

Bradford 2010 Strategic Housing Market Assessment

**Final Report for the City of Bradford Metropolitan
District Council**

June 2010



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1. Introduction

Background and objectives

- 1.1 arc⁴ Limited was commissioned in May 2009 to prepare a comprehensive Strategic Housing Market Assessment (SHMA) for the City of Bradford Metropolitan District (CBMDC hereafter).
- 1.2 The research conforms to the Department of Communities and Local Government (CLG) Strategic Housing Market Assessment Guidance and provides a robust and defensible evidence base for future policy development. The research focuses on four core areas: a review of housing markets; an assessment of housing need and affordable requirements; a review of general market requirements; and provides policy recommendations.

Definitions

- 1.3 A series of terms are used in work of this nature. To avoid ambiguities, these terms are clearly defined as follows (and replicate Planning Policy Statement 3 [PPS3]¹ definitions):

Housing demand is the quantity of housing that households are willing and able to buy or rent.

Housing need is the quantity of housing required for households who are unable to access suitable housing without financial assistance.

Housing markets are geographical areas defined by household demand and preferences for housing. They reflect the key functional linkages between places where people live and work.

Housing requirement is the combination of both housing need and housing demand.

Government requirements: SHMA and PPS3

SHMA Guidance

- 1.4 In August 2007, the CLG published Strategic Housing Market Assessments: Practice Guidance version 2. This is the frame of reference for this report. The guidance brings together and builds upon the key elements of existing guidance

¹ Planning Policy Statement 3, December 2006, Department for Communities and Local Government

on housing market and housing needs assessments and replaces the following Government guidance:

- Local Housing Needs Assessment: A Guide to Good Practice (DETR, 2000);
 - Housing Market Assessment Manual (ODPM, 2004).
- 1.5 The CLG states that the guidance should be read in conjunction with the 'Identifying Sub-Regional Housing Market Areas Advice Note' (CLG, 2007).
- 1.6 Strategic Housing Market Assessments (SHMAs) are particularly valuable in assisting policy development, decision making and resource allocation, in particular by:
- Thinking regionally and long-term about housing need and demand;
 - Providing robust evidence to inform policy debate, particularly around the provision of both market and affordable housing, including type, size and tenure mix;
 - Understanding the drivers and trajectories of housing markets.
- 1.7 SHMAs are considered robust and credible if, as a minimum, they provide all of the core outputs and meet the requirements of the process criteria presented in the SHMA Guidance. Table 1.1 summarises the core outputs which are required through the SHMA guidance. Table 1.2 presents the process checklist which needs to be adhered to in SHMA research. Appendix G comments on how each aspect of the process checklist has been adhered to in this research.

Table 1.1 Strategic Housing Market Assessment Core Outputs

Strategic Housing Market Assessment core outputs	
1	Estimates of current dwellings in terms of size, type, condition, tenure.
2	Analysis of past and current housing market trends, including balance between supply and demand in different housing sectors and price/affordability. Description of key drivers underpinning the housing market.
3	Estimate of total future number of households, broken down by age and type where possible.
4	Estimate of current number of households in housing need.
5	Estimate of future households that will require affordable housing.
6	Estimate of future households requiring market housing.
7	Estimate of the size of affordable housing required.
8	Estimate of household groups who have particular housing requirements including: families, older people, key workers, black and minority ethnic groups, disabled people, young people, Gypsies and Travellers.

Table 1.2 Strategic Housing Market Assessment Process Checklist

Strategic Housing Market Assessment process checklist	
1	Approach to identifying housing market area(s) is consistent with other approaches to identifying housing market areas within the region.
2	Housing market conditions are assessed within the context of the housing market area.
3	Involves key stakeholders, including house builders.
4	Contains a full technical justification of the methods employed, with any limitations noted.
5	Assumptions, judgements and findings are fully justified and presented in an open and transparent manner.
6	Uses and reports upon effective quality control mechanisms.
7	Explains how the assessment findings have been monitored and updated (where appropriate) since it was originally undertaken.

Planning Policy Statement 3

- 1.8 Achieving a mix of housing to promote mixed communities is a national planning policy set out in PPS3. PPS3 (p.9) states that Local Authorities need to set out in their LDFs:
- The likely overall proportions of households that require market or affordable housing;
 - The likely profile of household types requiring market housing; and
 - The size and type of affordable housing required.
- 1.9 Outputs required under PPS 3 (December 2006) have been delivered as part of this research.

Geography

- 1.10 Map 1.1 shows Bradford District in the context of the Leeds City-Region (constituent districts in green) and its neighbouring authorities.

Map 1.1 Bradford District in its wider geographical context



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Research methodology

- 1.11 A Steering Group comprising local authority housing and planning representatives together with representatives from RSLs and the Bradford Housing Partnership oversaw the assessment.
- 1.12 To deliver the SHMA, a multi-method approach was adopted consisting of:
- Analysis of a comprehensive dataset of household information which was used to inform the Housing Requirements Study of 2007/8;
 - Stakeholder consultation events at the beginning and throughout the research process;
 - Interviews with key stakeholders including Local Housing and Planning Authority representatives, Registered Social Landlords (RSLs), Estate Agents, Lettings Agents, Developers, the Home Builders Federation and Supporting People representatives;
 - On-line stakeholder consultation questionnaire, the details of which were forwarded to around 165 stakeholders;
 - A review of relevant secondary data including the 2001 census, house price trends, CORE lettings data, ACORN geo-demographic data and CLG Statistics; and
 - Focus group discussions with older people, people from Black and Minority Ethnic groups and younger people.
- 1.13 Further information on the research methodology is presented at Appendix A.

Report structure

- 1.14 The Bradford 2009 SHMA report is structured as follows:
- Chapter 2 reviews the national and regional policy context within which the research needs to be positioned;
 - Chapter 3 considers the Bradford District housing market context, in particular linkages with the Leeds city-region, travel to work patterns and house price trends. The chapter also reviews sub-district variations in housing market attributes;
 - Chapter 4 presents SHMA core outputs and summarises more detailed information presented in technical appendices accompanying this report;
 - Chapter 5 reviews general market demand and summarises material of relevance to PPS3 ; and
 - Chapter 6 concludes the report with a view on the current and future housing market and strategic issues.

1.15 The report is accompanied by a substantial technical appendix which provides detailed material which underpins the core outputs of the SHMA. The technical appendix presents material relating to:

- General methodology;
- The current housing market;
- The future housing market;
- Housing need;
- Housing requirements of specific household groups;
- Monitoring and updating;
- Statement of conformity to SHMA guidance; and
- Affordable housing policy considerations.

2. Policy and strategic review

Introduction

- 2.1 This report provides a valuable opportunity to reflect upon the rapidly changing policy and market context within which the findings of the Strategic Housing Market Assessment research will need to be positioned. Over the past five years:
- There has been a fundamental revamp of the planning system through the replacement of Planning Policy Guidance notes with Planning Policy Statements and the requirement for local authorities to prepare Local Development Frameworks;
 - The government has established a new policy framework within which an increase in housing supply is paramount;
 - A Regional Spatial Strategy has been published and forms the basis of future spatial development of Yorkshire and the Humber;
 - Regional Economic and Housing Strategies have been prepared and updated to reflect a wider strategic approach to regional advancement; and
 - Work is underway to develop a new single integrated regional strategy for Yorkshire and the Humber.
- 2.2 During 2007/2008, several documents were published that have far-reaching consequences for strategic decision making and the delivery of housing, key amongst them being:
- The Housing Green Paper (July 2007) - Homes for the future: more affordable, more sustainable;
 - Review of sub-national economic development and regeneration;
 - The New Performance Framework; and
 - The Housing and Regeneration Act 2008.
- 2.3 More generally, the CLG are keen to emphasise the enabling and strategic role that local authorities have in relation to housing and the significant impact that housing has on the place-shaping agenda.
- 2.4 Having set out what is a relatively complex policy background, this chapter proceeds with a review of how a regional strategic context has emerged with particular reference to key regional strategy documents. The chapter then considers the sub-regional context with specific reference to the Leeds City-Region and the work of the West Yorkshire Housing Partnership. The chapter then focuses on key strategic documents for Bradford, namely: the Sustainable Community Strategy, the Housing Strategy, Local Development Framework and Core Strategy. Emerging issues and opportunities within Bradford are then considered.

National policy

Housing Green Paper

2.5 The Housing Green paper, “Homes for the future: more affordable, more sustainable”, established the Government’s new policy context for housing, which focuses on delivering new housing and increasing supply. The core themes of the Green Paper are:

Increasing Provision

- Increasing the number of new homes. Figures quoted nationally are to build an additional two million homes by 2016 and three million by 2020, requiring an additional 240,000 new homes per year to 2016;
- Establishing 50 growth points and at least five new eco-towns delivering between 5,000 and 20,000 homes; and a more general emphasis on environmental sustainability in development;
- Releasing public sector land;
- Balancing new housing developments with ongoing housing market renewal, with Pathfinders being scaled back to focus on areas with deep-seated problems;
- Increasing the provision of affordable homes by increasing resources by 50% over the next three years (to £8billion) and affordable rented specifically by £6.5billion to ensure delivery of 45,000 new affordable homes for rent each year to 2011 and
- Increasing the diversity of low-cost home ownership products to meet a range of needs including first-time buyers.

Improving Delivery

- Revisions to Regional Spatial Strategies to incorporate additional homes to be made by 2011;
- Since 2008, Housing and Planning Delivery Grant has rewarded authorities that meet their agreed development targets for new housing (linked to the number of new homes built in relation to the size of existing stock);
- Local housing companies are proposed which will be joint ventures between local authorities (providing land and planning consent) and English Partnerships (providing financial and technical assistance);
- Continued emphasis on the use of brownfield land and making the best use of empty properties.

Design and well-being

- New homes and neighbourhoods should be well designed and meet the needs of society;
- Good design and mix to be delivered through PPS3;
- Strategic Housing Market Assessments to identify community needs;
- Encouragement in the use of lifetime homes standards, particularly given the changing demography of the nation and the growing numbers and proportions of older people;
- The provision of green space is an important consideration;
- All new homes to be built to zero carbon standards from 2016 onwards.

Review of sub-national economic development and regeneration

- 2.6 In July 2007, a review of sub-national economic development and regeneration was published by CLG. In effect, this eclipses the Northern Way, widens the debate around regional economic performance and places Regional Development Agencies at the heart of regional strategic decision making.
- 2.7 This document reflects upon the need for the economy to be competitive and responsive to change; and ensure that all areas are able to contribute to and benefit from economic growth. The review argues that regions and localities need to have greater flexibilities, powers and incentives to respond to these challenges.
- 2.8 The Government supports a devolved approach, giving local authorities and regions the powers to respond to local challenges and improve economic outcomes. Regional Development Agencies (RDAs) will play a strategic role and will be responsible (from 2009) for a Single Integrated Regional Strategy setting out the Region's economic, social and environmental objectives – this will supersede the current Regional Economic, Spatial and Housing Strategies.
- 2.9 Each region is to have a regional economic growth objective and will need to set out plans for housing growth that meet regional demographic pressures, help tackle affordability, and the national under-supply of housing. Strong linkages will be needed with the Homes and Communities Agency, which will focus on housing, housing-related interventions and the transformation of deprived communities.

Securing prosperity in a changing economy

- 2.10 The consultation document put forward proposals aimed at:
- Streamlining the regional tier, with RDAs taking on the regional planning role and the executive duty to prepare a single integrated regional strategy;
 - Strengthening the role of local authorities in economic development with a new statutory duty to assess local economic conditions;
 - Supporting collaboration by local authorities over economic areas.

Stronger partnerships for regional growth

- 2.11 Under the new arrangements responsibility for regional planning and developing a single integrated regional strategy will lie with the RDA. However, under the new proposals local authorities will collectively be responsible for signing off the single integrated strategy and ensuring accountability, scrutiny and delivery. The proposals place a strong emphasis on stakeholder involvement by the RDA in developing the new strategy.
- 2.12 The consultation paper emphasises the need for the RDA and local authorities, through sub regional partnerships (such as the Leeds City Region Housing Panel), to work together to establish the most appropriate way of implementing the new arrangements at a regional and local level.

Integrated Regional Strategies

- 2.13 Proposals to integrate all regional strategies into one, seek to establish a long-term (15-20 year), high level vision for each region to facilitate growth – the primary aim of the move being to better align spatial and economic planning. The single integrated strategy is intended to guide all future investment decisions of the RDA, local authorities and other key partners. Local housing needs assessments and strategic housing market assessments will play a pivotal role in informing the strategy's housing priorities, particularly in respect of locational issues and opportunities for growth.

The role of local authorities

- 2.14 New duties for local authorities are proposed, through which they would assess economic conditions, this assessment would then inform local, sub regional and regional strategies and targets.
- 2.15 The role of sub regional partnerships is embedded within the new proposals, and the use of Multi Area Agreements (MAAs) to deliver growth and improvement across local authority areas is encouraged. The paper also encourages the exploration of options for developing a statutory basis for collaborative working.

The New Performance Framework

- 2.16 Linked to the Comprehensive Spending Review, in October 2007 CLG set out the 198 indicators that underpin its new performance framework; the new framework reflects the Government's priorities. Effective from April 2008, this set of performance indicators are the only measures *'on which central government will performance manage outcomes delivered by local government working alone or in partnerships.'*²
- 2.17 Targets against the new national indicators are negotiated at a local level through new Local Area Agreements (LAAs). Each LAA has 35 indicators selected from

² The New Performance Framework for Local Authorities and Local Authority Partnerships, page 4

the list of national indicators, which sit alongside 17 statutory education targets. Key housing related indicators are:

- Net additional homes provided (NI154);
- Number of affordable homes delivered (gross) (NI155);
- Number of households living in Temporary Accommodation (NI 156);
- % decent council homes (NI158);
- Supply of ready to develop housing sites (NI159); and
- Local Authority tenants' satisfaction with landlord services (NI160).

Lifetime Homes, Lifetime Neighbourhoods

2.18 In February 2008 the Government published its National Strategy for Housing in an Ageing Society, which aims to 'future proof' housing so that it is inclusive for all, regardless of age. The Strategy aims to provide a coherent and 'joined-up' plan to deliver appropriate housing and effective care for older people.

2.19 The Strategy:

- Reiterates commitments made in both the Green Paper and Comprehensive Spending Review (CSR) to build more 'specialised and mainstream' homes for older people;
- Outlines plans to provide a new national housing advice and information service for older people, linked to local housing information services;
- Introduces new rapid repairs and adaptation services to support handyperson schemes;
- Increases funding for Disabled Facilities Grant (DFG) by 31% by 2011 (increasing to £146 million in 2008/09, £156 million in 2009/10 and then £166 million in 2010/11);
- Aims to improve the DFG means test and give local authorities greater flexibility to pool resources and increase client choice;
- Seeks to ensure that by 2011 all public housing is built to Lifetime Homes Standards; and that all new housing be built to these standards by 2013;
- Will encourage good design through beacon schemes on inclusive planning;
- States that all Eco-towns will be designed to be lifetime neighbourhoods;
- Requires regional and local plans to take 'proper account' of ageing;
- Aims to improve joined-up assessment, service provision and commissioning across housing, health and care services;
- Through Personal Budgets, to deliver greater personalisation;
- Aims to boost preventative housing services, and pilot a new approach that seeks to transform prevention;
- Seeks to deliver more homes and more choice;

- Encourage innovation through a commissioned Innovation Panel.

Housing and Regeneration Act

- 2.20 In September 2008, the Housing and Regeneration Bill received Royal Assent and became an Act of Parliament. The Act established both the Homes and Communities Agency (HCA) and the new social housing regulator, the Tenant Services Authority (TSA).
- 2.21 The HCA is responsible for delivering 180,000 new affordable homes by 2011; it will also have a role to play in supporting and accelerating the regeneration of under-performing towns and cities. The Agency represents a new opportunity for local authorities in terms of new working arrangements and approaches to investment. Authorities, through sub regional partnerships and working arrangements, are encouraged to have a 'single conversation' with the HCA to establish and agree funding priorities and arrangements for their local areas. The HCA is likely to take new approaches to development, prioritising investment through regional investment plans and concentrating resources on fewer, larger programmes.
- 2.22 The information set out within this SHMA will enable the Council to make an informed contribution both to the wider sub regional debate within West Yorkshire, and direct discussions with the HCA.

The Credit Crunch

- 2.23 Whilst not a specific area of policy the economic downturn is having a marked impact upon the housing sector. In many urban areas development work on schemes that were considered viable twelve months ago has stopped; and there is anecdotal evidence to suggest that developers are pulling out of schemes and off-loading land assets in an attempt to manage risk.
- 2.24 The economic downturn has had a dramatic effect upon both housing markets and the house building industry. It will be a particular challenge to meet Government and RSS targets for new homes in the current economic climate. With rising repossessions, falling house prices and sales, a dramatic reduction in new build activity and the inaccessibility of mortgage finance, the full impact and extent of the downturn in housing terms remains to be seen.
- 2.25 Recent research by Steve Wilcox (2008)³ into the affordability of private housing in Great Britain stated that:

'It is now apparent that 2007 was the peak year in the current housing market cycle. Post the 'credit crunch', there is clear evidence that average property prices are falling back. The greatest falls are being seen in measures of market activity, in particular, levels of new mortgage advances. The credit crunch has also imposed new constraints on the availability of mortgage finance in a far more severe way than was the case in the downturn post 1990.'

³ Wilcox, S Can't Supply: Can't Buy, 2009

In the short term, it is limited supply of affordable mortgage finance that is the key constraint on housing market affordability rather than the shortfall in the supply of new housing that has, until recently, been the primary focus of government policy.'

- 2.26 The Government announced in September 2008 a series of measures both to help re-invigorate the housing market and maintain affordable housing delivery, these include:
- Increasing the stamp duty threshold from £125,000 to £175,000;
 - Free loans to assist first time buyers of up to 30%;
 - A mortgage rescue scheme;
 - Reducing the time that claimants must wait before receiving assistance with mortgage interest payments;
 - Bringing forward spending on affordable housing – with £270 Million, the HCA is to deliver an additional 3,800 homes for social rent and 1,500 for shared ownership by 2011;
 - Increased flexibility in bidding for resources from the National Affordable Homes Programme;
 - A national clearing house for developers to approach the HCA to sell unsold private homes for affordable housing;
 - Enabling the HCA to offer more of the grant funding available 'up front' at the start of a scheme;
 - The sixth round of the Private Finance Initiative;
 - A Rent to HomeBuy scheme to assist people in saving for a deposit whilst renting at below market rates.
- 2.27 Given this, it is important that the Council continues to observe the local market, and adopts a flexible approach to housing delivery. It will be important to continue to work in partnership with the HCA, RSLs, developers and lenders to bring forward both social rented and intermediate housing products that are both realistic and accessible to local people in terms of price and finance.

Regional Strategic Context

- 2.28 A suite of strategies have been prepared to inform the future development of Yorkshire and the Humber. The Regional Economic and Housing Strategies were prepared in 2005 and the Regional Spatial Strategy was published in May 2008.

Regional Spatial Strategy

- 2.29 The Yorkshire and Humber Plan – Regional Spatial Strategy to 2026 was published in May 2008. It sets out the Secretary of State for Communities and Local Government’s broad and long-term policies in relation to the development of land within the region.
- 2.30 The RSS determines that across Bradford MD there should be an average annual net addition of 2,700 dwellings each year between 2008 and 2026. Policy H4 of the RSS suggests a provisional estimate that up to 30% of new housing may need to be affordable in West Yorkshire. The RSS indicates that Local Development Frameworks should set targets for the amount of affordable housing to be provided at Local Authority District Level. The Council is preparing its Local Development Framework to plan the release of land for development in accordance with PPS3 and RSS requirements.

Regional Economic Strategy

- 2.31 The Regional Economic Strategy 2006-2015 provides the 10 year blueprint for economic development in the region. The Strategy’s six objectives are:
1. **More Businesses that last** – because higher levels of enterprise are so important.
 2. **Competitive Businesses** – making indigenous businesses more productive because they innovate and invest.
 3. **Skilled People benefiting business** – with talents that employers value and which offer due reward.
 4. **Connecting People to good jobs** – because levels of employment make a big difference to people and the economy, and we need more people in jobs in deprived areas.
 5. **Transport, Infrastructure and Environment** – a strong economy needs good sustainable transport connections and to make the best of the environment and infrastructure.
 6. **Stronger Cities, Towns and Rural Communities** – to ensure they are attractive places to live, work and invest.
- 2.32 The Regional Economic Strategy emphasises the importance of ‘city regions’ and recognises Bradford as one of the ten districts comprising the Leeds City-Region.

Regional Housing Strategy

- 2.33 The Yorkshire and the Humber Regional Housing Strategy 2005-2021 provides the strategic framework within which housing investment decisions are made in the District. The document identifies three regional priorities:
- **Creating better places** - responding to the diversity of markets and improving neighbourhood infrastructure and facilities.

- **Delivering better homes, choice and opportunity** - Delivering choice and opportunity for all our people to meet their housing aspirations, and to improve housing conditions and services for all.
- **Fair Access** - being sure that the requirements and preferences of all parts of communities are met by sensitive and appropriate housing solutions, and that obstacles faced by specific groups to accessing their housing choices are removed.

2.34 The Regional Housing Strategy 2005-2011 includes a review of sub-regional issues and priorities for action. Bradford District is part of the West Yorkshire and sub-region and the strategy outlines a series of housing issues and priorities for action. These include:

Creating better places

- Addressing issues relating to the obsolescence of stock. This is a result of changing demand patterns arising from economic change and changing aspirations;
- Problems of affordability resulting from the general buoyancy of the housing market which reflects economic growth of the Leeds City-Region;
- Addressing neighbourhood and housing management issues in order to assist the creation and maintenance of sustainable communities, for instance through environmental improvements and improvements to quality and management standards in the private rented sector;

Creating better homes

- Meeting the Government's Decent Homes target, with attention focused on improving decency reducing the numbers of people living in non-decent, private sector housing and generally improving the condition of housing across all tenures;
- Improving energy efficiency;

Increasing opportunities of fair access to quality housing for all

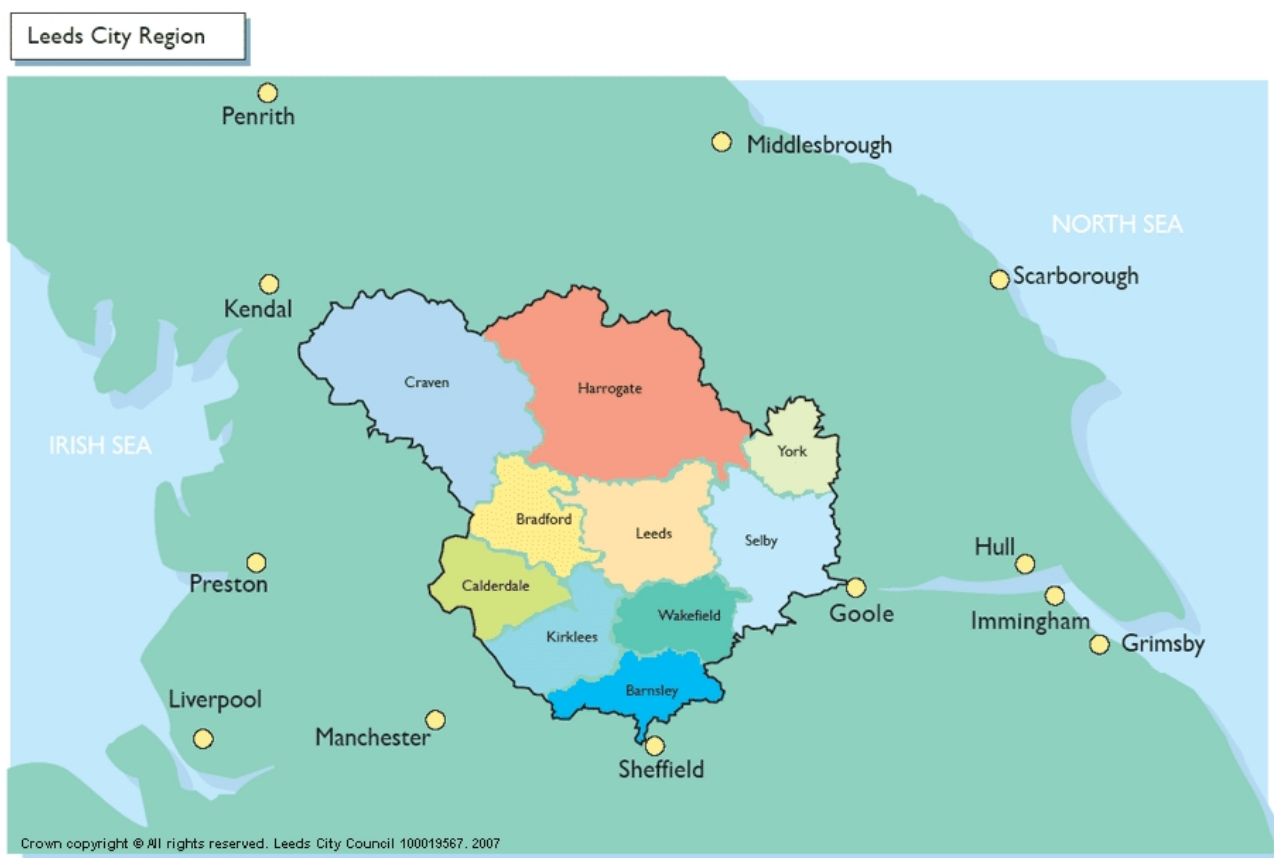
- Considering housing requirements from a diverse groups including refugees, offenders, increasing levels of homelessness, meeting the requirements of vulnerable people;
- Understanding the requirements for new housing for older people, especially remodelling of obsolete/low demand sheltered schemes and to provide Extra Care housing;
- Provide for the housing needs of people with disabilities, including adaptations and equipment to enable independent living and the further development of lifetime homes;
- Ensure service provision caters for the different requirements of diverse communities and contributes to community cohesion and sustainability.

Leeds City-Region

2.35 The Leeds City Region comprises 11 local authorities which includes Bradford (Map 2.1). A key driver for the city-region is to improve economic performance and also aiming to:

- Develop an internationally recognised city-region;
- Spread prosperity across the whole of the city-region; and
- Promote a better quality of life for all those who live and work in the city-region.

Map 2.1 Leeds City Region



2.36 In spring 2009, Leeds City Region (LCR) was one of two City regions given Forerunner status by the Government. This will enable certain freedoms and flexibilities to be put into action. Over the summer the LCR has developed and agreed a Housing and Regeneration Strategy and Investment Framework. This sets a clear strategic direction with five priority aims:-

PRIORITY AIM 1

Accelerate the delivery of sustainable communities, housing growth and the move towards a low carbon economy supported by City Region infrastructure and innovative delivery models.

Delivery objectives include:

- Bring forward key infrastructure projects across the City Region to unlock barriers to housing growth and regeneration.
- Accelerate delivery of urban eco settlements and growth points in line with delivery strategies.
- Promote innovative, new City Region models of finance and delivery for housing and regeneration.

PRIORITY AIM 2

Deliver balanced housing supply across the City Region reflecting economic growth aspirations and regeneration priorities.

Delivery objectives include:

- Achieve more balanced housing provision across the City Region in terms of type and tenure to address mismatches of demand and supply (e.g. family homes and meet the needs of an increasingly vulnerable, elderly population).
- Focus new development and regeneration to support priority economic growth locations and focus regeneration and new development to support strategic transport corridors.
- Promote the recycling of empty properties and strategic investment in existing private sector stock to meet immediate housing needs.
- Provide a range of affordable housing products reflecting distinctive place characteristics.

PRIORITY AIM 3

Extend housing choice and affordability across the City Region through innovative approaches, reflecting distinctive place characteristics, market needs and economic ambitions.

Delivery objectives include:

- Promote a flexible and targeted approach to affordable housing provision to address City Region priorities and provide a range of affordable housing products reflecting distinctive place characteristics.
- Promote innovative, new City Region models of affordable housing delivery (e.g. initiatives that focus on renewing existing housing forms and promote improved access to both rented housing and home ownership for low to medium income workers).

PRIORITY AIM 4

Align City Region strategies and resources to achieve innovative and efficient solutions to City Region housing and regeneration challenges and growth aspirations.

Delivery objectives include:

- ❑ Link housing and regeneration investment directly to transport infrastructure provision.
- ❑ Promote consistent approaches and shared intelligence and resource capacity across the City Region in relation to: *Planning policy/LDF programme; Developer negotiations; Design/sustainability standards; and Climate change and low carbon measures.*
- ❑ Recognise the value of investment in existing areas in order to benefit from a positive adjacency effect for growth locations.

PRIORITY AIM 5

Target housing and regeneration investment to achieve more aspirational economic outcomes for the City Region.

Delivery objectives include:

- ❑ Target investment into RSS defined priority regeneration and growth locations and rural capitals (as defined by Yorkshire Forward), in conjunction with economic, transport and other programme priorities.
- ❑ Maximise the contribution that RSS defined priority regeneration and growth locations (i.e. sub-regional cities and towns) and rural capitals (as defined by Yorkshire Forward) can make to the City Region economic growth.
- ❑ Review the assumptions in the RSS to ensure that growth is realistic and targets in the right locations.

2.37 The strategy also includes four Investment Themes,

- Accelerating strategic growth
- Promoting eco-living
- Delivering strategic urban renewal; and
- Supporting rural economic renaissance

2.38 In relation to Bradford, key City Region priorities include the projected Urban Eco Settlement in the Bradford and Shipley Canal Road Corridor. This will give the opportunity to develop and pilot new innovative housing designs and eco technologies. Bradford is also submitting proposals to LCR that are considered to be strategically important for the City Region. This includes plans to support regeneration in the Leeds-Bradford corridor to help achieve additional housing provision. The selected priorities will feed into an Investment Plan to be agreed by the new joint LCR / Homes and Communities Agency Board in 2010.

2.39 Higher levels of housing growth are anticipated within the strategic housing markets in the Leeds City Region. This is in the context of strong economic growth, demographic changes (population growth, in-migration, and falling household size), and the overall approach of focussing development on regional and sub-regional cities and towns. Within the LCR, issues such as changing

demand in the housing market and the need for better access and connectivity between the sub-regional centres are recognised. In this regard Leeds, as the regional centre, already accommodates more jobs than households and job growth is expected to continue to be strong, a fact manifest in the enactment of housing purchases in the Bradford district and commuting into Leeds as an employment centre.

- 2.40 It is therefore an essential part of the strategy to significantly increase the supply of homes in the City Region in order to meet housing needs and reduce the need for more and longer distance commuting. Bradford is earmarked for considerable transformation and there is potential for significant job growth and a need to increase housing growth to reflect this. In addition, demographic changes resulting from the large natural growth stemming from the higher than average proportions of Black and Minority Ethnic population are an important driver.
- 2.41 There are significant opportunities for re-engineering the older urban areas in West Yorkshire to accommodate growth, alongside the improvement of existing homes. Within the rural areas that have strong housing markets the emphasis is on the provision of affordable homes using the tools set out in policy H3 of the RSS.
- 2.42 Strengthening the role of Bradford within the City Region by improving the residential offer as a means of supporting economic growth is an important strategic issue which will be informed by the SHMA.

West Yorkshire Housing Partnership

- 2.43 West Yorkshire Housing Partnership (WYHP) is a voluntary strategic partnership of local authorities, housing associations and other stakeholders working across Bradford, Calderdale, Kirklees, Leeds and Wakefield (the West Yorkshire sub-region). The Partnership developed over six years ago from joint work on housing issues, particularly the need for a shared strategic response to the challenges of changing housing demand and housing obsolescence. WYHP is responsible for organising and monitoring certain housing and regeneration funding streams, particularly the Regional Housing Board's Investment Programme for private sector renewal (until 2011) and Housing Market Renewal Funding (from 2006-08).
- 2.44 It is expected that the five West Yorkshire Districts will need to accommodate higher levels of housing growth within the context of strong economic growth, demographic changes (population growth, in-migration, and falling household size), strategic housing markets in the Leeds City Region, and the overall approach of focussing development on regional and sub-regional cities and towns. Following its inception in 2004, the Leeds City Region has been gaining in importance and after the Government's Sub-National Review, there have been substantial changes in Regional and sub-regional governance. Due to these changes, a decision was taken in 2008 by the Board of WYHP that there would be a gradual transition plan put into action, moving towards Leeds City Region. A more recent decision is that WYHP will be wound up in March 2010.

The Big Plan: Bradford's 'Sustainable Community Strategy'

- 2.45 CBMDC published the '2020 Vision' in March 2000, later updated with the latest Sustainable Community Strategy (SCS) in 2006. The 2020 Vision reflects the priorities of the City Region Development Plan, emphasising the linkage between the economy and factors such as environmental regeneration, housing, health, culture, citizenship and community safety as integral to sustainable development.
- 2.46 In delivering the District priorities the latest SCS 'The Big Plan' reflects the wider national, regional and sub-regional priorities for sustainable and inclusive communities, in terms of prosperity, health and well-being. Delivery of the Strategy is predicated on effective, multi-agency working partnerships between the public, private and voluntary sectors in six areas including;
- Prosperity and Regeneration
 - Children and Young People
 - Safer Communities
 - Health and Well-being
 - Improving the environment
 - Strong and Cohesive Communities
- 2.47 The priorities are focussed on the three areas of regenerating the city and major towns, improved educational outcomes and skills at all levels. The shared vision of the Plan reflects that of the previous Community Strategy, identifying the main issues in the District to deliver an economically prosperous district, within which healthy business is fostered, providing excellence in learning, strong communities and culture in which all wish to live and work.
- 2.48 The incorporated 'Vision' and SCS have informed the LDF Core Strategy documents. The emerging LDF policies will facilitate the implementation and the delivery of priorities in the SCS, in terms of spatial land use allocation and development, reflected in the emerging Local Development Documents.

Joint Housing Strategy for Bradford

- 2.49 The Joint Housing Strategy for Bradford 2008 – 2020 'Sustainable Homes and Neighbourhoods in a successful District' maintains strong links with 'The Big Plan', both having been informed by extensive consultation and research, to identify the key issues facing the District. The three main objectives in the Housing Strategy reflecting those of the Government's Green Paper are;
- More Homes - more high quality and affordable homes;
 - Quality – improving the existing homes, neighbourhoods and services;
 - Inclusion – meeting the needs of vulnerable people.
- 2.50 In terms of *Sustainable Housing in Successful Neighbourhoods* the District Housing Vision establishes an aim to provide all neighbourhoods with 'sufficient,

high quality, sustainable homes within an economically prosperous, green, supportive and cohesive District'. The Vision outlines the crucial links between housing and economic growth, detailing that to be truly sustainable, the district must deliver housing within the wider place-shaping agenda to ensure elements such as economic growth and quality housing are accessible to all with a lasting impact.

2.51 In broad terms the Housing Strategy seeks to achieve the following:

- More homes to meet growing demand and that are affordable. Acknowledging the need for greater provision than currently recorded in light of the enhanced RSS District targets of 48,000 additional homes between 2008 –2026, equating to 2,700 homes per year;
- Homes that are appropriate to meet people's needs, identifying the key groups that will experience the greatest housing need, such as young persons and larger accommodation for households classified as BAME;
- Homes that are sustainable both socially and environmentally, in mixed-tenure neighbourhoods and access to open spaces. Reflecting the national policy guidance in the Housing Green Paper for greener, more energy efficient, well-designed homes to be zero carbon by 2016;
- Help vulnerable people access housing appropriate to their needs and to remain within their homes for longer through services and adaptations. The recognised need to bring housing in the private sector up to decent homes standard. The District records 25,600 homes that do not currently meet the Decent Homes Standard;
- Tackle fuel poverty and assist the most vulnerable with their housing needs;
- Emphasise the importance of new housing and successful neighbourhoods in the five key regeneration areas, Canal Road Corridor, Manningham, City Centre, Airedale and Leeds / Bradford Corridor, by progressing the LDF and Area Action Plans;
- Tackling worklessness and homelessness through effective multi-agency working partnerships, to ensure access to employment and sustainable communities. Ensure these aims are integral to District housing initiatives;
- Achieve customer service excellence in the Council's housing service.

Bradford Local Development Framework

2.52 Since the introduction of the Planning and Compulsory Purchase Act in 2004, local authorities have been required to produce development plans in the form of a series of documents comprising the Local Development Framework. This Act aims to introduce a more effective, flexible and responsive planning process at the local level, with a continuous process of monitoring and evaluation.

2.53 The starting point for all local authorities in developing a Local Development Framework is to decide on and formulate a long-term vision for the future. It is this stage that most local authorities are currently at, the output of which is

termed the Core Strategy. The Core Strategy represents the cornerstone of the LDF providing a long-term development strategy for the District. The Core Strategy will also reflect the policies and objectives from other strategic documents such as the SCS and Housing Strategy, the Local Transport Plan and the Regional Spatial Strategy. It will set the overall vision, objectives and spatial strategy for Bradford to 2026.

Bradford District Core Strategy

- 2.54 The Core Strategy is the key Development Plan Document setting the strategic framework for development across the District, co-ordinating the local authority and partner agencies into effective delivery of policies. The Core Strategy has developed over a number of iterative stages and consultation to reflect the issues of a wide range of stakeholders and organisations and the priorities identified in formulating the Sustainable Community Strategy and Housing Strategy. Following a period of consultation on Issues and Options documents the Core Strategy is expected to reach preferred Options Stage in the summer of 2010.

Emerging issues within Bradford

- 2.55 As identified in the 'The Big Plan', Bradford comprises a series of inter-linked communities, whereby Bradford and Shipley form a continuous urban mass, compared to areas such as Keighley, Bingley and Ilkley that still retain a degree of separation in the rural hinterland.
- 2.56 It is clear from the emerging Core Strategy and City Centre Area Action Plan DPDs that the importance of the district centres and the city centre is acknowledged by the Council. The Local Area Agreement and establishment of regeneration priorities directed by the Council, to co-ordinate and deliver the City Centre Masterplan, including the City Park, will improve the role and vitality of the city centre.
- 2.57 A key issue for the DPDs such as the Core Strategy, City Centre and the Shipley and Canal Road Corridor AAPs is to identify the need to enhance the residential offer and choice throughout the district, in order to attract and retain the economically active households and achieve sustainable communities across the urban area. These initiatives and the continuing enhancement of local centres in terms of public realm, retail and cultural offer, will need to address the residualisation effect recorded throughout the urban areas of a 'flight of the affluent' (Cole et al, 2006)⁴ to the rural centres and beyond.
- 2.58 In addition to supplying a sustainable retail centre, the regeneration of Bradford city centre will have an important role to play in the transformation of the district. The emerging plans for a substantial urban eco-settlement in the Bradford and Shipley Canal Road Corridor will deliver a distinct residential offer and will seek to benefit from the transport links to Leeds.

⁴ Cole I and Mayblin L (2006), Improving the Residential Offer in the Leeds City Region. Developing a Strategic Response to the Challenges of Economic Growth. CRESR.

- 2.59 The need to diversify the residential offer across the main urban area of Bradford is recognised in the 'Big Plan' and emerging Core Strategy. A pro-active planning stance, backed with appropriate policy in order to secure high quality schemes and a range of appropriate dwelling types and tenures on sites throughout the district will need to be a key emphasis throughout emerging DPDs.
- 2.60 The new planning framework encourages a locally responsive housing policy, therefore to achieve transformational change and growth, creative responses will be required in partnership with the private sector and other partners such as Incommunities and the HCA.
- 2.61 Providing the highest quality in terms of new development in areas such as the City Centre, Canal Road Corridor and Holme Wood and building on existing physical assets, such as the re-integration of canal network and green infrastructure are vital components of making attractive and sustainable communities in Bradford. Creating quality places in existing neighbourhoods with access to green spaces, education, employment, leisure and recreation are at the forefront of the emerging Core Strategy which seeks to address the core issues in the district including;
- Accommodate high levels of housing growth, in a sustainable manner;
 - The need to make neighbourhoods more attractive, and create sustainable communities across the district;
 - The need to broaden the housing offer in terms of type and quality, addressing the vulnerable elements of society such as access to services for the elderly, larger family dwellings for BME households and access to the open market for younger households.

Concluding comments

- 2.62 The main purpose of this chapter has been to consider the general policy and strategic context in which this research needs to be positioned.
- 2.63 It is clear that the national policy agenda is changing and there is an increasing emphasis on the relationship between housing and the economy. This SHMA provides the Council and its partners with an excellent range of material to inform ongoing policy debate and help in the development of strategic responses to a range of issues.
- 2.64 Bradford has an important role to play in growing the economy of the Leeds city-region. A significant increase in the supply of homes is needed to help stimulate the local economy and provide a range of open market and affordable dwellings for local residents. Additionally, more supply is needed to cope with increased demand from natural population growth, a key driver of which is the growth of the Black and Minority Ethnic population.
- 2.65 The need to diversify the residential offer across the urban areas of Bradford is recognised in the Sustainable Community Strategy. Ambitious regeneration programmes across five localities identified in the District Housing Strategy will help achieve this.

3. Bradford Housing Market and sub-area dynamics

Introduction

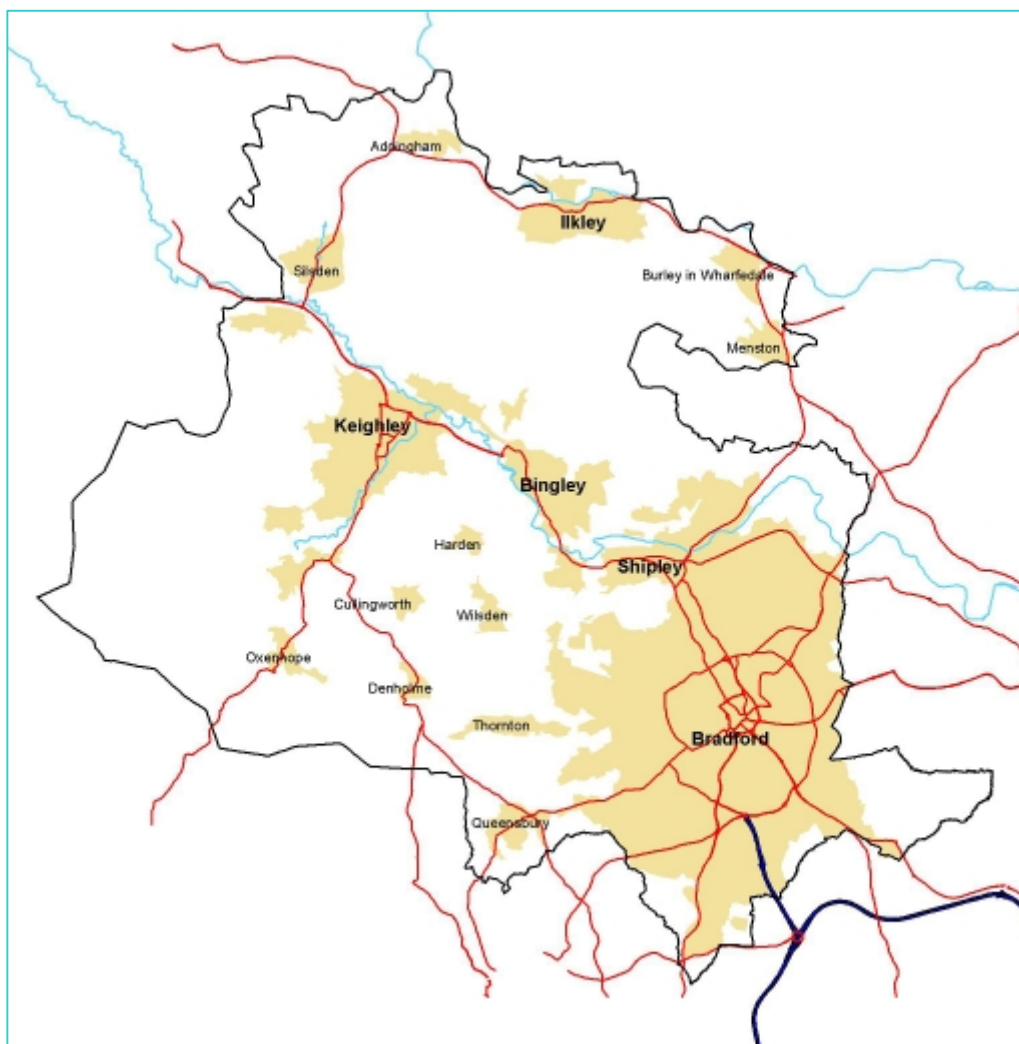
- 3.1 The purpose of this chapter is to explore the extent to which Bradford District can be described as a distinctive housing market and the degree of market interaction with other areas. The chapter then considers the extent to which housing market characteristics vary within the District.
- 3.2 The CLG comments that housing market areas are:
“defined by household demand and preferences for housing. They reflect the key functional linkages between places where people live and work.”⁵
- 3.3 CLG guidance on assessing market areas suggests three core sources of information:
- House prices and rates of change;
 - Household migration and search behaviour;
 - Contextual data such as travel to work areas, which reflect the functional relationships between places where people work and live.
- 3.4 This chapter presents a summary of the geography of Bradford District. It then provides an overview of the current national and regional housing market. In order to establish a view on the housing market context of Bradford District, the chapter proceeds with a review of house prices, rates of change and comparisons with sub-regional and national trends. The relative affordability of dwellings and change over time is explored. Household migration and search behaviour is analysed, drawing upon national migration data. Travel to work trends are explored, drawing upon 2001 census and household survey evidence.
- 3.5 The chapter then considers variations in housing market characteristics within Bradford by drawing upon geo-demographic, sub-district migration and sub-district travel to work data. The extent to which dwelling stock and household profiles vary within the District is explored using 2007/8 household survey and secondary data sources. Sub-area market dynamics are further explored through discussions with estate agents and developers.
- 3.6 A set of sub-area summary documents accompany this report. These have been prepared to illustrate market characteristics of sub-areas within Bradford District.

⁵ Identifying sub-regional housing market areas, CLG Advice Note April 2007

Overview of Bradford District Geography

- 3.7 Bradford District is located in West Yorkshire and has a population of around 501,700⁶. The District includes the City of Bradford; the towns of Bingley, Shipley, Keighley and Ilkley; and an extensive rural hinterland which comprises a network of smaller villages located along the River Wharfe, River Aire and to the West of the City of Bradford (Map 3.1).
- 3.8 Several major roads run through the District. The M606 links the City of Bradford to the M62; the A650 runs on a north east-south west axis through the District and links Keighley, Bingley and Shipley with the City of Bradford; the A65 runs through Ilkley and Wharfedale Villages; and to the West of the District settlements are served by the A629 and A647. There are also good rail links to Leeds and Manchester and a series of suburban railway stations are located across the District.

Map 3.1 Overview of Bradford District geography



⁶ ONS 2008 Mid-Year Population Estimate

National and regional housing market context

UK housing market update

- 3.9 There is considerable debate to be had over the state of the current UK housing market and its future trajectory. The general consensus amongst commentators is that it will take between 6 and 12 years for house prices to return to levels achieved in the market peak in 2008.
- 3.10 House prices rose by 6% in the period February to June 2009, although this was based on a low number of transactions. The recent price rises meant that the annualised rate of price change has eased considerably from –18% earlier this year to a little over –6.2% in the summer of 2009, although prices are still 13% below their peak level. According to the Nationwide, the average UK property price stands at £158,871 (July 2009). It is very unlikely that prices have ended their longer-term downward trend, expected to continue throughout the rest of the year, after a traditional mid-cycle recovery. The wider impact of rising unemployment will act to keep prices at these new lower levels into 2010.
- 3.11 Excluding Northern Ireland, where house prices fell by 26% in the twelve months to the end of June, the worst hit regions continue to be the South West, the North and South East (all down by 13%). The best performing regions have been Wales (-6%), Yorkshire and Humber (-8%) and Scotland (-8%).
- 3.12 The sharp cuts to interest rates have meant the cost of mortgage finance has fallen in recent months. In May, the average two-year fixed rate on a 75% loan-to-value deal averaged 3.98% with the average standard variable rate at 3.84%. The same rates were 6.26% and 6.95% respectively a year earlier. However this is only proving beneficial to those equity-rich purchasers with substantial deposits, rates for those with small deposits are still proving relatively high and in most cases prohibitive. There has been a growing trend for lenders to remove their lowest-rate products, partially as a result of concerns over future interest rates, but also due to the inability of lenders to access money market funding.
- 3.13 The Bank of England reported that the number of loans for house purchase saw a modest rise of 8% between April and May 2009 to stand at 50,314. This number is 7% above the figure for May 2008, but still 63% below the figure for May 2007. The slight improvement in mortgage volumes has fed through to transactions. HM Revenue and Customs reports that house sales in May were 32% lower than in May 2008 and 56% lower than in May 2007.
- 3.14 Lower interest rates have had the beneficial impact of reducing the risk of mortgage borrowers having their properties repossessed. The Council of Mortgage Lenders reports that lenders appear to be working more closely with borrowers to help them stay in their properties and there is a modest amount of help being provided by Government schemes. The impact can be seen in the Ministry of Justice data that shows the number of Mortgage Possession Orders fell to 105,000 in the 12 months to the end of March 2009, the lowest figure since June 2008. The modest improvement in mortgage conditions has fed through to actual sales, as reported by local agents across Bradford.

- 3.15 According to the Association of Residential Letting Agents (ARLA), residential rents across the UK have declined by 4% over the last 12 months. Rising supply has been the key issue impacting upon the market, with the supply of flats in particular increasing by over 50% depending upon location. Rising supply has not only impacted upon rents, but also on void periods, which have increased from 3.2 weeks per year in Q2 2008, to 4.3 weeks in Q2 2009.
- 3.16 ARLA also reports that gross investment yields have hovered at around the 5% level for several months, although evidence from the professional investment portfolio market is that gross yields of 6% to 8% across the UK can be achieved for prime stock. Even in central London yields at or above 6% have been achieved in recent months.
- 3.17 Buy-to-let mortgages accounted for a mere 6% of all lending in Q1 2009, significantly below the peaks experienced during the last decade and 12% down from the level last year. The Council of Mortgage Lenders report that there were 22,400 new buy-to-let mortgages advanced in the first three months of 2009, down from 72,400 from Q1 2008. The total number of outstanding buy-to-let mortgages was 1.155million at Q1 2009, down slightly from 1.157million at the end of 2008.

Residential market trends and outlook

- 3.18 The outlook for the residential property market seems to develop a new twist every month. Current problems again stem from the mortgage market, which is the key issue impacting on the health of the housing market.
- 3.19 Mortgage rates are beginning to rise, even though most analysts expect the UK base rate to remain at or around its current level into next year. Lenders appear to be nervous about the longer-term outlook for rates, which they feel will be pushed higher by inflation over time. There is however a wider problem, lenders are not able to access the sources of funds they could two years ago and the mortgage securitisation market has not begun to recover in any significant way. Higher mortgage rates are one method the lenders can use to manage demand and supply.
- 3.20 An additional factor is that the potential size of the mortgage market is now smaller than it was two years ago, with specialist lenders, buy-to-let lenders, foreign and private banks now having left the market. This means that even if the remaining lenders were able to lend at the level they managed at the market peak, the overall market would still be 40% smaller than it was during 2007.
- 3.21 The result is that transaction volumes are far lower than they ought to be. During the 2007 market peak, mortgage approvals averaged 1.4 million per year. Even during a recession we ought to expect an annual rate of 900,000, but the level is anticipated to be between 400,000 and 500,000 during 2009. This narrower market is helping to push prices higher, with more affluent and equity-rich buyers representing a larger share of the market.
- 3.22 With limited intervention funds at the Government's disposal and with the banks being asked to be more conservative regarding their overall lending practices, there is limited scope for rapid improvement in the lending market. 2010 still

represents the earliest point that the mortgage market can realistically begin to build a recovery, though 2011 and 2012 are beginning to seem more realistic.

- 3.23 Therefore in terms of outlook for the market, an extended recovery is anticipated as despite the exuberance caused by recent price rises, the longer-term outlook would appear more sober. Two of the causes of recent price rises appear to be the low level of available stock and the reduced level of transactions. Up to 500,000 households, representing potential purchasers are effectively priced out of the market, due to their inability to access mortgage finance on affordable terms. The result is that the market is increasingly reflecting equity-rich buying activity. Unlocking the mortgage market is the key to improving the fortunes of the housing market.
- 3.24 On a longer term basis the fundamental supply shortage facing the UK is still not being addressed. The Government has recognised the need for many more houses to be built; the question will be how quickly this process can be completed. Following publication of The Housing Green Paper, the Government has established a revised target of 240,000 homes per annum, which will place even greater pressure on the delivery system
- 3.25 The most recently available statistics from the DCLG suggest that annual residential completions in England & Wales stood at 133,710 during 2008-09, down 20% on a year earlier. During Q1 2009, housing completions were down 4% on the previous quarter totalling 31,140, representing a 23% drop from Q1 2008 completions. Across England affordable housing completions (RSL and local authority) in 2008/09 totalled approximately 25,900 representing 19% of supply.
- 3.26 In terms of housing starts the figure continues to fall, with 90,430 starts recorded in 2008-09, a decline of 42% compared to 2007-08 and 56% down on the peak of 2005-06. Affordable housing starts totalled 18,960 during 2008/09, representing 20% of all starts.
- 3.27 In Yorkshire and Humber a total 12,310 completions were recorded during 2008, down 28% on the previous year. A total of 2,290 completions were recorded during Q1 2009, down 19% on the previous quarter and 32% on a year earlier (DCLG Live tables 217, UK Statistics Authority July 2009).
- 3.28 A total 8,350 starts were recorded in the region during 2008, down 50% on a year earlier. The trend for declining starts in the region is recorded during Q1 2009 at 1,110 starts in Yorkshire and Humber, 62% below the figure a year earlier (DCLG, UK Statistics Authority March 2009).

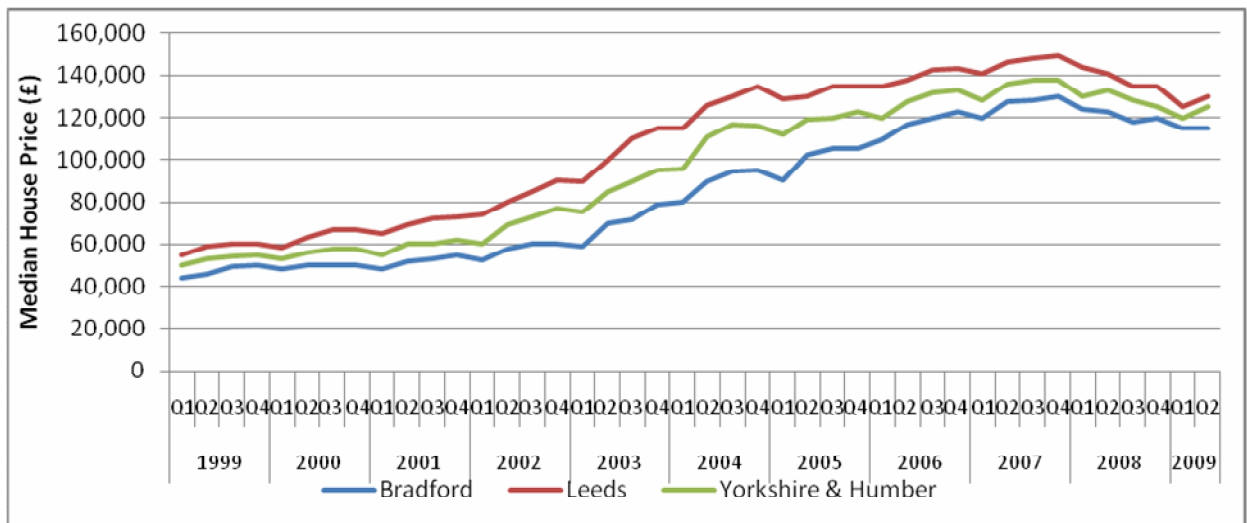
House prices and rates of change

- 3.29 Figure 3.1 shows how median house prices across Bradford District have increased a staggering 163% over the ten year period 1999 to 2009, with median prices peaking at £129,950 in Quarter 4 of 2007. During 2009 (to the end of quarter 3), average prices in Bradford District have fallen 7.2% compared with a

fall of 2.7% regionally. By October 2009, prices in Bradford had fallen 17.9% from their peak and in comparison prices across the region had fallen 16.4%.

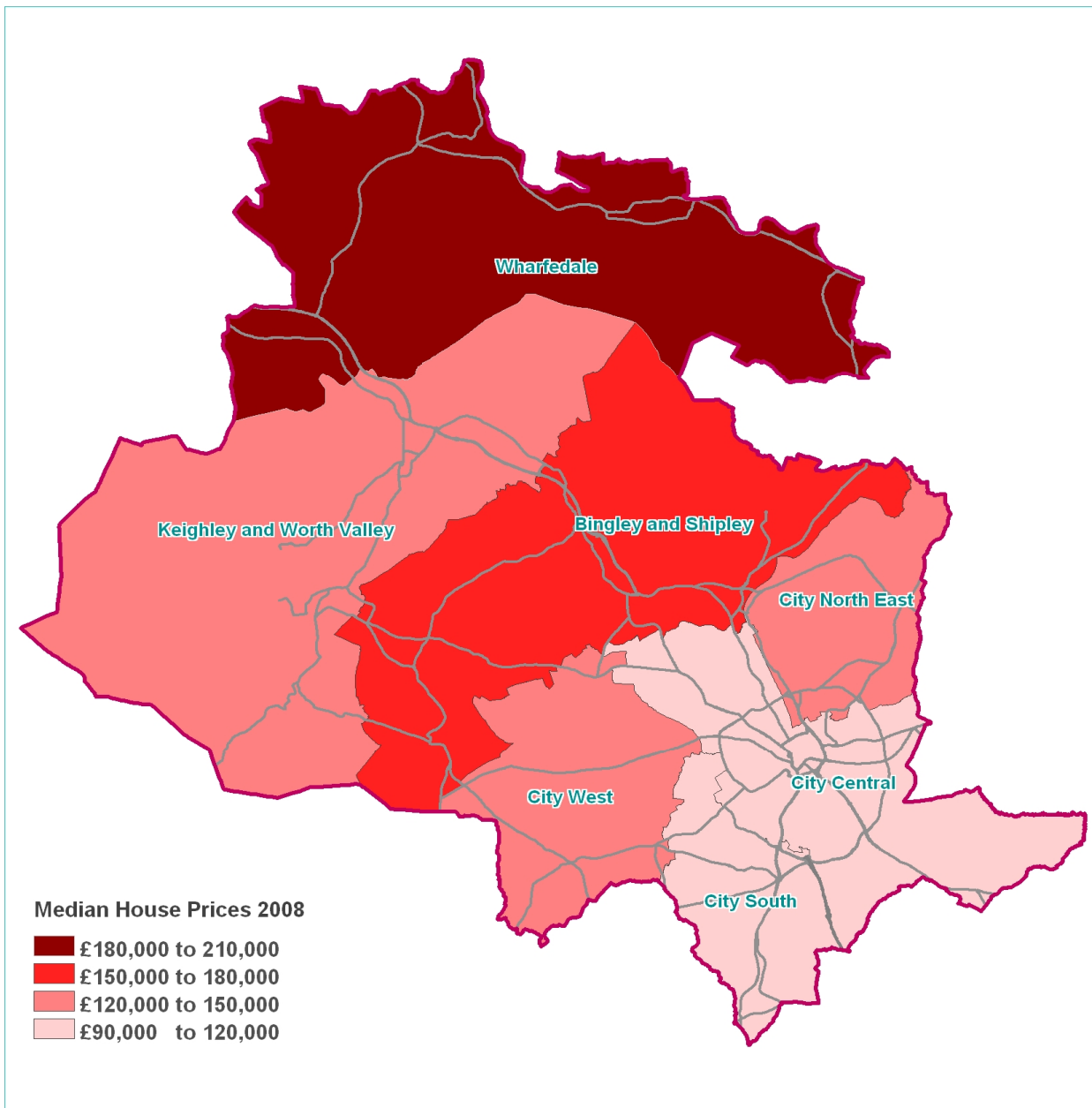
3.30 Within the Bradford District there are considerable variations in house prices. Map 3.2 summarises median house prices across Bradford District, clearly illustrating highest prices in Wharfedale (with prices in excess of £180,000); prices of between £150,000 and £180,000 in the Bingley and Shipley area, with lowest prices in City Central and City South areas with median prices of between £90,000 and £120,000. Within the other suburban areas of Bradford City and Keighley/Worth Valley, prices are around £120,000 to £150,000.

Figure 3.1 House price trends 1999 to 2009: Bradford, Leeds and regional data



Source: Land Registry

Map 3.2 Median house prices in 2008



Source: Land Registry

Relative affordability

3.31 The relative affordability of open market dwellings in Bradford District is compared with other 21 districts in Yorkshire and the Humber in Table 3.1. Table 3.1 presents lower quartile house prices, lower quartile gross income of full-time workers and a ratio of lower quartile incomes to house prices. Compared with other districts Bradford ranks as the 8th most affordable District, with an income to house price ratio of 6.1 (which compares with a ratio of 6.0 for the Region). However, this table masks wide variations within the District and some areas such as Wharfedale exhibit ratios more akin to least affordable areas such as North Yorkshire (This can be seen in Map 3.5).

Table 3.1 Relative affordability of lower quartile prices by Local Authority

District	Lower Quartile House Price	LQ Gross Income each week	Annual Gross Income	Income to House Price ratio
Kingston upon Hull	£75,000	£301	£15,643	4.8
North East Lincolnshire	£79,000	£309	£16,043	4.9
Doncaster	£85,000	£330	£17,178	4.9
Calderdale	£90,000	£337	£17,521	5.1
Barnsley	£85,000	£309	£16,091	5.3
Rotherham	£93,500	£318	£16,520	5.7
Kirklees	£101,000	£332	£17,247	5.9
Bradford	£95,000	£301	£15,627	6.1
North Lincolnshire	£100,000	£314	£16,347	6.1
Wakefield	£100,000	£312	£16,202	6.2
Sheffield	£102,167	£316	£16,426	6.2
Leeds	£110,000	£336	£17,471	6.3
East Riding of Yorkshire	£119,500	£352	£18,290	6.5
Craven	£128,000	£371	£19,310	6.6
Scarborough	£119,000	£320	£16,618	7.2
Selby	£121,500	£312	£16,244	7.5
Hambleton	£145,000	£367	£19,100	7.6
Richmondshire	£138,000	£324	£16,848	8.2
York	£148,100	£342	£17,774	8.3
Ryedale	£142,000	£315	£16,400	8.7
Harrogate	£160,000	£352	£18,286	8.7
Yorkshire & Humber	£100,000	£323	£16,782	6.0

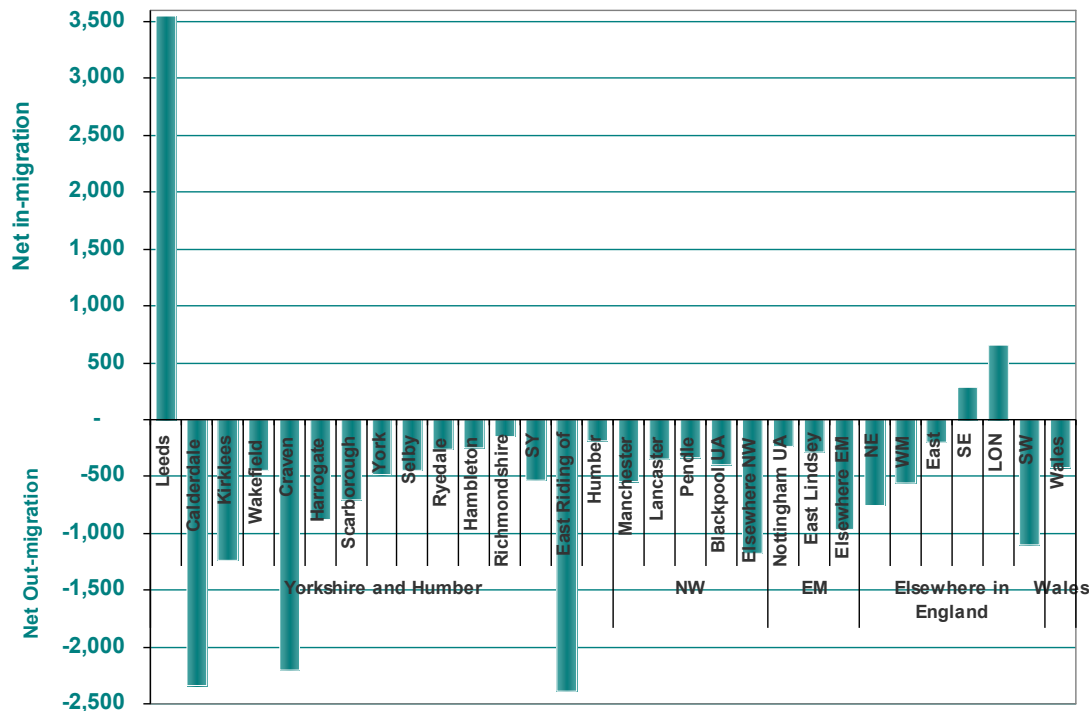
Sources: CLG House Price Statistics; Annual Survey of Hours and Earnings 2008

Household migration

3.32 Annual migration data is prepared by the Office of National Statistics (ONS) based on patient re-registrations with the National Health Service (NHS). Although it has limitations, it is the best annual source of internal migration from

within England and Wales. Over the period July 2000 to June 2007 (7 years), a total of 93,200 people have moved into Bradford District (particularly from Leeds) and 108,8000 have moved out (most noticeably to Leeds, Kirklees, Calderdale, Craven and the East Riding), resulting in a net out-flow of 15,600 people (around 2,230 each year) (Figure 3.2).

Figure 3.2 Net flows of population between Bradford and other areas July 2000 to June 2007



Source: ONS Migration Flow Data via NHSCR

- 3.33 This analysis confirms the strong market interactions between Bradford and the neighbouring metropolitan districts of Leeds, Calderdale and Kirklees; Craven and the East Riding of Yorkshire.
- 3.34 The household survey indicated that around 80,230 households had moved home in the preceding 5 years. Of these moves, 76.8% were households who had moved from within Bradford District and 23.2% had moved into the District.
- 3.35 Of the 23.2% of households who had moved into Bradford District from elsewhere: 6.4% had originated in Leeds, 2.2% from elsewhere in West Yorkshire; 3.8% from elsewhere in Yorkshire and the Humber; 2.7% from elsewhere in the North of England; 4.7% from elsewhere in the UK and 3.4% from abroad.

Characteristics of in-migrant households

3.36 The household survey identified 8,280 households who had moved into Bradford District in the preceding five years. Information relating to these households includes:

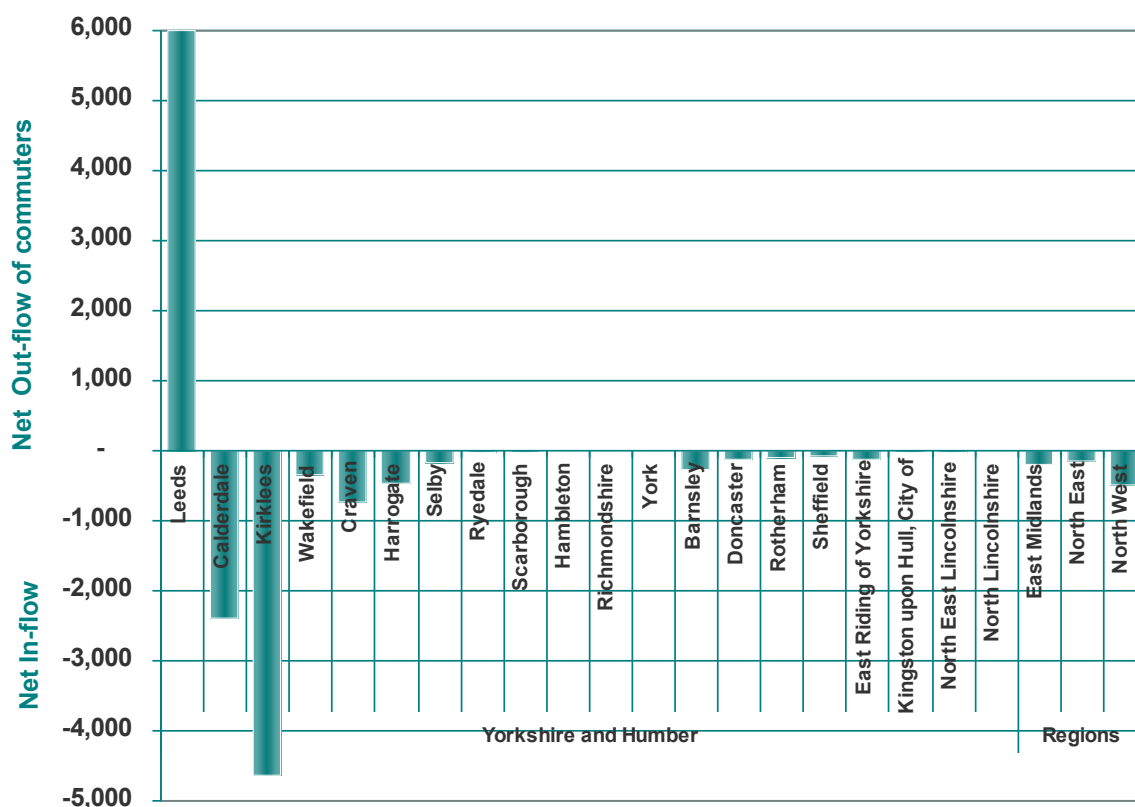
- Most moved into a house, particularly terraced (31.3%) along with semi-detached (19.4%) and detached (13.8%); a further 31.9% moved into a flat/apartment and 3.6% into a bungalow;
- 45.3% moved into owner occupied properties; 42.9% into private rented accommodation; 11.5% into social rented accommodation and 0.3% into tied accommodation;
- In-migrant households settled across Bradford District and were particularly likely to move to the following areas: City Central (31.1%), Bingley and Shipley (23%), Wharfedale (11.4%) and City North East (10.7%);
- Couples with dependent children accounted for 29.2% of in-migrant households ; Couples (under 60 no children) 26.2%; singles (under 60) 25.6%; lone parents 5.9%; older person households 5.5% and 7.6% other household types;
- Heads of household tend to be young, with 13.9% aged 16-24 and 63.2% aged 25-39;
- The majority of heads of household of in-migrant households were in employment (45.2% full-time, 11.3% part-time and 6.3% self-employed), with a further 9.9% in full-time education; 27.2% were economically inactive;
- 49.1% of households had a weekly income of less than £13,000 each year; 25% received an income of at least £27,600 each year;
- A majority of in-migrant heads of household worked within Bradford District (70.4%), with a further 18% working in Leeds, 9.4% working elsewhere in West Yorkshire and 2.1% working in North Yorkshire;
- Main reasons for moving to Bradford District included: to take up a new job (20.1%), to study (10.1%), to live near family (8.5%), to improve job prospects (8.5%), to set up an independent home (5.8%) and to be near work/improve journey to work (5.8%).

3.37 In summary, a range of households are moving to Bradford District and settling across the District. In-migrants tend to be young, with 77% of heads of in-migrant household aged under 40. A majority of in-migrant households are headed by someone who is economically active and a majority work in Bradford District. Similar proportions of households move into private renting and owner occupation.

Travel to work

- 3.38 The 2001 census provides an analysis of travel to work patterns and the extent to which residents in Bradford District travel to other areas and how many people commute into the District. The 2001 census identified the travel to work patterns of 235,431 individuals and of these:
- 149,782 lived and worked in Bradford District;
 - 44,755 commuted into Bradford District for work but lived outside the District; and
 - 40,894 lived in Bradford District but commuted out of the District for work.
- 3.39 Overall, 78.6% of Bradford District’s residents in employment work in the District and there is a net in-flow of 3,861 employees on a daily basis. Figure 3.3 illustrates net commuter flows between Bradford District and other areas. The pattern of commuting is dominated by outflows to Leeds but this is compensated for by strong inflows from Calderdale and Kirklees, resulting in an overall net inflow of commuters into Bradford.

Figure 3.3 Commuting flows between Bradford District and other areas



Source: 2001 census

The existence of a Bradford Housing Market Area

3.40 The CLG suggests that a market is self-contained if at least 70% of households moving originate from the same area. On this basis, Bradford District can be described as a self-contained housing market area, with 76.8% of households moving within the District and 78.6% of residents working in the District. This corroborates the findings of Regional SHMA work prepared by ECOTEC⁷. That said, there are strong interactions with neighbouring authorities, in particular Leeds.

Sub-area market characteristics

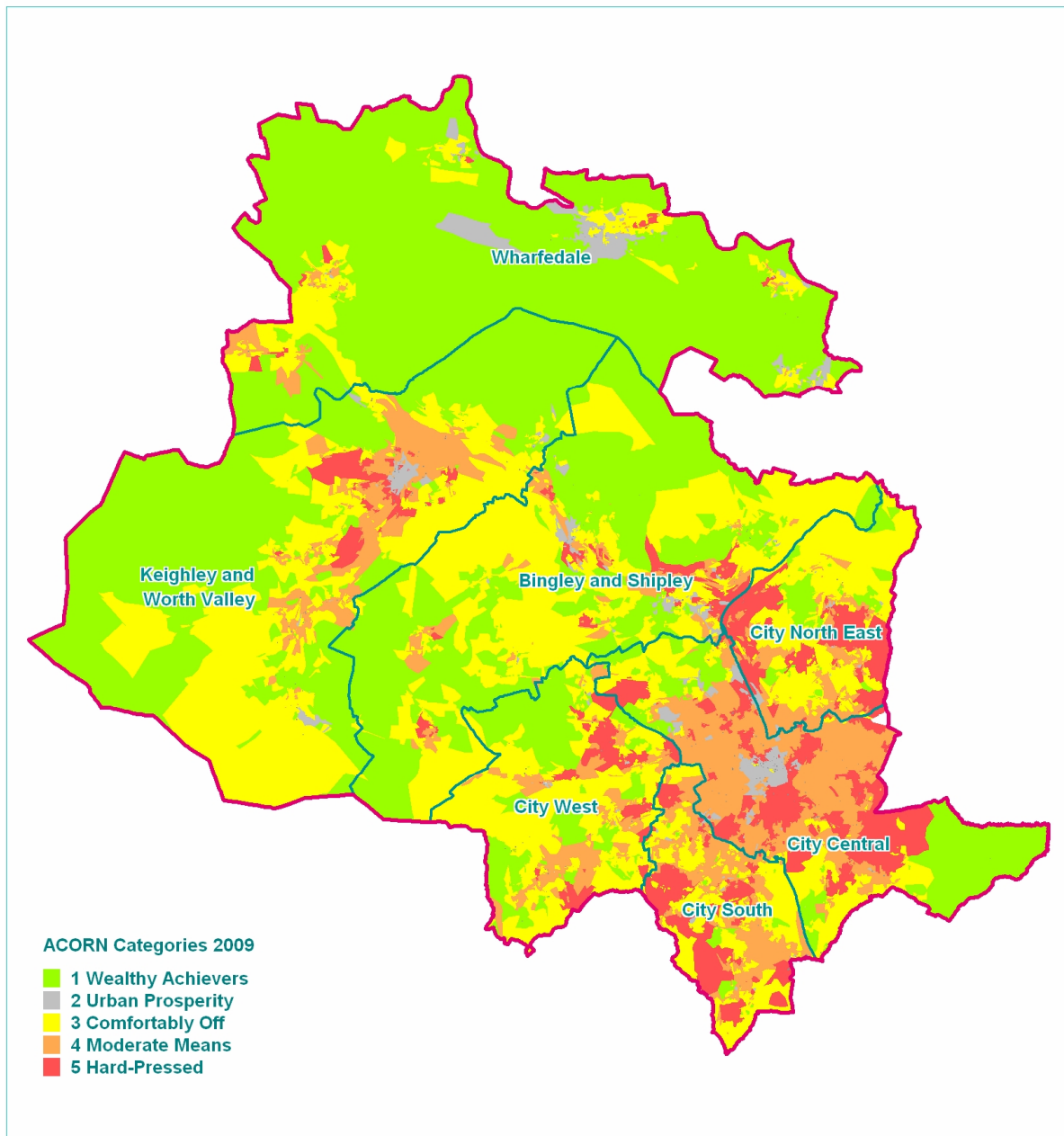
- 3.41 Having established that Bradford District can be described as a distinctive housing market area, this chapter now considers the extent to which market dynamics vary within the District. In order to review variations within Bradford, a series of sub-areas were derived by considering ward-level data relating to:
- Housing market function (through the review of migration patterns, travel to work and house prices); and
 - Housing market typology (through the review of dwelling stock attributes and household characteristics)
- 3.42 Data was derived from the 2007/8 household survey and house price data was obtained from the Land Registry. Full analysis of these data is presented in Appendix B.
- 3.43 A geo-demographic dataset called ACORN (A Classification of Residential Neighbourhoods) was also used to review the characteristics of areas. ACORN is a comprehensive dataset of social, economic, lifestyle and demographic data. This data is used to classify households into one of 5 categories (as shown on Map 3.3), with these further broken down into 17 groups and 57 types⁸. In particular, Map 3.3 indicates the relative affluence of suburban and rural areas and the relative deprivation of inner city and town centre locations within Bradford District.
- 3.44 By considering this range of data, a number of distinctive sub-areas emerged. The urban area of Bradford was split into four localities, with the remainder of the District divided into: Bingley and Shipley; Keighley and Worth Valley; and Wharfedale (Map 3.4).
- 3.45 Having carried out this analysis, the proposed sub-areas were considered by the project steering group and the Housing Partnership and consultation with stakeholders. There was general agreement that this sub-area breakdown was

⁷ Strategic Housing Market Assessments for Yorkshire and the Humber: Final Report Bradford Housing Market Area, Ecotec, June 2008

⁸ For more information go to www.caci.co.uk/acorn

appropriate for Bradford District. However, it is not suggested that these are different housing market areas but rather distinctive sub-areas of a larger Bradford Housing Market Area.

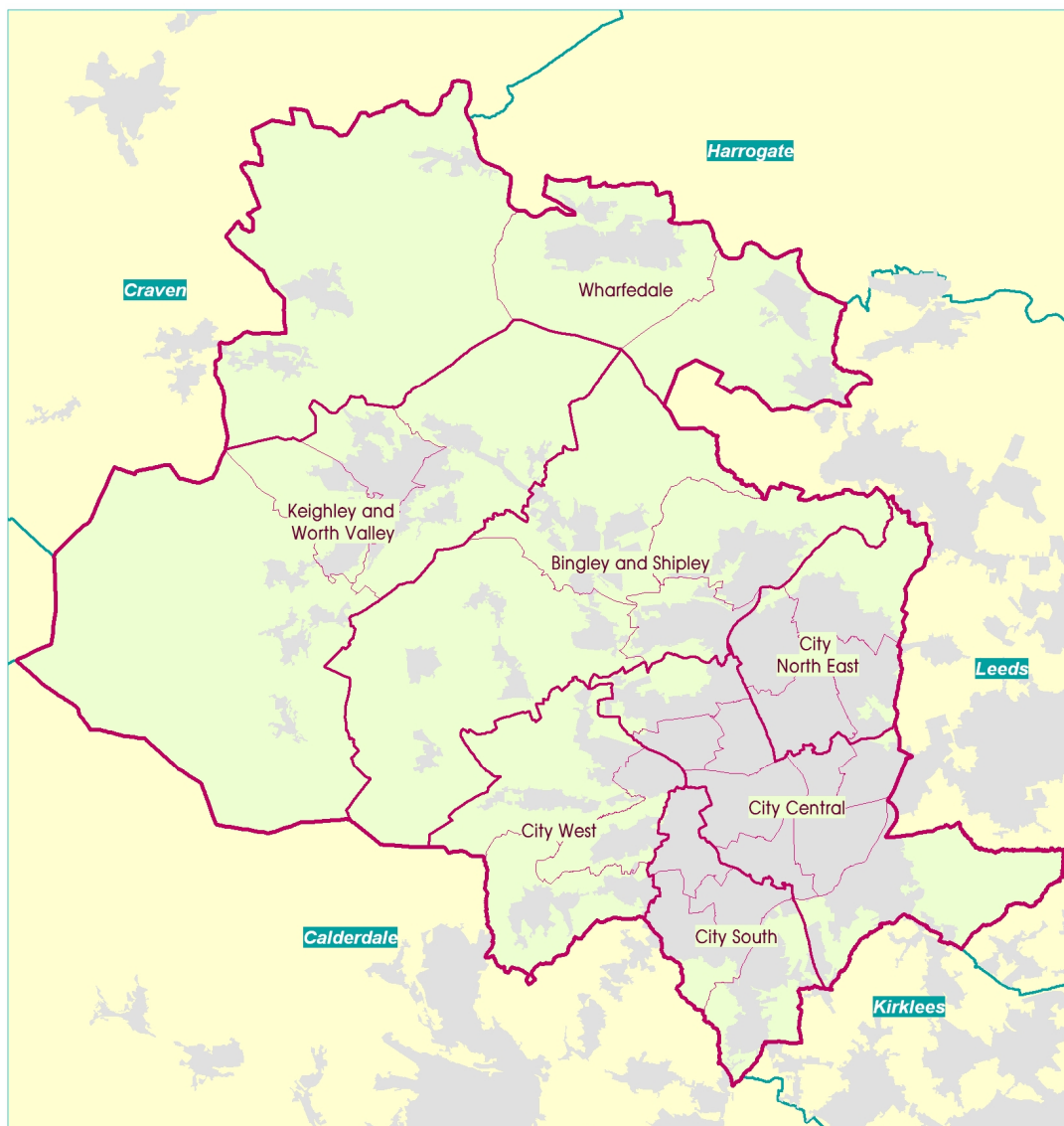
Map 3.3 Bradford summary of ACORN data



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Source: CACI ACORN dataset

Map 3.4 Bradford sub-areas



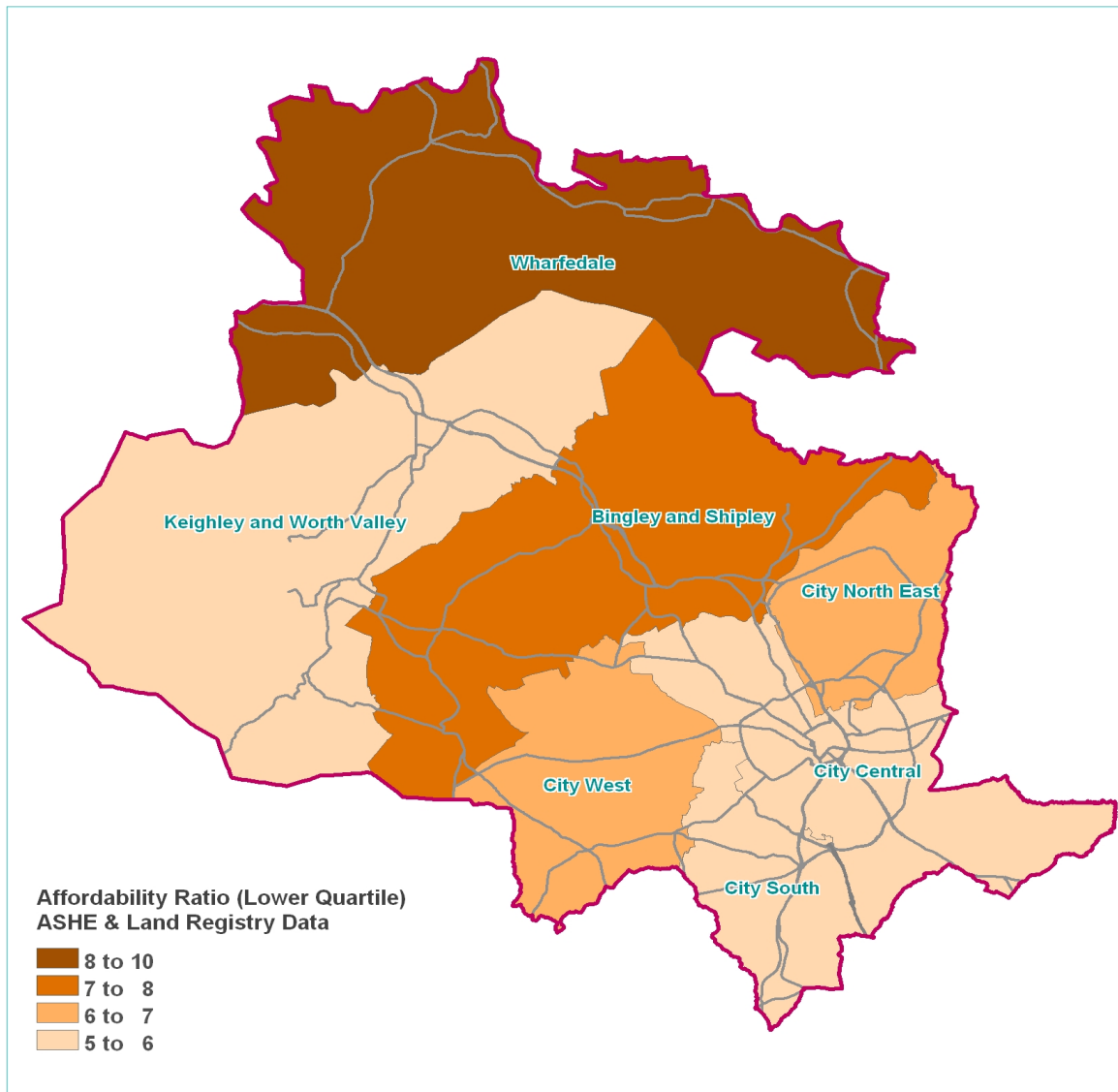
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- 3.46 A comprehensive set of sub-area summaries have been prepared which review the key attributes and future strategic issues of each sub-area.

House prices and relative affordability within Bradford District

- 3.47 Within Bradford District there are considerable variations in house price (see Map 3.2) and relative affordability. Map 3.5 considers the relative affordability of properties by comparing district-wide lower quartile incomes with sub-area lower quartile property prices. This suggests a four-way split between highest ratios in Wharfedale (where lower quartile prices are 9.8 times a lower quartile income); a ratio of 7.9 in the Bingley and Shipley area; ratios of 6.1 in City West and City North East sub-areas; and ratios between 5.2 and 5.7 in remaining Bradford City areas and Keighley/Worth Valley.

Map 3.5 Relative affordability of properties in Bradford 2009



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Source: Land Registry; Annual Survey of Hours and Earnings

Mobility and migration trends

3.48 Table 3.2 presents information on the origin of moving households by sub-area and illustrates a series of inter-relationships between different areas and the relative impact of migration. None of the sub-areas of Bradford can be described as self-contained market areas on the basis of the 70% CLG threshold, but the City Central area exhibits the strongest degree of self-containment at 67%. The least self-contained areas are Bingley and Shipley (33.2% of movers originated from within Bingley and Shipley), Keighley and Worth Valley (47.3% of movers originated from the same sub-area), and City North-East (49%). Thus, data suggests that although Bradford District as a whole is a self-contained market area, there is a strong degree of movement within the District, for instance:

- Outflows from City Central to most of the sub-areas of Bradford City;
- Outflows from City West to Bingley and Shipley;
- Outflows from Bingley and Shipley to Keighley and Worth Valley.

3.49 At least 30% of moving households originated from outside the District in two sub-areas:

- Bingley and Shipley (37.9% of movers from outside the District, notably from Leeds, Kirklees, Harrogate, York and Elsewhere in England); and
- Wharfedale (36.2% of movers from outside the District, notably from Leeds, Craven and Elsewhere in England)

Table 3.2 Moving households: origin and destination

Origin	Destination - Sub-areas (%)							
	City Central	City North East	City South	City West	Bingley and Shipley	Wharfedale	Keighley & Worth Valley	Total
Within District								
City Central	67.0	15.0	23.8	12.9	4.6	1.3	9.5	26.9
City North East	2.9	49.0	0.5	0.0	6.9	1.2	0.7	9.1
City South	4.3	4.8	54.7	7.7	0.7	0.0	3.2	10.8
City West	2.1	0.4	5.6	60.3	10.4	0.0	3.0	9.3
Bingley	1.3	3.9	0.0	4.3	33.2	6.1	20.4	8.7
Wharfedale	0.2	0.0	0.0	0.0	2.7	50.5	1.2	5.3
Keighley & Worth Valley	0.5	3.6	0.0	0.0	3.6	4.7	47.3	6.8
Total Within	78.3	76.6	84.6	85.2	62.1	63.8	85.2	76.8
From Outside District								
Leeds	2.6	10.9	6.4	0.0	9.5	15.9	3.9	6.4
Wakefield	0.4	0.0	0.0	0.0	2.1	0.0	1.0	0.5
Calderdale	0.3	0.0	0.6	3.0	0.0	0.0	0.0	0.5
Kirklees	0.3	0.0	2.4	0.0	6.0	0.0	0.0	1.3
Harrogate	0.0	0.0	0.0	0.0	3.0	1.5	0.0	0.6
York	0.1	0.0	2.6	0.0	3.0	1.7	0.0	1.0
Craven	0.0	0.0	0.0	0.0	0.0	5.2	0.7	0.6
Elsewhere in NY	0.0	2.1	0.0	0.0	0.0	0.0	0.0	0.3
Elsewhere in SY	0.8	2.8	0.0	0.0	2.0	0.0	0.0	0.9
Elsewhere in Humber	0.7	0.0	0.0	0.0	2.5	0.0	0.0	0.5
NE	1.1	5.0	0.0	0.0	1.1	0.0	0.0	1.2
NW	1.7	0.9	0.0	0.6	2.8	5.0	0.0	1.5
Elsewhere in England	4.2	0.8	1.2	5.9	5.6	7.0	4.7	4.0
Scotland	0.5	0.0	0.0	5.5	0.0	0.0	0.0	0.7
Abroad	9.0	0.9	2.1	0.0	0.0	0.0	4.5	3.4
Total Outside	21.7	23.4	15.4	14.8	37.9	36.2	14.8	23.2
Total All Moving Hholds	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Base	13445	7126	6964	5067	6703	4655	5435	49395

Source: 2007/8 household survey

Residential mobility within Bradford District

- 3.50 The household survey identified that 76.8% of households moving within the preceding 5 years had moved within Bradford District (around 37,950 households).
- 3.51 Households moving within Bradford District were doing so for a variety of reasons. Those most frequently reported included: previous home was too small for future needs (22.8%), to set up an independent home (16.5%), wanted to own (9.9%), disliked the area (7.6%), home was too large for future needs (7.5%) and wanted a better house (6.7%).
- 3.52 Table 3.3 reviews the tenure choices of households moving within Bradford District. Owner-occupiers and social renters were most likely to move within their respective tenures. Private renters were most likely to move to other tenures, with around 40% moving into either owner occupation or social renting. Respondents who had previously lived with family and friends (i.e. newly forming households) tended to move into owner occupation (48.4%) and private renting (35.5%), with some (1.5%) moving into social renting with a further 1.7% moving into intermediate tenure dwellings.
- 3.53 Table 3.4 considers the profile of dwellings being moved into by households moving within Bradford District. Households are mainly moving into two and three bedroom semi-detached and terraced houses. There was also a notable flow of households (22.3%) into one and two bedroom flats / apartments.

Table 3.3 Residential mobility – movement between different tenures

Current Tenure	Previous Tenure					Total
	Owned	Social Rented	Private Rented	Previously living with friends/family	Other	
Owned	83.5	4.6	22.4	48.4	10.1	48.6
Social Rented	6.0	67.4	18.9	14.5	59.1	19.2
Private Rented	9.3	28.0	58.7	35.5	30.8	31.4
Shared ownership	1.2	0.0	0.0	1.7	0.0	0.8
Total	100.0	100.0	100.0	100.0	100.0	100.0
Base (moving households)	13780	3564	10322	8488	1349	37503

Source: 2007/8 household survey

Table 3.4 Residential mobility – profile of properties moved into by type and size

No. Beds	Property Type (total %)							Base (no. beds)
	Detached	Semi-detached	Terraced	Bungalow	Flat or Maisonette	Caravan	Total	
One	0.5	0.1	1.7	0.3	11.5	0.1	14.2	4381
Two	0.1	4.5	16.7	2.4	9.2		33.0	10210
Three	4.3	23.5	8.1	0.5	0.5		36.8	11384
Four	5.4	2.2	4.3	0.1	0.2		12.2	3766
Five	0.4	0.3	0.9				1.6	494
Six	0.9	0.2	0.1				1.1	349
Seven			0.1				0.1	24
Bedsit				0.1	0.9		1.0	306
Total	11.6	30.9	31.8	3.4	22.3	0.1	100.0	30914
Base (property type)	3577	9537	9837	1054	6884	25	30914	

Source: 2007/8 household survey

Households planning to move out of Bradford District

- 3.54 Around 14.6% of existing households (27,777) were planning to move in the next three years. Households were asked to state where they would consider living. 64.3% of preferred locations were within Bradford District and 35.7% of preferred locations were outside the District as summarised in Table 3.5.
- 3.55 Of all households planning to move, key observations were that: 5.0% would consider Leeds, 3.8% Calderdale District, 3.5% Craven or Harrogate Districts, 1.6% Kirklees and 2.8% elsewhere in Yorkshire and the Humber; in terms of regional moves, 3% would consider moving to the North West and 2.8% to London or the South East; a further 6.4% would consider moving abroad.
- 3.56 The main reasons why household planned to move out of Bradford District included wanting to own (13.4%), home was too small for future needs (13%), wanted a better house (11.5%), to take up a new job (10.6%), for other current employment reasons (10.3%).

Table 3.5 Location preferences of households intending to move in the next three years

Area Preferences	Location	No stating Preference	%
Within Bradford			
Total	Within Bradford	17852	64.3
Outside Bradford			
Yorkshire & Humber	Calderdale District	1069	3.8
	Craven District	463	1.7
	East Riding of Yorkshire	30	0.1
	Harrogate District	495	1.8
	Kirklees District	438	1.6
	Leeds District	1393	5.0
	Rotherham District	29	0.1
	Scarborough District	191	0.7
	Wakefield District	74	0.3
	City of York	149	0.5
	Elsewhere in Y&H	297	1.1
Regions	North East	229	0.8
	North West	842	3.0
	East Midlands	23	0.1
	West Midlands	312	1.1
	East of England	203	0.7
	London	420	1.5
	South East	360	1.3
	South West	409	1.5
Elsewhere	Scotland	517	1.9
	Wales	81	0.3
	Northern Ireland	117	0.4
	Abroad	1784	6.4
Total Outside		9925	35.7
Total moving households		27777	100.0

Source: 2007/8 household survey

Estate agent and developer views

3.57 In June / July 2009 a series of interviews were carried out with estate agents and developers across Bradford District. Findings are presented in detail at Appendix B. In summary, the views expressed by estate agents included:

- An increase in viewings over the summer, particularly in traditional family areas such as Heaton and Wibsey, but due to limited credit availability, this was not being translated into sales;
- Highly localised search behaviour with households tending to move within the District and often within the same settlement (highly inclusive markets included Cottingley, Keighley and Silsden);

- BAME households tend to look for housing in close proximity to family members; given population growth projections, this will add pressure on markets in central areas of Bradford;
- In northern areas of Bradford District (e.g. Wharfedale, Ikley and Addingham), the number of transactions are lower, properties are least affordable, and there are stronger interactions with North Yorkshire and Leeds. These were noted as particularly high demand areas. Prices are in excess of £200,000 for three bedroom properties and £150,000 for two-three bedroom terraced properties. A lack of affordable housing is driving younger households out to other areas of Bradford and Leeds.
- Central areas of Bradford are relatively affordable and dwellings on main transport arteries are popular with households moving from Leeds. Entry-level terraced properties are priced at between £70,000 to £90,000. Three bedroom family properties are popular and relatively affordable compared with other areas of Bradford District. The market for apartments has been sluggish. There is a strong buy-to-rent market in central areas of Bradford, driven by student market demand and the prevalence of HMOs.
- In suburban areas such as Wyke, Queensbury, Thornton and Bingley and Shipley, prices for desirable properties are in excess of £150,000. Demand is high, particularly from households who want to move to more peripheral areas;
- Within the BAME community, family loans are often made available to help with property purchase.

3.58 Developers reported that:

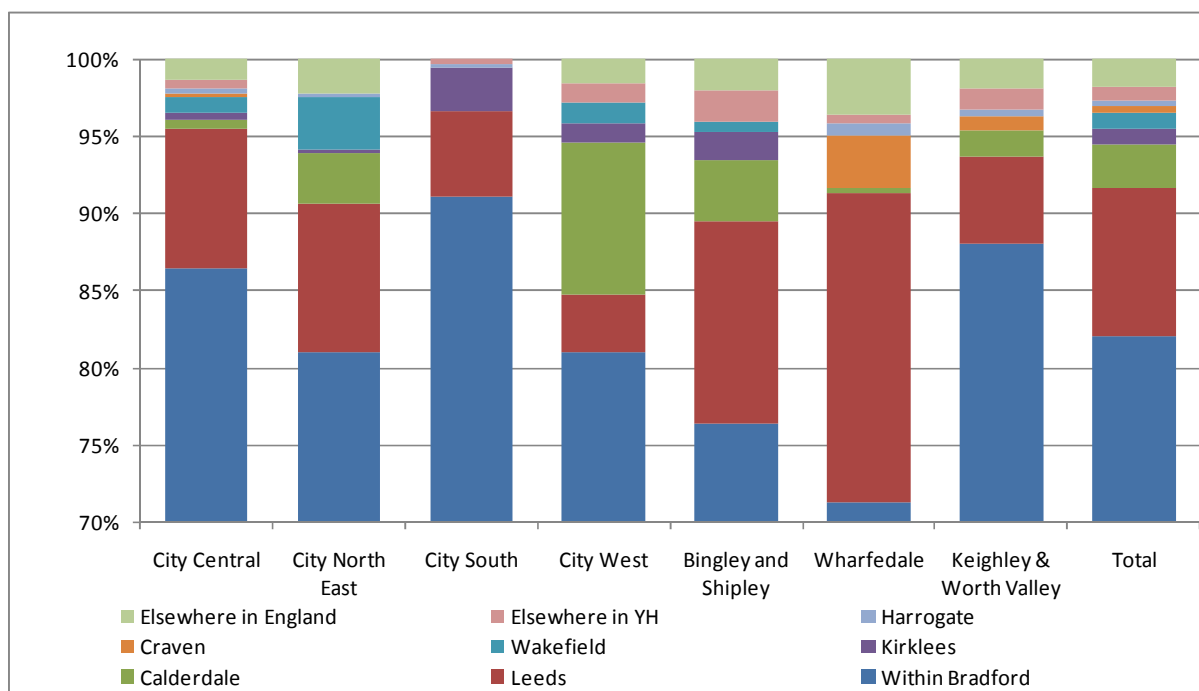
- They are being cautious about developing new housing as they anticipate a long housing market recovery period and there remain concerns about the availability of mortgage finance;
- Some development is ongoing, notably family housing in traditionally popular areas;
- Land supply is an issue: vendors are unwilling to accept current market values; there are difficulties in bringing brownfield sites forward due to planning constraints; and there is a need to bring forward unconstrained sites in good market areas such as those around outlying villages and towns;
- Sites for high density apartments continue to attract little interest;
- Developers are looking for joint ventures with RSLs and the public sector to share upfront development costs for mixed tenure housing developments;
- Developers appreciate the lack of supply in the central areas of Bradford and the need for more family housing, particular for the BAME community;

- In the city centre area, new housing development needs to complement improvements in leisure and retail amenity as Leeds remained the choice for higher income households and aspiring first-time buyers.

Workplace

3.59 2007/8 household survey data illustrates how the workplace of economically active residents varies by sub-area (Figure 3.4). The vast majority of economically active residents worked in Bradford (as high as 90.5% in City South). Residents in Wharfedale were most likely to work outside the District (with 18.2% working in Leeds and 4.8% lived in Craven).

Figure 3.4 Workplace of economically active residents



Source: 2007/8 household survey

Rural areas

3.60 The ONS Rural Areas Classification is a dataset which categorises wards on the basis of settlement pattern and population density:

- Urban (Sparse)
- Town and Fringe (Sparse)
- Village (Sparse)
- Hamlet and Isolated Dwellings (Sparse)
- Urban (Less Sparse)
- Town and Fringe (Less Sparse)
- Village (Less Sparse)
- Hamlet and Isolated Dwellings (Less Sparse)

3.61 The ONS Rural Area Classification identifies three wards in Bradford District which have rural characteristics: Bingley Rural, Craven and Worth Valley. These wards are described as ‘Town and Fringe – less sparse’; all other wards in Bradford District are classed as urban. The 2007/8 household survey data provides a useful insight into the dynamics of the 22,115 households living in the rural wards, which account for 11.7% of all households in Bradford District.

3.62 In terms of property tenure, type and size:

- 85.6% of households live in owner occupied dwellings, 7.4% rent from an RSL and 7.1% rent privately; this compares with 70.1% owner occupied across the district as a whole, 15.1% social rented and 14.1% private rented. The rural market is therefore predominantly owner occupied with relatively limited availability of rented accommodation;
- 47.9% of properties are either detached or semi-detached and properties tend to be larger, with 44.5% having three bedrooms and 15.6% having four or more bedrooms (see Table 3.6)
- 36.4% of rural properties were built before 1919

Table 3.6 Profile of rural dwelling stock

Property Type	Bedrooms (Table %)				
	One/bedsit	Two	Three	Four or more	Total
Detached		1.8	5.9	11.5	19.2
Semi-detached	0.4	3.2	24.0	1.2	28.7
Terraced	1.8	14.4	14.2	1.8	32.3
Bungalow	0.8	7.7	0.4	0.8	9.7
Flat or Maisonette	5.5	4.3		0.2	10.1
Total	8.5	31.5	44.5	15.6	100.0
Base: 22,115					

Source: 2007/8 household survey

3.63 Of households living in rural areas:

- The largest groups were couples with one or two children (22.5%), couples with no children (16.5%) 16.4% were single adults under 60 (16.4%), single adults over 60 (14.7%) and couples under 60 with no children (13.4%);
- 36.6% received an income of less than £20,000, 33.9% between £20,000 and £40,000 and 29.6% at least £40,000 (compared with 15% of all households);
- The ethnicity of 97.8% of residents was White British, 1.7% other White Groups and 0.6% other ethnicities.

3.64 A total of 6,883 households have lived in their current property for less than 5 years. Table 3.7 shows the origin of households moving to properties in the rural wards and demonstrates:

- 62.4% of movers originated within Bradford district, but of these movers, 35.7% had moved within the rural areas, demonstrating the importance of local moves as a market driver;
- additionally in-migration accounted for 37.6% of moving households, with moves from Leeds and Kirklees particularly noted, along with longer-distance moves.

Table 3.7 Origin of households moving into/within rural areas

Previous location		Current Rural Ward			
		Bingley Rural	Craven	Worth Valley	Total
Within Bradford District	Wharfedale	0.0	44.0	0.0	15.6
	Worth Valley	8.7	0.0	71.7	20.1
	Elsewhere in Bradford	37.0	18.7	25.6	27.8
Outside Bradford District	Leeds	0.0	18.8	0.0	6.7
	Kirklees	17.1	0.0	0.0	7.1
	Harrogate	8.7	3.4	0.0	4.8
	York	8.6	0.0	0.0	3.6
	Craven District	0.0	11.9	0.0	4.2
	NE	2.1	0.0	0.0	0.9
	NW	8.1	0.0	0.0	3.3
	Elsewhere in England	9.8	3.3	2.7	5.9
	Total	100.0	100.0	100.0	100.0
Base (moves in past 5 years)	Base	2783	2612	1488	6883

Source: 2007/8 household survey

3.65 The main reasons why people moved to rural areas were property-related, with 16.3% wanting a larger property and 12.5% wanting a smaller property. Additionally, 13.9% wanted to set up an independent home and 8.7% to take

up a new job. Only a small number (1.2%) mentioned 'wanted a better quality of life' as a reason for moving.

- 3.66 Around half of moving households were either single adults under 60 (24.1%) or couples with one or two children (23.5%).
- 3.67 Around 2,622 (13%) of households living in rural areas intend to move home in the next three years. Their tenure choices are owner occupation (77.4%), followed by RSL rented (14.8%) and private rented (7.8%). Strongest preferences are for detached (30%) and semi-detached (42.9%) dwellings, followed by terraced (15.1%), flats (10.1%) and bungalows (1.9%).

Concluding comments

- 3.68 The purpose of this chapter has been to consider the general housing market context of Bradford District and the district's inter-relationships with other areas. By reviewing house prices, migration and travel to work patterns, a picture of the market dynamics of Bradford District emerges.
- 3.69 Since 1996, house prices across Bradford District have trebled, with average prices peaking at £129,950 during 2008. Prices are highest in Wharfedale, Bingley and Shipley and some central areas of Bradford. Lowest priced areas are found in areas of Bradford City (for instance Manningham).
- 3.70 An analysis of migration data suggests that at least 76.8% of households move within the District. In terms of travel to work patterns, 78.6% of residents work in Bradford district and 21.4% commute out of the district to work. There are strong migration and travel to work linkages with neighbouring districts, most notably Leeds, and to a lesser extent Calderdale, Kirklees and Craven: data also illustrates how the relative importance of these linkages varies within Bradford District.
- 3.71 Evidence clearly demonstrates that Bradford District can be described as a self-contained housing market area as the proportions of households moving within the District exceeds the 70% self-containment threshold as suggested by the CLG. Additionally, at least 70% of residents who are employed work within the District.
- 3.72 Within Bradford, a series of sub-areas can be readily identified and sub-area profiles have been prepared to summarise market dynamics and household characteristics.

4. Strategic Housing Market Assessment Core Outputs

Introduction

4.1 The purpose of this chapter is to present the core outputs required by the SHMA guidance relating to Bradford District. The chapter provides a summary of more detailed work and evidence which is presented at technical appendices A-F.

Core Output 1: Estimates of current dwellings in terms of size, type, condition, tenure

4.2 According to April 2009 Council Tax data, there are a total of 206,969 self-contained dwellings across Bradford District. Of these, 12,489 (6%) are vacant and 194,480 are occupied. This compares with an occupied household base of 189,717 which was reported in the 2007/8 household survey.

4.3 The overall vacancy rate is around 6% which is much higher than the regional average of 4.1% and 3.9% of dwellings are classed as long-term empty (empty for at least 6 months). The overall vacancy rate is highest in the City Central sub-area (9.3%) and Keighley/Worth Valley (6.0%) and lowest in Wharfedale (3.9%) (Table 4.1)

Table 4.1 Vacancy rates by sub-area

Sub-area	Total Self Contained Dwellings	Vacant for less than 6 months	Long-term vacant (>6 months)	Total vacant	% vacant	% Long-term empty
Bingley	30210	534	885	1419	4.7	2.9
City Central	53910	1541	3461	5002	9.3	6.4
City North East	28587	525	754	1279	4.5	2.6
City South	27084	547	822	1369	5.1	3.0
City West	20943	413	644	1057	5.0	3.1
Keighley & Worth Valley	27127	581	1044	1625	6.0	3.8
Wharfedale	19108	266	472	738	3.9	2.5
Total	206969	4407	8082	12489	6.0	3.9

Source: CBMDC Council Tax 2009

Property size and type

4.4 Table 4.2 reviews the profile of occupied dwelling stock by size and type. Overall, the vast majority (78.8%) of properties are houses, 14.5% are flats/maisonettes, 6.5% are bungalows and 0.1% are caravans. Of all

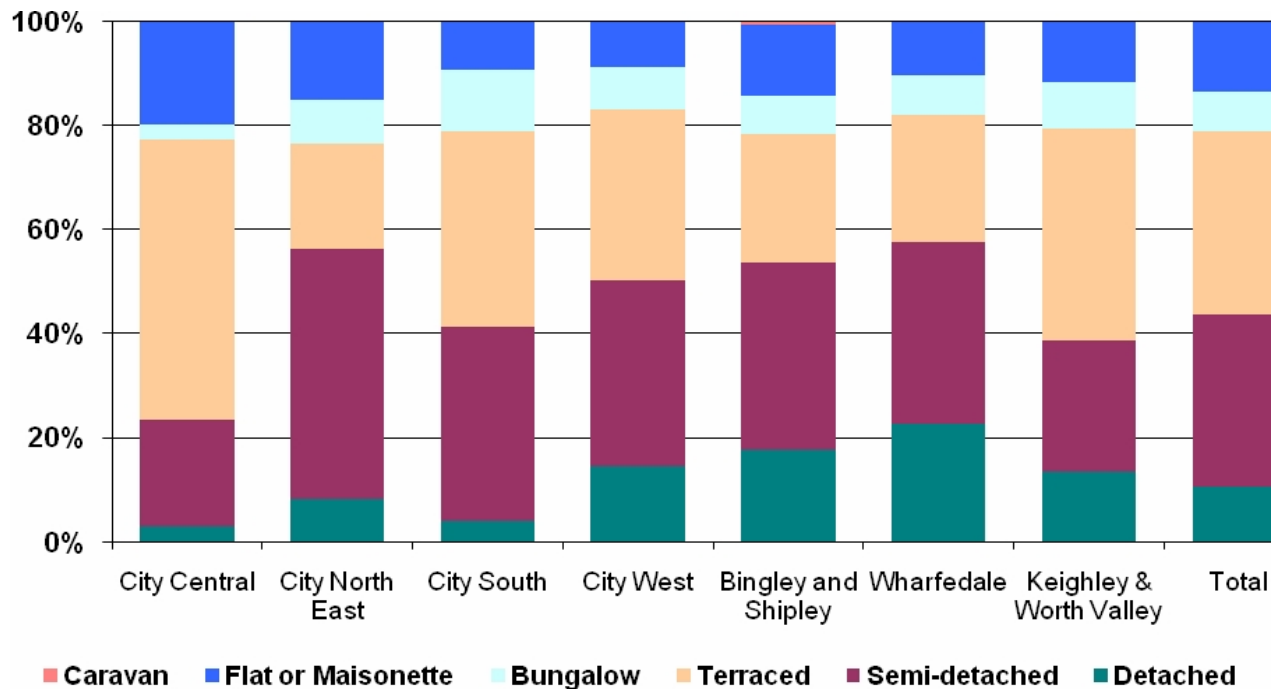
occupied properties, 37.9% have one or two bedrooms, 43.6% have three bedrooms and 17.8% have four or more bedrooms. How property type varies by sub-area is illustrated in Figure 4.1 and variations in number of bedrooms by sub-area in Figure 4.2.

Table 4.2 Property type and size

No. Bedrooms	Property Type (Table %)						Total	Base
	Detached	Semi-detached	Terraced	Bungalow	Flat or Maisonette	Caravan		
One	0.1	0.1	1.6	0.9	6.7	0.1	9.6	18234
Two	0.5	3.6	13.8	3.9	6.4	0.0	28.3	53733
Three	4.2	26.3	11.6	0.9	0.6	0.0	43.6	82652
Four	6.1	1.5	5.4	0.8	0.1	0.0	14.0	26509
Five	1.1	0.9	0.9	0.0	0.0	0.0	2.9	5518
Six	0.4	0.2	0.2	0.0	0.0	0.0	0.8	1523
Seven	0.0	0.0	0.1	0.0	0.0	0.0	0.1	228
Eight	0.0	0.0	0.0	0.0	0.0	0.0	0.0	88
Bedsit	0.0	0.0	0.0	0.0	0.6	0.0	0.6	1232
Total	12.5	32.6	33.7	6.5	14.5	0.1	100.0	189717
Base	23730	61935	63929	12392	27464	267	189717	

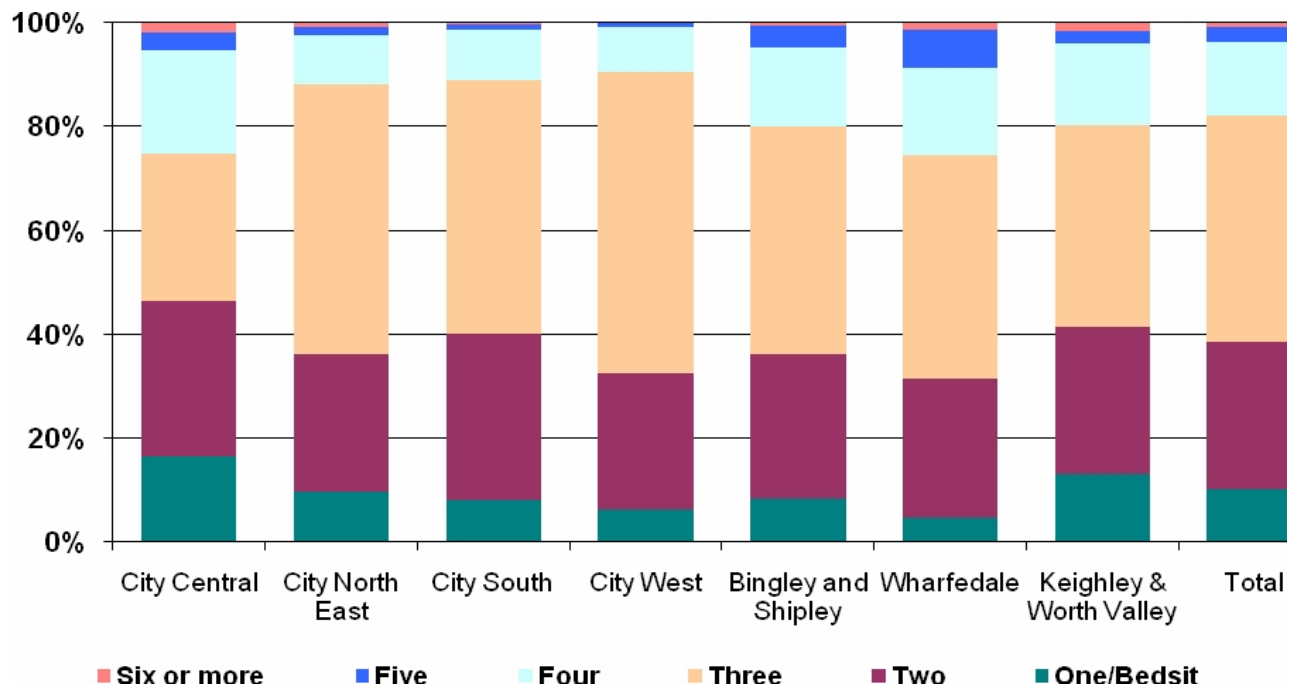
Source: 2007/8 household survey

Figure 4.1 Property type by sub-area



Source: 2007/8 household survey

Figure 4.2 Property size by sub-area



Source: 2007/8 household survey

Property condition

- 4.5 The 2008 Private Sector House Condition Survey reported that 40.5% of dwellings in Bradford district were non-decent (compared with 27.1% nationally). This means that the property fails to achieve at least one of four decency criteria, namely:
- The property be above the legal minimum standards for housing; and
 - Be in a reasonable state of repair and
 - Has reasonably modern facilities (such as kitchens and bathrooms) and services; and
 - Provides a reasonable degree of thermal comfort (effective insulation and efficient heating).
- 4.6 The 2008 survey estimated that 51.4% of vulnerable households were living in decent homes, which is below the Government PSA target of 70%.
- 4.7 The level of non-decency is a reflection of the underlying stock profile of private sector dwellings. Across Bradford District, dwellings are proportionately older (39.6% built before 1919 compared with 24.9% nationally) and 48.8% of dwellings are terraced (compared with 28.9% nationally).
- 4.8 Back to back houses account for around 6% of private sector dwellings (11,070 properties) and around half are located in the City Central sub-area. These are small terraced houses built so that the rear of the property forms a party wall with another house behind, which faces onto the next street. 57.8% of back-to-back houses are non-decent.
- 4.9 The 2007/8 household survey reviewed the extent to which households were dissatisfied with their home. Overall 5% of respondents expressed dissatisfaction and Table 4.3 explores how the level of dissatisfaction varied by sub-area, dwelling tenure, age and type.
- 4.10 Data suggests that residents living in City Central and City South; private renters and social renters; households living in maisonettes, flats and terraced houses; and households living in older (pre-1919) properties were most likely to express dissatisfaction with their home.

Table 4.3 Dissatisfaction with home by property tenure, age and type

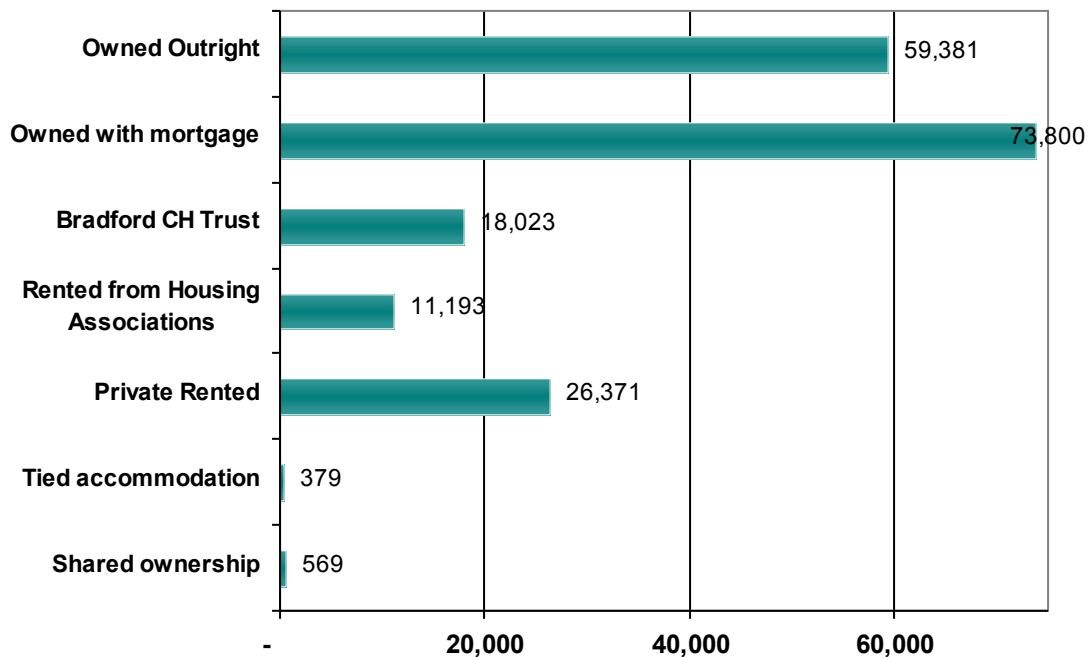
Sub-area	% dissatisfied	Base
City Central	7.9	43467
City North East	5.7	29418
City South	8.2	24791
City West	3.2	22145
Bingley and Shipley	1.9	28072
Keighley and Worth Valley	4.1	23238
Wharfedale	1.1	18585
Tenure	% dissatisfied	Base
Owned Outright	2.7	59381
Owned with mortgage	2.6	73800
Incommunities Housing Assoc	10.5	18023
Other HA	6.5	11193
Private Landlord	12.6	26371
Tied accommodation	0.0	379
Shared ownership	0.0	569
Total	5.0	189717
Property Type	% dissatisfied	Base
Detached	0.9	23730
Semi-detached	4.2	61935
Terraced	6.5	63929
Bungalow	2.0	12392
Flat or Maisonette	8.1	27464
Caravan	0.0	267
Total	5.0	189717
Property Age	% dissatisfied	Base
Before 1919	7.2	62227
1919-1944	5.3	34339
1945-1964	4.7	31872
1965-1979	3.1	27699
1980-1999	1.7	24094
2000 or later	1.8	9486
Total	5.0	189717

Source: 2007/8 household survey

Property tenure

- 4.11 The tenure profile of Bradford District is summarised in Figure 4.3. Variations in broad tenure groups by sub-area is summarised in Figure 4.4. Overall, based on survey evidence, 70.1% of occupied dwellings are owner-occupied, 15.1% are social rented, 14.1% are private rented and 0.3% are intermediate tenure (e.g. shared ownership).

Figure 4.3 Bradford District tenure profile



Source: 2007/8 household survey

- 4.12 Tenure profile varies to some extent across the District (Figure 4.4). Proportions of social rented properties were highest in City Central (24.2%), City South (16.8%) and Keighley & Worth Valley (16.4%). The proportion of households renting privately was highest in City Central (22.1%), City South (17.5%) and Keighley & Worth Valley (15.2%). The proportion of households who were owner-occupiers exceeded 80% in Wharfedale (87.1%) and Bingley and Shipley (81.6%), compared with a District average of 70.1%.

Figure 4.4 Bradford District tenure profile by sub-area



Source: 2007/8 household survey

Core Output 2: Past and current housing market trends; balance between supply and demand; key drivers

Total dwelling stock

- 4.13 Total dwelling stock as at April 2009 was 206,969 residential dwellings across Bradford District. Over the past 10 years, total dwelling stock has increased 4.8% from a total of 198,958 in 1999.

Owner-occupied market

- 4.14 Of the 70.2% of households across Bradford District who are owner occupiers, 31.3% own outright and 38.9% have a mortgage. Most properties (87.7%) are houses (mainly semi-detached and terraced properties; 50% have three bedrooms, 24.6% have two bedrooms and 22.2% have four or more bedrooms). Further analysis of owner occupied stock and household characteristics can be found at Appendix B.
- 4.15 Over the period 1996 to 2000, median prices across Bradford District increased from around £43,500 to just under £50,000. There then followed a period of sustained house price increases which accelerated dramatically in 2003 (prices increased 19.7%) and 2004 (prices increased 28.5%). During 2008 house prices started to fall. Between 2000 and 2007, median prices increased by £75,050 (150%). Table 4.4 summarises how median property prices have changed over the period 1996 to 2009.

Table 4.4 Median property prices in Bradford District 1996-2009, annual rate of change and income required to be affordable

Year	Bradford Median Price (£)	% change on previous year	Income required (£)* 3.5x Multiplier
1996	43,575	-	12,450
1997	45,000	3.3	12,857
1998	45,552	1.2	13,015
1999	47,500	4.3	13,571
2000	49,950	5.2	14,271
2001	52,000	4.1	14,857
2002	58,500	12.5	16,714
2003	70,000	19.7	20,000
2004	89,950	28.5	25,700
2005	100,515	11.7	28,719
2006	118,000	17.4	33,714
2007	125,000	5.9	35,714
2008	120,000	-4.0	34,286
2009**	115,000	-4.4	32,857

Notes:

*To be affordable, a property should cost no more than 3.5x household income; **to Q3

Source: CLG Housing Statistics

- 4.16 It is interesting to note that in 1996, a household income of around £12,450 was required to ensure that a median-priced property was affordable. By 2007, an income of around £35,714 was required, an increase of 187% and far outstripping wage inflation over this period.
- 4.17 Further information on house price trends, relative affordability and variations in prices with Bradford can be found in Chapter 3 paragraphs 3.29 to 3.31 and Appendix B.

Private rented sector

- 4.18 The sector is diverse in terms of the range of households it accommodates and the types of properties available. A report 'The Modern Private Rented Sector'⁹ provides a useful overview of the sector. Drawing upon 2001 census data, it suggests that the private rented sector has five key roles:
- A traditional housing role for people who have lived in the private rented sector for many years;
 - Easy access housing for the young and mobile;
 - Providing accommodation tied to employment;
 - A residual role for those who are unable to access owner occupation or social renting;
 - An escape route from social rented housing (for instance those wanting to move to a different area but unable to do so through their social housing provider).
- 4.19 Given the range of roles of the private rented sector, there is a considerable diversity in the characteristics of private renting tenants. Evidence from the 2001 census (Rhodes, 2006) indicates that households living in private rented accommodation: tend to have younger heads of household; are ethnically diverse; singles, lone parents and other multi-adult households are over-represented compared with other tenures; people in professional and higher technical occupations are over-represented compared with other tenures; are more likely to be highly mobile geographically and turnover rates are high; is a tenure where international migrants are more likely to be accommodated.
- 4.20 The private rented sector (see Appendix B for full details) accommodates around 14.1% (26,750) of households across Bradford District. Around 10.9% of private renters are people in full or part-time education/training.
- 4.21 The characteristics of tenants are diverse and in particular the private rented sector accommodates singles, couples with no children and lone parents; 51.5% have lived in their accommodation for less than two years; incomes are varied, with 68% receiving less than £300 each week and 12.3% receive at least £500 each week.

⁹ 'The Modern Private Rented Sector' David Rhodes, 2006 University of York with CIH/JRF

Student rented market

- 4.22 Interviews with accommodation officers provided an insight into the dynamics of the student rented market. A detailed review of student accommodation issues is presented at Appendix B and key points are:
- Bradford University has a student population of around 9,360, of whom around 40% are home-based. There are a further 1,500 higher education students at Bradford College
 - There are 2,827 bedspaces for students in specific student accommodation such as Halls of Residence, which is set to increase to at least 3,755 by 2009-10. There are an estimated 2,800 bedspaces in private sector dwellings actively marketed at students and a further 1,500 elsewhere in the private sector.
 - Overall supply of accommodation exceeds demand, with around 84% of bedspaces let in 2008/09. Data on lettings suggests that there were at least 1,368 vacant rooms in student accommodation known to accommodations officers;
 - The university is largely dependent upon third party private sector agents for accommodation in halls but there are plans for an eco-village by 2011. This will be built by a private developer but run by the University on a long-term leasing arrangement. This will accommodate first year students and there will a continued dependency on the private sector to accommodate students.;

Social rented sector

- 4.23 Across Bradford District, based on survey data, there are 29,216 households living in social rented stock. Of these, 18,023 live in stock managed by Incommunities Housing Association (formerly Bradford Community Housing Trust) and 11,193 are managed by other housing associations. Over the past 10 years, the number of social rented properties has reduced from 37,347 to 32,097. Social rented stock as a proportion of total dwelling stock has reduced from 18.8% in 1998 to 15.7% in 2008.
- 4.24 Social housing tends to be flats (46.7%) or houses (46.5%) with a small proportion of bungalows (6.7%). There are a range of property sizes, with 38.7% of stock having one bedroom/bedsit, 24.8% two bedrooms, 32.1% three bedrooms and 4.5% four or more bedrooms.
- 4.25 Social renting households tend to be singles, couples with no children and lone parents. 23.2% of all social renters work and a further 30% are retired. Incomes are generally low, with 88.9% receiving less than £300 gross each week.

Open market demand and supply

- 4.26 Using data on household aspirations and the level of turnover in existing stock, it is possible to explore the extent to which demand for open market dwellings is met by current supply. Using household survey data, it is possible to ascertain market demand from existing households, newly-forming households and in-migrant households. This can then be reconciled with the likely supply based on turnover rates.
- 4.27 This analysis helps to identify where there are imbalances in the provision of general market accommodation (Figure 4.5). In summary, analysis of general market supply and demand suggests that:
- Across Bradford District, demand for open market accommodation exceeds supply, particularly in the City Central, City West, City South, Bingley and Shipley and Keighley/Worth Valley sub-areas;
 - In City North East and Wharfedale, demand generally matches supply;
 - Demand for owner occupation is particularly strong in City South and City West sub-areas;
 - There are some specific shortfalls in provision which this analysis identifies, for instance:
 - Three bedroom properties in general , with shortfalls the greatest in Keighley/Worth Valley;
 - Four bedroom properties in most city areas (in particular City South and City West) and Bingley and Shipley
 - Detached properties across the District, with shortfalls most apparent in City South, Bingley and Shipley and Wharfedale;
 - Semi-detached shortfalls in City Central and City West;
 - Analysis would suggest an overall demand for flats but current market activity suggest that demand is relatively low and Council Tax data suggests that a higher proportion of flats are currently empty compared with houses.
- 4.28 Data suggests that across the open market (owner occupied and private rented tenures) there is currently a sufficient supply of private rented dwellings; terraced stock; and smaller one and two bedroom dwellings properties across most parts of the Bradford District.
- 4.29 Overall, this analysis suggests there are currently market pressures within the Bradford Housing Market Area. Shortfalls of larger three and four or more bedroom properties, detached and semi-detached houses in particular.
- 4.30 The demand for flats evidenced in this analysis is somewhat at variance with current market experience of low demand for new developments and schemes not coming forward. One reason for this variance could be mortgage availability, with lenders restricting loan to value ratios to 50-60% on apartments/flats, rendering the option unaffordable compared with other property types.

- 4.31 There is a need to carry out careful market testing to ensure that there is a ready market for apartments/flats in the future, particular in the City Central area of Bradford.
- 4.32 In summary, there is a need to maintain the delivery of a variety of dwelling types and sizes to ensure that a better balance between demand and supply is achieved across the District. It is suggested that the Council maintain a flexible approach in the delivery of open market dwellings. Evidence presented in Figure 4.5 can help inform development priorities in specific areas within Bradford District.
- 4.33 This analysis provides a snapshot of the current balance between general market supply and demand. Given the current projections for population and household growth within the district there is likely to be a need to increase supply in all the sub-areas, including areas where demand currently equals supply, through the LDF plan period.

Figure 4.5 Review of general market supply and demand

		City Central	City North East	City South	City West	Bingley and Shipley	Wharfedale	Keighley & Worth Valley	Total
Tenure	Total	Yellow	Green	Yellow	Yellow	Yellow	Green	Yellow	Yellow
	Owner Occupied	Yellow	Green	Red	Red	Yellow	Green	Yellow	Yellow
	Private Rented	Green	Green	Yellow	Green	Yellow	Yellow	Green	Green
Property size	One	Yellow	Yellow	Green	Red	Green	Purple	Purple	Green
	Two	Green	Green	Yellow	Yellow	Green	Green	Green	Green
	Three	Yellow	Green	Yellow	Yellow	Yellow	Yellow	Red	Yellow
	Four or more	Green	Yellow	Red	Red	Red	Yellow	Green	Yellow
Property type	Detached Hse	Yellow	Yellow	Red	Yellow	Red	Red	Yellow	Red
	Semi Det Hse	Red	Green	Yellow	Red	Yellow	Green	Yellow	Yellow
	Terraced Hse	Green	Green	Green	Green	Green	Green	Green	Green
	Flat (inc bedsits)	Red	Red	Yellow	Yellow	Yellow	Green	Purple	Red
	Bungalow	Green	Purple	Yellow	Green	Yellow	Green	Green	Green

	Demand exceeds supply and particular pressure on stock
	Demand exceeds supply and some pressure on stock
	Demand equals supply; demand likely to be satisfied
	Limited demand for stock

Source: 2007/8 household survey

Key market drivers

- 4.34 The factors underpinning housing markets in Bradford District are explored in detail at Appendix B. Essentially, there are three key primary drivers influencing the current (and future) housing market: demographic, economic and dwelling stock characteristics, as summarised in Table 4.5.

Table 4.5 Primary market drivers

Primary Driver	Attributes	Impact on overall demand through:
Demography	Changing no. of households, household structure, ethnicity	Natural Change
Economy	Jobs, income, activity rates, unemployment	Economic migration
Housing stock and aspirations	Quality vs aspirations, relative prices, accessibility, development programmes	Residential migration

4.35 Demography is a key driver of the housing market in Bradford District, both in terms of overall population growth and increasing number of residents in older age groups. In summary, the following demographic drivers will continue to underpin the operation of Bradford’s housing market:

- ONS population projections (2006 based) predict that the population of Bradford District will increase from 505,900 in 2008 to 626,300 by 2026 (a 23.8% increase); and reach 655,000 by 2031 (a 29.5% increase);
- Over the period to 2026, there will be increases in the population across all age groups, but most noticeably amongst the 75+ age group (a 42.5% increase);
- There is considerable ethnic diversity within Bradford. 18.4% of households are headed by someone who identifies with a Black and Asian Minority Ethnic group. The proportion is highest in City Central (50.9% of households have a BAME head of household) although elsewhere in Bradford the proportion averages 8.7%;
- ONS trend-based projections indicate that the number of households is expected to increase from 191,000 in 2006 to 253,000 by 2026 (a 32.5% increase) and to 269,000 by 2031 (a 40.8% increase). This represents an average annual increase of 3,100 households to 2026;
- There are a considerable number of overseas nationals working in Bradford District. National Insurance non-UK national data for 2007/8 indicates 6,170 migrant workers of whom 1,480 are Pakistani and 1,800 are Polish nationals;
- The three largest household groups in Bradford District are older couples/singles (27%), two parent families (23.9%) and multi-person households (17.5%).

4.36 In terms of economic drivers:

- 74.1% of residents 16 to pensionable age are economically active, lower than for the region and England. Unemployment in 2008 was 6.4%, compared with 5.7% regionally;
- 2007/8 household survey data suggests that 81.8% of residents work within Bradford District and 18.2% work outside the District, most notably in Leeds;
- Bradford lags behind the regional and national proportions of economically active residents with qualifications. 70.5% have a qualification of NVQ1 and above compared with 77% regionally and 78.1% nationally. 22% have an NVQ4 and above qualification compared with 23.8% regionally and 28.3% nationally;
- Median incomes in 2008 were £20,211 which compares with £23,077 for the region and £24,497 for England.
- Bradford District has higher proportions of residents in administrative/skilled trades occupations, sales/customer service occupations, personal service occupations and elementary occupations. In contrast, lower proportions of residents are in management/professional occupations.

4.37 In terms of current dwelling stock, based on the 2007/8 household survey:

- 78.8% of properties are houses, 14.5% are flats/maisonettes, 6.5% are bungalows and 0.2% are other property types (e.g. caravans);
- 43.6% of properties have three bedrooms, 28.3% have two bedrooms, 17.8% have four or more bedrooms and 10.3% have one bedroom;
- 32.8% of properties were built before 1919, a further 18.1% built between 1919 and 1944, 16.8% between 1945 and 1964, 14.6% between 1965 and 1979 and 17.7% has been built since 1980;
- 70.2% of properties are owner-occupied, 15.4% are social rented, 14.1% are private rented and 0.3% are intermediate tenure (e.g. shared ownership). The proportion of social rented dwellings compares with a regional average of 19%;

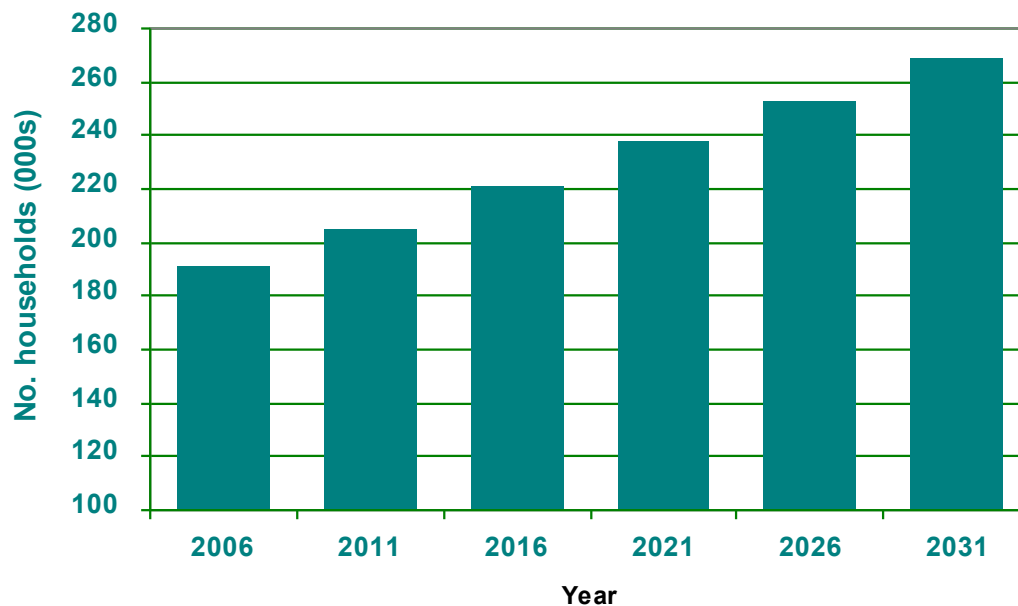
4.38 Key dwelling stock drivers include:

- A need to better match new provision with household aspirations, with analysis suggesting shortfalls in three and four or more bedroom properties, detached and semi-detached houses in particular
- A need to develop housing to support economic growth by providing accommodation for a diverse range of household types and income groups.

Core Output 3: Future households

- 4.39 The number of households is expected to increase from 191,000 in 2006 to 253,000 by 2026 (a 32.5% increase) and to 269,000 by 2031 (a 40.8% increase) (Figure 4.6). This equates to an average annual increase of 3,100 households to 2026.

Figure 4.6 Projected household change for the Bradford District 2006-2031



Source: ONS Sub-national household projections 2006-based

- 4.40 Bradford District has a particularly young age profile, with 57.3% of residents in 2008 aged under 40 (compared to a regional figure of 51.6%). By 2031 the proportion aged under 40 will decline slightly to 55.9% of the population (compared to 48.8% regionally). Given the young age profile, unlike most districts in Yorkshire and the Humber, the proportion of older people (60 or over) is likely to remain low, increasing modestly from 18.3% in 2008 to 20.4%. This compares with regional figures of 22% in 2008 rising to 26.9% by 2031.

Core Output 4: Current households in need

- 4.41 A robust and defensible assessment of housing need is essential for the development of affordable housing policies which need to be articulated in Local Development Frameworks. PPS3 defines housing need as:
 ‘the quantity of housing required for households who are unable to access suitable housing without financial assistance’.

- 4.42 The 2007/8 Household Survey and a range of up-to-date secondary data provide the robust and transparent evidence base required to assess housing need across Bradford District. This is presented in detail at Appendix D of this report and follows CLG modelling guidance.
- 4.43 Across Bradford District there are 7429 existing households in need. Reasons for housing need are summarised in Table 4.6.
- 4.44 Table 4.7 summarises the range of housing needs experienced by sub-area and how the overall proportion of households in need varies across the District. This proportion is highest in City Central and City South (6.8%) and lowest in City West (1.2%).
- 4.45 Table 4.8 demonstrates how the proportion of households in housing need varies by tenure and household type. Private renters, couples with 5+ children, lone parent and multi-family households are more likely to experience housing need compared with the general population.

Table 4.6 Housing need in Bradford District

Category	Factor	No. Households
Homeless households or with insecure tenure	N1 Under notice, real threat of notice or lease coming to an end	600
	N2 Too expensive, and in receipt of housing benefit or in arrears due to expense	437
Mismatch of housing need and dwellings	N3 Overcrowded according to the 'bedroom standard' model	2540
	N4 Too difficult to maintain	30
	N5 Couples, people with children and single adults over 25 sharing a kitchen, bathroom or WC with another household	415
	N6 Household containing people with mobility impairment or other special needs living in unsuitable accommodation	2109
Dwelling amenities and condition	N7 Lacks a bathroom, kitchen or inside WC and household does not have resource to make fit	490
	N8 Subject to major disrepair or unfitness and household does not have resource to make fit	842
Social needs	N9 Harassment or threats of harassment from neighbours or others living in the vicinity which cannot be resolved except through a move	316
Total no. households with one or more housing needs		7429
Total Households		189717
% households in need		3.9

Note: A household may have more than one housing need.

Source: 2007/8 household survey

Table 4.7 Housing need by sub-area

		Sub-areas							
		City Central	City northeast	City south	City west	Bingley and Shipley	Wharfedale	Keighley and Worth Valley	Total
Need1	Under notice, real threat of notice or lease coming to an end	180	40	122	89	169	0	0	600
Need2	Too expensive, and in receipt of housing benefit or in arrears due to expense	33	67	147	0	32	60	99	437
Need3	Overcrowded according to the 'bedroom standard' model	1274	242	405	42	283	36	258	2540
Need4	Too difficult to maintain	30	0	0	0	0	0	0	30
Need5	Couples, people with children and single adults over 25 sharing a kitchen, bathroom or wc with another household	300	40	0	0	0	0	75	415
Need6	Household containing people with mobility impairment or other special needs living in unsuitable accommodation	415	475	777	0	227	83	131	2,109
Need7	Lacks a bathroom, kitchen or inside WC and household does not have resource to make fit	431	0	0	33	0	0	26	490
Need8	Subject to major disrepair or unfitness and household does not have resource to make fit	395	0	217	0	0	60	170	842
Need9	Harassment or threats of harassment from neighbours or others living in the vicinity which cannot be resolved except through a move	101	0	25	104	0	60	27	316
Total households with one or more housing needs		2960	830	1694	268	710	239	728	7429
Total no. households		43,467	29,418	24,791	22,145	28,072	18,585	23,238	189,717
% Households in need		6.8	2.8	6.8	1.2	2.5	1.3	3.1	3.9

Source: 2007/8 household survey; Note: sub-area data is rounded up

Table 4.8 Housing need by tenure and household type

Tenure	%	Base	Household type	%	Base
Owner Occupied	4.0	59381	Single Adult (under 60)	5.1	26181
Bradford CH Trust	6.9	73800	Single Adult (over 60)	4.1	27888
Other RSL	8.0	11193	Couple both under 60	2.4	20869
Private Rented	10.1	26371	Couple one over 60	1.1	23335
			Couple (under 60) with 1 or 2 child(ren)	3.1	34718
			Couple (under 60) with 3 or more children	4.0	8917
			Couple with 5+ children	19.5	1707
			Lone parent with 1 or 2 children	8.5	10055
			Lone parent with 3+ children	6.9	3035
			Couple with Adult children	0.9	14418
			Lone parent with Adult children	2.7	6450
			Multi-family	10.1	9296
			Other, unrelated	4.5	2846
Total	3.9	189717	Total	3.9	189717

Source: 2007/8 household survey

Core Output 5: Future households requiring affordable housing

- 4.46 A detailed analysis of household formation rates based on a review of past trends and future intentions is presented at Appendix D. Evidence suggests a household formation rate of 2,672 each year across Bradford District, of whom 74.9% could not afford to buy or rent in the open market (1,987 each year). Note that this figure is based on household formation from within Bradford District and does not include in-migration.

Core Output 6: Future households requiring market housing

- 4.47 The 2007/8 household survey provides a range of valuable evidence on general market requirements. The vast majority of households (84.6%) live in the open market and overall demand for market accommodation is sustained by household growth.
- 4.48 Turnover rates derived from the household survey suggest that around 13,130 market dwellings become available across Bradford District each year. This is based on the level of turnover in the preceding two years to the 2007/8 household survey. Of the 13,130 properties, 7,086 are owner occupied and 6,044 are private rented dwellings. However, this turnover rate was based on the year leading up to the 2007/8 household survey and Land Registry sales data would suggest that the level of turnover has reduced dramatically. Land Registry sales data indicates that across Bradford District, 12,594 properties were sold in 2007 but this halved to 6,029 properties in 2008 and in the first quarter of 2009, only 780 properties were sold (equating to an annual figure of 3,120). These are most likely to

be sold for owner occupation, but some will have been purchased for renting.

- 4.49 Based on the 2007/8 household survey, around 12,507 existing households were intending to move in the open market within Bradford District in the next three year. Table 4.9 reviews household aspirations for property types and sizes and considers:
- The aspirations of households by property type and number of bedrooms; and
 - What households expect to move to and the minimum number of bedrooms they require.
- 4.50 Table 4.10 provides further detail on the relative preferences households have for particularly property types and sizes by household type.
- 4.51 Of households intending to move, 44% aspire towards a semi-detached house, 26.4% a detached house and 20% a terraced house. In contrast, households are expecting to move into a semi-detached (48.1%) or terraced (28.2%) house, with only 14.6% expecting to move into a detached house.
- 4.52 In terms of property size, 51.6% aspire towards a three-bedroom property, 24.5% a property with four or more bedrooms, 21.5% a two-bedroom property and 2.3% a one bedroom property. However, the majority of households expect to move to a three (48.9%) or two (31.1%) bedroom property, with 17.1% expecting to move to a four or more-bedroom property and 2.9% to a one bedroom property.
- 4.53 Overall, 30.1% of moving households aspire towards a 3 bedroom semi-detached house, 12.1% a three bedroom terraced house, 11% a four bedroom detached house. In contrast, 29.5% expect to move to a 3 bedroom semi-detached house, 15.2% a three bedroom terraced house and 7.2% into a four bedroom detached house.
- 4.54 In summary, household expectations were primarily towards three bedroom semi-detached and terraced houses; households were more likely to expect to move to two bedroom properties rather than aspire towards them; and nearly twice as many households aspired to larger detached properties than expected to move to them.
- 4.55 Figure 4.7 indicates that the households most likely to be moving in the open market are couples with children, singles under 60 and lone parents.

Table 4.9 Market preferences of existing households planning to move: Property type and number of bedrooms aspired towards

Property type	No. Of bedrooms (aspirational)								Base	% Type
	1	2	3	4	5	6	7			
Detached House		3.1	8.7	11.0	3.2	0.3	0.2		3098	26.4
Semi-Detached House	1.3	4.4	30.1	7.1	0.4	0.7			5155	44.0
Terraced House	0.3	6.1	12.1	1.0	0.2	0.4			2340	20.0
Bungalow		7.4	0.5	0.2					951	8.1
Flat	0.7	0.6	0.2						177	1.5
% Bedrooms	2.3	21.5	51.6	19.2	3.8	1.3	0.2			100.0
Base	268	2524	6049	2256	443	157	24		11721	

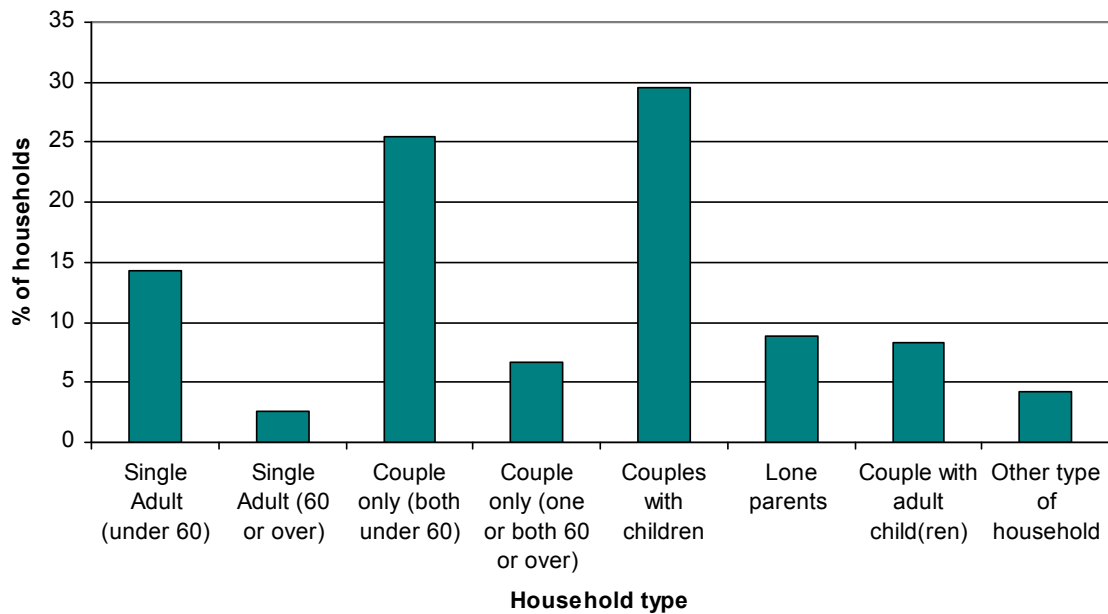
Property type expected / minimum no. bedrooms would accept

Property type	No. Of bedrooms (minimum would accept)								Base	% Type
	1	2	3	4	5	6	7			
Detached House		3.2	4.0	7.2	0.3				1676	14.6
Semi-Detached House		11.1	29.5	6.4	0.5	0.5	0.2		5519	48.1
Terraced House	0.6	10.4	15.2	1.5	0.4				3228	28.2
Bungalow		4.6		0.2					554	4.8
Flat	2.3	1.7	0.2						488	4.3
% Bedrooms	2.9	31.1	48.9	15.3	1.1	0.5	0.2		11465	100.0
Base	335	3564	5608	1749	131	54	24		11465	

Base: 12,507 households planning to move within Bradford District over the next 3 years

Source: 2007/8 household survey

Figure 4.7 Types of household intending to move in the open market over the next two years



Source: 2007/8 household survey

4.56 The data presented in Table 4.10 provides a useful review of how market demand varies by household type. The table shows the percentage of households by household type who would consider a particular property type and size. Data indicates that:

- Houses remain the most popular choice of most households (except for older singles), particularly semi-detached and terraced properties, with three bedroom properties most popular overall.
- Couples with children and lone parents had strong preferences for semi-detached properties and properties with three bedrooms. Note that singles under 60 would consider a range of house sizes;
- Flats are most likely to be considered by singles over 60;
- There is a strong preference for bungalows amongst older couples.

Table 4.10 Market preferences by household type

Property Type/Size	Household type and % who would consider property type and size													
	Single Adult (under 60)	Single Adult (over 60)	Couple both under 60	Couple one over 60	Couple with 1 or 2 children	Couple with 3 or 4 children	Couple with 5+ children	Lone parent with 1 or 2 children	Lone parent with 3+ children	Couple with Adult children	Lone parent with Adult children	Multi-family	Other, unrelated	Total
Detached house	7.3	0.0	25.9	2.8	26.6	43.8	9.7	0.7	0.0	9.5	0.0	5.2	0.0	15.4
Semi-detached house	46.6	0.0	35.1	0.0	48.2	36.1	71.7	67.0	100.0	90.5	100.0	56.9	100.0	47.2
Terraced house	26.0	0.0	38.9	50.0	24.4	17.8	18.6	29.1	0.0	0.0	0.0	34.8	0.0	27.7
Flat	11.4	100.0	0.0	2.5	0.8	0.0	0.0	3.2	0.0	0.0	0.0	0.0	0.0	3.3
Bungalow	8.6	0.0	0.0	44.7	0.0	2.3	0.0	0.0	0.0	0.0	0.0	3.2	0.0	6.4
One	10.0	0.0	0.0	2.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.2
Two	32.2	35.5	49.7	50.9	1.2	0.0	0.0	12.3	0.0	0.0	72.9	3.0	0.0	20.6
Three	57.8	64.5	38.7	46.6	68.8	7.0	0.0	85.1	100.0	73.3	14.4	37.2	100.0	52.9
Four or more	0.0	0.0	11.6	0.0	30.0	93.0	100.0	2.7	0.0	26.7	12.7	59.8	0.0	24.3
Base	2414	93	1350	1107	2919	976	237	1273	200	345	424	1135	34	12507

Source: 2007/8 household survey

Base: Preferences of 12,507 households planning to move in the open market within Bradford in the next three years

Core Output 7: Size of affordable housing required

- 4.57 A detailed analysis of the following factors determines overall affordable housing requirements:
- Households currently in housing which is unsuitable for their use and who are unable to afford to buy or rent in the market (backlog need);
 - New households forming who cannot afford to buy or rent in the market;
 - Existing households expected to fall into need;
 - The supply of affordable housing through social renting and intermediate tenure stock.
- 4.58 The needs assessment model advocated by the CLG has been used and detailed analysis of each stage of the model is presented at Appendix D.
- 4.59 In addition to establishing the overall affordable housing requirements (as summarised in Table 4.11), analysis breaks this requirement down by sub-area grouping, property designation (i.e. general purpose and older person) and property size (number of bedrooms) as shown in Table 4.12. Gross and net figures are presented and as explained in Appendix D: the gross figure is a sum of where there are absolute shortfalls in dwelling stock by sub-area, designation and size. Net requirement considers where there is capacity elsewhere to offset identified needs.

Table 4.11 Annual affordable housing requirement 2009/10-2013/14

Designation	No. Beds	Gross	Net
General Needs	One	8	-375
	Two	502	351
	Three	741	604
	Four +	119	108
Older Person	One/Two	160	61
TOTAL		1529	749

Table 4.12 Annual affordable housing requirement (gross) 2009/10-2013/14 by sub-area

Designation	No.Beds	Sub-area							
		Bingley and Shipley	City NE	City Central	City West	City South	Keighley and Worth Valley	Wharfedale	Total
General needs	1	-38	-130	-134	-48	8	-25	-8	-375
	2	161	-140	219	36	17	-11	70	351
	3	-21	176	-35	230	286	-81	49	604
	4	27	-6	11	-6	52	28	1	108
Older person	1	-33	50	59	-21	34	-19	10	81
	2	6	-3	-6	-6	-6	-4	-2	-21
Total									
Net		103	-53	114	185	391	-111	120	749
Gross		194	227	288	266	396	28	130	1529

Note: Due to rounding there may be slight differences between the totals and the sum of data by rows and columns

- 4.60 The tenure preferences of households requiring affordable housing have been explored in Technical Appendix D. This has considered the aspirations of households and the relative affordability of intermediate tenure products assuming different levels of equity. A broad range of intermediate tenure products are available and these are summarised in Table 4.13.
- 4.61 Analysis suggests that there is a role for intermediate tenure products in Bradford. A reasonable proportion of households in need and requiring affordable housing (23.6%) could afford equity shares of up to £60,000. The proportion of intermediate tenure dwellings to be delivered needs to be reconciled with the economic viability of delivering affordable housing on sites; the appetite of the HCA to fund intermediate tenure dwellings; market testing of intermediate tenure products; and the ability of households to secure mortgages
- 4.62 Analysis of property type preferences suggests that households have a strong preference for houses (66.3% would like a house), 16.8% stated a preference for bungalows and 14% for flats.

Table 4.13 Examples of Intermediate tenure products

Tenure option	General description
Newbuild Homebuy (Shared ownership)	Property is owned jointly between household and an RSL. A mortgage is paid on the part owned and rent on the RSL share (normally between 25% and 75%). A service charge is also normally paid. It is usually possible to 'staircase' up to a 100% equity share.
Leasehold Scheme for the Elderly	Property is owned jointly with a Housing Association. Specifically for older people. 'Staircasing' to full value not normally possible.
Shared equity	Property is jointly owned with someone else e.g. a housing association or private developer; the household only pays a mortgage on the share they own.
Open market Homebuy	Equity loan scheme to help households buy on the open market allowing eligible households to borrow between 15% and 50% of the property value at a low, or no, interest rate. Any change in property value would be shared with the loan provider.
Social Homebuy	Allows social housing tenants to buy their current home either outright or on shared ownership terms.
Discounted home ownership	Property is bought and resold at below open market value in perpetuity.

Core Output 8: Estimates of household groups who have particular housing requirements

Introduction

- 4.63 There are a range of household groups who have particular housing requirements. The evidence presented at Appendix E focuses on families, older people, homeless households and support issues.

Families

- 4.64 Families account for around 41.8% of households across Bradford District. Analysis of market preferences (Table 4.10) suggests that:
- Couples with children had a strong preference for house, particularly detached, semi-detached and terraces; very few had a preference for bungalows; and households were most likely to consider properties with three or more bedrooms;

- Lone Parent families were most likely to consider semi-detached houses and properties with two or three bedrooms (with larger lone parent families with three or more children most likely to consider 3 bedroom properties);
- Couples and lone parents with non-dependent (adult) children were more likely to consider detached and semi-detached houses, with strongest preferences for three and four bedrooms (couples) and two and three bedrooms (lone parents).

4.65 Analysis of affordable housing requirements suggests that a range of affordable dwellings are required, in particular two and three bedroom general needs properties to address the needs of families. It is important that particular care is taken to ensure that properties are built to reflect the demand from families and in the interests of long-term community sustainability.

Older people

4.66 A major strategic challenge for the Council is to ensure a range of appropriate housing provision, adaptation and support for Bradford's older population. The number of people aged 60 or over is projected to increase by 31.3% from 93,900 in 2009 to 123,300 by 2026.

4.67 The 2007/8 household survey found that the majority of households don't require any support in the home (71.2%). A further 14.6% require regular support, 12.2% require daily support and only 1.9% of older person households require 24 hour support.

4.68 Resources for aids and adaptations remain tight, particularly for households in the private sector. Alternative sources of funding, such as equity loans, should be seriously considered to finance remedial measures required by older person households.

4.69 The 2007/8 household survey found that the vast majority of older people (65%) want to continue to live in their current home with support when needed. A further 16.4% would consider sheltered accommodation. In terms of other housing options, a minority would consider other forms of housing such as buying properties in a retirement/care village (16.4%), moving to a bungalow (30.3%) and residential care home (9.6%).

General support requirements

4.70 The household survey provides evidence on the need for particular adaptations. Loft insulation, double glazing and water tank insulation are the most mentioned adaptation required by households (Table 4.14).

Table 4.14 Adaptations required

Adaptation to property	Households requiring upgrades	% requiring upgrades
Loft Insulation	7812	4.1
Double Glazing	4496	2.4
Water tank insulation	3705	2.0
Cavity Wall Insulation	3701	2.0
Bathroom adaptations	2972	1.6
Handrails/grabrails	2308	1.2
Water pipes insulated	1802	0.9
Stair-lift	1762	0.9
Bathroom/bedroom extension	859	0.5
Emergency alarm	825	0.4
Improved access/ramps/doorways	804	0.4
Door answering/entry system	755	0.4
Single floor home, i.e. living, sleeping & bathroom facilities	571	0.3
Kitchen adaptations	292	0.2
Modifications to light switches/sockets	185	0.1
Base (households)	189,717	

Source: 2007/8 household survey

Specialist support requirements

- 4.71 The Supporting People team have a particular responsibility to ensure that there is adequate accommodation and support provision for a range of specialist client requirements e.g. domestic violence, HIV/Aids, Offending/Ex-Offending and Teenage Pregnancy. Bradford's Supporting People Strategy provides detailed information on the characteristics of current provision and future requirements.
- 4.72 RSL specialist provision in Bradford District particularly focuses on the frail elderly, young people at risk/leaving care and vulnerable women with children.

Homeless households

- 4.73 Over the period 2004/5 to 2007/8, the number of households accepted as homeless has averaged around 800 each year and around 32% have been allocated a social rented property. The number of households living in temporary accommodation was 90 at the 31st March 2008. This compares with a four-year average of 75.

Black and minority ethnic households

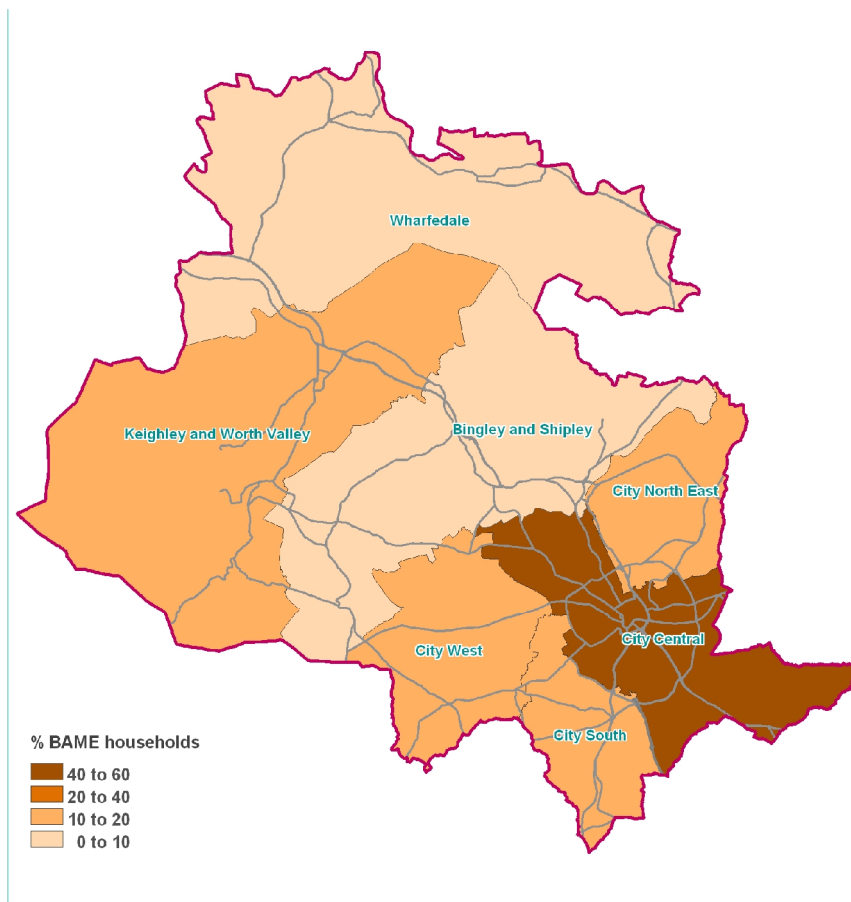
Introduction

- 4.74 There is considerable ethnic diversity within Bradford. 18.4% of households are headed by someone who identifies with a Black and Asian Minority Ethnic group (Table B5). The largest BAME group is Asian/Asian British – Pakistani (11.4%) of the population followed by White (other than British/Irish) (3.1%), Asian/Asian British – Indian (1.9%) and Black/Black British (1.4%).
- 4.75 The proportion of BAME households is highest in City Central (50.9% of households have a BAME head of household) and elsewhere in Bradford the proportion averages 8.7% (Map 4.1). Lowest proportions of BAME households are in Wharfedale and Bingley and Shipley.
- 4.76 Overall, 4.9% of Asian/Asian British households were in housing need, particularly due to overcrowding. 8.1% of households from other minority ethnicities were in housing need, particularly due to overcrowding, lacking amenities and illness/disability.

BAME household aspirations

- 4.77 The BAME population growth will be an important future housing market driver. The location preferences of BAME households are explored in Appendix C and this demonstrates that households tend to want to move within the sub-area in which they currently reside. This has important implications for regeneration activity, particularly in the City Central area.

Map 4.1 Black and Asian Minority Ethnic Households in Bradford District



Source: 2007/8 household survey

4.78 The tenure, property type and size aspirations of BAME households are explored in Tables 4.15 to 4.17. Data suggests that:

- BAME households have strongest preferences for owner occupation, in particular Asian/Asian British and Mixed households; social rented is most popular amongst Black/Black British groups; and private renting amongst Asian/Asian British Bangladeshi and Other Groups
- Strongest preferences are for detached and semi-detached properties overall; Asian/Asian British – Indian households were most likely to consider detached and terraced properties; Black/Black British most likely

to consider bungalows; and Black/Black British and other groups were most likely to consider flats;

- The majority of BAME households would like a three (36.6%) or four (36.5%) bedroom properties (particularly Asian/Asian British Pakistani, Bangladeshi households and Black/ British households). Asian/Asian British – Indian households were most likely to require properties with five or more bedrooms.

BAME households in need

4.79 Overall, 4.9% of Asian/Asian British households were in housing need, particularly due to overcrowding. 8.1% of households from other minority ethnicities were in housing need, particularly due to overcrowding, lacking amenities and illness/disability.

Table 4.15 Tenure preference by BAME group

Ethnicity	Tenure preference				
	Owner occupation	Rent from a Housing Association	Rent privately	Total	Base
Mixed	81.3	18.9	4.7	100.0	678
Asian/Asian British - Pakistani	77.8	27.7	2.0	100.0	2779
Asian/Asian British - Bangladeshi	72.3	17.0	10.7	100.0	512
Asian/Asian British - Indian	78.2	37.1	0.0	100.0	202
Black/Black British	72.0	41.4	0.0	100.0	649
Other Groups	58.4	28.3	21.8	100.0	682
Total	73.3	27.2	5.2	100.0	5601

Source: 2007/8 household survey

Table 4.16 Property type preference by BAME group

Ethnicity	Property type (% would like to move to)						Base
	Detached	Semi-detached	Terraced	Bungalow	Flat	Total	
Mixed	48.6	38.8	11.2	0.0	1.4		678
Asian/Asian British - Pakistani	36.0	40.4	20.5	2.0	1.2	100	2779
Asian/Asian British - Bangladeshi	44.5	30.7	18.8	6.1	0.0	100	512
Asian/Asian British - Indian	68.1	6.9	25.0	0.0	0.0	100	202
Black/Black British	11.6	43.8	9.2	29.5	6.0	100.0	649
Other Groups	50.5	21.1	9.9	6.8	11.8	100.0	682
Total	38.3	35.9	16.6	6.1	3.0	100.0	5601

Source: 2007/8 household survey

Table 4.17 Property size preference by BAME group

Ethnicity	No. of bedrooms (% would like to move to)						
	One	Two	Three	Four	Five	Total	Base
Mixed	1.3	17.4	43.5	37.8	0.0	100.0	678
Asian/Asian British - Pakistani	0.0	11.7	31.3	42.7	14.3	100.0	2779
Asian/Asian British - Bangladeshi	0.0	5.1	23.8	38.3	32.8	100.0	512
Asian/Asian British - Indian	0.0	12.0	18.8	7.7	61.5	100.0	202
Black/Black British	0.0	12.4	53.0	29.8	4.8	100.0	649
Other Groups	6.3	13.9	49.1	25.2	5.4	100.0	682
Total	1.0	12.2	36.6	36.5	13.7	100.0	5601

Source: 2007/8 household survey

Gypsy and Traveller needs

- 4.80 The needs of Gypsies and Travellers have been assessed in a West Yorkshire-wide study. This suggests for the period 2008 to 2026 a total additional requirement of 62 pitches for Gypsies and Travellers and 18 pitches for Travelling Showpeople (Table 4.18).

Table 4.18 Pitch requirements for Gypsies, Travellers and Showpeople

Gypsies & Travellers	Need for 2008-12	19 standard pitches + 6 transit pitches
	Need for 2013-15 (based on family growth)	6 standard pitches
	Total Requirement 2008-15	31 pitches
	Additional requirement 2016-26	31 pitches
	Total Requirement 2008-26	62 pitches
Travelling Showpeople	Need for 2008-12	6 pitches
	Need for 2013-15 (based on family growth)	2 pitches
	Total Requirement 2008-15	8 pitches
	Additional requirement 2016-26	10 pitches
	Total Requirement 2008-26	18 pitches

5. Review of general market demand and PPS3 requirements

- 5.1 Core outputs presented in Chapter 4 provided a range of information on the requirements for both market and affordable housing. The purpose of this chapter is to consolidate the key messages relating to market housing demand and also to show how the SHMA evidence base satisfies PPS3 requirements.

Market housing: key issues

- 5.2 A range of material was presented in Chapter 4 relating to market housing. Key issues relating to market housing supply and demand are:
- Based on 2007/8 household survey turnover data, there is an annual supply of around 13,030 market dwellings of which 7,086 are owner occupied and 6,044 are private rented.
 - Turnover in the private sector has dropped considerably in the last few years. Land Registry data suggests that sales of property (a general surrogate for turnover) have halved from 12,594 in 2007 to 6,029 in 2008;
 - Across Bradford District, current demand for open market accommodation exceeds supply, particularly in the City Central, City West, City South, Bingley and Shipley and Keighley/Worth Valley sub-areas (figure 4.5). Specific shortfalls include larger three and four or more bedroom properties and detached and semi-detached properties in particular.
- 5.3 The aspirations of existing households are summarised in Table 4.9. Of households moving, most (90.3%) are considering a house (particularly semi-detached, with three bedrooms the most popular size), 6.4% are considering a bungalow and 3.3% a flat. Table 4.10 considers how aspirations varied by household type and indicates that:
- Houses remain the most popular choice of most households (except for older singles), particularly semi-detached and terraced properties, with three bedroom properties most popular overall.
 - Couples with children and lone parents had strong preferences for semi-detached properties and properties with three bedrooms. Note that singles under 60 would consider a range of house sizes;
 - Flats are most likely to be considered by singles over 60;
 - There is a strong preference for bungalows amongst older couples.
- 5.4 This evidence helps the Council to ascertain the range of dwellings which need to be built across Bradford District to help satisfy market demand. Analysis has shown where there are particular pressures within the housing market. If the broad aspirations of households were translated into how

future development should proceed, the following split between property types would be suggested:

- Houses 90.3%
- Flats 3.3%
- Bungalows 6.4%

5.5 However, the likelihood of this level of bungalow development is low given site density requirements. On balance, decisions regarding the nature of future open market development should be informed by this evidence but also informed by the market intelligence of developers. The Council should pay particular attention to Figure 4.5 which reviewed general market supply and demand to help make informed discussions regarding the type and size of market housing to be delivered within Bradford District.

PPS3 requirements

5.6 Planning Policy Statement 3 sets out the national policy framework for delivering the Government's housing objectives. The Government's key housing policy objective is to ensure that everyone has the opportunity of living in a decent home, which they can afford, in a community where they want to live. Policies need to be grounded in robust and transparent evidence and there are three key components of the evidence base: a Strategic Housing Market Assessment; a Strategic Housing Land Availability Assessment; and a review of the likely economic viability of delivering affordable housing on development sites.

5.7 This report provides the first key piece of evidence to underpin planning policy, namely a SHMA which delivers the core outputs required through CLG SHMA guidance. Specifically, this research reflects upon the key PPS3 objective of achieving a mix of housing to promote mixed communities.

5.8 PPS3 states (p.9) that LAs need to set out in their LDFs:

- The likely overall proportions of households that require market or affordable housing;
- The likely profile of household types requiring market housing; and
- The size and type of affordable housing required (including a view on tenure split between social rented and intermediate tenure i.e. shared equity and shared ownership).

5.9 Evidence which reflects PPS3 requirements is now summarised.

The likely overall proportions of households that require market or affordable housing

5.10 Having established a robust view on the annual imbalance between the supply and requirement for affordable housing, similar analysis has been

carried out which considers open market demand relative to supply. From this analysis, it is possible to identify the proportions of households that require market or affordable housing.

- 5.11 The scale of market demand has been estimated by considering demand:
- From existing households who are planning to move in the open market within Bradford annually (10,229 each year);
 - From newly-forming households who can meet their needs in the market, based on the same affordability criterion as used for affordable housing requirements (683 each year); and
 - From in-migrant households; the estimate is based on the actual numbers of such households over the previous five years, based on the survey evidence (4,231 each year).
- 5.12 The supply of open market dwellings can be derived from the household survey (imputed from length of residence information). The household survey suggests an annual supply of 13,130 dwellings each year (7,086 owner occupied and 6,044 private rented) on the basis of turnover rates for the preceding year.
- 5.13 Reconciling the demand (15,143) and supply figures (13,130) suggests that there is an annual shortfall of at least 2,000 dwellings based on current market dynamics. This shortfall does not take into account future household growth.
- 5.14 Future delivery against the RSS target of 2,700 will primarily be open market provision, with an element of affordable housing to offset the identified shortfall of 1,530 (gross) and 749 (net). New market provision will be needed to accommodate demand resulting from household growth and ensure that the housing offer better matches aspirations.

Low-cost market housing

- 5.15 PPS3 paragraph 26 states that 'Local Planning Authorities should plan for the full range of market housing. In particular they should take account of the need to deliver low-cost market housing as part of the housing mix'. In summary, low-cost market housing (LCMH) is not within the definition of 'affordable housing' and not 'intermediate affordable housing'. It sits outside of these two policy definitions, because even if the price is low enough for eligible household to afford, LCMH does not offer a subsidy that can be passed on to subsequent purchasers or recycled (the "perpetuity" criteria). However, LCMH may have a role in meeting the needs of households who cannot normally access market housing, if these homes are made available at a price which is below those normally available in the housing market.
- 5.16 How does this arise? We can see two main circumstances. Firstly, developers are sometimes prepared to provide starter homes / small units at low purchase prices, such as the Redrow Homes "debut" range. These may be attractive to single people or couples looking for a first home and offer an option that they could not otherwise afford. In some cases, this type of property may not be optimum development mix, from a developer's

perspective, but would be helpful from the Council's perspective. Therefore, there is a case to take it into consideration (whilst being wary of endorsing probable low space standards).

- 5.17 Secondly, developers offer a range of incentives to assist initial purchase at price less than the full market value, by way of retaining part of the equity as a charge or loan. This is widespread in current market conditions. Typically a property may be offered at 75% of full price with the balance repayable after 10 years or when the purchaser sells if earlier, based on 25% of the value at that time. This may make a property initially affordable to the eligible client group, but there are serious questions about whether a Council should be encouraging people to enter into a commitment that they may not be able to afford in 10 years.
- 5.18 Other types of product have been described as LCMH, including sale at discounted sale prices. If the discount is retained by way of a covenant on resale prices, this type of product may be "affordable" if the price is low enough. If there were no such provision, this product would be LCMH.

Within Bradford, what could LCMH mean?

- 5.19 The threshold for assessing access to the owner-occupation market is set, within the SHMA calculations, at the lower quartile house price by sub-area. This varies considerably between the lowest priced area (City Central at £80,000) and Wharfedale (£152,200), with an overall district figure of £90,000 (see Table B21).
- 5.20 The value of providing LCMH will depend partly on whether CBMDC consider it to be an appropriate offer, based on whether the specification and price will make it accessible to the target groups of households in need and alternative market options. Arguably, LCMH has a role to play in relatively high priced areas as there are fewer affordable market options available to households; and also in lower-priced areas where, although relatively cheap, there are stock condition issues. Table 5.1 indicates that monthly mortgage repayments on a product marketed at 75% of lower quartile price in all City areas and in Keighley and Worth Valley would be lower than median private rents. In higher priced areas such as Wharfedale and Bingley and Shipley, the monthly mortgage repayment would be higher than median rents but between £200 and £250 cheaper than a mortgage on a lower quartile priced property.
- 5.21 Therefore, if the LCMH is priced at or below lower quartile levels it may have a helpful role in meeting needs both in urban areas and higher priced localities. This would be strengthened if CBMDC were able to nominate or determine priorities for purchasers of such properties (when demand starts to revive in the market). It would have to be judged on a case-by-case basis, as it cannot be assumed that all low-cost products will be attractive or suitable.

Table 5.1 Low Cost Market Housing indicative costs and comparison with open market prices

	City Central	City North East	City South	City West	Bingley and Shipley	Keighley and Worth Valley	Wharfedale
Lower Quartile Price	£80,000	£94,950	£81,500	£94,475	£123,000	£89,001	£152,200
LCMH Option (75% of LQ Price)	£60,000	£71,213	£61,125	£70,856	£92,250	£66,751	£114,150
Private Rent Median (monthly)	£450	£525	£455	£475	£525	£495	£650
Monthly Mortgage							
Payment* LQ	£522	£619	£531	£616	£802	£580	£992
Monthly Mortgage							
Payment* LCMH	£391	£464	£398	£462	£602	£435	£744
* Assumes 6% repayment mortgage							

How might LCMH provision be taken into account?

- 5.22 LCMH clearly is not the same as affordable housing as it is not available for eligible groups in perpetuity, and does not satisfy the definitions in PPS3. We would argue that, in some cases, it is what a developer would provide commercially. However, in other cases smaller low-priced homes may not be the commercially optimum product, even though there would be a local demand from lower income groups. It will not always be clear-cut.
- 5.23 Market demand across Bradford District tends to be for larger properties and the extent to which these could be delivered as a LCMH product would warrant further discussion with developers. This should help CBMDC to make a judgement about how much demand there would be for LCMH products as part of the overall demand for market housing.

The likely profile of household types requiring market housing

- 5.24 Evidence from the 2007/8 household survey suggests that around 10,229 existing households were intending to move in the open market within Bradford on an annual basis. Households most likely to be moving in the open market are couples under 60, couples with children and singles under 60. The profile of household types requiring market housing is summarised in Table 5.2.
- 5.25 Further analysis of how market requirements vary by household type is presented in Table 4.10.

Table 5.2 Likely profile of household types requiring market housing

Household type	%
Single Adult (under 60)	22.0
Single Adult (60 or over)	1.4
Couple only (both under 60)	14.8
Couple only (one or both 60 or over)	6.3
Couple (under 60) with 1 or 2 child(ren)	26.6
Couple (under 60) with 3 or more children	7.9
Couple (under 60) with adult child(ren)	5.8
Lone Parent (under 60) with 1 or 2 child(ren)	6.0
Lone Parent (under 60) with 3 or more children	0.8
Lone Parent (under 60) with adult child(ren)	3.0
Multi-adult	4.9
Other type of household	0.5
Total	100.0
Base (Households requiring market housing each year)	10,229

Source: 2007/8 household survey

The size and type of affordable housing required

5.26 A full breakdown of the size of affordable housing required for both general needs and older people is presented at Table 4.12. This is derived from a comprehensive analysis of affordable housing requirements presented at Appendix D. In summary, data suggests a net annual requirement of 749 dwellings, comprising:

- 351 two bedroom general needs properties;
- 604 three bedroom general needs properties;
- 108 four or more bedroom general needs properties; and
- 61 one and two bedroom older persons properties; with
- A suggested surplus of 375 one bedroom properties

5.27 An analysis of the property type preferences of households in need and newly-forming households would suggest the following profile of property types on the basis of stated dwelling type preferences:

- 42.3% houses;
- 31.5% flats;
- 26.2% bungalows.

5.28 Further advice on policy considerations for affordable housing is presented at Appendix D.

6. Conclusion: policy and strategic issues

- 6.1 This document has been prepared to equip the City of Bradford Metropolitan District Council and its partners with robust, defensible and transparent information to help inform strategic decision making and the formulation of appropriate housing and planning policies. It has delivered core outputs required under the CLG Strategic Housing Market Assessment Guidance which are underpinned by comprehensive technical appendices.
- 6.2 This concluding chapter summarises key messages from the research findings, structured around a commentary on the current and future housing markets; the interactions of Bradford District with the Leeds City Region; reflects upon the Growth Point status of the District; and relates findings to the core issues identified in the Regional Housing Strategy.

The current housing market

- 6.3 A range of material has been gathered to help identify market drivers and the characteristics of housing markets across Bradford District and linkages with other areas. In summary:
- Bradford District can be described as a self-contained housing market area as at least 70% of household moves take place within the district and around 80% of residents in employment work within the District. There are also strong linkages with Leeds;
 - The characteristics of sub-area housing markets are explored in Technical Appendix B. Analysis indicates that there are some distinctive migration and travel to work attributes associated with different sub-areas. Although these sub-areas cannot be described as distinctive housing market areas, their geographical location does influence how they interact with other areas. It is therefore important that policy considers and takes into account the differing roles sub-areas have within Bradford District and specifically how this relates to wider linkages with the Leeds city-region and North Yorkshire.

Future housing market

- 6.4 ONS household projections indicate that the total number of households in Bradford District will increase from 191,000 in 2006 to 253,000 by 2026. This equates to an annual increase of 3,100 which compares with the RSS allocation of 2,700 each year. There is expected to be growth across all age cohorts. Of note, the number of residents aged 25-39, a key household-forming group, is expected to increase by 29.1%. Much of this growth will be fuelled by an expanding BAME population and it is important that their

housing aspirations are better understood: in particular their aspiration for larger three and four bedroom detached and semi-detached properties.

- 6.5 The largest proportionate increase will be in older people, with people aged 60-74 increasing by 26.0% and people aged 75+ by 40.8%. By 2026, there are likely to be 29,400 additional residents aged 60 and over. Managing demographic change, particular through increasing numbers of older people, will therefore become an increasingly important issue for Bradford District. Delivering an increasing range of services to older people and providing a wider range of choice in housing options for them will become more important over the next few decades.
- 6.6 The provision of an appropriate range of market and affordable housing will play an important role in supporting the economy of Bradford District. The district has the third largest economy in the Region and plays a vital role in advancing the economy of the Leeds City Region.
- 6.7 The Government is committed to developing properties to lifetime homes standard. By 2011 all public sector-funded homes will be built to this standard and there is a target that all private sector dwellings are built to lifetime homes standard by 2013: this is something strongly advocated by the Council.
- 6.8 There is a need to ensure that future housing development in Bradford District helps to support economic growth by providing for a range of income groups. This includes housing for economically active households seeking open market dwellings; households requiring affordable housing (both social rented and increased diversity of options through intermediate tenure). Such an approach will help to maintain long-term community sustainability, complement the City-Region development programme and enhance the quality of life for local residents.

Strategic priorities

- 6.9 This research will help the CBMDC and its partners in delivering appropriate housing which reflects the varying needs of local communities. Future housing development in the district will be informed by regional and sub-regional strategic priorities and in particular the economic growth agenda of the Leeds City-Region.
- 6.10 This section considers priority themes for Bradford District in the light of these priorities and agendas and the findings from the SHMA.

Theme One: Housing and economic growth

- 6.11 Depending on the nature and speed of economic recovery from the recent recession economic growth in the Bradford District may be an important housing market driver. The economy is already the third largest in the region

and over the period 2006 to 2016, the number of jobs is projected to increase by 22%¹⁰. New housing development needs to support planned economic growth and wider regeneration initiatives. Housing that is accessible and desirable to the local workforce plays a key role in maintaining and supporting economic development. This research demonstrates strongest aspirations for houses (three bedrooms in particular) from groups most likely to be economically active. There is a need to stimulate the housing market at all levels to ensure an adequate supply to accommodate a range of household types and income levels. A strategic priority is to ensure the District attracts and retains economically active households; delivering a range of good quality housing types will help to achieve this.

Theme Two: Housing and household/population change

- 6.12 The number of households across Bradford District is expected to increase by 32.5% over the period 2006 to 2026 and equates to an annual average of 3,100 households. Much of this increase will be from the indigenous population and an important underlying driver is the growth of the BAME population. Understanding the housing aspirations of younger BAME residents will be key to delivering appropriate housing in the future. Additionally, population growth is likely to be fuelled by strong international migration flows into the District.
- 6.13 There is a growing number of older people and by 2026, the number of people aged 60 and over will have increased by almost 29,400. Key strategic priorities will be to diversify the range of older persons' accommodation and responding to their support needs effectively.

Theme Three: Balancing housing markets and delivering affordable housing

- 6.14 Evidence from the SHMA suggests that there are currently market pressures within the Bradford Housing Market Area. Shortfalls of larger three and four or more bedroom properties, detached and semi-detached houses and flats/apartments are suggested in analysis (although further market testing of the demand for flats/apartments would be recommended). There is a need to maintain the delivery of a variety of dwelling types and sizes to ensure that a better balance between demand and supply is achieved across the District. It is suggested that the Council should maintain a flexible approach in the delivery of open market dwellings.
- 6.15 There are identified shortfalls in affordable housing across the District and policies need to be in place through the LDF to ensure future delivery. Analysis would suggest that of the annual net shortfall of 749:
- 351 is for two bedroom general needs properties;

¹⁰ Constrained jobs forecast Leeds City-Region presented in Leeds City-Region Development Plan

- 604 is for three bedroom general needs;
 - 108 is for four or more bedroom general needs;
 - 61 is one and two bedroom older person dwellings; with
 - A surplus of 375 one bedroom general needs properties.
- 6.16 Affordable housing policies within the Council's LDF need to be informed by this evidence. On the basis of a net shortfall of 749 each year and an RSS target of 2,700, an overall district-wide affordable target of 25%-30% would be suggested. Assuming a 25-30% District-wide target, it would be appropriate to split this between a target for all urban areas (25-30%) and a target for Wharfedale (35-40%) to reflect the higher demand/higher priced nature of this locality.
- 6.17 However, survey evidence alone is not sufficient to justify these targets. Future development potential needs to be considered and an economic viability assessment will have to be carried out.
- 6.18 The site thresholds for affordable housing need to be reviewed with reference to a review of past delivery trends, likely delivery and the likely distribution of housing allocations within the LDF. PPS3 thresholds of 15 dwellings per hectare should be adopted unless there is evidence to support a lowering of these thresholds.
- 6.19 Development in smaller settlements and even in larger ones such as Ilkley is more weighted to small sites and windfalls (below 0.4ha). There is a need for these small sites to make affordable housing contributions either on site or via commuted sum payments. It may be appropriate to reduce site thresholds in these areas which include Wharfedale and smaller settlements in other sub-areas. However, any site threshold reduction would need to be tested for economic viability.
- 6.20 Given that current practice nationally is heavily reliant on securing affordable housing on private development sites via Section 106 Agreements, the current credit crisis jeopardises the future supply of affordable housing. It is important that the Council fully explores all options available to it to ensure an on-going supply of affordable housing; this is likely to include significant dialogue with the Homes and Communities Agency in respect of future investment opportunities. The Council will also need to work flexibly with a range of other investors and providers if it is to secure the broad range of market and affordable housing it needs.
- 6.21 As the credit crunch impacts on local markets there is much that the Council can do to explore the range of affordable home ownership options available, such as rent to purchase schemes and equity loan products. The critical issue will be ensuring the affordability and sustainability of new affordable housing for sale.

Theme four: Making best use of existing housing stock

- 6.22 According to CBMDC Council Tax Data, there are 12,489 empty properties across Bradford District and the overall vacancy rate is 6% (of this figure

3.9% are long-term vacants). This compares with the RSS target vacancy rate of 3%. Of the empty properties, 4,407 (2.1%) have been vacant for less than six months and 8,082 (3.9%) have been vacant for at least six months. These are likely to be in more deprived areas, but the problems caused by high numbers of vacant properties are widely recognised, meaning that intervening to reduce their incidence is an important priority.

- 6.23 Most residents were satisfied with the condition of their property, with only 5% expressing dissatisfaction (and most likely to be social or private renters). Addressing poor stock condition in the private sector needs to be (and is) a key strategic priority for the Council. An additional challenge is improving energy efficiency, particularly in older dwelling stock.
- 6.24 Overcrowding is a major issue in City Central, where 10.7% of all households are overcrowded. This is often linked to the size of BAME households and reflects the need for larger properties. In contrast, 4.5% of all households across Bradford District are 'severely under-occupying', whereby a household has three or more 'spare bedrooms'. Whilst this is largely a reflection of 'empty nesting' whereby children move away and parents remain in the family home, further work exploring the preferences of these households could help in determining new market products which would encourage households to move to smaller dwellings and 'free up' larger stock.

Theme five: Place-shaping

- 6.25 There is a diversity of residential environments within Bradford District. These can be broadly categorised as: inner urban, suburban/towns, rural commuter belt. Capitalising on the positive attributes of these areas is important as well as recognising the challenges particular areas face. A key strategic challenge is to make urban neighbourhoods more attractive, notably areas of Central Bradford and Keighley. There is potential to deliver better quality and new sustainable neighbourhoods as part of regeneration schemes including: the Shipley and Canal Road Corridor and City Centre Area Action Plans; masterplans and priority areas identified in the District Housing Strategy and the LDF process.

Final comments

- 6.26 Appropriate housing and planning policies have a fundamental role to play in the delivery of thriving, inclusive and sustainable areas. These policies need to be underpinned with high quality data. This study has provided a wealth of social, economic, demographic and housing data available down at sub-area level for Bradford District.
- 6.27 This research has demonstrated variations in the market dynamics within Bradford District which must be recognised when developing future strategy. Although the District can be described as a self-contained market, it has strong interactions with Leeds and parts of North Yorkshire. The housing

market is generally balanced, with some pressures in particular areas. Future housing development will be needed to satisfy indigenous household growth, growth from international migration and also to deliver accommodation for economically active households. There is an overall shortfall of affordable housing and the impact of the recession will exacerbate this.

- 6.28 It is envisaged that the material presented in this report will help inform the preparation of the LDF. The report also signposts future strategic challenges which include addressing the requirements of a growing and ageing population; ensuring that future housing development supports future economic growth; ensuring a continued balance between the supply and demand of market housing; maintaining a programme of delivering affordable housing; and diversifying the range of affordable tenures available to local residents.

Introduction to Technical Appendices

The SHMA guidance establishes a framework for the analysis of local housing markets from which core outputs can be derived.

There are seven technical appendices accompanying this report which provide further background information on the following areas:

- Technical Appendix A Research methodology
- Technical Appendix B The current housing market
- Technical Appendix C The future housing market
- Technical Appendix D Housing need
- Technical Appendix E Housing requirements of specific household Groups
- Technical Appendix F Monitoring and updating
- Technical Appendix G Statement of conformity to SHMA guidance

Technical Appendix A: research methodology

Overall approach

- A.1 A multi-method approach was adopted in order to prepare a robust and credible Strategic Housing Market Assessment for Bradford Metropolitan District, comprising:
- Analysis of household survey data collected for the 2007/8 Housing Requirements Study carried out by ORS;
 - Stakeholder consultation events;
 - An online survey to over 165 stakeholders;
 - Interviews with key stakeholders including Local Housing and Planning Authority representatives, RSLs, Estate Agents, Lettings Agents, Developers and Supporting People representatives;
 - A review of relevant secondary data including the 2001 census, house price trends, CORE lettings data and ODPM/DCLG Statistics;
 - A review of relevant reports and strategies; and
 - Focus group discussions with older people, younger people and Black and Minority Ethnic residents.
- A.2 For the purposes of reporting, data have been presented for seven sub-areas determined in consultation with the Council and stakeholders. These are shown in Map 1.1 and comprise: City Central, City South, City West, City North East; Bingley and Shipley; Keighley and Worth Valley; and Wharfedale.
- A.3 A Steering Group comprising local authority housing and planning representatives together with representatives from RSL's and the Bradford Housing Partnership oversaw the assessment.

2007/08 Housing requirements study dataset

- A.4 Information from a total of 3,253 households across Bradford District was obtained through a comprehensive household survey administered as part of the 2007/08 Housing Requirements Study carried out by ORS. The total number of completed interviews and sample errors associated with the data are summarised in Table A1.

Table A1 Households surveyed, response rates and sample errors

Area	Occupied Households	Interviews completed	Sample error
City Central	43467	1448	2.53%
City North East	29418	361	5.13%
City South	24791	352	5.19%
City West	22145	234	6.37%
Bingley and Shipley	28072	255	6.11%
Wharfedale	18585	244	6.23%
Keighley & Worth Valley	23238	359	5.13%
Bradford MDC	189717	3253	1.70%

Source: 2007/8 household survey

- A.5 The total number of interviews secured is well in excess of the 1,500 specified by the CLG in the Strategic Housing Market Assessment guidance. In order to proceed with data analysis, it is critical that data are weighted to take into account non-responses and grossed up to reflect the total number of households. Ultimately the survey element of the assessment is sufficiently statistically robust to undertake detailed analysis and underpin core outputs of the study down to sub-area level.

Stakeholder consultation

- A.6 Stakeholder consultation has been ongoing throughout the SHMA process. As well as the online survey which received 23 responses, a series of face-to-face interviews were carried out with a range of stakeholders as summarised below.

RSLs

Incommunities
 Shared Lives
 Joseph Rowntree Foundation – Bradford
 Hanover
 Housing21
 Age Concern
 Housing Foyer

Estate Agents

Dacre, Son & Hartley
 Halifax
 Heatons

Reeds Rains
Whitegates
William H Brown
Lets Go Professional Lettings
Dinsdales and Co

Developers

Patchett Homes Ltd
David Wilson Homes Northern
Urban Splash Yorkshire Division
George Wimpey Northern Yorkshire Ltd
Redrow Homes (Yorkshire)
Firebird (JVC) Ltd

Student Housing Providers

UNIPOL
University of Bradford

Consultants

Turley Associates
Sanderson & Weatherall
Eddisons

Focus Groups

- A.7 A series of focus group discussions were held with local residents. These included:
- Younger people;
 - Older people; and
 - Black and Asian Minority Ethnic Households.

How attendees were chosen

- A.8 It was not possible to identify interested persons from the primary household survey, as this was completed before the start of the SHMA process. Alternative arrangements of targeting established groups within Bradford were required. A number of sources including website contacts and known

community groups to the Council were contacted. The targeting of groups took place over several weeks. The main approach had to be changed to suit the needs of individuals. The groups were targeted as follows:

- **Younger** - a local community building which ran a number of projects, recruited young people that regularly used the building. A series of parameters was established with the building manager, to ensure a balanced and fair mix of people recruited including age, gender, housing and economic circumstances.
- **Older** - several community groups covering sports, interests, hobbies and areas were contacted. Each provided several members for the group. This was well-mixed in terms of age, gender, ethnicity and housing circumstances. The focus group was run in a central training building.
- **BAME** – several BAME community groups and faiths were contacted. The established South Asian communities were more responsive and engaging to fit the focus group date and time, than African, Chinese and Eastern European. The group comprised a mix of Pakistani and Bangladeshi men; a mix of ages; new arrivals and established residents. The Group was run in a central training building.

How topics were chosen

- A.9 A series of key research questions was developed. Firstly by the researchers carrying out the SHMA, and secondly by housing and planning professionals at the council. A number of key departments responded with additional areas to explore. These questions were grouped into topics. Several topics were answered by all groups, and some questions were specific to certain households. The reporting of discussions was compiled into a matrix of key topics. They include **stock condition, overcrowding, fuel poverty, affordability, neighbourhoods, tenure (various tenure types and affordability), supported living, families, location and market preferences, new housing, and a number of housing recommendations.**

Facilitators and attendee summary

- A.10 The research process was overseen by the SHMA lead consultant Michael Bullock, arc4. The recruitment and administration of the process was carried out by Ben Johnson and Helen Baxter at arc4. The discussions were carried out by the facilitator Martin Wood, arc4 Associate. Notes were taken during discussions by Ben Johnson. Analysis and reporting was done by Martin Wood and Michael Bullock.

Attendee Summary

	Younger	Older	BAME
Total attendees	9	9	11
Age range	17-29	60+	22-65
Gender	2M, 7F	6M, 3F	11M
Ethnicity	White British	White British, South Asian	South Asian (Pakistani, Bangladeshi)
Neighbourhoods	City, East, North	City, North, South, West	City and suburbs

Technical Appendix B: The Current Housing Market

Underpins core outputs 1 and 2

Summary of contents

Stage 1: Demographic and economic context

- Step 1.1 Demography and household types
- Step 1.2 National and regional economic policy
- Step 1.3 Employment levels and structure
- Step 1.4 Incomes and earnings

Stage 2: The housing stock

- Step 2.1 Dwelling profile
- Step 2.2 Stock condition
- Step 2.3 Shared housing and communal establishments

Stage 3: The active market

- Step 3.1 The cost of buying or renting a property
- Step 3.2 Affordability of housing
- Step 3.3 Overcrowding and under-occupation
- Step 3.4 Vacancies, turnover rates and available supply by tenure

Stage 4: Bringing the evidence together

- Step 4.1 Mapping market characteristics
- Step 4.2 Trends and drivers
- Step 4.3 Issues for future policy/strategy

Introduction

- B.1 Essentially, there are three key primary drivers influencing the current (and future) housing market: demographic, economic and dwelling stock characteristics, as summarised in Table B1. This technical appendix specifically considers demographic and economic drivers in the context of Bradford District; dwelling stock characteristics are discussed in Stage 2.

Table B1 Primary market drivers

Primary Driver	Attributes	Impact on overall demand through:
Demography	Changing no. of households, household structure, ethnicity	Natural Change
Economy	Jobs, income, activity rates, unemployment	Economic migration
Housing stock and aspirations	Quality vs aspirations, relative prices, accessibility, development programmes	Residential migration

Stage 1: Demographic and economic context

Step 1.1 Demography and household types

Age profile

- B.2 The current age profile of Bradford District suggests that the population is generally younger than that of the region and England (Table B2). Overall, 57.2% of the population are aged under 40 in comparison with 51.6% for the Region and 51.5% for England.

Table B2 Age profile

Age Group	Bradford %	Calderdale %	Leeds %	Y & H %	England %
0-19	28.2	25.2	23.4	24.4	24.2
20-39	29.0	25.3	33.3	27.2	27.3
40-59	24.6	28.5	24.0	26.7	26.9
60-74	11.6	13.6	12.2	14.1	13.9
75+	6.6	7.4	7.1	7.6	7.8
Total	100.0	100.0	100.0	100.0	100.0
Base (000s)	497.4	200.1	761.2	5177.3	51092.0

Source: ONS 2006 Mid-Year Population Estimates

- B.3 There are some interesting observations to be made relating to age and housing tenure evidenced through the household survey (Table B3). The majority of residents under 39 live in owner occupied properties with a mortgage. In contrast, 69.3% of people aged 60 to 74 and 64.7% of residents aged 75 and over live in properties that are owned outright. A further 24% of people aged 75 and over live in social rented accommodation. The private rented sector tends to accommodate younger households and 17.1% of all 16 to 39 year olds rent privately.

Table B3 Tenure and age profile

Age Group	% of age group living in tenure						
	Owner Occupied (Owned outright)	Owner Occupied (With Mortgage)	Social Rented	Private Rented	Intermediate	Total	Base
Under 16	16.3	55.9	11.7	16.0	0.1	100	114,855
16 to 39	17.7	54.6	10.3	17.1	0.3	100	163,258
40 to 59	27.9	53.7	9.9	8.5	0.0	100	109,051
60 to 74	69.3	9.6	16.0	4.9	0.3	100	55,141
75 and over	64.7	3.6	24.0	6.9	0.8	100	26,122
All residents	28.4	46.6	12.0	12.8	0.2	100	468,426

Source: 2007/8 household survey

Household type

- B.4 Compared with regional and national data (Table B4), the household type profile of Bradford District generally mirrors that of the Region and England, although the District does have considerably more multi-person households and lower proportions of couples with no children compared with the Region and England.

Table B4 Household structure

Household Type	Bradford (%)	Y & H (%)	England (%)
Single Person	28.5	30.6	28.4
Couple (no children)	23.3	29.4	29
Couple (with dependent children)	23.9	20.7	22.1
Lone Parent (with dependent children)	6.9	6.6	7.2
Other multi-person household	17.4	12.7	13.3
Total	100	100	100
Base	187,717	2.1m	20.7m

Source: 2007/8 household survey; 2008 ONS Regional Trends

- B.5 Within Bradford District there are some notable variations in household type. Single (under 60) person households account for 18.9% of households in City North East. Bingley and Shipley has the highest proportion of couples (no children) (15.6%). Couples with children account for 23.9% of households overall but this proportion is highest in City West (29.1%) and Bingley and Shipley (28.2%). The proportion of lone parent families was highest in City Central (9.3%). Couples and lone parents with adult children still living at home accounted for 11% of households overall and increased to 13.6% in Wharfedale and 13.5% in City Central. Multi-adult households (for instance siblings or friends sharing, or families with older parents living with them) accounted for 4.9% of all households and the proportion was highest in City Central (9.7%) and Keighley & Worth Valley (6.7%). Older person households accounted for 27% of households overall and the proportion was highest in Wharfedale (34.4%), City North East (30.7%) and City South (30.7%).
- B.6 Single person (under 60) households accounted for 25.7% of private renters. Older person households accounted for 55.4% of outright owners and 41% of social renters. Couples with children accounted for 43.2% of mortgaged owners and lone parents accounted for 14.4% of social renters.

Ethnicity

- B.7 Table B5 summarises the ethnic profile of Bradford District's households (based on the ethnicity of the head of household). 78% of households describe themselves as White British, the largest single ethnic group. Other groups include Asian/Asian British Pakistani (11.4%), White (other than British and Irish) (3.1%) and Asian/Asian British Indian (1.9%).

Table B5 Ethnicity of Bradford District's households

Ethnicity	No. Households	%
White - British	147,979	78.0
White - Irish	949	0.5
White - Any other White background	5,881	3.1
Mixed - White and Black Caribbean	379	0.2
Mixed - White and Black African	379	0.2
Mixed - White and Asian	569	0.3
Mixed - Other	379	0.2
Asian or Asian British – Indian	3,605	1.9
Asian or Asian British – Pakistani	21,628	11.4
Asian or Asian British - Bangladeshi	1,897	1.0
Asian or Asian British – Other	190	0.1
Black or Black British - Caribbean	1,328	0.7
Black or Black British – African	1,328	0.7
Black or Black British – Other	0	0.0
Chinese	1,138	0.6
Other ethnic background	1,897	1.0
Gypsy and Traveller	190	0.1
Total	189,717	100.0

Source: 2007/8 household survey

B.8 The Department for Work and Pensions has produced the only official data relating to the number of migrant workers in the UK. This is based on National Insurance Number allocation to overseas nationals. Table B6 shows that for Bradford District the number of overseas nationals peaked in 2006/7 at 6,580. People from Pakistan and Poland comprised the largest cohort of overseas nationals (peaking at 1,600 for Pakistani and 1,950 for Polish nationals in 2006/7).

Table B6 Overseas nationals working in Bradford District 2004/05 to 2007/08

Bradford					
Origin	2004/5	2005/6	2006/7	2007/8	Annual Average
Pakistan	1,000	1,190	1,600	1,470	1,315
Poland	270	940	1,950	1,800	1,240
India	200	240	280	290	253
Slovak Rep	160	570	810	900	610
China Peoples Rep	140	80	100	80	100
Bangladesh	80	90	140	120	108
Philippines	80	50	50	40	55
Rep of Latvia	70	370	290	130	215
South Africa	60	60	40	20	45
Ghana	50	60	50	40	50
Nigeria	50	70	70	80	68
Zimbabwe	50	30	40	30	38
Czech Rep	40	190	190	210	158
Rep of Lithuania	30	100	130	70	83
Elsewhere	630	610	840	890	743
Total	2,910	4,650	6,580	6,170	5,078

Source: Department for Work and Pensions. National Insurance Number Registrations in respect of non-UK Nationals in by country of origin.

N.B. Numbers rounded up to nearest 10 and totals may not add up due to rounding

B.9 The household survey identified 40,488 households where the head of household had an ethnicity other than White British. Of these households 20,987 had an Asian/Asian British Pakistani head and 19,501 had a head of household from another minority ethnic group. Some facts relating to these households are:

Asian/Asian British Pakistani

- The majority of these households (71.2%) lived in the City Central sub-area, a further 17% elsewhere in Bradford City and 11% live in Keighley & Worth Valley;

- A majority (80%) were owner occupiers, 11.8% were private renters and 8.2% were social renters;
- 61% had a gross income of less than £300 each week (£15,600 each year) and 10.3% received more than £500 each week (£26,000 each year);
- 4.9% of households were in some form of housing need: two-thirds of this need was due to overcrowding and around one-fifth of need was attributed to dwellings being unsuitable through illness/disability.

Other ethnicities

- These households were distributed across the District and particularly concentrated in the City Central (45.7%), other areas of Bradford City (36%), in Keighley & Worth (8.6%) and Bingley and Shipley (7.9%);
- Around half (52%) were owner occupiers, 32.4% were private renters and 15.6% were social renters;
- 63.1% had a gross income of less than £300 each week (£15,600 each year) and 17.5% received more than £500 each week (£26,000 each year);
- 8.1% of households were in some form of housing need: in particularly through overcrowding (38% of need), lacking a bathroom/WC (20.9%) and dwelling being unsuitable through illness/disability (21.4%).

Step 1.2 National and regional economic policy

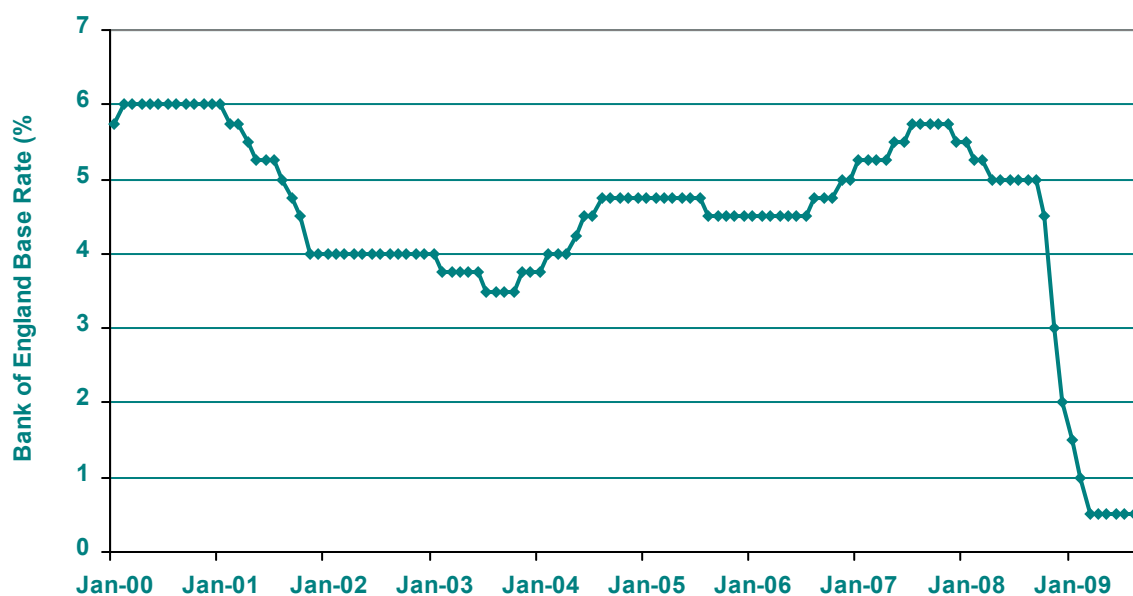
Overview

- B.10 Macroeconomic factors such as interest rates, inflation and national economic growth all impact on the operation of the housing market. A useful overview of the UK economic context is provided by PriceWaterhouseCoopers (PWC).
- B.11 PWC comment (summer 2010) that the UK economy has moved gradually out of recession since the fourth quarter of 2009. There has been a continued gradual revival during the first half of 2010 across the manufacturing and service sector. However, the pace of recovery remains modest and public spending cuts may have implications for the recovery. PWC suggest that UK GDP will rise by a relatively modest 1% on average in 2010, but pick up to around 2.2% in 2011, although this could be lower as tax rises and spending cuts take effect.
- B.12 At a regional level, the broad strategic policy framework is underpinned by the sub-regional economic review, Regional Economic Strategy, and strategies for the Leeds City Region. The policy framework is summarised in Chapter 2 of this report.

Interest rate trends

- B.13 Figure B1 summarises interest rate trends over the period 2000 to 2009. Since 2000, the average monthly interest rate has been 4.73%. Over most of this period, interest rates fluctuated between 3.5% and 6%, but since September 2008 have fallen and currently stand at 0.5%. This is against a long-term average over the period 1987 to 2007 of 7.1%.

Figure B1 Interest rate trends 2000-2009



Source: Bank of England

Step 1.3 Employment levels and structure

Economic activity rates

- B.14 Across Bradford District, 74.1% of the working age population are economically active and 25.9% are economically inactive (Table B7), suggesting that economic performance lags behind that of the region and England. Unemployment rates are higher than for the region and England but slightly lower than for neighbouring Leeds.

Table B7 Labour supply in Bradford

Economic Activity	Bradford (%)	Leeds (%)	Y & H (%)	England (%)
Total Economically Active	74.1	78.1	77.7	78.8
In employment	69.4	73	73.3	74.5
Unemployed	6.4	6.6	5.7	5.4
Economically inactive	25.9	21.9	22.3	21.2

Base: 306,500 working age population

Source: ONS Annual Population Survey 2007/8

Employment by occupation group

B.15 Employment by broad occupational groups is summarised in Table B8. This indicates that compared with the Region and England, Bradford District has higher proportions of residents in administrative/skilled trades occupations, sales/customer service occupations, personal service occupations and elementary occupations. In contrast, lower proportions of residents are in management/professional occupations.

Table B8 Occupation of Bradford's residents

Occupations	Bradford	Bradford	Y & H	England
	Numbers	(%)	(%)	(%)
Soc 2000 major group 1-3	75,400	35.1	37.6	43.4
1 Managers and senior officials	27,500	12.8	14	15.7
2 Professional occupations	21,000	9.8	11	13.1
3 Associate professional & technical	26,900	12.5	12.6	14.6
Soc 2000 major group 4-5	53,600	24.9	23.3	22.5
4 Administrative & secretarial	27,200	12.7	11.5	11.7
5 Skilled trades occupations	26,400	12.3	11.8	10.8
Soc 2000 major group 6-7	39,400	18.3	16.9	15.3
6 Personal service occupations	18,500	8.6	8	7.8
7 Sales and customer service occs	20,900	9.7	8.9	7.5
Soc 2000 major group 8-9	46,600	21.7	21.9	18.5
8 Process plant & machine operatives	18,400	8.6	9.1	7.1
9 Elementary occupations	28,200	13.1	12.8	11.4
Total	215,000	100.0	100.0	100.0

Source: ONS Annual Population Survey 2008

Qualifications

- B.16 Education and skills are critical elements of sound economic performance. However, across Bradford District, one-fifth of economically active residents have no qualifications and the proportions with qualifications are lower than for neighbouring Leeds, the Region and England (Table B9). 70.5% of economically active residents have a qualification of NVQ1 and above compared with 78.1% nationally.

Table B9 Educational attainment of Bradford District's economically active population

Highest Qualification	Bradford (%)	Leeds (%)	Y & H (%)	England (%)
NVQ4 and above	22.0	27.6	23.8	28.3
NVQ3 and above	38.8	46.3	42.3	46
NVQ2 and above	56.5	63.5	61.3	64.1
NVQ1 and above	70.5	77.9	77	78.1
Trade Apprenticeships	5.4	4.6	5.2	4.3
Other Qualifications	10.5	8.9	8.5	9
No Qualifications	19.0	13.2	14.5	12.9
Base (Working age pop)	304,600	493,200		

Source: ONS Annual Population Survey

Step 1.4 Income and earnings

- B.17 In 2008, the median income for full-time employees living in Bradford District was £390.60 or £20,211 each year¹¹. This compares with:
- £443.80 or £23,077 for Yorkshire and the Humber; and
 - £471 or £24,497 for England.
- B.18 Individual incomes in Bradford District are 87.6% of the regional median and 82.5% of the national median.
- B.19 The distribution of household income (head of household and partner if applicable) across Bradford District is summarised in Table B10 and this is compared with regional and national data. Survey data suggests that household incomes are skewed towards lower incomes, with 44.7% of households receiving less than £250 each week (compared with 15% regionally and 27% nationally). In contrast, 16.2% receive at least £75 each week (compared with 30% regionally and 28% nationally)

¹¹ ONS Annual Survey of Hours and Earnings 2008

Table B10 Bradford District Income Profile

Gross Household Income each week	Bradford (%)	Y & H (%)	England (%)
Under £150	27.4	4	13
£150 to <£250	17.3	11	14
£250 to <£350	11.4	16	11
£350 to <£450	10.7	13	10
£450 to <£600	9.8	12	13
£600 to <£750	7.3	14	11
£750 to <£1000	8.1	9	12
£1000 or over	8.1	21	16
Total	100.0	100	100
Base	189,716	Not Specified	Not Specified

Source: 2007/8 household survey, Regional Trends 2008

- B.20 The household survey provided details on household incomes (gross income of head and partner if applicable) and can be used to illustrate how income levels vary by sub-area, tenure and household type (Table B11).
- B.21 Within Bradford District there are considerable variations in income levels by sub-area, household type and tenure. Median incomes are lowest in City Central and highest in Wharfedale. By household type, median incomes are lowest for singles over 60, lone parents with 1 or 2 children, lone parents with adult children; and highest for couples under 60 and couples with one or two children. By tenure, median incomes are highest for owner occupiers (with a mortgage) and lowest amongst social renters and occupants of intermediate tenure dwellings.

Table B11 Mean and Median Gross household income by sub-area, household type and tenure

Sub-area	Weekly Income (£)		Annual Income (£)	
	Mean	Median	Mean	Median
City Central	£245	£175	£12,744	£9,100
City North East	£394	£323	£20,507	£16,800
City South	£334	£225	£17,365	£11,700
City West	£410	£308	£21,303	£16,025
Bingley and Shipley	£665	£496	£34,571	£25,800
Wharfedale	£720	£565	£37,458	£29,400
Keighley & Worth Valley	£436	£323	£22,653	£16,800
Bradford	£430	£295	£22,337	£15,325
Household Type	Weekly Income (£)		Annual Income (£)	
	Mean	Median	Mean	Median
Single Adult (under 60)	£329	£270	£17,091	£14,025
Single Adult (over 60)	£172	£125	£8,926	£6,500
Couple both under 60	£713	£646	£37,098	£33,600
Couple one over 60	£409	£263	£21,250	£13,700
Couple with 1 or 2 children	£678	£602	£35,253	£31,300
Couple with 3 or 4 children	£427	£350	£22,229	£18,200
Couple with 5+ children	£354	£320	£18,433	£16,625
Lone parent with 1 or 2 children	£176	£125	£9,171	£6,500
Lone parent with 3+ children	£215	£175	£11,160	£9,100
Couple with Adult children	£527	£413	£27,419	£21,480
Lone parent with Adult children	£233	£125	£12,093	£6,500
Multi-family	£365	£270	£18,996	£14,025
Other, unrelated	£316	£250	£16,432	£13,000
Total	£430	£295	£22,337	£15,325
Tenure	Weekly Income (£)		Annual Income (£)	
	Mean	Median	Mean	Median
Owned Outright	£356	£225	£18,526	£11,700
Owned with mortgage	£637	£544	£33,137	£28,300
Bradford CH Trust	£176	£125	£9,175	£6,500
Other HA	£169	£125	£8,769	£6,500
Private Landlord	£302	£175	£15,686	£9,100
Tied accommodation	£485	£465	£25,242	£24,200
Discount for Sale	£125	£125	£6,500	£6,500
Shared ownership	£212	£125	£11,005	£6,500
Total	£430	£295	£22,337	£15,325

Notes on statistics:

Mean = average

Median = Mid-point of income distribution i.e. 50% incomes are above this figure and 50% are below

Source: 2007/8 household survey

Stage 2: The housing stock

Step 2.1 Dwelling profile

B.22 The 2007/8 household survey provides a wealth of information on the dwelling stock profile which can be used to review dwelling size, type, condition and tenure. The characteristics of residents living in particular tenures are also explored in more detail to consider the general markets that tenures are serving. This analysis is needed to help inform priorities for development for affordable and market housing, explore demand trends for social rented stock and explore inter-relationships between tenures.

Total dwelling stock

B.23 As illustrated in Table B12, over the past ten years (1998 to 2008), total dwelling stock has increased by 6,273 dwellings (3.2%), mainly through new private sector development. The total amount of social rented stock (Council, Transfer RSLs and other RSLs) has fallen by 14.1%.

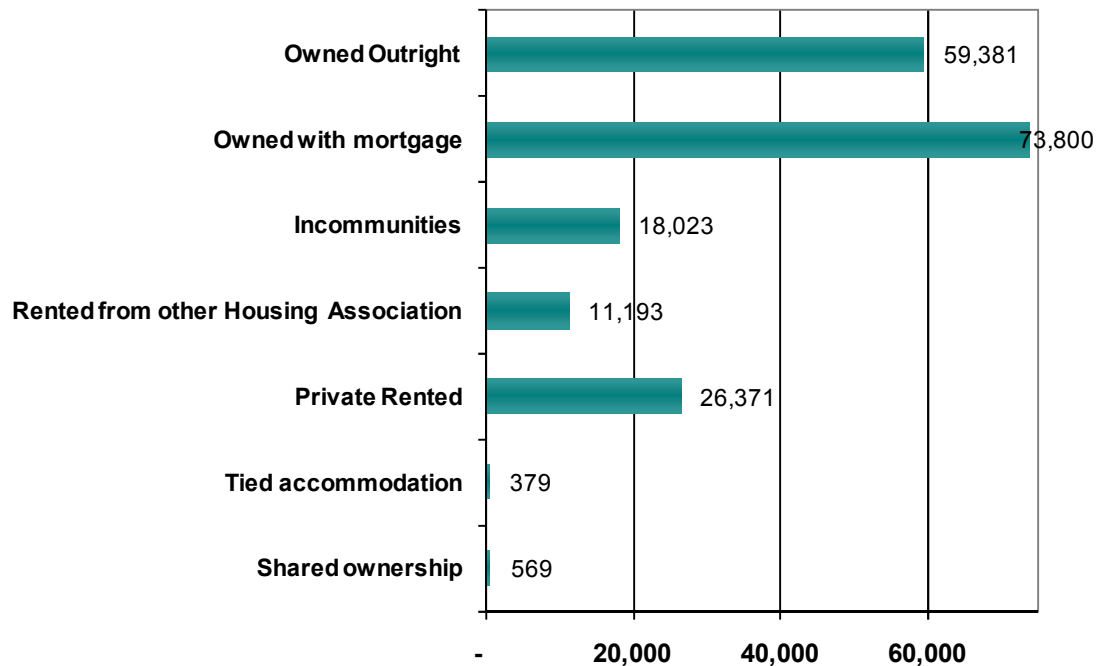
Table B12 Stock profile trends 1998-2008

Tenure	1998	2004	2008	% Change 1998-2008
Social Rented	37,347	34,017	32,097	-14.1
Private	161,273	163,338	172,796	7.1
Total	198,620	197,355	204,893	3.2

Source: HIP/HSSA Returns published by ODPM/DCLG

B.24 The overall tenure profile of Bradford District is summarised in Figure B2. Table B13 compares this tenure profile with the region.

Figure B2 Bradford District tenure profile 2007



Source: 2007/8 household survey

Table B13 Comparison of national and regional tenure profiles with Bradford District

Tenure	Bradford (%)	Y&H (%)	England (%)
Owner-occupied*	70.5	70.0	71.0
Social Rented	15.4	19.0	18.0
Private Rented	14.1	11.0	11.0
Total	100.0	100.0	100.0

Source: 2007/8 household survey; 2008 Regional Trends

* includes shared ownership

B.25 The majority of stock in Bradford District is owner-occupied and the proportion mirrors that of the region and England. In contrast, the proportion of social rented stock is lower than the regional average but proportions of private rented stock are higher.

Newbuild activity

B.26 Table B14 summarises newbuild activity over the period 2002/3 to 2008/9 which is based on Annual Monitoring Return data. Completions have averaged 1,487 each year against an RSS target of 1560 (2004 to 2008) and 2700 (2008 to 2026).

Table B14 Newbuild activity in Bradford District

Year	No. of completions
2002/03	1234
2003/04	1254
2004/05	1361
2005/06	1369
2006/07	1578
2007/08	2156
2008/09	1454
Total	10,406
Annual Average	1,487

Source: Annual Monitoring Report Data

Right to buy

- B.27 At the time of the 1980 Housing Act which gave Council renters the right-to-buy their homes, there were 37,318 Council dwellings across Bradford District. By the end of March 2008, it is estimated that 13,350¹² social rented dwellings have been sold under right to buy or preserved right-to-buy, representing 27.7% of the dwelling stock. The level of sales has exacerbated the shortage of affordable accommodation across the District. However, more recently, the ability for renters to buy their homes has become more difficult as house prices have increased and therefore the price paid after available discounts are taken into consideration, has increased too.

Second/holiday home ownership

- B.28 The 2001 census (CAS48) identified 550 second/holiday homes across Bradford District (Table B15) which represented around 0.3% of all dwelling stock. The proportion of second/holiday dwellings was highest in Bingley and Shipley and Wharfedale areas (0.5%).

Table B15 Second/holiday home ownership

Sub-area	Total Dwellings	No. Second/Holiday Homes	% Second/Holiday Homes
Bingley and Shipley	32,109	171	0.5
Bradford City	121,727	230	0.2
Keighley/Worth Valley	25,359	84	0.3
Wharfedale	13,136	65	0.5
Total	192,331	550	0.3

Source: 2001 Census

¹² Based on CLG information and CORE sales data

Owner occupation: stock information

B.29 The majority of households in Bradford (70.2%) are owner-occupiers¹³; 31.3% own outright (59,381) and 38.9% own with a mortgage (73,800). Table B16 provides a summary of a range of data associated with owner-occupied stock. Key observations include:

- Most owner-occupied properties are either houses or bungalows; around three-quarters of owner-occupied stock have three or more bedrooms;
- Around 32.8% of owner-occupied stock was built pre-1919 and 31.7% has been built since 1965;
- Although the vast majority (95.1%) of owner-occupier households are satisfied with the home, 2.7% were dissatisfied or very dissatisfied. Of households expressing dissatisfaction, this is principally due to problems with damp penetration or condition, roof, windows, gutter and down pipes.

Table B16 Attributes of owner-occupied stock

Property Type	OO (O) (%)	OO (M) (%)	All OO (%)	All Stock (%)	No. Bedrooms	OO (O) (%)	OO (M) (%)	All OO (%)	All Stock (%)
Detached	11.2	17.1	14.5	12.5	One/bedsits	4.2	2.1	3.1	10.3
Semi-detached	32.9	40.7	37.2	32.6	Two	33.2	17.8	24.6	28.3
Terraced	37.2	35.1	36	33.7	Three	44.8	54.4	50.1	43.6
Bungalow	13.8	3.6	8.2	6.5	Four	13.5	19.8	17	14
Flat or Mais.	4.5	3.5	4	14.5	Five	3.2	4.4	3.9	2.9
Caravan	0.3		0.2	0.2	Six or more	1.1	1.4	1.3	0.9
Total	100	100	100	100	Total	100	100	100	100
Base	59381	73800	133181	189717	Base	59381	73800	133181	189717
Property Age	OO (O) (%)	OO (M) (%)	All OO (%)	All Stock (%)	Satisfaction with home	OO (O) (%)	OO (M) (%)	All OO (%)	All Stock (%)
Before 1919	33.3	32.4	32.8	32.8	Very satisfied	77.4	66.5	71.4	64.2
1919-1944	21.7	18.1	19.7	18.1	Fairly satisfied	18.7	27.8	23.7	27.4
1945-1964	17.7	14.2	15.7	16.8	Neither satisfied nor dissatisfied	1.1	3.1	2.2	3.4
1965-1979	16.7	14	15.2	14.6	Fairly dissatisfied	1.6	1.8	1.7	2.8
1980-1999	8.1	14.9	11.9	12.7	Very dissatisfied	1.1	0.8	1	2.2
2000 or later	2.4	6.5	4.7	5					
Total	100	100	100	100	Total	100	100	100	100
Base	59381	73800	133181	189717	Base	59381	73800	133181	189717

Note: OO(O) = Owned Outright. OO(M) = Owned with a mortgage

Source: 2007/8 household survey

¹³ excluding intermediate tenure

Owner occupation: household characteristics

B.30 A range of socio-economic and demographic information on residents has been obtained from the household survey. Some interesting observations relating to owner-occupiers include:

- There are disparities in the income profile of owner-occupiers. Outright owners tend to be older and therefore more likely to be living on a retirement income (37% receive an income of under £300 per week). This could have implications for the ability of households to maintain their home. In contrast, 23.4% of owners with a mortgage receive under £300 per week and 52.9% receive at least £500 per week;
- 71.7% of outright owners have lived in their home for at least 10 years (and of these 54.2% have lived there for at least 20 years), indicating a high degree of residential stability. In contrast, 33.9% of mortgaged owners have lived in their current accommodation for less than 10 years;
- 41.4% of residents living in a property owned outright are aged 60 or over and 12.7% are aged 75 or over; in contrast, 67.7% of residents living in a mortgaged property are aged between 16 and 59;
- Couples with children account for 43.3% of owner-occupiers with a mortgage and 18.7% are couples with no children; 36.4% of outright owners are couples with no children and 25.7% are single people over 60;
- Of all residents aged 16-39, 72.3% are owner-occupiers;
- 72.3% of BAME households are owner-occupiers;
- 78.1% of all economically active residents live in owner-occupied stock; and
- 72.6% of all retired residents are owner-occupiers along with 41% of people who are permanently sick or have a disability.

Owner occupation: views of estate agents

B.31 A series of interviews were conducted in June/July 2009 with estate agents operating across Bradford District. Their views on market dynamics and drivers are now presented.

B.32 As to be expected at this stage of the housing market cycle, local agents reported an increase in the level of seasonal enquiries and viewings, however these were not necessarily translating into transactions due to the constraints on credit availability. Agents commented that enquiries and transactions were on the increase in traditional family areas such as Heaton and Wibsey in particular. These markets represent suburban markets on the fringe of the city centre, popular with family purchasers and specifically the Asian market in Heaton, Girlington and Holmwood, whereby purchasers are focussing their housing search in close proximity to family members already in the area.

B.33 Household ties are strong particularly to within a 2-5 miles radius of family and friends, which will require more land to be made available in the urban area,

subject to the projected highest areas of population growth. Underused land in these areas is seen as the key within the development community to be developed and bring delivery forward in areas where people want to live.

- B.34 Local agents comment that Bradford represents a very inclusive market, where household moves are enacted within relatively close distances within the local authority. Those purchasers that have grown up in the local authority tend to move within the district and often within the same settlement area. Agents comment that this highly localised pattern of housing search characterises areas within the district such as Keighley. Furthermore agents surveyed across the disparate markets of Bradford reveal that the local authority can be separated by discrete patterns of housing search dividing the local authority.
- B.35 Wharfedale and the markets of Ilkley and Addingham to the north of the authority tend not to record housing exchange with the rest of the district in large numbers, housing search and moves enacted across the adjacent boundaries with North Yorkshire and into north east Leeds. The areas within the northern extreme of the local authority represent the least affordable locations within Bradford; the lack of affordable housing within these locations is seen as the driver for younger households from these locations moving to comparatively affordable locations. However these are predominantly in north-east Leeds such as Otley, Guiseley and Yeadon, regarded as a more attractive move than to affordable locations in Bradford. Properties in these locations are upper mid-market for family households, predominantly in excess of £200,000 for a three bedroom property and in excess of £150,000 for a desirable two-three bedroom stone terraced property.
- B.36 However for the central market, Bradford represents a comparatively affordable choice across all housing types with local agents stating that first time buyers are moving from Leeds to settlements in Bradford along the road and rail lines into Leeds. The popular areas for in-commuting to Leeds for employment from Bradford include overspill from areas to the west of Leeds such as Pudsey into Shipley, Saltaire and Bingley and Shipley within the first time buyer market.
- B.37 By the same premise the markets to the south of Bradford city centre record some labour exchange with Kirklees to the south, however this is not as notable as Leeds as a principal employment centre.
- B.38 Personal aspirations remain for certain house types and in the central market this is still driven by resident family households seeking three bedroom semi-detached properties in comparatively affordable markets. Bradford is regarded as providing more for your money in terms of the family household market and first time buyers are able to access the open market specifically purchasing terraced properties for between £70,000 - £90,000. The city central market is providing a particularly cheap housing option at present, with agents commenting investor transactions are notable in the local market for central apartment properties and repossessions to rent between £35,000 - £45,000.
- B.39 Agents comment that investors remain active in the lower end of the market, with a wide choice of property in areas conducive to letting in close proximity to the city centre and on transport routes such as Baildon and Shipley. First

time buyers remain more price sensitive and agents comment that family grants or vendor gifted deposits are becoming more commonplace to access the market. This includes off market transactions within the BME community whereby a considerable level of family equity loans is made available in order to purchase a property. Agents comment that property priced sub-£100,000 is proving attractive to the first time buyer and investor market with good transport links to Leeds, as the neighbouring city remains the main employment centre.

- B.40 Local agents comment that the market has been sluggish for city centre apartments in terms of actual owner-occupier sales and has resulted in a number of schemes being delayed or abandoned. A number of agents commented that two-three years ago in a bearish financial market schemes were being sold off plan to buy-to-let investors in the central market and first time buyer, driven by changing household aspirations and the break-up of traditional family groups. However the impact of the financial markets has affected not only the development market in terms of schemes and the availability of credit but also the pace of wider regeneration initiatives in the city. Agents comment that the initiatives need to happen 'sooner rather than later' such as the recent news that the Bradford City Park is due to commence on site later this year to make the centre a more desirable place for further inward investment.
- B.41 Transactions for properties in excess of £150,000 have been slow and the market for traditional family properties has been characterised by price falls from the vendor expectations of a year ago. Properties in these price brackets and in traditional family areas such as Wyke; parts of Tong; Queensbury to the south and west; Thornton and Bingley and Shipley to the west and north; and remain in high demand for those households wishing to move further out to the periphery of the local authority. It is in these locations that local developers see a logical market in desirable locations to provide family properties as we note below.
- B.42 Bradford agents comment that purchasers are employed in the city for comparatively low market purchases and within Leeds in the mid-upper market purchasers. This is notable and indicative of an inclusive low end market and has policy implications for the role of Bradford in the city region, whether to encourage inward investment in education and higher-end employment opportunities, or whether the city will principally remain a dormitory location for Leeds. This accords with the latest 'Destination of Leavers Survey' for Bradford University, highlighting almost half of all graduates remain within the city upon graduation at 41%. However this figure is skewed in the sense that the University has a comparatively high level of home-based students compared to other universities in the country.
- B.43 Lettings and sales agents note a difference in the two markets, as the comparative slowdown in actual sales corresponds with an increase in the lettings market. Disparities are noted in terms of tenant profiles, with local resident tenants working within Bradford renting within central and urban fringe locations for levels at approximately £350-£400 for a one bedroom flat in BD1, to higher-end earning households working in Leeds, renting in the

desirable locations such as Saltaire Village, renting two and three bedroom properties at £600-£650 per month.

- B.44 Agents comment that properties within close proximity to local amenities and good schooling attract interest within the owner occupier market. The most over-heated market in the authority are those concentrated around Wharfedale to the north, including Ilkley, Addingham, Ben Rhydding and Menston. However there is little exchange within the local authority for properties in these locations, as purchasers are drawn from adjacent markets in North Yorkshire and the north east of Leeds such as Otley, Guiseley and along the Wharfedale corridor such as Skipton. These areas attract comparatively high-end family purchasers and commuters into Leeds city centre.
- B.45 New developments in adjacent areas such as Thackley have attracted a similar purchaser, providing an attractive base for those households wishing to purchase in a similar market with good access to Leeds. Thackley is regarded by local agents as offering good value for money in a good location particularly for commuters and family purchasers.
- B.46 The same attributes are sought in areas such as Queensbury and Thornton to the west, however commuters in these locations tend to be employed within Bradford, Halifax or Kirklees, particularly those within public sectors such as health and education. The majority of purchasers in these areas and Thackley to the north east are 'next time buyers', upgrading to larger family properties and remaining within the area of their current property from which to upgrade.
- B.47 Settlements such as Cottingley, Keighley and Silsden to the west are inclusive markets, drawing purchases from highly-localised households. Interestingly areas such as Haworth, further to the west in Worth Valley record low transaction rates and exchange with the Bradford authority. As a popular retirement location there is pent-up demand for property. However household exchange is recorded more to the west with Calderdale than moves from and within Bradford itself.
- B.48 Within the central markets in close proximity to the further and higher education institutes, agents reveal that there is a predominance of buy-to-let investors operating small portfolios of HMO housing stock. In addition there has been an emergence of converted flatted properties in and around Little Germany to the west of the city centre, attracting investment and catering for the international student and young professional commuter markets. The most notable residential schemes to have been built in the city in recent years include Victoria Mills in Shipley, Gatehaus in the city centre and Velvet Mill by Urban Splash in Manningham. Property in these developments is available from £400 per month, with considerable incentives for discounted purchase, such as rent-to-buy schemes and up to 40% discounts for bulk investor purchases.

Developer views

- B.49 The mood in the development market has shifted, if only slightly, in recent weeks on the back of stabilising prices and renewed buyer interest. However

most still anticipate a long haul back to recovery to previous levels of activity and are focussing efforts on sites for family housing developments. A slight rise in sales levels and dwindling stock have prompted some developers into acquiring sites and pushing ahead with development in traditionally popular areas, taking a more risk-averse approach on sites for family housing. However the development community remains cautious, new build sales are still at historically low levels, unemployment levels are rising, mortgage finance is restricted and cash buyers are responsible for the slight rise in buying activity. Developers do not see this changing until the block in mortgage finance is alleviated.

- B.50 As mentioned above the market has experienced historically low levels of starts and completions, with a number of major residential and retail schemes in Bradford being delayed or mothballed. Developers are keen to impress the importance of the release of land to permit development at realistic rates to ensure constant delivery and stress that sites need to be made available on the edge of popular family locations in outlying areas in the district.
- B.51 Many developers are keen to push ahead with selected family housing schemes in order to ensure delivery for 2010, however cite the difficulty of bringing forward brownfield sites with a suite of land and planning constraints and stress the need to maintain momentum in Bradford by bringing forward unconstrained sites in good market areas such as around outlying towns and villages.
- B.52 In many cases where developers do not have appropriate sites, land buyers are actively being instructed to acquire them for traditional family housing. This is highlighted by the recent slight rise in land prices in Yorkshire and Humber of 2% although from a low base. The apparent stabilisation of end values and the prospect of an undersupply of stock in 2010 have driven this renewed interest.
- B.53 Developers are however being highly selective, paying close attention to the local economic picture and supply pipeline, prioritising sites for family housing. Although as local developers attest even this is highly sensitive to achievable end values. Sites started by a developer close to the east of the city centre for first time buyer and family housing, are on hold for the foreseeable future. Ultimately this will impact on the delivery of the council's objectives and regeneration priorities such as the Canal Road corridor where developers highlight the need for gap funding in order to proceed. The achievable rents and sales levels could not cover build costs and therefore impacts Bradford as an attractive development location compared to higher guaranteed end values in locations such as Leeds.
- B.54 Supply remains the main obstacle to recovery as many potential vendors are unwilling to accept current market values and instead opting to hold-off through the downturn. This in combination with a renewed strategy by lenders to keep companies intact rather than sell component parts at discounted rates is impacting upon cash rich developers, hoping to purchase land at discounted rates. Joined by a larger group of volume developers, both are looking for smaller sites suitable for family housing in short supply. As land owners hold onto the assets, the supply of sites is limited and the 'expectation

gap' in price from both sides will continue to prevent a steady stream of supply in already sensitive locations such as Bradford.

- B.55 Sites for high-density flats continue to attract very little interest, particularly in Bradford, which has been impacted by negative sentiment in more desirable locations such as Leeds. The poor press and perceived high vacancy rates in employment centres such as Leeds will have an undesirable effect on delivering sites such as the Canal Road Corridor. The sentiment is extended to the delivery of city centre regeneration which is seen as providing the catalyst for wider attractiveness of the city. Developers stressed the need to maintain momentum on city centre improvements to make the city a destination and provide a reason for people to come from outside the authority and spend money. Some developers have questioned the role of residential development at all in the city centre and have stated that the centre should be left for employment and leisure investment and focus residential development on the outlying town and villages in traditionally desirable locations.
- B.56 Developers are looking at joint ventures with RSLs and the public sector to share the upfront development costs for mixed tenure housing developments.
- B.57 In terms of specific schemes we interviewed a high profile national developer bringing forward to market converted properties in peripheral locations in northern cities. The developer has been on site for four years and anticipates completion by 2011. In terms of Bradford they regarded the market as less mature for high design products and this was reflected in the end values and length of time to achieve a satisfactory level of transactions in the current phases. However they did see the focus having to be on quality high design quality in the city centre, in order for the regeneration of the centre to have a wider impact, noting the success of Centenary Square used by the local population, but emphasised the need for more green public spaces.
- B.58 This point is acknowledged in attempting to deliver family housing in constrained urban locations, whereby in a sensitive market such as Bradford, provision of amenities such as shops, schools and public space was even more important. However they regarded the need for gap funding on most sites in the central areas as necessary to make schemes viable. Development of family housing was regarded as more likely in outlying areas, however acknowledged the unique case of Bradford in pent-up demand within the BME community whose changing housing aspirations are driving the need for significant development family housing within the 'inner urban doughnut' of Bradford such as Heaton, Manningham, sites in Laisterdyke and Horton. They were keen to impress a lack of supply and forewarned of increasing social problems stemming from a lack of housing supply in the city if development is not actively brought forward in the short and medium term.
- B.59 As an extension to the above the changing aspirations and role of otherwise criticised high density apartment schemes was highlighted as a possible solution to an impending housing crisis. The developer in question did not subscribe to the notion of an oversupply of flats, but of poor quality flats and regarded build to let and good management within the private rented sector as imperative to provide an increasing choice to potential purchasers.

B.60 The emphasis was firmly placed upon the improvement of the city centre in order to provide more comprehensive benefits to the city. The need to improve the retail and leisure offer in the town and enhance the city's standing in the city region, as Leeds remained the destination of choice for higher end earning households and aspirant first time buyers.

Social housing: stock information

B.61 The total social rented housing stock in Bradford is 29,216, comprising 18,023 Bradford Community Housing trust properties (now Incommunities Housing Association), and 11,193 other Housing Association properties¹⁴. Observations relating to social housing based on the household survey are presented in Table B17. This shows there are some variations in dwelling stock profile amongst RSLs but overall:

- 46.5% of occupied social rented stock comprises houses, 46.7% flats and 6.7% bungalows;
- 38.7% of occupied social rented properties have one bedroom/bedsit, 24.7% have two bedrooms, 32.1% three bedrooms and 4.5% have four or more bedrooms;
- 32.3% of occupied social rented stock was built between 1945 and 1964, a further 19.3% between 1965-1979 and 28.3% since 1980. A small amount of stock (6.4%) was built before 1919.
- There is a high degree of satisfaction with the home with over 80% of social renters satisfied or fairly satisfied with their accommodation. Overall, 10.6% of BCHT/Incommunities and 6.5% of other RSL renters expressed dissatisfaction.

¹⁴ 2007/8 household survey

Table B17 Attributes of social rented stock

Property Type	Bradford CH Trust (%)	Rented from other HA (%)	All Social rented (%)	All Stock (%)	No. Bedrooms	Bradford CH Trust (%)	Rented from other HA (%)	All Social rented (%)	All Stock (%)
Detached		0.2	0.1	12.5	One/bedsits	34.4	45.7	38.7	10.3
Semi-detached	29.6	16.3	24.5	32.6	Two	27.1	20.9	24.7	28.3
Terraced	19.4	25.8	21.9	33.7	Three	36.8	24.5	32.1	43.6
Bungalow	7.5	5.4	6.7	6.5	Four	1.5	6.9	3.6	14
Flat or Maisonette	43.2	52.4	46.7	14.5	Five		1.7	0.7	2.9
Caravan	0.1		0.1	0.2	Six or more	0.2	0.3	0.2	0.9
Total	100	100	100	100	Total	100	100	100.0	100
Base	18023	11193	29216	189717	Base	18023	11193	29216	189717
Property Age	Bradford CH Trust (%)	Rented from other HA (%)	All Social rented (%)	All Stock (%)	Satisfaction with home	Bradford CH Trust (%)	Rented from other HA (%)	All Social rented (%)	All Stock (%)
Before 1919	2.3	13.1	6.4	32.8	Very satisfied	47.2	49.2	48.0	64.2
1919-1944	18.4	6	13.6	18.1	Fairly satisfied	35.5	35.8	35.6	27.4
1945-1964	48.9	5.7	32.3	16.8	Neither satisfied nor dissatisfied	6.7	8.5	7.4	3.4
1965-1979	19.5	19.1	19.3	14.6	Fairly dissatisfied	5.2	3.8	4.7	2.8
1980-1999	9.8	46.2	23.7	12.7	Very dissatisfied	5.4	2.7	4.4	2.2
2000 or later	1.2	9.9	4.5	5.0					
Total	100	100	100.0	100.0	Total	100	100	100.0	100.0
Base	18023	11193	29216	189717	Base	18023	11193	29216	189717

Source: 2007/8 household survey

Social housing: household characteristics

- B.62 Key observations relating to the characteristics of households living in social rented accommodation include:
- Although a variety of household types live in social rented properties, they tend to be either singles or couples with no children (collectively accounting for 62% of all BCHT/Incommunities stock and 65.1% of other RSL renters). In addition, couples with children account for 12.8% of social and 9.3% RSL renters, whilst lone parents comprise 15.2% of social and 13.2% of RSL renters.
 - 41.7% of BCHT/Incommunities and 28.8% of other RSL renters have lived in their accommodation for 10 years or more compared with 17.6% and 22.1% respectively who have lived there for less than two years. This suggests a degree of residential stability amongst social renters;
 - 23.5% of all BCHT/Incommunities renters are working either full or part-time, 25.6% are retired, 6.2% are unemployed and 44.6% are not working for some other reason (e.g. looking after home, caring for someone, permanently sick/disabled or in full-time education); 88.4% of BCHT/Incommunities renters and 89.5% of households in other RSL housing receiving less than £300 gross per week. A further 9% of BCHT/Incommunities renters and 8.9% other RSL renters receive a household income of between £300 and £500 each week.

Social housing: views of RSLs

- B.63 A range of RSL representatives were interviewed as part of the SHMA process. The following section presents a general narrative, though which a series of themes and issues emerges.
- B.64 Due to the relatively high proportion of resident population of South Asian descent, main issues surrounding housing need focus upon the needs within the BME communities and highlight overcrowding and disrepair within housing stock, either in central private rented or owned stock. In particular the Bangladeshi and Pakistani communities record the greatest level of housing stress in this regard including large family units, no-one within full time work, language barriers, higher levels of benefit dependence and levels of disrepair due to lack of available funds to undertake repairs.
- B.65 There are wider social problems that stem from households in need, primarily the access to required services, such as welfare, housing and social services. There is acknowledgement from Age Concern in Bradford that a higher proportion of older Asian households live in poverty, inadequate housing, limited entitlements and limited knowledge of services available.
- B.66 In light of our findings within the local agent and developer surveys, the housing associations commented that there is an acute need for housing and this is projected to increase to critical levels in the inner urban and peripheral estates, with high proportions of BME households and the projected rise in the resident population.

- B.67 It is acknowledged that Bradford has a complex social geography, with a higher than average concentration of South Asian households within the inner urban areas. In this context issues of poorer relative environment are suffered by residents within the urban area and as found within our estate agent survey a process of 'self segregation' may be at play, whereby due to issues of racial security and harassment, family groups choose primarily to stay within close proximity on household moves.
- B.68 Related to the acute undersupply of social housing in locations households require across the local authority, a number of issues have been identified, such as limited access to social housing within the Asian community. This is perpetuated by stigma of being a council tenant and the desire for home ownership, location and size of available properties, not often in close proximity to existing family groups and ties.
- B.69 An often overlooked group in housing need is the homosexual community. Sexuality can be a direct cause of homelessness for young LGB people, they are thrown out of their home or decide to leave home to escape homophobia. They may therefore be far more likely to present as homeless than other young people.
- B.70 Young LGB people in this position may need additional support to sustain a tenancy as the combination of coming to terms with their sexuality and the withdrawal of support from family/friends can lead to emotional or mental health difficulties, such as low self-esteem, depression and self-harming behaviour. Young LGB people in this position can put themselves in dangerous or exploitative situations to meet their need for acceptance and affection and can begin to use alcohol or drugs to try to cope with or block out issues arising from being LGB and homeless. Housing providers need to be aware of the needs of this client group as young LGB people are likely to present in areas that may be far way from their origins as they may gravitate towards large metropolitan areas with established gay communities.
- B.71 As a large scale provider Incommunities has approximately 21,695 dwellings within their portfolio, comprising approximately 633 bedsits, 1,848 bungalows, 9,969 flats, 8,702 houses and 533 maisonettes. Provision has been made for supported and general needs in the portfolio conforming to CAT 1 and 2 standards, to reflect the needs of the elderly tenant profile as one third are aged 65 years or over. In terms of length of tenancy, 5-10 years accounts for a quarter of the residents, with 2-5 years and 10-20 years each accounting for 19% of all residents. The portfolio is distributed evenly across the local authority designated in areas such as Airedale Wharfedale, North, Shipley, West City and South. Incommunities comment that popular areas for lettings include better provisioned areas with access to amenities such as in Shipley and the North catchment. Weaker areas of demand include South with a high level of tenants on housing benefit. Waiting periods can fluctuate depending upon location between months to four years.
- B.72 Strategically Incommunities have a modest development expansion plan with a grant funded programme on site this year with 145 homes to rent, also providing 48 market sales units via their developer partner. In terms of future housing stock profile the aim is to meet the Government's Decent Homes target and have stock in-management to the decent homes standard by 2010

- B.73 In terms of environmental sustainability the aim is to increase SAP ratings, meet decent homes and contribute to the alleviation of fuel poverty, having received funding from CERT and in the future will look to CESP.
- B.74 In terms of development in the future as a regional and local authority housing provider, Incommunities works closely with the local Bradford council to deliver in their priority areas which include Aire Valley, Manningham, Leeds Bradford Corridor and the Shipley and Canal Road Corridor. However a longer- term objective will be to deliver affordable housing in rural areas in line with broader objectives. There is an observable shortage of affordable housing in rural locations such as Haworth, Oxenhope, Burley-in-Wharfedale, Ilkley and Ben Rhydding.
- B.75 Obviously it is not going to be easy to deliver a net 2,700 dwellings a year, as a primarily affordable housing provider dependent upon grant levels and availability of land at appropriate prices are important. However there is a need to be innovative in the development approach to deliver through partnerships to control costs and spread risks to people whom are best able to carry them. Tenure mix will be important in achieving delivery with a full cross section including market affordable and market renting.
- B.76 With these factors in mind Incommunities, in partnership with Leeds City Council, bid successfully into the Northern Housing Challenge funding process in 2008 and is currently engaged in a development programme on its Ravenscliffe estate where a total of 440 residential units will be made available – 132 for rent and 308 for sale.
- B.77 In addition, Incommunities has recognised the importance of its Holme Wood estate and the beneficial role it can play in Bradford Council's Local Development Framework process to provide additional dwellings. With its vision of landlord, partner and employer of first choice, Incommunities has facilitated the formation of a partnership board comprising representatives from Bradford Council, local residents, the Community Council, Centre for Partnerships and the voluntary sector to ensure that all stakeholders are included in any decision making process that affect the future regeneration of the area. The proximity of the Leeds boundary to the Holme Wood estate has also been recognised and a dialogue has been opened with partners from Leeds City Council to encourage cross boundary work that will improve transport links, tackle worklessness by creating employment opportunities and increase the housing offer for new and existing residents. It is anticipated that up to 2000 additional dwellings can be provided within the estate's existing boundary without having to encroach on green belt land.
- B.78 Following stock transfer in 2003, Incommunities holdings have reduced from 24,500 to approximately 22,000 where tenants have exercised their right to buy. Despite this, Incommunities has committed to a comprehensive renovation programme costing in excess of £200 million ensuring that existing stock will meet the decent homes standard by 2010. Incommunities has also embarked upon a programme of developing new homes to provide affordable, mixed-tenure accommodation that achieve a high eco standard, promotes the Code for Sustainable Homes and attracts greater developer activity within the district. The Bradford district has already been identified as a potential growth

area for the retail industry and it is crucial that a choice of affordable housing options is available in anticipation of worker migration into the area.

- B.79 In terms of the falling trend for right to buy purchases the access to finance has impacted negatively upon rates and access is proving difficult for intermediate tenures in the current climate. Some lenders still take the view that shared ownership is higher risk when in fact the substantive risk is taken by the RSL as the lender may recover its investment from forced sale leaving the RSL to bear the loss on its equity.
- B.80 A key problem at the moment is the view that lenders are taking with regard to deposits. In the case of new build flats these can frequently be around 20%. The days of the 100% mortgage have gone. Buyers generally struggle to meet deposit requirements. The overall impact on house building in general and regeneration in particular is negative. Given that regeneration is highly likely to be in less attractive areas with lower values and poorer infrastructure the current climate makes regeneration objectives even more difficult to attain.
- B.81 In respect of future demand and need patterns in the district respondents identified the majority of this growth is likely to be within BME groups; there is currently a higher proportion of BME people in lower age brackets in Bradford, as people in these groups age there is going to be a higher need for culturally sensitive housing provision both in mainstream stock across all tenure types and in particular in the 60+ age group. This will require a review of the housing needs and expectations of these groups, a move away from 'one size fits all' provision in sheltered units and the often incorrect assumption that BME elders will live with and be cared for by their extended family (although there is a housing impact even if this is the case e.g. need for larger homes to accommodate extended families).
- B.82 At the other end of the age spectrum (under 16), Bradford has younger population structure than most of the UK, a key reason for this being the higher birth rate in BME groups. Therefore the key impact of population growth on housing is the need for more housing provision that meets the needs of BME individuals, families and communities. More dialogue is needed to establish the housing aspirations of Bradford's diverse BME population, particularly those of younger people who are likely to want to get on the property ladder in the next few years, to see how their housing aspirations can be facilitated.
- B.83 In general there will be an increase in demand that will not be homogeneous across the district but will cause stress in family housing provision and in the provision of smaller units for both older people and younger singles. Affordability will be a key issue in an area like Bradford with lower wage levels. High demand will put pressure on housing prices in both the market sale and market rented sectors. Existing stock may not match future size and tenure demands.
- B.84 In order to improve Bradford's housing offer close attention needs to be paid to housing research trends and statistics that have arisen out of the last Census which indicated that, in contrast to other areas in the region, the local population is steadily increasing. This can result in overcrowding and a rise in

multi-occupancy levels in accommodation that neither meets the decent homes or fire safety standards.

- B.85 While both the local authority, Incommunities and other housing providers are playing a positive and active role to ensure that good housing is available in both the public and private sectors, it is also important to ensure that a district-wide infrastructure is in place to address issues around good transport links, easily accessible health care facilities, good education and a variety of employment opportunities. It is therefore necessary to ensure that there is a regular dialogue between appropriate stakeholders throughout the city-region to ensure that all these issues are being positively addressed for mutual benefit.
- B.86 Bradford Foyer manages supported accommodation for 60 young people for Yorkshire Housing Group. Managing 60 bed spaces primarily for 16 - 25 year olds, mostly in a campus style, with each resident having their own room and shower room and sharing kitchen facilities with three others. The portfolio comprises a small number of one and two bedroom flats.
- B.87 Most of the young people arrive with support needs of life skills and basic skills and Bradford Foyer works with them to get them into training, education or work. There has always been and remains a demand for young people who are not able to live with their families and need the accommodation and the support that Bradford Foyer offers.
- B.88 Young people who apply for RSL properties come from across the whole district of Bradford, with applications from outside the Bradford area totalling no more than 10% and they are primarily the Calderdale, Kirklees and Craven areas. Most of our young people would be on some form of benefits and therefore Housing Benefit would pay most of their rent. Some, usually just before they leave us, will be working though this would be minimum wages.
- B.89 Bradford Foyer highlight the difficulty in finding suitable move on accommodation for these young people when they are ready to be more independent and leave us. They would usually move to a one or two bedroom flat with either an RSL or a private landlord. There is not a lot of choice and the quality and location is not always suitable. Some of our young people do return to their family units. With regards shared ownership and shared equity, this would not be a realistic option for move on for any of the residents.

Private rented sector: stock information

B.90 The household survey estimated that there are around 26,750 privately renting households across Bradford, representing 14.1% of households. Of these:

- 26,371 rent from private landlord; and
- 379 rent tied accommodation.

B.91 Table B18 summarises a range of data relating to private rented properties. Key observations include:

- Houses account for the majority of private rented stock (72.4% overall), with flats accounting for a further 23.0% and bungalows 4.8%. Detached houses account for around a third of tied accommodation and flats account for the majority of student accommodation. Around 14.5% of private renters occupy one bedroom/bedsit accommodation and 73.9% of private rented accommodation has two or three bedrooms. Tied accommodation tends to be larger, with 61.3% of dwellings having 4 or more bedrooms;
- Private rented stock tends to be proportionately older than stock overall, with 61.6% built before 1919. 58.1% of tied accommodation was built before 1919;
- Overall, 12.4% of private renters expressed dissatisfaction with their accommodation. No dissatisfaction was stated by tied accommodation renters.

Table B18 Summary of key data relating to private rented stock in Bradford

Property Type	Private Landlord (%)	Tied Accom.(%)	All Private Rented (%)	All Stock (%)	No. Bedrooms	Private Landlord (%)	Tied Accom.(%)	All Private Rented (%)	All Stock (%)
Detached	2.9	32.3	3.3	12.5	One/bedsits	14.7	0.0	14.5	10.3
Semi-detached	23.2	6.3	23.0	32.6	Two	53.1		52.3	28.3
Terraced	46.5	15.2	46.1	33.7	Three	21.4	38.7	21.6	43.6
Bungalow	4.4	32.3	4.8	6.5	Four	10.2	61.3	10.9	14.0
Flat or Maisonette	23.1	13.9	23.0	14.5	Five	0.4		0.4	2.9
Caravan			0.0	0.2	Six or more	0.2	0.0	0.2	0.9
Total	100.0	100.0	100.0	100.0	Total	100.0	100.0	100.0	100.0
Base	26371	379	26750	189717	Base	26371	379	26750	189717
Property Age	Private Landlord (%)	Tied Accom.(%)	All Private Rented (%)	All Stock (%)	Satisfaction with home	Private Landlord (%)	Tied Accom.(%)	All Private Rented (%)	All Stock (%)
Before 1919	61.7	58.1	61.6	32.8	Very satisfied	46.6	21.0	46.2	64.2
1919-1944	13.1		12.9	18.1	Fairly satisfied	35.7	79.0	36.3	27.4
1945-1964	8.8		8.7	16.8	Neither satisfied nor dissatisfied	5.1		5.0	3.4
1965-1979	5.2	34.3	5.6	14.6	Fairly dissatisfied	6.5		6.4	2.8
1980-1999	3.1	7.6	3.2	12.7	Very dissatisfied	6.1		6.0	2.2
2000 or later	8.1		8.0	5.0					
Total	100.0	100.0	100.0	100.0	Total	100.0	100.0	100.0	100.0
Base	26371	379	26750	189717	Base	26371	379	26750	189717

Source: 2007/8 household survey

Private rented sector: characteristics of tenants

B.92 The characteristics of private renting households include:

- Private renters are particularly mobile. 51.5% of all renters had lived in their accommodation for less than two years, and only 8.8% of renters have occupied for longer than 10 years;
- There is a diversity of household types living in private rented accommodation. Singles account for 35% of renters; couples (no children) account for 17.8% private renters and 46.9% of tied accommodation renters; lone parents account for 18.6% of private renters;
- 16.9% of all 16-39 year olds in Bradford privately rent;
- 44.9% of renters are in either full-time or part-time employment, 10.9% are in full-time education/training, 7.2% are retired and 5.4% are unemployed and 5.2% are permanently sick/disabled;
- 68% of all renters have an income of less than £300 each week. A further 19.6% receive between £300 and £500 and 12.3% receive in excess of £500 per week;
- Lettings agents suggest that lower-income renters within the central and urban fringe locations, pay approximately £350 to £400 for a one bedroom property in BD1. It is also possible to buy central apartment properties and repossessions to rent for between £35,000 and £45,000.
- Higher-income households tend to rent in desirable locations such as Saltaire Village, where two and three bedroom properties cost around £500 each month.

B.93 The household survey provided data on 17,445 households who have moved into private rented accommodation over the past 5 years. Data suggests that:

- Around 29.7% were emerging households (either younger people forming their first independent home or household formation resulting from relationship breakdown etc.);
- 72.9% of the households had moved from within Bradford, whilst 27.1% originated from outside the District. Those moving into Bradford were particularly likely to have moved from Leeds (4.6%), Abroad (8.5%) and Kirklees (1.1%);
- 48.8% of these households had moved within the private rented sector, 12% had moved from owner-occupation, 6.3% from social rented stock and 29.7% had previously been living with family/friends;
- The main reasons for people moving into rented accommodation included to set up an independent home (15.4%), needed larger property (11.5%) and wanted a better home (11.3%).

- B.94 Lettings agents report that more households are renting because of the slowdown in the sales market which means that fewer properties are coming onto the market for sale.

Private rented sector: student rented market

- B.95 Bradford University as highlighted above has a particularly high level of graduate retention in the city, at 41%, positively skewed by the fact that the institute has a high proportion of home-based students, equating to 40% in 2008. Despite this fact the main drivers of change in the student population is the comparatively high level of international students coming to the university.
- B.96 In 2008-09 there were 6,642 UK based students at Bradford University, of which 2,711 were from Bradford, 1,743 were from West Yorkshire and 2,188 were from elsewhere in the UK. Of the international students 864 were from the EU and 1,854 were from outside the EU, totalling 9,360 students at the University. Overseas students represent 29% of the total up from just 8% in 2000.
- B.97 In addition there are 1,500 higher education students at Bradford College, with a considerable number from abroad coming to study and living with a family in Bradford.
- B.98 In terms of student housing supply there is currently 2,827 bedspaces in large developments of which 1,132 are nominated by the University or College. By 2009-2010 this will have increased to a minimum of 3,755 or a maximum of 4,755. It is further estimated that in 2007-2008 there are at least 2,800 private sector bed spaces being actively marketed in smaller off-street properties and there may be at least another 1,500 bed spaces that are let through informal marketing.
- B.99 These changes in quantum are brought about by plans by the University to build an eco-village which would include 1,014 bed spaces on campus by September 2011. The aim will be to close the University halls and return 750 nominated rooms back to the market.
- B.100 It is estimated that there is a total residential student demand within Bradford for 6,293 bed spaces at any one time, however as latest figures show there is a net oversupply of bedspaces in the city as only 84% of bedspaces were let in 2008/09. It is predicted that the market is already a tough one for landlords, educational establishments and investors and is likely to get tougher with an enhanced number of surplus bed spaces, many in larger new build developments. The evidence an oversupply of student stock identified as there were 852 vacant rooms in large developments, 447 rooms available in off-street properties and 69 rooms available in shared flats: a total of 1,368 rooms at the end of last year. This surplus fails to take into account any vacant rooms let on nomination agreements to either the University of the College.
- B.101 Purpose built halls are more expensive than off street properties and the student accommodation market in Bradford is very price sensitive. In 2007-2008 the average rent for a room in an off-street property was £41.93 and this compared with the average for a private hall which at £71.41 is some 70%

more expensive. The most expensive purpose built hall is Gratton Hall at £120 per week on Gratton Road, BD1.

- B.102 Students under 18 attending Bradford College must stay in Home Stay accommodation if allocated through the College, which allows students to live in a house with the owner of that property. This provision is for International students and those students under 18 years old.
- B.103 The Accommodation Office housed 20 students in Home Stay in 2007-08, which is known to be down from the previous year although those figures were not available. There is a waiting list of owners offering Home Stay because many of them prefer female tenants whilst the greatest demand is from male tenants.
- B.104 Home Stay costs students either £100 or £64 a week and includes half board Mondays to Fridays and full board at weekends. The rent is collected by the College. Students pay first four weeks of the rent in advance, two weeks rent as a bond and a £30 Administration fee. All owners undergo a CRB check before a student can live with them. There are minimum standards and the Accommodation office checks properties and speak to owners before allowing them to take in students.
- B.105 In terms of future trends in the student market there is a slow down of growth in the larger developments and a rationalisation of properties with the planned closure of University Halls. The University will now allocate and hold on to less properties but now buy-in to the private sector, housing only first year students.

Intermediate tenure

- B.106 Intermediate affordable housing is defined in PPS3 as 'housing at prices and rents above those of social rent, but below market price or rents'. Intermediate tenure includes shared equity products (e.g. Homebuy), discounted for sale houses etc. There are currently a small proportion of intermediate tenure properties in Bradford. The 2007/8 household survey estimated 569. Over the period 2004/5 to 2007/8, a total of 199 intermediate tenure dwellings have been built and a further 220 are planned to be built over the two years 2008/09 to 2009/10¹⁵.

Concluding comments

- B.107 In order to maintain balanced communities, there is a need for a variety of tenure options which people can choose to reflect their household circumstances. Owner-occupation is the dominant tenure and this is most likely to be aspired towards. However, accessing the tenure has become increasingly difficult given house price increases over the past few years.

¹⁵ 2008 HSSA Return

- B.108 The social rented sector plays a vital role in providing affordable accommodation in Bradford. However, the overall proportion of social rented stock (15.4%) is lower than the regional average of 19% and the number of lettings made to new tenants is far outweighed by the number of households on the housing register.
- B.109 The private rented sector plays a very important role in providing accommodation for a variety of households and income groups. Although it is a small tenure (14.1% of households privately rent which is above the regional average of 12%), it has an important role to play in: providing accommodation for households who cannot access owner occupation or social renting; providing accommodation to households moving to the District for work; and providing accommodation to students.

Step 2.2 Stock condition

- B.110 The 2007/8 household survey asked respondents how satisfied they were with their home (Table B19). Overall, 5% of residents expressed dissatisfaction. Numerically, 37.4% (3,427 out of 9,163) of households expressing dissatisfaction were owner occupiers, a further 35% (3,205) were private renters. Proportionately, private renters (12.6%) and Incommunities renters (10.5%) were most likely to express dissatisfaction.

Table B19 Dissatisfaction with home

Tenure	% of tenure expressing dissatisfaction	Number expressing dissatisfaction	Base (all households)
Owned Outright	2.7	1556	59381
Owned with mortgage	2.6	1871	73800
Incommunities Housing Association	10.5	1828	18023
Other HA	6.5	703	11193
Private Landlord	12.6	3205	26371
Tied accommodation	0.0	0	379
Shared ownership	0.0	0	569
Total	5.0	9163	189717

Source: 2007/8 household survey

Step 2.3 Shared housing and communal establishments

- B.111 There are 800 Houses in Multiple Occupation in Bradford District (HSSA 2008). Information from the 2001 census indicates that a total of 7,710 people living in communal establishments in Bradford District. The largest numbers were in residential care, nursing homes and educational establishments (Table B20).

Table B20 Residents in Communal Establishments

Type of communal establishment	No. People
Medical and Care Establishments	
NHS - Psychiatric hospital/home	70
NHS - Other hospital/home	189
LA - Children's home	30
LA - Residential Care Home	410
HA - Home/Hostel	103
Other - Nursing Home	2163
Other - Residential Care Home	1411
Other - Other medical and care home	60
Other establishments	
Educational establishments (inc Halls of residence)	1488
Hotel, Boarding House, Guest House	73
Hostel (including youth hostels, hostels for the homeless and people sleeping rough)	158
Other establishments	1229
Total	7,710

Source: 2001 Census Standard Table 126

Stage 3: The active market

Steps 3.1 and 3.2 the cost of buying or renting a property and affordability

Buying a property

B.112 A range of information relating to house prices, rates of change and comparisons with other areas was presented in Chapter 3. The cost of buying a property varies considerably by property type and location, as shown in Table B21.

B.113 How the relative affordability of owner-occupation varies by household type is explored in Figure B3. This considers income distribution by household type and compares this with lower quartile prices¹⁶ of different property types in 2008 for the District as a whole. The income distribution presented relates to

¹⁶ An indicator of the relative affordability of lower quartile prices is based on establishing the weekly amount a household would need for a property to be affordable based on a 3.5x income multiple. So, if a lower quartile price is £80,000, this would require a weekly income of £439.56 (80,000/3.5/52)

lower quartile, median and upper quartile bandings (i.e. the first 75% of households) and does not include the highest quartile band¹⁷.

B.114 Figure B3 shows that, on the basis of income alone:

- Lower quartile-priced detached properties are unaffordable to most households within the first three income quartiles (i.e. 75% of all households), with the exception of couples under 60 and couples with up to two children. In reality they would only be affordable to highest income groups or households with existing equity;
- Couples under 60 and couples with 1 or 2 child(ren) have income levels which allow access to a broad range of dwelling types including semi-detached, flats and terraced;
- A low proportion of singles under 60, couples over 60 and couples with 5 or more children could afford lower quartile terraced prices;
- For single peoples over 60 and lone parents, properties on the open market remain unaffordable.

¹⁷ A key issue regarding relative affordability is how lower income groups can access open market accommodation. Furthermore, the survey asked households to band their income and the highest band was open-ended; it's therefore difficult to establish a maximum earnings figure

Table B21 Bradford District median and lower quartile house prices by sub-area 2008

Lower Quartile

Sub-area	Lower Quartile Property price by type (2008)				
	Detached	Semi-detached	Terraced	Flat	Total
Bingley and Shipley	£235,000	£125,000	£115,000	£117,250	£123,000
City Central	£145,000	£93,000	£70,750	£85,000	£80,000
City North East	£180,000	£103,000	£85,000	£73,000	£94,950
City South	£125,000	£90,000	£74,500	£60,000	£81,500
City West	£165,000	£107,248	£80,250	£100,995	£94,475
Keighley and Worth Valley	£200,000	£114,985	£80,000	£80,000	£89,001
Wharfedale	£238,725	£160,000	£120,000	£144,750	£152,200
Bradford	£182,000	£105,000	£80,000	£88,158	£90,000

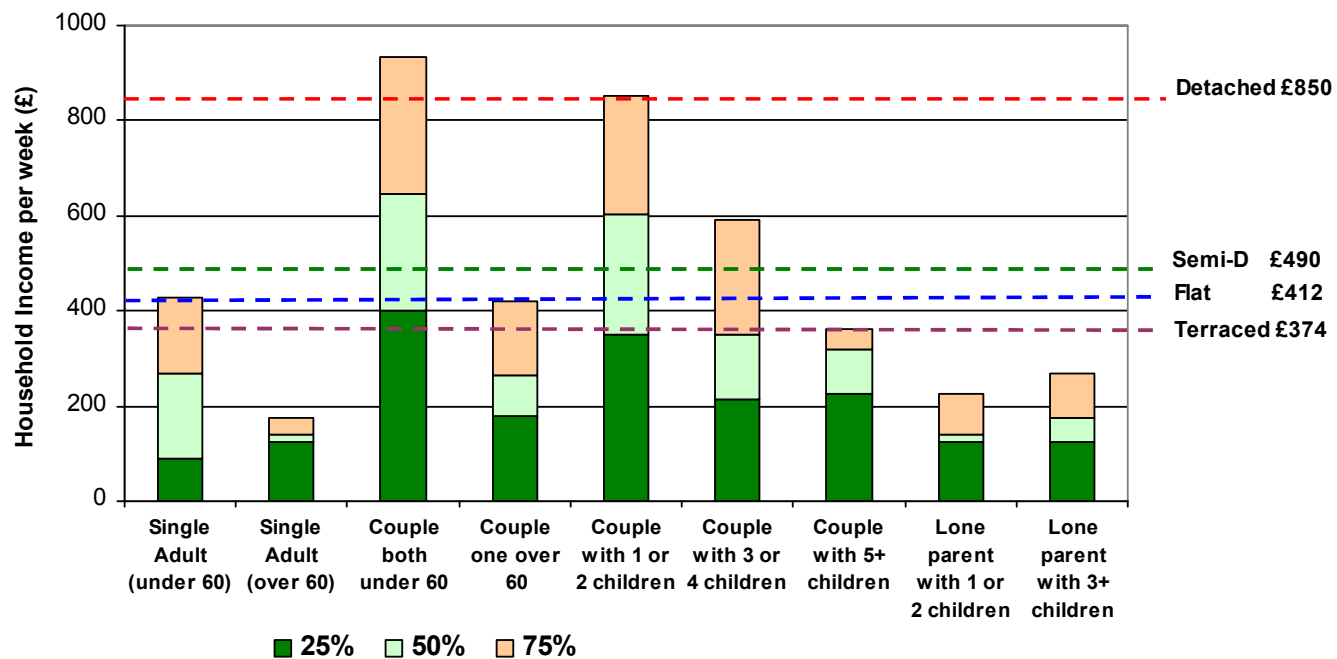
Source: Land Registry

Median

Sub-area	Median Property price by type (2008)				
	Detached	Semi-detached	Terraced	Flat	Total
Bingley and Shipley	£280,000	£158,000	£137,000	£138,975	£153,000
City Central	£180,000	£118,375	£90,000	£89,838	£98,040
City North East	£210,000	£125,000	£105,950	£95,000	£120,000
City South	£170,000	£117,500	£92,500	£75,000	£100,000
City West	£195,000	£129,973	£97,000	£114,995	£120,000
Keighley and Worth Valley	£234,373	£138,500	£96,250	£92,000	£120,000
Wharfedale	£350,000	£194,000	£157,000	£185,000	£204,000
Bradford	£239,975	£130,000	£100,000	£110,000	£120,000

Source: Land Registry

Figure B3 Relative affordability of lower quartile property prices by household type



Sources: Land Registry, 2007/8 household survey

Renting a property: private renting

B.115 Table B22 illustrates the cost of renting privately in Bradford District and household income required to ensure that the property is affordable. The median price across Bradford District is £495 which would require a weekly gross household income of £457.

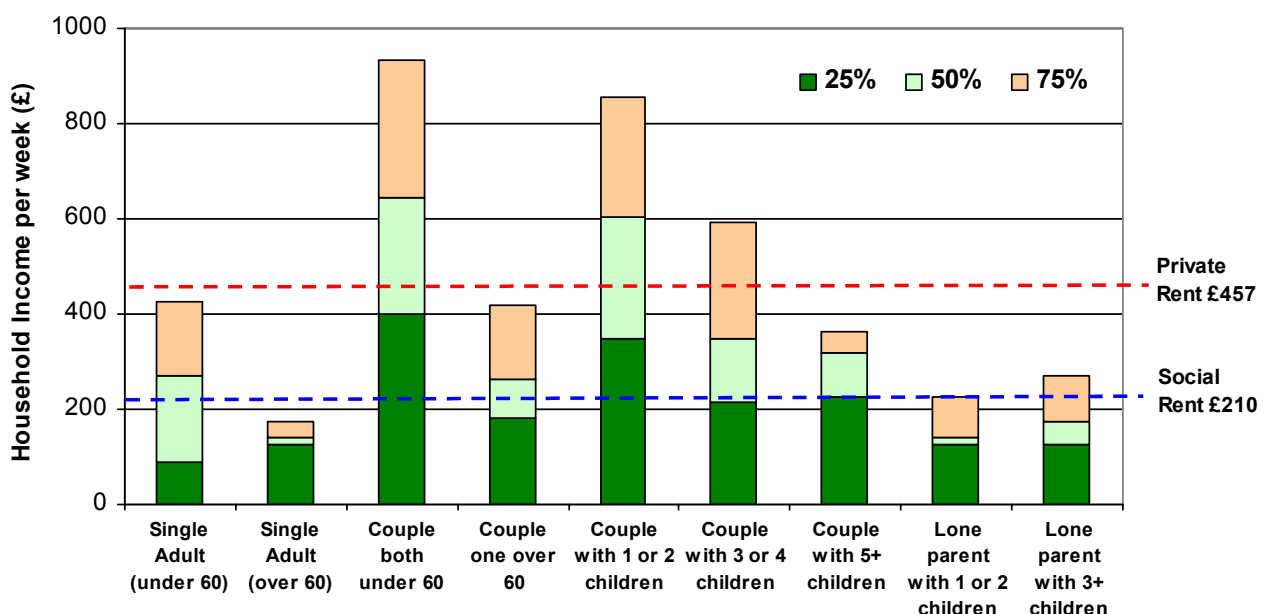
Table B22 Private renting in Bradford District and income required to be affordable

Property size (no. of bedrooms)	Median Price	Price Range	Minimum income required for median rent to be affordable (based on 25% of gross income)	
			Monthly	Weekly
One	£400	£369-450	£1,600	£369
Two	£495	£425-551	£1,980	£457
Three	£550	£475-600	£2,200	£508
Four	£750	£595-995	£3,000	£692
Five	£948	£675-1300	£3,790	£875
Six	£1,080	£975-1650	£4,320	£997
Average	£495	£425-£595	£1,980	£457

Source: City of Bradford MDC

B.116 Assuming an average private sector rent of £495 each month, a household income of around £1,980 each month (£457 each week) week is required for the property to be affordable (equating to 25% of gross income). Figure B4, which does not take into account housing benefit receipt, suggests that private renting is relatively affordable to couples under 60, couples with children. Figure B4 also illustrates that social renting could be afforded by most household groups, with the exception of single people over 60 and most lone parent households.

Figure B4 Relative affordability of private and social renting by household type



Sources: RSR returns 2008, Internet search of private rents, 2009 Household Survey

Renting a property: renting from a social landlord

B.117 Table B23 illustrates the cost of renting a property from Housing Associations. However, as Figure B4 demonstrates, without housing benefit receipt, social renting is still unaffordable to older singles and a majority of lone parent households.

Table B23 The cost of renting from a social landlord in Bradford District and income required for property to be affordable

Property size (no. of bedrooms)	Weekly Rent	Monthly Rent	Minimum income required for median rent to be affordable (based on 25% of gross income)	
			Weekly	Monthly
Bedsit	£38.44	£167	£154	£666
One	£45.19	£196	£181	£783
Two	£52.31	£227	£209	£907
Three	£57.32	£248	£229	£994
Four	£74.39	£322	£298	£1,289
Five	£85.61	£371	£342	£1,484
All	£52.55	£228	£210	£911

Source: Housing Corporation RSR 2008

B.118 The relative affordability of different open market options is carefully considered in assessing housing need and the scale of affordable housing required. This is discussed in more detail in Appendix D.

Overcrowding and under-occupation (Step 3.3)

Overcrowding

B.119 The 2007/8 household survey identified a total of 9,181 households across Bradford District living in overcrowded conditions. Of these households, 2,583 want to move because they are overcrowded (which is the figure used in needs assessment modelling). Analysis was based on the number of bedrooms the household had access to compared with the number required according to the bedroom standard model. Table B24 shows that the proportion of households who were overcrowded averaged 4.8% across Bradford District and was highest in the City Central sub-area (10.7%).

Table B24 Overcrowding by sub-area

Sub-areas	No. Overcrowded Households	Total Households	% Over crowded
City Central	4644	43467	10.7
City North East	1047	29418	3.6
City South	941	24791	3.8
City West	705	22145	3.2
Bingley and Shipley	770	28072	2.7
Wharfedale	436	18585	2.3
Keighley & Worth Valley	638	23239	2.7
Bradford	9181	189717	4.8

Source: 2007/8 household survey

B.120 How rates of overcrowding vary by tenure is show in Table B25. Most households who are overcrowded are either owner occupiers (who account for 69.5% of all overcrowded households) or private renters (15.5%). In terms of the proportion of households by tenure who are overcrowded, the highest proportion is for owners with a mortgage (5.9%) and private renters (5.4%).

Table B25 Overcrowding by tenure

Tenure	No. Overcrowded Households	Total Households	% Over crowded
Owned Outright	2036	59381	3.4
Owned with mortgage	4351	73800	5.9
Bradford CH Trust	800	18023	4.4
Other HA	567	11193	5.1
Private Landlord	1427	26371	5.4
Tied accommodation	0	379	0.0
Shared ownership	0	569	0.0
Total	9181	189717	4.8

Source: 2007/8 household survey

B.121 Table B26 illustrates how overcrowding varies by household type. 30% of all overcrowded households are described as 'multi-adult households' which can include, for instance, families with older parents living with them. In terms of the proportions of household types that are overcrowded, 40.1% of couples with 5 or more children, 29.8% of multi-adult households and 20% of lone parents with three or more children were overcrowded.

Table B26 Overcrowding by household type

Households	No. Overcrowded Households	Total Households	% Over crowded
Couple with 1 or 2 children	1862	34718	5.4
Couple with 3 or 4 children	1051	8917	11.8
Couple with 5+ children	685	1707	40.1
Lone parent with 1 or 2 children	190	10055	1.9
Lone parent with 3+ children	608	3035	20.0
Couple with Adult children	844	14418	5.9
Lone parent with Adult children	524	6450	8.1
Multi-family	2774	9296	29.8
Other, unrelated	642	2846	22.6
Total	9181	189717	4.8

Source: 2007/8 household survey

Under-occupation

B.122 Using the bedroom standard model methodology, it is possible to identify households that are under-occupying i.e. there are more bedrooms than needed (Table B27). Overall 64.7% of households in Bradford District are technically under-occupying e.g. a couple in a two or three bedroom house or a single person in a two bedroom house. However, it is more appropriate to consider severe under-occupation, whereby a household has 3 or more 'spare bedrooms': a total of 8,449 households (4.5%) are severely under-occupying. Table B25 summarises the number and proportion of households where there is severe under-occupation by sub-area, indicating that this is a particular issue for households in Wharfedale (13.3% severely under-occupying) and Bingley and Shipley (6.2%).

Table B27 Under-occupation by sub-area

Sub-areas	No. Underoccupying Households	Total Households	% Underoccupying
City Central	1333	43467	3.1
City North East	1154	29418	3.9
City South	604	24791	2.4
City West	173	22145	0.8
Bingley and Shipley	1750	28072	6.2
Wharfedale	2471	18585	13.3
Keighley & Worth Valley	963	23239	4.1
Bradford District	8449	189717	4.5

Source: 2007/8 household survey

B.123 Table B28 considers severe under-occupation by tenure. Severe under-occupation is most prevalent amongst owner occupiers (accounting for 96.0%

of severe under-occupation). Overall, 6.8% of outright owners severely under-occupy along with 5.5% of owners with a mortgage. Across the private rented sector, 1.2% of renters are severely under-occupying.

Table B28 Under-occupation by tenure

Tenure	No. Underoccupying Households	Total Households	% Underoccupying
Owned Outright	4052	59381	6.8
Owned with mortgage	4061	73800	5.5
Other HA	29	11193	0.3
Private Landlord	306	26371	1.2
Total	8449	189717	4.5

Source: 2007/8 household survey

B.124 Table B29 illustrates the relationship between severe under-occupation relates and household type. This shows that severe under-occupation is most prevalent amongst couples (with one or both over 60) and couples (both under 60). This is likely to reflect 'empty nesting' whereby children have left the family home.

Table B29 Under-occupation by household type

Households	No. Underoccupying Households	Total Households	% Underoccupying
Single Adult (under 60)	1095	26181	4.2
Single Adult (over 60)	1237	27888	4.4
Couple both under 60	2166	20869	10.4
Couple one over 60	2028	23335	8.7
Couple with 1 or 2 children	1029	34718	3.0
Couple with 3 or 4 children	94	8917	1.0
Couple with 5+ children	29	1707	1.7
Couple with Adult children	619	14418	4.3
Lone parent with Adult children	29	6450	0.5
Multi-family	123	9296	1.3
Total	8449	189717	4.5

Source: 2007/8 household survey

Step 3.4 Vacancies, turnover rates and available supply by tenure

Vacancy rates

B.125 Council Tax (2009) data reports a vacancy rate of 6% of which 3.9% are long-term vacants. There are 8,082 properties that have been vacant for more than six months, accounting for 65% of all vacant stock in Bradford District.

B.126 Housing Strategic Statistical Appendix data for 2008 reports that 1,776 (5.5%) of social rented properties are classed as difficult to let and 1605 (5%) are low demand.

Turnover rates

B.127 The 2007/8 Household Survey provided information on how long a household had lived at their present address. Using this information, turnover rates can be derived by sub-area (Table B30) and tenure (Table B31). Overall, around 11.7% of households move each year. Within Bradford District, there were variations in turnover by sub-area, with highest turnover in City Central (15.9%) and City South (13%).

B.128 Table B30 shows that there are strong relationships between turnover and tenure, with the private rented sector exhibiting strong rates of turnover and the owner-occupied sector the least; this is entirely consistent with national trends.

Table B30 Household turnover rates by sub-area

Sub-area	% households living in property for less than 2 years	Annual turnover rate	Annual turnover (no. dwellings)
City Central	24.0	15.9	6007
City North East	18.5	9.4	2569
City South	18.9	13.0	2994
City West	16.4	11.7	2205
Bingley and Shipley	16.2	9.2	2173
Wharfedale	17.5	10.6	1818
Keighley & Worth Valley	17.2	8.9	1712
Bradford	19.0	11.7	19478

Source: 2007/8 household survey

Table B31 Household turnover rates by area and tenure

Tenure	% households living in property for less than 2 years	Annual turnover rate	Annual turnover (no. dwellings)
Owned Outright	5.4	3.9	2056
Owned with mortgage	17.9	9.9	6291
Bradford CH Trust	17.6	11.1	1782
Other HA	22.1	13.0	1313
Private Landlord	51.5	32.7	7638
Tied accommodation	13.2	13.2	59
Shared ownership	30.2	30.2	163
Total	18.9	11.6	19302

Source: 2007/8 household survey

Supply by tenure

Owner occupied

B.129 On the basis of household turnover rates presented in Table B29, around 7,086 owner occupied dwellings become available for purchase on an annual basis.

Private rented

B.130 There is a high degree of turnover in private rented properties which results in a good overall supply. Data suggests around 6,044 private rented lets (including tied accommodation) become available each year.

Social rented

B.131 The likely annual capacity of the social rented sector to accommodate new renters can be derived from published sources (the annual Housing Strategy Statistical Appendix) and RSL CORE lettings data. Table B32 summarises available information from each of these sources. Note that there is a slight variation in information reported in HSSA returns and derived from RSL CORE lettings data.

B.132 Housing needs analysis assumes an average annual capacity in the social rented sector of 2,029 dwellings each year based on RSL CORE lettings to new renters for the three years 2005/6 to 2007/8.

Table B32 Expected annual capacity for new renters in social rented sector

	2005/06	2006/07	2007/08
HSSA Data			
RSL Total lettings	2554	2321	2390
RSL CORE Data			
Total Lettings	3481	3033	2936
Lettings to new tenants	2188	1886	2013

Sources: HSSA; RSL CORE (General) Lettings

Notes: Lettings to new tenants = lettings to households who were not previously social renters (either from the Council or a housing association)

B.133 Further details of social rented capacity by sub-area and property size/designation can be found at Table D10.

Intermediate tenure

B.134 Intermediate affordable housing is defined in PPS3 as 'housing at prices and rents above those of social rent, but below market price or rents'. Intermediate tenure includes shared equity products (e.g. Homebuy), discounted for sale houses etc.

B.135 Over the three years 2005/06, 06/07 and 07/08 an average of 64 intermediate tenure dwellings became available for occupancy across Bradford District.

Stage 4: Bringing the evidence together

Step 4.1 Mapping market characteristics

Introduction

B.136 Chapter 3 presented a range of material relating to housing market dynamics. It concluded that Bradford District can be described as a distinctive housing market area, whilst recognising that there are strong interactions with the Leeds and other neighbouring Districts. The purpose of this section is to explore the extent to which housing market dynamics vary within Bradford District, with specific reference to:

- Housing market function (through the review of migration patterns, travel to work); and
- Housing market typology (through the review of dwelling stock and socio-economic and demographic characteristics).

B.137 Table B33 provides a review of the distinctive attributes of each sub-area. For each attribute, a District mean has been calculated (for instance the % of households who are owner-occupiers). Information for each sub-area is then compared against this mean to indicate the extent of variation from the mean figure. The colours in the chart reflect the degree of variation:

- YELLOW indicates that the ward figure is less than 75% of the District mean;
- GREEN indicates that the ward figure is between 75% and 125% of the District mean; and
- RED indicates that the ward figure is at least 125% of the District mean.

B.138 For instance, across the District, the proportion of households living in owner-occupied dwellings is between 75 and 125% of the District mean. However, the proportions who rent privately vary, with the highest variations reported in City Central (above 125% of the District average) and Wharfedale ((below 75% of the District average).

B.139 Noteworthy comments relating to each sub-area are summarised in Table B34.

Table B33 Attributes of sub-areas

Attribute	Sub-area % variation from District Mean value							Total
	City Central	City North East	City South	City West	Bingley	Wharfedale	Keighley & Worth Valley	
Tenure								
Owner Occupied	76.6	106.4	92.6	106.3	116.3	124.2	97.6	70.1
Social Rented	153.6	99.9	111.2	80.5	65.4	32.1	104.0	15.7
Private Rented	156.3	68.2	124.1	90.3	57.5	55.5	107.3	14.1
Property Type								
Detached	28.1	76.4	38.4	137.5	164.7	212.0	125.2	10.6
Semi	61.3	145.6	112.2	107.8	108.8	105.4	76.6	33.1
Terraced	153.6	57.0	107.0	93.3	70.7	70.0	115.5	35.1
Bungalow	38.7	114.9	159.3	109.6	97.5	102.5	122.6	7.5
Flat/Maisonette	145.7	110.3	67.9	63.7	105.0	75.5	84.7	13.6
No. Bedrooms								
1-2 beds	120.0	93.7	103.8	84.3	93.9	81.9	107.2	38.6
3-4 beds	84.0	106.6	101.8	115.9	102.4	103.8	95.1	57.5
5+ beds	138.1	65.6	36.1	19.9	125.6	224.4	101.7	3.9
ACORN								
1 Wealthy Achievers	33.7	44.1	14.7	77.7	199.9	281.3	96.0	15.6
2 Urban Prosperity	138.2	22.2	20.5	20.3	120.1	271.9	77.1	5.9
3 Comfortably Off	33.2	142.3	108.0	140.0	134.2	100.3	100.9	30.4
4 Moderate Means	158.0	70.5	136.2	89.4	38.1	24.0	128.5	30.2
5 Hard-Pressed	160.9	152.8	126.2	95.9	52.3	12.5	61.3	17.9
Property Prices								
2006 Median	76.3	100.0	84.8	99.2	129.7	169.5	98.9	£117,950
2007 Median	83.2	100.0	89.6	100.0	128.0	168.0	100.0	£125,000
2008 Median	81.7	100.0	83.3	100.0	127.5	170.0	100.0	£120,000
Household Income								
<£300pw	139.6	88.9	114.8	98.4	65.6	71.0	92.9	50.7
Between £300 and £500pw	93.3	140.8	100.1	88.7	85.4	57.2	111.1	20.9
>£500pw	34.4	89.9	73.6	111.2	172.0	183.1	104.5	28.4
Economic Activity (16+)								
In Employment	75.7	104.4	90.9	112.0	124.4	116.6	106.8	49.3
In training	162.2	100.9	82.5	73.2	48.2	100.4	61.3	7.0
Unemployed	139.2	85.1	134.1	117.4	41.4	33.1	97.1	3.0
Retired	70.7	94.5	130.0	105.5	96.0	130.7	114.6	16.8
Look after home	147.7	101.6	95.4	81.2	77.1	45.3	83.5	19.3
Permanently sick, carer	147.1	74.4	111.4	59.3	66.0	82.6	103.8	4.5
Migration (prev 5 years)								
% all households moving	115.7	90.8	98.6	95.1	98.9	93.0	96.3	37.2
% all movers from within sub-area	129.6	94.8	105.8	116.5	64.2	97.6	91.4	51.7
% all movers from within Bradford	101.9	99.7	110.1	110.8	80.8	83.0	110.9	76.8
% all movers from Leeds	39.9	170.2	100.9	0.0	148.7	249.1	61.0	6.4
% all movers from Calderdale	64.2	0.0	120.8	638.3	0.0	0.0	0.0	0.5
% all movers from Kirklees	27.9	0.0	192.5	0.0	480.9	0.0	0.0	1.3
% all movers from Harrogate	0.0	0.0	0.0	0.0	552.6	265.3	0.0	0.6
% all movers from Craven	0.0	0.0	0.0	0.0	0.0	910.2	129.4	0.6
% all movers from elsewhere UK	133.1	89.6	42.8	85.3	138.6	98.0	72.9	13.9
Workplace								
In Bradford	107.8	98.5	110.6	102.9	93.3	85.4	102.3	81.8
Outside Bradford	65.3	106.8	52.3	86.9	129.9	165.3	89.4	18.2
Household type								
Singles	115.0	137.0	98.5	62.4	102.4	79.2	75.6	13.8
Couples	61.9	94.1	117.2	89.8	142.1	113.5	107.8	11.0
Older	64.1	113.6	113.7	110.3	100.0	127.3	102.2	27.0
Two parent families	104.1	84.1	82.1	121.9	118.2	91.7	96.2	23.9
Lone Parents	135.4	71.4	118.4	113.0	84.0	63.0	88.5	6.9
Other multi-person household	148.1	86.4	86.3	85.2	53.1	91.7	120.8	17.5
Black, Asian and Minority Ethnic Households								
BAME Households	276.2	59.7	60.7	58.7	28.6	1.2	73.7	18.4

Source: 2007/8 household survey; Land Registry

Table B34 Summary of distinctive market attributes

	Distinctive Attributes by Sub-area						
Attribute	City Central	City North East	City South	City West	Bingley	Wharfedale	Keighley & Worth Valley
Tenure	High % social / private rented	Low % private rented	High % private rented		Low % social / private rented	Low % social / private rented	Balanced
Property type	High % of terraced & flats	High % semi-detached houses	High % Bungalows & Low % Detached	High % detached	High % detached & Low % Terraced	Very High % detached & Low % Terraced	High % detached
Property size	High % 5+ beds	Low % 5+ beds	Low % 5+ beds	Low % 5+ beds	High % 5+ beds	High % 5+ beds	Balanced
Acorn	High % Moderate means, hard-pressed	High % comfortably off, hard-pressed	High % Moderate means, hard-pressed	Low % Urban prosperity, High % Comfortably off	High % Wealthy Achievers, comfortably off	High % Wealthy Achievers, Urban Prosperity	High % Moderate Means
Property prices	Lowest median price		Low median price		High median price	Highest median price	
Household income	High % <£300pw	High % £300-500pw	Low % >£500pw	Balanced	High % >£500pw	High % >£500pw	Balanced
Economic Activity	High % in training, look after home, sick/carer	Balanced (low % sick/carer)	High % unemployed, retired	Low % in training, sick/carer	Low % in training, unemployed	High % retired, Low % unemployed	Low % in training
Household mobility	Higher than district average	Lower than district average				Lower than district average	
Self-containment	Most self contained: 67%	49% self contained	54.7% self contained	60.3% self contained	Least self contained: 33.2%	50.5% self contained	47.3% self contained
Migration from outside District	Very weak linkages with outside areas	Linkages with Leeds	Linkages with Kirklees	Strong Linkages with Calderdale	Strong Linkages with Leeds, Harrogate, Kirklees	Strong Linkages with Leeds, Harrogate, Craven	Linkages with Craven
Workplace	Strong Bradford base, weaker outside district	High % with Leeds market	Strong Bradford base, weaker outside district		High % with Leeds market	Very High % with Leeds market	
Household type/age	High % of lone parents, and other households	High % singles	Balanced	Low % singles	High % couples, low % other households	High % older and Low % Lone parents	Balanced
BAME HHs	Very High	Low	Low	Low	Low	Lowest proportions of BAME HHs	Low

Housing market function

- B.140 Analysis of migration patterns suggests that Bradford District can be described as a self-contained housing market area, with at least 70% of moving households originating from within Bradford District. Within the District, the highest degree of self-containment at sub-area level was in City Central (67% of movers originated in the same sub-area), City West (60.4%) and City South (54.7%).
- B.141 Overall, 23.2% of moving households originated from outside Bradford District. Proportions of households moving from outside the District were highest in Bingley and Shipley (37.9%) and Wharfedale (36.2%).
- B.142 Overall, of the 23.2% of households who had moved into Bradford District from elsewhere: 6.4% had originated in Leeds, 2.2% from elsewhere in West Yorkshire; 3.8% from elsewhere in Yorkshire and the Humber; 2.7% from elsewhere in the North of England; 4.7% from elsewhere in the UK and 3.4% from abroad.
- B.143 Evidence indicates that households moving from these locations tended to settle in particular areas within Bradford District:
- In-migrant households from Leeds accounted for 15.8% of all moving households in Wharfedale and 10.9% in City North East;
 - In-migrant households from elsewhere in West Yorkshire accounted for 8.1% of all moving households in Bingley and Shipley and 3% in City West and City South;
 - In-migrant households from North Yorkshire accounted for 8.4% of all households moving in Wharfedale and 6% in Bingley and Shipley;
 - In-migrant households from abroad accounted for 9% of all households moving in City Central.
- B.144 The 2007/8 household survey indicated that 81.8% of heads of household and partners lived and worked in Bradford District. Of those working outside the District: 10.4% worked in Leeds, 4.3% elsewhere in West Yorkshire, 1% in North Yorkshire, 0.7% Elsewhere in Yorkshire and the Humber and 1.9% worked elsewhere in England. There are clear functional linkages between place of residence and place of work, and in summary:
- Commuters to Leeds were most likely to live in Wharfedale (where 18.1% of economically active residents worked in Leeds), Bingley and Shipley (13.3%) and City North East (12.3%);
 - Commuters to elsewhere in West Yorkshire were most likely to live in City West, City North East and Bingley and Shipley;
 - Commuters to North Yorkshire and those working elsewhere in England were most likely to live in Wharfedale.

Housing market typology

- B.145 The extent to which sub-areas vary in social, economic, demographic and dwelling stock characteristics is now considered.
- B.146 The tenure profile varies to some extent across Bradford District. Across the District, 70.1% of households are owner occupied and this proportion is highest in Wharfedale (87.1%) and Bingley and Shipley (81.6%). Overall, 15.7% of households live in social rented dwellings and this proportion is highest in City Central (24.2%). A further 14.1% of all households live in private rented stock, with proportions highest in City Central (22.1%) and City South (17.5%).
- B.147 Property type and size varies across the District. 22.6% of households in Wharfedale and 17.5% in Bingley and Shipley live in detached houses. Semi-detached houses account for 48.3% of occupied dwellings in City North East and around one-third in City South, City West, Bingley and Shipley and Wharfedale. Over half (54%) of occupied dwellings in City Central are terraced along with 40.6% in Keighley/Worth Valley. Bungalows account for 11.9% of occupied dwellings in City South and in City Central 19.8% of occupied dwellings are flats/maisonettes.
- B.148 57.5% of all occupied properties across Bradford District have three or four bedrooms; a further 38.6% have one or two bedrooms and 3.9% have five or more bedrooms. Smaller one and two bedroom properties account for 46.3% of occupied dwellings in City Central, 41.3% in Keighley/Worth Valley and 40% in City South. Three and four bedroom properties account for 66.7% of occupied dwellings in City West, 61.3% in City North East and 59.7% in Wharfedale. The proportion of 5+ bedroom occupied properties is highest in Wharfedale (8.7%) and City Central (5.4%).
- B.149 The characteristics of households as defined using ACORN (a classification of residential neighbourhoods) suggests that 'wealthy achievers' account for 44% of households in Wharfedale and 31.3% in Bingley and Shipley. In contrast, households defined as 'moderate means' and 'hard-pressed' account for the majority of households in City Central and City South.
- B.150 The distribution of household incomes varies across Bradford District. Overall, 50.7% of households receive less than £300 each week and 28.4% receive at least £500 each week. The proportion of households receiving less than £300 is highest in City Central (70.7%). The proportion of households receiving at least £500 is highest in Wharfedale (52.2%) and Bingley and Shipley (48.9%).
- B.151 The proportion of residents in employment, training or are retired does not vary considerably across Bradford District, although economic activity rates are lowest amongst residents in City Central and City South. Around one-fifth of households in Wharfedale and City South are occupied by someone who is retired.
- B.152 There is some variation in the characteristics of households across Bradford. Singles under 60 accounts for 18.9% of households in City North East and Couples with no children account for 15.6% of households in Bingley and Shipley. 34.4% of households in Wharfedale are older person households

(singles or couples), along with around 30% of households in City North East, City South, City West. Couples with children account for around 30% of households in City West and Bingley and Shipley. Lone parents account for 9.3% of households in City Central and 8.2% in City South, and a further 25.8% of households in City Central are multi-adult households.

- B.153 18.4% of households across Bradford District are headed by someone from a Black and Asian Minority Ethnic group. The highest proportion is in City Central (50.9% of households); the lowest proportions are in Wharfedale (0.2%) and Bingley and Shipley (5.3%) and in other sub-areas the proportion is between 10.8 and 13.6%.

Summary of market characteristics

- B.154 An analysis of market function and market typology has helped to map market characteristics across Bradford District. The main points to observe are that:

- The CLG suggests that a housing market is self-contained if upwards of 70% of moves take place within a defined area. On the basis of migration analysis:
 - 76.8% of all households moving in the past 5 years moved within the Bradford District, suggesting that the District is a self-contained housing market area;
 - There are some sub-areas showing a reasonable degree of self-containment including: City Central (67% of movers originated in the same sub-area), City West (60.4%) and City South (54.7%).
- There are distinctive patterns of in-migration affecting Bradford District, for instance:
 - 6.4% of all moving households originated from Leeds, but these accounted for 15.8% of all moving households in Wharfedale and 10.9% in City North East;
 - 8.4% of moving households in Wharfedale and 6% in Bingley and Shipley originated in North Yorkshire;
 - 8.1% of moving households in Bingley and Shipley originated in West Yorkshire; and
 - 9% of households moving in City Central originated from abroad.
- Analysis of workplace data indicates that 81.8% of heads of household and partners lived and worked in Bradford District. A further 10.4% worked in Leeds and 4.3% elsewhere in West Yorkshire.
- There are some distinctive travel to work patterns, for instance:

- commuters to Leeds accounted for 18.1% of economically active residents in Wharfedale and 13.1% in Bingley and Shipley;
- Commuters to elsewhere in West Yorkshire were most likely to live in City West, City North East and Bingley and Shipley;
- Commuters to North Yorkshire and elsewhere in England were most likely to live in Wharfedale.

B.155 A review of housing market dynamics suggests that Bradford District is a self-contained housing market area. Notwithstanding this, there are specific interactions primarily with Leeds, but also West and North Yorkshire as evidenced through travel to work and migration trends.

Step 4.2 Trends and drivers

B.156 The main drivers affecting housing markets relate to demography, economy and dwelling stock attributes. Key observations relating to Bradford District are now summarised.

B.157 Demographic drivers:

- ONS population projections (2006 based) predict that the population of Bradford District will increase by 23.8% from 505,900 in 2008 to 626,300 by 2026;
- Over the period to 2026, there will be increases in the population across all age groups, but most noticeably amongst the 75+ age group (a 42.5% increase);
- There is considerable ethnic diversity within Bradford. 18.4% of households are headed by someone who identifies with an Black and Asian Minority Ethnic group. The proportion is highest in City Central (50.9% of households have a BAME head of household) although elsewhere in Bradford the proportion averages 8.7%;
- ONS trend-based projections indicate that the number of households is expected to increase by 32.5% from 191,000 in 2006 to 253,000 by 2026. This represents an average annual increase of 3,100 households;
- There are a considerable number of overseas nationals working in Bradford District. National Insurance non-UK national data for 2007/8 indicates 6,170 migrant workers of whom 1,480 are Pakistani and 1,800 are Polish nationals;
- The three largest household groups in Bradford District are older couples/singles (27%), two parent families (23.9%) and multi-person households (17.5%).

B.158 Economic drivers:

- Summary data relating to current economic circumstances includes:
 - 74.1% of residents 16 to pensionable age are economically active, lower than for the region and England. Unemployment in 2008 was 6.4%, compared with 5.7% regionally;
 - 2007/8 household survey data suggests that 81.8% of residents work within Bradford District and 18.2% work outside the District, most notably in Leeds;
 - Bradford lags behind the regional and national proportions of economically active residents with qualifications. 70.5% have a qualification of NVQ1 and above compared with 77% regionally and 78.1% nationally. 22% have an NVQ4 and above qualification compared with 23.8% regionally and 28.3% nationally;
 - Median incomes in 2008 were £20,211 which compares with £23,077 for the region and £24,497 for England.
- Bradford District has higher proportions of residents in administrative/skilled trades occupations, sales/customer service occupations, personal service occupations and elementary occupations. In contrast, lower proportions of residents are in management/professional occupations.

B.159 Dwelling stock attributes:

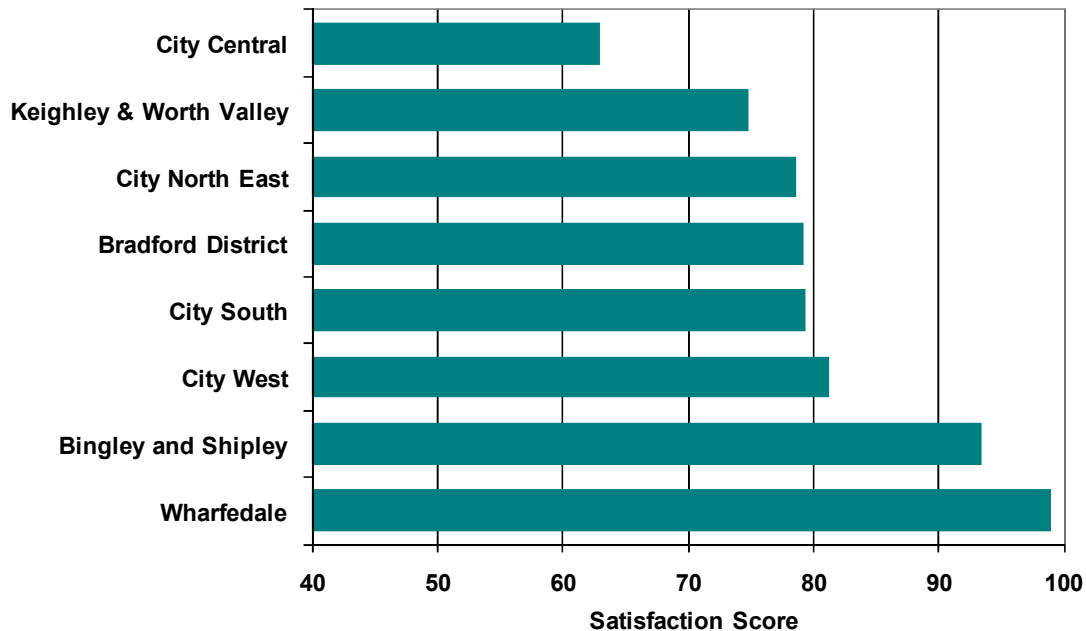
- 78.8% of properties are houses, 14.5% are flats/maisonettes, 6.5% are bungalows and 0.2% are other property types (e.g. caravans);
- 43.6% of properties have three bedrooms, 28.3% have two bedrooms, 17.8% have four or more bedrooms and 10.3% have one bedroom;
- 32.8% of properties were built before 1919, a further 18.1% built between 1919 and 1944, 16.8% between 1945 and 1964, 14.6% between 1965 and 1979 and 17.7% has been built since 1980;
- 70.2% of properties are owner-occupied, 15.4% are social rented, 14.1% are private rented and 0.3% are intermediate tenure (e.g. shared ownership). The proportion of social rented dwellings compares with a regional average of 19%.

Satisfaction with area

B.160 An important underlying market driver relates to satisfaction with area. Figure B5 summarises the relative satisfaction with the sub-area in which household survey respondents lived. Across Bradford District, the net satisfaction score (which considers the percentage satisfied minus the percentage dissatisfied) was 79.2%. Analysis suggested that households in Wharfedale and Bingley and Shipley were the most satisfied (with at a net satisfaction score of at least

90% and as high as 98% in Wharfedale). Households in City Central were least satisfied (with a net satisfaction score of 62.9%).

Figure B5 Relative satisfaction with area by sub-area



Source: 2007/8 household survey

Step 4.3 Issues for future policy/strategy

B.161 This chapter has provided a wealth of material to assess the current housing market. Key messages from this chapter are now summarised.

Population and households

B.162 Bradford District’s population is expected to increase by 23.8% between 2008 and 2026. The population is particularly young, with 57.3% of residents aged under 40 (compared with 51.6% regionally). By 2026, there will have been an increase in residents across all age cohorts, but the largest increase (42.5%) will be amongst residents aged 75 and over.

B.163 Bradford District has a diverse ethnic profile, with 18.4% of all households headed by someone who identifies with a Black and Minority Ethnic group. This proportion is highest in City Central (50.9%) and averages 8.9% elsewhere in the District. Although traditionally BAME households lived in the

central areas of Bradford, anecdotal evidence suggests that the proportion of BAME households is increasing elsewhere as social and economic mobility allows households to move to alternative locations.

Economic activity

- B.164 Data suggests that economic activity rates in Bradford District lag behind regional and national proportions. This is reflected in lower incomes and fewer economically active residents with qualifications. However, this masks the fact that Bradford is the third largest economy in the region, the fastest growing working-age population of any major city in the UK, with improving business start-up and survival rates and the ability to capitalise on a diverse workforce which has links to communities across the globe¹⁸.
- B.165 A key strategic issue for the District is to maintain and diversify the economic base of the District and ensure it plays a central role in supporting and contributing to the economy of the Leeds City Region.

Dwelling stock and stock condition

- B.166 Over the past 10 years, dwelling stock has increased by 3.1%. Stock is predominantly owner-occupied (70.1%), with 15.1% social rented and 14.1% private rented. Arguably, there is an imbalance in the tenure profile and diversification towards social renting in particular would help create a broader tenure balance. Dissatisfaction with state of repair is most likely to be voiced by private renters. Progression towards decent homes is alleviating stock condition issues in the social rented sector. Improving private sector stock condition should be a strategic priority and achieved through, for instance, better liaison with local landlords.

Market areas

- B.167 On the basis of migration patterns and travel to work patterns, Bradford District can be described as a self-contained housing market as 70% of households moving or working originate from within Bradford District. That said, there are strong functional linkages with other areas, most noticeably with Leeds.

Satisfaction with area

- B.168 There is a high degree of residential satisfaction voiced by households across Bradford District, with residents in Wharfedale most satisfied and residents in City Central least satisfied.

¹⁸ Bradford Economic Strategy

Technical Appendix C: The Future Housing Market

Underpins Core Output 3

Introduction

C.1 The purpose of this section is to review the future housing market in Bradford District and provides information relating to the following stages of the SHMA process:

Stage 1: Projecting changes in future number of households

Stage 2: Future economic performance

Stage 3: Future affordability

Stage 4: Bringing the evidence together

C.2 Material in this chapter provides a basis for the following SHMA core outputs:

- Core Output 3 Future households

Stage 1: Projecting changes in future numbers of households

Introduction

C.3 Population and household change are fundamental housing market drivers and it is vital that their potential impact on market dynamics is carefully considered. The overall aim of this section is to review available data on population and household projections and consider how population change at the sub-area level impacts on the total number of households.

C.4 This section presents available ONS population and household projections for Bradford District. It then reviews sub-area population data and the extent to which population has changed between 2001 and 2007 using ward-level mid-year population estimates by age group (cohort). The section also explores the relationship between population and household size by estimating the likelihood of someone in a particular age cohort being a 'household reference person' (traditionally called a head of household). HRP rates have been derived using 2001 census data and applied to sub-area population data for 2001 and 2007. This helps to determine the extent to which the population of Bradford is changing and the potential impact this has on the total number of households. More detailed analysis of variations in HRP rates by BAME group explores the extent to which changes in BAME population will have on household growth.

- C.5 Ultimately, this analysis considers recent trends in population and household change and how these trends may impact housing market dynamics. It also reflects upon variations in HRP. However, it should be noted that this is not detailed demographic analysis but rather provides a general overview of key demographic issues which warrant further investigation.

ONS district-level population projections

- C.6 The 2006 ONS sub-national population projections use the 2006 mid-year population estimates as a starting point for projecting future population. Future population change is then modelled based on assumptions regarding natural change (births/deaths) and migration into and out of the area¹⁹.
- C.7 Population projections for Bradford District suggest that the total population will increase from 505,900 in 2008 to 626,300 by 2026 and 655,000 by 2031. What is particularly noticeable about Bradford's population projections is the expected increase in population across all age cohorts (Table C1), with the biggest absolute increase in the 25-39 age group (31,100 increase to 2008-2026) and the biggest proportionate increase will be amongst the 75+ age group (42.5% increase 2008-2026).

Table C1 Population projections for Bradford 2008-2031

Age up	Year and population (000s)						Change in total no.		% Change	
	2008	2011	2016	2021	2026	2031	2008-26	2008-31	2008-26	2008-31
0-14	107.1	113.2	125.7	134.9	138.5	140.2	31.4	33.1	29.3	30.9
15-24	75.7	75.9	73	74.5	82.5	89.6	6.8	13.9	9.0	18.4
25-39	107	114.4	129.1	138.6	138.1	136.6	31.1	29.6	29.1	27.7
40-59	123.6	127	130.9	134.8	143.9	154.7	20.3	31.1	16.4	25.2
60-74	59.3	61.9	66.1	72.3	76	81	16.7	21.7	28.2	36.6
75+	33.2	34.4	36.9	40.2	47.3	52.9	14.1	19.7	42.5	59.3
Total	505.9	526.8	561.7	595.3	626.3	655	120.4	149.1	23.8	29.5

Source: Sub-national population projections 2006-based

ONS household projections

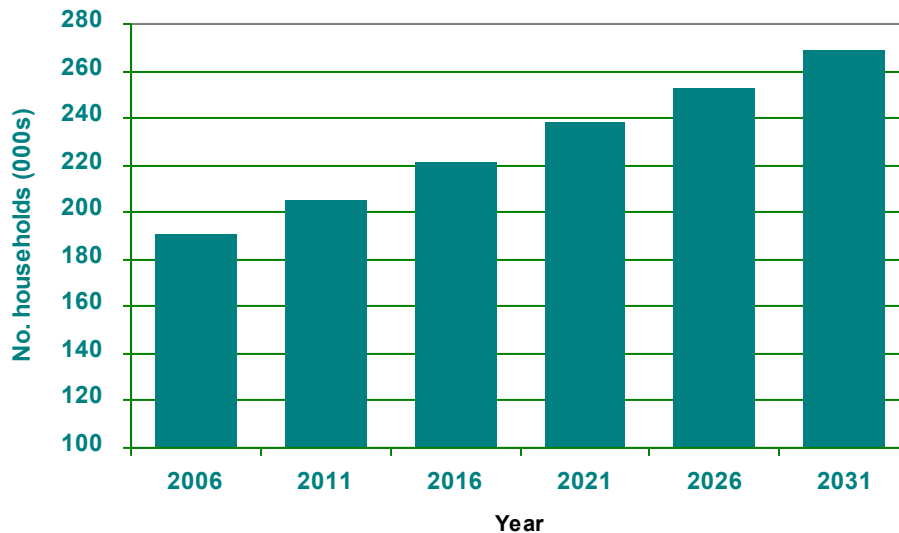
- C.8 ONS household projections (2006-based) are summarised in Figure C1. Using population projections as a base, household projections consider the probability of anyone in a particular demographic group being part of a separate household²⁰.
- C.9 The number of households in Bradford District is expected to increase from 191,000 in 2006 to 253,000 by 2026 (a 32.5% increase) (Figure C1). By 2031,

¹⁹ For further details please see ONS 2006-based Sub-national Population Projections for England, Office for National Statistics, 2008

²⁰ For further details please see 'Updating Communities and Local Government's household projections to a 2006 base', ONS

the number of households is projected to be 269,000 (a 40.8% increase on 2006 figures). For the period 2006-2026, this equates to an average annual increase of 3,100 households (which compares with an RSS build rate of 2,700 each year).

Figure C1 Projected household change 2006-2031



Source: Sub-national household projections 2006-based

C.10 At a regional level a 28% increase in households is expected by 2026, mainly fuelled by increases in one person households (Table C2).

Table C2 Change in household composition in Yorkshire and Humber Region
2006-2031

Yorkshire & Humber	2006	2011	2016	2021	2026	2031	% change 2006-26
Household types (thousands):							
married couple	970	961	967	980	992	1,007	2.3
cohabiting couple	232	290	336	370	399	426	72.0
<i>Summary (couples)</i>	<i>1,202</i>	<i>1,251</i>	<i>1,303</i>	<i>1,350</i>	<i>1,391</i>	<i>1,433</i>	<i>15.7</i>
lone parent	171	184	195	204	212	219	24.0
other multi-person	134	148	161	174	186	203	38.8
one person	673	749	835	921	1,003	1,076	49.0
All households	2,181	2,332	2,494	2,649	2,792	2,932	28.0
Private household population	5,057	5,289	5,530	5,771	5,998	6,208	
Average household size	2.32	2.27	2.22	2.18	2.15	2.12	

Source: Sub-national household projections 2006-based

Sub-area population and household change

C.11 Although ONS population and household projections are only available at District level, it is possible to review the potential impact of population change on the total number of households by sub-area. This can be achieved by considering the relationship between age profile and number of households. There is a strong correlation between age and the likelihood of someone being a 'household reference person' (HRP) - this is a householder in whose name the accommodation is owned or rented²¹ (and traditionally termed a head of household). Using 2001 census data, Table C3 shows HRP rates for different age groups which have been derived for each sub-area using 2001 census data. The numbers translate to the proportion of residents in a particular age group who are HRPs. For instance, in City Central, 21.3% of residents aged 20 to 24 are HPRs compared with 56.6% of residents aged 35 to 39 and 76.3% of residents aged 80 to 84.

²¹ Where there are joint householders, the person with the highest income is selected. If two or more households have exactly the same income, the oldest is selected

Table C3 Household Reference Persons in Bradford by sub-area and age group

Household Reference Person Age	HRP Rate							
	City Central	City North East	City South	City West	Bingley and Shipley	Wharfedale	Keighley & Worth Valley	Bradford
Aged 19 and under	0.054	0.043	0.038	0.039	0.030	0.012	0.048	0.034
Aged 20 to 24	0.213	0.209	0.218	0.214	0.178	0.159	0.211	0.206
Aged 25 to 29	0.403	0.432	0.425	0.450	0.402	0.394	0.419	0.415
Aged 39 to 34	0.534	0.535	0.537	0.548	0.520	0.516	0.526	0.531
Aged 35 to 39	0.566	0.558	0.568	0.568	0.538	0.529	0.573	0.558
Aged 40 to 44	0.579	0.582	0.585	0.569	0.568	0.547	0.569	0.573
Aged 45 to 49	0.609	0.603	0.599	0.588	0.586	0.585	0.588	0.596
Aged 50 to 54	0.593	0.613	0.586	0.598	0.589	0.589	0.586	0.593
Aged 55 to 59	0.624	0.616	0.612	0.620	0.600	0.592	0.619	0.612
Aged 60 to 64	0.598	0.603	0.597	0.602	0.585	0.572	0.584	0.592
Aged 65 to 69	0.617	0.627	0.622	0.621	0.617	0.600	0.635	0.620
Aged 70 to 74	0.762	0.788	0.789	0.812	0.801	0.797	0.796	0.789
Aged 75 to 79	0.596	0.618	0.589	0.611	0.580	0.570	0.588	0.593
Aged 80 to 84	0.763	0.767	0.767	0.769	0.772	0.752	0.744	0.763
Aged 85+	0.831	0.854	0.888	0.845	0.875	0.846	0.843	0.854

HRP Rate = All residents / Household Reference Person

Source: 2001 census

C.12 The ONS produces population mid-year estimates at ward level which can be aggregated up to sub-areas. Mid-year estimates for 2001 suggest a total resident population in 2001 of 470,745 (higher than the reported 2001 census figure of 459,951). By 2007, this had increased to 497,379²² or 5.7%. Population data for 2001 and 2007 is presented in Table C4 which also shows how the population profile has changed over the period 2001 to 2007. Key observations are:

- The total population has increased by 26,600 over the six-year period mid-2001 to 2007 which equates to an annual increase of around 4,400;
- The greatest absolute population increase has been in City Central (10,950 increase or 7.8%), but the biggest proportionate increases have been in City South (10.7% or 6,100) and City West (10.3% or 4,550);
- Largest increases have been in the following age cohorts across Bradford District: 20-24 (23.1% or 7,430), 25-29 (18.4% or 5,760), and 0-4 (15% or 4,990);
- Largest decreases have been in the following age cohorts: 30-34 (-8.5% or -2,960), 65-69 (-4.8% or -903) and 5-9 (-4.5% or -1,580).

²² ONS Ward Population Estimates for Bradford District, mid-2007 (experimental statistics), quinary age groups

- C.13 Table C5 summarises the greatest percentage changes in population by sub-area and age cohort. Some of the largest proportionate increases have been:
- Amongst the 20-24, 25-29 and 55-59 age cohorts across the District;
 - Amongst the 20-24 age cohort in City South (up 46.2%), City North East (40.9%) and City West 31.2%; amongst the 25-39 age cohort in City Central; and amongst the 55-59 age cohort in City West (29.9%), City South (26.8%) and City North East (24.1%);
 - There has also been a noticeable increase in residents aged 0-4 (up 15%) and aged 80-84 (up 15.8%).
- C.14 By applying HRP data derived from the 2001 census, it is possible to consider how population change may have impacted on the total number of households. This analysis is presented in Table C6 which suggests that:
- Across Bradford as a whole, the total number of households has increased by around 9,900 over the period 2001-2007 (5.3%), with the largest absolute increases in City Central (up 3,200) and City South (up 1,990) and some decrease in Wharfedale (-310). This compares with an overall population increase of around 26,600 (5.7%);
 - Much of the increase in households is due to the increase of residents in the 20-24 and 25-29 age cohorts, particularly in the City Central area. In addition, some of the increase in households has been attributed to a growth in the number of residents 45-49 and 55-59 age groups who have a higher propensity to be HRPs;
- C.14 It should be noted that analysis reveals a complex relationship between household and population change as HRP rates vary by age cohort. Rather than extrapolate the data based on past trends, it would be more appropriate to rerun analysis annually using the latest ONS ward level population estimates.

Table C4 Population profile and change 2001 – 2007 by sub-area and age group

Population 2001 (MYE 2001)																			
Sub-area	All Ages	0-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
Bingley and Shipley	61,371	3,090	3,606	3,960	3,561	2,904	3,405	4,041	4,848	4,704	4,389	4,911	3,867	3,207	2,928	2,640	2,316	1,557	1,437
City Central	141,246	13,161	12,339	11,550	12,669	14,601	11,532	11,184	8,850	8,121	7,317	6,057	4,398	4,845	4,317	3,711	3,051	1,815	1,728
City North East	61,398	3,783	4,269	4,383	3,939	3,201	3,828	4,758	5,052	4,782	3,942	3,936	3,024	2,808	2,748	2,517	2,079	1,278	1,071
City South	56,952	3,861	4,041	4,077	3,615	3,210	3,543	4,335	4,596	4,185	3,825	3,972	2,841	2,547	2,280	2,235	1,749	1,065	975
City West	44,040	2,691	2,997	3,261	2,973	2,487	2,862	3,408	3,450	3,285	2,889	3,147	2,307	1,995	1,836	1,605	1,350	774	723
Keighley & Worth Valley	61,764	4,353	4,650	4,554	4,170	3,819	3,912	4,344	4,455	4,104	3,747	4,071	3,255	2,913	2,691	2,304	2,046	1,305	1,071
Wharfedale	43,974	2,340	2,610	2,769	2,451	1,944	2,235	2,913	3,321	3,144	3,018	3,366	2,880	2,436	2,199	2,106	1,782	1,176	1,284
Bradford	470,745	33,279	34,512	34,554	33,378	32,166	31,317	34,983	34,572	32,325	29,127	29,460	22,572	20,751	18,999	17,118	14,373	8,970	8,289
Population 2007 (MYE 2007)																			
Sub-area	All Ages	0-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
Bingley and Shipley	63,946	3,323	3,197	3,640	4,044	3,551	3,461	3,706	4,470	5,172	4,891	4,499	4,449	4,063	2,977	2,857	2,312	1,775	1,559
City Central	152,194	15,391	12,716	11,836	12,019	17,313	15,484	11,765	10,580	8,192	7,579	6,658	5,421	3,954	3,673	3,371	2,654	1,934	1,654
City North East	63,999	4,426	3,747	4,061	4,491	4,511	4,262	3,919	4,573	4,999	4,712	3,907	3,754	3,164	2,596	2,357	1,945	1,457	1,118
City South	63,036	4,707	4,015	4,150	4,476	4,694	4,550	3,766	4,556	4,577	4,257	3,864	3,602	2,996	2,337	2,180	1,943	1,300	1,066
City West	48,578	3,429	3,014	3,323	3,442	3,264	3,229	3,007	3,814	3,748	3,490	2,991	2,996	2,318	1,830	1,642	1,295	960	786
Keighley & Worth Valley	63,425	4,796	3,998	4,228	4,239	4,408	4,267	3,797	4,511	4,591	4,284	3,781	3,918	3,402	2,469	2,262	1,783	1,485	1,206
Wharfedale	42,201	2,194	2,245	2,496	2,462	1,854	1,819	2,064	2,841	3,303	3,159	2,905	2,880	2,912	2,214	2,105	1,863	1,474	1,411
Bradford	497,379	38,266	32,932	33,734	35,173	39,595	37,072	32,024	35,345	34,582	32,372	28,605	27,020	22,809	18,096	16,774	13,795	10,385	8,800
Population change 2001-2007																			
Sub-area	All Ages	0-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
Bingley and Shipley	2,575	233	-409	-320	483	647	56	-335	-378	468	502	-412	582	856	49	217	-4	218	122
City Central	10,948	2,230	377	286	-650	2,712	3,952	581	1,730	71	262	601	1,023	-891	-644	-340	-397	119	-74
City North East	2,601	643	-522	-322	552	1,310	434	-839	-479	217	770	-29	730	356	-152	-160	-134	179	47
City South	6,084	846	-26	73	861	1,484	1,007	-569	-40	392	432	-108	761	449	57	-55	194	235	91
City West	4,538	738	17	62	469	777	367	-401	364	463	601	-156	689	323	-6	37	-55	186	63
Keighley & Worth Valley	1,661	443	-652	-326	69	589	355	-547	56	487	537	-290	663	489	-222	-42	-263	180	135
Wharfedale	-1,773	-146	-365	-273	11	-90	-416	-849	-480	159	141	-461	0	476	15	-1	81	298	127
Bradford	26,634	4,987	-1,580	-820	1,795	7,429	5,755	-2,959	773	2,257	3,245	-855	4,448	2,058	-903	-344	-578	1,415	511

Source: ONS Mid-year ward population estimates 2001 and 2007

Table C5 Proportionate change in population 2001-2007 by sub-area and age group

Population change 2001-2007 (proportionate change)																			
Sub-area	All Ages	0-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
Bingley and Shipley	4.2	7.5	-11.3	-8.1	13.6	22.3	1.6	-8.3	-7.8	9.9	11.4	-8.4	15.1	26.7	1.7	8.2	-0.2	14.0	8.5
City Central	7.8	16.9	3.1	2.5	-5.1	18.6	34.3	5.2	19.5	0.9	3.6	9.9	23.3	-18.4	-14.9	-9.2	-13.0	6.6	-4.3
City North East	4.2	17.0	-12.2	-7.3	14.0	40.9	11.3	-17.6	-9.5	4.5	19.5	-0.7	24.1	12.7	-5.5	-6.4	-6.4	14.0	4.4
City South	10.7	21.9	-0.6	1.8	23.8	46.2	28.4	-13.1	-0.9	9.4	11.3	-2.7	26.8	17.6	2.5	-2.5	11.1	22.1	9.3
City West	10.3	27.4	0.6	1.9	15.8	31.2	12.8	-11.8	10.6	14.1	20.8	-5.0	29.9	16.2	-0.3	2.3	-4.1	24.0	8.7
Keighley & Worth Valley	2.7	10.2	-14.0	-7.2	1.7	15.4	9.1	-12.6	1.3	11.9	14.3	-7.1	20.4	16.8	-8.2	-1.8	-12.9	13.8	12.6
Wharfedale	-4.0	-6.2	-14.0	-9.9	0.4	-4.6	-18.6	-29.1	-14.5	5.1	4.7	-13.7	0.0	19.5	0.7	0.0	4.5	25.3	9.9
Bradford	5.7	15.0	-4.6	-2.4	5.4	23.1	18.4	-8.5	2.2	7.0	11.1	-2.9	19.7	9.9	-4.8	-2.0	-4.0	15.8	6.2

Source: ONS Mid-year ward population estimates 2001 and 2007

Note: Highlighted cells show where the population in any given age band/sub-area has increased by at least 10 % (green) or decreased by at least 10% (red)

Table C6 Change in number of households by age of Household Reference Person 2001-2007

Sub-area	Change in number of households by HRP 2001-2007															
	All Households	<19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
Bingley and Shipley	1418	15	115	23	-174	-203	266	294	-243	349	501	30	174	-2	168	107
City Central	3222	-35	578	1591	310	979	41	159	356	639	-533	-397	-259	-237	91	-61
City North East	878	23	273	188	-449	-267	126	464	-18	449	215	-95	-126	-83	137	40
City South	1983	33	324	428	-306	-23	229	259	-63	466	268	35	-43	114	180	81
City West	1671	18	166	165	-220	207	263	353	-93	427	195	-4	30	-34	143	53
Keighley & Worth Valley	1058	3	124	149	-288	32	277	316	-170	411	285	-141	-33	-155	134	114
Wharfedale	-314	0	-14	-164	-438	-254	87	82	-271	0	272	9	-1	46	224	108
Bradford	9917	58	1567	2379	-1563	470	1290	1928	-502	2741	1203	-562	-259	-350	1077	441

Source: ONS Mid-year ward population estimates 2001 and 2007

Ethnicity and population/household change

C.15 There are considerable variations in HRP rates by ethnicity as shown in Table C7. This analysis is based on a review of household size and ethnicity using the 2007/8 household survey. Generally speaking, the larger the household, the lower the HRP rate. Table C7 shows that HRP rates are lowest for Bangladeshi and Pakistani households, where average household size is 4.2 and 5.2 respectively.

Table C7 HRP rates by ethnicity

Ethnicity	Total HHs	No. People	HRP Rate	Average Household size
White – British	143137	325587	0.43963	2.3
White – Irish	852	1848	0.46104	2.2
White - Any other White background	5659	12335	0.45878	3.2
Mixed - White and Black Caribbean	366	1182	0.30964	2.6
Mixed - White and Black African	361	935	0.38610	2.3
Mixed - White and Asian	546	1245	0.43855	3.2
Mixed - Any other Mixed background	350	1127	0.31056	3.6
Asian or Asian British – Indian	3492	12484	0.27972	4.4
Asian or Asian British – Pakistani	20985	91435	0.22951	5.2
Asian or Asian British – Bangladeshi	1881	9798	0.19198	4.2
Asian or Asian British - Any other Asian background...	231	966	0.23913	2.1
Black or Black British – Caribbean	1348	2831	0.47616	2.7
Black or Black British – African	1253	3338	0.37537	2.0
Black or Black British - Any other Black background	9	18	0.50000	2.3
Chinese	1137	2644	0.43003	3.1
Other ethnic background	1896	5947	0.31882	2.2
Gypsy and Traveller	120	415	0.28916	3.5
Total	183623	474135	0.38728	2.6

Source: 2007/8 household survey

C.16 At a sub-area level, a key driver of population and household change will be the ethnic profile of existing households. For instance, in City Central, 38.8% of existing households have a Bangladeshi or Pakistani HRP. Further modelling based on HRP rates would suggest that a 20% increase in the Bangladeshi and Pakistani population would result in a 3,200 increase in the number of households in City Central.

Aspirations of BAME groups

C.17 Analysis of the locational preferences of BAME households planning to move would suggest there are strong ties with existing communities amongst some groups (Table C8). This would create further pressures on existing areas with high BAME populations.

Table C8 Locational preferences of BAME households

Current sub-area	Sub-area preferences											
	City Central	City North East	City South	City West	Bingley and Shipley	Wharfedale	Keighley & Worth Valley	Outside	Total	Base (moving BAME households)	% Moving BAME h'holds	% moving within sub-area
City Central	65.7	2.3	3.4	4.1	6.5	0.0	0.0	17.9	100.0	3027	52.3	65.7
City North East	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	286	4.9	100.0
City South	8.7	0.0	42.4	3.6	0.0	0.0	0.0	45.4	100.0	703	12.2	42.4
City West	0.0	0.0	0.0	35.2	0.0	0.0	0.0	64.8	100.0	469	8.1	35.2
Bingley and Shipley	0.0	0.0	0.0	0.0	61.8	0.0	0.0	38.2	100.0	709	12.3	61.8
Wharfedale	-	-	-	-	-	-	-	-	-	-	-	-
Keighley & Worth Valley	0.0	0.0	0.0	5.4	4.1	0.0	62.0	28.5	100.0	590	10.2	62.0
Bradford	35.5	6.2	7.0	6.0	11.4	0.0	6.3	27.7	100.0	5784	100.0	72.3

Source: 2007/8 household survey; no BAME households planning to move in Wharfedale

- C.11 The 2007/8 household survey indicated that 5,784 households headed by someone from a BAME group were intending to move in the next three years. Of these households, over half (52.3%) currently lived in the City Central sub-area, 25.2% in other areas of Bradford City, 12.3% in Bingley and Shipley and 10.2% in Keighley and Worth Valley.
- C.12 The majority of BAME households intend to remain within the sub-area where they currently live. For instance 65.7% of City Central households planning to move intend to stay in the City Central sub-area. BAME households in City South and City West were most likely to move out of the District completely.
- C.13 This data suggests that generally there is limited geographical mobility of BAME households between different sub-areas within Bradford. This is further expressed in Table C9 which considers the locational preferences of three key BAME groups: Asian/Asian British Pakistani, Asian/Asian British Bangladeshi and Black/Black British households. Asian/Asian British Pakistani are the largest single BAME group within the District. The majority intend to move within the current sub-area in which they live. A similar trend of local movement is expressed by Asian/Asian British Bangladeshi households. With Black/Black British households, area preferences were more diverse, although the majority of households in City Central and Bingley and Shipley intended to move within the same sub-area.

Summary

- C.14 In summary, this section has considered the extent to which the population of Bradford District is expected to change and the impact this will have on the number of households. The impact of population change and household growth has been explored at sub-area level by considering HRP rates by age cohort and ethnicity. A key driver of future population growth will be the growth of the BAME population. Evidence suggests that HRP rates vary amongst BAME groups and further work would be recommended which considers the impact of population growth on household numbers, particularly as the majority of BAME households planning to move intend to remain in the sub-area in which they currently live.

Table C9 Locational preferences of particular BAME households

Asian/Asian British Pakistani

Current sub-area	Sub-area preferences								
	City Central	City North East	City South	City West	Bingley and Shipley	Wharfedale	Keighley & Worth Valley	Outside	Base
City Central	65.6	2.4	3.7	2.4	10.2	0.0	0.0	15.7	1866
City North East	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	286
City South	0.0	0.0	83.0	8.8	0.0	0.0	0.0	8.2	282
City West	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	22
Bingley and Shipley	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	21
Wharfedale	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0
Keighley & Worth Valley	0.0	0.0	0.0	10.7	8.1	0.0	73.0	8.1	302
Bradford	44.1	11.9	10.9	4.5	8.5	0.0	7.9	12.2	2779

Asian/Asian British Bangladeshi

Current sub-area	Sub-area preferences								
	City Central	City North East	City South	City West	Bingley and Shipley	Wharfedale	Keighley & Worth Valley	Outside	Base
City Central	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	298
Bingley and Shipley	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	109
Keighley & Worth Valley	0.0	0.0	0.0	0.0	0.0	0.0	75.7	24.3	105
Bradford	58.2	0.0	0.0	0.0	0.0	0.0	15.5	26.3	512

Black/Black British Households

Current sub-area	Sub-area preferences								
	City Central	City North East	City South	City West	Bingley and Shipley	Wharfedale	Keighley & Worth Valley	Outside	Base
City Central	64.4	0.0	8.4	2.5	0.0	0.0	0.0	24.8	307
City South	16.0	0.0	12.7	0.0	0.0	0.0	0.0	71.3	205
Bingley and Shipley	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	137
Bradford	35.5	0.0	8.0	1.2	21.1	0.0	0.0	34.3	649

Source: 2007/8 household survey

Stage 2: Future economic performance

- C.15 Notwithstanding the current national economic situation, the future economic performance of Bradford District will be guided by the Regional Economic Strategy, Regional Spatial Strategy; the wider economic development of the Leeds City-Region and York sub-region; and the Bradford Economic Strategy 2007-2010.

Regional economic strategy

- C.16 The Regional Economic Strategy 2006-2015 provides the 10 year blueprint for economic development in the region. The Strategy's six objectives are:
1. **More Businesses that last** – because higher levels of enterprise are so important
 2. **Competitive Businesses** – making indigenous businesses more productive because they innovate and invest
 3. **Skilled People benefiting business** – with talents that employers value and which offer due reward
 4. **Connecting People to good jobs** – because levels of employment make a big difference to people and the economy, and we need more people in jobs in deprived areas.
 5. **Transport, Infrastructure and Environment** – a strong economy needs good sustainable transport connections and to make the best of the environment and infrastructure
 6. **Stronger Cities, Towns and Rural Communities** – to ensure they are attractive places to live, work and invest
- C.17 The Regional Economic Strategy emphasises the importance of 'city regions' and recognises Bradford District as one of the ten districts comprising the Leeds City-Region.

Leeds city-region economic development

- C.18 Accelerating sustainable economic growth is a fundamental objective for the Leeds City-Region. The shared vision of the Leeds City-Region is to “develop an internationally recognised city-region; to raise our economic performance; to spread prosperity across the whole of our city-region and to promote a better quality of life for all of those who live and work here”. The Leeds City-Region development programme (published in November 2006) is the economic plan for the city-region and sets out how the Vision will be delivered through a set of key action points framed around:

- Enhancing economic growth;
- Maximising economic drivers;
- Addressing underlying inhibitors; and
- Developing the Leeds-Manchester-Sheffield economic zone.

C.19 At a City-Region level there is a need to ensure that the quality, diversity and affordability of the residential offer meets the needs of economically active households. The development plan outlines a strategy based on:

- Market restructuring (neighbourhood interventions to arrest long-term decline);
- Devising strategic planning options (alleviating market pressure, consider the potential for new 'growth areas' and the scope for more affordable rural living);
- Maximising opportunities for private investment (by targeting weaker housing market areas);
- Promoting innovative, iconic design; and
- Supporting the needs of BME communities.

C.20 Bradford District is particularly well-placed to play a full role in enhancing the Leeds City Region and help achieve its strategic objectives.

Bradford Economic Strategy

C.21 The economy of Bradford District is modelled to grow by 22% over the period 2006-2016²³. The economic strategy for Bradford sets out nine priorities encapsulated in three themes: people, business and place to drive forward economic growth. The strategy recognises that Bradford has one of the fastest growing working-age population of any major city in the UK, has the third biggest economy in the region and provides high quality environments in which to work and live.

Summary

C.22 In summary, Bradford District has a vital role to play in providing jobs and helping to sustain and drive the Leeds City-Region economy. The key priority for Bradford is to remain a key economic driver for the region, capitalise and enhance its skills base and ensure that the housing offer provides for a range of economically active income groups.

²³ Constrained jobs forecast presented in the Leeds City-Region Development Plan

Stage 3: Future affordability

C.23 The ability of households to access affordable accommodation in the future will be significantly influenced by prevailing market prices, interest rate changes and capacity in the social rented sector.

Market prices and interest rate changes

C.24 The CLG guidance comments that future house prices cannot be simply projected on the basis of past trends. Furthermore, predicting prices is an inherently uncertain process since changes in house prices are cyclical and periods of rapid growth can be followed by slower rates of growth and/or decline.

C.25 It is possible to undertake some elementary modelling work which assesses the likely impact of price and interest rate changes on relative affordability. Table C10 presents historic market values and how much mortgages on a lower quartile property price would have varied assuming a fixed interest mortgage based on a 15% deposit.

C.26 Three future scenarios are modelled:

- Scenario A: A continuous fall in prices through to 2012;
- Scenario B: A prolonged fall and recovery in 2012;
- Scenario C: A shorter fall and recovery starting in 2010

C.27 Figure C2 indicates how the house price scenarios would impact on monthly mortgage repayments (assuming fixed interest rates). For example, with Scenario A (continuous fall), monthly repayments (on a 5.99% mortgage with an 85% lone-to-value)) would fall from £460 to £415 (and property values would fall by around £12,000).

Table C10 Cost of repayment mortgage based on different house price change and interest rate assumptions

Latest 2008 Q4	House Price Change	Lower Quartile Price	85% LTV	1 5.99%	2 6.39%	3 6.99%
		£ 85,000	£ 72,250	£ 470	£ 488	£ 516
Historic Market Values						
2006*	~	£ 87,000	£ 73,950	£ 481	£ 500	£ 528
2007*	+9.8%	£ 95,500	£ 81,175	£ 528	£ 548	£ 579
2008*	-5.8%	£ 90,000	£ 76,500	£ 498	£ 517	£ 546
Scenario A: Continuous Fall						
2009	-7.5%	£ 83,250	£ 70,763	£ 460	£ 478	£ 505
2010	-5%	£ 79,088	£ 67,224	£ 437	£ 454	£ 480
2011	-5%	£ 75,133	£ 63,863	£ 415	£ 431	£ 456
2012	-5%	£ 71,376	£ 60,670	£ 395	£ 410	£ 433
Scenario B: Prolonged fall and slight recovery						
2009	-5.0%	£ 85,500	£ 72,675	£ 473	£ 491	£ 519
2010	-2.5%	£ 83,363	£ 70,858	£ 461	£ 479	£ 506
2011	-1.0%	£ 82,529	£ 70,150	£ 456	£ 474	£ 501
2012	+2%	£ 84,179	£ 71,553	£ 466	£ 483	£ 511
Scenario C: Short Fall and sustained recovery						
2009	-2.5%	£ 87,750	£ 74,588	£ 485	£ 504	£ 532
2010	+1%	£ 88,628	£ 75,333	£ 490	£ 509	£ 538
2011	+5%	£ 93,059	£ 79,100	£ 515	£ 534	£ 565
2012	+7.5%	£ 100,038	£ 85,033	£ 553	£ 575	£ 607

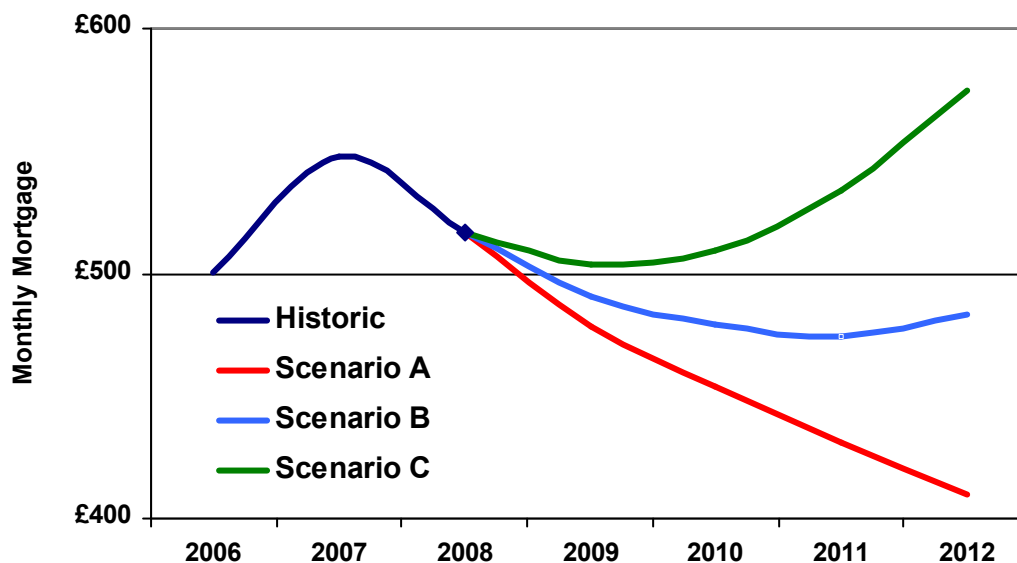
* Actual Prices

Source: Land Registry; BBC Online mortgage calculator.

Mortgage deals available in July 2009:

1	5.99	abbey	85% ltv	2yrs	fixed
2	6.39	halifax	85%ltv	3yrs	fixed
3	6.99	halifax	85%ltv	3yrs	fixed

Figure C2 Monthly mortgage costs based on alternative scenarios



C.28 This modelling is purely illustrative and shows how different scenarios would impact on the cost of repaying a mortgage. However, the ability of households to raise a mortgage is affected by a reduced range of products, tighter lending criteria and the need to have a substantial deposit.

Stage 4: Summary and key messages

C.29 This appendix has considered the future housing market in Bradford District and reflected on future household numbers, economic trends, its role in the wider City-Region and future affordability. Some high-level messages from information obtained would include:

- The number of households in Bradford is expected to increase by 78,000 by 2031, primarily through indigenous growth. At the same time, the population is expected to age which will change the dynamic of household structure across the District;
- Bradford District has an important role to play in the success of the Leeds City Region and in particular the strategic development of the Leeds-Bradford corridor;
- Over the next few years, the performance of the housing market will need to be closely scrutinised. The full impact of mortgage restrictions, falling prices and a potential slowdown in house building has yet to be determined;
- There is a need to ensure that future housing development helps to support economic growth by providing for a range of income groups. This includes housing for economically active households seeking open market dwellings; households requiring affordable housing (both social

rented and increased diversity of options through intermediate tenure). Such an approach will help to maintain long-term community sustainability, complement the City-Region's development programme and enhance the quality of life for local residents.

Technical Appendix D: Housing need calculations

Underpins core outputs 4,5,6,7

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Stage 1: Current housing need (gross backlog)

- Step 1.1 Homeless households and those in temporary accommodation
- Step 1.2 Overcrowding and concealed households
- Step 1.3 Other groups
- Step 1.4 Total current housing need (gross)

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- Step 2.1 New household formation (gross per year)
- Step 2.2 Proportion of new households unable to buy or rent in the market
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- Step 2.4 Total newly-arising housing need (gross per year)

Stage 3: Affordable housing supply

- Step 3.1 Affordable dwellings occupied by households in need
- Step 3.2 Surplus stock
- Step 3.3 Committed supply of new affordable housing
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- Step 3.8 Annual supply of affordable housing

Stage 4: Housing requirements of households in need

Stage 5: Estimate of affordable requirements

- Step 5.1 Net shortfall
- Step 5.2 Gross shortfall

Introduction

- D.1 PPS3 defines housing need as ‘the quantity of housing required for households who are unable to access suitable housing without financial assistance’. The 2007/8 household survey and secondary data provide a robust range of information to quantify housing need in Bradford District.
- D.2 In summary, the needs assessment model reviews in a step-wise process:
- Stage 1: Current housing need (gross backlog)
 - Stage 2: Future housing need
 - Stage 3: Affordable housing supply
 - Stage 4: Housing requirements of households in need
 - Stage 5: Bringing the evidence together
- D.3 Table D1 summarises the different steps taken in assessing housing need and evidencing the extent to which there is a surplus or shortfall in affordable housing across Bradford. Modelling has been carried out at sub-area level and has taken into account household type and property size requirements.

Table D1 CLG Needs Assessment Summary

Step	Calculation	Sub-area								
		Bingley and Shipley	City NE	City Central	City West	City South	Keighley and Worth Valley	Wharfedale	Bradford MBC	
Stage 1: CURRENT NEED										
1.1	Homeless households and those in temporary accommodation	Annual requirement	169	40	180	89	122	0	0	600
1.2	Overcrowding and concealed households	Current need	283	242	1274	42	405	258	36	2540
1.3	Other groups	Current need	258	548	1506	137	1167	470	203	4289
1.4	Total current housing need (gross)	1.1+1.2+1.3	710	830	2960	268	1694	728	239	7429
	A. TOTAL cannot afford open market (buying or renting) and want to move	87.3% overall	451	789	2802	230	1389	589	239	6489
	B. To be reduced at a rate of 20% per year	1.4A*0.2	90	158	560	46	278	118	48	1297
Stage 2: FUTURE NEED										
2.1	New household formation (Gross per year)		442	345	757	544	393	65	127	2672
2.2	Number of new households requiring affordable housing	74.9% could not afford	220	195	718	333	329	65	127	1987
2.3	Existing households falling into need	Annual requirement	5	12	22	4	4	6	0	53
2.4	Total newly-arising housing need (gross per year)	2.2 + 2.3	225	207	740	337	333	71	127	2040
Stage 3: AFFORDABLE HOUSING SUPPLY										
3.1	Affordable dwellings occupied by households in need	(based on 1.4)	192	267	895	161	498	145	77	2236
	A. Net impact of households moving	Annual Supply	0	0	0	0	0	0	0	0
3.2	Surplus stock	Vacancy rate >2%	51	92	202	15	22	83	26	491
3.3	Committed supply of new affordable units*	Annual Ave								
3.4	Units to be taken out of management	None assumed								
3.5	Total affordable housing stock available	3.1A+3.2+3.3-3.4 Annual	51	92	202	15	22	83	26	491
3.6	Annual supply of social re-lets (net)	Annual Supply	151	311	966	171	195	208	26	2029
3.7	Annual supply of intermediate affordable housing available for re-let or resale at sub-market levels	Annual Supply	7	13	14	19	1	8	2	64
3.8	Annual supply of affordable housing	Annual Supply 3.5+3.6+3.7	209	416	1182	205	218	299	54	2584
Stage 4: THE HOUSING REQUIREMENTS OF HOUSEHOLDS IN NEED										
A detailed analysis of the individual requirements by households in need by property size (no. bedrooms) and designation (general needs and older) has been carried out.										
Analysis of this imbalance forms the basis of the detailed assessment of affordable dwelling requirements as summarised at Stage 5										
Stage 5: ESTIMATE OF ANNUAL HOUSING NEED										
5.1	Net Shortfall		103	-53	114	185	391	-111	120	749
5.2	GROSS SHORTFALL (ADJUSTMENT TO TAKE INTO ACCOUNT SUPPLY/DEMAND VARIATIONS)		194	227	288	266	396	28	130	1529

*Step 3.3. Over the period 2008/9, 09/10 and 10/11, an average of 261 affordable dwellings are proposed to be built. Because the location of new development is to be determined, it is not possible to include sub-area figures in the model. However, this rate of delivery will make considerable inroads into the net shortfall of 749 and gross shortfall of 1529

Stage 1: Current need

D.4 PPS3 defines housing need as ‘the quantity of housing required for households who are unable to access suitable housing without financial assistance’. The SHMA Guidance suggests types of housing that should be considered unsuitable as summarised in Table D2.

Table D2 Summary of current housing need in Bradford District

Category	Factor	No. Households
Homeless households or with insecure tenure	N1 Under notice, real threat of notice or lease coming to an end	600
	N2 Too expensive, and in receipt of housing benefit or in arrears due to expense	437
Mismatch of housing need and dwellings	N3 Overcrowded according to the 'bedroom standard' model	2540
	N4 Too difficult to maintain	30
	N5 Couples, people with children and single adults over 25 sharing a kitchen, bathroom or WC with another household	415
	N6 Household containing people with mobility impairment or other special needs living in unsuitable accommodation	2109
Dwelling amenities and condition	N7 Lacks a bathroom, kitchen or inside WC and household does not have resource to make fit	490
	N8 Subject to major disrepair or unfitness and household does not have resource to make fit	842
Social needs	N9 Harassment or threats of harassment from neighbours or others living in the vicinity which cannot be resolved except through a move	316
Total no. households in need		7429
Total Households		189717
% households in need		3.9

Note: A household may have more than one housing need.

Step 1.1 Homeless households and those in temporary accommodation

- D.5 CLG SHMA guidance suggests that information on homeless households and those in priority need who are currently housed in temporary accommodation should be considered in needs modelling. The scale of need from these types of household can be derived from several sources.
- D.6 Homelessness statistics for 2007/8²⁴ indicate that a total of 2047 decisions were made on households declaring themselves as homeless across Bradford (this compares with a three-year average of 2,109 decisions). Of these households, 837 were classified as homeless and in priority need (compared with a three-year average of 769).
- D.7 The household survey provides further evidence on households who were homeless or living in temporary accommodation. The survey identified 600 households across Bradford District who were previously homeless or living in temporary accommodation and had moved into their current accommodation in the previous year. The model uses survey data as this allows a detailed review of where homeless households moved into accommodation and therefore assumes an annual requirement from **600** households who are homeless or living in temporary accommodation each year across Bradford. Note that the survey did not capture any households who were either previously homeless or living in temporary accommodation, hence the zero figures at step 1.1 of the model shown in Table D1.

Step 1.2 Overcrowding and concealed households

- D.8 The extent to which households are overcrowded is measured using the 'bedroom standard' which is recognised by a CLG as a method to indicate the extent to which a household is overcrowded. The model allocates a standard number of bedrooms to each household in accordance with its age/sex/marital status composition. A separate bedroom is allocated to each married couple, any other person aged 21 or over, each pair of adolescents aged 10-20 of the same sex, and each pair of children under 10. Any unpaired person aged 10-20 is paired if possible with a child under 10 of the same sex, or, if that is not possible, is given a separate bedroom, as is any unpaired child under 10. This standard is then compared with the actual number of bedrooms (including bedsits) available for the sole use of the household.
- D.9 Analysis identifies a total of 9,181 households are overcrowded (4.8% of all households). Of these household, 2,540 want to move because of overcrowding or there is a concealed household wanting to move. The figure of 2,540 is taken as the backlog of need from overcrowded and concealed households.

²⁴ CLG Homeless Statistics Table 627: Local authorities' action under the homelessness provisions of the 1985 and 1996 Housing Acts, by district

Step 1.3 Other groups

- D.10 Table D2 identified a series of households who were in housing need for other reasons including the property is too expensive, difficult to maintain, household containing people with mobility impairment/special need, lacking amenities, disrepair and harassment.
- D.11 A total of **4,289** households were identified to be experiencing one or more of these needs factors. This is taken as the backlog of need from other groups.

Step 1.4 Total current housing need and financial testing

- D.12 Based on Steps 1.1 to 1.3, using evidence from the household survey, we have identified the extent to which households are in housing need in Bradford **and** whether they want to move to offset that need. A base figure for this is 7,429 and the extent to which these households in need can afford open market solutions to address their need has been explored.
- D.13 An 'affordability threshold' of households was calculated which takes into account household income, equity and savings. The household income component of the affordability threshold is based on 3.5x gross annual income for single earner and 2.9x gross annual income for dual earners.
- D.14 The affordability threshold was then tested against lower quartile property prices and the cost of privately renting. 2008 lower quartile prices for wards were derived using Land Registry address-level data (Table D3).
- D.15 A comprehensive database of private sector rents is maintained by the Council. This was used to derive lower quartile rents for smaller (up to 2 bedroom) and larger (3 or more bedroom) properties by ward over the period June 2008 to May 2009 (Table D4).

Table D3 2008 Lower quartile prices by sub-area

Sub-area	Ward	LQ Price 2008 (£)
Bingley and Shipley	Baildon	£125,000
	Bingley	£122,000
	Bingley Rural	£117,000
	Shipley	£125,000
City Central	Bowling and Barkerend	£78,375
	Bradford Moor	£79,750
	City	£80,000
	Heaton	£103,000
	Little Horton	£70,300
	Manningham	£70,000
	Toller	£84,500
	Tong	£84,000
City North East	Bolton and Undercliffe	£93,000
	Eccleshill	£85,000
	Idle and Thackley	£110,000
	Windhill and Wrose	£100,000
City South	Great Horton	£70,250
	Royds	£85,000
	Wibsey	£83,000
	Wyke	£85,500
City West	Clayton and Fairweather Green	£94,000
	Queensbury	£92,000
	Thornton and Allerton	£98,500
Keighley & Worth Valley	Keighley Central	£75,000
	Keighley East	£98,000
	Keighley West	£86,875
	Worth Valley	£104,750
Wharfedale	Craven	£124,950
	Ilkley	£180,000
	Wharfedale	£175,000
Bradford District		£90,000

Source: Land Registry

Table D4 Private sector rents (lower quartile June 2008 to May 2009)

Sub-area	Location	LQ Rent (£ each calendar month)	
		0-2 Beds	3+ Beds
Bingley and Shipley	Baildon	£495.00	£595.00
	Bingley	£450.00	£550.00
	Shipley	£400.00	£495.00
City Central	Bowling, Tong	£350.50	£470.00
	Bradford Moor	£350.00	£395.00
	City Centre	£400.00	£595.00
	Heaton	£390.00	£495.00
	Little Horton	£350.00	£408.75
	Manningham	£350.00	£400.00
City North East	Eccleshill	£400.00	£495.00
	Eccleshill, Idle	£450.00	£550.00
City South	Great Horton	£350.00	£450.00
	Wibsey	£387.50	£495.00
	Wyke	£375.00	£500.00
City West	Allerton	£387.50	£500.00
	Clayton	£395.00	£532.50
	Queensbury, Thornton	£395.00	£550.00
Keighley & Worth Valley	Keighley	£425.00	£575.00
	Keighley (south) BD21	£350.00	£425.00
	Worth Valley	£395.00	£496.00
Wharfedale	Ilkley, Wharfedale, Craven	£525.00	£721.25

Source: City of Bradford MDC

Summary of Stage 1: Current need

D.16 In summary, of the households identified in steps 1.1, 1.2 and 1.3, a total of **6,489** could not afford to move in the open market to offset their need (which equates to 87.3% of households in need). It is assumed that current need reduces at the rate of 20% per year. This is a standard assumption used in needs assessment modelling suggested in CLG SHMA Guidance and equates to a requirement of 1,297 dwellings each year across Bradford District.

D.17 In summary, data for stage one of the CLG modelling is:

Table D5 Stage One Summary

Step	No. Households Bradford District
1.1 Homeless households and those in temporary accommodation	600
1.2 Overcrowding and concealed households	2540
1.3 Other groups in need	4289
1.4 Total current housing need (gross)	7429
1.4A Who cannot afford open market prices (gross)	6489
Annual requirement from Stage One (1.4A/5)	1297

Stage 2: Future need

Step 2.1 New household formation (gross per year)

- D.18 The 2007/8 household survey identified a total of 4,896 households expected to form in the next three years. Of these, 2,718 expected to stay in Bradford District and 2,012 were expected to form in the next year.
- D.19 Past trends in household formation rates can be used to help establish the likely scale of new household formation. Over the preceding year, a total of 2,672 new households formed within Bradford District. The Survey of English Housing estimates a national household formation rate of around 1.7% of all households. This would result in a household formation rate of around 3,225 households each year.
- D.20 The model allows for a gross total of 2,672 new households each year based on recent trends as an indicator of current household formation rates.

Step 2.2 New households unable to buy or rent in the open market

- D.21 An analysis of the income and savings profile of households who have formed in the past year would suggest that overall 74.9% could not afford open market prices or rents.

Step 2.3 Existing households expected to fall into need

- D.22 An estimate of the number of existing households falling into need each year has been established by drawing upon RSL CORE lettings data. This suggests an annual average of **53** households who have moved into the social rented sector because they were in need and were either statutorily or non-statutorily homeless.

Step 2.4 Total newly arising housing need (gross per year)

- D.23 Total newly arising need is calculated to be 2,040 households each year as summarised in Table D6.

Table D6 Stage Two Summary

Step	No. Households Bradford District
2.1 New household formation (gross per year)	2,672
2.2 Number of new households requiring affordable housing (each year)	1,987
2.3 Existing households falling into need (each year)	53
2.4 Total newly-arising housing need (gross each year)	
Annual requirement from Stage Two (2.2 + 2.3)	2,040

Stage 3: Affordable housing supply

D.24 The CLG model reviews the supply of affordable units, taking into account how many households in need are already in affordable accommodation, stock surpluses, committed supply of new affordable dwellings and dwellings being taken out of management (for instance pending demolition or being used for decanting).

Step 3.1 Affordable dwellings occupied by households in need

D.25 This is an important consideration in establishing the net levels of housing need as the movement of these households within affordable housing will have a nil effect in terms of housing need²⁵.

D.26 A total of **2,236** households in need are current occupiers of affordable housing (Table D1). Although the movement of these households within affordable housing will have a nil effect in terms of housing need (i.e. they already live in affordable housing), the types of property they require and the types of property they vacate needs to be considered in overall modelling. Table D7 summarises the annual impact of households on stock availability if they move to the size of dwelling they require. It shows, for example, that movement of households in general needs stock may 'free up' larger 3+ bedroom properties but increase the requirement for 1 and 2 bedroom properties.

²⁵ Strategic Housing Market Assessment Guidance (CLG, August 2007)

Table D7 Impact of households in need moving within affordable dwelling stock

Designation	No. Beds	Bingley and Shipley	City NE	City Central	City West	City South	Keighley and Worth Valley	Wharfedale	Bradford District
General Needs	One/BedSit	0	6	-16	0	-6	0	0	-16
	Two	0	-14	-10	-28	-56	-6	8	-105
	Three	0	7	6	28	7	-11	-19	18
	Four	0	0	21	0	49	15	10	95
Older Person	One	8	9	8	0	37	2	6	70
	Two	-8	-9	-2	0	-25	0	-6	-50
	Three	0	0	-6	0	-6	0	0	-12
Net impact		0	0	0	0	0	0	0	0

Note: A positive number indicates an increase in supply and a negative number indicates an increase in demand

D.27 Although the needs assessment model shows a zero overall net impact from these households, the annual impact shown in Table D7 has been factored into the final estimates of net and gross requirements.

Step 3.2 Surplus stock

D.28 A proportion of vacant properties is needed to allow households to move within housing stock. Across the social rented sector, this proportion is generally recognised as being 2%. Stock above this proportion is usually assumed to be surplus stock. Across Bradford District, there were a total of 1,087 social rented vacant properties on 1st April 2008 as reported in HSSA statistics. This represents around 3.4% of social rented dwellings stock.

D.29 Vacant stock data was obtained from Incommunities and as at July 2009 there were 1,134 vacant RSL properties representing 3.5% of stock. If it is assumed that any stock above the 2% threshold is surplus vacant, this would suggest there are 491 surplus vacant properties across Bradford District.

D.30 The impact of making better use of vacant properties to offset the requirement for affordable housing has been factored into the CLG model.

Step 3.3 Committed supply of new affordable units

D.31 HSSA data for 2009 indicates that for the period 2008/9, 2009/10 and 2010/11, a total of 782 affordable dwellings are scheduled to be constructed, as shown in Table D8.

Table D8 Out-turn, planned and proposed affordable housing development 2008/9 to 2010/11

	2008/9	2009/10	2009/10	Total	Annual Average
	Outturn	Planned	Proposed		
RSL Rented	155	170	150	475	158
Intermediate Tenure	104	143	60	307	102
TOTAL	259	313	210	782	261

Source: Housing Strategy Statistical Appendix

D.32 The planned/proposed housing development, equating to 261 each year, will make a considerable impact in addressing the net shortfalls evidenced through CLG modelling.

Step 3.4 Units to be taken out of management

D.33 The model assumes there will be no social rented units taken out of management over the next five years.

Step 3.5 Total affordable housing stock available

D.34 It is assumed that there are **0** social rented dwellings available over the 5 year period arising from households moving within the stock. There will be addition stock programmed to be built in 2008/9 and 2009/10 which will decrease the identified requirements.

Steps 3.6 Annual supply of social re-lets

D.35 The CLG model considers the annual supply of social re-lets. Allocations data has been obtained from RSL CORE general lettings data for the past three years (2005/6, 2006/7 and 2007/8) for Bradford District. RSL supported lets are excluded from analysis as the focus of the modelling is on affordable and not supported housing requirements.

D.36 CORE lettings data for every let was obtained so further analysis could be run on the characteristics of households moving in to social rented accommodation. For the purposes of analysis, it is important focus on the ability of households requiring affordable housing to access it. Therefore, the annual supply figures derived from CORE lettings data and used in modelling:

- **exclude** those moving into accommodation from outside Bradford District and households moving within the social rented stock; and
- **Include** households who moved into social renting from another tenure and newly-forming households moving in social renting.

D.37 Over the three years 2005/6 to 2007/8, a total of 9,460 RSL lettings were reported in CORE data (Table D9) across Bradford District. Of these, 6,087 were to new tenants i.e. households originating in Bradford District who either moved into social renting from another tenure or were newly-forming households.

D.38 Modelling assumes an annual capacity of **2,029** dwellings for new tenants. Table D10 illustrates how the annual capacity figure is broken down by former district, designation (general needs and older person) and property size.

Table D9 Breakdown of RSL and LA lettings as reported by CORE

Origin of household	Financial year			TOTAL	Annual average
	2005/06	2006/07	2007/08		
Excluded from capacity analysis:					
From out of area	162	126	110	398	133
Previously social rented from LA District	916	836	655	2407	802
Moved into social rented from supported / specialist accommodation	215	185	158	558	186
<i>Sub-total</i>	<i>1293</i>	<i>1147</i>	<i>923</i>	<i>3363</i>	<i>1121</i>
Included in capacity analysis:					
Moved into Social Rented from another tenure: Existing Household	845	774	905	2524	841
Moved into social rented from another tenure: Newly-forming household	1343	1112	1108	3563	1188
Sub-total (total to new tenants)	2188	1886	2013	6087	2029
Total (all lettings)	3481	3033	2936	9450	3150

Source: RSL Core Lettings

Table D10 breakdown of RSL annual lettings by area, designation and number of bedrooms

Designation	No. Beds	Sub-area							TOTAL
		Bingley and Shipley	City NE	City Central	City West	City South	Keighley and Worth Valley	Wharfedale	
General needs	1	59	99	413	65	50	76	7	769
	2	60	117	278	41	42	39	9	585
	3	14	64	150	37	50	72	3	390
	4 or more	0	3	54	4	6	5	0	72
Older person	1	17	20	49	23	43	14	6	172
	2 or more	1	8	22	2	5	3	1	41
TOTAL		151	311	966	171	195	208	26	2029

Source: RSL Core Lettings

Steps 3.7 Annual supply of intermediate re-lets/sales

D.39 There is a small annual supply of intermediate properties which are either sold or re-let (Table D11). Over the three year period 2005/6 to 2007/8, the annual relet average was 64 dwellings across Bradford District which has been used in modelling.

Table D11 Annual intermediate tenure capacity

Designation	No. Beds	Sub-area							TOTAL
		Bingley and Shipley	City NE	City Central	City West	City South	Keighley and Worth Valley	Wharfedale	
General needs	1	0	0	1	0	0	0	0	1
	2	2	1	2	0	4	6	0	18
	3	0	0	0	12	2	2	0	19
	4 or more	0	0	0	0	11	0	0	9
Older person	1	0	0	8	0	0	1	0	9
	2 or more	0	1	3	2	0	0	0	8
TOTAL		2	2	14	14	13	9	0	64

Source: CORE Sales 2005/06, 06/07 and 07/08

Summary of Stage 3

D.40 Table D12 summarises the data derived at Stage 3 of modelling. Overall, there is an annual supply of **2,093** dwellings plus supply from newbuild minus units to be taken out of management. Available data suggests 259 new affordable dwellings were built in 2008/9, with 313 planned in 2009/10 and 210 proposed in 2010/11.

Table D12 Stage Three Summary

Step	Bradford District
3.1 Affordable dwellings occupied by households in need	2236
3.2 Surplus stock	491
3.3 Committed supply of new affordable units (annual average)	None assumed
3.4 Units to be taken out of management (each year)	None assumed
3.5 Total affordable housing stock available (each year)	491 + newbuild – units taken out
3.6 Annual supply of relets (net, each year)	2029
3.7 Annual supply of intermediate relets/sales	64
3.8 Annual supply of affordable housing	2548 +new realised newbuild – units taken out

Stage 4: The housing requirements of households in need

D.41 For critical stages of the needs assessment model (Step 1.1, Step 1.4, Step 2.4 and Step 3.8), information is broken down by sub-area, household type (general needs and older) and property size.

D.42 This goes beyond the requirement of the SHMA guidance but allows a detailed assessment of the overall housing requirements of households in need and provides clear affordable requirement information. In turn, this can

help identify where there are shortfalls and sufficient capacity of affordable housing and help to shape policy responses.

Stage 5: Estimate of annual housing need

Steps 5.1 and 5.2 Net and Gross shortfalls

- D.43 Analysis has carefully considered how housing need is arising within Bradford District by identifying existing households in need (and who cannot afford market solutions), newly-forming households in need and existing households likely to fall into need.
- D.44 This has been reconciled with the supply of affordable dwellings which considers location, size and designation (i.e. for general needs or older person). Based on the CLG modelling process, analysis suggests that there is an overall net shortfall of 749 dwellings each year and a gross shortfall of 1,529 dwellings each year.
- D.45 The gross figure is a sum of where there are absolute shortfalls in dwelling stock by sub-area, designation and size. Net requirement considers where there is capacity elsewhere to offset identified needs. For instance, if in an area there is a shortfall of 10 no. 2 bedroom houses and a surplus of 5 no. 1 bedroom flats, the gross requirement would be 10 dwellings (focusing on the shortfall) but a net requirement of 5 (factoring in the surplus).
- D.46 Table D13 summarises the net and gross affordable housing requirements across Bradford District. Note that these requirements DO NOT include the impact of newbuild or demolition of existing stock. Assuming that 782 affordable dwellings are built over the period 2008/9, 2009/10 and 2010/11²⁶ (an annual average of around 261), this will make considerable inroads into the annual supply/demand imbalance. This would reduce the net requirement to 488 each year.
- D.47 Analysis based on CLG modelling clearly justifies the need for affordable housing across Bradford District. However, targets in the LDF should also be determined with reference to land availability (evidenced through a Strategic Housing Land Availability Assessment) and the assessment of the economic viability of delivering affordable housing on available sites which is to be commissioned by the Council in late 2009.

²⁶ Based on CLG Housing Strategy Statistical Appendix Data

Table D13 Affordable housing requirements – annual requirements 2009/10 to 2013/14 by sub-area

Designation	No. Beds	Sub-area							
		Bingley and Shipley	City NE	City Central	City West	City South	Keighley and Worth Valley	Wharfedale	Total
General needs	1	-38	-130	-134	-48	8	-25	-8	-375
	2	161	-140	219	36	17	-11	70	351
	3	-21	176	-35	230	286	-81	49	604
	4	27	-6	11	-6	52	28	1	108
Older person	1	-33	50	59	-21	34	-19	10	81
	2	6	-3	-6	-6	-6	-4	-2	-21
Total									
Net		103	-53	114	185	391	-111	120	749
Gross		194	227	288	266	396	28	130	1529

Note: some columns/rows do not add up because some of the modelled data are not integers (whole numbers)

D.48 Table D14 summarises the overall gross and net requirements for the Bradford and suggests a requirement for a broad range of affordable dwellings, in particular two and three bedroom general needs properties.

Table D14 Summary of annual gross and net requirements for Bradford District 2009/108/9 to 2013/14

Designation	No. Beds	Gross	Net
General Needs	One	8	-375
	Two	502	351
	Three	741	604
	Four +	119	108
Older Person	One/Two	160	61
TOTAL		1530	749

D.49 Assuming an annual completion of 261 affordable dwellings each year, this would reduce the net requirement to 488 each year.

Impact of in-migration on affordable requirements

D.50 The CLG needs assessment model does take into account demand for affordable accommodation from households moving into Bradford District. However, for Bradford, household growth due to in-migration, in particular international migration, is an important market driver. Further modelling has therefore been carried out to consider the impact of in-migration on affordable housing requirements.

D.51 The 2007/8 household survey indicated that 4,618 households moved into Bradford in the preceding year. Of these households:

- 32.8% originated in Leeds; 13.3% from elsewhere in Yorkshire and the Humber, 26.8% from elsewhere in the UK and 21.6% from abroad;
- 45.9% could afford open market prices and 54.1% could not afford open market prices;
- 53% moved into private rented accommodation, 38.6% into owner occupation and 8.4% into the social rented sector.

D.52 Information on the destination and tenure of in-migrant households is presented in Table D15.

Table D15 Destination and tenure of households moving into Bradford District

Tenure	Sub-area							
	Bingley and Shipley	City North East	City Central	City West	City South	Keighley & Worth Valley	Wharfedale	Total
Owned Outright	0	164	71	0	0	64	60	359
Owned with mortgage	338	386	74	0	150	184	292	1424
Incommunities	0	34	134	0	41	0	0	209
Other HA	0	0	150	0	28	0	0	178
Private Landlord	190	266	1067	156	391	31	319	2420
Tied accommodation	0	0	28	0	0	0	0	28
Total	528	850	1524	156	610	279	671	4618
No. into social rented	0	34	284	0	69	0	0	387

D.53 If the profile of households moving into social rented dwellings is factored into the needs assessment model, the net requirement would increase to 1132 and the gross requirement to 1,714 each year (Table D16).

Table D16 Impact of including in-migrant households on overall affordable requirements

Designation	No. Beds	Sub-area							
		Bingley	City North East	City Central	City West	City South	Keighley & Worth Valley	Wharfedale	Total
General Needs	1	-38	-130	11	-48	76	-25	-8	-162
	2	161	-106	264	36	17	-11	70	431
	3	-21	176	21	230	286	-81	49	660
	4	27	-6	11	-6	52	28	1	107
Older Person	1	-33	50	96	-21	34	-19	10	117
	2	6	-3	-6	-6	-6	-4	-2	-21
TOTAL									
NET		102	-19	397	185	459	-112	120	1132
GROSS		194	226	403	266	465	28	130	1714

D.54 Clearly, the scale of in-migration into Bradford District is having an impact on overall dwellings requirements, particularly in the City Central area. If the impact of in-migration is factored into overall affordable dwelling requirements, the result would be to increase the net shortfall to 1,132 and the gross shortfall to 1,714 each year. Note that the CLG modelling process does not consider the affordable requirements of in-migrant households. However, this further analysis clearly demonstrates how the affordable dwelling shortfalls evidenced using the CLG model are likely to be exacerbated by in-migrants requiring affordable housing.

Tenure and dwelling type profile of affordable dwellings

D.55 Affordable housing includes both social rented and intermediate tenure dwellings. In order to suggest an appropriate split between social rented and intermediate tenure, the stated preferences of households and the relative affordability of intermediate tenure products is now reviewed.

Household preferences

D.56 Households were asked to state tenure preferences. Table D17 summarises the preferences of both existing households in need and newly forming households by tenure. Overall, this gives a tenure split of 97.3% social rented and 3.0% intermediate tenure across Bradford District.

Table D17 Affordable tenure preferences

Tenure preference	Existing Households	Newly-forming households	TOTAL
Social Rented	94.4	100.0	97.4
Intermediate	5.6	0	2.6
TOTAL	100	100.0	100.0
Base	1310	1505	2815

Source: 2007/8 household survey

Affordability of intermediate tenure dwellings

D.57 Table D18 reviews what level of equity share could be afforded by existing and newly-forming households (who could not afford open market prices) based on household income and savings (i.e. 1,297 existing households each year and 1,987 newly-forming households). 34% of all households in housing need who could not afford open market prices could afford an equity share of £50,000; 25.7% could afford a £60,000 equity share and 18.8% could afford a £70,000 share.

Table D18 Proportions of households in need who could afford different equity shares by household type

Equity share which could be afforded:	Existing households	Newly-forming households	Total
£50,000	15.7	46.0	34.0
£60,000	7.0	38.0	25.7
£70,000	3.8	28.6	18.8
£80,000	0.8	15.2	9.5
Base	1297	1987	3284

Source: 2007/8 household survey

D.58 Overall, evidence suggests that most households requiring affordable housing would prefer social renting. However, a reasonable proportion (25.7%) could afford equity shares of up to £60,000. The final proportion of intermediate tenure dwellings to be delivered needs to be reconciled with the economic viability of delivering affordable housing on sites; the appetite of the HCA to fund intermediate tenure dwellings; market testing of intermediate tenure products; and the ability of households to secure mortgages.

Dwelling type

D.59 Table D19 considers the range of affordable property types households would consider based on the aspirations of existing households in need requiring affordable accommodation. The household survey asked what households would like and what they would expect. Analysis indicates that a majority of households would like and expect a house (with higher proportions liking detached but expecting terraced housing); 16.8% would like a bungalow but fewer expect to move in to one; and more people expect to move into a flat than would like one.

Table D19 Affordable property type preferences across Bradford District

Property type preference	Would Like (%)	Expect (%)
House:	66.3	64.6
<i>Detached</i>	15.6	7.0
<i>Semi-detached</i>	32.1	31.9
<i>Terraced</i>	18.6	25.6
Bungalow	16.8	14.5
Flat	14.0	17.9
Other (e.g. caravan)	2.9	3.0
Total	100.0	100.0
Base (Annual affordable requirement)	1297	1297

Analysis of choice-based lettings information

- D.60 A review of all lettings made to social rented stock through the choice-based lettings process over the period July 2005 to March 2009 is summarised in Table D20. A total of 312,718 bids were recorded for 10,200 lettings were recorded along with households were recorded on the Housing Registers. Analysis suggests that demand is greatest for three and four bedroom general needs properties: this corroborates findings from the housing needs modelling. Within Bradford, the bids to lets ratios were highest (i.e. most competition for properties) in the City South sub-area and lowest (i.e. less competition for properties) in Keighley and Worth Valley. Overall demand for older person stock is much lower than for general needs stock, with an average of 3.2 bids for each older persons property compared with an average of 30.7 bids for general needs properties.
- D.61 Therefore, the analysis of choice-based lettings data reinforces the findings of the needs analysis. It indicates that demand is strongest for three and four bedroom general needs properties and for properties in the City of Bradford.

National Affordable Housing Programme 2008-2011

- D.62 Public investment in affordable housing is channelled through the National Affordable Housing Programme (NAHP) which is now managed by the Homes and Communities Agency. Any future affordable development programme in Bradford District must reflect upon the criteria for bids outlined in the NAHP prospectus for 2008-11. The investment framework for the Region is structured around the three themes of:
- Places: Creating places where people want to live and want to stay, in particular transforming our towns and cities;
 - Access: Addressing difficulties in accessing housing, including providing affordable homes for the region;
 - Homes: delivering decent homes in the private sector, delivering energy efficiency and addressing fuel poverty.
- D.63 The split between affordable rented housing and shared ownership is in the region of 80% / 20%.
- D.64 For West Yorkshire, specific priorities include:
- Additional affordable housing in the main urban areas especially family homes;
 - Additional affordable homes for rent and sale for the black and minority ethnic population;
 - Providing affordable housing in the rural areas;
 - Delivering in the Northern Housing Challenge Leeds-Bradford corridor

Table D20 Analysis of choice-based lettings information

Sub-area	No. Beds	General Needs			Older Person		
		Total Bids	Total Lets	Ratio (Bids/Let)	Total Bids	Total Lets	Ratio (Bids/Let)
Bingley and Shipley	0	1713	200	8.6	144	92	1.6
	1	11909	590	20.2	529	99	5.3
	2	13527	311	43.5	4	1	4.0
	3	3869	63	61.4			
	4	204	2	102.0			
	All	31222	1166	26.8	677	192	3.5
City Central	0	1233	96	12.8	178	128	1.4
	1	32526	2204	14.8	755	376	2.0
	2	38166	1050	36.3	9	5	1.8
	3	34334	539	63.7			
	4	2085	51	40.9			
	5	370	10	37.0			
	6+	99	5	19.8			
All	108813	3955	27.5	942	509	1.9	
City North	0	1389	104	13.4	16	12	1.3
	1	15032	651	23.1	226	33	6.8
	2	23885	569	42.0	11	1	11.0
	3	17869	332	53.8			
	4	518	11	47.1			
	6+	12	1	12.0			
All	58705	1668	35.2	253	46	5.5	
City South	0	0	0	0.0	14	9	1.6
	1	9980	559	17.9	139	38	3.7
	2	18889	218	86.6	43	4	10.8
	3	23783	237	100.4			
	4	934	15	62.3			
	All	53586	1029	52.1	196	51	3.8
City West	1	6055	421	14.4	130	27	4.8
	2	7496	150	50.0	35	2	17.5
	3	12236	141	86.8			
	4	886	13	68.2			
	All	26673	725	36.8	165	29	5.7
Keighley and Worth Valley	0	110	46	2.4	81	49	1.7
	1	7426	807	9.2	825	134	6.2
	2	7220	152	47.5			
	3	11906	370	32.2			
	4	358	9	39.8			
All	27020	1384	19.5	906	183	5.0	
Wharfedale	0	110	55	2.0	24	14	1.7
	1	1357	128	10.6	219	20	11.0
	2	2744	61	45.0			
	3	2284	29	78.8			
	4	204	0				
All	6699	273	24.5	243	34	7.1	
Bradford District	0	4555	501	9.1	457	304	1.5
	1	84285	5360	15.7	2823	727	3.9
	2	111927	2511	44.6	102	13	7.8
	3	106281	1711	62.1			
	4	5189	101	51.4			
	5	370	10	37.0			
	6+	111	6	18.5			
All	312718	10200	30.7	3382	1044	3.2	

Source: City of Bradford MDC

Implications for planning policy

- D.65 Clearly, there is a strong demand for affordable housing across most parts of Bradford District. Evidence from the needs assessment model forms an important component of the evidence base to support an affordable housing policy. This policy will need to outline targets and thresholds for affordable housing delivery across Bradford District.
- D.66 On the basis of a net shortfall of 749 each year and an RSS target of 2,700, an overall district-wide affordable target of 25%-30% would be suggested. Assuming a 25-30% District-wide target, it would be appropriate to split this between a target for urban areas (25-30%) and a rural target for Wharfedale (35-40%) to reflect the higher demand/higher priced nature of this locality.
- D.67 However, survey evidence alone is not sufficient to justify these targets. Account will also need to be taken of the likely scale and pattern of housing land availability and land allocations in the LDF.
- D.68 The site size thresholds for affordable housing also need to be reviewed with reference to the above issues. Government guidance in PPS3 states that thresholds of 15 dwellings per hectare should be adopted unless there is evidence to support a lowering of these thresholds. Based on the analysis in this SHMA of the likely scale and pattern of housing need, the Council will need to give careful consideration to a lowering of the 15 dwelling threshold in the Wharfedale sub-area and the rural villages in the District.
- D.69 Both the affordable housing percentage requirements and housing site thresholds will need to be subject to an economic viability assessment in line with current Government guidance in PPS3.

Technical Appendix E: household groups who have particular housing requirements

Underpins core output 8

E.1 This appendix considers the housing requirements of a range of groups. Material obtained through secondary source analysis, stakeholder consultation and focus group discussions with older people, younger people and Black and Asian Minority Ethnic residents is presented.

Families

E.2 Across Bradford, 41.8% of households can be described as a family (79,302) i.e. couples and lone parents with children: 23.9% of households are couples with dependent children, 6.9% are lone parent households, 7.6% are couples with non-dependent adult children and 3.4% are lone parents with non-dependent adult child(ren) households.

E.3 Table 4.10 indicated that:

- Couples with children had a strong preference for houses, particularly detached, semi-detached and terraces; very few had a preference for bungalows; and households were most likely to consider properties with three or more bedrooms;
- Lone Parent families were most likely to consider semi-detached houses and properties with two or three bedrooms (with larger lone parent families with three or more children most likely to consider 3 bedroom properties);
- Couples and lone parents with non-dependent (adult) children were more likely to consider detached and semi-detached houses, with strongest preferences for three and four bedrooms (couples) and two and three bedrooms (lone parents).

E.4 Analysis of affordable housing requirements suggests that a range of dwellings are required, in particular two and three bedroom general needs properties to address the needs of families.

Older people

E.5 CLG population projections²⁷ suggest that there are currently around 93,900 residents in Bradford aged 60 or over, representing 18.3% of the population.

²⁷ ONS 2006-based population projections

This is set to increase to 133,900 by 2031, by which time older people are projected to represent 20.4% of the population (Table E1).

Table E1 Older person population projections

Age group	Number of people (thousands)						
	2009	2011	2016	2021	2026	2031	% change 2006-2029
Aged 60-74	60.3	61.9	66.1	72.3	76	81	34.3
Aged 75+	33.6	34.4	36.9	40.2	47.3	52.9	57.4
Total 60+	93.9	96.3	103	112.5	123.3	133.9	42.6
Total population	512.7	526.8	561.7	595.3	626.3	655	27.8
% population 60+	18.3	18.3	18.3	18.9	19.7	20.4	

Source: 2006-based ONS population projections

E.6 Research into the needs and aspirations of older people²⁸ provides a valuable insight into key factors which need to be considered in relation to the requirements of older people:

- Most older people do not require specialist accommodation;
- Movement within general housing stock is highly likely and not just moves into sheltered stock;
- A need for space does not necessarily decrease with age;
- Older people however need better access to transport and amenities; and
- A feeling of safety in the home is important.

Support requirements and property adaptations

E.7 The household survey indicates that most residents aged 60 or over are owner-occupiers (75.4%). Of residents aged 75 and over, 68.3% are owner-occupiers, mostly outright owners. There are considerable policy implications resulting from the number of older people living in the private sector. They are increasingly going to require a wide range of support at home. Evidence from the household survey (Table E2) clearly demonstrates a number of housing impairment issues across Bradford which includes help climbing stairs, mobility around the home and accessing toilet facilities.

E.8 The majority of households don't require any support in the home (71.2%). A further 14.6% require regular support, 12.2% require daily support and only 1.9% of older person households require 24 hour support (Table E3).

²⁸ Needs and aspirations of older people living in general housing, Joseph Rowntree Foundation Findings Nov 02

Table E2 Older persons' housing impairments

Housing Impairments	% of households	No. of Persons
General mobility in the home	4.8	1,464
Climbing stairs in the home/up to the home	6.0	1,830
Access to toilet facilities	2.8	862
Getting dressed or undressed	1.2	380
Bathing or showering	1.5	445
Preparing food	0.1	29
No housing impairments	83.6	25,550
Total Households with a health problem	27,135	30,560
Base (older households)	49,497	

Source: 2007/8 household survey

Table E3 Older persons' support requirements

Type of support needs	% of households	No. of Persons
Require permanent 24 hour care or support	1.9	590
Require regular overnight care or support	0.0	133
Require regular daily care or support	12.2	3,706
Require regular care or support	14.6	4,439
They are able to support themselves	71.2	21,692
Total Households with a health problem	27,135	30,560
Base (older households)	49,497	

Source: 2007/8 household survey

- E.9 Table E4 summarises the range of aids and adaptation requirements identified by older person households. Particularly noted is the need for adaptations to bathrooms and stair-lifts installed in the home.
- E.10 Resources for aids and adaptations remain tight, particularly for households in the private sector. Alternative sources of funding, such as equity loans, should be seriously considered to finance remedial measures required by older person households.

Table E4 Older persons' requirements for aids and adaptations

Adaptation to property	Households requiring upgrades	% requiring upgrades
Bathroom adaptations	1436	2.9
Stair-lift	1081	2.2
Handrails/grabrails	961	1.9
Loft insulation	897	1.8
Double Glazing	867	1.8
Cavity wall insulation	676	1.4
Improved access/ramps/doorways	545	1.1
Emergency alarm	478	1.0
Water pipes insulation	436	0.9
Bathroom/bedroom extension	406	0.8
Water tank insulation	370	0.7
Door answering/entry system	345	0.7
Kitchen adaptations	195	0.4
Single floor home, i.e. living, sleeping & bathroom facilities	195	0.4
Modifications to light switches/sockets	185	0.4
Base (older households)	49,497	

Source: 2007/8 household survey

Household aspirations

E.11 The aspirations and preferences of older people need to be carefully considered in developing appropriate policy responses. A range of options and solutions to address the needs of older people are available in addition to traditional sheltered accommodation, for instance apartments specifically marketed at older people. Table E5 shows the housing options that are being considered by older people in Bradford in the next five years. The vast majority of older people (65%) want to continue to live in their current home with support when needed. A further 16.4% would consider sheltered accommodation. In terms of other housing options, a minority would consider other forms of housing such as buying properties in a retirement/care village (16.4%), moving to a bungalow (30.3%) and residential care home (9.6%). It is also important to note that most older people who own a property will have equity in their current home. This should give them access to buy an alternative property on the open market appropriate to their requirements (with the potential to free up properties for other types of household). The tenure of choice amongst older people is owner occupation (45.1%) and social renting (43.9%).

Table E5 Housing options that older people in Bradford are likely to consider

Housing Option	%
Bungalow	30.3
A flat in a private development for retired people	16.4
Council/Housing Association sheltered housing	16.4
Residential care / nursing home	9.6
Live with family	5.1
Base (number of respondents)	49,497
Tenure Choice	%
Owner occupation	45.1
Rent from Council	22.0
Rent from a Housing Association	21.9
Rent privately	11.0
Base (number of respondents)	49,497

Source: 2007/8 household survey

Summary of issues raised in older persons' focus group

E.12 Key issues raised included:

- Concerned there were still poor quality properties in the City
- Older properties draughty and costly to heat
- Difficulties expressed in being able to access accommodation on the open market
- Car parking issues
- Preference for owning but sheltered provision seen favourably by some members of the group although there were limited opportunities to have people come and stay over when visiting people in sheltered schemes
- Preference for living in urban areas as accessible to services, with rural areas perceived to be unaffordable
- Preference for living in mixed neighbourhoods with various sizes of accommodation
- Bureaucracy of benefits means it's difficult for many people to secure what they are entitled to and puts people off applying for help

Property adaptations required

E.13 The household survey provides evidence on the need for particular adaptations by sub-area, tenure and household type. Loft insulation, double glazing and water tank insulation are the most mentioned adaptation required by households (Table E6).

Table E6 Property adaptations required either now or over the next 5 years

Adaptation to property	Households requiring upgrades	% requiring upgrades
Loft Insulation	7812	4.1
Double Glazing	4496	2.4
Water tank insulation	3705	2.0
Cavity Wall Insulation	3701	2.0
Bathroom adaptations	2972	1.6
Handrails/grabrails	2308	1.2
Water pipes insulated	1802	0.9
Stair-lift	1762	0.9
Bathroom/bedroom extension	859	0.5
Emergency alarm	825	0.4
Improved access/ramps/doorways	804	0.4
Door answering/entry system	755	0.4
Single floor home, i.e. living, sleeping & bathroom facilities	571	0.3
Kitchen adaptations	292	0.2
Modifications to light switches/sockets	185	0.1
Base (households)	189,717	

Note: household could tick more than one option

Source: 2007/8 household survey

Disabled facilities grants

E.14 Table E7 summarises the number of mandatory disabled facilities grants completed and their total cost for the period 2004/05 to 2007/08, with planned numbers and expenditure up to 2009/10. Over the four years 2004/5 and 2007/8 an average of £2.25m was spent per annum on DFG's across Bradford.

Table E7 Disabled Facilities Grants

Year	Total grants	
	Outturn/ proposed	Cost (£ thousand)
2004/5	251	2,127
2005/6	221	2,267
2006/7	201	2,291
2007/8	203	2,334
2008/9 (planned)	260	3,200
2009/10 (proposed)	250	3,500

Source: Housing Strategy Statistical Appendix 2008

E.15 The household survey clearly evidences a need for physical adaptations to properties, as summarised in Table E6. However, demand far exceeds likely resources and therefore most adaptations are likely to be funded by householders themselves or through, for instance, equity loan arrangements.

Specialist support requirements

E.16 The Supporting People team have a particular responsibility to ensure that there is adequate accommodation and support provision for a range of specialist client requirements e.g. domestic violence, HIV/Aids, Offending/Ex-Offending and Teenage Pregnancy. The Bradford Supporting People Strategy 2008-2013 presents a comprehensive analysis of supporting people client groups and reviews the support needs of people to allow them to live independently. The strategy was informed by a detailed needs analysis carried out by Peter Fletcher Associates in 2007/8.

E.17 Information on the scale of need being met can be derived from an analysis of available RSL lettings data (Table E8). This data suggest that RSL specialist provision particularly focuses on the frail elderly, young people at risk/leaving care and vulnerable women with children.

Table E8 RSL lettings to specialist client groups

Client Group	No. RSL Supported tenancies				
	2005/6	2006/7	2007/8	Total	3 year average
Physical disability	1	1	8	10	3
Learning difficulties	27	34	27	88	29
Mental health related problems	10	8	6	24	8
Drug related problems	0	0	0	0	0
Alcohol related problems	16	16	7	39	13
From penal estab/Probation referral etc.	94	102	110	306	102
Refugees/asylum seekers	0	0	0	0	0
Young people at risk/leaving care	125	279	242	646	215
Vulnerable women with children	201	198	149	548	183
Women at risk from domestic violence	68	86	83	237	79
Frail elderly	540	570	799	1909	636
Single homeless in need of support	111	108	118	337	112
Homeless families	0	0	0	0	0
Total RSL Supported Lettings	1193	1402	1549	4144	1381

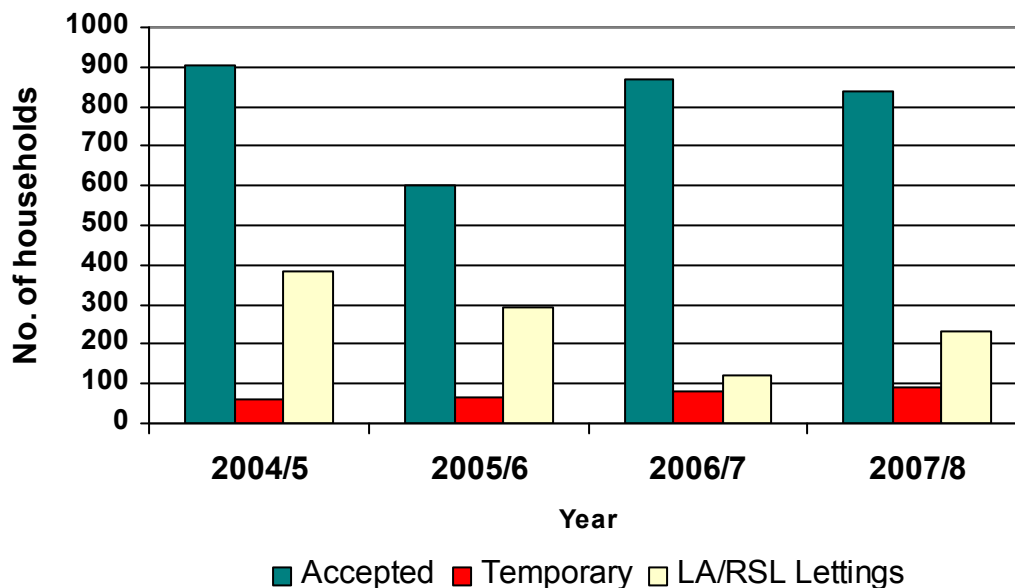
Source: RSL Supported Core lettings data

Homelessness issues

Homeless acceptances

- E.18 Figure E1 summarises the number of households accepted as homeless, total social rented dwellings let to homeless people in priority need and number of homeless households in temporary accommodation for the period 2004/05 to 2007/08. The number of homeless acceptances dipped during 2005/6, and then continued to rise over the remaining period.
- E.19 The number of households living in temporary accommodation has varied between 62 and 90 each year.
- E.20 The proportion of households accepted as homeless who have been allocated a social rented property has generally decreased over the period. By 2007/08, 28% all households accepted as homeless were allocated a LA/RSL property, down from a peak of 48% in 2005/6.

Figure E1 Homeless acceptances (in priority need) and nos. in temporary accommodation in Bradford 2004/5 to 2007/08



Key

Accepted = Households accepted as homeless and in priority need during the year*

*Households accepted as unintentionally homeless, eligible for assistance and in priority need from 2005/06

Temporary accom = Homeless households in priority need in temporary accommodation at 31st March

LA/RSL Lettings = Total LA dwellings let to homeless households in priority need and Homeless households in priority need taking up LA nominations to RSL dwellings

Source: P(1)e and CLG HIP/HSSA data

Black and Minority Ethnic issues

E.21 Issues relating to BAME populations in Bradford have been discussed in Appendix B.

E.22 Key issues raised in the focus groups of Black and Asian Minority Households included:

- Stock condition generally cited as a problem;
- Concern about housing density particularly in the inner City area – thoughts that this area was actually overpopulated and greenspace being used for housing;
- Home ownership the preferred form of tenure, with shared ownership not widely acknowledged or concerns the product is expensive given that rental element is linked to market prices. Renting was not ruled out, with the advantage that there are no property maintenance costs. Negative

perceptions of social housing and perception of favouritism on who was allocated properties;

- Young people are still encouraged to remain in the family home but attitudes of younger people are changing and they are preferring to move out;
- Traditionally people requiring support were helped by family members but this culture of caring for elders was slipping away;
- Asian landlords have bought properties to rent to other groups including students, nurses and city centre workers;
- Larger terraced properties costly to heat as they are not energy efficient;
- Accommodation is expensive and increasing levels of people sharing ; there is also less money about in the communities who have traditionally leant money for house purchases;
- Proximity to the city centre remains important to the Pakistani community as there are strong community ties to the area. People are slow to move out but location preferences are changing, with more families considering moving out of the inner city area if they can afford it and in particular to areas with better schools;
- Space standards of new homes not appropriate for larger Asian families. Suggestion of building a new estate where the Asian community can live together in accommodation appropriate for their requirements.

E.23 A West Yorkshire study into the accommodation requirements of Gypsies and Travellers calculated an additional requirement of 25 pitches over the period 2008-2015 across Bradford District.

Younger people

E.24 Key issues raised in the focus group of younger people included:

- Aspiration to own but many barriers including high housing costs, large deposits required
- Shared ownership not appealing as someone else owned part of your property
- Problems with private landlords raised including lack of repairs and failure to return a bond but private renting seen as a realistic option for young people who want independent living and can't afford home ownership or cannot access social renting
- Amongst the Asian community there is strong support from family and friends.
- Support and interest-free loans from BAME communities help younger people access housing

Technical Appendix F: Monitoring and updating

A framework for updating the housing needs model and assessment of affordable housing requirements

Introduction

F.1 Having invested considerable resources in obtaining an excellent range of primary and secondary data, it is vital that this information be used to the maximum effect and updated on a regular basis. The purpose of this appendix is to establish a framework for updating the housing needs model and affordable housing requirements. In addition, it recommends the regular monitoring and review of housing market activity and regular reflections on the wider strategic context.

Updating of baseline housing needs and affordable housing requirements

F.2 A baseline assessment of housing need across Bradford District has been derived from the household survey. This information should be taken as a baseline from which annual reviews of key aspects of the model proceed. It is recommended that the baseline information has a shelf-life of three to five years (with a recommended refresh of household information around 2012 through primary surveying).

F.3 Key elements of the needs assessment model can be readily updated on an annual basis to reflect:

- changes in house prices and rental costs;
- capacity of the social rented sector;
- availability of intermediate tenure housing.

Changes in house prices and rental costs

F.4 It is recommended that address-level house price data continues to be purchased to complement the existing dataset. This will result in an annual refresh of house price data by sub-area and provide an indication of changing lower quartile prices. In turn, these can be applied to **Step 1.4** of the needs assessment model which considers the extent to which households in need can afford open market prices. As part of this analysis, updated information on private rented sector rents needs to be secured. Several websites can provide a snapshot of private rents and help inform this element of the update.

- F.5 Lower quartile prices and private sector rents should also be compared with the income profile of newly-forming households at **Step 2.2** of the needs assessment model.

Capacity of the social rented sector

- F.6 The capacity of the social rented sector needs to be reviewed annually using LA and RSL CORE lettings data (**Step 3.6**).
- F.7 A dataset has been prepared for LA and RSL CORE data for 2005/6, 2006/7 and 2007/8 as part of this research. This includes some additional variables identifying the characteristics of households (by designation i.e. under 60 or over 60) and previous housing circumstances (from out of area, previously social renter, previously other tenure and from supported/specialist accommodation). The capacity of the social rented sector is based on the number of lettings to households from within a Local Authority District who were previously living in another (non social rented or intermediate) tenure.

Availability of intermediate tenure housing

- F.8 CORE Sales data can identify the availability of intermediate tenure housing (**Step 3.7**). Data has been assembled for 2005/6, 2006/7 and 2007/8.

Annual adjustments to affordable requirements

- F.9 Datasets can be provided from which annual reviews of affordable requirements can proceed. This will point to any adjustment in net and gross requirements by sub-area, designation and property size.

Updating of contextual information

- F.10 This report has presented a range of contextual information relating to the economy, demography (including population projections and migration) and dwelling stock. This information should be updated where possible and in particular progression with economic growth and diversification should be carefully monitored.

Reflections on the general strategic context and emerging issues

- F.11 As part of its strategic housing function, all LAs need to understand the general strategic housing market context and respond to emerging issues. Given the dynamic nature of housing markets, the Central and Local Government policy agenda and bidding for resources, any update of housing needs must be positioned within a wider strategic context.
- F.12 Ongoing stakeholder consultation and engagement with local communities is also vital to maintain up-to-date intelligence on housing market issues.

Concluding comments

- F.13 It is vital that mechanisms are in place to derive robust, credible and defensible estimates of housing need and affordable requirements across Bradford District. We believe that this study provides a robust evidence base which has the capacity to be updated.
- F.14 Having established a baseline position on affordable housing and advice on open market provision to reflect aspirations, it is essential that housing market activity is regularly monitored. This is highly relevant given current housing market uncertainty. A range of methods have been suggested to ensure that housing need and affordability modelling is revised on an annual basis. Annual reviews should also take into account the changing strategic context and impact on housing market activity.

Technical Appendix G: Statement of conformity to SHMA guidance

- G.1 In order for a Strategic Housing Market Assessment to be deemed robust and credible, it needs to provide, as a minimum, all of the core outputs and meets the requirements of all of the process criteria (these were presented in Tables 1.1 and 1.2 of this report).
- G.2 This Statement of Conformity confirms that in delivering the eight core SHMA outputs, the process criteria outlined in the SHMA guidance has been adhered to. Further details are now provided.

Approach to identifying housing market area(s) is consistent with other approaches to identifying housing market areas within the region

- G.3 In considering housing market areas, the starting point of the SHMA was work done to inform the Regional Spatial Strategy and a Yorkshire and Humber SHMA. The Bradford District SHMA has used migration, travel to work and house price analysis (in accordance with CLG advice note on defining market areas). The approach to define market areas has therefore taken into account existing research and been consistent with other approaches to identifying markets and therefore follows national best practice.

Housing market conditions are assessed within the context of the housing market area

- G.4 Although the specific focus of this research has been Bradford District, research has considered inter-relationships with other areas, notably with the wider Leeds City Region. This has been achieved through a review of migration, travel-to-work, house prices and household aspirations.

Involves key stakeholders, including house builders

- G.5 A Steering Group comprising local authority housing and planning representatives together with representatives from RSLs and the Bradford Housing Partnership oversaw the assessment. During the course of the research, stakeholder events have been held and attended by a wide-range of interest groups including house builders and private lettings agents. The research has therefore ensured that the views of a range of key stakeholders are represented in the study.

Contains a full technical justification of the methods employed, with any limitations noted

- G.6 The research has been multi-method and involved secondary data analysis, analysis of a major household survey and stakeholder consultation. The study methodology was summarised in Chapter 1. The range of data

assembled is in accordance with the SHMA guidance. In order to understand housing market dynamics more fully, the research has placed a particular emphasis on survey data to enhance and supplement the review of secondary data sources. Within the text of the report, any particular observations relating to data including limitations and interpretation have been presented.

Assumptions, judgements and findings are fully justified and presented in an open and transparent manner.

- G.7 Given our expertise and understanding of housing research, the strategic housing agenda and affordability issues, we believe that any assumptions, judgements and findings are fully justified and have been presented in an open and transparent manner. In particular, we have ensured that robust data has been presented and interpreted based on our understanding of general market drivers and the wider sub-regional, regional and national strategic context.

Uses and reports upon effective quality control mechanisms

- G.8 Throughout the research process, we have ensured that the most up-to-date and robust data sources have been used. We scrutinised the household survey data to ensure that it was appropriately weighted (to address response bias) and grossed (to reflect total households). We have a series of internal quality control mechanisms relating to data analysis and interpretation; project management; and client liaison. By having these quality control mechanisms in place, we trust that this is evidenced in the quality of research and output we produce.

Explains how the assessment findings can be monitored and updated since it was originally undertaken.

- G.9 A series of recommendations for updating the study have been presented at Appendix F.

Glossary

BAME	Black and Minority Ethnic
CLG	Department of Communities & Local Government
CSR	Comprehensive Spending Review
DFG	Disabled Facilities Grant
HCA	Homes & Communities Agency
HPDG	Housing & Planning Delivery Grant
LAA	Local Area Agreement
LAs	Local Authorities
LDF	Local Development Framework
MAA	Multi Area Agreement
NAHP	National Affordable Housing Programme
NHS	National Health Service
ONS	Office of National Statistics
PFI	Private Finance Initiative
PPS3	Planning Policy Statement 3
PWE	PriceWaterhouseCoopers
RDA	Regional Development Agency
RES	Regional Economic Strategy
RHS	Regional Housing Strategy
RSL	Registered Social Landlord
RSS	Regional Spatial Strategy
SHMA	Strategic Housing Market Assessment
TSA	Tenants Services Authority

Intermediate tenure definition

Intermediate affordable housing is defined in PPS3 as ‘housing at prices and rents above those of social rent, but below market price or rents’. Intermediate tenure includes shared equity products (e.g. Homebuy), discounted for sale houses etc.