

## **Bradford Core Strategy Examination in Public**

## **Responses to Council Homework**

PSF 059 – Matter 4A BMDC Further Statement re Housing Requirement and Market Signals.

We endorse the comments made by the HBF in paragraphs 1-4 of their response statement. Accounting for the backlog has no direct or meaningful relationship with providing adjustments to the base housing need assessment in order to account for market signals as required by Stage 3 of the 3 stage housing need assessment process outlined in NPPG.

Johnson Brook on behalf of their clients continue to advocate an uplift in the calculation of the requirement figure to account for the particular market signals which continue to be demonstrated within Bradford District.

Any assessment of market signals should be as up to date as possible and the Council have tended to look back at the market impacts experienced during the recessionary years (2008 – 2012). The Council have argued that the availability of mortgages and mortgage finance has been one of the main market drivers rather than the lack of housing supply. In line with advice in the NPPG we argue that supply remains a key factor throughout all years of an economic cycle.

The Council acknowledge that overcrowding is a key market signal within Bradford and that the overall position has deteriorated in recent years. Affordability ratios remain significantly higher than national and regional averages. We conclude that our evidence and that of other private sector representatives has demonstrated that homelessness, high affordability ratios and increased rates of overcrowding together with the above average ratio of young people in a household forming age range collectively justifies a further enhancement to the housing requirement figure following a second stage enhancement related to assessed jobs growth.