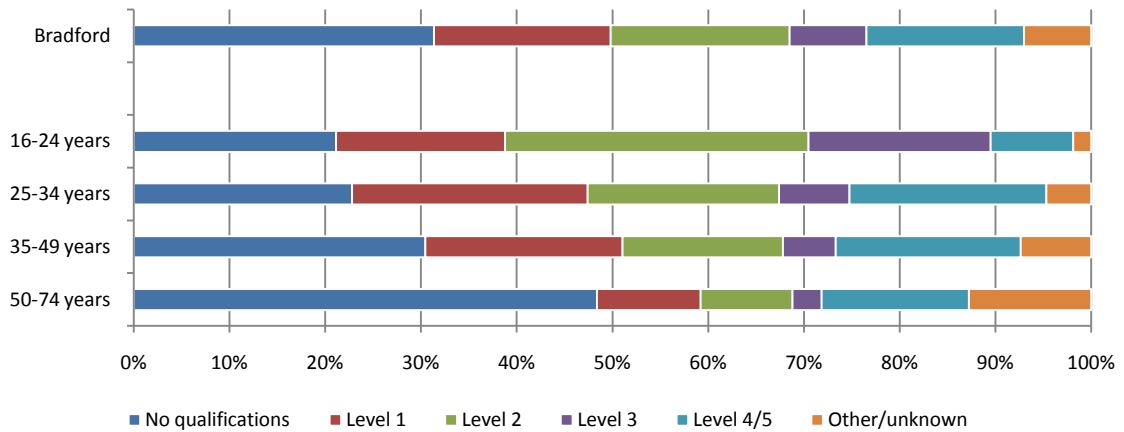
2.43 Compared with the Yorkshire and the Humber region as a whole, the population of Bradford is less represented in the no qualification category and over-represented in the degree and above category.

Figure 33
Qualification Levels for Bradford, Yorkshire & Humberside and England (Source: UK Census of Population 2001)

Education Level	England	Yorkshire & Humberside	Bradford
Level 0	28.9%	31.4%	28.5%
Level 1	16.6%	18.5%	19.0%
Level 2	19.4%	18.7%	19.4%
Level 3	8.3%	8.0%	8.5%
Level 4 / 5	19.9%	16.5%	17.2%
Other / unknown	6.9%	7.0%	7.4%

2.44 Figure 34 shows that nearly 50% of the population of Bradford aged over 50 years possess no formal qualifications. The results for the young population are much more encouraging, with over 20% of everyone aged 25-49 years having the equivalent to a degree or higher.

Figure 34
Qualification Levels for Bradford by Age (Source: UK Census of Population 2001)



Travel to Work

2.45 We can identify travel to work behaviour through analysis of the 2001 Census data.

2.46 The data identifies that 150,000 people both live and work in Bradford. This represents around 78% of all those living in the area who have a job, and 77% of all those who work in Bradford. Of this group 15,750 work mainly at or from home, which represents 8.3% of all those residents of Bradford who have jobs.

2.47 Unsurprisingly the vast majority of people who travel to work in and out of Bradford do so to and from other parts of the Yorkshire and Humberside region with the link to Leeds being particularly strong.

Figure 35
Travel to Work Patterns for Residents in Bradford in 2001 (Source: Census 2001)

UK Region	Travel to Work		
	Work in Bradford	Live in Bradford	Net Travel to Bradford
Bradford	149,782	149,782	-
Leeds	15,271	21,269	(5,998)
Kirklees	8,754	4,109	4,645
Calderdale	7,032	4,641	2,391
Craven	3,983	3,268	715
Rest of Yorkshire & Humberside	5,416	3,708	1,708
North East	300	132	168
North West	2,506	1,979	527
East Midlands	439	262	177
West Midlands	326	268	58
Eastern	179	248	(69)
London	181	448	(267)
South East	149	338	(189)
South West	178	211	(33)
Wales	120	23	97
Scotland	56	155	(99)
Northern Ireland	6	6	-
Total	194,678	190,847	3,831

Access to Services

2.48 In considering housing choices, households are inevitably influenced by a range of factors, including the ease of access to a range of facilities. Households interviewed were asked how easy or difficult it was to access each of the following services and facilities from their home:

- Childcare facilities
- Cultural and recreational facilities
- GP
- Health, sport and leisure facilities
- Local schools
- Parks and open spaces
- Place of work
- Place of worship
- Public transport
- Shopping facilities

Figure 36

Difficulties Accessing Services by Area (Source: Bradford Household Survey 2007-08. Note: Figures highlighted in red are significantly higher and figures highlighted in green are significantly lower than the Bradford-wide results, based on observed splits and relevant sub-sample sizes at a confidence level of 95%)

Difficulties Accessing Services & Facilities	All Bradford	Area							
		Bingley-Shipley-Baildon	Villages	City North	City Centre	City South	Keighley	Trident	Wharfedale
Shopping Facilities	5.7%	7.0%	4.2%	6.9%	7.5%	3.0%	6.0%	4.9%	1.5%
Your GP	6.2%	7.9%	3.8%	8.1%	8.9%	2.2%	5.6%	7.5%	1.9%
Park/Open Spaces	5.9%	5.4%	2.8%	7.7%	9.5%	1.4%	9.2%	7.2%	1.4%
Public Transport	5.7%	5.7%	9.1%	4.1%	5.7%	3.3%	5.1%	5.0%	5.4%
Health/Sport/Leisure facility	10.2%	7.3%	17.7%	9.7%	9.6%	4.5%	9.1%	6.1%	11.4%
Cultural/Recreational	14.9%	16.2%	27.5%	12.5%	10.2%	6.4%	9.0%	5.8%	24.3%
Local Schools	2.0%	2.6%	1.1%	1.8%	2.6%	2.4%	1.8%	1.5%	0.8%
Childcare	1.6%	2.7%	1.1%	1.3%	1.4%	2.5%	2.0%	1.4%	0.0%
Childrens Play Facilities	5.6%	5.5%	3.4%	7.0%	4.8%	6.0%	15.8%	6.4%	1.4%
Your Place of Work	4.1%	9.2%	5.3%	1.6%	2.7%	3.4%	3.4%	3.9%	2.9%
Your Place of Worship	3.6%	4.4%	4.6%	4.3%	4.2%	0.8%	3.1%	2.4%	1.0%
Residential Parking	14.2%	20.4%	13.6%	11.8%	12.8%	9.4%	11.2%	11.8%	24.5%

Chapter 3: Existing Housing Stock

- 3.1 The general character of a dwelling stock is important in understanding the type of housing available to residents of an area and the relationship that dwelling type, age and location has on dwelling condition. The mix of property type available will have a bearing on home-owners' choices in terms of accommodation and the type of investment properties available to landlords.
- 3.2 The age of a dwelling will also have an effect, for example older, pre-1919, terraced houses tend to be large in comparison to a typical modern detached house. The age of a dwelling will also tend to determine its internal layout, the provision of amenities, its level of energy efficiency and its condition. Dwelling location is also important, findings from the English House Condition Survey (EHCS) from 1996, 2001 and 2003 all indicate that rural dwellings are more prone to poor physical condition and problems with energy efficiency.
- 3.3 The following analysis examines a number of general physical characteristics of the stock.

Property Type and Age

- 3.4 Figure 37 shows the mix of existing properties in Bradford in terms of property type. As illustrated, in detached properties comprise around 13% of the stock, semi-detached and terraced housing both comprise around 37% of the total with flats accounting for the remaining 13%. There are far more detached properties in Wharfedale, while nearly 30% of the Trident sub-area is comprised of flats.

Figure 37
Property Type by Sub-Area (Source: Bradford Household Survey 2007-08)

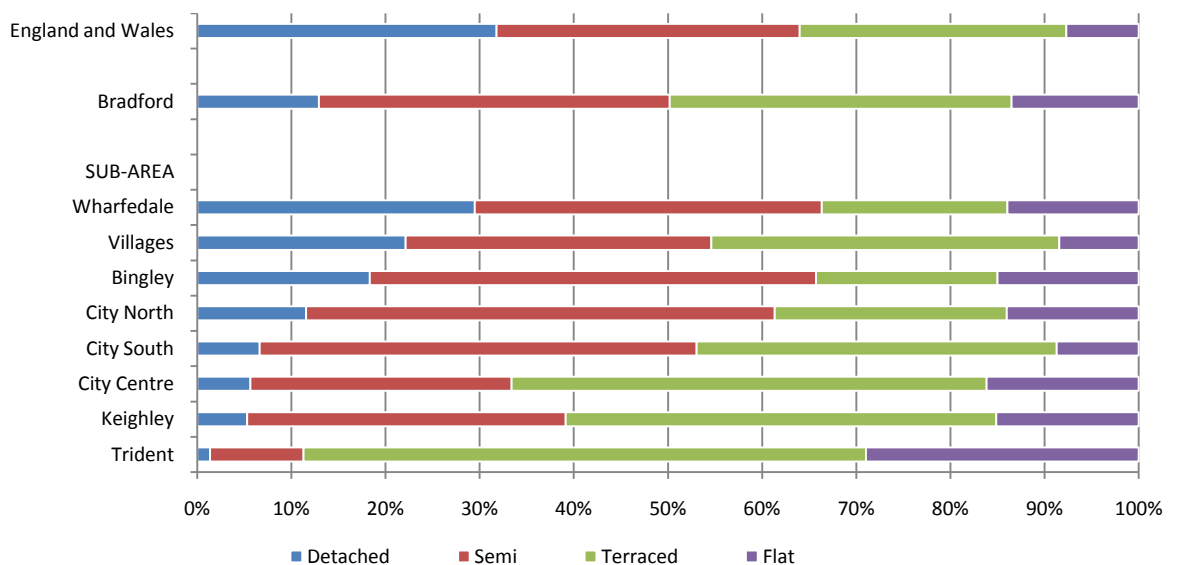
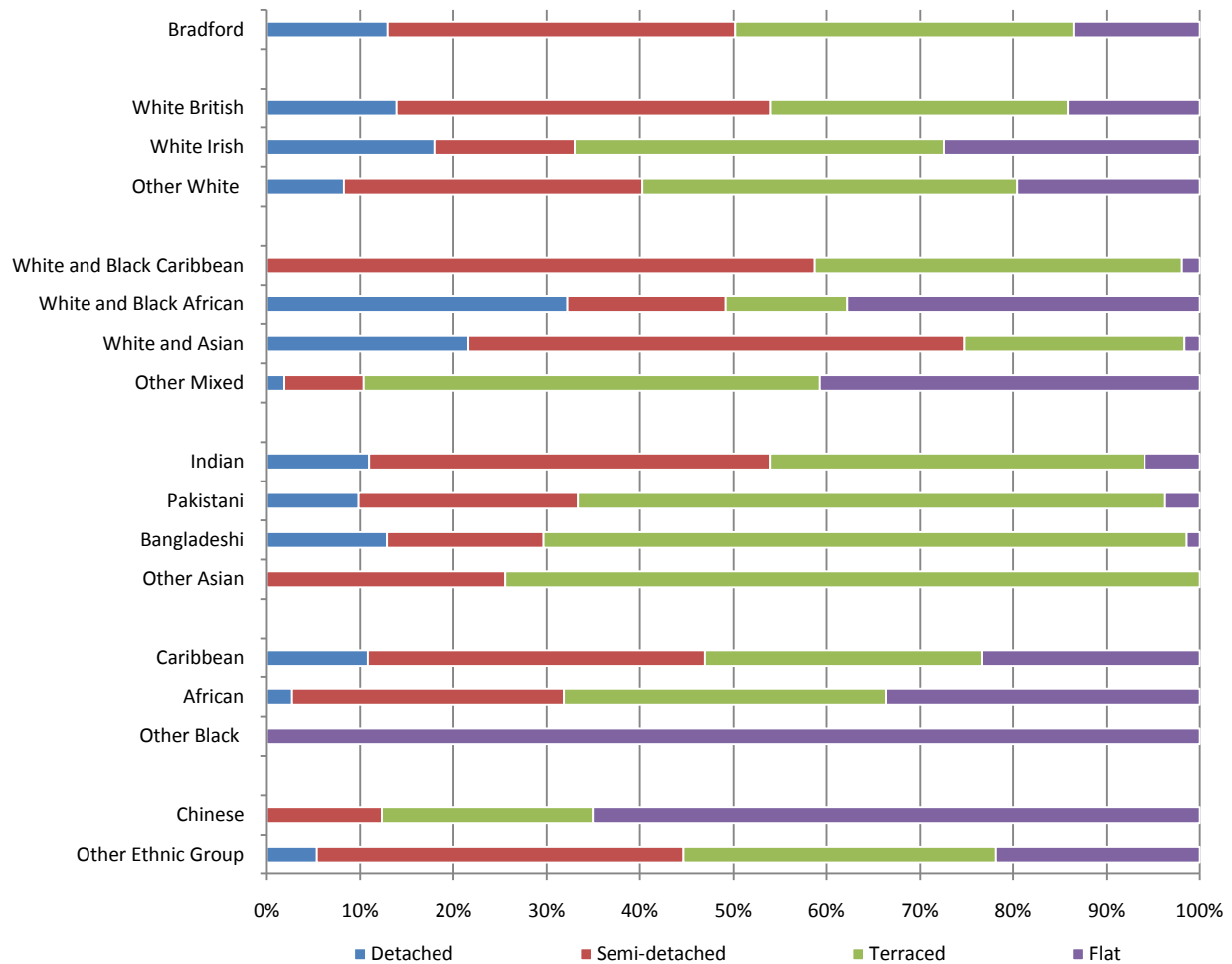


Figure 38
 Property Type by Ethnic Group (Source: Bradford Household Survey 2007-08)



3.5 Figure 38 shows property type split by ethnic group where it is clear that compared the population as a whole, and with exception of the mixed ethnic groups, the BME groups are more likely to live in either terraced housing or flats. The majority (around 65%) of Pakistani and Bangladeshi groups however, live in terraced housing with a very small proportion living in flats.

3.6 In terms of age, around a third of the households interviewed estimated that their property was built before 1919, with an estimated 18% being built between the wars. Therefore, over half of the housing stock of Bradford pre-dates 1945 while less than 20% has been built since 1980.

3.7 Nearly 70% of the stock of terraced housing was built before 1919 with 25% of flats also being built before this date. Many of these older flats are likely to have been created through the sub-division of large houses. However, over 30% of flats were also built post-1980. It is also the case that nearly 50% of the detached housing stock has been built since 1980.

3.8 Wharfedale has the highest proportion of their stock built since 1980. This indicates that it is this sub-area which has grown most rapidly since this time. Meanwhile, the Trident, City Centre and Keighley sub-areas have less of their housing stock built since 1980, which indicates they have been growing less rapidly.

Figure 39
Property Age by Property Type and Sub-area (Source: Bradford Household Survey 2007-08)

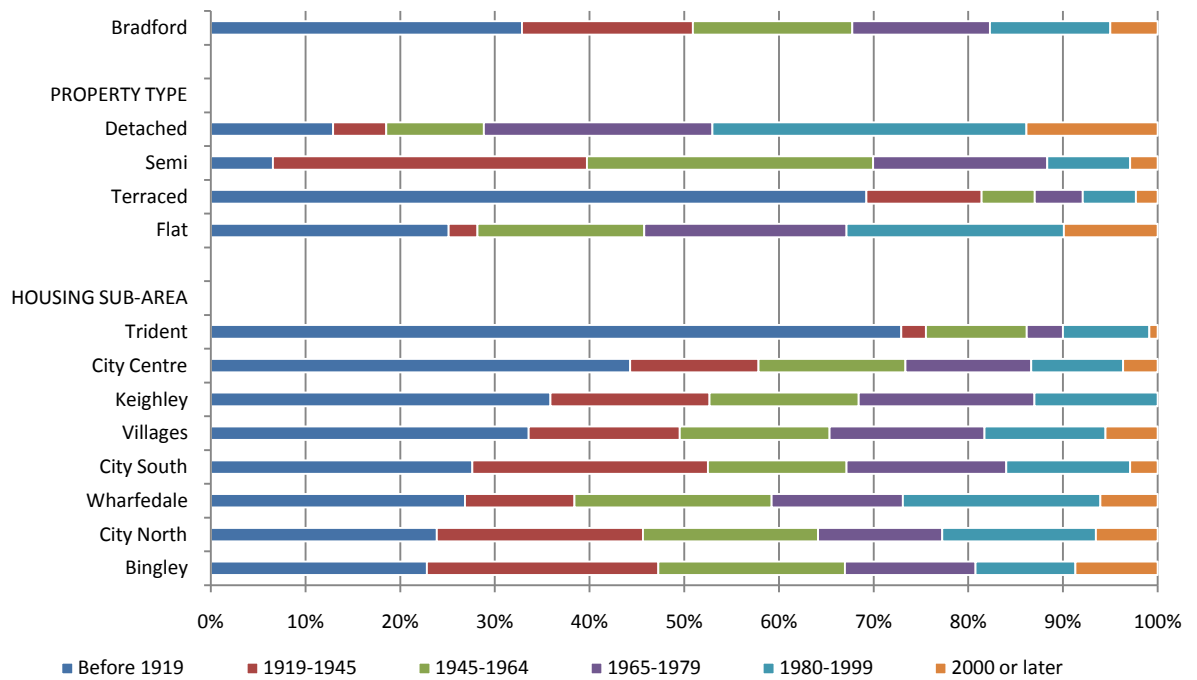
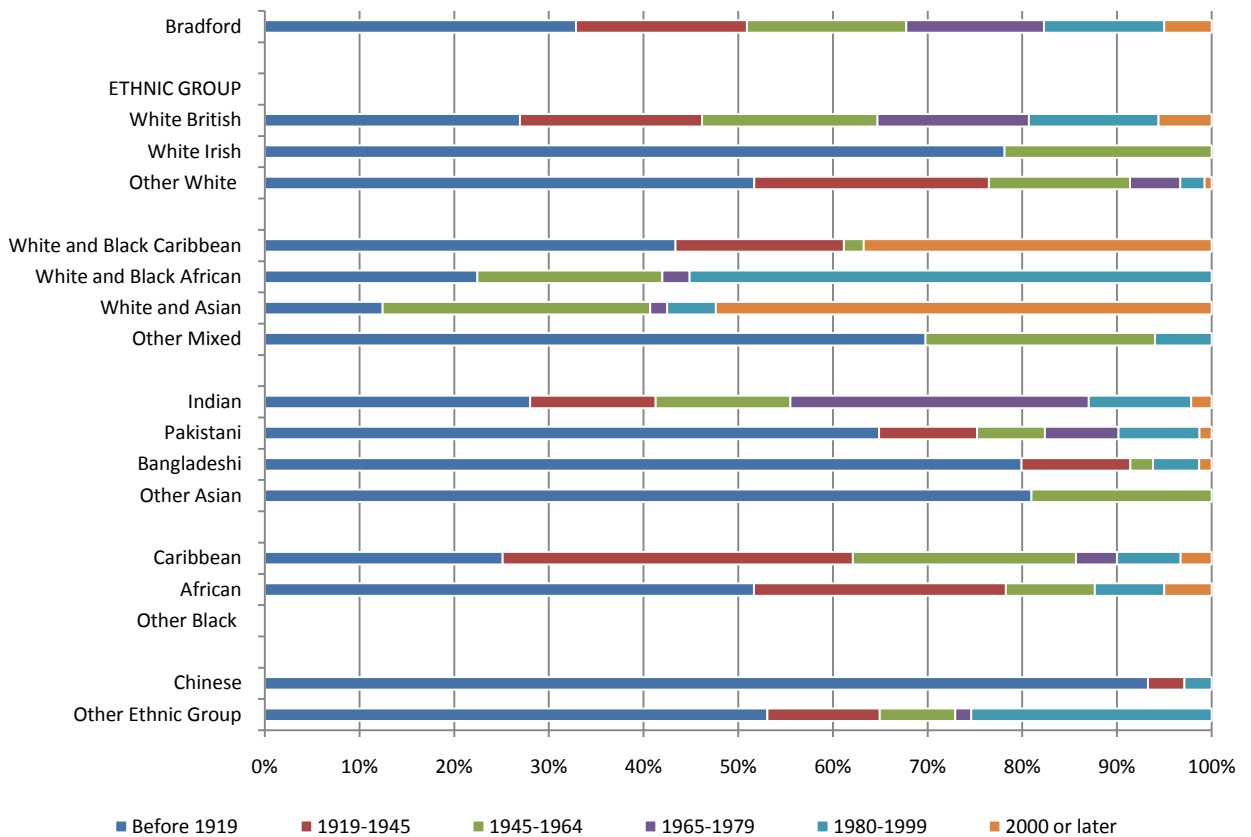


Figure 40
Property Age by Ethnic Group (Source: Bradford Household Survey 2007-08)



3.9 When property age is considered by ethnic group (Figure 40) it can be seen that In general BME groups are more likely to be living in older properties. In particular around 65% of Pakistani and around 80% of Bangladeshi and Other Asian groups are living in properties built before 1919.

Problems with Condition of Stock

3.10 A total of 15.1% of households across Bradford reported that there was at least one serious problem with their property. It is important to note that this assessment is based solely on the occupier perception, and is not based on the expert opinion of a qualified surveyor. A more detailed survey of private sector dwellings in Bradford was completed by pps and has been reported on separately.

3.11 Figure 41 illustrates the residents in the City Centre and Keighley sub-areas were the most likely to identify at least one serious problem with their dwelling, while those in the City North were the least likely to do so.

3.12 Figure 42 provides further detail on the nature of problems identified by households across Bradford. The most common problems are damp penetration or condensation and roof repairs.

3.13 Of the households across the Bradford as a whole, 7.8% identified at least one problem from Group A or two or more problems from Group B shown. This equates to 18,078 households whose housing we would consider to experience serious problems with its condition (on the caveat that this is still based on occupier perceptions). Of these households 4,210 had no fixed heating whilst 14,815 experienced other disrepair problems.

Figure 41
Proportion of Households with Serious Problems with their Property by Sub- areas (Source: Bradford Household Survey 2007-08)

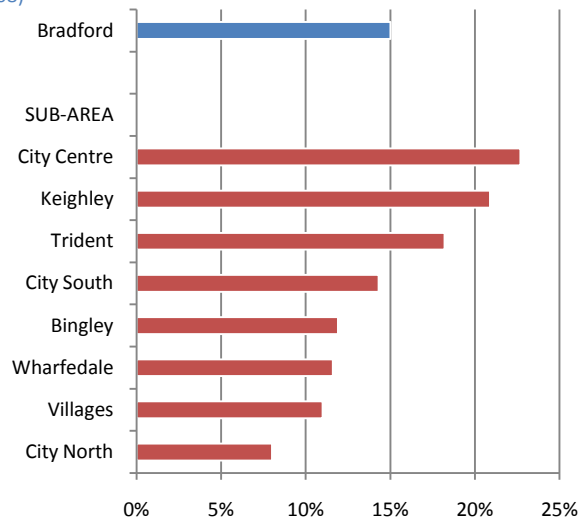
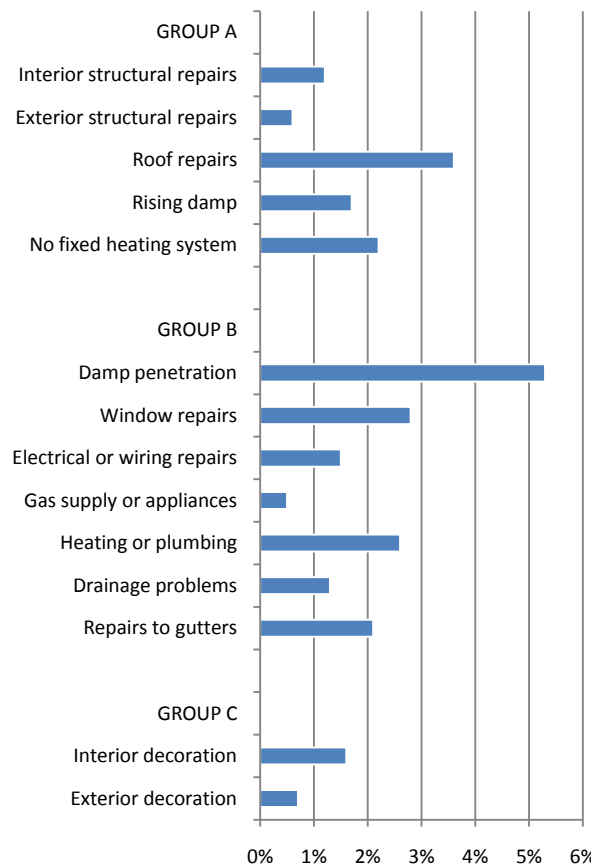


Figure 42
Proportion of Households with Serious Problems by Nature of the Problem (Source: Bradford Household Survey 2007-08)



- 3.14 Those households lacking fixed heating were asked if they intended to install fixed heating over the next 12 months, but only 11.9% had firm plans to do so (Figure 43).
- 3.15 Of the 14,815 households experiencing serious disrepair, 23.1% stated that they could afford the work required and would undertake the repairs as time permitted. 10.5% of households indicated that they were currently saving (or in the process of borrowing funds) and a further 10.4% said that their landlord was to undertake the repair – but both groups expected the problem(s) to be repaired soon.
- 3.16 19.2% (2,850) of households said that they were responsible for the repairs but felt that they would be unable to afford the repairs at all. A further 25% (3,700 households) stated that the repairs were their landlord's responsibility, but that they didn't expect the work to be undertaken soon, if at all. The remainder (11.8%) felt that the identified problems did not affect the household or provided other details on their individual circumstances – such as awaiting consents associated with listed buildings, insurance claims to be settled or permissions from the local authority.

Figure 43
Likelihood of Installing Fixed Heating within next 12 Months
(Source: Bradford Household Survey 2007-08)

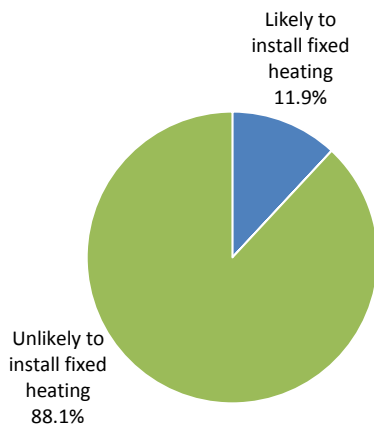
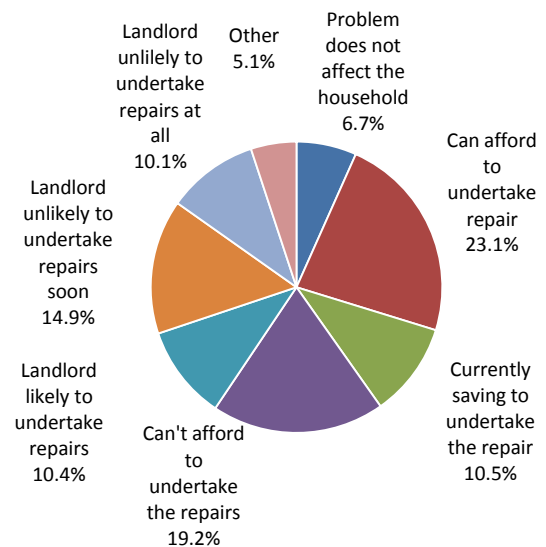


Figure 44
Expectations of Resolving Identified Disrepair Problems
(Source: Bradford Household Survey 2007-08)



Housing Tenure

3.17 Figure 45 shows the proportion of dwellings in each of the local authorities in Yorkshire & Humberside that were classified as social housing in 2006. It is apparent that the proportion of social housing in Bradford is lower than both the English and Yorkshire & Humberside averages.

3.18 Figure 46 shows the overall tenure of housing stock in Bradford, confirming that the dominant form of housing is owner occupation. 70% of all properties across the area are owned outright or owned with a mortgage. Around 15% of the stock is rented from social landlords and 14% in the private rented-sector.

3.19 Figure 46 also shows tenure split by ethnic group where it is apparent that the percentage of owner occupation amongst the White Irish and White Other Groups (36%) is around half that of the population as a whole (70%). However, around 80% of the Indian, Pakistani and Bangladeshi groups are living in owner occupied properties. The Mixed White and Black Caribbean, African and Chinese groups are most likely to living in social rented accommodation.

Figure 45
Proportions of Social Rented Housing in the Yorkshire & Humberside Region by Local Authority: 2006 (Source: Housing Strategy Statistical Appendix, DCLG)

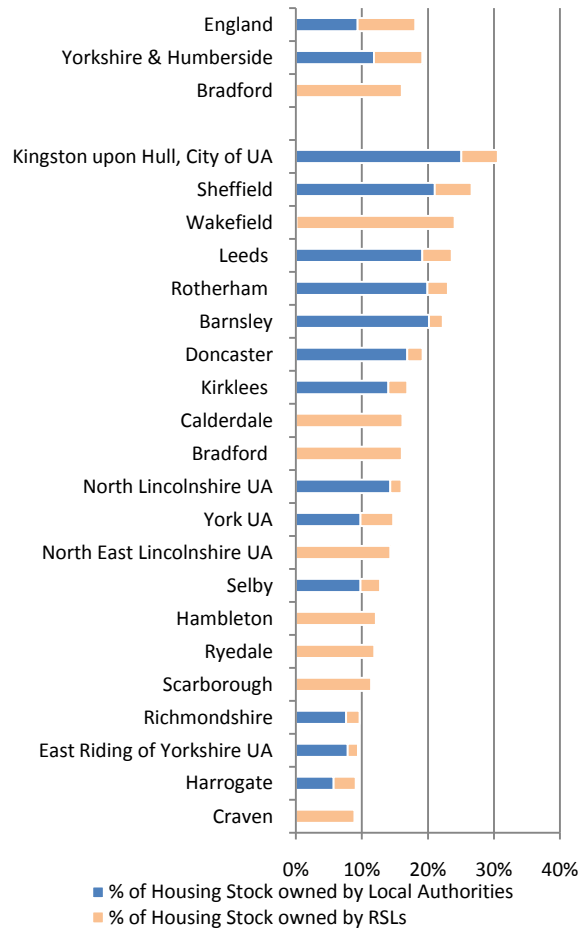
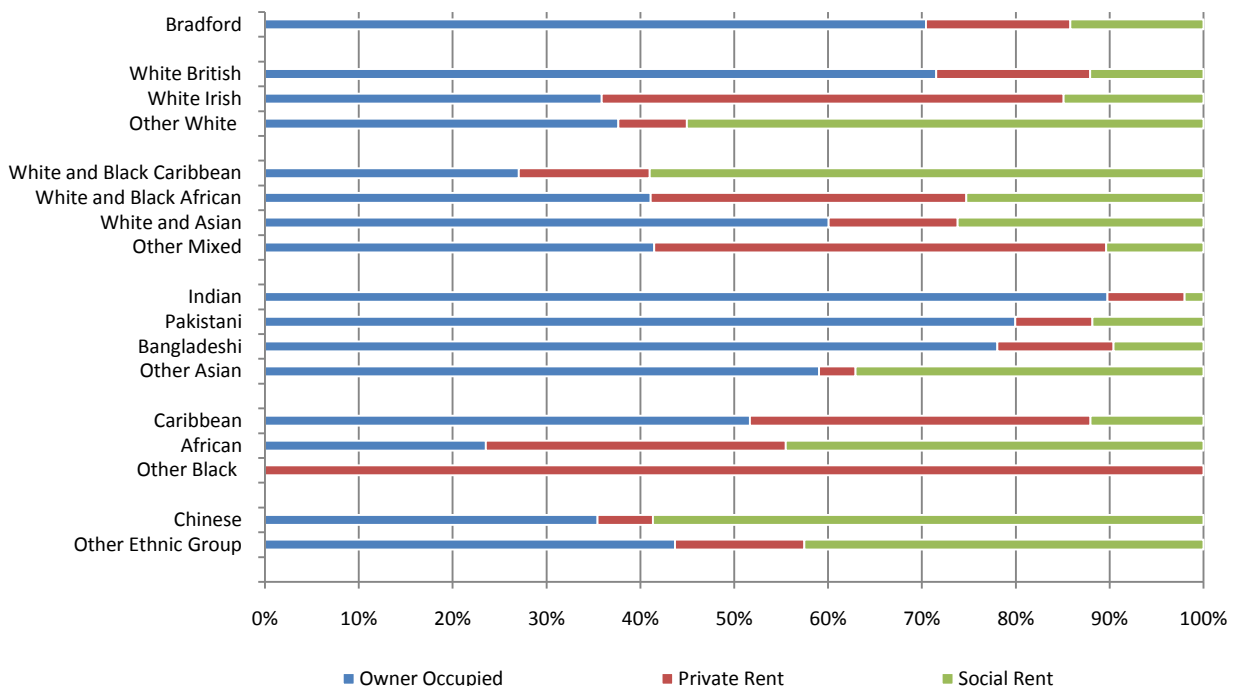
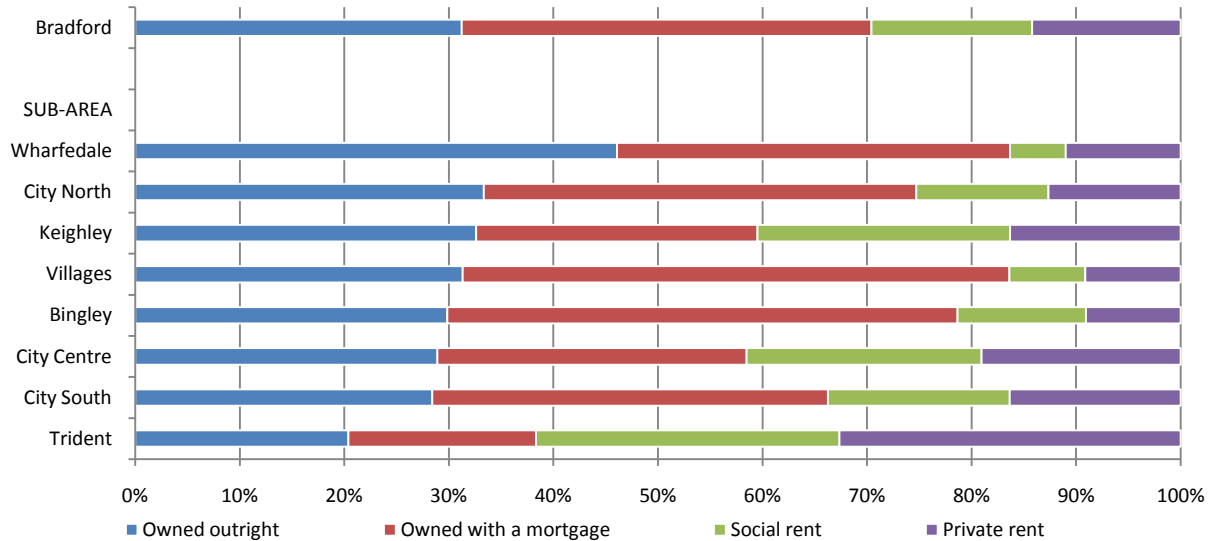


Figure 46
Tenure by Ethnic Group (Source: Bradford Household Survey 2007-08)



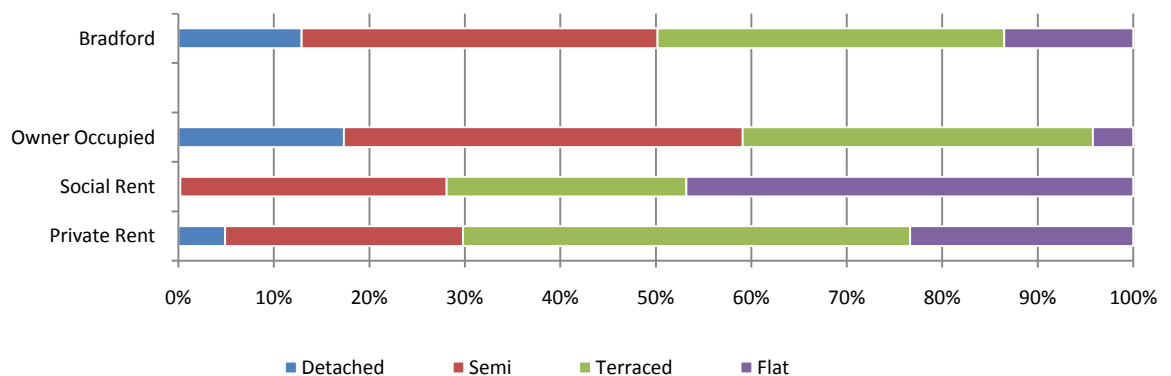
- 3.20 Over 40% of the housing stock in Wharfedale is owned outright while over 50% of housing in the Villages sub-area is owned with a mortgage. Meanwhile, the Trident sub-area contains the highest proportion of private rented stock in Bradford.

Figure 47
Tenure by Sub-area (Source: Bradford Household Survey 2007-08)



- 3.21 Figure 48 shows the difference in property type which exists between owner-occupied, social and private rented housing in the Bradford. Almost 60% of market housing in Bradford is detached or semi-detached. In contrast, 47% of all social housing is flats while 45% of the private rented stock is in the form of terraced housing.

Figure 48
Property Type by Tenure (Source: Bradford Household Survey 2007-08)



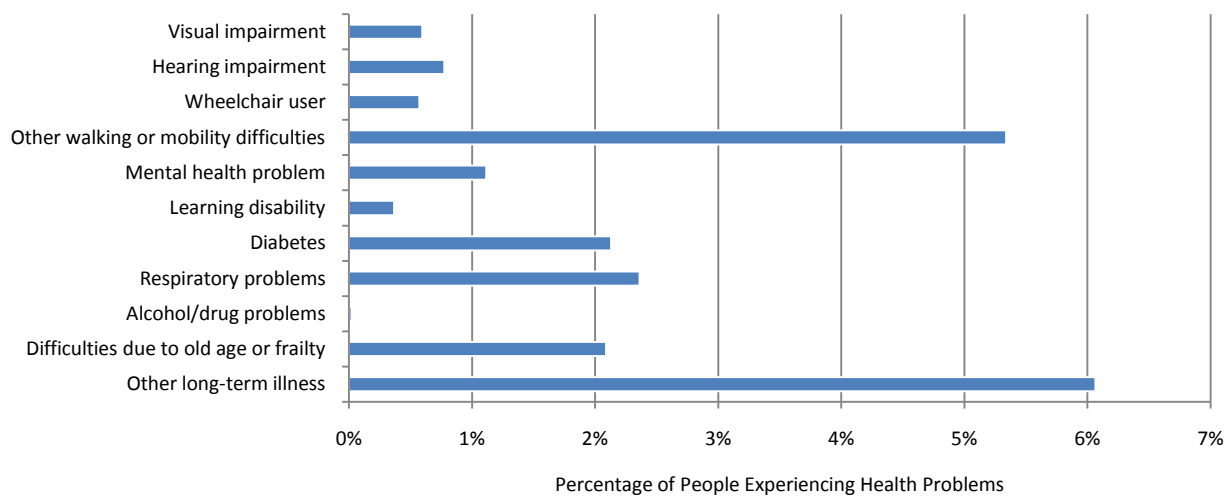
Health Needs

- 3.22 The respondents to the household survey were asked about health issues for their households. The questions were designed to discover if the household contained anyone who was suffering from long-term health problems and to assess the impact of any health problems on the housing and care needs of the household.
- 3.23 In total around 110,000 people living in Bradford were reported as having health problems. This is around 21% of the total population. Some of the individuals with health issues resided in the same

household. In total 60,000 households contained at least one member with a health problem. This represents around 33% of all social households in Bradford.

- 3.24 When considering health problems by ethnic group it is clear that there are significant differences between groups. 83% of White Irish households contain at least one member with a health problem, which reflects the proportionately older population of this group. The Indian, Pakistani and Caribbean groups also contain more households with one or more persons with health problems.
- 3.25 The main problems faced by some people were walking and mobility problems, respiratory problems, Diabetes and difficulties related to old age.

Figure 49
Nature of Health Problems Experienced (Source: Bradford Household Survey 2007-08)



- 3.26 Figure 50 shows that of the household members with a health problem, 70% were able to care for themselves and the remaining 30% (21,300) needed some form of care or support. Figure 51 shows that of those persons with care or support needs, 88.5% already had them met. This still leaves 11.5% (2,400) with some form of care or support need unmet.

Figure 50
Care Needs of Households with 1+ Members Experiencing Health Problems (Source: Bradford Household Survey 2007-08)

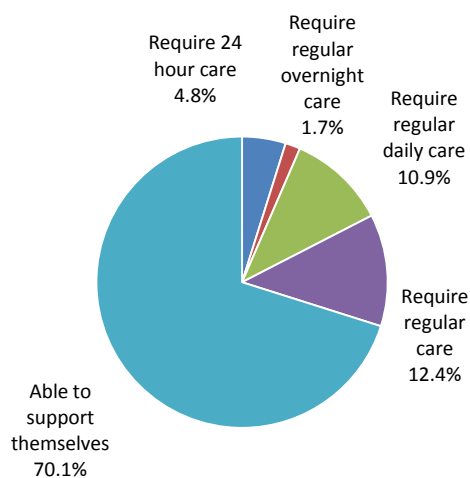
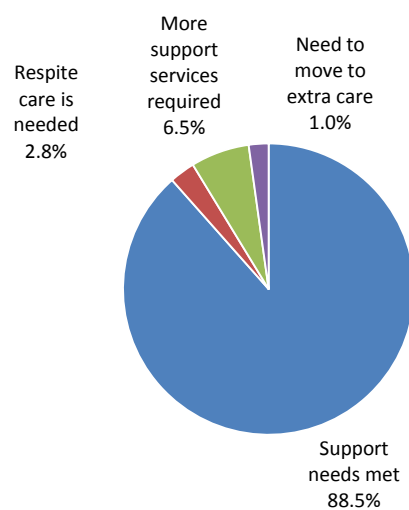


Figure 51
Support Needs of Households with 1+ Members Experiencing Health Problems (Source: Bradford Household Survey 2007-08)



08)

3.27 Of the 33% of households which contained someone who had a health problem, 28% felt that this affected their housing requirements. Of those who do require special housing requirements, 50% felt that their requirements were already met by their current home, which implies that 50% of households felt that their homes were not currently adequately adjusted to the health problems of household members. This represents around 14% of all households in Bradford.

3.28 Figure 52 shows that of the 14% of households who felt that their house was not adequate to meet the needs generated by the health problem of persons, major problems identified were climbing stairs, bathing and showering and general mobility. All of these are natural consequences of the health problems being linked to mobility and old age.

3.29 Figure 53 shows that of the households who felt that their current home does not satisfactorily meet housing needs due to health problems, 72% felt that their current home could be adapted to meet their needs. 19% felt that they would need to move to another home which was more suitable for their needs. Of the households who lived in homes where physical adaptations could be applied, the majority would like to see handrails and bathroom adaptations fitted.

Figure 52
Activities that are Difficult for Household Members with Health Problems where the Layout of the Current Home didn't meet their Health Needs (Source: Bradford Household Survey 2007-08)

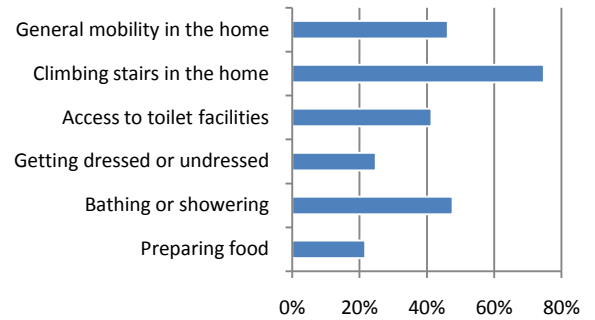


Figure 53
Options for Adaptations for Households with 1+ Members with Health Problems where the Layout of the Current Home didn't meet their Health Needs (Source: Bradford Household Survey 2007-08)

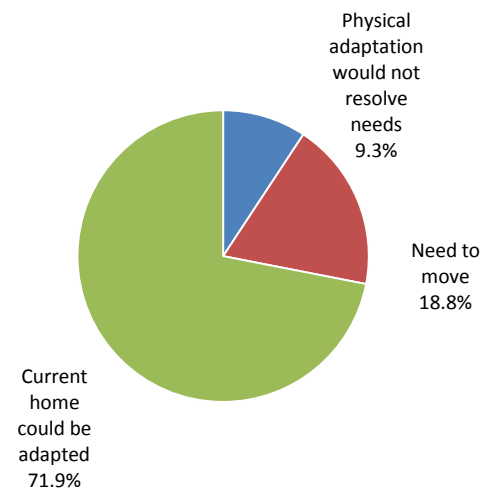
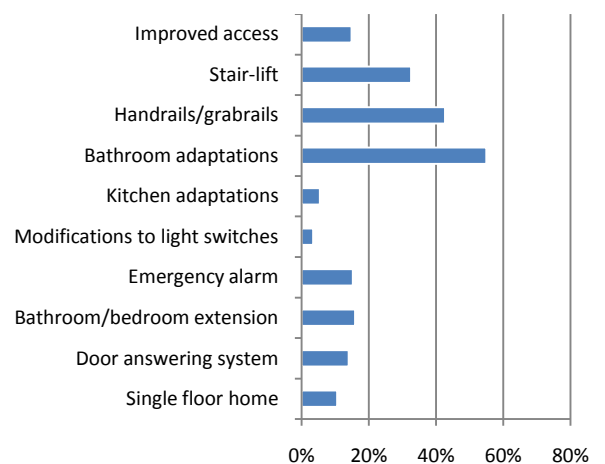
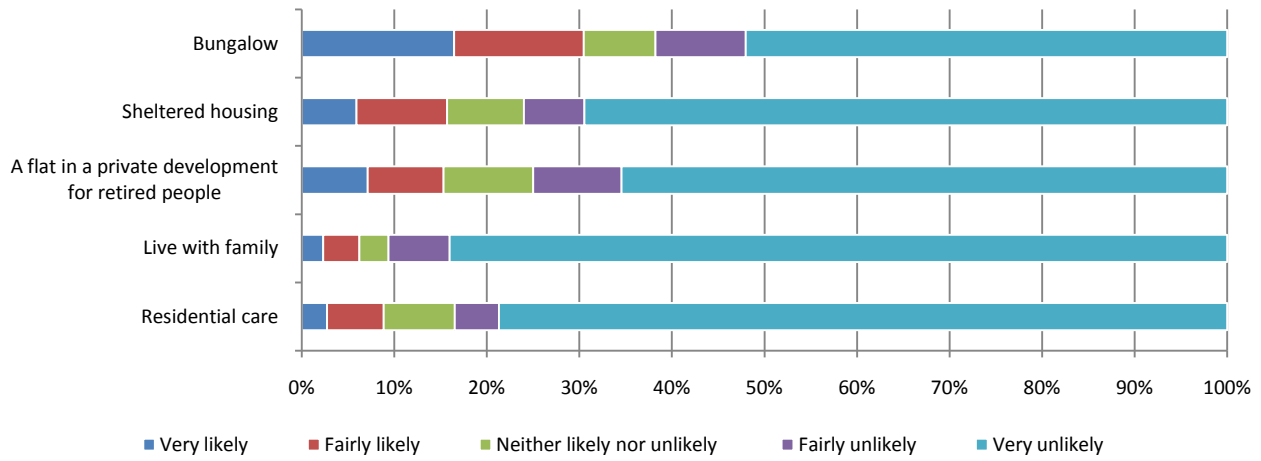


Figure 54
Nature of Adaptations Required for Households with 1+ Persons with Health Problems and Where Their Current Home Required at Least One Adaptation (Source: Bradford Household Survey 2007-08)



3.30 Any one aged 60 years or older was asked about the types of housing they would consider moving into. Over 20% felt that it was very or fairly likely that they would consider moving to a bungalow or to sheltered housing. Very few would consider moving in with their family or into residential care.

Figure 55
Likelihood of Considering Types of Accommodation as they Became Older for Aged 60+ (Source: Bradford Household Survey 2007-08)



Local House Price Trends

3.31 Figure 56 shows the average property prices in Bradford for each quarter from the second quarter of 2000 until the third quarter of 2007. It should also be noted that discounted local authority properties bought under 'right-to-buy' are not included in the statistics. During this time period the average property price in Bradford rose by 180%.

3.32 The average property price for an area provides only a limited amount of information about the conditions in a local housing market. The overall picture of the housing market is much more dependent upon the spread of property prices which are to be found in it, and how these relate to incomes in the area.

3.33 Figure 57 shows how relative property prices in Bradford have changed since 2000. This figure compares the prices of properties in Bradford with those in the Yorkshire & Humberside as a whole. In 2000, the average house price in Bradford was around 90% of the Yorkshire & Humberside average. This declined to below 85% of the regional average in 2003 before relative prices in Bradford started to rise. They now stand at over 95% of the region average. Therefore, property prices in Bradford have risen faster than the regional average.

Figure 56
Average Price of Properties Sold in Bradford: Q2 2000-Q3 2007
(Source: HM Land Registry)

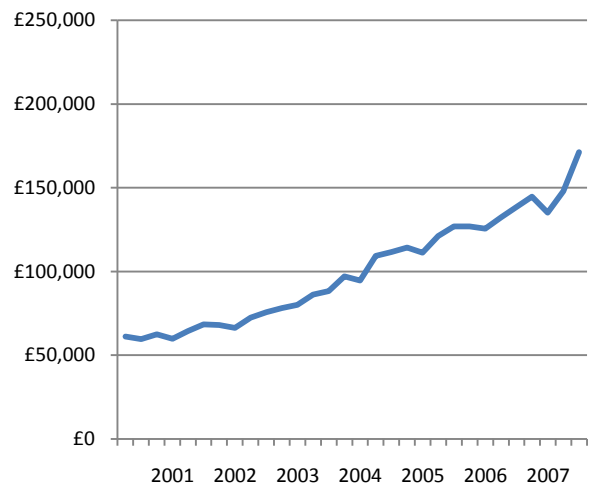
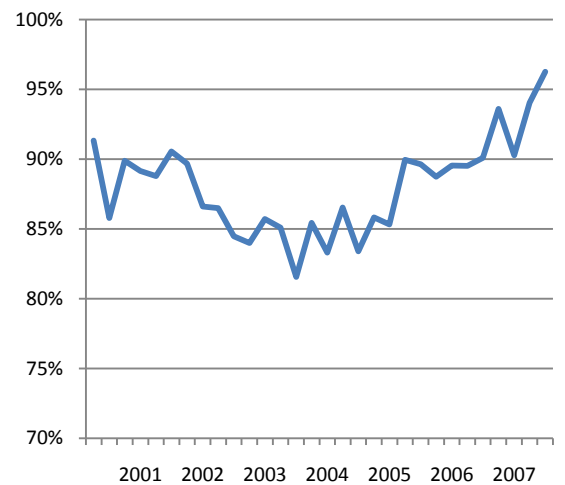


Figure 57
House Prices in Bradford as a Percentage of the Yorkshire & Humberside Average: Q2 2000-Q3 2007 (Source: HM Land Registry)



3.34 Figure 58 illustrates how property prices have changed in Bradford. In the second quarter of 2000, over 80% of all completed property sales were priced at less than £80,000. This figure was below 20% of all sales in 2006 and 2007.

3.35 £80,000 is a key price band because it is around the maximum mortgage which is likely to be available to single first-time buyers from key worker groups such as teachers, nurses and police officers. Therefore, affordability for this group of workers has declined sharply. Conversely, the number of houses selling for over £150,000 has risen from around 5% of all completions to around 35% of the total.

3.36 It is noteworthy that average property prices vary enormously across Bradford. As is shown below in Figure 59, the average property price in Wharfedale is more than twice the average of that for Bradford district. This is likely to imply that local households in Wharfedale will be unable to afford to access market housing, while the area also has a very limited amount of social housing. Therefore, housing pressures are likely to be most acute in Wharfedale.

Figure 58
Percentage of Houses Sold for Less Than Key Price Bands in Bradford: Q2 2000-Q3 2007 (Source: HM Land Registry)

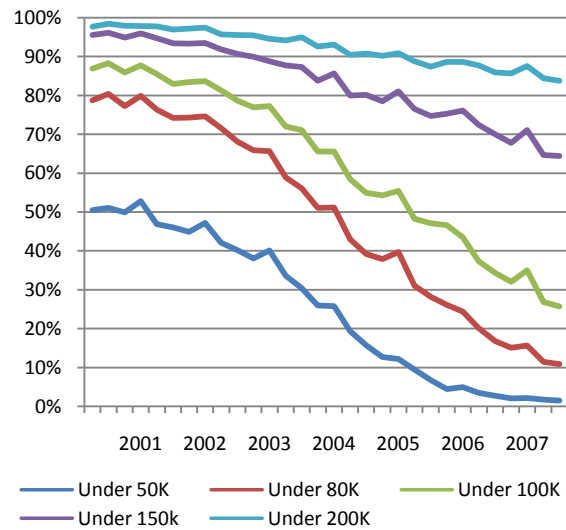
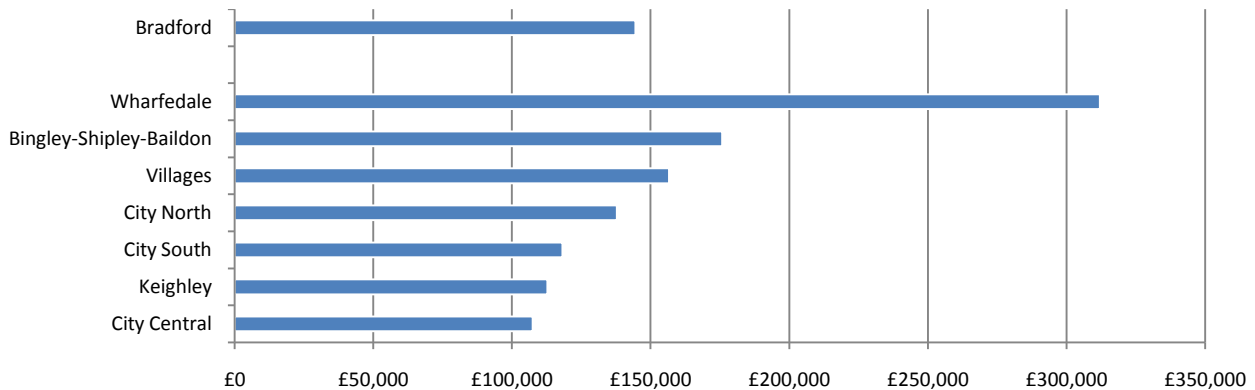


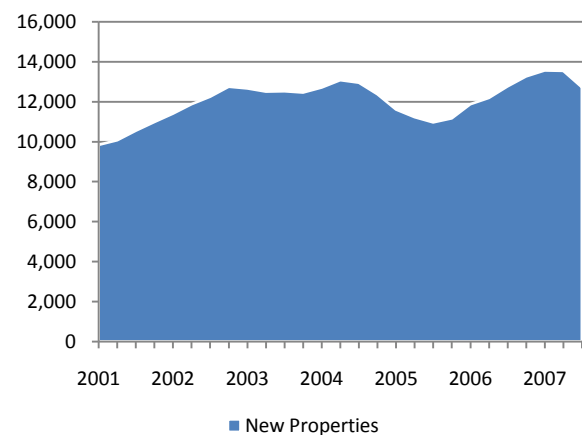
Figure 59
Average House Prices by Area (Source: HM Land Registry Q4 2006-Q3 2007)



3.37 Beyond looking at the obvious measure of a housing market – i.e. the prices at which properties are sold – it is also worth exploring the volume and composition of sales, for this can tell us more about the dynamics of the housing market.

3.38 Figure 60 shows the volume of annual property sales since 2001. It is apparent that the number of completions peak at over 12,000 sales in 2002. There was a slightly larger peak over the 12 month period from late 2003 to early 2004, but after this time the number of sales has sharply declined – to only 11,000 transactions in the year to mid 2005. However, the number of transaction did start to increase again in 2006 and peaked at 13,500 in the first two quarters of 2007.

Figure 60
Volume of Properties Sold Annually in Bradford: Q2 2000-Q3 2007 (Source: HM Land Registry. Note: Figures show rolling annual total based on quarterly data)



Cost of Local Housing by Property Size

- 3.39 By using the information published by the Land Registry in combination with the information from the survey about the relationship between property price, property size and property type, we are able to identify the distribution of housing prices in terms of the number of bedrooms and determine appropriate thresholds. Of course, whilst the absolute threshold would be the minimum property price for each sized home, very few properties are likely to become available at this extreme – so merely being able to afford the minimum price would not guarantee households appropriate homes. For this reason, the lowest quartile is normally used – for households able to pay this amount should be able to afford at least a quarter of the appropriately sized properties sold.
- 3.40 The lowest decile, lowest quartile and average (median and mean) purchase prices for properties of different sizes have also been calculated. It is apparent that the mean price is significantly higher than the median price – suggesting that very expensive properties are artificially inflating the typical “average” price quoted.

Figure 61
Bradford Property Prices for Owner Occupation by Property Size (Source: Computed based on HM Land Registry Q4 2006-Q3 2007 and Bradford Household Survey 2007-08)

Property Size	Lowest Decile	Lowest Quartile	Average	
			Median	Mean
1 bedroom	55,950	69,000	85,000	93,430
2 bedrooms	65,000	85,995	113,000	120,427
3 bedrooms	79,750	96,000	124,950	136,968
4 bedrooms	87,500	118,500	163,750	196,267
5+ bedrooms	122,000	162,500	217,500	276,903

Overcrowding and Under-occupation

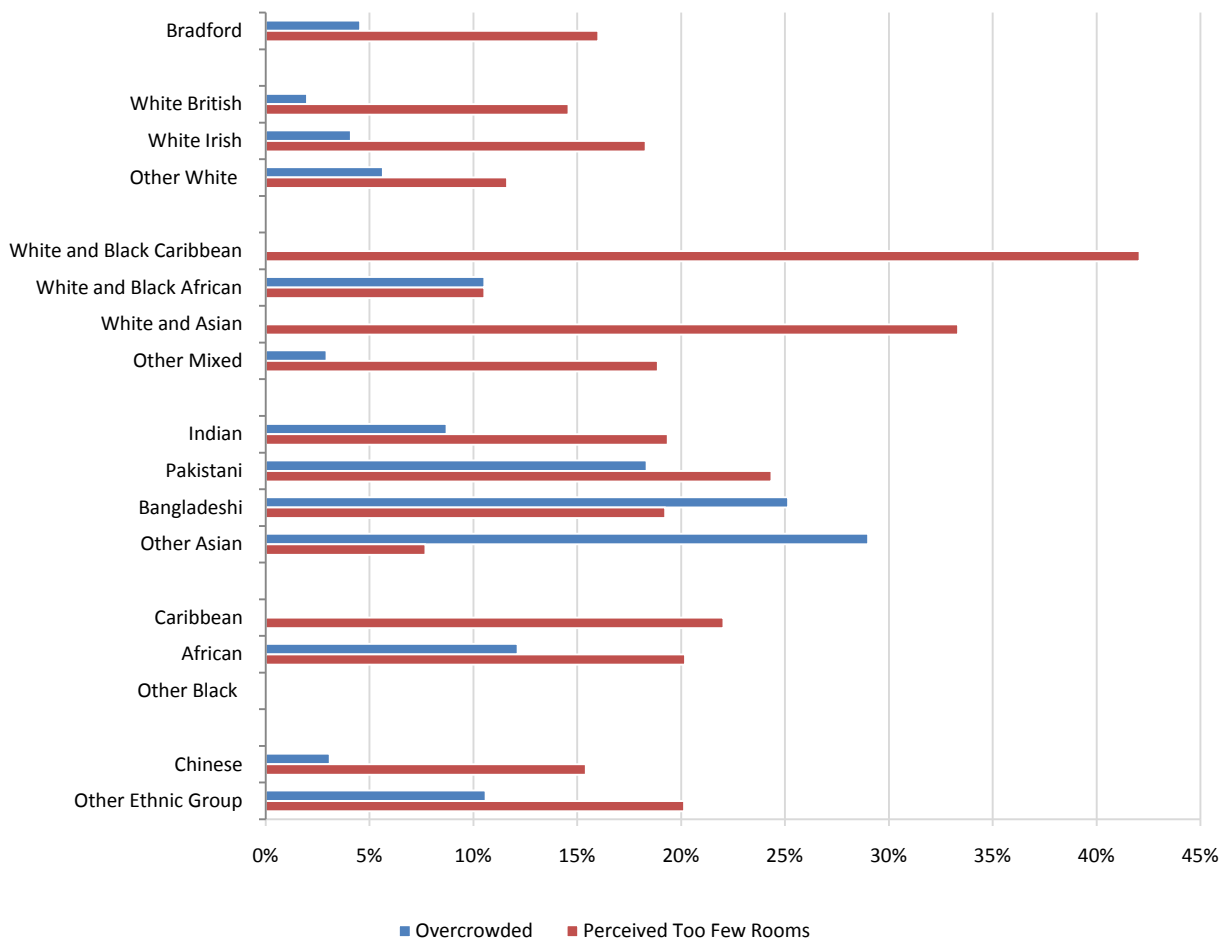
- 3.41 When we consider the match (or mismatch) of households and properties in terms of property size, it is interesting to note that whilst the majority (79%) felt that they had about the right number of rooms, as many as 16% of those households interviewed felt that they had too few rooms, with around one-in-twenty considering their current home to be too large.

Figure 62
Overcrowding and Perceived Size Problems (Source: Bradford Household Survey 2007-08. Note: Figures may not sum due to rounding)

Occupancy Level	Household Perception			Total
	Too Many Rooms	About Right	Too Few Rooms	
3+ bedrooms too few	-	97	225	321
2 bedrooms too few	-	350	610	960
1 bedroom too few	-	2,942	4,063	7,005
Correct number of bedrooms	473	35,338	14,915	50,727
1 bedroom too many	1,696	57,228	8,459	67,383
2 bedrooms too many	4,812	42,804	1,093	48,709
3+ bedrooms too many	2,070	6,218	28	8,317
Total	9,052	144,977	29,393	183,422

3.42 Overall, a total of 8,286 households are currently living in technically overcrowded housing – though as many as 3,389 of these households (41%) consider their home to be about the right size. Nevertheless, it is apparent that whilst most households consider their home to have “about the right number of rooms”, as many as 106,250 of these households (73%) technically under-occupy their property – nearly half of these by two bedrooms or more. It is also interesting to note that as many as 9,580 households who already under-occupy their property still consider that they have too few rooms.

Figure 63
Overcrowding and Perceived Overcrowding by Ethnic Group (Source: Bradford Household Survey 2007-08)



3.43 Figure 63 emphasises that in general a significantly higher proportion of people perceive that they have too few rooms than actually have 1 or more rooms too few. However, the reverse is true for Bangladeshi and other Asian groups where fewer households perceived overcrowding than were

technically overcrowded. It should also be noted that Pakistani, Bangladeshi and Other Asian Households are significantly more likely to be technically overcrowded than any other ethnic group. 25% of Bangladeshi and almost 20% of Pakistani households are overcrowded compared to less than 5% for the population as a whole.

Understanding Local Rents

^{3.44} The following table details existing weekly rents, noting the current average rent for properties rented from Registered Social Landlords (RSLs) as well as the target rent set by the Housing Corporation for the social rented sector. Also included is information about the lowest quartile and average weekly rents in the private rented sector identified by the Survey of Letting Agents.

Figure 64

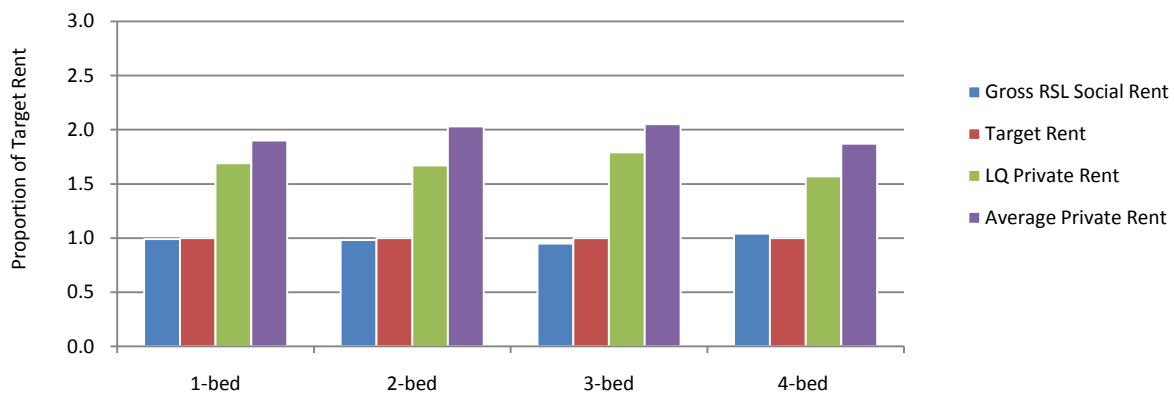
Bradford Weekly Rent by Property Size and Tenure (Source 1: Housing Corporation Data 2007. Source 2: Survey of Letting Agents in Bradford 2007)

Property Size	Gross Social Rents		Private Rent	
	RSL	Target Rent	LQ	Average
1 bedroom	47.30	47.76	80.77	90.55
2 bedrooms	54.47	55.03	92.31	111.81
3 bedrooms	58.53	61.23	109.62	125.66
4 bedrooms	76.36	73.45	115.10	137.43
5 bedrooms	87.98	84.71		

^{3.45} Existing rents in the RSL sector tend to be around the target rent set by the Housing Corporation. Nevertheless, even the cheapest properties in the private sector typically cost more than one and half times more than this amount, with some average private rents double this amount, as illustrated below.

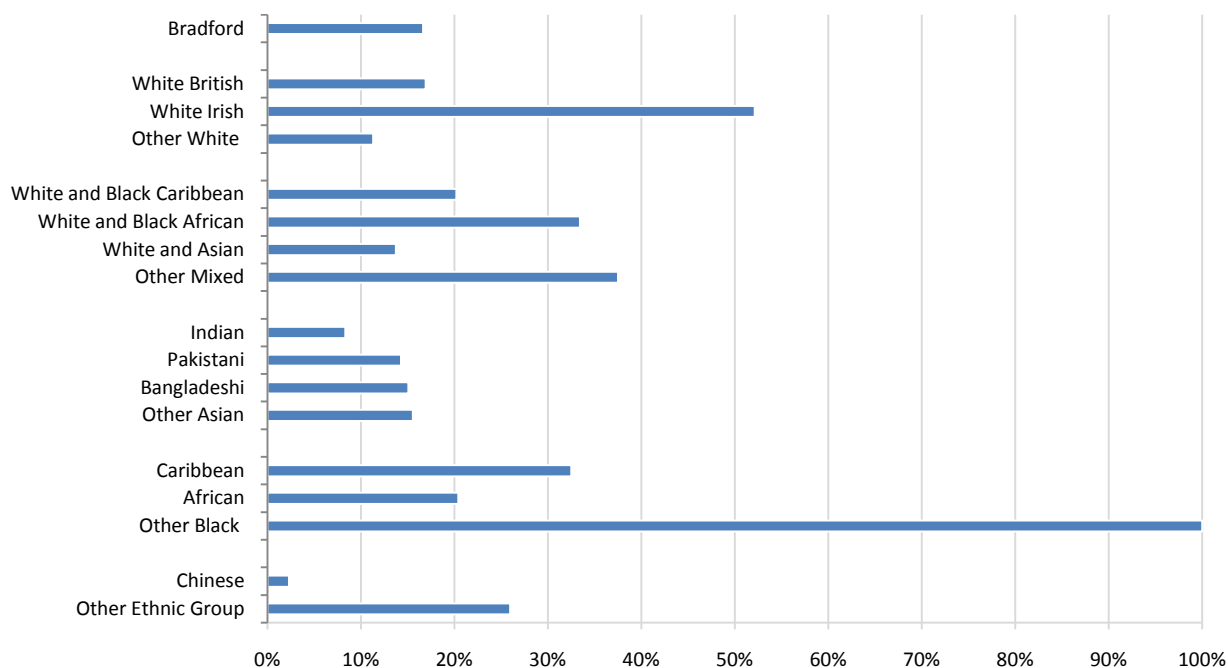
Figure 65

Rents Relative to Target Rent by Property Size



- 3.46 Figure 66 shows the percentage of all households in Bradford who are in receipt of housing benefit and 16.6% of all households in Bradford do so.
- 3.47 The results from the Household Survey are confirmed by those published by the Department of Work and Pensions in the Housing Benefit and Council Tax Benefit Quarterly Summary Statistics for May 2007 where the Bradford figures also indicate that 17.3% of all households claim housing benefit.
- 3.48 Figure 66 also shows how housing benefit receipt varies by ethnic group where it is clear that the ethnic group with the highest proportion of benefit recipients is the White Irish (52%), followed by the Caribbean population (32%). The Asian ethnic groups are no more likely to claim housing benefit than the population as a whole.

Figure 66
Housing Benefit Claimants by Ethnic Group (Source: Bradford Household Survey 2007-08)



Houses of Multiple Occupation and Communal Establishments

- 3.49 When looking at housing needs it must be remembered that not all people live in standard households. Many households occupy houses of multiple occupation (HMOs). The precise definition of an HMO is complex, but includes the following groups:
- A bedsit where you share the bathroom with tenants of other bedsits
 - A flat in a house whether you share the bathroom facilities with other tenants or not
 - A room in a shared house where you share the bathroom and kitchen facilities with the tenants of the other rooms but do not live with the other tenants as part of a 'household', for example you don't cook for one another and eat together like a family would
 - You are a lodger renting a room from a resident landlord (as long as there are at least 3 other lodgers in the house)
 - You live in a bed and breakfast hostel

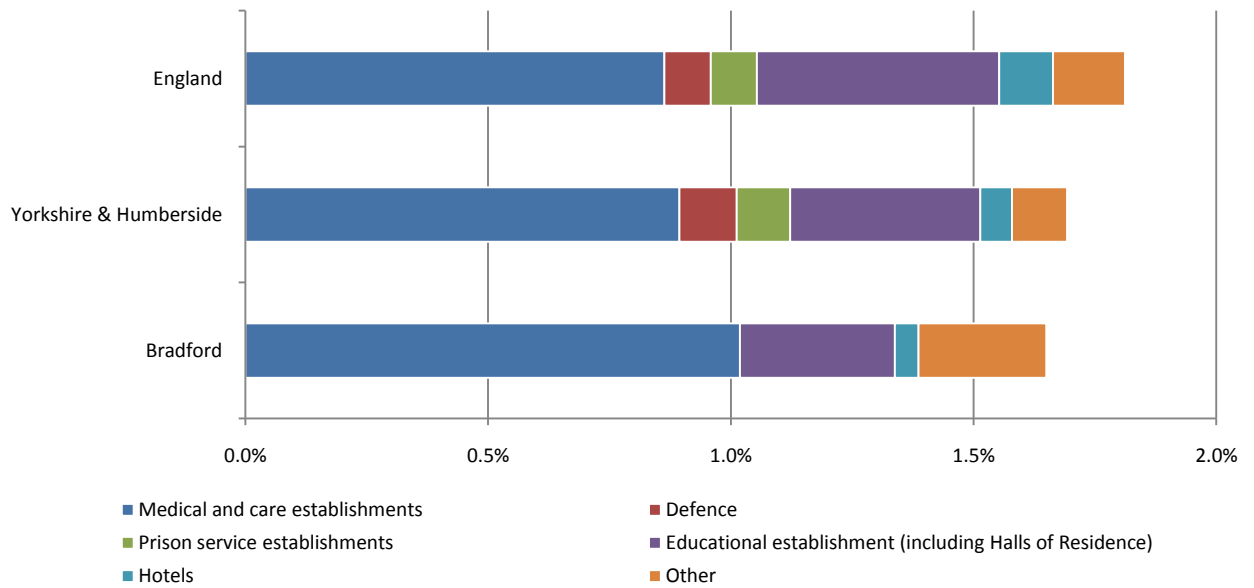
- You live permanently in a hotel or guest house

^{3.50} Across Bradford, HMOs form a significant part of the private rented housing stock. The impact of student households in Bradford led to it containing an estimated 1,200 HMOs in 2006.

^{3.51} It is also important to note that not all people live in traditional household units. Figure 67 shows that over 1.5% of the population of Bradford live in communal residences.

Figure 67

Proportion of People in Communal Housing by Type of Establishment in Bradford (Source: UK Census of Population 2001)



Chapter 4: Existing Households in Housing Need

Identifying Unsuitably Housed Households

- 4.1 Housing need is defined in the government guidance PPS3 as ‘the quantity of housing required for households who are unable to access suitable housing without financial assistance. Housing demand as ‘the quantity of housing that households are willing and able to buy or rent. Therefore, to identify existing housing need we must first consider the adequacy and suitability of households’ current housing circumstances.
- 4.2 A classification of unsuitable housing is set out below, taken from CLG’s SHMA Practice Guidance Table 5.1.

Figure 68

Classification of Unsuitable Housing (Source: CLG Housing Market Assessments Practice Guidance: Version 2 August 2007)

Main Category	Sub-divisions
Homeless or with insecure tenure	i. Homeless households
	ii. Households with tenure under notice, real threat of notice or lease coming to an end; housing that is too expensive for households in receipt of housing benefit or in arrears due to expense
Mismatch of household and dwelling	iii. Overcrowded according to the ‘bedroom standard’
	iv. Too difficult to maintain (eg too large) even with equity release
	v. Couples, people with children and single adults over 25 sharing a kitchen, bathroom or WC with another household
	vi. Households containing people with mobility impairment or other specific needs living in unsuitable dwelling (eg accessed via steps), which cannot be made suitable in-situ
Dwelling amenities and condition	vii. Lacks a bathroom, kitchen or inside WC and household does not have the resources to make fit (eg through equity release or grants)
	viii. Subject to major disrepair or unfitness and household does not have the resources to make fit (eg through equity release or grants)
Social needs	ix. Harassment from others living in the vicinity which cannot be resolved except through a move

- 4.3 Most of the identified issues concern those in established households. Some of the issues around unsuitability will mean households need to move property but others could continue to live in the same property if appropriate changes were made. Even where a move is necessary, facilitating households to relocate from one property to another does not necessarily imply additional homes are needed. The characteristics of the newly occupied dwellings may differ, but the overall number of homes remains the same.
- 4.4 Nevertheless, to satisfy the needs of all households, it may be necessary to provide some additional housing with particular characteristics leaving an equivalent number of dwellings (with different characteristics) available to meet housing needs and demands from elsewhere in the market.

- 4.5 Whilst the majority of sub-divisions concerning established households may not contribute directly to the additional housing requirement, households who are currently in temporary housing and a number of sub-divisions of the social requirements category may each require additional housing provision.

Assessing Established Households in Unsuitable Housing

- 4.6 Figure 68 established four main categories for identifying unsuitable housing, each with a number of sub-divisions. Most of the indicators relate to the circumstances of existing households, although some relate to households currently without their own housing.
- 4.7 Information on a wide range of housing issues was collated by the Household Survey, and by drawing on information gathered throughout the questionnaire we are able to identify whether or not households' current homes are suitable for their needs. While the assessment of housing suitability is based on responses to questions within the survey, many of the indicators are assessed relatively objectively on the basis of answers provided to factual questions. This is a far more sophisticated approach than relying on households identifying themselves with one or more problems selected from a "shopping list" of possibilities, and avoids households associating themselves with issues on the basis of interviewer prompts.
- 4.8 Objective assessments (based upon factual information) can clearly be used in assessing issues such as households' lack of facilities. Where, for example, respondents are asked whether they have an inside WC or not. Such a factual yes/no response clearly leads to an objective assessment of the criteria.
- 4.9 The measure of overcrowding and under-occupancy is also calculated objectively. The number of rooms required by a household is assessed through analysing the household profile against an agreed "bedroom & living room standard". This requirement is then set against the number of rooms available in the home. The bedroom standard used for the study is as follows, providing one bedroom for each of the following groups or individuals:
- Each adult couple;
 - Each remaining adult (aged 21 or over);
 - Each pair of children of the same gender;
 - Each pair of children aged under 10;
 - Each remaining child that has not been paired.
- 4.10 The number of rooms required is then set against the number of bedrooms in the current home, to determine the level of overcrowding or under-occupation.
- 4.11 A similar (though less complicated) assessment is used to identify children living in high rise flats – where the presence of children within the household is compared with the floor on which the household lives to determine whether or not the combination is acceptable.
- 4.12 Where it is not possible to identify problems in an objective manner, subjective responses from the Survey have been used. Nevertheless, these are largely responses provided in an unprompted manner to more general, open-ended questions. This avoids any bias being introduced by the interviewing process.
- 4.13 A summary of the categories used to assess housing suitability from the Household Survey data is detailed below:

Figure 69
Assessment of Unsuitably Housed Households

Category	Analysis Method
Homeless or with insecure tenure	
Tenancy under notice, real threat of notice or lease coming to an end	Household wanting/having/needing to move because of end of tenancy, eviction, repossession or otherwise forced to move; or Landlord or mortgagor taking action to repossess the property or evict them because of arrears
Accommodation too expensive	Household currently in rent or mortgage arrears; and Household currently finding housing costs extremely difficult to manage
Mismatch of Household and Dwelling	
Overcrowding	Size and composition of household used to assess number of bedrooms required; compared with Number of current bedrooms
Households having to share a kitchen, bathroom, washbasin or WC with another household	Household with children, couples or single adults aged 25 or over; and Living in multiple occupancy dwelling; and Sharing at least one basic facility
Home too difficult to maintain	Someone in household has long-term illness and difficulty maintaining the garden; or Someone in the household has long-term illness and has problems maintaining the home
Children living in high-rise flats	Household with children aged under 16; and Living in a flat above 4th floor
Households with support needs	Someone in the household has long-term illness and has problems with general mobility in the home, climbing stairs in/to the home or access to toilet facilities because of the home's layout; or Someone in the household has long-term illness and has problems with bathing or showering or preparing food because of the homes layout; or Need a carer to stay permanently or overnight and do not have space for them; or Need to move to supported housing, residential home, nursing home or hospital; or Household wanting/having/needing to move to receive care from a friend or relative AND No in-situ solution identified

Continued...

Category		Analysis Method
Dwelling amenities and condition		
	Dwelling lacking basic amenities	Household having no bathroom or shower-room; or Household having no inside WC; or Household having no kitchen; or Household having no washbasin with running hot water
Major Disrepair or Unfitness	Problems with heating	Household having no heating in the home; or Household relying exclusively on portable fires or heaters
	Major disrepair problems	Household experiencing serious problems (as opposed to only experiencing problems) with at least one of the following: <ul style="list-style-type: none"> ▪ Roof repairs ▪ Other exterior structural repairs ▪ Interior structural repairs ▪ Rising damp
	General problems with disrepair	Household experiencing serious problems (as opposed to only experiencing problems) with two or more of the following: <ul style="list-style-type: none"> ▪ Damp penetration or condensation ▪ Window repairs ▪ Electrical or wiring repairs ▪ Gas supply or appliances ▪ Heating or plumbing ▪ Drainage ▪ Repairs to gutters or down pipes
Social requirements		
	Harassment	Household wanting/having/needing to move because of racial or other harassment problems

4.14 Households are classified as being unsuitably housed if one or more of the above factors are found to apply. The households identified are considered to be living in unsuitable housing regardless of the number of problems that are identified. This avoids potential double counting.

4.15 Although local authorities typically use points or banding systems to prioritise overall needs, our analysis does not use artificial calculations to score the relative unsuitability of housing. After all, to say that some homes are more unsuitable than others does not mean that the households in the latter are not in need.

Established Households Living in Unsuitable Housing

^{4.16} Overall, a total of 37,008 households were assessed as living in unsuitable housing due to one or more factors. The unsuitability problems experienced are shown below (Figure 70).

Figure 70

Established Households Living in Unsuitable Housing (Source: Bradford Household Survey 2007-08)

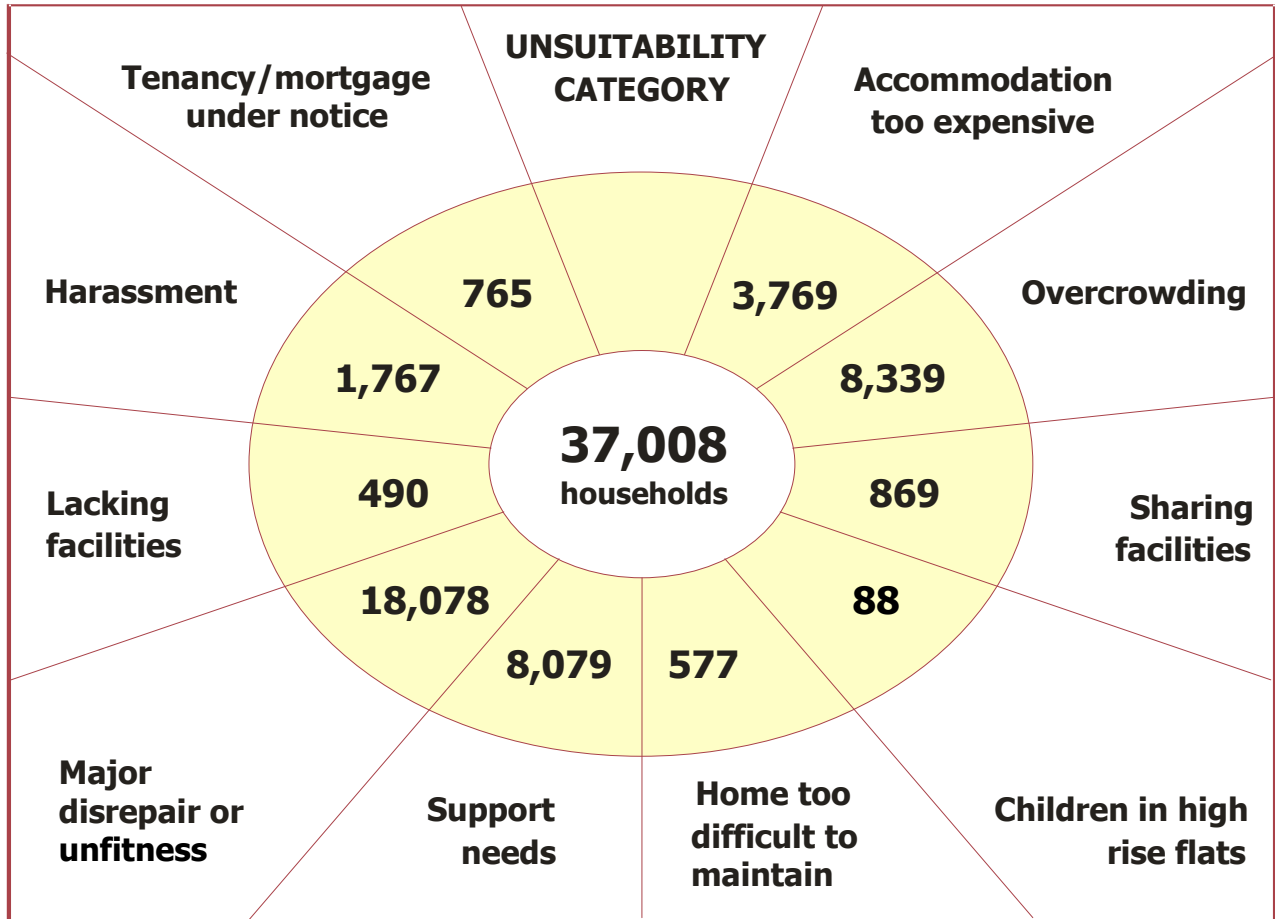


Figure 71

Established Households Living in Unsuitable Housing in Bradford by Area (Source: Bradford Household Survey 2007-08. Notes: Households experiencing problems in more than one unsuitability category are only counted once within the overall total.)

Unsuitability Category	Bingley-Shipley-Baildon	Villages	City North	City Centre	City South	Keighley	Trident	Wharfedale
Homeless or with Insecure Tenure								
Tenancy under notice, real threat of notice or lease coming to an end	0.8%	0.0%	0.1%	0.5%	0.6%	0.5%	2.1%	0.0%
Accommodation too expensive	1.5%	0.5%	1.9%	2.5%	3.2%	3.5%	6.6%	0.0%
Mismatch of Household & Dwelling								
Overcrowding	2.4%	2.0%	5.4%	8.1%	1.4%	4.7%	12.6%	0.9%
Households having to share a kitchen, bathroom, washbasin or WC with another household	0.2%	0.4%	1.3%	0.4%	0.0%	0.6%	1.0%	0.0%
Home too difficult to maintain	0.0%	0.0%	0.6%	0.6%	0.2%	0.5%	0.2%	0.0%
Children living in high-rise flats	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	1.1%	0.0%
Households with support needs	2.0%	2.7%	4.7%	7.1%	4.9%	2.9%	6.8%	0.9%
Dwelling Amenities & Condition								
Major disrepair	7.6%	7.5%	5.2%	15.0%	7.0%	15.3%	12.1%	4.9%
Lacking facilities	0.0%	0.1%	0.0%	0.8%	0.0%	0.2%	0.4%	0.0%
Social Requirements								
Harassment	1.7%	1.0%	0.1%	1.4%	0.0%	0.7%	0.9%	0.5%
One or more problems	14.5%	13.6%	16.8%	29.5%	15.9%	25.8%	37.3%	7.2%

4.17 It is worth noting that overall, this equals 19.5% of all established households in the study area, though many of these households may not need to move to resolve the identified problems as in-situ solutions may be more appropriate.

4.18 There are notable differences between the proportion of households in unsuitable housing based on their current tenure – with only 15.4% of owner occupiers being unsuitably housed, compared to 32.1% of those who rent privately and 27.5% of households renting from a social landlord. The reasons for households' housing being classified as unsuitable by tenure are detailed in Figure 72.

Figure 72

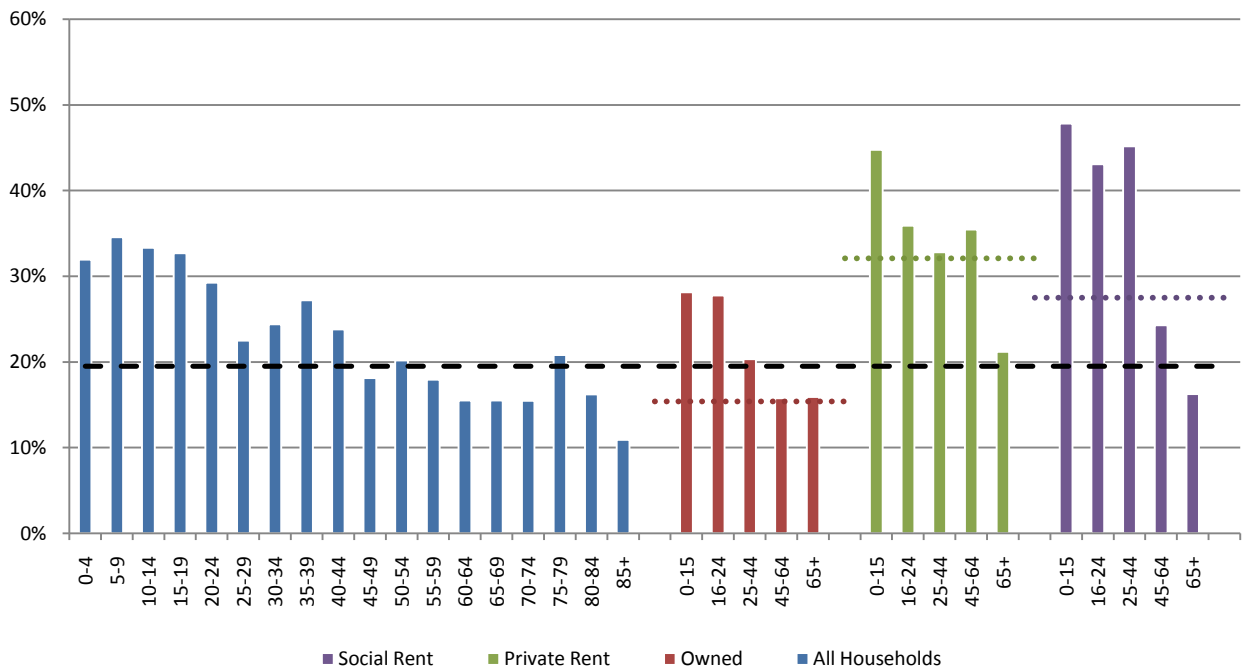
Proportion of Established Households in Unsuitable Housing by Problem Category and Tenure (Source: Bradford Household Survey 2007-08. Notes: Households experiencing problems in more than one unsuitability category are only counted once within the overall total. Owned figures include shared ownership properties. Private rent figures include rent free housing, tied housing and other properties rented from employer)

Unsuitability Category	Tenure		
	Owned	Private Rent	Social Rent
Homeless or with Insecure Tenure			
Tenancy/mortgage under notice	0.0%	1.7%	1.0%
Accommodation too expensive	0.3%	5.2%	7.0%
Mismatch of Household and Dwelling			
Overcrowding	4.2%	5.9%	3.7%
Sharing facilities	0.0%	2.0%	1.2%
Home too difficult to maintain	0.3%	0.4%	0.2%
Children in high-rise flats	0.0%	0.0%	0.3%
Support needs	4.0%	3.0%	6.9%
Dwelling Amenities and Condition			
Lacking facilities	0.1%	1.3%	0.0%
Major disrepair or unfitness	8.2%	15.7%	10.4%
Social Requirements			
Harassment	0.6%	1.1%	2.3%
One or more problems	15.4%	32.1%	27.5%

4.19 Figure 73 shows that young adults and households with teenage children are most likely to live in unsuitable housing, and that the likelihood of living in unsuitable housing is generally much lower for older persons.

Figure 73

Proportion of Persons Living in Unsuitable Housing by Age and Tenure (Source: Bradford Household Survey 2007-08. Note: Dashed line shows overall average. Dotted lines show tenure averages)



4.20 When we consider household characteristics, 33.6% of lone parent households, 21.9% of adult couple with children and 52.2% of groups of adults with dependent children are living in unsuitable housing. Of course, this corresponds with the high proportion of young persons living in unsuitable housing. For those households without children, only 20.6% of single persons, 10.3% of adult couples and 25.8% of adult groups currently live in unsuitable housing.

4.21 The proportion of established households living in unsuitable housing varies markedly by area. Figure 85 indicates that the areas with the largest proportion are in Trident where almost 40% of established households were living in unsuitable housing and in the City Centre where it is around 30%. The figure was also relatively high in Keighley at 27%. For all other areas the proportion was around 15% or less.

Figure 74
Proportion of Established Households in Unsuitable Housing by Area (Source: Bradford Household Survey 2007-08)

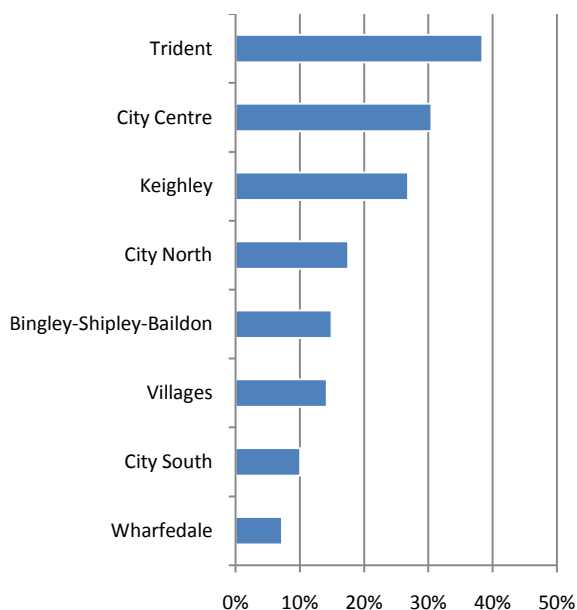


Figure 75
Proportion of Established Households in Unsuitable Housing by Area and Tenure (Source: Bradford Household Survey 2007-08.
 Notes: Owned figures include shared ownership properties. Private rent figures include rent free housing, tied housing and other properties rented from employer)

Unsuitability Category	Tenure			Total
	Owned	Private Rent	Social Rent	
Bingley-Shipley-Baildon	11.5%	33.0%	23.9%	15.0%
Villages	11.8%	20.0%	35.0%	14.2%
City North	13.0%	39.8%	21.8%	17.5%
City Centre	29.5%	33.2%	30.8%	30.5%
City South	12.3%	26.6%	20.5%	16.1%
Keighley	23.3%	37.4%	28.5%	26.9%
Trident	35.9%	43.8%	35.6%	38.4%
Wharfedale	4.6%	26.1%	10.5%	7.2%
ALL HOUSEHOLDS	16.2%	32.1%	27.5%	20.2%

Resolving Housing Unsuitability

4.22 Not all housing unsuitability problems require the households involved to move from their current home. In-situ solutions may be more appropriate to resolve some of the problems identified. For example, overcrowding could be resolved by one or more member(s) of the household leaving to live elsewhere, or an alternative solution could be to extend the existing property. Similarly, homeowners or landlords may undertake repairs to resolve problems with the condition of the property. In these cases (and many others) the problems identified can be resolved without the need for relocation to alternative accommodation.

4.23 Whilst in practice it is important to resolve the housing needs of individual households, a strategic analysis is primarily concerned with addressing overall housing need. In this context, it is particularly

relevant to consider housing suitability issues concerned directly with the dwelling stock – such as major disrepair or unfitness. Resolving such individual household needs (through enabling a move to alternative housing) will not reduce the overall level of housing need because the vacancy that arises will inevitably (over time) be occupied by another household, who will once again be in housing need. In such cases, it is investment in the existing stock (or in extreme cases, clearance and redevelopment) that is required to reduce the numbers unsuitably housed.

- 4.24 It should be noted that any dwellings that are lost from the stock through clearance programmes would need to be replaced in addition to the number of additional housing units identified by this study – that is, our analysis considers the housing requirement in the context of a net increase in dwelling stock.
- 4.25 Where a move is appropriate and required to resolve a housing problem, some households may need to move to homes outside the area (for example, those moving for care or support), and others will choose to move further afield for other reasons. Where unsuitably accommodated households are likely to willingly leave the area, their needs should not be counted within the estimate of net need. Nevertheless, in discounting the needs of likely out-migrants, any needs of in-migrants to the area will add to the total requirement.
- 4.26 Finally, a proportion of the households remaining will be able to afford to buy or rent an appropriate dwelling at (or above) threshold market prices. Therefore, when considering households who are in housing need, we must also discount from the total those who are able to afford such prices.
- 4.27 The impact of each of these stages is summarised in Figure 76.

Figure 76

Resolving Housing Suitability Problems (Source: Bradford Household Survey 2007-08. Note: Figures may not sum due to rounding)

Factor	Number of Households	
	Discounted	Remaining
Households assessed as currently living in unsuitable housing	-	37,008
Households with an objectively assessed in-situ solution	15,857	21,151
Households with a subjectively assessed in-situ solution (where the household neither wants nor expects nor needs to move)	12,813	8,338
Households that need to move, but that will leave the area	631	7,707
Households that need to move, but will be moving into institutional housing or join another household	233	7,474
Households that need to move, but can afford to rent or buy market housing	3,374	4,100
Households that need to move, but cannot afford to rent or buy market housing		4,100

- 4.28 After discounting the households whose needs do not require alternative housing provision in Bradford, only 4,100 (11.1%) of the identified 37,008 unsuitably housed households remain. The remaining households previously identified can either afford to resolve their housing problems without financial subsidy or their needs will be satisfied without having to move from their current home.

Homelessness

4.29 A key duty of local authorities is to administer cases of homelessness. The Housing Act 1996 states that if the authority is satisfied that the applicant has a priority need, they shall:

- secure that accommodation is available for their occupation for such period as they consider will give him a reasonable opportunity of securing accommodation for his occupation, and
- provide them with advice and assistance as they consider appropriate in the circumstances in any attempts he may make to secure that accommodation becomes available for his occupation.

4.30 Cases can be found to be not homeless and in priority need because they may have made themselves intentionally homeless. Examples of people who have made themselves intentionally homeless might be those who:

- Deliberately made themselves homeless by leaving home knowing they could reasonably have stayed; or
- Deliberately caused a serious nuisance or withheld rent or mortgage payments.

Households Defined as being in Priority Need

The following groups of households were originally defined as being in priority need under the 1996 Housing Act:

- pregnant women;
- persons with whom a pregnant woman resides, or might reasonably be expected to reside;
- persons with dependent children, or with whom dependent children might reasonably be expected to reside;
- persons who are vulnerable – because of old age, mental or physical disability, or other special reason;
- persons who are homeless in emergency.

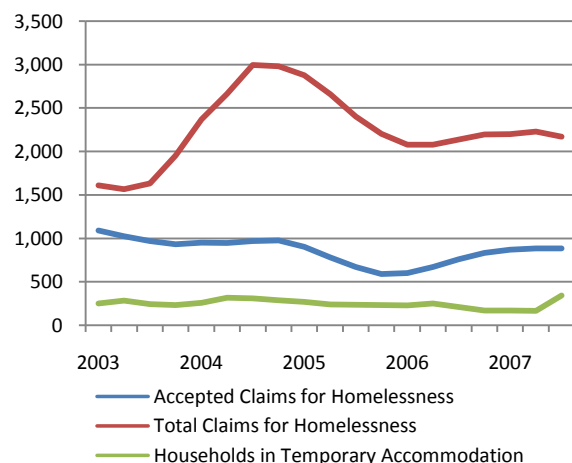
The following categories were added to this list by the Priority Needs Order 2001:

- 16 to 17-year-olds (not *relevant children* under the Children's Act 1989 and Children Leaving Care Act 2000);
- young persons under 21 who are looked after/accommodated between 16 and 18;
- young persons under the age of 21 who are vulnerable as result of being looked after/accommodated/fostered;
- those who are vulnerable as result of being in HM forces;
- those who are vulnerable as a result of custodial sentence/remand to custody/contempt of court/kindred offence;
- those who are vulnerable as result of leaving accommodation because of threats of violence.

4.31 Figure 77 indicates that whilst the total number of claims for homelessness rose steadily during 2003 and 2004, before declining until 2006 when the figures levelled off. Nevertheless, the number of households accepted as being homeless and in priority need fell in 2005, but has been rising since 2006, reaching almost 900 in the 12-months to the end of quarter 3 of 2007.

4.32 The number of households held in temporary accommodation has been relatively stable, but it did increase sharply in quarter 3 of 2007.

Figure 77
Unintentionally Homeless and in Priority Need Applications and Households in Temporary Accommodation for Bradford 2003-2007
(Source: Local Authority P1E Homelessness Data. Note: Number of cases based on 12-months to end of quarter)



Households in Housing Need

4.33 When considering all current housing needs (including those established households living in unsuitable homes, homeless households in temporary accommodation and people sleeping rough), the study identified a total of 4,154 households in need.

4.34 It is worth noting that all of these figures relate to the reference period for the study, which corresponds with the fieldwork period for the interview sample.

Figure 78

Summary of Existing Households in Housing Need (Source 1: Bradford Household Survey 2007-08. Source 2: Local Authority P1E Homelessness Data Q3 2007. Source 3: Local Authority Housing Strategy Statistical Appendix (HIP) Data 2006. Note: Figures may not sum due to rounding)

Local Authority	Number of Households
Households currently living in unsuitable housing that need to move and cannot afford to rent or buy market housing ¹	4,100
Households accepted as statutorily homeless currently housed in housing leased temporarily from the private sector (PSL housing) ²	34
Households accepted as statutorily homeless temporarily housed in Bed & Breakfast or hostel accommodation ²	15
Single people currently sleeping rough ³	5
Total	4,154

Chapter 5: Housing Market Dynamics

- 5.1 Aside from understanding existing housing needs, it is important to consider the dynamics of the housing market – to understand how housing demand effectively interacts with housing need, and how existing housing need is likely to change in future.
- 5.2 Figure 79 shows the dynamism of the Bradford housing market – with 13.3% having moved within the last 12 months, a further 8.3% having moved within the last two years.
- 5.3 The level of movement differs slightly between the different areas. Across Bradford as a whole 13.3% of households had moved in the last year. However, in Trident as many as 23% of households have moved within the last 12 months while only around 7% of households have moved during the last 12 months in both City North and Keighley.

Figure 79
Length of Time at Current Address (Source: Bradford Household Survey 2007-08)

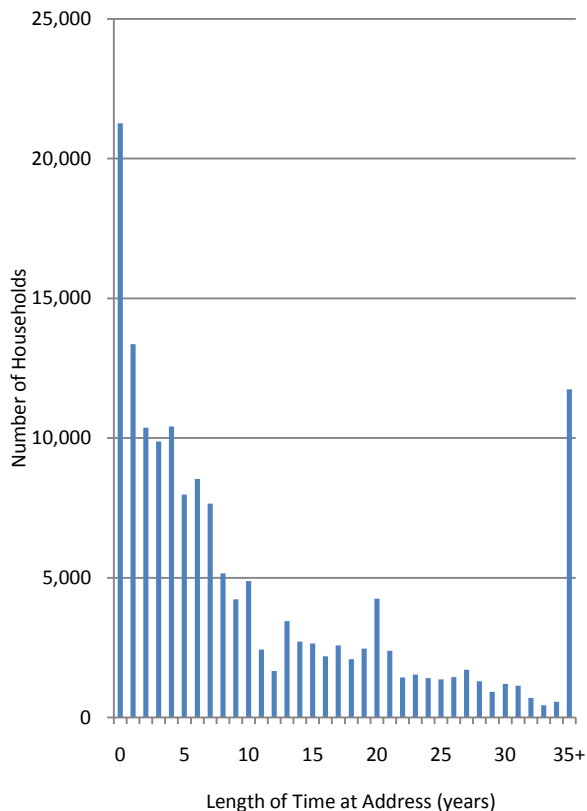
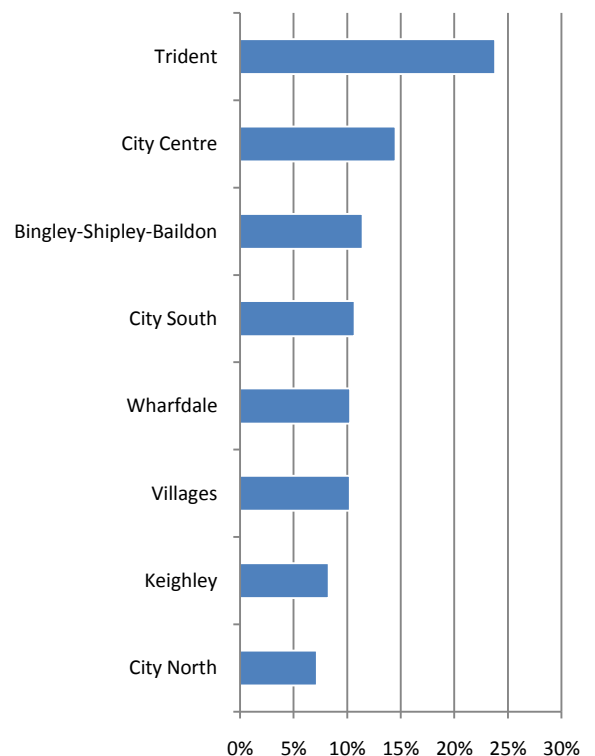


Figure 80
Households Moving in Last 12 Months by Area (Source: Bradford Household Survey 2007-08)



5.4 When we consider those people that have moved within the last 12 months in more detail, it is apparent that young adults in their twenties through to their mid thirties are particularly mobile as are those with young dependent children.

5.5 Very few households who own outright (3.6%) have moved within the last year, although as many as 10.1% of those who own with a mortgage moved to their current home during this period. In terms of affordable housing, 11.5% of households currently renting from one of the local RSLs were housed in the last year. Nevertheless, undoubtedly the most significant turnover was in the private rented sector – with as many as 34.0% of tenants having lived at their current address for less than a year.

5.6 Of all the households that have been living at their current address for less than a year, 41.1% are private sector tenants – equivalent to 8,856 households across Bradford. Of the remaining households that have recently moved, 9,270 (43%) currently own their home either outright or with a mortgage or loan, and a further 13% now live in affordable housing.

Figure 81
Persons Moving in Last 12 Months by Age (Source: Bradford Household Survey 2007-08. Note: Data is smoothed based on 3-year averages)

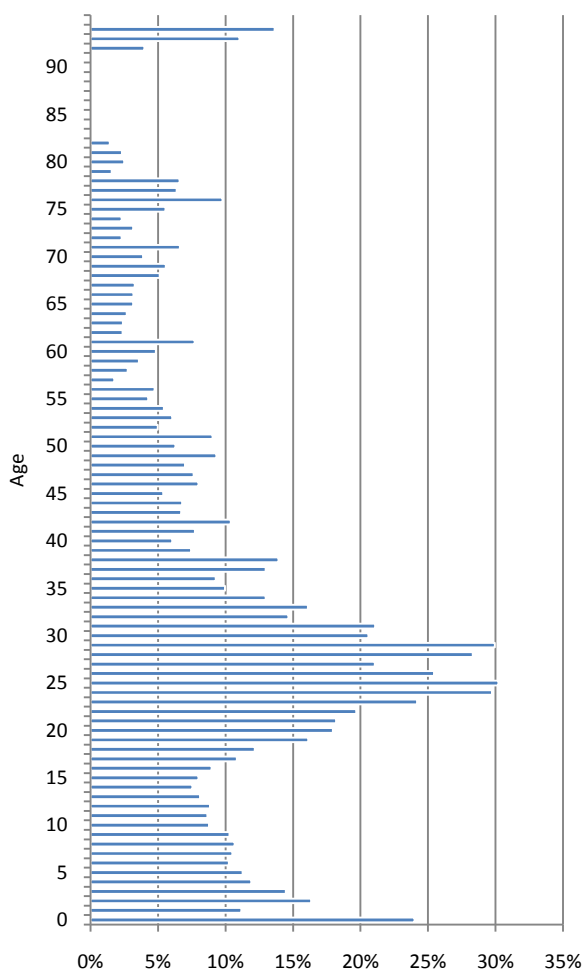


Figure 82
Household Moves in Last 12 Months (Source: Bradford Household Survey 2007-08. Notes: Private Rent category also includes Tied Housing and Other Rented. Figures may not sum due to rounding)

Current Housing Circumstances	Previous Housing Circumstances				All Households
	Owner Occupation	Private Rent	Affordable Housing	Living With/ Rent a Room	
Housing Tenure					
Owner Occupation	5,198	1,555	11	2,506	9,270
Private Rent	938	5,013	243	2,664	8,856
Affordable Housing	351	1,313	736	1,046	3,446
All Households	6,487	7,880	990	6,215	21,572

5.7 Of all households that moved in the last year, 36.5% moved from other private rented accommodation to their current home, 30.1% were previously in owner occupied accommodation and 4.6% lived in affordable housing.

5.8 Whilst many of the moves within the private rented sector were to other properties within the sector, a significant number of the properties that were vacated were due to cross-tenure moves. As many as 1,555 owner occupiers that had moved within the last year were identified as previously living in the

private rented sector – accounting for 16.8% of home purchases for owner occupation during the period. It is also worth noting that 2,506 purchases (27%) involved households previously “living with family or friends” or “renting a room in lodgings” or being homeless or in temporary accommodation.

5.9 When we consider those currently in affordable housing – 30.4% of new tenants (1,046 households) were formerly “living with family or friends”, “renting a room in lodgings” or housed temporarily in hostels or other similar accommodation. Households previously in owner occupation accounted for 351 new households in the affordable housing sector.

5.10 A total of 6,215 households were identified as previously living with family or friends (including those households who were previously living in communal housing) – so at the time they moved, they were forming a new household.

5.11 To avoid double-counting, Figure 83 considers those households identified as moving in the last 12 months in the context of their previous housing circumstances and the location of their last home. It is apparent that 4,652 of the 6,215 newly forming households formed from host households living within Bradford– the remaining 1,563 were in-migrants.

Figure 83
Household Moves in Last 12 Months by Previous Housing Circumstances and Location of Previous Home (Source: Bradford Household Survey 2007-08. Note: Figures may not sum due to rounding)

Previous Housing Circumstances	Location of Previous Home		All Households
	Within Bradford	Elsewhere	
Established Household	11,640	3,716	15,357
Concealed Household Living with Family or Friends	4,652	1,563	6,215
All Households	16,293	5,279	21,572

Assessing Affordability

5.12 Household affordability critically underpins the housing requirement analysis – determining both the ability to afford market housing (and be an effective housing demand) and the inability to afford market housing (and be a real housing need). Affordability is a complex issue and can be assessed in a number of different ways, but each method depends on common factors that are crucial to the analysis. The affordability of any particular household will depend on the relationship between:

- The cost of appropriate local housing, and
- The amount that the household is able to afford.

5.13 Having established the cost of local rented housing, it is also important to consider amount that households are able to afford. The National Housing Federation have traditionally promoted that it is appropriate for households to spend up to 30% of their net income on rent or mortgage payments, and in providing affordable housing, Local Authorities and RSLs have often based affordability tests on this relatively straight-forward calculation. Nevertheless, whilst this may be suitable for households expecting to pay relatively low rents in the social sector, the implications become somewhat unrealistic in considering the payments for more expensive properties in the private sector.

5.14 The London Housing Federation “Mind the Gaps” document recognises that households may be expected to contribute as much as 50% of net income towards their total housing costs – noting that it is not the proportion of income that is the over-riding factor, but that the most important consideration is the amount of residual income available after the identified costs have been paid.

- 5.15 The affordability tests used for the study seek to ensure that households are not committed beyond their means, but do not allocate affordable housing to households who are realistically able to afford housing in the private sector.

Assessing Affordability for Owner Occupation

- 5.16 In terms of the affordability assessment for owner-occupiers, whilst private renters will be expected to meet recurring costs each week or month it is accepted that owner occupiers will normally rely upon a loan or mortgage from a building society or other lender. Therefore, in the context of owner occupation, it is important that the householder is not only able to afford the repayments of such a loan but that also such a loan is accessible to that household. For this reason, a mortgage multiplier is normally applied to determine the amount households are able to afford when considering home purchase.
- 5.17 The assessment of mortgage eligibility adopted for this analysis is based upon the method proposed by Government in the guidance for Local Housing Assessments – with lending for single incomes assumed to be 3.5x the income and lending for joint incomes based on a 2.9x multiplier. It is also important that the assessment of affordability for owner occupation considers other household resources, including:
- Savings;
 - Debts;
 - Equity (positive or negative) from current home (for current owners); as well as the
 - Amount that can be borrowed.
- 5.18 Perhaps the most important additional resource is any equity that a household may have in their existing home because, whilst the early years of a mortgage may not impact significantly on the amount of capital repaid, increases in house prices can bring significant additional resources.
- 5.19 In summary, the amount affordable for owner-occupation is therefore: savings minus debts plus/minus positive/negative equity plus the borrowable amount.

Assessing Affordability for Weekly Rent

- 5.20 Unlike with owner-occupation, the rental market does not require a single capital payment to be made upfront that has to be funded from a source such as a mortgage. Instead, it is based exclusively on a recurring payment taken from the individual household budget. Once again, the assessment for rent has been based upon that proposed in the CLG guidance, with 25% of household gross income assumed to be available for rent.
- 5.21 In practice, the use of gross income (as opposed to the net income) reduces the assumed payments for lower income households – because they are typically liable for less deductions (such as income tax and national insurance) from their income. Where households have no deductions from their earnings, they are assumed to pay only 25% of their net income on housing cost – but this increases to a maximum contribution of 31.5% of net income for those households earning up to £15,000 gross.

Modelling the Housing Market

- 5.22 For any housing market assessment, the key or core issues are:
- How many additional units are required?
 - How many additional units should be affordable homes?
 - For what type of open-market housing is there demand?
 - How will 'demand' and 'need' change over time?
- 5.23 The ORS Housing Market Model addresses these issues by analysing the whole housing market. Instead of focusing only or primarily upon poorer households and social sector need, it interprets the interaction of requirement and supply across all sectors of the housing market. Social sector needs are interpreted within the context of market housing demands. This takes account of the interaction of effective and ineffective demands and needs, and the likely supply from the range of properties vacated within the existing stock.
- 5.24 The Model interprets the market dynamically – by likening the interchange between households and vacancies to “musical chairs”. The “musical chairs” analogy brings out the dynamic relation between requirement and supply – most households find suitable vacancies only because others move or suffer dissolution. In this context, the Model is primarily concerned with households likely to (or that otherwise need to) move. Of course, some households likely to stay in their current home may still have housing needs that should be addressed – but, by definition, the appropriate solutions for such problems will be provided in-situ and will therefore not impact on the mix of additional housing provision.
- 5.25 Whether households want or need to move, and what housing is appropriate for them, depends upon their characteristics, requirements and current accommodation. Effective demand is driven primarily by choice – nonetheless, even well-off households can find accommodation only if suitable vacancies arise. On the other hand, housing need is considered objectively – by evaluating households’ current housing circumstances alongside their ability to afford local housing to establish a realistic assessment of housing need.
- 5.26 Through analysing the creation and take-up of vacancies the Model recognises that it is only because some households wish to and do move that others can find suitable homes. Nevertheless, the lack of suitable existing housing does not constrain the allocation process – for the mix of housing required by all households (including those currently without housing and unable to afford) is analysed, and it is the shortfalls identified in the existing stock that determine the mix of new housing required.

5.27 The elements of housing need and demand are detailed in Figure 84:

Figure 84
Derivation of Elements of Housing Need and Demand

Element	Derivation
Established households currently in need	<p>Households currently living in unsuitable housing that need to move to resolve their housing problems and cannot afford to buy or rent market housing (including homeless households temporarily accommodated in PSL housing).</p> <p>By definition, all households require affordable housing – but the split between intermediate and social rent is based on affordability.</p> <p>The size of property required is based on household composition.</p> <p>It is assumed that the identified existing need is addressed over a 10-year period, therefore 10% of the total is counted annually.</p>
Newly arising need from established households	<p>The future projection for this flow is based on recent trend figures for the last 12 months.</p> <p>Households currently living in unsuitable housing who were suitably housed one-year ago are assumed to constitute new need during the period, together with households who were forced to move during the period and were re-housed in affordable housing due to a problem that would have not been identified 12 months ago.</p> <p>By definition, all households require affordable housing – but the split between intermediate and social rent is based on affordability.</p> <p>The size of property required is based on household composition.</p>
Effective demand from established households	<p>The future projection for this flow is based on expectations of existing households moving within the area over the next 12 months.</p> <p>Households are only counted if they are able to afford to buy or rent market housing, therefore by definition all will require market housing.</p> <p>Size of property required is based on household expectations in the context of expressed demand.</p>
In-migrant households to the area	<p>The future projection for this flow is based on recent trend figures for the last 12 months, with five-year projections adjusted on the basis of ONS migration data for the last five years.</p> <p>Households are allocated to market, intermediate or social housing on the basis of affordability.</p> <p>Size of property required is based on trends in terms of the number of bedrooms in properties occupied by recent in-migrant households.</p>
Hidden households emerging as new households	<p>The future projection for this flow is based on recent trend figures for the last 12 months. The figure only includes newly forming households from host households in the area</p> <p>Households are allocated to market, intermediate or social housing on the basis of affordability.</p> <p>Size of property required is based on trends in terms of the number of bedrooms in properties occupied by recent newly forming households.</p>
Homeless households housed in hostels and B&B accommodation	<p>Households currently living in communal housing that require re-housing in traditional housing.</p> <p>It is assumed that the identified existing need is addressed over a 10-year period, therefore 10% of the total is counted annually.</p>

- 5.28 The extent to which the market clears depends upon the match or mismatch between the households seeking housing, on the one hand, and the available stock, on the other. The sources of housing supply are detailed in Figure 85.

Figure 85
Derivation of Elements of Housing Supply

Element	Derivation
Property vacated by established households moving home	<p>The future projection for this flow is determined by the three flows of established households considered within the elements of housing need and demand:</p> <ul style="list-style-type: none"> – Established households currently in need; – Newly arising need from established households; and – Effective demand from established households. <p>All established households moving are assumed to vacate their current home.</p> <p>The type and size of property counted within the supply is based on the actual tenure and number of bedrooms in the current home, i.e. the property being vacated.</p>
Property vacated by out-migrant households leaving the area	<p>The future projection for this flow is based on expectations of existing households moving away from the area over the next 12 months.</p> <p>All out-migrant households are assumed to vacate their current home.</p> <p>The type and size of property counted within the supply is based on the actual tenure and number of bedrooms in the current home, i.e. the property being vacated.</p>
Property vacated following household dissolution due to death or household merging	<p>The future projection for this flow is based on the structure of individual households coupled with ONS survival rate statistics. Each household is allocated a probability of survival such that a residual probability of dissolution can be derived.</p> <p>All households identified as moving to “live with” another household, moving to communal housing or otherwise no longer requiring independent housing are also counted as vacating their current home.</p> <p>The type and size of property counted within the supply is based on the actual tenure and number of bedrooms in the current home, i.e. the property being vacated.</p>

- 5.29 Of course, new housing development and property conversions will also contribute to housing supply in Bradford – but these components are not considered by the Model, for it is seeking to understand how the existing housing stock will (or more importantly will not) be able to house future households in the area.

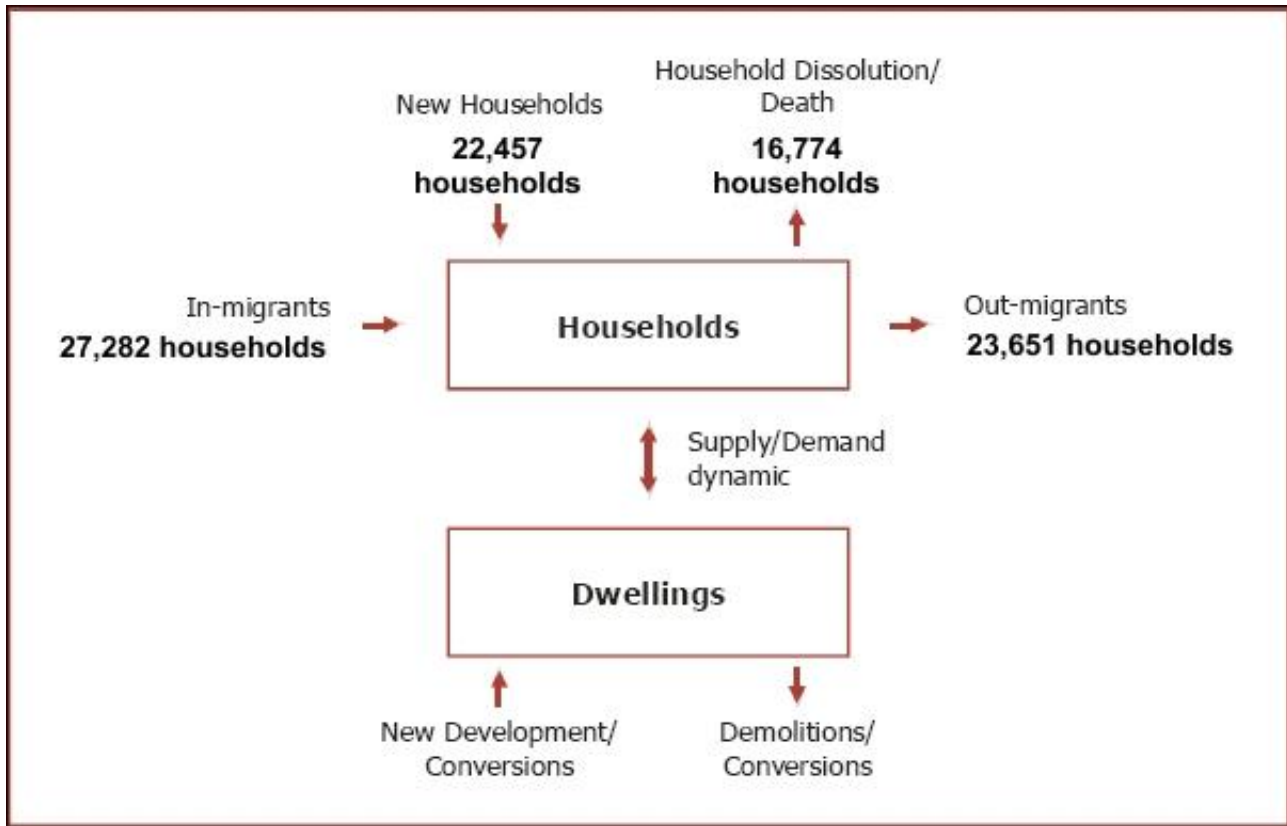
- 5.30 To do this, the Model notionally assigns – or matches – available housing to households. Through matching gross housing requirements with supply (vacancies created), the model identifies net housing requirements – i.e. those households who are unlikely to find suitable housing within the existing housing stock. Such an approach was recognised by Bramley and Pawson (2000) in the DETR Good Practice Guidance, where it was noted that:

The value of this approach is that it makes the connections between what is happening in the private sector and the social sector explicit. It keeps track of households, who can't just disappear without trace, and draws particular attention to the roles of migration.

- 5.31 Such an approach has subsequently been adopted by DTZ Pineda Consulting in the “Housing Market Assessment Manual” produced for the Office of the Deputy Prime Minister (ODPM) – where the supply/demand dynamic between households and dwellings is considered at various levels of abstraction.

5.32 Projected flows of housing need, demand and supply are summarised below. In considering this combination of inward and outward household flows, we can determine the likely pressure placed upon the dwelling stock – and the implicit requirement for additional housing provision.

Figure 86
5-Year Requirement/Supply Flow Analysis (Source: ORS Housing Market Model, Bradford Housing Requirement Assessment 2007-08)



5.33 Figure 87 details the net gains and losses of each pair of flow streams, where it is apparent that a net 9,300 additional dwellings should be provided over the 5-year period to sustain the existing supply/demand imbalance. If this number of homes is not provided, one or more flows will have to change. These changes may take the form of existing households leaving Bradford for other areas, or new households failing to form in Bradford.

Figure 87
Summary of 5-Year Housing Requirements by Household Flows (Source: ORS Housing Market Model, Bradford Housing Requirement Assessment 2007-08. Note: Figures may not sum due to rounding)

Housing Type	Inward Flow	Outward Flow	Net Requirement
5-Year Requirement			
Migration – households moving to and from Bradford	27,282	23,651	3,630
Indigenous change – household formations and dissolutions	22,457	16,774	5,683
Established household moves	37,903	37,903	-
Total	87,641	78,328	9,313

Understanding the Required Housing Mix

5.34 In seeking to understand the required housing mix, household affordability has been grouped into three classifications. In allocating households to specific types of housing, the determining factor is affordability:

- **Social rented housing** – for those households unable to afford any more than target social rents;
- **Intermediate housing** – for those households able to afford more than target social rents, but unable to afford to buy owner-occupied housing and unable to afford to rent privately at rents at the market rent threshold; and
- **Market housing** – for those households able to afford to buy owner-occupied housing or able to afford to rent privately at rents at or above the market rent threshold.

5.35 When considering the appropriate housing supply, the following sources of supply are considered:

- **Social rented housing** – social housing provided to rent from local authorities and Registered Social Landlords;
- **Intermediate housing** – dedicated intermediate housing products (such as shared ownership, discount market sale, sub-market rent, etc.) and a proportion of the housing in the private rented sector with rents below the market rent threshold (i.e. within the lowest quartile); and
- **Market housing** – owner-occupied housing and housing in the private rented sector.

5.36 Following on from these definitions in relation to the range of housing types, it is possible to develop the earlier analysis through considering the housing market as a matrix of housing ‘origins and destinations’ – balancing the gross requirements for market housing, intermediate housing and social housing against the equivalent identified supply.

5.37 The gross housing requirements and likely supply are matched by the ORS Housing Market Model as detailed below. It is apparent that the gross housing requirement is equivalent to the total inward flow (including internal moves by established households) with housing supply equalling the total outward flow.

Figure 88

Summary of 5-Year Housing Requirements by Housing Type (Source: ORS Housing Market Model, Bradford Housing Requirements and Survey 2007-08. Note: Figures may not sum due to rounding)

Housing Type	Gross Housing Requirement	Housing Supply	Net Housing Requirement (Surplus)	
			N	%
5-Year Requirement				
Market Housing	58,910	56,719	2,191	23.5%
Intermediate Housing	9,450	7,316	2,134	22.9%
Social Rented Housing	19,281	14,292	4,989	53.6%
Total	87,641	78,327	9,313	100%

5.38 As previously noted, the ORS Housing Market Model identified an overall requirement for 8,414 additional dwellings over a 5-year period. It is apparent that whilst market housing requirements account for 67.2% of the overall gross total, it constitutes only 1,291 units of the total 8,414 net housing requirement (15.3% of the overall net total).

- 5.39 In summary, the ORS Housing Market Model identifies an overall five-year requirement for 9,313 additional dwellings, with the balance between market housing, intermediate housing and social housing being 23:23:54 respectively.
- 5.40 Figure 89 identifies the gross requirement for housing over the next five years in terms of housing type and size.

Figure 89

5-year Gross Housing Requirement by Housing Type and Size (Source: ORS Housing Market Model, Bradford Housing Requirement Assessment 2007-08. Note: Figures may not sum due to rounding)

Housing Requirement	Type of Housing			Total
	Market Housing	Intermediate Housing	Social Rented Housing	
5-year Gross Requirement				
1 bedroom	3,001	2,943	6,328	12,272
2 bedrooms	18,297	3,362	6,181	27,841
3 bedrooms	28,141	2,645	5,620	36,406
4 bedrooms	7,234	358	1,040	8,632
5+ bedrooms	2,236	142	111	2,489
Total	58,910	9,450	19,281	87,641

- 5.41 In the context of market housing, it is important to note that in accordance with the definition for housing need, the model only allocates households to affordable housing if they are unable to afford to buy or rent market housing – therefore some households allocated to market housing are unable to afford home purchase.
- 5.42 It is important to note that some households within the market housing sector will create a demand for intermediate housing products – where in principle they could afford to rent but would prefer home ownership. In this context, the actual demand for intermediate housing products may be stronger than the model would suggest in the context of a needs-based assessment – but such additional demand would be in addition to the affordable housing need already identified.

Profiling the Net Housing Requirement

^{5.43} Figure 90 details the net requirement for additional housing after the model has taken account of vacancies arising within the existing stock.

Figure 90

5-year Gross Housing Requirement by Housing Type and Size (Source: ORS Housing Market Model, Bradford Housing Requirement Assessment 2007-08. Note: Figures may not sum due to rounding)

Housing Requirement	Type of Housing			Total
	Market Housing	Intermediate Housing	Social Rented Housing	
5-year Net Requirement				
1 bedroom	(253)	942	(155)	535
2 bedrooms	5,620	221	1,388	7,229
3 bedrooms	(385)	745	2,808	3,168
4 bedrooms	(3,587)	83	835	(2,668)
5+ bedrooms	796	142	111	1,049
Total	2,191	2,134	4,989	9,313
Net Requirement (Annualised)				
1 bedroom	(51)	188	(31)	107
2 bedrooms	1,124	44	278	1,446
3 bedrooms	(77)	149	562	634
4 bedrooms	(717)	17	167	(534)
5+ bedrooms	159	28	22	210
Total	438	427	998	1,863

^{5.44} It is apparent that over three-quarters of the net housing requirement is for 2-bed dwellings – accounting for almost 7,230 of the overall 9,300 units required. In determining the mix of new housing provision, it will be important to evaluate how existing larger properties may be sub-divided into smaller units (in particular in the more urban areas) in order to reduce the overall number of new properties that need to be delivered.

Net Market Housing Requirement

- 5.45 The results presented in Figure 90 consider both owner occupied and private rented dwellings as being market housing. Figure 91, overleaf, shows the same 5-year net housing requirements results with the market housing sector split between owner occupation and private rent. This shows that the model estimates a net surplus of owner occupied housing. However, this net surplus disguises a requirement for 1, 2 and 5+ bed market houses for owner occupation.
- 5.46 There is a large requirement for private rent dwellings, particularly for 2 and 3 bedroom dwellings. However, it should be remembered that the modelling results are based upon a period near the peak of the house price boom. In a situation of falling house price it is likely that households who previously could afford to access private rent thresholds, but not those for owner occupation, can now afford to purchase dwellings. Therefore, if house prices continue to fall many of the households identified as requiring market rent dwellings will instead be able to afford to purchase properties in Bradford.

Figure 91

5-year Gross Housing Requirement by Housing Type and Size for Owner Occupation and Market Rent (Source: ORS Housing Market Model, Bradford Housing Requirement Assessment 2007-08. Note: Figures may not sum due to rounding)

Housing Requirement	Type of Housing				Total
	Owner Occupation	Private Rent	Intermediate Housing	Social Rented Housing	
5-year Net Requirement					
1 bedroom	338	(590)	942	(155)	535
2 bedrooms	2,929	2,691	221	1,388	7,229
3 bedrooms	(1,828)	1,443	745	2,808	3,168
4 bedrooms	(4,172)	585	83	835	(2,668)
5+ bedrooms	673	123	142	111	1,049
Total	(2,060)	4,252	2,134	4,989	9,313

Sensitivity Testing the Net Housing Requirement

- 5.47 As noted earlier in the chapter (in the section “Assessing Affordability for Weekly Rent”) the primary analysis employed for this study has adopted the recommendation from CLG guidance that 25% of gross household income should be assumed to be available for housing costs.
- 5.48 Figure 92, below, shows the consequences for net housing requirement by tenure and bedroom size of increasing the amount households are assumed to have available to meet housing costs to 30% of gross income. In an area such as Bradford this is a plausible assumption because of the lack of current intermediate housing products in the area combined with limited access to social housing for low income working households. This may result in the households stretching their expenditure on housing to be able to access market housing. It should be noted that an improvement in the economic circumstances of residents of Bradford would have the same impact as increasing the amount households are willing to spend on housing costs. Therefore, if the planned economic transformation of Bradford in the Yorkshire and the Humber RSS comes to fruition this would also increase the demand for market housing.
- 5.49 The main consequence of assuming households will spend up to 30% of their gross income on housing costs is that the net requirement for market housing increases substantially, while the net requirement for affordable housing is significantly reduced. Therefore, by stretching their expenditure on housing it is possible for many households, who are not assumed to do so by CLG guidance, to be able to access market housing.
- 5.50 This change significantly affects the balance of net requirement between market and affordable housing with market housing now comprising 70.6% and affordable housing 29.4% of the net requirement, with the entire affordable requirement being for social housing.

Figure 92

5-year Gross Housing Requirement by Housing Type and Size for Different Expenditure on Housing Assumptions (Source: ORS Housing Market Model, Bradford Housing Requirement Assessment 2007-08. Note: Figures may not sum due to rounding)

Housing Requirement	Type of Housing			Total
	Market Housing	Intermediate Housing	Social Rented Housing	
25% of Gross Income for Housing Costs				
1 bedroom	(253)	942	(155)	535
2 bedrooms	5,620	221	1,388	7,229
3 bedrooms	(385)	745	2,808	3,168
4 bedrooms	(3,587)	83	835	(2,668)
5+ bedrooms	796	142	111	1,049
Total	2,191	2,134	4,989	9,313
30% of Gross Income for Housing Costs				
1 bedroom	418	993	(922)	488
2 bedrooms	6,853	(845)	383	6,391
3 bedrooms	1,242	252	2,512	4,006
4 bedrooms	(2,733)	(616)	752	(2,597)
5+ bedrooms	796	159	70	1,025
Total	6,575	(57)	2,795	9,313

Regional Spatial Strategy Requirement

- 5.51 The results presented thus far are based upon the need to address the housing requirements of those who currently require housing in Bradford plus those who are likely to require housing in the future based upon recent migration trends, household formation rates and household dissolution rates.
- 5.52 As noted earlier the Yorkshire and Humber RSS seeks a transformation of Bradford based upon economic development and additional jobs. These extra jobs will be matched by a growth in population which is higher than that which has been experienced in the past. The RSS estimates that the extra population anticipated for Bradford will require a total of 13,500 new dwellings over the next five years. This is considerably higher than the 9,300 dwellings which this study assesses are required to meet all current and future requirements of Bradford based upon current trends.
- 5.53 To provide an understanding for the required housing mix on the assumption that 13,500 dwellings will be provided in Bradford, the results presented above have been remodelled to include the additional households. Potentially, the additional households could arise from a number of different sources. Most notably, in-migrant households could increase having been attracted to Bradford to take up work. Alternatively, out-migrant households could fall as households who would have left Bradford to seek work elsewhere remain in the district because of the additional jobs.
- 5.54 Figure 93 to Figure 95 present the results for the tenure and size mix required when providing 13,500 dwelling with different assumptions concerning the origins of the additional households. Figure 93 assumes 15% increased in-migrant household numbers and unchanged out-migration, Figure 94 assumes 10% increased in-migrant household numbers and 6% decreased out-migrant household numbers while Figure 95 assumes 5% increased in-migrant household numbers and 12% decreased out-migrant numbers.
- 5.55 In each case the results initially show the results on the assumption that the model follows CLG Guidance and households spend up to 25% of their gross household income on rented accommodation. It then shows the same set of results on the assumption that households spend up to 30% of their gross income on renting.
- 5.56 A key result is that Figure 93 to Figure 95 all show very similar results. Therefore, there is little difference between assuming that the additional households in Bradford arise through increased in-migration or decreased out-migration.
- 5.57 Another key result is that the requirement for market housing increase in the model, while the requirement for social housing reduces. On the assumption that 9,300 dwellings are required over the next 5 years the ORS Housing Market Model identifies the balance between market housing, intermediate housing and social housing being 23:23:54 respectively. However, if in-migration is assumed to rise by 15% (Figure 93) then the balance between market housing, intermediate housing and social housing becomes 36:22:42. This result is very similar if the growth in household numbers is due to a combination of increased in-migration and decreased out-migration (Figure 94 and Figure 95).
- 5.58 The increased importance of market housing is due to many in-migrant and out-migrant households being able to afford to access market prices. Social housing requirements are primarily for current and emerging households in Bradford who are unlikely to change in numbers due to a higher provision of employment in the district.

- 5.59 When households are assumed to spend 30% of their gross income on rent costs, using Figure 93 as an example, the balance between market housing, intermediate housing and social housing becomes 70:5:25.
- 5.60 Therefore, the impact of the planned growth in Bradford is that increased housing will be required to be delivered in the future. However, this housing will predominately be for households requiring market housing, and therefore the economic development of Bradford should also allow for a more balance tenure mix in the housing to be provided.

Figure 93

5-year Gross Housing Requirement by Housing Type and Size for 15% In-migration increase (Source: ORS Housing Market Model, Bradford Housing Requirement Assessment 2007-08. Note: Figures may not sum due to rounding)

Housing Requirement	Type of Housing			Total
	Market Housing	Intermediate Housing	Social Rented Housing	
25% of Gross Income for Housing Costs				
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
Total	4,841	2,926	5,639	13,405
30% of Gross Income for Housing Costs				
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
Total	9,440	652	3,313	13,405

Figure 94

5-year Gross Housing Requirement by Housing Type and Size for 10% In-migration Increase and 6% Out-migration Decrease (Source: ORS Housing Market Model, Bradford Housing Requirement Assessment 2007-08. Note: Figures may not sum due to rounding)

Housing Requirement	Type of Housing			Total
	Market Housing	Intermediate Housing	Social Rented Housing	
25% of Gross Income for Housing Costs				
1 bedroom	(85)	1,244	20	1,180
2 bedrooms	6,502	571	1,545	8,618
3 bedrooms	832	826	2,955	4,614
4 bedrooms	(3,138)	123	875	(2,140)
5+ bedrooms	935	142	111	1,188
Total	5,046	2,907	5,507	13,460
30% of Gross Income for Housing Costs				
1 bedroom	586	1,295	(747)	1,133
2 bedrooms	7,867	(554)	466	7,780
3 bedrooms	2,465	343	2,644	5,452
4 bedrooms	(2,279)	(581)	792	(2,068)
5+ bedrooms	935	159	70	1,164
Total	9,574	662	3,225	13,460

Figure 95

5-year Gross Housing Requirement by Housing Type and Size for 5% In-migration Increase and 12% Out-migration Decrease (Source: ORS Housing Market Model, Bradford Housing Requirement Assessment 2007-08. Note: Figures may not sum due to rounding)

Housing Requirement	Type of Housing			Total
	Market Housing	Intermediate Housing	Social Rented Housing	
25% of Gross Income for Housing Costs				
1 bedroom	-64	1,237	-15	1,158
2 bedrooms	6,321	569	1,524	8,415
3 bedrooms	1,010	818	2,886	4,714
4 bedrooms	-2,943	123	868	(1,952)
5+ bedrooms	927	142	111	1,181
Total	5,252	2,889	5,375	13,515
30% of Gross Income for Housing Costs				
1 bedroom	607	1,287	-782	1,112
2 bedrooms	7,620	-526	482	7,576
3 bedrooms	2,640	330	2,582	5,552
4 bedrooms	-2,086	-579	784	(1,881)
5+ bedrooms	927	159	70	1,156
Total	9,708	671	3,137	13,515

Chapter 6: Conclusions and Implications

- 6.1 The Government's drive for sustainable communities and The Barker Review of housing have placed increased housing delivery as a high priority nationally – but the number of homes to be delivered is only one of many Government priorities. In response to a rising housing crisis the Government has said it wishes to increase the amount of homes being built and a Cabinet position of Housing Minister was introduced in June 2007.
- 6.2 Whilst the problems associated with delivering enough housing across the UK have been recognised by the Government at a national level, there is a continued expectation that local authorities will also need to respond to the issue by improving local housing delivery.

National Housing Market Drivers

- 6.3 Nationally, a number of trends are evident and these are reflected to a greater or lesser extent in Bradford. Recent years have seen an increasing number of births coupled with a declining number of deaths – which together have led to a natural increase in the size of the population. Furthermore, the rate of net migration to the country has also seen significant increases in particular since the ten accession countries (A10) joined the EU in May 2004.
- 6.4 The increase in population in itself clearly leads to a need for more homes in the country – but alongside this population growth, people are living in smaller household units, reflecting the changing way in which society lives:
- The ageing population is already increasing the number of single person households and this is a trend that is expected to continue;
 - Many younger people are choosing to live independently rather than form traditional family units; and
 - The changing nature of families is influencing household size, for where couples are forming many still choose to not have children immediately.
- 6.5 Collectively, these factors increase the pressure for additional homes.

Assessed Housing Requirement in Bradford

- 6.6 Within this national context, it is perhaps to be expected that there is also a significant requirement for additional housing to be provided in Bradford. The UK is experiencing a natural growth in its population, and this is also the case in Bradford. Bradford is experiencing a loss of population through migration to the rest of the UK, but this population is being replaced by international migrants who are driving an overall growth in the number of residents.
- 6.7 The modelling results from this study suggest that almost 5,700 additional homes should be provided over the next 5 years to satisfy the housing requirements of those people already resident in Bradford.
- 6.8 In determining the overall number of additional homes required in Bradford, the level of future migration is also a critical consideration. The number of future migrants is difficult to accurately predict

with certainty. The modelling results identify that in addition to the 5,700 homes required to house the growing number of local households, a further 3,600 dwellings should be provided to satisfy the housing requirements of net migrants to Bradford on the basis of migration trends experienced over the last 5 years - suggesting that the overall housing requirement in the Bradford area is 9,300 additional homes over the next 5 years.

The study identifies an overall housing requirement of 9,300 additional dwellings across Bradford over the next 5 years based upon current and recent trends

6.9 However, the Yorkshire and Humber RSS identifies plans to regenerate Bradford based upon a programme of economic development, job growth and matching housing growth. The RSS identifies that 13,500 additional dwellings will need to be provided in Bradford in the next 5 years. The additional households are likely to come from a mixture of increased in-migrant households coming to take up work and decreased out-migrant households who would otherwise have moved elsewhere to seek work. These figures were derived before the recent credit crunch and the subsequent difficulties this has caused developers and builders, which has led to a slowdown in build activity nationwide. Therefore, it will now prove to be exceptionally difficult to deliver the identified expected completion rates in Bradford.

The Yorkshire and Humber RSS estimates that 13,500 additional dwellings will be required in Bradford based upon the regeneration of the district. The additional households are likely to arise through a combination of increased in-migrant households and decreased out-migrant households.

Improving the Use of Existing Stock

6.10 Even if the total requirement for 13,500 additional homes was met, this would only increase the existing stock by around 7%. In this context it is important that the best use is made of Bradford's existing housing. A third of the existing stock predates 1919, and properties of this age especially those in rural areas are more prone to having problems with poor physical condition and problems with energy efficiency.

6.11 The study identified 18,100 households with serious problems with the condition of their home. Of these households, 2,850 own their home and can't afford to undertake the identified repairs and a further 3,700 are renting homes where the landlord is unlikely to repair the property. In projecting the need for additional housing, the model assumes that any problems with the condition of the existing housing stock will be resolved – so it will be important for these properties to be improved to an acceptable standard. As it is typically less expensive to invest in existing properties to maintain their useful life than to replace them with new housing, future investment should recognise the relative importance of investing in the maintenance of the existing housing stock.

Households identified problems with the condition of 18,100 homes across the sub-region, of which 6,550 are unlikely to be brought up to an acceptable standard without investment and/or intervention

6.12 In the same way, it will be important for Bradford to continue identifying any opportunities to reintroduce long-term vacant properties back into the housing market through Empty Homes Initiatives.

Affordable Housing Requirements within Bradford

6.13 The study has identified that a significant proportion of the overall housing requirement needs to be provided for households who are unable to afford market housing in Bradford. Of the 13,500 additional homes that are expected to be completed over the next 5-years, on the basis of the affordability assessment set out by the CLG the study identified that around 5,500 should be provided as social rented homes and a further 3,000 as intermediate affordable homes. Proportionately, this would mean that social housing represents 42% of the overall housing requirement with intermediate housing accounting for a further 22% – together representing nearly two-thirds of the total housing provision required.

6.14 Through sensitivity testing the modelling analysis (and assuming that households could spend up to 30% of their gross income on renting) markedly changes this result – reducing the affordable housing need to 4,000 units (and increasing the market housing requirement to 9,500 units). In this scenario, the affordable housing requirement is biased quite heavily towards social rented housing.

There is a need for at least 4,000 affordable homes to be provided across the area over the next 5 years – though this need would be much higher if household affordability was limited to 25% of gross income for renting

6.15 It is clear that affordable housing constitutes a major concern in Bradford – and whilst Bradford faces a challenge to provide overall housing delivery to satisfy identified housing requirements, there is clearly an even bigger challenge to provide the amount of affordable housing required.

6.16 Without substantial additional funding from the Housing Corporation, it will be necessary for Bradford to maximise affordable housing delivery wherever opportunities arise. Bradford already have policies that require proportions of properties delivered to be affordable housing. Not all housing sites will contribute towards affordable housing delivery – either because of their small size or high development costs associated with the site. Increasing delivery through the planning system may therefore require higher percentages of affordable housing on qualifying sites and/or the reduction of site size thresholds.

Planning gain is unlikely to deliver enough affordable housing on its own – so mechanisms such as 100% affordable housing sites should also be considered (in particular when disposing of public land)

6.17 It will also be essential for Bradford to assess the viability of delivering affordable housing through the planning system and set delivery targets that maximise the number of affordable housing units delivered. Within this context, requiring a slightly lower affordable housing percentage of a higher overall delivery rate may actually yield more affordable homes.

6.18 In certain circumstances, housing sites may be brought forward with a view to delivering 100% affordable housing. Such sites may be purchased competitively by an RSL – but given recent increases in land values, it has become difficult for RSLs to compete effectively with private developers to purchase sites in this way. Nevertheless, in certain circumstances such an approach may still be viable, in particular where funding is available. Alternatively, it may be possible for RSLs to include an element of market housing on the site to cross-subsidise the affordable housing provision.

6.19 Delivering affordable housing may also be considered as a priority where Bradford are seeking to dispose of their own land – with the prospect of the authority not necessarily evaluating proposals for

the site on the basis of price alone but also considering the value of the proposed future land use in terms of overall social capital. In this context, where affordable housing constitutes a significant element of the proposed land use, it may be possible for an RSL to purchase the land at a discounted price, with the discount facilitating a considerably larger proportion of affordable housing than would have been possible had the land been sold at market value.

- 6.20 In the rural areas, the application of exceptions policies for affordable housing is one alternative for delivering affordable housing without cross-subsidy from open market housing. If affordable housing exception sites were considered favourably, the needs of households in some rural areas might be satisfied without associated market housing – in particular in the context of delivering intermediate housing, where the occupier could fund the build costs independently but would typically not be able to afford local land prices. To maximise affordable housing delivery on rural exceptions sites, it will be important to support the work of Rural Housing Enabling Officers and to assist with the identification of suitable sites.
- In rural areas, it will be important to maximise affordable housing delivery through exceptions policies, identifying suitable sites and supporting the work of Rural Housing Enablers**
- 6.21 It may also be possible for Bradford to increase the amount of affordable housing available through the purchase of existing satisfactory properties, or similarly by purchasing and renovating vacant housing in the area in order for them to be rented to social tenants – though this is recognised as an expensive mechanism for delivering relatively small numbers of affordable homes.
- 6.22 The amount of additional affordable housing required may also be offset by financially subsidising households requiring intermediate affordable housing to access market housing by ensuring that schemes such as Homebuy are allocated sufficient funding.
- 6.23 Finally, in relation to the allocation of social housing grant, it is generally recognised that the amount of grant available is limited – therefore it is critical that the available funding is targeted correctly. The value of land is used by the planning system to subsidise planning gain packages – so if land values are low, it follows that there will be less subsidy available from planning gain. If there is less subsidy from planning gain then there is more likely to be a funding gap – so it is appropriate to target social housing grant at these sites.
- 6.24 In this context, delivering affordable housing without grant funding is more likely to be viable on sites with relatively high land values and relatively low development costs, therefore the available funding should typically be targeted to areas with lower land values and sites that have exceptional development costs, such as those associated with decontamination or flooding. It is also likely that affordable housing in rural areas will also require a larger proportion of grant funding than schemes in more urban areas.

In Conclusion

- 6.25 This Housing Requirement Study has identified a number of challenging issues that require the housing and planning authorities of Bradford to work together with the development industry, housing associations, delivery agencies and funders to deliver the housing required across the whole housing market and to find a range of solutions to address the need for affordable housing.

^{6.26} This study provides the basis for working together to meet the housing requirements of the Bradford as a whole – but it must be recognised that it only constitutes the start of the process necessary to deliver a sequence of solutions which will be developed and improved over time. Responding to the need for improved housing delivery and up to date information will require Bradford to raise their game, leaving “no stone unturned” in seeking to rebalance the housing market.