

# Bradford Strategic Housing Market Assessment 2013 Update

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

**October 2013**



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**Please note that in this report some of the tables include rounded figures. This can result in some column or row totals not adding up to 100 or to the anticipated row or column 'total' due to the use of rounded decimal figures. We include this description here as it covers all tables and associated textual commentary included. If tables or figures are to be used in-house then we recommend the addition of a similarly worded statement being included as a note to each table used.**

# 1. Introduction

## Background and methodology

- 1.1 A comprehensive Strategic Housing Market Assessment (SHMA) for the City of Bradford Metropolitan District Council (CBMDC hereafter) was published in June 2010. Given the changing political and economic landscape, it is essential that housing market intelligence is kept up to date to help shape policy responses to strategic issues. The purpose of this update is therefore to update material in the 2010 report where possible using new information and align the SHMA evidence base to reflect the National Planning Policy Framework. The update is not replacing the 2010 SHMA but selectively updating parts of it.
- 1.2 The update will consider the impact of housing market and wider economic changes; and consider changes in the national planning and housing policy framework on housing delivery. The 2013 SHMA update will ensure that the Bradford District Local Plan is underpinned by robust and up-to-date evidence which is able to withstand scrutiny.
- 1.3 The 2010 SHMA included an appendix (Appendix F) which outlined how any update should proceed and forms a key component of this update:
  - **reviewing** the general strategic housing market context and emerging issues;
  - **updating baseline data** on housing needs and affordable housing requirements using updated house price and private sector rent information and updated information on the capacity of the social rented and intermediate tenure sectors. Choice-based lettings data had been used to update baseline numbers of households in need. Baseline information on tenure, ethnicity, household type, economic activity and age profile has been updated using ONS 2011 census data;
  - **stakeholder consultation** with a range of agencies including estate agents, developers, RSL representatives and Council officers.

## Definitions

- 1.4 A series of terms are used in work of this nature. To avoid ambiguities, these terms are clearly defined:

**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 an assessment made by the Local Planning Authority of the number of new homes required in relation to the expected change in the

district's population and households and any other relevant evidence. **The Housing requirement** is set out as a target within the statutory Local Plan and reflects both housing need for those households who are unable to access suitable housing without financial assistance and general housing demand.

1.5 Definitions relating to affordable housing have been revised in the National Planning Policy Framework (March 2012):

**Affordable housing:** Social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices. Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision.

**Social rented** housing is owned by local authorities and private registered providers (as defined in section 80 of the Housing and Regeneration Act 2008), for which guideline target rents are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Homes and Communities Agency.

**Affordable rented** housing is let by local authorities or private registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is subject to rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable).

**Intermediate housing** is homes for sale and rent provided at a cost above social rent, but below market levels subject to the criteria in the Affordable Housing definition above. These can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent, but not affordable rented housing. Homes that do not meet the above definition of affordable housing, such as "low cost market" housing, may not be considered as affordable housing for planning.

## National Planning Policy Framework requirements

1.6 Local planning policies need to be grounded in robust and transparent evidence and key components of the evidence base for housing policy include: a Strategic Housing Market Assessment and a Strategic Housing Land Availability Assessment. The SHMA should assess and identify the scale and mix of housing and the range of tenures the local population is likely to need over the Local Plan period which:

- Meets household and population projections, taking account of migration and demographic change;
- Addresses the need for all types of housing, including affordable housing and the needs of different groups in the community (such as families with children, older people, people with disabilities, service families and people wishing to build their own homes); and

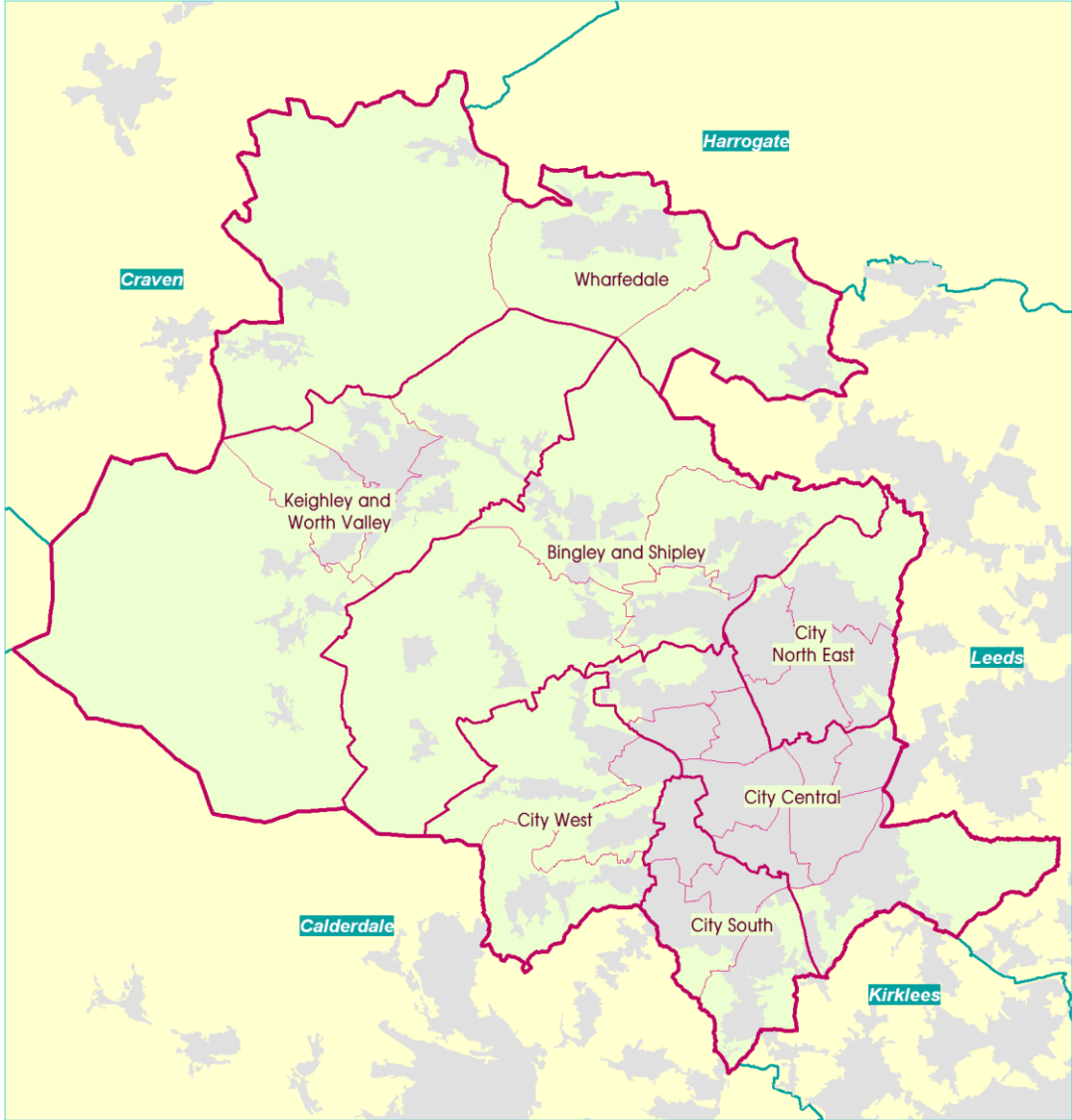
- Caters for housing demand and the scale of housing supply necessary to meet this demand.
- 1.7 This report provides an update of the first key piece of evidence to underpin planning policy, namely a SHMA which delivers the core outputs required through CLG SHMA guidance. Specifically, this research provides:
- Evidence for the Council to help them plan for a mix of housing based on current and future demographic trends, market trends and the needs of different groups in the community (such as families with children, older people, people with disabilities, service families and people wishing to build their own homes);
  - Identifies the size, type, tenure and range of housing that is required in particular locations, reflecting local demand; and
  - Identifies affordable housing requirements.

## Geography

- 1.8 Data for the 2010 SHMA was prepared for seven sub-areas as presented in Map 1.1. These sub-areas were agreed by the project steering group, the Housing Partnership and stakeholders as 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.
- 1.9 On the basis of updated evidence these sub-areas remain an appropriate way of sub-dividing the District.



**Map 1.1** CBMDC Sub-area geography



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## Data sources

- 1.10 Appendix C provides a summary of the data used in the 2010 SHMA and any revised information which has been used in the 2013 SHMA update.

## Report structure

- 1.11 The Bradford 2013 SHMA update 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 housing market and the extent to which this has changed since the 2010 study by drawing upon updated house price information and discussions with stakeholders;
  - Chapter 4 refreshes the core SHMA outputs using updated information which is available;
  - Chapter 5 reviews changes in affordable housing requirements by taking into account changes in house prices and rents across the open market and changing capacity within the social rented sector;
  - Chapter 6 concludes the report with a summary of findings from the update and a consideration of emerging strategic issues.

## 2. Policy and strategic review

### Introduction

- 2.1 Since May 2010 the coalition Government has introduced a programme of extensive change and reform in both housing and planning policy and practice. The changes have taken place within the context of national deficit reduction measures. These changes have reshaped the landscape of policy making at a local level, with the removal of the regional tier of government, and its related strategies, structures and funding mechanisms. Local authorities now find themselves responding to a nationally driven 'localist' agenda, which requires a re-examination of housing strategy and planning policy approaches.
- 2.2 This is therefore a time of significant change for the development of local housing strategies and planning policies. This section looks briefly at some of the key changes and assesses some of the key issues for Bradford.

### National strategy and policy

#### Introduction

- 2.3 Over the past ten years the strategic housing role of local authorities has evolved beyond focussing primarily on the delivery of social housing; it is now much more about working for the benefit of communities, through understanding, shaping and responding to wider housing markets and trends that impact upon local housing market areas. Strategic Housing Market Assessments have helped underpin this work, helping local authorities to understand:
- The housing needs and aspirations of their communities;
  - Trends in the wider housing market, and how these impact locally;
  - Actions needed to ensure a supply of affordable housing to meet local needs; and
  - The requisite role of housing locally in supporting economic growth, as well as social and environmental well-being.
- 2.4 Evidence from SHMAs is therefore central in shaping and informing local strategic housing priorities. The effective collation and use of evidence, and delivery of the strategic housing role, at a local level has become increasingly important, arguably more so in the absence of robust regional strategic frameworks to structure local action and investment planning.
- 2.5 In order to make effective decisions regarding strategic housing priorities for Bradford, it is also important to understand the broader strategic context within which local authorities are operating. Since coming to power in 2010, the coalition Government has embarked upon a sustained and radical programme of reform to both housing and planning policy. Set within the context of national austerity measures, these reforms aim to transform the way housing is planned for, delivered, accessed and managed.

- 2.6 National changes have in turn led to dramatic changes regionally, sub-regionally and locally as local Councils step away from regional policy agendas and seek to implement reforms in the spirit of localism, through local and sub-regional partnerships. The pace and direction of change, moving away from long-standing regional housing, planning and economic strategies, has in some instances led to a policy vacuum, as local authorities seek to adjust and adapt to new ways of working, within more limited and constrained resources.
- 2.7 Here, in brief, we look at the national and emerging regional and sub-regional agendas that impact upon strategic housing issues for Bradford.

## The National Planning Policy Framework

- 2.8 The National Planning Policy Framework was published on 27<sup>th</sup> March 2012 and came into effect on the same day, revoking Planning Policy Statement 3 Housing, which had previously formed the basis for housing planning policy. As part of its commitment to economic growth, localism and decentralisation, the Government has used the Framework to streamline all existing national policy documents into one short Policy Framework.
- 2.9 The Framework stresses the need for Councils to work with communities and businesses to seek opportunities for sustainable growth to rebuild the economy; helping to deliver the homes, jobs, and infrastructure needed for a growing population whilst protecting the environment. A presumption in favour of sustainable development means that proposals should be approved promptly unless any adverse impacts of doing so would significantly and demonstrably outweigh the benefits or specific policies indicate development should be restricted
- 2.10 The Framework identifies three dimensions to sustainable development: economic, social and environmental. The social role is defined as: *‘supporting strong, vibrant and healthy communities, by providing the supply of housing required to meet the needs of present and future generations....’*<sup>1</sup> These three dimensions (or roles) are seen as mutually dependent.
- 2.11 The Framework must be taken into account in the preparation of local and neighbourhood plans, and it is a material consideration in decision making. Up to date local plans are seen as a prerequisite and the following guidance is given:  
*‘The National Planning Policy Framework does not change the statutory status of the development plan as the starting point for decision making. Proposed development that accords with an up-to-date Local Plan should be approved, and proposed development that conflicts should be refused unless other material considerations indicate otherwise. ... The National Planning Policy Framework constitutes guidance for local planning authorities and decision-takers both in drawing up plans and as a material consideration in determining applications.’*<sup>2</sup>
- 2.12 Robust and comprehensive evidence bases (in particular Strategic Housing Market Assessments and Strategic Housing Land Availability Assessments) are

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<sup>1</sup> CLG National Planning Policy Framework March 2012 para 7

<sup>2</sup> CLG National Planning Policy Framework March 2012 paras 12 and 13

seen as essential to *'delivering a wide choice of high quality homes'*; the Framework states that local planning authorities should *'use their evidence base to ensure that their Local Plan meets the full, objectively assessed needs for market and affordable housing in the housing market area, as far as is consistent with policies set out within the Framework, including identifying key sites which are critical to the delivery of the housing strategy over the plan period.'*<sup>3</sup>

- 2.13 The need to *'plan for a mix of housing based on current need and future demographic trends, market trends and the needs of different groups in the community'* is emphasised. The Framework also states that local planning authorities should:
- *'identify the size, type, tenure and range of housing that is required in particular locations, reflecting local demand'*; and
  - *'where they have identified that affordable housing is needed set policies for meeting this need on site...'*<sup>4</sup>
- 2.14 Authorities will need to illustrate the expected rate of housing delivery through a housing trajectory for the plan period and a Housing Implementation Strategy for the full range of housing.
- 2.15 New definitions of affordable housing are also included at Annex 2 covering social rented housing, affordable rented housing and intermediate housing.

### The wider Government agenda

- 2.16 It is also helpful to understand the Government's overall ambitions, as it is within this context that both national and local housing priorities need to be viewed.
- 2.17 The following summary<sup>5</sup> outlines the Government's key overall themes and provides a helpful guide to inform thinking and debate about how to respond to priorities locally, within this wider context:
- Economic growth;
  - Health and wellbeing;
  - Carbon reduction and tackling climate change;
  - Empowering people and communities; and
  - Deficit reduction.
- Each of these themes is now taken in turn.

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<sup>3</sup> CLG National Planning Policy Framework March 2012 para 47

<sup>4</sup> CLG National Planning Policy Framework March 2012 para 50

<sup>5</sup> Chartered Institute of Housing Practice on line Strategic Housing support

## *Economic growth*

- 2.18 The Government seeks to deliver a nationally sustainable and resilient economy that is rebalanced across regions and sectors (public, private, voluntary and community). Housing's contribution to the economy is generally considered in terms of supply:
- The provision of new homes in an area to accommodate new workers, and so bring new inward investment; and
  - The creation of employment opportunities through the construction industry.
- 2.19 However, the relationship is more complex with the contribution of housing being far greater.
- 2.20 To encourage economic growth the Government has put in place a new framework to create *'the right conditions for a private sector led recovery.'* This includes measures to rebalance the economy using:
- Business-led **Local Enterprise Partnerships** - LEPs have been established across the country, focussing on specific localities. LEPs are responsible for determining local economic priorities and undertaking activities to drive economic growth and local job creation. LEPs have replaced Regional Development Agencies; and
  - The **Regional Growth Fund** – the RGF has been set up to support areas heavily dependent upon the public sector to enable them to make the transition to private sector led growth. The RGF has been heavily oversubscribed.
- 2.21 The Government outlined its initial housing investment plans for the period April 2011 to March 2015 in the Comprehensive Spending Review of 20th October 2010. This delivered:
- A total investment in new affordable housing of £4.5billion to deliver 150,000 new affordable homes;
  - £100million to bring empty homes back to use;
  - £200million for mortgage rescue to protect vulnerable homeowners;
  - £900million for the New Homes Bonus to encourage communities to accept new housing;
  - £1.4billion capital funding (RGF) to support economic growth especially where areas are currently dependent on the public sector;
  - £2billion to halve the backlog of non-decent Council housing;
  - £400million Homelessness Grant to support homelessness prevention initiatives and reduce homelessness presentations;
  - £6.5 billion Supporting People funding to help vulnerable people live independently; and
  - £725million Disabled Facilities Grant funding to help towards the cost of adapting homes to enable residents to continue to live there.<sup>6</sup>

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<sup>6</sup> Source: Chartered Institute of Housing Briefing Paper on Comprehensive Spending Review

2.22 Within this context it is of critical importance for local authorities to be clear about how housing and the economy relate within their area, to take a strategic view and to communicate this with partners.

### *Health and wellbeing*

2.23 The Government is aiming to improve health outcomes whilst reducing health inequalities. It wants to enable greater independence, choice and control for people, and radical reforms to healthcare are being implemented. In terms of housing's contribution to health and wellbeing, this is generally considered in the context of access to healthy, safe, secure and suitable homes. Housing is a wider determinant of health and an inability to access healthy, safe, secure and suitable accommodation has an adverse impact on health.

2.24 However, housing has a role in improving health beyond provision of decent homes, the Chartered Institute of Housing identifies the following local authority enabling activities:

- Spatial planning for housing;
- Environmental health action to ensure homes are healthy and free from hazards;
- Investment in new homes, and improvements and adaptations to existing homes;
- Housing and neighbourhood management services to people renting affordable homes;
- Housing services that enable people to access a homes when their needs change; and
- Housing services that enable people to live independently and help prevent crises e.g. housing support and adaptations.

2.25 The Department of Health White Paper *Caring for our future: reforming care and support* positions housing and support as key preventative services that can help reduce health costs.

2.26 A local authority's strategic housing role is central to developing a greater understanding of housing's requisite role in health and wellbeing at a local level. Potential changes brought about by housing and welfare reform could impact negatively unless this is managed strategically by the local authority with its partners; this is a key role of the Housing Strategy.

### *Carbon reduction and tackling climate change*

2.27 Targets set by the previous Government in the 2008 Climate Change Act remain (to reduce greenhouse gas emissions by 34% by 2020 and by 80% by 2050). Housing has a strong role to play in helping meet these targets, not least in terms of improving the energy efficiency of existing housing stock. To this end participation in the Green Deal is key (see below).



### *Empowering people and communities*

- 2.28 Since its inception the Government has stressed its commitment to decentralisation, localism and the 'Big Society', and its '*Programme for Government*' set the scene for a radical devolution of power to local authorities and community groups; critical to this has been the Localism Act 2011. The Act included measures to reform:
- The planning system;
  - Social housing; and
  - The Council house finance system.
- 2.29 The Act provided:
- New freedoms and flexibilities for local government;
  - New rights for individuals;
  - Reform to make the planning system more democratic and effective; and
  - Reform to ensure that decisions about housing are taken locally.
- 2.30 The Act introduced most elements of the Government's housing reform programme, including changes to homelessness, social housing tenancies (introduction of five year minimum tenancy), mobility, regulation, and access to the Ombudsman. The Act also reformed Council housing finance.
- 2.31 In keeping with the Government's localism ethos, much of the legislation within the Act is permissive, meaning that it is open to interpretation locally in terms of how members, professionals and communities decide to use its powers. Much of the Act came into effect in April 2012.

### *Deficit reduction*

- 2.32 The Government's main priority is to reduce the national budget deficit. This prime objective is influencing the way in which all other priorities are tackled. Deficit reduction is central to the expectation that the private sector and local communities will deliver in place of the public sector. For example, the introduction of the new affordable rent model is fundamentally about securing more affordable housing for less public subsidy. The Green Deal is another example of a publicly funded scheme (Warm Front) being replaced by private investment arrangements, whereby energy companies and individuals pay for energy efficiency improvements themselves.
- 2.33 In summary, housing is seen by Government as key to creating and sustaining local communities. It is seen as contributing to the economy and supporting economic growth and employment, both directly and indirectly, which is why housing issues need to be addressed at a local level but in a planned and strategic way. The primary role therefore for local authorities is to understand and address the needs and aspirations of their communities.



## National strategic policy context

2.34 The CLG has outlined what the Government wants to achieve in terms of housing as:

- Increase the number of houses available to buy and rent, including affordable housing;
- Improve the flexibility of social housing (increasing mobility and choice) and promote homeownership;
- Protect the vulnerable and disadvantaged by tackling homelessness and support people to stay in their homes; and
- Make sure that homes are of high quality and sustainable.

2.35 In 2011 the Government published its Housing Strategy for England, ***Laying the Foundations: A Housing Strategy for England***, which set out its *'intended direction of travel for housing, its role in the wider economy and its contribution to social mobility. It sets out ideas on the shape of housing provision that the Government wants to see, which involve the primacy of home ownership; social housing as welfare; and an increasing role for the private rented sector.'*<sup>7</sup>

2.36 The Strategy presented both existing initiatives and policies and introduced a series of new interventions and approaches, along the following themes:

- **Increasing supply, more homes, stable growth** including a newbuild indemnity scheme led by the Home Builders Federation and Council for Mortgage Lenders to provide up to 95% loan to value mortgages for newbuild properties in England, backed by a housebuilder indemnity fund; and a £400m 'Get Britain Building' investment fund;
- **Social and affordable housing reform** which includes implementing a radical programme of reform to make better use of social housing to support those who need it most; and re-invigorating Right to Buy by introducing new higher levels of discount, and the proposed one for one replacement of homes sold;
- **A thriving private rented sector**, through supporting investment in homes to rent, marketing new Built to Rent pilot sites and encouraging local authorities to make full use of powers to tackle dangerous and poorly-maintained homes;
- **A strategy for empty homes**, with a commitment to bring empty homes back into use through awarding the New Homes Bonus to empty properties brought back into use, providing information and practical advice to local authorities and communities and proposing changes to Empty Dwelling Management Orders to tackle the worst long-term empty homes;
- **Quality of housing experience and support**, through supporting the most vulnerable households to prevent and tackle homelessness and providing a better deal for older people, with greater choice and support to live independently; and

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<sup>7</sup> CIH Summary *Laying the Foundations: A Housing Strategy for England* November 2011

- **Quality, sustainability and design**, by encouraging the promotion of imaginative, innovative, locally distinctive, well designed new homes and neighbourhoods; a commitment to Zero Carbon homes by 2016; reviewing building regulations to further improve energy efficiency and carbon emission standards of new buildings.
- 2.37 These themes provide a useful framework for reviewing the current national policy position.

#### *Increasing supply, more homes and stable growth*

- 2.38 There have been a number of measures introduced aimed at delivering housing growth, these are briefly summarised here.
- 2.39 To encourage housing growth specifically the Local Growth White Paper introduced the **New Homes Bonus**, to incentivise housing growth and increase supply. The scheme commenced in April 2011 and is now an ongoing feature of the local government finance system. However, from 2013 any allocated new homes bonus is deducted from a local authority's general support grant from Government, so, in effect, this ceases to be an additional resource available to local authorities; it should also be noted that the new homes bonus is not ring-fenced for housing provision.
- 2.40 The **Affordable Rent Model** was introduced to utilise £2.5billion of capital investment alongside resources raised through tenancies offered to new social rented tenants at 80% of market rents. Where this combination of higher rent and lower grant is insufficient to make new schemes viable, existing social rent tenancies are converted to affordable rent (or intermediate tenure for sale) when properties are vacated, to cross-subsidise new provision.
- 2.41 Despite this investment, levels of housing supply have continued to struggle, with development levels reaching all-time lows. Confirming the role of housing growth in the economic recovery, the Government has subsequently introduced a series of measures aimed at increasing housing supply, these include:
- Planning reform and the National Planning Policy Framework;
  - The Community Right to Build;
  - Get Britain Building; and
  - Additional housing growth measures (the September Growth Package).

#### *Planning Reform and the National Planning Policy Framework*

- 2.42 The Government perceives planning as acting as a brake on the delivery of new housing supply. To this end a fundamental review of planning policy has been undertaken culminating in the introduction of the National Planning Policy Framework. In addition to this, other planning related measures have been announced aimed at facilitating housing development on stalled sites in the short term and these are summarised below under additional housing growth measures.

### *Community Right to Build*

- 2.43 Aimed at enabling local people to bring forward small scale, site specific, community led development, the Community Right to Build was introduced through the 2011 Localism Act's neighbourhood planning provisions; they became law on 6<sup>th</sup> April 2012. Under the Right communities are to determine the type of development that they wish to see, including the property type and tenure of any housing.

### *Get Britain Building*

- 2.44 In November 2011, as part of its National Housing Strategy *Laying the Foundations*, the Government announced the launch of the Get Britain Building fund. The initial round has been subsequently followed with a second round of funding in June 2012. With an overall programme of £570million, the Fund aims to deliver up to 2,000 new homes. As a recoverable investment, the programme is intended to address difficulties in accessing development finance faced by smaller developers.

### *Housing Growth Package*

- 2.45 In September 2012 the Prime Minister also announced an additional series of planning and housing measures aimed at facilitating housing growth, these include:
- Enabling developers to **renegotiate Section 106 agreements**: legislation is planned for 2013, which will allow any developer of a site deemed unviable due to affordable housing planning obligations to appeal with immediate effect. The Planning Inspectorate will then review the application to determine the number of affordable homes that need to be removed to reach viability. The original Section 106 agreement will then be suspended for a three year period. On agreements made prior to April 2010 the Government is already consulting on legislation to allow developers to renegotiate affordable housing planning obligations for a temporary period<sup>8</sup>.
  - The introduction of an **Infrastructure (Financial Assistance) Bill** to guarantee £40 billion for major infrastructure projects and £10billion for new homes – the aim being to deliver more homes for the same cost using cheaper borrowing;
  - **Additional £300million capital funding** for affordable housing, drawn from under-spending across other departments. This money is to be used to deliver up to 15,000 new affordable homes and bring 5,000 empty homes back into use;
  - **Accelerating the release of public sector land**, this will be done by strengthening the role of the Homes and Communities Agency outside London through a targeted programme of land transfers from other Government departments and agencies. The Government also plans to

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<sup>8</sup> This consultation closed on 8<sup>th</sup> October 2012

prepare land for market, and develop a single 'shop window' for all surplus public sector land;

- Investing **£200million in private rented housing** to deliver 5,000 homes through provision of loans or equity to provide project finance. This is in direct response to the Montague Review recommendations (see below), including establishing a Task Force to bring together developers, institutional investors and management bodies;
- Supporting an additional 16,500 **first time buyers** by extending the FirstBuy scheme using an additional £280million to be matched by house builders up until March 2014;
- **Supporting purchase of new homes** by working with the House Builders Federation and lenders to increase the number of both developers and lenders taking part in the NewBuy scheme;
- **Accelerating the planning process for development** by legislating to allow the Planning Inspectorate to determine planning applications where a local authority has a poor track record in respect of the speed or quality of its planning decisions; and
- **Temporary relaxation of planning controls** to increase existing permitted development rights for extensions to homes and businesses in non-protected areas for a three year period.

### *Social and affordable housing reform*

2.46 Access to housing has been a key focus of the Government's social housing reform agenda. The Government initially set out its key objectives for social housing reform, and its proposals to achieve them, in a consultation paper *Local Decisions: a fairer future for social housing*. The five key objectives of social housing reform being:

- Localism, fairness and focusing social housing on those most in need in a way that enables them to use it as a springboard to opportunity;
- That social housing is flexible and available to more people and to those that genuinely need it;
- To make the best use of the four million social rented homes;
- To increase the freedoms available to all social landlords to determine the type of tenancy they grant to new tenants; and
- To protect the rights of existing tenants.

2.47 Proposals to achieve these objectives included:

- The introduction of a new, more flexible, local authority affordable rent tenancy with a minimum fixed term of five years (this will be in addition to secure and introductory tenancies);
- Investment of £100million to bring empty properties in to use as affordable housing;

- Reforming the social housing allocations system by giving local authorities the powers to manage their housing waiting lists;
  - Introduction of a nationwide social home swap programme for social tenants;
  - Enabling local authorities to fully discharge a homelessness duty to secure accommodation by arranging an offer of suitable accommodation in the private rented sector without requiring the applicant's agreement;
  - Introducing reforms to tackle overcrowding; and
  - Replacing the Housing Revenue Account subsidy system with transparent self-financing arrangements.
- 2.48 Where appropriate, reforms were enacted in the 2011 Localism Act and generally came into effect in April 2012.
- 2.49 Alongside social housing reform sits the reform to the welfare system, which, with its changes to benefit, eligibility and entitlement, will impact significantly on housing supply and demand. The **Welfare Reform Act** received Royal Assent on 8<sup>th</sup> March 2012; it introduces Universal Credit as well as changes to housing benefit and other welfare benefits. The Act also introduces a new 'personal independence payment' to replace the existing disability living allowance.
- 2.50 In addition, the Act gives the Government powers to implement housing benefit reforms outlined in the June 2010 Budget and the October 2010 Comprehensive Spending Review, these include:
- Introducing a size criteria to the calculation of housing benefit for social sector tenants;
  - Up-rating future Local Housing Allowance rates in line with Consumer Price Index rather than actual rents (from April 2013); and
  - Introducing household benefit caps of £500 per week for couples and £350 per week for single claimants.
- 2.51 Changes already introduced to housing benefit following the June 2010 Budget include:
- Capping the maximum Local Housing Allowance payable for each property size and applying a four-bed limit. This mainly affects households living in London (from April 2011);
  - Calculating Local Housing Allowance rates using the 30th percentile of market rents rather than the 50th percentile (from October 2011);
  - Limiting housing benefit for working age tenants so that it only covers the size of property they are judged to need – the 'bedroom tax' (from April 2013);
  - Increasing deductions for non-dependents (no longer frozen at £7.40 per week for non-earners and linked to prices since April 2011);
  - Time limiting full housing benefit and Local Housing Allowance payable to people on Job Seekers' Allowance so that after 12 months housing benefit is reduced by 10% (from April 2013);
  - Increasing discretionary housing payments (from October 2010); and

- Resourcing an additional bedroom for carers (from April 2011).
- 2.52 Additionally, the age at which the single room rate is applied increased from 25 to 35 from January 2012. This increased the age that single people can qualify for housing benefit for a self-contained property.

### *A thriving private rented sector*

- 2.53 The Government sees the provision of a healthy, robust private rented sector as essential to meeting housing need and demand. It's approach to ensuring a thriving private rented sector is twofold, focusing on:
- **Maintaining standards:** local authorities should ensure that standards are maintained across the sector, using their powers to address fitness and disrepair issues; and
  - **Increasing supply** by supporting investment in new private rented provision. To this end the Montague Review was commissioned.

### *The Montague Review of the barriers to institutional investment in private rented homes*

- 2.54 The Government sees the private rented sector as playing a vital role in meeting housing needs and supporting economic growth. Rapid growth in the sector over recent years has seen a significant number of people making long term family homes in the sector. To help grow capacity in this sector the Government commissioned Sir Adrian Montague to '*Review the barriers to institutional investment in private rented homes*' (2012).
- 2.55 The Review made a number of recommendations aimed at attracting large-scale institutional investors into the sector to develop 'build to let' homes. The recommendations include:
- Local authorities using flexibilities within the planning system to plan for and enable the development of private rented homes where there is an identified need;
  - The Government releasing public sector land to facilitate delivery of private rented housing developments;
  - Developing a body of good practice and facilitating the swift development of demonstration projects, there is therefore a need for the Government to provide targeted incentives to stimulate the development of new business models;
  - The Government establishing a dedicated Task Force to act as an enabler; and
  - Developing a '*new sense of identity*' for the build to let product, with the Housing Task Force working with other industry bodies to develop voluntary standards to be adopted across the build to let sector.
- 2.56 The Government has responded to these recommendations from the review in the September Growth Package (see above).



### *A strategy for empty homes*

- 2.57 The Government's initial £100million 2010 Comprehensive Spending Review commitment to bring empty homes back into use, together with entitlement to new homes bonus, firmly established work on empty properties as a priority for local authorities – there being a need for local empty homes strategies to be developed and supported. Resources to further aid empty homes work were announced as part of the September Growth Package (see above).

### *Quality of housing experience and support*

- 2.58 The Government has prioritised the provision of housing and support to help older, vulnerable or disadvantaged people:

*'Many older, vulnerable or disadvantaged people experience crises that affect their health and wellbeing. They need housing support to help them lead full and active lives. A home should help people be independent and give them the security to be active members of their communities.'*<sup>9</sup>

- 2.59 The means through which assistance is available are:

- Disabled Facilities Grant allocations; and
- Supporting People.

- 2.60 The **draft Care and Support Bill** follows the Law Commission's review of care legislation, which concluded that current legislation is too complex. Together with the White Paper '*Caring for our future: reforming care and support*', the Bill addresses this issue and attempts to simplify it. The Bill aims to:

- Modernise law around people's needs, promoting the wellbeing of the individual;
- Clarify people's entitlements, so they know what help they can receive and where to go to get it, so that they can make plans for their futures;
- Support the needs of local communities through access to information and advice, promoting prevention and reducing dependency;
- Simplify the system and give more flexibility to innovate and achieve better results; and
- Consolidate existing legislation with a single statute, supported by new regulations and a single bank of good practice.<sup>10</sup>

- 2.61 In terms of **safeguarding vulnerable adults**, housing has a strong role to play alongside social services, health, the police and other agencies. The draft Care and Support Bill sets out a new safeguarding power, and places a duty on local authorities to respond to safeguarding concerns by making enquiries as necessary to decide on whether, and what, action is needed.

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<sup>9</sup> [www.communities.gov.uk/housing/olderpeople/](http://www.communities.gov.uk/housing/olderpeople/)

<sup>10</sup> Chartered Institute of Housing member briefing and request for feedback September 2012 Shaping Housing and Community Agendas

- 2.62 The Bill also includes various proposals to support integrated working, including a duty of cooperation and partnership between police, health and local authorities.
- 2.63 From the April 1<sup>st</sup> 2013 **Health and Wellbeing Boards**, which will include Directors of Public Health, will become statutory committees of local authorities. They will be responsible for encouraging integrated working on health and wellbeing issues, including development of Joint Health and Wellbeing Strategies, and Joint Strategic Needs Assessments.

### *Older people*

- 2.64 In addition to Disabled Facilities Grants (“DFGs”) and Supporting People programmes the Government flags the following work currently being undertaken to help older people live at home longer:
- Research has been commissioned into Lifetime neighbourhoods;
  - Home Improvement Agencies are in place to help private tenants and home owners advising on potential improvements and adaptations to their home;
  - Handypersons schemes;
  - FirstStop, free and independent national information and advice service; and
  - The Housing Learning and Improvement Network knowledge hub.
- 2.65 In January 2012 the Government announced a new deal for older people to help them continue living independently, this included £51million for Home Improvement Agencies to provide:
- Housing advice, including help to move to more suitable accommodation if needed;
  - Handyperson services, including small home repairs, home safety and security adaptations;
  - Energy efficiency advice; and
  - Arranging for adaptations and home repairs.<sup>11</sup>
- 2.66 An additional £20million for DFGs was also announced.
- 2.67 In September 2012 the care services minister announced an extra £100 million to fund specialist housing for older people. The fund is designed to stimulate the market in specialised housing, and the additional £100million takes the capital grant fund total to £300million, which aims to provide up to 9,000 specialist new homes for older people to move into.

### *Homelessness*

- 2.68 In August 2012 the Government published its Homelessness Strategy, ‘*Making every contact count: A joint approach to preventing homelessness*’. The Strategy

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<sup>11</sup> [www.communities.gov.uk](http://www.communities.gov.uk)



focuses on prevention and aims to *'make sure that every contact local agencies make with vulnerable people and families really counts.'*<sup>12</sup>

2.69 The report identifies ten local challenges that need to be addressed by local authorities, these are:

- Adopt a corporate commitment to prevent homelessness which has buy-in across all local authority services;
- Actively work in partnership with voluntary sector and other local partners to address support, education, employment and training needs;
- Offer a Housing Options prevention service, including written advice to all clients;
- Adopt a *no second night out* model or an effective local alternative;
- Have housing pathways agreed, or in development, with each key partner and client group, which include appropriate accommodation and support;
- Develop a suitable private rented sector offer for all client groups, including advice and support to all clients and landlords;
- Actively engage in preventing mortgage repossessions including through the Mortgage Rescue Scheme;
- Have a Homelessness Strategy which sets out a proactive approach to preventing homelessness and is reviewed annually so that it is responsive to emerging needs;
- Not place any young person aged 16 or 17 in Bed and Breakfast accommodation; and
- Not place any families in Bed and Breakfast accommodation unless in an emergency, and then for no longer than six weeks.<sup>13</sup>

### *Quality, sustainability and design*

2.70 The Government's commitment to delivering Zero Carbon homes; along with other binding carbon reduction targets agreed by the previous Government, make energy efficiency and tackling fuel poverty key issues for housing (especially as more than a quarter of emissions are produced in homes)<sup>14</sup>. Tackling energy efficiency in existing stock remains the sector's biggest challenge, and therefore utilising the Green Deal is important.

2.71 Introduced by the Energy Act 2011, the Green Deal intends to revolutionise the energy efficiency of properties across the county (both business and residential). Launched in October 2012, with funding available from January 2013, the financial mechanisms under the Deal eliminate the need for households to pay for energy efficiency improvements up front; instead the cost of improvements are to be covered by savings in energy bills and through a charge on household

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<sup>12</sup> CLG Making every contact count Aug 2012 page 3

<sup>13</sup> CLG Making every contact count Aug 2012 page 4

<sup>14</sup> Chartered Institute of Housing The green agenda update 1<sup>st</sup> May 2012

energy bills. The central rationale for the Green Deal is to reduce carbon emissions cost effectively.

- 2.72 The Act also introduces a new Energy Company Obligation (ECO), which integrates with the Green Deal to address energy efficiency improvements in the housing sector.

## Regional Strategic Context

- 2.73 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

- 2.74 The Yorkshire and Humber Plan – Regional Spatial Strategy to 2026 was published in May 2008. It set 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.
- 2.75 The RSS determined 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 suggested a provisional estimate that up to 30% of new housing may need to be affordable in West Yorkshire. The RSS was formally revoked in February 2013 and it is now the responsibility of Local Authorities to set housing figures as outlined in the NPPF. The Council is currently preparing its Local Plan in accordance with the National Planning Policy Framework requirements. It has commissioned both this update to the first SHMA and a Housing Requirements Study from consultants GVA to ensure that there is a robust evidence base to inform these targets.

## Regional Economic Strategy

- 2.76 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.

2.77 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

2.78 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:

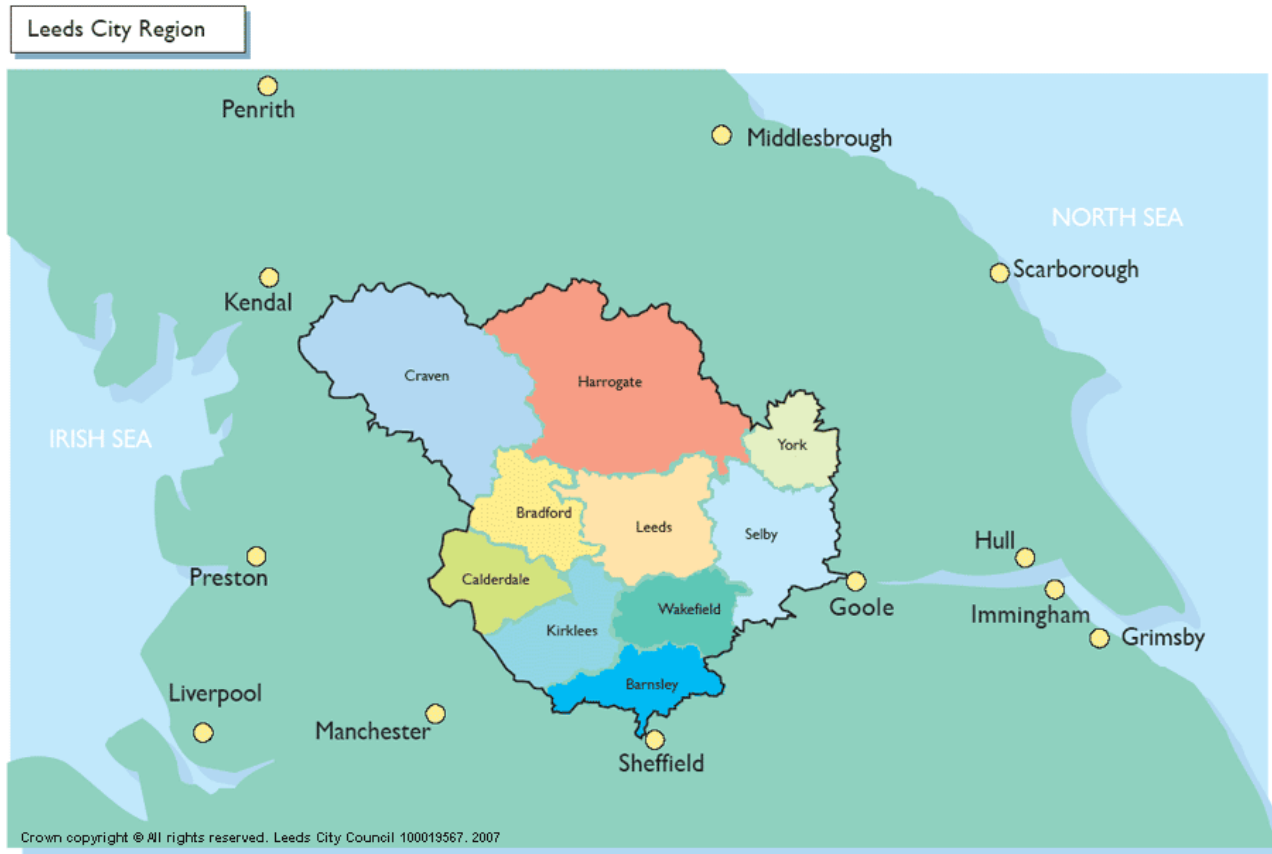
- **Creating better places** - responding to the diversity of markets and improving neighbourhood infrastructure and facilities.
- **Delivering better homes, choice and opportunity** - Delivering choice and opportunity for all our people to meet their housing aspirations, and to improve housing conditions 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.

### Leeds City-Region

2.79 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



2.80 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. The LCR has developed and agreed a Housing and Regeneration Strategy and Investment Framework.

2.81 The strategy also includes four Investment Themes:

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

2.82 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.

2.83 Higher levels of housing growth are anticipated within the strategic housing markets in the Leeds City Region. This is in the context of 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.

- 2.84 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.
- 2.85 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.
- 2.86 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 that will be informed by the SHMA and taken forward by the Local Economic Partnership.

### Bradford's 2020 Vision and Community Strategy

- 2.87 A new Community Strategy has been prepared by CBMDC. The Bradford District Community Strategy 2011-2014 sets out the Council's priorities for meeting the significant challenges facing the District of the next three years. Its outcomes, aims and objectives will contribute to realising the ambitions of the 2020 Vision. Priorities which have been identified to transform the District include:
- Regenerating the City Centre and driving economic growth across the District;
  - Raising the educational attainment and supporting children and young people to reach their full potential;
  - Developing the skills base to equip people with skills for work; and
  - A strategic aim is to increase the quality, quantity and affordability of sustainable housing in the District.

## Housing and Homeless Strategy for Bradford

- 2.88 CBMDC is currently revising its District Housing Strategy. Policies and plans will need to support the emerging vision and four key objectives which include more homes, safe and healthy homes, affordable homes and support independence and prevent homelessness as outlined in the box below.

“Our Vision: “Everyone in Bradford District should have a place to call home which is suitable for their needs and in which they can thrive.”

### Key Objectives

**MORE HOMES** - Build sufficient new homes to meet the needs of a growing population. New homes of the right type in the right location. Make better use of existing housing to meet growth needs by bringing empty homes back into use. Make sure there is the appropriate infrastructure to support housing growth.

**SAFE & HEALTHY HOMES** - Ensure all housing is free from the worst hazards. Make sure homes support people to stay healthy. Adapt homes so people can stay independent. Encourage all landlords and lettings agents to provide safe and healthy homes with decent management of tenancies. Tackle the blight of empty homes.

**AFFORDABLE HOMES** - Ensure an adequate supply of affordable homes to buy or rent that match household incomes. Enable people to affordably heat and sustain their homes by helping them make their homes more efficient.

**SUPPORT INDEPENDENCE & PREVENT HOMELESSNESS** - Provide support and advice to help people to live independently and prevent homelessness. Raise aspirations and remove the barriers to employment so households can sustain their housing independence.

*Source: Draft Bradford District Housing and Homelessness Strategy 2013*

## Bradford District Local Plan

- 2.89 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 Plan (previously 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.
- 2.90 The starting point for all local authorities in developing a Local Plan 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 Local Plan 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 Community Strategy, Housing Strategy and the Local Transport Plan. It will set the overall vision, objectives and spatial strategy for Bradford to 2030.

## Bradford District Core Strategy

- 2.91 The Core Strategy is the key Development Plan Document (DPD) 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.
- 2.92 The Council issued and consulted upon its Core Strategy Further Engagement Draft in late 2011 and early 2012, which was informed by the SHMA 2010 and other evidence base documents. After considering all representations received, the updated evidence base, and other factors such as the new NPPF, the Council expects to issue the Publication Draft Core Strategy in 2013.

## Emerging issues within Bradford

- 2.93 It is clear from the emerging Core Strategy that the importance of regenerating the urban areas of the district and the city centre is acknowledged by the Council. The establishment of priority regeneration areas by the Council including the City Centre, Manningham, Airedale and the Shipley and Canal Road Corridor reflects this. 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 Shipley and Canal Road Corridor will aim to deliver a unique residential offer in the district.
- 2.94 A key issue for the DPDs such as the Core Strategy, City Centre and the Shipley and Canal Road Corridor Area Action Plans, is to identify the need to enhance the residential offer and choice throughout the district, in order to attract and retain economically active households and achieve sustainable communities across the urban area.
- 2.95 The need to improve and diversify the residential offer across the main urban area of Bradford is recognised in the Community Strategy and ambitious regeneration programmes are identified in the emerging Core Strategy. A proactive 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.
- 2.96 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.



- 2.97 Providing the highest quality in terms of new development in areas such as the City Centre, Canal Road Corridor and building on existing physical assets, such as heritage 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; and
  - 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 households and access to the open market for younger households.

## Concluding comments

- 2.98 The main purpose of this chapter has been to consider the general policy and strategic context within which this research needs to be positioned. A new policy framework for housing and planning is now in place, the impacts of which are not yet clear. The Government's housing priorities have been established and need to be considered within the context of proclaimed support for more local decision making and accountability, reduced capital expenditure on housing, fundamental changes to the social security system, a changing role for social rented housing, and a recognised need for future housing investment to support economic growth.
- 2.99 National economic uncertainty arising from the aftermath of the collapse and consequent loss of public support for the financial sector, reductions in both job security and the availability of full time work, and restricted mortgage lending are also having a largely negative impact on the housing system as a whole. The continued lack of mortgage finance to individuals able and willing to buy a home of their own is compelling an increasing number of households to live in insecure and increasingly costly privately rented accommodation. This reduces the amount of money available to spend in the wider economy and acts against supporting community stability and cohesion. It is also acting as a constraint on the confidence of developers to build homes for people who have a desire to own. It is also potentially impacting adversely on the wider economy as increasing levels of household income is diverted towards paying rent.
- 2.100 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 update 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.
- 2.101 Bradford has an important role to play in growing the economy of the Leeds City Region. A significant increase in the supply of both open market and affordable homes is needed to meet the needs of an expanding population and also to support and help stimulate the local economy. The key drivers of natural



population growth in the district and the consequent demand for new homes include the relatively young age structure of the district's population and the growth of the BAME population.

- 2.102 The need to diversify and improve the residential offer across the urban areas of Bradford is recognised in the Community Strategy. Ambitious regeneration programmes identified in the council's strategies will help achieve this.
- 2.103 The importance of having robust and up-to-date information to help inform decision making at local authority level is evermore essential. In a challenging economic climate, this SHMA update provides the Council, locally active developers and housing associations and the business community with an excellent range of sources of market intelligence to help inform and shape local and sub-regional strategic housing and planning priorities to inform future investment and strategic plans.

## 3. Bradford District Housing Market Context

### Introduction

- 3.1 Bradford District is located in West Yorkshire and has a population of 522,452<sup>15</sup>. This is an increase of 4.1% compared with the population of 501,700 reported in the 2010 SHMA<sup>16</sup>. 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).
- 3.2 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.
- 3.3 The CLG suggests that a market is self-contained if at least 70% of households moving originate from the same area. The 2010 SHMA concluded that 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 ECOTEC<sup>17</sup>. That said, there are strong interactions with neighbouring authorities, in particular Leeds. The release of 2011 migration and travel to work statistics later in 2013 will confirm the extent to which these levels of self-containment have changed since the 2010 SHMA.

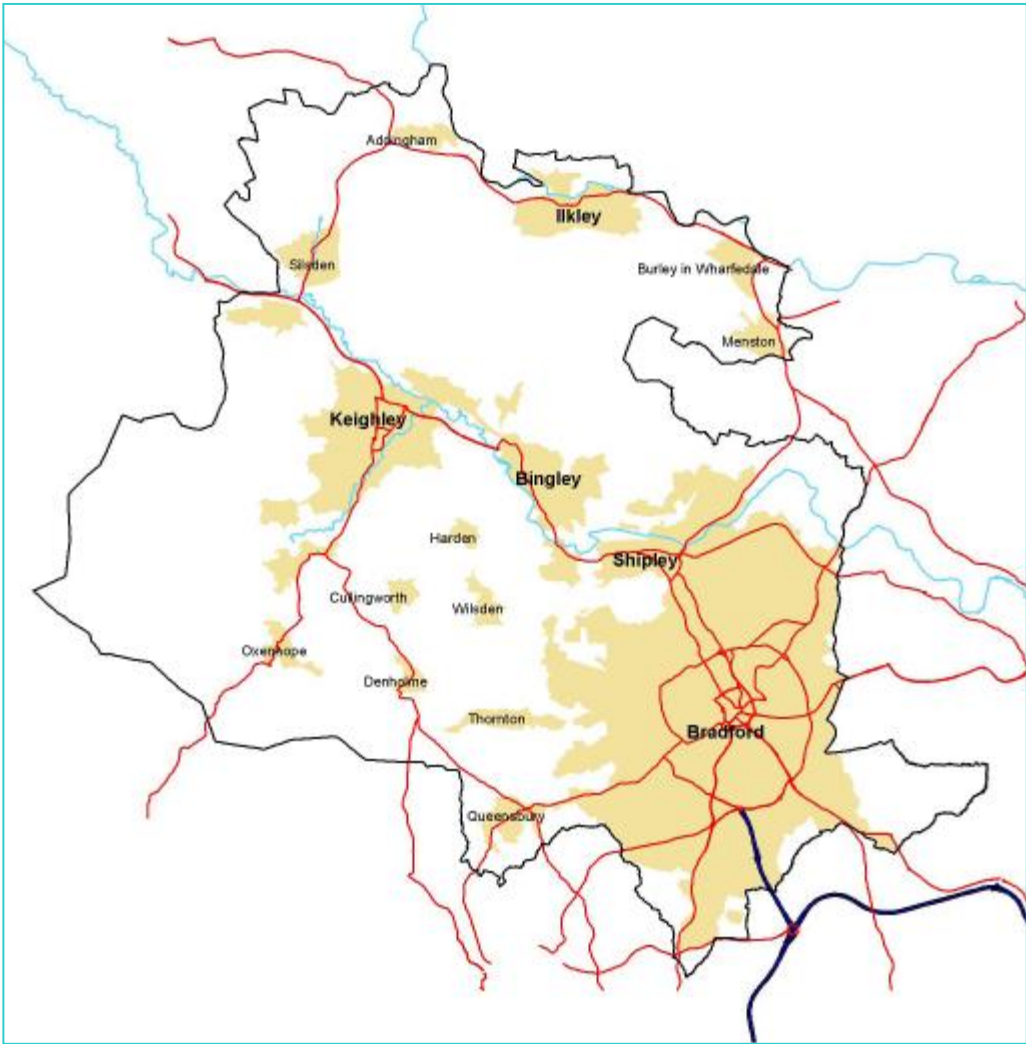
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<sup>15</sup> ONS 2011 Census

<sup>16</sup> ONS 2008 Mid-Year Population Estimate

<sup>17</sup> Strategic Housing Market Assessments for Yorkshire and the Humber: Final Report Bradford Housing Market Area, Ecotec, June 2008

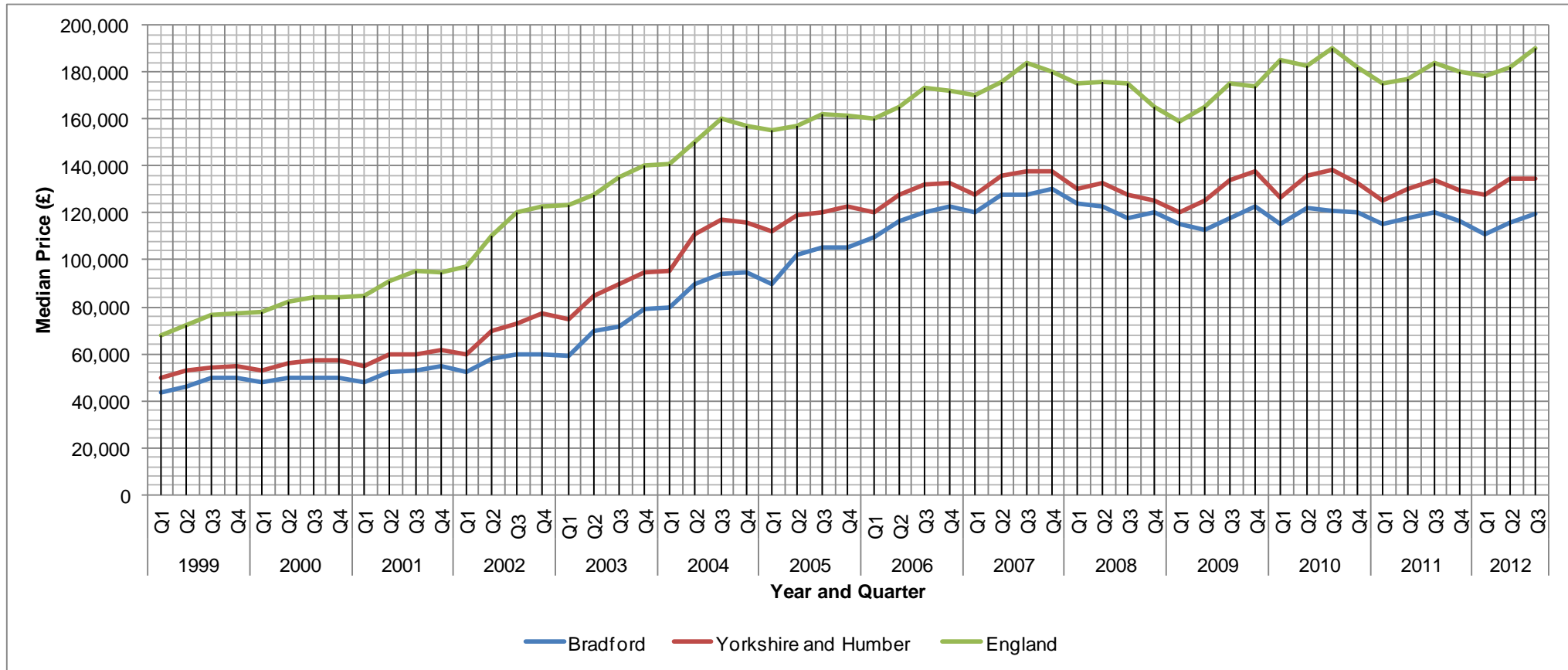
**Map 3.1** Overview of Bradford District geography



## House prices and rates of change

- 3.4 Figure 3.1 shows how house prices across Bradford District have increased 160% over the period 1999 to 2012, with median prices rising to £129,950 during 2007 and, following a slight fall, reaching £119,725 in Q3 2012. The median price across the District has been consistently lower than both the regional and national median price.
- 3.5 The distribution of average house prices is illustrated in Map 3.2. This indicates that prices are relatively higher in the Wharfedale and Bingley and Shipley areas and lowest in Bradford City Central and urban area of Keighley.

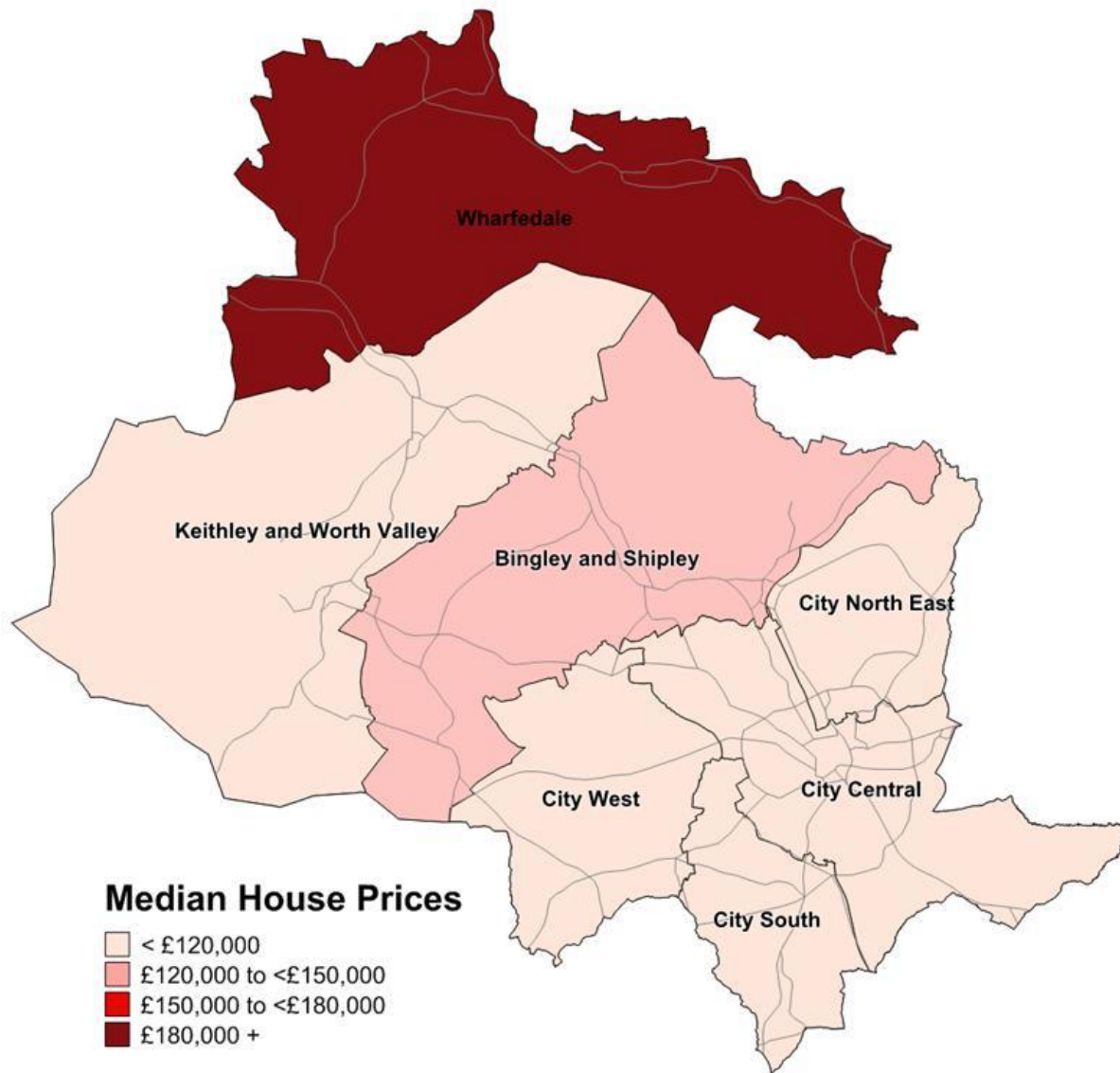
**Figure 3.1** House prices 1999 to 2012: Bradford, regional and national trends



Source: DCLG/Land Registry

**Map 3.2** Median house prices in 2012

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Source: Land Registry Price Paid Data

## Relative affordability

- 3.6 The relative affordability of open market dwellings in Bradford District compared with the other 21 districts in Yorkshire and the Humber is shown 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. Overall, Bradford District is ranked the 10<sup>th</sup> most affordable district in the Region. The 2010 SHMA reported an income to house price ratio of 6.1 however latest data indicates a ratio of 7.1 indicating that relative affordability has deteriorated.

**Table 3.1** Relative affordability of lower quartile prices by Local Authority

	Lower Quartile House Price Q3 2012	LQ Gross Income per week	Annual Gross Income	Income to House Price ratio
Harrogate	£222,500	£357	£18,574	12.0
Ryedale	£193,500	£320	£16,614	11.6
Craven	£191,000	£330	£17,139	11.1
Hambleton	£195,000	£343	£17,836	10.9
Richmondshire	£190,000	£362	£18,824	10.1
York UA	£184,998	£354	£18,424	10.0
Selby	£165,000	£357	£18,548	8.9
Scarborough	£139,975	£325	£16,921	8.3
Leeds	£143,500	£355	£18,460	7.8
Yorkshire and the Humber	£134,328	£340	£17,680	7.6
Sheffield	£135,000	£344	£17,878	7.6
East Riding of Yorkshire UA	£140,000	£359	£18,668	7.5
<b>Bradford</b>	<b>£119,725</b>	<b>£323</b>	<b>£16,770</b>	<b>7.1</b>
Wakefield	£119,000	£321	£16,692	7.1
Doncaster	£115,000	£317	£16,494	7.0
Kirklees	£124,000	£346	£17,987	6.9
Rotherham	£118,000	£333	£17,290	6.8
Calderdale	£120,000	£350	£18,190	6.6
North East Lincolnshire UA	£110,000	£328	£17,046	6.5
North Lincolnshire UA	£115,000	£350	£18,174	6.3
Barnsley	£105,000	£345	£17,924	5.9
Kingston upon Hull, City of UA	£88,500	£308	£16,032	5.5

Sources: CLG House Price Statistics; Annual Survey of Hours and Earnings 2011

## Stakeholder views on housing market dynamics

- 3.7 In order to obtain a deeper insight into housing market dynamics, interviews have been carried out with Estate Agents<sup>18</sup> operating across the CBMDC area

<sup>18</sup> Black Horse, Whitegates, Whitneys, Reed Rains

during May and June 2012. A summary of views obtained are presented in Appendix B.

### Open Market – Views of Agents

- 3.8 The views of Estate Agents consulted as part of the SHMA update are presented in Appendix B.

### Rental Market - Views of Letting Agents

- 3.9 The views of Lettings Agents consulted as part of the SHMA update are presented in Appendix B.

### General stakeholder views

- 3.10 The general views of a range of stakeholders consulted as part of the SHMA update are presented in Appendix B.



## 4. Strategic Housing Market Assessment Core Outputs

### Introduction

- 4.1 The purpose of this chapter is to update where possible the core outputs required by the SHMA guidance relating to Bradford District. The main sources for updating include the ONS 2011 Census and in-house housing datasets. Table C1 in Appendix C provides a complete breakdown of the updated sources used.

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

- 4.2 The total number of dwellings in Bradford District at 1<sup>st</sup> April 2012 was 209,439, with 197,446 occupied dwellings and 6,244 long-term vacant dwellings<sup>19</sup>. Table 4.1b summarises this data at sub-area level. The proportion of dwellings that are long-term empty is highest in City Central at 5% compared with a District average of 3%. This compares with a total of 206,969 self-contained dwellings across Bradford District as reported in the 2010 SHMA. Of these, 12,489 (6%) were vacant and 194,480 are occupied (Table 4.1a).
- 4.3 In terms of tenure profile, overall 15% of dwellings are social rented and 85% are private sector. The proportion of social rented is highest in City Central (22.9%) and lowest in Wharfedale (6.4%).

**Table 4.1a** Dwelling stock and vacancy rates by sub-area (2010 SHMA)

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
<b>Total</b>	<b>206969</b>	<b>4407</b>	<b>8082</b>	<b>12489</b>	<b>6.0</b>	<b>3.9</b>

Source: CBMDC Council Tax 2009

<sup>19</sup> CBMBC Housing Dataset 2012

**Table 4.1b** Dwelling stock and vacancy rates by sub-area (2012 Update)

Sub-area	Dwelling stock at 1 Apr 2012			
	Total	Occupied	Long Term Empty	% LT empties
Bingley	30831	29372	575	1.9
City Central	54784	50262	2745	5.0
City North East	28837	27572	592	2.1
City South	27201	25851	616	2.3
City West	21091	20066	522	2.5
Keighley & Worth Valley	27371	25804	823	3.0
Wharfedale	19324	18519	371	1.9
<b>TOTAL</b>	<b>209439</b>	<b>197446</b>	<b>6244</b>	<b>3.0</b>

Source: Bradford Housing Dataset

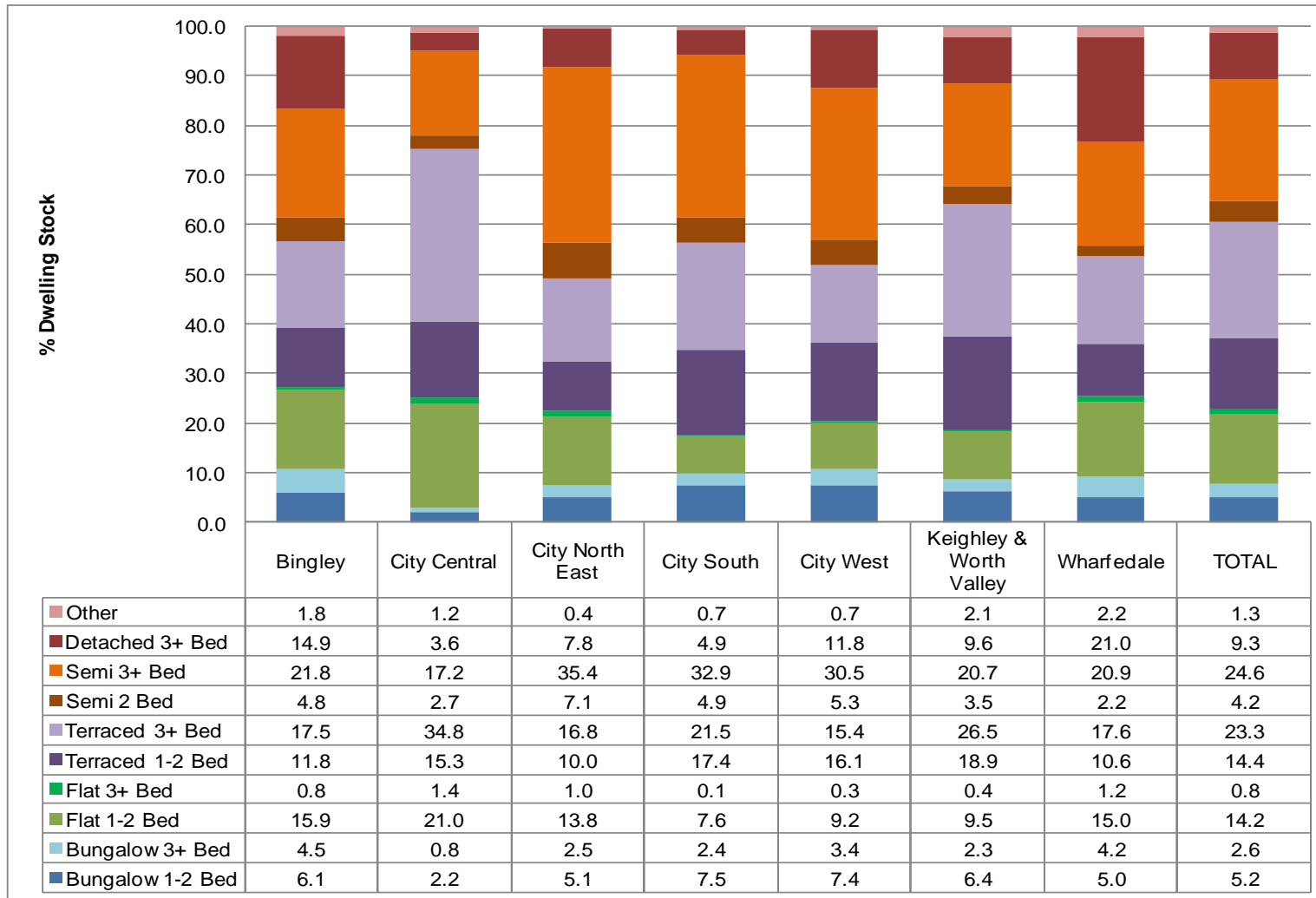
### Property size and type

- 4.4 Figure 4.1 reviews the profile of occupied dwelling stock by size and type based on the Bradford Housing Dataset of 2011. Overall, the vast majority (75.9%) of properties are houses, 15.1% are flats, 7.8% are bungalows and 1.3% are unspecified or not known. Of all dwellings, 11% have one or two bedrooms, 26.8% have three bedrooms, 60.6% have three or more bedrooms and 1.3% are not specified. The overall profile of property size and type reported in the 2010 SHMA was based on responses to the 2007/08 household survey but was based on household responses. Data suggested that the occupied dwelling stock profile was comparable to the 2011 data (78.8% houses, 14.5% flats/maisonettes, 6.5% bungalows and 0.1% caravans).

### Property condition and vacancy

- 4.5 Please see the 2010 SHMA for available information on property condition. Stakeholder feedback on property condition and vacancy is presented in Appendix B.

**Figure 4.1** Property type and size

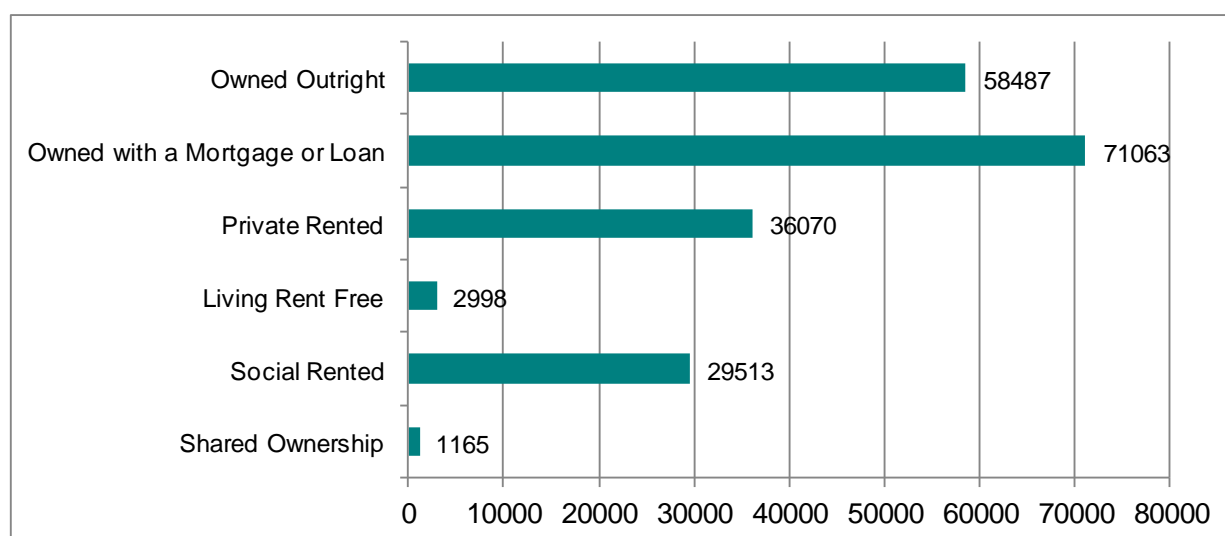


Source: Bradford Housing Dataset January 2011

## Property tenure

- 4.6 The 2011 census provides an up-to-date view of the tenure of dwelling stock across Bradford District (Figure 4.2). Overall, across Bradford District 65% of households are owner occupiers, 19.6% rent privately or rent free and 15.4% live in affordable housing (either social/affordable renting or living in intermediate tenure dwellings). This contrasts with the tenure profile in the 2010 SHMA which reported that 70.1% of occupied dwellings were owner-occupied, 15.1% were social rented, 14.1% were private rented and 0.3% were intermediate tenure (e.g. shared ownership).
- 4.7 Variations in broad tenure groups by sub-area using 2011 census data are summarised in Figure 4.3.

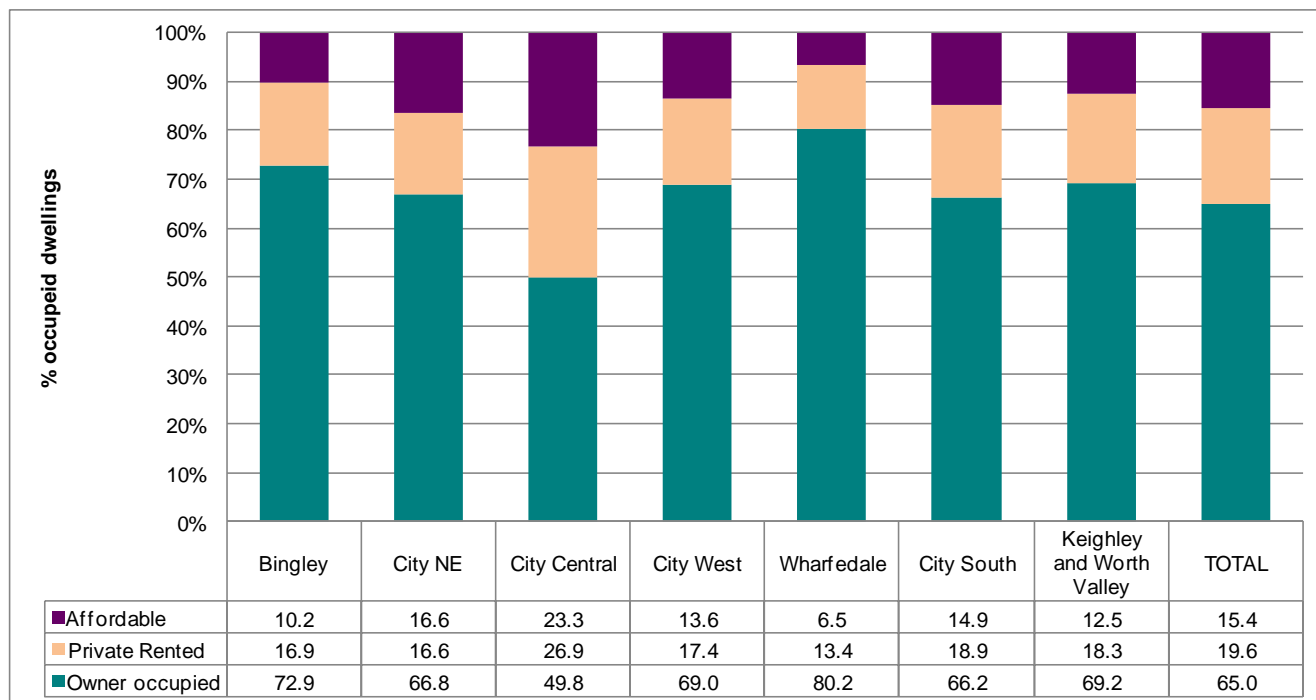
**Figure 4.2** Bradford District tenure profile



Source: ONS 2011 Census

- 4.8 The 2011 census indicates that the tenure profile of households varies to some extent across the District (Figure 4.3). Proportions of households living in affordable dwellings (social/affordable rented and intermediate tenure) is highest in City Central (23.3%), City North East (16.6%) and City South (14.9%). The proportion of households renting privately has increased dramatically to 19.6% across the District (from 14.1% in 2007/8) and is highest in City Central (26.9%), City South (18.9%) and Keighley & Worth Valley (18.3%). The proportion of households who are owner-occupiers exceeds 70% in Wharfedale (80.2%) and Bingley and Shipley (72.9%).

**Figure 4.3** Bradford District tenure profile by sub-area



Source: 2011 Census

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

### Total dwelling stock

4.9 Council Tax data for the 1<sup>st</sup> April 2012 stated there were a total of 209,439 residential dwellings in Bradford District of which 197,446 are occupied by households<sup>20</sup>. Total dwelling stock has increased from 206,969 in April 2009.

### Owner-occupied market

4.10 According to the 2011 census, of the 65% of households across Bradford District who are owner occupiers (29.3% own outright and 35.7% have a mortgage). According to the 2007/8 household survey as reported in the 2010 SHMA, most owner occupied properties (87.7%) are houses (mainly semi-detached and terraced properties); 50% have three bedrooms, 24.5% have two bedrooms and 22.2% have four or more bedrooms.

4.11 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

<sup>20</sup> Bradford Housing Data

started to fall. Between 2000 and 2007, median prices increased by £75,050 (150%). After a fall of around 4% between 2007 and 2008, median prices have tended to remain around £120,000. Table 4.2 summarises how median property prices have changed over the period 1996 to 2012.

- 4.12 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 £35,700 was required, an increase of 187% and far outstripping wage inflation over this period. During 2012, the level of household income required for a median priced property to be affordable was £34,207.

**Table 4.2** Median property prices in Bradford District 1996-2012, 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	119,000	-0.8	34,000
2010	120,000	0.8	34,286
2011	118,000	-1.7	33,714
2012*	119,725	1.5	34,207

Notes:

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

Source: CLG Housing Statistics

## Private rented sector

- 4.13 Nationally, the private rented sector has established itself as an important dimension of the housing market to complement owner occupation and social renting. Across England and Wales 18.1%<sup>21</sup> of households now rent privately which is higher than those who rent from a social landlord (17.6%). The sector plays a major role in facilitating labour mobility. The sector is diverse in terms of the range of households it accommodates and the types of properties available.

<sup>21</sup> Includes 'Living Rent Free'

- 4.14 A report 'The Modern Private Rented Sector'<sup>22</sup> 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 alternative to social rented housing (for instance those wanting to move to a different area but unable to do so through their social housing provider).
- 4.15 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 (for instance friends sharing) 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;
  - are more likely to accommodate international migrants.
- 4.16 The report 'The Private Rented Sector: its contribution and potential'<sup>23</sup> identified that the private rented sector is complex and distinct sub-markets include:
- Young professionals;
  - Students, whose needs are increasingly being met by larger, branded, institutional landlords;
  - The housing benefit market, where landlord and tenant behaviour is largely framed by housing benefit administration;
  - Slum rentals at the very bottom of the PRS, where landlords accommodate often vulnerable households in extremely poor quality property;
  - Tied housing, which is a diminishing sub-sector nationally but still has an important role in some rural locations;
  - High-income renters, often in corporate lettings;
  - Immigrants whose most immediate option is private renting;

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<sup>22</sup> 'The Modern Private Rented Sector' David Rhodes, 2006 University of York with CIH/JRF

<sup>23</sup> 'The Private Rented Sector: its contribution and potential' Julie Rugg and David Rhodes, Centre for Housing Policy The University of York 2008

- Asylum seekers, housed through contractual agreements with government agencies;
  - Temporary accommodation, financed through specific subsidy from the Department for Work and Pensions; and
  - Regulated tenancies, which are a dwindling portion of the market
- 4.17 The report concludes that the PRS needs to become a flexible, well-functioning element of the housing market. To this end, its recommendations include:
- More policy to encourage a better understanding of managed rented housing and mandatory regulation of managing agents to ensure better quality management standards and Registered Providers should be encouraged to enter this market place;
  - Initiatives to 'grow' the business of letting, encouraging smaller, good landlords to expand their portfolios and view this as a business;
  - Equalising rental choice so low-income households can make a real choice between a social or private let and see both as being equally desirable;
  - Light-touch licensing and effective redress to encourage local authorities to target the very worst landlords and a permit/licence would be required by all landlords that would be revoked if the landlord did not meet statutory requirements on housing management and quality.
- 4.18 The characteristics of tenants are diverse and according to the 2007/8 household survey the private rented sector accommodates singles, couples with no children and lone parents in particular; 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.
- 4.19 Stakeholder feedback on the private rented sector secured as part of the SHMA update is presented in Appendix B.

### Student rented market

- 4.20 Interviews with accommodation officers carried out as part of the 2010 SHMA provided an insight into the dynamics of the student rented market. Key headlines reported in the 2010 SHMA<sup>24</sup> include:
- 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

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<sup>24</sup> Based on 2008/9 data



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. 'The Green' a purpose-built £40million student eco village was completed in 2011. It was 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 be a continued dependency on the private sector to accommodate students.

## Social rented sector

- 4.21 Across Bradford District there are 29,513 households living in social/affordable rented dwellings according to the 2011 census. A database of affordable/social rented stock maintained by the Council suggests that in 2012 there were 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 ten year period 2002 to 2012, the number of social rented properties has reduced from 35,675 to 29,216. Social rented stock as a proportion of total dwelling stock has reduced from 17.7% in 2002 to 14.6% in 2012.
- 4.22 2007/8 household survey data presented in the 2010 SHMA reported that 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. 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.
- 4.23 Stakeholder views on affordable housing collected as part of the 2013 SHMA update are presented in Appendix B.

## Open market demand and supply

- 4.24 Using data on household aspirations and the level of turnover in existing stock derived for the 2010 SHMA, it is possible to explore the extent to which demand for open market dwellings is met by current supply. The analysis carried out as part of the 2010 SHMA is presented here and remains a valid source of information on open market demand. 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.
- 4.25 This analysis helps to identify where there are imbalances in the provision of general market accommodation (Figure 4.4). 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.
- 4.26 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.
- 4.27 Overall, this analysis suggests there are 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.
- 4.28 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.
- 4.29 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.
- 4.30 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 4.4 can help inform development priorities in specific areas within Bradford District.
- 4.31 This analysis provides a snapshot of the 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 plan period.

**Figure 4.4** 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								
	Owner Occupied								
	Private Rented								
Property size	One								
	Two								
	Three								
	Four or more								
Property type	Detached Hse								
	Semi Det Hse								
	Terraced Hse								
	Flat (inc bedsits)								
	Bungalow								

- 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

4.32 The factors underpinning housing markets in Bradford District were explored in the 2010 SHMA. Essentially, there are three key primary drivers influencing the current (and future) housing market: demographic, economic and dwelling stock characteristics (Table 4.3).

**Table 4.3** 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

4.33 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:

- The 2011 census reported a total population of 522,452 and ONS 2011-based interim population projections suggest a population of 568,945 by 2021, an increase of 8.8%;
- The 2013 Housing Requirements Study for Bradford District provides a helpful summary of key population drivers:

- There has been an increase of approximately 5,165 people each year on average over the period 2001 to 2011;
  - Bradford has a notably more youthful population and natural change has continued to play an increasingly important role in driving the growth in population;
  - Bradford has seen a year on year net out-migration to other parts of the UK. This has been offset by natural change and a strong net immigration of international migrants;
  - There is a significant link with Leeds with a net outflow of people from Leeds into Bradford over recent years. There is evidence of a consistent outflow of people to surrounding Districts with the availability of a different housing offer/quality of place likely to be a factor in decision making;
  - By taking account of the 2011-based interim projections prepared by DCLG, the Housing Requirements Study is recommending the adoption of a housing target of around 2,186 dwellings each year over the period 2011-2028
- There is considerable ethnic diversity within Bradford, with the 2011 census reporting that 63.9% identify as being White (English, Scottish, Welsh, Northern Irish, British), 20.4% Pakistani, 6.4% other Asian, 3.5% other White groups, 2.5% mixed ethnicity 1.8% Black/Black British and 1.5% other groups;
  - According to the 2011 census, 36.1% of residents identify with a Black and Asian Minority Ethnic group. The proportion is highest in City Central (72.8% of residents identify with a BAME group) and is greater than 20% of residents in City South (28.6%), Keighley and Worth Valley (25.5%) and City West (24.6%) ;
  - According to the 2011 census, the four largest household groups in Bradford District are couples with children (21.9%), singles (18.2%), older singles/couples (17.9%) and couples with no children (15.8%). The remaining households comprise couples with non-dependent children (5.8%), lone parents with non-dependent children (7.7%), lone parents (3.4%) and other household types (9.4%).

#### 4.34 In terms of economic drivers:

- 66.9% of residents 16 to pensionable age are economically active, lower than for the region and England. Unemployment in 2011 was 12.7%, compared with 9.7% regionally<sup>25</sup>;
- 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. 74.3% have a qualification of NVQ1 and above compared with 81.1% regionally and 82.8% nationally. 22.3% have an

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<sup>25</sup> ONS 2011 Census

NVQ4 and above qualification compared with 27.5% regionally and 32.7% nationally<sup>26</sup>;

- Median incomes in 2012 were £22,188 which compares with £24,190 for the region and £26,660 for England<sup>27</sup>.
- 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<sup>28</sup>.
- The Housing Requirements Study comments that:
  - The labour force has lower economic activity rates compared with the national (English) average. The relative health of the labour market in Bradford is also evidenced in the scale of those aged 16+ who are unemployed, which has continued to increase from 2005;
  - The Regional Econometric Model (April 2012) forecasts a significant increase in the number of jobs in Bradford. Between 2011 and 2028 an estimated 27,000 additional jobs are forecast to be created with key growth sectors including business services, retail, health and transport. This positive picture of job generation needs to be considered in the context of the preceding recessionary period which has seen year on year reductions in employment levels. Indeed the forecasts do not suggest a return to 2007 levels of employment until 2018/19. Although these projections are suggesting a significant growth in jobs over the period it must also be pointed out that the rate of jobs growth in these projections is considerably lower than the equivalent previous runs of the Regional Econometric Model prior to the recession.

#### 4.35 In terms of current dwelling stock:

- 75.9% of properties are houses, 15.1% are flats/maisonettes, 7.8% are bungalows and 1.3% are other property types (e.g. caravans)<sup>29</sup>;
- 11.3% have one bedroom, 26.8% have two bedrooms, 52.3% have three bedrooms and 8.3% have four or more bedrooms, with 1.3% not specified<sup>30</sup>;
- The 2011 census reports that 65% of households are owner occupiers, 19.6% rent privately (including living rent free) and 15.4% live in affordable housing (either social/affordable renting or living in intermediate tenure dwellings);
- The 2007/8 household survey reported that 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.

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<sup>26</sup> Annual Population Survey/Labour Force Survey 2012

<sup>27</sup> 2012 Annual Survey of Hours and Earnings

<sup>28</sup> Annual Population Survey/Labour Force Survey 2012

<sup>29</sup> 2011 Bradford Housing Dataset

<sup>30</sup> 2011 Bradford Housing Dataset

4.36 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 and to increase supply through a reduction in long-term vacant dwellings.

4.37 Stakeholders were also asked to identify what they felt to be the market strengths. Their views are presented in Appendix B.

### **Core Output 3: Future households**

4.38 An analysis of future households has been carried out as part of the Council's 2013 Housing Requirements Study which was finalised in February 2013 and then updated in the form of an Addendum Report in August 2013. The analysis has considered different scenarios for population change built using POPGROUP software with population forecasts translated into household projections.

4.39 In the Addendum report two specific scenarios have been rerun to take account of the 2011-based sub-national population projections (SNPP): the 2010 SNPP rebased to take account of the baseline population of the 2011 census; and an employment-led (REM) scenario. Each scenario has had two assumptions regarding headship rates applied: a trend-based assumption post-2021 and a fixed headship rate post-2021 (Table 4.4)

**Table 4.4** SNPP Projected household change

Scenario	Households 2011	Projected households in 2028	Change in households 2011-2028	Average annual (17 years)	Dwellings required 2011-2028 (3% vacancy assumed)	Net annual dwelling requirement
SNPP 2010 Trend (2011-based interim household projections)	199,172	227,155	27,983	1,646	28,822	1,695
SNPP 2010 Fixed (2011-based interim household projections)	199,172	228,532	29,360	1,727	30,241	1,779
SNPP 2010 (2008-based household projections)	199,400	235,778	36,478	2,146	37,572	2,210
Employment-led (REM) Trend	198,774	228,605	29,831	1,755	30,726	1,807
Employment-led (REM) Fixed	198,774	229,904	31,130	1,831	32,064	1,886
Employment-led (REM)	198,048	241,381	42,333	2,490	43,603	2,565
Employment-led mid-point (Trend and REM model average)			36,082	2,122	37,165	2,186

Source: Housing Requirements Study 2013 and Addendum Report 2013

#### 4.40 Key conclusions from the 2013 Housing Requirements Study and Addendum report include:

- Planning for demographically-driven demand as set out in the SNPP 2010-based population projections does not take into account economic changes in Bradford over the plan period, nor the resultant requirements for labour to fill potential job opportunities;
- The REM model provides an agreed economic forecast which is reflective of the economic growth potential of Bradford;
- Scenarios using 2008-based household projections could produce an over-estimate of housing need if the sort of economic and housing market conditions which underpinned those projections do not return during the period covered by the Local Plan;
- A recommendation that Bradford's housing requirement should not be set with reference to the 2011-based interim household projections alone as this could



imply a continuation of the economic conditions (i.e. a recession) of the plan period. This would not be supportive of the Council's aspirations to achieve economic growth and regeneration, provide sufficient affordable homes and reduce problems of overcrowding in parts of the urban area.

- 4.41 The overarching conclusion of the Housing Requirements Study is a recommendation that the Council adopts a housing target of around 2,186 dwellings each year. This takes account the uncertainty over where the real future performance of the economy and housing market might fall in the spectrum between assumptions underlying the 2008 and 2011-based household projections.
- 4.42 Further analysis considers how future household projections translate to dwelling requirements and this is discussed further in Chapter 5 of this report.

#### **Core Output 4: Current households in need**

- 4.43 A robust and defensible assessment of housing need is essential for the development of affordable housing policies which need to be articulated in Local Plans. Housing need can be defined as:
- 'the quantity of housing required for households who are unable to access suitable housing without financial assistance'.*
- 4.44 2012 Choice Based Lettings data and an analysis of CORE RSL lettings and sales data provides the robust and transparent evidence base required to assess housing need across Bradford District. This is presented in detail at Appendix A of this report and follows CLG modelling guidance.
- 4.45 Across Bradford District, Choice-based lettings data reports a total of:
- 364 households who are homeless on an annual basis;
  - 158 households living in overcrowded accommodation;
  - 13,708 households in need for other reasons (although these are not specified).
- 4.46 The total number of existing households in need is much higher than that reported in the 2010 SHMA. This used 2007/8 household survey data to identify 7,425 existing households in need. This marked increase is likely to reflect the general economic downturn experienced since the survey was carried out.
- 4.47 Table 4.5 summarises the total number of households in need by sub-area. The proportion of existing households in need is highest in the City Central sub-area where 11.7% of households are in need.
- 4.48 Table 4.6 demonstrates how the number of households in housing need varies by tenure and household type.



**Table 4.5** Housing need by sub-area

Type of housing need		Sub-area							
		Bingley	City Central	City NE	City South	City West	Keighley and Worth Valley	Wharfedale	Total
Homeless	Annual	32	167	47	37	22	53	5	364
<b>Existing households in need</b>									
Overcrowded	Backlog	12	86	21	17	19	2	1	158
Other Housing Needs	Backlog	1242	5772	2117	1536	1108	1518	416	13708
<b>Total existing households in need</b>	<b>Backlog</b>	<b>1286</b>	<b>6025</b>	<b>2185</b>	<b>1591</b>	<b>1149</b>	<b>1573</b>	<b>421</b>	<b>14230</b>
% existing households in need	Backlog	4.3	11.7	7.9	6.2	5.7	6.0	2.3	7.1
<b>Total Households</b>		29671	51562	27507	25817	20001	26200	18538	199296

Note: some numbers may not add up due to rounding

**Table 4.6** Housing need by household type and tenure

Household type	Number	%
Family	7180	51.8
Single	4379	31.6
Elderly single	1110	8.0
Couple	810	5.8
Elderly couple	387	2.8
Total	13866	100.0
Missing cases	364	
Grand Total	14230	
Current tenure	Number	%
Private sector	9029	65.1
Social Renting	4769	34.4
From Specialist accommodation	68	0.5
Total	13866	100.0
Missing cases	364	
Grand Total	14230	

Source: 2012 Choice-based lettings data

### Core Output 5: Future households requiring affordable housing

- 4.49 The 2010 SHMA identified a total annual household formation rate of 2,673 which was based on the numbers of households forming according to the 2006/7 household survey. This is simply a measure of the number of households actually forming – it does not consider household dissolution (through death or moving out of the area) and is therefore not a net figure of household growth
- 4.50 The choice based letting dataset indicates there are a total of 4,425 applications from newly-forming households. As this is over a 29 month period, this equates to an annual requirement from 1,831 households. Modelling therefore assumes

that of households expecting to form, 68.5% require affordable housing<sup>31</sup>. This compares with 74.9% in the previous SHMA.

## **Core Output 6: Future households requiring market housing**

- 4.51 The 2010 SHMA made reference to 2007/8 household survey evidence on general market requirements. This showed that the vast majority of households (84.6%) live in the open market and overall demand for market accommodation is sustained by household growth. This remains the most up to date evidence of market demand.
- 4.52 Turnover rates derived from the household survey suggest that around 13,130 market dwellings become available across Bradford District each year. Turnover rates take account of the number of owner occupied dwellings and private rented dwellings coming available 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 6,129 properties in 2008 and during the years 2009, 2010, 2011 the total number of sales has averaged 4,655. These are most likely to be sold for owner occupation, but some will have been purchased for renting.
- 4.53 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 years. Although the scale of household mobility may have changed as a result of the resulting downturn in market activity, this data can still usefully identify trends in household aspirations Table 4.8 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.
- 4.54 Table 4.7 provides further detail on the relative preferences households have for particularly property types and sizes by household type.
- 4.55 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.
- 4.56 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%

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<sup>31</sup> Due to the lack of income information this figure is an estimate based on new households on the housing register and is not a detailed analysis of income/house price/rents and is only an estimate used for modelling purposes

expecting to move to a four or more-bedroom property and 2.9% to a one bedroom property.

- 4.57 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.
- 4.58 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.
- 4.59 Figure 4.5 indicates that the households most likely to be moving in the open market are couples with children, singles under 60 and lone parents.

**Table 4.7** 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	<b>26.4</b>
Semi-Detached House	1.3	4.4	30.1	7.1	0.4	0.7		5155	<b>44.0</b>
Terraced House	0.3	6.1	12.1	1.0	0.2	0.4		2340	<b>20.0</b>
Bungalow		7.4	0.5	0.2				951	<b>8.1</b>
Flat	0.7	0.6	0.2					177	<b>1.5</b>
<b>% Bedrooms</b>	<b>2.3</b>	<b>21.5</b>	<b>51.6</b>	<b>19.2</b>	<b>3.8</b>	<b>1.3</b>	<b>0.2</b>		<b>100.0</b>
Base	268	2524	6049	2256	443	157	24	11721	

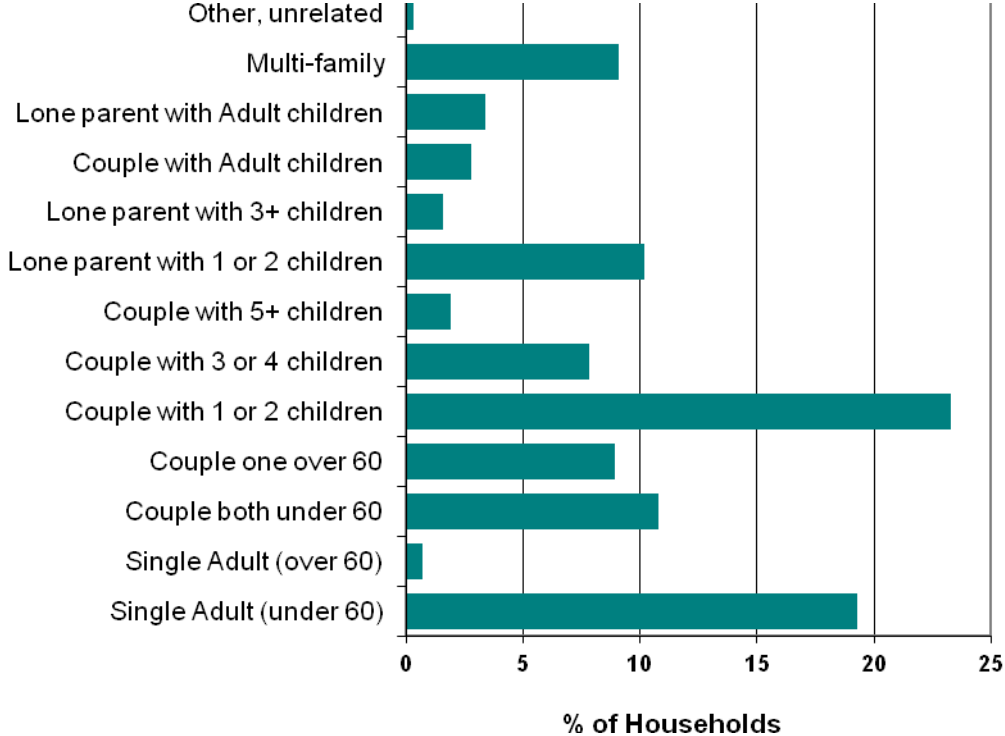
**Property type expected / minimum no. bedrooms would accept**

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	<b>14.6</b>
Semi-Detached House		11.1	29.5	6.4	0.5	0.5	0.2	5519	<b>48.1</b>
Terraced House	0.6	10.4	15.2	1.5	0.4			3228	<b>28.2</b>
Bungalow		4.6		0.2				554	<b>4.8</b>
Flat	2.3	1.7	0.2					488	<b>4.3</b>
<b>% Bedrooms</b>	<b>2.9</b>	<b>31.1</b>	<b>48.9</b>	<b>15.3</b>	<b>1.1</b>	<b>0.5</b>	<b>0.2</b>	<b>11465</b>	<b>100.0</b>
Base	335	3564	5608	1749	131	54	24	11465	

Base: 12,507 households planning to move within Bradford District over the next 3 years. Note the base figures vary slightly due to non-responses

Source: 2007/08 household survey

**Figure 4.5** Types of household intending to move in the open market over the next two years



Source: 2007/8 household survey

4.60 The data presented in Table 4.8 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 4.8** 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

- 4.61 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.
- 4.62 The needs assessment model advocated by the CLG was used in the 2010 SHMA and this has been refreshed using choice-based lettings data in 2012.
- 4.63 The 2013 SHMA analysis indicates a net annual shortfall of 587 affordable dwellings. This is based on the assumption that the backlog need is reduced over a 10 year period. By comparison, if the backlog is assumed to be cleared over a 5 year period the net annual shortfall would be 1,302.
- 4.64 Table 4.9 summarises the overall affordable shortfalls by property designation (i.e. general purpose and older person) and property size (number of bedrooms). Note that property size requirements are based on the requirements specified in the choice-based lettings data.
- 4.65 The tenure preferences of households requiring affordable housing have been explored in Technical Appendix A. This has considered the aspirations of households and the relative affordability of intermediate tenure products assuming different levels of equity.
- 4.66 The actual proportion of affordable dwellings to be intermediate tenure should be determined on the basis of this evidence coupled with the findings of the economic viability assessment.
- 4.67 Analysis of property type preferences suggests that primarily, delivery of one and two bedroom houses and flats is a priority. However, in the longer-term interests of community sustainability there is an ongoing need for a range of household sizes appropriate to local need to deliver sustainable mixed communities and meet the needs of families.

**Table 4.9** Annual affordable housing requirement 2012/3 to 2016/17

Designation	No. Beds	Gross	Net
General Needs	One	586	586
	Two	143	121
	Three	0	-129
	Four +	3	-5
Older Person	One	36	31
	Two or more	1	-17
<b>TOTAL</b>		<b>769</b>	<b>587</b>

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

### Introduction

- 4.68 There are a range of household groups who have particular housing requirements. The evidence presented at Appendix E of the 2010 SHMA focused on families, older people, homeless households and support issues.

### Families

- 4.69 According to the 2011 census, families (comprising couples with children and lone parents with children) account for around 29.5% of households across Bradford District. A further 9.2% of households comprise couples or lone parents with adult children living at home. Analysis of market preferences (Table 4.8) suggests that:
- Couples with children had a strong preference for houses, particularly detached, semi-detached and terraced; 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).

### Older people

- 4.70 A major strategic challenge for the Council is to ensure a range of appropriate housing provision, adaptation and support for Bradford's older population. This challenge is recognised by the Council who have produced an older persons' strategy 'Great places to grow old'. On the basis of the latest 2011-based interim population projections, the number of people aged 65 and over is projected to increase from 69,784 in 2011 to 84,685 by 2021, an increase of 21.4%.
- 4.71 The 2010 SHMA referred to the 2007/8 household survey which found that the majority of households do not 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.
- 4.72 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.



4.73 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

4.74 The 2006/7 household survey provided evidence on the need for particular adaptations. Loft insulation, double glazing and water tank insulation are the most mentioned adaptation required by households (Table 4.10).

**Table 4.10** 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

4.75 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.

4.76 RP specialist provision in Bradford District particularly focuses on older people with support needs, women at risk of domestic violence, young people at risk and single homeless people with support needs (Table 4.11).

**Table 4.11** Client groups accommodated in RP sector in Bradford District 2009/10 to 2011/12

Client group	Number (3 years)	Annual average
People with physical or sensory disabilities	11	4
People with learning disabilities	51	17
People with mental health problems	78	26
People with drug problems	15	5
People with alcohol problems	37	12
Offenders and people at risk of offending	214	71
Women at risk of domestic violence	704	235
Older people with support needs	1796	599
Single homeless people with support needs	301	100
Young people leaving care	7	2
Young people at risk	457	152
Teenage parents	31	10
Rough sleepers	28	9
Total	3730	1243

Source: Supported CORE lettings data

4.77 Stakeholder feedback relating to specialist housing requirements is presented at Appendix B.

### Homeless households

4.78 Homelessness statistics for 2011/12<sup>32</sup> indicate that a total of 592 decisions were made on households declaring themselves as homeless across Bradford District (Table 4.12). Of these households, 215 were classified as homeless and in priority need. Over the three years 2009/10, 2010/11 and 2011/12, an annual average of 491 decisions have been made across Bradford District and 158 households have been declared as homeless and in priority need.

**Table 4.12** Homeless decisions and acceptances 2009/10 to 2011/12

Year	Decisions made	Accepted as homeless
2009/10	458	113
2010/11	422	146
2011/12	592	215
Total	1472	474
Annual Average	491	158

Source: CLG Homelessness Statistics

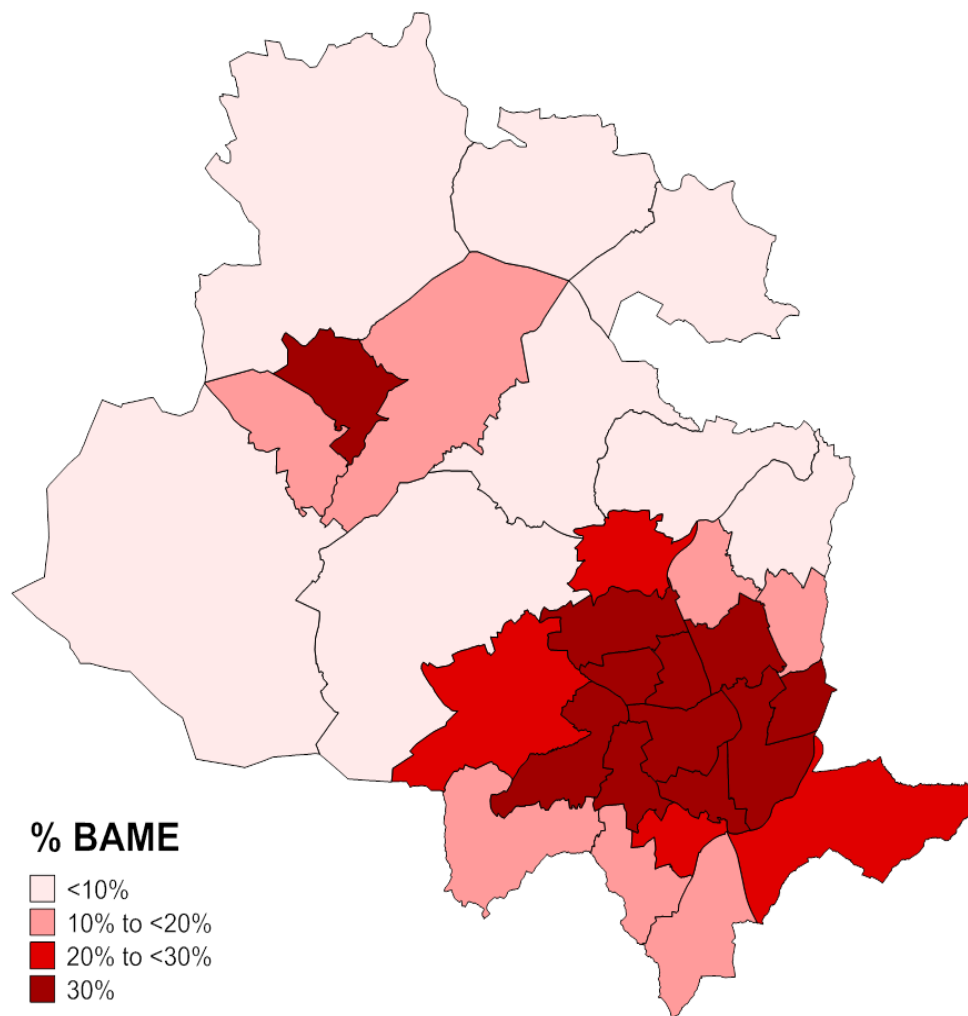
<sup>32</sup> CLG Homeless Statistics [Table 627: Local Authorities' action under the homelessness provisions of the 1985 and 1996 Housing Acts, by sub-area](#)

## Black and minority ethnic households

### *Introduction*

- 4.79 There is considerable ethnic diversity within Bradford and 36.1% of residents identify with a Black and Asian Minority Ethnic group<sup>33</sup> and a breakdown of ethnicity has been presented in para 4.22. Map 4.1 summaries ethnicity by ward.
- 4.80 Overall, based on the 2007/8 household survey, 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.

**Map 4.1** Black and Asian Minority Ethnic Households in Bradford District



Source: 2011 Census

<sup>33</sup> ONS 2011 census

4.81 The tenure, property type and size aspirations of BAME households are explored in Tables 4.13 to 4.15 drawing from the 2007/8 household survey. 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 property (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*

4.82 The 2010 SHMA (based on 2007/8 household survey data) reported that 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 4.13** Tenure preference by BAME group

Ethnicity	Tenure preference				
	Owner Occupation	Social Rent	Rent privately	Total	Base
Mixed	62.9	29.2	7.9	100.0	407
Asian/Asian British - Pakistani	69.2	29.5	1.4	100.0	2407
Asian/Asian British - Bangladeshi	62.3	23.1	14.6	100.0	377
Asian/Asian British - Indian	64.4	35.6	0.0	100.0	191
Black/Black British	56.8	43.3	0.0	100.0	400
Other Groups	8.5	56.6	34.9	100.0	341
Total	61.5	32.7	5.8	100.0	4123

Source: 2007/8 household survey

**Table 4.14** Property type preference by BAME group

Ethnicity	Property type (% would like to move to)						Base
	Detached	Semi-detached	Terraced	Bungalow	Flat	Total	
Mixed	13.7	64.6	19.3	0.0	2.4	100.0	379
Asian/Asian British - Pakistani	32.7	40.7	24.1	1.0	1.5	100.0	2266
Asian/Asian British - Bangladeshi	31.6	34.7	25.5	8.2	0.0	100.0	377
Asian/Asian British - Indian	64.7	4.0	31.2	0.0	0.0	100.0	173
Black/Black British	4.7	65.9	11.0	6.9	11.5	100.0	364
Other Groups	10.3	45.9	21.5	14.7	7.6	100.0	340
<b>Total (Valid responses)</b>	<b>27.6</b>	<b>43.6</b>	<b>22.6</b>	<b>3.3</b>	<b>2.8</b>	<b>100.0</b>	<b>3899</b>

Source: 2007/8 household survey

**Table 4.15** Property size preference by BAME group

Ethnicity	No. of bedrooms wanted						Total	Base
	One	Two	Three	Four	Five or more			
Mixed	2.2	16.7	74.0	7.1	0.0	100.0	407	
Asian/Asian British - Pakistani	0.0	10.9	32.9	41.2	15.1	100.0	2417	
Asian/Asian British - Bangladeshi	0.0	6.9	32.4	45.1	15.6	100.0	377	
Asian/Asian British - Indian	0.0	14.6	22.9	4.2	58.3	100.0	192	
Black/Black British	0.0	12.1	45.8	34.1	7.9	100.0	428	
Other Groups	14.7	29.2	43.4	0.0	12.7	100.0	339	
<b>Total</b>	<b>1.4</b>	<b>12.9</b>	<b>38.6</b>	<b>32.4</b>	<b>14.7</b>	<b>100.0</b>	<b>4160</b>	

Source: 2007/8 household survey

## Gypsy and Traveller needs

4.83 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 4.17).

**Table 4.16** Pitch requirements for Gypsies, Travellers and Showpeople

<b>Gypsies &amp; Travellers</b>	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 2016-2026	31 pitches
	Total requirement 2008-2026	62 pitches
<b>Travelling Showpeople</b>	Need for 2008-12	6 pitches
	Need for 2013-15 (based on family growth)	2 pitches
	Total requirement 2008-15	8 pitches
	Additional requirement 2016-2026	10 pitches
	Total requirement 2008-2026	18 pitches

## 6. Conclusion: policy and strategic issues

- 6.1 This document updates key elements of the 2010 SHMA and recasts the findings in the context of a changing policy environment. This final chapter focuses on the strategic challenges facing CBMDC in the light of the conclusions from the 2010 SHMA and the 2013 SHMA update, the changing strategic context and requirements of the NPPF.

### The current housing market

- 6.2 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 sub-area summaries accompanying this report. 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

- 6.3 The Housing Requirements Study recommends a housing target of around 2,186 each year. This represents mid range between two modelled scenarios of the interactions between economic growth and household change with one of the scenarios run with the assumptions of household formation contained within the CLG 2008 based projections and the other run with the assumptions of the interim 2011 based projections. The Housing Requirement Report considers that this would be a prudent approach given uncertainty over future economic conditions but would also produce a housing requirement which would support the regeneration of the district, increase housing choice and help tackle problems of overcrowding which exist in some of the district's urban area.
- 6.4 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.
- 6.5 The Government is committed to developing accessible housing. Given the projected growth in older households and families in the district, building

accessible and easily adaptable homes to support the changing needs of families and individuals over their lifetime is something strongly advocated by the Council.

- 6.6 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

- 6.7 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 sub-regional strategic priorities and in particular the economic growth agenda of the Leeds City-Region.
- 6.8 This section considers priority themes for Bradford District in the light of these priorities and the findings from the SHMA.

### Theme One: Housing and economic growth

- 6.9 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 2011 to 2028, the number of jobs is projected to increase by 27,000<sup>34</sup>. 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

- 6.10 The number of households across Bradford District is expected to increase over the period 2011-2028 by between 29,831 and 42,333 based on the Housing Requirements Study estimates. 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

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<sup>34</sup> Spring 2012 REM model



residents will be key to delivering appropriate housing in the future. Additionally, population growth is likely to be affected by strong international migration flows into the District.

- 6.11 There is a growing number of older people and over the period 2011 to 2021, the number of people aged 65 and over will have increased by almost 15,000. Key strategic priorities will be to diversify the range of older persons' accommodation and respond to their support needs effectively.

### Theme Three: Balancing housing markets and delivering affordable housing

- 6.12 Evidence from the 2010 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.
- 6.13 There are identified shortfalls in affordable housing across the District and policies need to be in place through the Local Plan to ensure future delivery. Analysis would suggest that of the annual net shortfall of 587, with a particular emphasis on the delivery of one and two bedroom dwellings.
- 6.14 As the current economic situation 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

- 6.15 According to CBMDC Council Tax Data, there are 6,244 long-term empty properties across Bradford District representing 3% of total dwelling stock. Longer-term empty properties 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. The Council have published a Delivery Plan 'Tackling Empty Homes in the Bradford District' in 2011. This includes a commitment to reduce long-term empty properties by around 3,000 in the next six years.
- 6.16 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.

## Theme five: Place-shaping

- 6.17 There is a diversity of residential environments within Bradford District. These can be broadly categorised as: inner urban; suburban/towns and 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 Local Plan process.

## Strategic priorities of stakeholders

- 6.18 The strategic priorities identified by stakeholders are presented in Appendix B.

## Impact of welfare reform

- 6.19 The impact of the Welfare Reform Act are yet to be fully felt, however there is concern amongst RPs as to the effect that the bedroom tax and the introduction of Universal Credit will have on tenants' capacity to pay their rent. It is anticipated that rent arrears will increase, as will the costs to RPs of rent recovery.
- 6.20 Similarly, the full extent of housing benefit reforms and the introduction of Universal Credit in terms of the private rented sector is unclear. However, it is reasonable to assume that private landlords will limit access to their properties to those tenants whom they are confident will pay their rent. More vulnerable groups are likely to struggle to find accommodation within the private rented sector. This is likely to lead to increased pressure on affordable housing stock.
- 6.21 The Council will need to work closely with providers to monitor and better understand the impact of welfare reforms so that it can mitigate against any negative consequences.

## NPPF requirements

- 6.22 Paragraph 159 of the NPPF states that Local Planning authorities should have a clear understanding of housing needs in their area and they should:
- Prepare a Strategic Housing Market Assessment to assess their full housing needs, working with neighbouring authorities where housing market areas cross administrative boundaries. The SHMA should identify the scale and mix of housing and the range of tenures that the local population is likely to need over the plan period that:
    - Meets household and population projections, taking account of migration and demographic change;
    - Addresses the need for all types of housing, including affordable housing and the needs of different groups in the community (such as, but not

limited to families with children, older people, people with disabilities, service families and people wishing to build their own homes); and

- Caters for housing demand and the scale of housing supply necessary to meet this demand.

6.23 The material in this SHMA satisfies the requirements of the NPPF. As Bradford is a self-contained housing market area and does not cross administrative boundaries a SHMA which covers the Bradford district is appropriate. However the report recognises the impacts and strong linkages with adjoining authorities, and housing market areas, in particular Leeds.

6.24 The SHMA has:

- Considered the findings of the Housing Requirements Study which has established future dwelling requirements on the basis of a range of economic and demographic scenarios;
- evidenced the scale of housing need and the specific affordable requirements necessary to offset the imbalance between supply and need;
- reviewed market demand and the range of dwellings required to satisfy household expectations and aspirations;
- demonstrated that the Bradford MDC local authority area is a self-contained housing market area, with at least 70% of residential moves taking place within the area and 80% of residents working in the district;
- reflected upon the needs of different groups of the population in particular older people and those requiring specialist support requirements. Stakeholder consultation has ensured that the needs of a wide range of people have been considered in the research.

## Final comments

6.25 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.

6.26 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.

6.27 It is envisaged that the material presented in this report will help inform the preparation of the Local Plan. 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.

## 7. Appendix A: Housing need calculation update

Underpins core outputs 4,5,6,7

### Summary of contents

#### 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)

#### Stage 2: Future housing need (gross annual estimate)

- Step 2.1 New household formation (gross per year)
- Step 2.2 Proportion of new households unable to buy or rent in the market
- Step 2.3 Existing households falling in to need
- 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
- Step 3.4 Units to be taken out of management
- Step 3.5 Total affordable housing stock available
- Step 3.6 Total supply of social re-lets (net)
- Step 3.7 Annual supply of intermediate affordable housing available for re-let or resale at sub-market levels
- 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

- A.1 Housing need can be defined as ‘the quantity of housing required for households who are unable to access suitable housing without financial assistance’. The 2013 SHMA update uses latest data from the Choice-based lettings database and RSL Core Lettings and Sales data to establish the scale of housing need across the District.
- A.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: Net and Gross shortfalls
- A.3 Table A1 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 A1 Needs assessment modelling summary**

Step	Stage and Step description	Calculation	Bradford District 199296	Sub-areas						
		Total Households>>		Bingley & Shipley 29671	City Central 51562	City NE 27507	City South 25817	City West 20001	Keighley and Worth Valley 26200	Wharfedale 18538
<b>Stage 1: CURRENT NEED</b>										
1.1	Homeless households and those in temporary accommodation	Annual requirement	364	32	167	47	37	22	53	5
1.2	Overcrowding and concealed households	Current Backlog	158	12	86	21	17	19	2	1
1.3	Other groups	Current Backlog	13708	1242	5772	2117	1536	1108	1518	416
1.4	Total current housing need (gross)	Total no. of households with one or more needs	14230	1286	6025	2185	1591	1149	1573	421
	A. TOTAL cannot afford open market (buying or renting)	87.3%	12423	1123	5260	1907	1389	1003	1374	368
<b>Stage 2: FUTURE NEED</b>										
2.1	New household formation (Gross per year)		2673	2673						
2.2	Number of new households requiring affordable housing	68.50%	1831	132	892	270	213	132	164	27
2.3	Existing households falling into need	Annual requirement	41	2	19	6	5	5	3	2
2.4	Total newly-arising housing need (gross each year)	2.2 + 2.3	1872	134	910	277	218	137	168	29
<b>Stage 3: AFFORDABLE HOUSING SUPPLY</b>										
3.1	Affordable dwellings occupied by households in need	(based on 1.4)	4769	497	1877	898	500	370	482	144
3.2	Surplus stock	Stock over 2% vacancy	345	69	115	30	45	0	77	9
3.3	Committed supply of new affordable units	See Comment								
3.4	Units to be taken out of management	None assumed	0	0	0	0	0	0	0	0
3.5	Total affordable housing stock available	3.1+3.2+3.3-3.4	5114	566	1992	928	545	370	559	153
3.6	Annual supply of social re-lets (net)	Annual Supply (3 yr average)	1983	172	904	303	200	163	203	38
3.7	Annual supply of intermediate affordable housing available for re-let or resale at sub-market levels	Annual Supply	33	8	6	7	6	3	3	2
3.8	Annual supply of affordable housing	3.6+3.7	2016	180	910	309	206	166	206	39
<b>Stage 4: ESTIMATE OF ANNUAL HOUSING NEED</b>										
4.1	Total backlog need	1.4A-3.5	7309	557	3268	979	844	633	815	215
4.2	Quota to reduce over 10 years (10%)		10%							
4.3	Annual backlog reduction	Annual requirement	731	56	327	98	84	63	81	21
4.4	Newly-arising need	2.4	1872	134	910	277	218	137	168	29
4.5	Total annual affordable need	4.3+4.4	2603	190	1237	375	302	200	249	50
4.6	Annual social rented capacity	3.8	2016	180	910	309	206	166	206	39
5	Annual Shortfall	Net	587	10	328	65	96	34	43	11
		Gross	769	32	336	105	138	48	95	15

\*Step 3.3. There will be an ongoing delivery of affordable dwellings over the next five years which will offset the evidenced annual shortfall. However because the precise location of development is not known this supply has not been factored into analysis.

## Stage 1: Current need

A.4 The SHMA Guidance suggests types of housing that should be considered unsuitable as summarised in Table A2.

**Table A2** Summary of current housing need in Bradford District

Category	Factor
Homeless households or with insecure tenure	N1 Under notice, real threat of notice or lease coming to an end
	N2 Too expensive, and in receipt of housing benefit or in arrears due to expense
Mismatch of housing need and dwellings	N3 Overcrowded according to the 'bedroom standard' model
	N4 Too difficult to maintain
	N5 Couples, people with children and single adults over 25 sharing a kitchen, bathroom or WC with another household
	N6 Household containing people with mobility impairment or other special needs living in unsuitable accommodation
Dwelling amenities and condition	N7 Lacks a bathroom, kitchen or inside WC and household does not have resource to make fit
	N8 Subject to major disrepair or unfitness and household does not have resource to make fit
Social needs	N9 Harassment or threats of harassment from neighbours or others living in the vicinity which cannot be resolved except through a move

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

A.5 The Choice-Based lettings dataset only specifies if a household is in need due to overcrowding. In summary, of households in need based on their application on the choice-based lettings system:

- 364 households who are homeless on an annual basis;
- 158 households living in overcrowded accommodation;
- 13,708 households in need for other reasons (although these are not specified).

### Step 1.1 Homeless households and those in temporary accommodation

A.6 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.

- A.7 Homelessness statistics for 2010/11<sup>35</sup> indicate that a total of 422 decisions were made on households declaring themselves as homeless across Bradford. Of these households, 146 were classified as homeless and in priority need.
- A.8 Choice-based lettings data provides further evidence on households who are homeless or living in temporary accommodation. It suggests an annual requirement from 364 households across Bradford and this is the figure used in CLG modelling.

### Step 1.2 Overcrowding and concealed households

- A.9 The choice based lettings data indicates that there are **158** households who specified their main reason for moving was overcrowding. Note that households may have stated other main reasons for moving and overcrowding was a secondary matter.

### Step 1.3 Other groups

- A.10 Households can be in housing need for a variety of reasons, as indicated in Table D2. Reasons include the property is too expensive, difficult to maintain, household containing people with mobility impairment/special need, lacking amenities, disrepair and harassment.
- A.11 A total of **13,708** households are on the choice-based lettings 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

- A.12 There is no income information available from the Choice-based lettings dataset. As there has been no appreciable change in house prices since 2010, it is assumed that the same proportion (87.3%) of households could not afford open market prices and rents across Bradford District.

### Summary of Stage 1: Current need

- A.13 In summary, of the households identified in steps 1.1, 1.2 and 1.3, a total of **12,423** could not afford to move in the open market to offset their need.
- A.14 In summary, data for stage one of the CLG modelling is:

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<sup>35</sup> CLG Homeless Statistics [Table 627: Local authorities' action under the homelessness provisions of the 1985 and 1996 Housing Acts, by district](#)

**Table A3** Stage One Summary

Step	No. Households Bradford District
1.1 Homeless households and those in temporary accommodation	364
1.2 Overcrowding and concealed households	158
1.3 Other groups in need	13708
1.4 Total current housing need (gross)	14230
1.4A Who cannot afford open market prices (gross)	12423

## Stage 2: Future need

### Step 2.1 New household formation (gross per year)

- A.15 The 2010 SHMA reported a total household formation of 2,673 each year based on responses to the 2007/8 household survey and this has been used in the 2013 SHMA update. Note that this does not take into account household dissolution (e.g. through death or out-migration which would accord with a lower net household growth figure).

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

- A.16 Choice-based lettings data reports a total of 4,425 newly-forming households on the housing register and this translates to an annual requirement of 1831. Therefore, it is estimated that of new households forming 68.5% require affordable housing.

### Step 2.3 Existing households expected to fall into need

- A.17 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 **41** 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)

- A.18 Total newly arising need is calculated to be 1,872 households each year as summarised in Table A4.

**Table A4** Stage Two Summary

Step	No. Households Bradford District
2.1 New household formation (gross per year)	2,673
2.2 Number of new households requiring affordable housing (each year)	1,831
2.3 Existing households falling into need (each year)	41
2.4 Total newly-arising housing need (gross each year)	
<b>Annual requirement from Stage Two (2.2 + 2.3)</b>	<b>1,872</b>

### Stage 3: Affordable housing supply

- A.19 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

- A.20 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 need<sup>36</sup>.
- A.21 A total of **4,769** households in need are current occupiers of affordable housing. The movement of these households within affordable housing will have a nil effect in terms of overall housing need.

#### Step 3.2 Surplus stock

- A.22 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%. It is estimated that across Bradford 3.1% of social rented dwellings are vacant. Analysis of vacancy by sub-area results in a total of 345 surplus vacants across Bradford.

#### Step 3.3 Committed supply of new affordable units

- A.23 According to DCLG Housing Completion Statistics, a total of 250 new affordable dwellings have been completed over the period 09/10 to 11/12, equating to an average of 83 each year. Factoring this level of development into the needs assessment model would reduce the net shortfall to 505 each year.

<sup>36</sup> Strategic Housing Market Assessment Guidance (CLG, August 2007)

### Step 3.4 Units to be taken out of management

- A.24 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

- A.25 It is assumed that there are **5,114** social rented dwellings available over the 5 year period arising from households moving within the stock and from surplus vacants.

### Steps 3.6 Annual supply of social re-lets

- A.26 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 (2008/9, 2009/10 and 2010/11) for Bradford District. RSL supported lets are excluded from analysis as the focus of the modelling is on affordable and not supported housing requirements.
- A.27 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.
- A.28 Over the three years 2008/9, 2009/10 and 2010/11, a total of 8,501 RSL lettings were reported in CORE data (Table A5) across Bradford District. Of these, 8,136 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.
- A.29 Modelling assumes an annual capacity of **1,983** dwellings for new tenants. Table A6 illustrates how the annual capacity figure is broken down by sub-area, designation (general needs and older person) and property size.

**Table A5** Breakdown of RSL and LA lettings as reported by CORE

Origin of households	Financial Year				
	2008/09	2009/10	2010/11	Total	Annual Average
<i>Excluded from capacity analysis</i>					
From out of area	133	94	138	365	122
Existing Household Previously SR	732	529	927	2188	729
Sub-total	865	623	1065	2553	851
<i>Included in capacity analysis</i>					
Existing household not SR	1060	841	1093	2994	998
From specialist accommodation	98	108	103	309	103
Newly forming households	1059	675	911	2645	882
<b>Sub-total (total to new tenants)</b>	<b>2217</b>	<b>1624</b>	<b>2107</b>	<b>5948</b>	<b>1983</b>
Total (all lettings)	3082	2247	3172	8501	2834

Source: RSL Core Lettings

**Table A6** breakdown of RSL annual lettings by area, designation and number of bedrooms

Designation	No. of bedrooms	Subarea							
		Bingley	City Central	City NE	City South	City West	Keighley and Worth Valley	Wharfedale	Total
General Needs	1	67	364	90	48	59	62	10	700
	2	71	311	109	52	46	43	14	647
	3	16	142	69	66	38	76	5	413
	4 or more	0	34	4	6	5	3	0	52
Older Person	1	16	41	29	25	14	14	6	144
	2 or more	2	12	1	4	1	4	3	27
<b>TOTAL</b>		<b>172</b>	<b>904</b>	<b>303</b>	<b>200</b>	<b>163</b>	<b>203</b>	<b>38</b>	<b>1983</b>

Source: RSL Core Lettings

### Steps 3.7 Annual supply of intermediate re-lets/sales

A.30 There is a small annual supply of intermediate properties which are either sold or re-let (Table A7). Over the three year period 2008/9 to 2010/11, the annual relet average was 33 dwellings across Bradford District which has been used in modelling.

**Table A7** Annual intermediate tenure capacity

Designation	No. of bedrooms	Subarea							
		Bingley	City Central	City NE	City South	City West	Keighley and Worth Valley	Wharfedale	Total
General Needs	1	0.0	0.0	0.3	0.0	0.0	0.0	0.0	0.3
	2	5.7	0.0	2.7	0.3	0.7	2.3	0.0	11.7
	3	0.7	2.3	1.0	1.3	1.3	0.7	0.3	7.7
	4 or more	0.3	3.0	0.0	1.7	0.0	0.0	0.0	5.0
Older Person	1	0.0	0.0	0.0	0.0	0.3	0.0	1.3	1.7
	2 or more	1.0	0.3	2.7	2.3	0.3	0.3	0.0	7.0
<b>TOTAL</b>		<b>7.7</b>	<b>5.7</b>	<b>6.7</b>	<b>5.7</b>	<b>2.7</b>	<b>3.3</b>	<b>1.7</b>	<b>33.3</b>

Source: CORE Sales 2008/09, 09/10 and 10/11

### Summary of Stage 3

A.31 Table A8 summarises the data derived at Stage 3 of modelling. Overall, there is an annual supply of **2,016** dwellings plus supply from any newbuild

**Table A8** Stage Three Summary

Step	Bradford District
3.1 Affordable dwellings occupied by households in need	4769
3.2 Surplus stock	345
3.3 Committed supply of new affordable units (annual average)	See comment at para A23
3.4 Units to be taken out of management (each year)	None assumed
3.5 Total affordable housing stock available	5114 + newbuild
3.6 Annual supply of relets (net, each year)	1983
3.7 Annual supply of intermediate relets/sales	33
<b>3.8 Annual supply of affordable housing</b>	<b>2016 +new realised newbuild – units taken out</b>

### Stage 4: Estimate of annual housing need

A.32 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, designation (general needs and older) and property size. 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.

- A.33 Stage 4 brings together the individual components of the needs assessment to establish the total net annual shortfall.
- A.34 Step 4.1 is the total backlog need which is derived from the number of households in Step 1.4 minus total affordable housing stock available (Step 3.5)
- A.35 Step 4.2 is a quota to reduce the total backlog need which is assumed to be 10% each year. This reflects the lower levels of house building generally which has been taking place and limited levels of newbuild affordable dwellings being developed across Bradford MB.
- A.36 Step 4.3 is the annual backlog reduction based on step 4.2.
- A.37 Step 4.4 is a summary of newly-arising need from both newly forming households and existing households falling into need
- A.38 Step 4.5 is the total annual affordable need based on steps 4.3 and 4.5.
- A.39 Step 4.6 is the annual social rented capacity based on step 3.8.

### Total net shortfall

- A.40 Table A9 summarises the overall annual net affordable housing requirements for Bradford District by Housing Market Area, designation (general needs and older person) and property size. Table A10 summaries the same data by sub-area. Overall, analysis suggests a shortfall in affordable housing across Bradford District.

### Step 4.7 Annual Net and gross shortfalls

- A.41 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.
- A.42 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 587 dwellings each year and a gross shortfall of 769 dwellings each year.
- A.43 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).
- A.44 Table A9 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.
- A.45 Analysis based on CLG modelling clearly justifies the need for the ongoing delivery of affordable housing across Bradford District.

A.46 However, targets in the Local Plan 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.

**Table A9** Affordable housing requirements – annual requirements 2012/13 to 2016/17 by sub-area

Designation	No. Beds	Subarea							
		Bingley & Shipley	City Central	City NE	City South	City West	Keighley and Worth Valley	Wharfedale	Total
General Needs	1	22	265	104	94	30	60	11	586
	2	-15	59	-5	43	17	24	-1	121
	3	-5	0	-29	-32	-13	-49	0	-129
	4 or more	0	-3	0	-2	0	1	0	-5
Older Person	1	10	10	-2	-3	1	10	4	31
	2 or more	-2	-3	-3	-4	0	-3	-3	-17
<b>TOTAL</b>	<b>NET</b>	<b>10</b>	<b>328</b>	<b>65</b>	<b>96</b>	<b>34</b>	<b>43</b>	<b>11</b>	<b>587</b>
	<b>GROSS</b>	<b>32</b>	<b>336</b>	<b>105</b>	<b>138</b>	<b>48</b>	<b>95</b>	<b>15</b>	<b>769</b>

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

A.47 Table A10 summarises the overall gross and net requirements for the Bradford and suggests a requirement for a broad range of affordable dwellings, in particular one and two bedroom general needs properties.

**Table A10** Summary of annual gross and net requirements for Bradford District 2012/13 to 2016/17

Designation	No. Beds	Gross	Net
General Needs	One	586	586
	Two	143	121
	Three	0	-129
	Four +	3	-5
Older Person	One	36	31
	Two or more	1	-17
<b>TOTAL</b>		<b>769</b>	<b>587</b>

A.48 Assuming an annual completion of 83 affordable dwellings each year, this would reduce the net requirement to 505 each year. Please note that assuming a completion of 83 affordable dwellings each year does not result in a reduction in the net requirement of 83 dwellings. This is because modelling factors newbuild within Stage 3 which relates to affordable supply and this is added to the total stock available (stage 3.5). This reduces the total backlog need at 4.1 which is then reduced at a rate of 10% each year.



## Tenure and dwelling type profile of affordable dwellings

A.49 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

A.50 Households in the 2007/8 household survey were asked to state tenure preferences. Table A11 summarises the preferences of existing households in need by tenure. Overall, this gives a tenure split of 94.4% social rented and 5.6% intermediate tenure across Bradford District. Note that newly-forming households were not asked about intermediate tenure choices in the 2007/8 survey.

**Table A11** Affordable tenure preferences

Tenure preference	Existing Households
Social Rented	94.4
Intermediate	5.6
TOTAL	100
Base	1310

Source: 2007/8 household survey

### Affordability of intermediate tenure dwellings

A.51 Table A12 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. 1,300 existing households each year and 1,872 newly-forming households). 56.6% of all households in housing need who could not afford open market prices could afford an equity share of £50,000; 45.2% could afford a £60,000 equity share and 35.2% could afford a £70,000 share.

**Table A12** 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	28.3	46.0	56.6
£60,000	20.9	38.0	45.2
£70,000	17.7	28.6	35.2
£80,000	13.9	15.2	21.4
Base	1300	1872	3172

Source: 2007/8 household survey

A.52 Overall, evidence suggests that most households requiring affordable housing would prefer social renting. However, almost half (45.2%) 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

A.53 Table A13 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 A13** Affordable property type preferences across Bradford District

	Would Like (%)	Expect (%)
<b>House:</b>	<b>66.3</b>	<b>64.6</b>
<i>Detached</i>	15.6	7.0
<i>Semi-detached</i>	32.1	31.9
<i>Terraced</i>	18.6	25.6
<b>Bungalow</b>	<b>16.8</b>	<b>14.5</b>
<b>Flat</b>	<b>14.0</b>	<b>17.9</b>
<b>Other (e.g. caravan)</b>	<b>2.9</b>	<b>3.0</b>
<b>Total</b>	<b>100.0</b>	<b>100.0</b>
Base (Annual affordable requirement)	1300	1300

### Implications for planning policy

A.54 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.

A.55 On the basis of a net shortfall of 587 each year, existing affordability targets and thresholds remain relevant. An overall district-wide affordable target of 20%-25% would be suggested.

A.56 The site size thresholds for affordable housing also need to be reviewed with reference to the above issues. 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.

A.57 Both the affordable housing percentage requirements and housing site thresholds will need to be subject to an economic viability assessment.

## 8. Appendix B: Stakeholder Feedback

- B.1. A range of information was received by stakeholders as part of the SHMA update research which is presented in this appendix. A total of 163 stakeholders were invited to participate in the research drawn from a range of organisations and agencies. The consultation period ran from 18<sup>th</sup> June 2012 and was completed on the 8<sup>th</sup> August 2012. Due to data protection we cannot show who was contacted or responded but we can confirm that 17 responses to the online stakeholder questionnaire were received.

### Open Market – Views of Agents

- B.2. Estate agents consulted in Bradford identified the local housing market as being generally weak, with activity in terms of sales limited. Agents confirmed that in terms of values, the housing market in Bradford is a falling market generally, with values lower than two years ago and on a downward trajectory. To sell, a property needs to be on at the 'right' price.
- B.3. Location is an important factor with demand in the city centre being currently poor. The more rural areas of the borough and smaller villages do remain popular, and values in these areas are stronger.
- B.4. There is demand for all property types but sales are extremely price sensitive, and a lack of access to mortgage finance is a significant barrier preventing people accessing owner occupation. The inability to access mortgage finance was repeatedly identified by agents as a critical factor in preventing owner occupation across local housing market areas. Examples of lenders withdrawing mortgage offers just prior to completion of purchase are becoming increasingly common. Cash buyers are succeeding in purchasing homes, along with families pooling their resources to be able to afford to buy. There are very limited numbers of first time buyers.
- B.5. The view from agents is that Asian households are still seeking larger family houses (with two reception rooms) and that smaller properties were less popular with this demographic.
- B.6. Older people are seen to be looking to downsize, and are generally seeking bungalows, semi-detached houses or older cottage type properties. Houses are selling better than flats, which are unpopular even with buy to let investors due to the high cost of service charges and unfavourable mortgage finance from risk-averse lenders.
- B.7. The housing market within the Bradford City area is very self-contained, with demand generally coming from existing residents.
- B.8. New build homes do sell better than resales, but developers offer a range of incentives to achieve sales on new developments.
- B.9. Provision of affordable housing for sale was felt to be a good idea, with agents feeling this could help stimulate the market, as well as help the many people currently unable to access the market (using resources to enable purchase of

existing properties as affordable housing would seem to represent a good solution).

### Rental Market - Views of Letting Agents

- B.10. A poorly performing sales market is inextricably linked to an increasing private rented sector in Bradford. The rental market is very strong across the district at present, with all property types in demand from a range of household types.
- B.11. Rental demand is different in the different localities within the district; there is strong demand for rented accommodation in the City Centre from students, with whom city centre flats are popular; older people are looking for properties away from city centre locations.
- B.12. In some instances older people have been forced to rent out their homes as they cannot achieve the requisite sale value, they then downsize to a smaller rented home themselves (an example of a couple renting out their seven bed house to move to a rented three bed semi-detached house was cited).
- B.13. Two bed back-to-back terraced houses are popular with buy to let landlords.

### Property condition and vacancy

- B.14. Stock condition was raised as a concern both in respect of some of Bradford's private rented sector stock and its older housing stock from stakeholders who responded to the 2012 SHMA update. Whilst some private landlords provide decent housing many do not, with several stakeholders feeling that this is a problem. Decency within the affordable housing sector was not identified as an issue, with all homes meeting the decent homes standard.
- B.15. The issue of empty homes was identified as a problem with some stakeholders feeling that more could be done to tackle the problem, stakeholders suggested the following:
  - Speed up the CPO/planning process;
  - Provide incentives for end users, for example, discounted Council Tax for five years;
  - Make it compulsory for all partners to get involved in empty homes;
  - Use more 'big stick' techniques to encourage owners of long term empties to bring them to market;
  - Target sales for first time buyers/affordable housing; and
  - Link into other initiatives such as 'Get Bradford Working' and Bradford YouthBuild Trust to bring empties back into use and create training and employment opportunities.

### Private rented market

- B.16. Respondents felt that there is a broad offer of private rented accommodation available across Bradford, from poor quality shared accommodation to top end

executive lets. However, it was felt that the sector is generally characterised by poor quality accommodation, with approximately two thirds of the sector catering for the needs of residents on housing benefit.

- B.17. Private rented stock is typically located within the inner city areas, and consists largely of older terraced housing stock – typically back-to-backs that have been bought cheaply and offer landlords good returns. One respondent pointed out that a lot of this type of accommodation is being used by Eastern European migrants.
- B.18. Within the University ward there are a lot of larger Houses in Multiple Occupation; student lets were felt to offer a higher yield. However, it was generally felt that the sector is characterised by smaller, older properties in less desirable areas where capital and rental values are limited.
- B.19. Despite the overall poor quality of the sector, demand for private lets is increasing, largely from those locked out of owner occupation because of their inability to access mortgage finance – renting, however, is seen by these residents very much as a tenure of second choice. This high level of demand for rented accommodation has seen a resurgence in the buy to let market after its initial post credit crunch contraction.
- B.20. In terms of the future, it was felt that policy intervention is needed to improve the quality of the accommodation and prevent the sector increasing to unmanageable proportions. Stakeholders anticipate that poor quality will continue to be an issue given the stock profile; one respondent predicted that as repair costs escalate and capital values fall landlords will look to sell. Respondents felt strongly that the Council needs to *'get tougher on standards'*.

### Affordable housing

- B.21. It is apparent that demand for affordable housing remains high and outstrips supply. Demand is particularly high in the inner city and in suburban areas where existing supply is poor. Registered providers were concerned about their capacity to meet demand given the limited new opportunities for development available. Financial constraints represent a significant barrier to new supply; the low level of market rents in Bradford mean that the affordable rent model only works in the more affluent parts of the borough. The lack of grant subsidy available under the new model will therefore significantly reduce the supply of new affordable housing.
- B.22. Coupled with this reduction in subsidy for affordable housing is the low level of consents and low build rate, linked to considerable site viability issues across large areas of the borough, this limits opportunities for delivering affordable housing on private sites through Section 106 Agreements.
- B.23. The following barriers to the delivery of affordable housing in Bradford were also identified by respondents:
- Lack of leadership and no overall strategy for affordable housing delivery;
  - Land availability; and
  - CIL, which is likely to further impact on viability and reduce the number of affordable homes delivered through Section 106 Agreements.

B.24. The impact of welfare reforms on affordable housing was identified as a concern by several stakeholders; reforms were felt to disproportionately affect the most vulnerable. Overall it was felt that the Government's reform agenda would:

- Deliver fewer new affordable homes so increasing pressure on existing supply;
- Deliver less under occupation (residents will face a choice of topping up their rent or moving to a smaller home, it is difficult to predict what this will mean in terms of demand);
- Possibly increase demand for smaller homes;
- Increase demand for social housing as the private rented sector finds it cannot deliver against squeezed housing benefit levels;
- Increase demand for homelessness and housing advice services, and for temporary accommodation;
- Reduce the number of affordable homes as people take advantage of increased Right to Buy discounts and buy their homes; the resources available will not deliver a one for one re-provision of affordable housing so overall numbers will go down; and
- Lead to remodeling of existing stock by providers to meet changing demand profile.

B.25. In terms of new affordable housing, respondents felt that provision will need to be made for:

- Two bed houses in urban areas;
- 25 to 35 year old single people effected by welfare reform who find themselves no longer able to access private rented accommodation;
- Older people and vulnerable clients;
- Social rented housing in inner city areas for families; and
- Potentially one bed flats to cater for those affected by the 'bedroom tax'.

B.26. Other priorities include:

- The need to maximize opportunities to deliver affordable housing through Section 106 Agreements;
- Appraise the options available for stock that is becoming obsolete (i.e. Category 2 schemes, and decommissioned supported housing schemes); and
- A partnership approach between all providers and the Council, which sees everyone working together to ensure that stock meets both current and future needs.

B.27. The priority areas for new development were felt to be the Canal Road corridor, Manningham, the City Centre, Airedale, and the Leeds/Bradford corridor.



## General housing market dynamics

- B.28. Activity within the current housing market is down and prices continue to fall, with the exception of outer areas such as Wharfedale. The lack of first time buyers within the market was highlighted as a major issue and indicates that there is demand for 'alternative access products'.
- B.29. Since 2010 there has been a slowdown in the number of planning consents and the build rate has dropped off, house prices have fallen and there is a low volume of sales. Less is being built so there are fewer opportunities for first time buyers. Many potential purchasers are unable to access mortgage finance; it is a cash buyers' market, with buy to let landlords picking up properties at 'bargain' prices to meet the growing demand for private rented accommodation from those locked out of owner occupation. Concerns were raised about the condition of provision within the private rented sector.
- B.30. Stakeholders were also concerned that, because of the lack of mortgage finance, which prevents people accessing owner occupation, there is a perception that there is no need or demand for housing. This is felt not to be the case: first time buyers cannot access mortgages due to insufficient deposits; older home owners cannot downsize because they cannot sell their homes as there are no purchasers due to insufficient access to mortgage finance and potential purchasers being stuck in homes that they themselves cannot sell. There was felt to be a strong, latent demand for owner occupation.
- B.31. Demand for private rented accommodation is also being affected by welfare reforms, and it is likely that patterns of demand will change as the reforms begin to impact – this also applies to demand for affordable housing.
- B.32. Demand for affordable housing is up and waiting lists are rising as people find themselves unable to buy and, in some cases, are renting privately. There was felt to be a mismatch between affordable housing demand and supply, with demand outstripping supply. Demand for family homes is particularly strong. Affordable housing providers are anticipating that demand for smaller properties will increase as a result of the 'bedroom tax'.
- B.33. Respondents also felt that the economy needs to improve to drive the market forward and generate demand. There is real concern about how the lack of employment opportunities, coupled with the continued squeeze on public sector spending, and collapse in lending, will continue to impact upon Bradford's housing markets.
- B.34. Increased waiting lists for affordable rented housing and increased demand for private rented accommodation demonstrate that there is demand for housing within the area.
- B.35. Stakeholders felt that the following types of new housing provision should come forward within Bradford over the next two to five years:
- Two to five bed family homes;
  - High value executive housing in rural areas;
  - No flats;
  - Some larger family homes; and



- Attractive housing options for older people (both those looking to downsize to smaller homes and those seeking retirement/sheltered housing).
- B.36. Concerns were raised about the need to monitor the impact of welfare reforms to track demand for smaller homes, and the subsequent need to provide these.
- B.37. The location of new development is key and presents some fundamental challenges for Bradford:
- Housing pressure exists mostly within the inner city areas but land in these locations is scarce and viability is poor, consequently larger growth points are needed to meet demand;
  - Brownfield land and redevelopment of former industrial sites (old mills and factories) are key sources of land supply but have viability issues; they are also not necessarily in locations where people are seeking to live; and
  - New housing should be built in the outer areas as this is where the demand for homes is located.
- B.38. The following barriers to the delivery of new housing were identified:
- Objections, nimbyism and resistance to change;
  - Securing planning permission;
  - Lack of mortgage and loan finance;
  - New build viability;
  - CIL further impacting on viability;
  - Low wages and high unemployment;
  - Lack of physical space for new development;
  - Land supply;
  - Lack of resources (financial and personnel);
  - Uncertain demand: developers won't build unless they can sell;
  - A range of sites need to be identified to facilitate development, viability considerations need to be taken into account: *'More sites need to be identified to give developers more scope'*;
  - Affordable housing: low grant rate and low rent levels;
  - Open market sale: lack of mortgage finance and deposits; and
  - Private rented: downward pressure on private rents.

## Market Strengths

- Stronger viability in outer urban areas;
- Housing is still relatively cheap to buy and rent (and therefore more affordable than in other areas and is good for people on modest incomes);
- All social housing meets decent homes standards;

- There is latent and long term demand for housing within the Bradford area, this is demonstrated by increasing waiting lists for social housing and increased demand for privately rented accommodation;
- There is capacity within the house building industry to meet the latent demand for housing;
- The growing population underpins the latent demand for housing;
- The proximity of Bradford to stronger jobs markets, such as Leeds, combined with its relative affordability;
- Good transport links make Bradford an ideal location for commuters; and
- The housing stock is attractive and located close to 'natural resources'.

### Specialist/supported housing

- B.39. Stakeholders participating in the 2012 SHMA update identified accommodation for older people as a priority with a need for a broader and more attractive and accessible offer of accommodation for this demographic. In particular it was felt that attractive housing options should be provided for older people looking to downsize in areas with high numbers of older people (i.e. the outer city and district areas).
- B.40. A large demand from BAME communities was identified for extended family homes.
- B.41. Barriers to the delivery of specialist housing were identified as being:
- Objections to planning applications based on misconceptions about future occupiers;
  - Local resistance to change;
  - High cost of delivery;
  - Lack of funding: both capital funding and Supporting People and other revenue funding;
  - Uncertainty about the impact of welfare reforms; and
  - Inability of potential purchasers to buy homes from older owner occupiers wishing to downsize.
- B.42. Stakeholders identified no specific need for housing for military personnel; new housing allocation rules already prioritise this group.
- B.43. There was general support for the principle of self-build and it was felt that it should be encouraged. A co-operative housing group does exist in Shipley, which is trying to develop a co-housing community.
- B.44. There was felt to be scope to link self-build into other initiatives such as the Barkerend Road Training Centre and the Bradford YouthBuild Trust.

## Strategic Priorities for Stakeholders

B.45. In terms of priorities, stakeholders felt that:

- Building new homes to buy on the open market was a medium to high priority;
- Building affordable homes to rent was identified as an overwhelmingly high priority;
- Building affordable housing for sale was a medium to high priority;
- Building executive housing received a mixed response with respondents ranking it a low, medium and high priority;
- Building housing solutions for older people was a medium to high priority;
- Improving existing accommodation was felt to be a medium to high priority; and
- Providing more privately rented homes was generally felt to be a medium priority, although some respondents ranked it high and some low – similarly building intermediate rented homes was felt to be a medium priority.

B.46. Stakeholders were asked to identify what they perceived to be other priorities for Bradford, these included:

- Building more homes to cater for the growing population;
- Improving the quality of existing stock; and
- Supporting everyone to achieve independent living.

## 9. Appendix C: Updated information

Table C1 provides a summary of the data sources used in the 2012 SHMA update and which material has been updated.

### C1 Report data sources

Document location and theme	2010 SHMA data source	2012 SHMA update Data source	Comment (if necessary)
Para 3.1 Population	ONS 2008 mid-year estimates	ONS 2011 Census	Latest data used
Para 3.3 mobility	2007/8 household survey	Not changed	
Figure 3.1 house price trends	Land Registry/ DCLG	Land Registry/ DCLG	Latest data used
Map 3.2	Land Registry/ DCLG	Land Registry/ DCLG	Latest data used
Table 3.1	DCLG House Price Statistics Q3 2011; Annual Survey of Hours and Earnings 2011	DCLG House Price Statistics Q3 2012; Annual Survey of Hours and Earnings 2012	Latest data used
Para 4.2 stock information	CMBC 2010 Housing Dataset	CMBC 2012 Housing Dataset	Latest data used
Figure 4.1 Dwelling stock	CMBC 2010 Housing dataset	CMBC 2011 Housing dataset	Latest data used
Para 4.6 tenure / Fig 4.2 tenure profile / Figure 4.3	2007/8 household survey	2011 Census	Latest data used
Para 4.9	2010 Council Tax Data	2012 Council Tax Data	Latest data used
Para 4.10	2007/8 household survey	2011 Census	Latest data used
Para 4.11 to 4.12/ Table 4.2	Land Registry/ DCLG	Land Registry/ DCLG	Latest data used
Para 4.13 Private rented sector	2007/8 household survey	2011 Census	Latest data used
Para 4.18 Private rented sector	2007/8 household survey		Unchanged
Para 4.20 Student rented market	2010 stakeholder work		Unchanged
Para 4.21 Affordable rented/intermediate tenure	2007/8 household survey	2011 Census	Latest data used
Para 4.22 Affordable rented/intermediate tenure	2007/8 household survey		Unchanged
Para 4.25 Population drivers	2008-based population projections	2011 census and Housing Requirements Study	Latest data used
Para 4.26 Economic drivers	Annual Survey of Hours and Earnings; Annual Population Survey/Labour Force Survey	Annual Survey of Hours and Earnings; Annual Population Survey/Labour Force Survey; 2011 Census	Latest data used
Para 4.27 Dwelling Stock Drivers	2011 Bradford Housing Dataset	2011 Bradford Housing Dataset; 2011 Census	Latest data used
Table 4.4/4.5	2008-based population/household	Housing Requirements Study	

Document location and theme	2010 SHMA data source	2012 SHMA update Data source	Comment (if necessary)
	projections		
Para 4.37 housing need; Tables 4.6 and 4.7	2007/8 household survey	Choice based lettings	Latest data used
Para 4.40	2010 households using Council Tax	2011 Census	Latest data used
Para 4.41		2012 Choice Based Lettings Data to identify newly forming household requirements	Latest data used
Para 4.42 to 4.51; Table 4.8; Fig 4.4	2007/8 household survey	2007/8 household survey	Unchanged
Para 4.54 / Table 4.10	2007/8 household survey; 2007/8, 8/9 and 9/10 RP sales and lettings data; 2010 house price and rent data	Derived from 2012 Choice Based Lettings Data updated capacity using 2008/9, 2009/10 and 2010/11 RP sales and lettings data; updated house price and rent data	Latest data used
Para 4.60	2007/8 household survey	2011 census	Latest data used
Para 4.62	2008-based population projections	2011-based interim population projections	Latest data used
Para 4.63 to 4.66	2007/8 household survey	2007/8 household survey	Unchanged
Table 4.12	Supported lettings data 2007/8 to 2009/10	Supported lettings data 2008/09 to 2010/11	Latest data used
Para 4.70 / Table 4.13	Homeless stats for 07/08 to 09/10	Homeless stats for 08/09 to 10/11	Latest data used
Para 4.71	2007/8 household survey	2011 census	Latest data used
Para 4.72	2007/8 household survey	2007/8 household survey	Unchanged
Map 4.1	2007/8 household survey	2011 census	Latest data used
Para 4.73 / Table 4.14 to 4.16	2007/8 household survey	2007/8 household survey	Unchanged
Table 4.17 Gypsy and Traveller and Showpeople requirements	West Yorkshire GTAA 2008	West Yorkshire GTAA 2008	Unchanged
<b>Appendix A: Housing Need Calculation update</b>			
Table A1 and Paras A5 to A18	2007/8 Household Survey	2012 Choice Based Lettings	Alternative data source to provide up-to-date information on need
Para A17	2007/8, 2008/9 and 2009/10 CORE RP lettings data	2008/09, 2009/10 and 2010/11 CORE RP lettings data	Latest data used
Para A8	2007/8 Household Survey	2012 Choice Based Lettings	Alternative data source to provide up-to-date information on need
Para A21	2007/8 Household Survey	2012 Choice Based Lettings	Alternative data source to

Document location and theme	2010 SHMA data source	2012 SHMA update Data source	Comment (if necessary)
			provide up-to-date information on need
Para A22	2010 Council vacancy data	2012 Council vacancy data	Latest data used
Para A23	2010 Council Data	2012 Council Data	Latest data used
Para A25	2007/8 Household Survey and 2010 council vacancy data	2012 Choice Based Lettings and 2012 Council vacancy data	Latest data used
Para A26 to A31	2007/8, 2008/9 and 2009/10 CORE RP lettings and sales data	2008/9, 2009/10 and 2010/11 CORE RP lettings and sales data	Latest data used
Para A32 to A40		New simplified method of modelling data used	
Para A50 to A53	2007/8 household survey data	2007/8 household survey data	Base figures for existing in need/newly forming revised

## 10. 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